

# Main features of Capital Instruments

The table below summarises the main features of all financial instruments included in Rabobank Australia Limited's regulatory capital.

**Table CCA: Main features of regulatory capital instruments**

	APS 330 disclosures	Ordinary shares fully paid	Ordinary shares fully paid	Ordinary shares fully paid	Subordinated loan
1	Issuer	Rabobank Australia Limited	Rabobank Australia Limited	Rabobank Australia Limited	Rabobank Australia Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	NA	NA
3	Governing law(s) of the instrument	Laws of the Commonwealth of Australia	Laws of the Commonwealth of Australia	Laws of the Commonwealth of Australia	Laws of New South Wales, Australia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	NA	NA	NA	N/A
4	Transitional Basel III rules	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Tier 2
5	Post-transitional Basel III rules	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Tier 2
6	Eligible at solo/group/group & solo	Solo	Solo	Solo	Solo
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Ordinary shares	Ordinary shares	Ordinary shares	Subordinated loan
8	Amount recognised in regulatory capital (in mil)	\$72.225m	\$75m	\$180m	\$200m
9	Par value of instrument	NA	NA	NA	\$200m
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability-amortised cost
11	Original date of issuance	5 October 1994	8 May 2008	17 September 2012	29 June 2026
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	No maturity	No maturity	No maturity	29 June 2041
14	Issuer call subject to prior supervisory approval	NA	NA	NA	Yes
15	Optional call date, contingent call dates and redemption amount	NA	NA	NA	Callable after 10 years subject to APRA approval; earlier call allowed upon regulatory or tax event with APRA approval; redemption at principal amount plus accrued but unpaid interest
16	Subsequent call dates, if applicable	NA	NA	NA	NA
17	Fixed or floating dividend/coupon	NA	NA	NA	Floating
18	Coupon rate and any related index	NA	NA	NA	BBSW Rate plus 1.88%
19	Existence of a dividend stopper	No	No	No	No

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20	Fully discretionary, partially discretionary or mandatory	Full discretionary	Full discretionary	Full discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30	Write-down feature	No	No	No	Yes
31	If write-down, write-down trigger(s)	NA	NA	NA	Non-Viability Event which may be triggered by APRA or relevant regulator. Contractual approach.
32	If write-down, full or partial	NA	NA	NA	Full or partial
33	If write-down, permanent or temporary	NA	NA	NA	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA
34a	Type of subordination	NA	NA	NA	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Creditors	Creditors	Creditors	Senior Creditors
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA	NA