

Australian Military Bank	
Basel III Pillar 3 Disclosures	
9 November 2020	
TABLE 2: MAIN FEATURES OF CAPITAL INSTRUMENTS	
Disclosure template for main features of Regulatory Capital instruments	
1 Issuer	Australian Military Bank Ltd (ABN 48 087 649 741)
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3FN0057147
3 Governing law(s) of the instrument	New South Wales
Regulatory treatment	
4 Transitional Basel III rules Tier 2 Tier	Not applicable
5 Post-transitional Basel III rules	Tier 2
6 Eligible at solo/group/group & solo Solo and	Solo
7 Instrument type (ordinary shares/preference)	Subordinated notes
8 Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	A\$15 million
9 Par Value instrument	A\$15 million in aggregate A\$10,000 per Subordinated Note
10 Accounting classification Shareholders' equity	Liability – amortised cost
11 Original date of issuance	29 October 2020
12 Perpetual or dated Dated	Dated
13 Original maturity	29 October 2030
14 Issuer call subject to prior supervisory approval	Yes
15 Optional call date, contingent call dates and redemption amount	The first Optional Redemption Date is 29 October 2025. The Issuer may redeem if a Regulatory Event or a Tax Event occurs. Any early redemption is subject to the Conditions, including prior written APRA approval. Holders should not expect that APRA approval will be given. Redemption at par.
16 Subsequent call dates, if applicable	Quarterly Interest Payment Dates after the first Optional Redemption Date up to (but excluding) the Maturity Date
Coupons/dividends	
17 Fixed or floating dividend/coupon Floating	Floating
18 Coupon rate and any related index	3-month BBSW +3.75% per annum paid quarterly in arrears

19 Existence of a dividend stopper	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No
22 Noncumulative or cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A
25 If convertible, fully or partly	N/A
26 If convertible, conversion rate	N/A
27 If convertible, mandatory or optional conversion	N/A
28 If convertible, specify instrument type convertible into	N/A
29 If convertible, specify issuer of instrument it converts into	N/A
29 If convertible, specify instrument type convertible into	N/A
30 Write-down feature	Yes
31 If write down, write-down triggers	Non-Viability Trigger Event APRA Contractual approach
32 If write down, full or partial	Full or partial
33 If write down, permanent or temporary	Permanent
34 If temporary write-down, description of write-up mechanism	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated unsecured debt
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	N/A