

Judo Bank Pty Ltd – APS 330 Main Features of Regulatory Capital Instruments Disclosure

| Main features of Regulatory Capital instruments | | A Class Shares |
|---|---|--|
| 1 | Issuer | Judo Capital Holdings Limited |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | NA |
| 3 | Governing law(s) of the instrument | New South Wales, Australia |
| | Regulatory treatment | |
| 4 | Transitional Basel III rules | Common Equity Tier 1 |
| 5 | Post-transitional Basel III rules | Common Equity Tier 1 |
| 6 | Eligible at solo/group/group & solo | Group |
| 7 | Instrument type (ordinary shares/preference shares/subordinated notes/other) | Ordinary Shares |
| 8 | Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date) | \$539.3m |
| 9 | Par value of instrument | n/a |
| 10 | Accounting classification | Shareholders' Equity |
| 11 | Original date of issuance | 7 June 2016 |
| 12 | Perpetual or dated | Perpetual. A Class shares will convert on 1 for 1 basis into unclassified ordinary shares on the conversion date under the constitution which will not be later than 24 April 2024 and rank pari passu thereafter with all unclassified ordinary shares. |
| 13 | Original maturity date | The earlier of 5 years after the grant of the ADI Licence (24 April 2024) and an Exit Event, being a time and date determined by the Board to give effect to the implementation of an Exit Event which includes an IPO, Share Sale or Asset Sale (or change of control transaction which the Board and Shareholders determine in accordance with the Shareholder Agreement is in substance an Exit Event). |
| 14 | Issuer call subject to prior supervisory approval | No |
| 15 | Optional call date, contingent call dates and redemption amount | n/a |
| 16 | Subsequent call dates, if applicable | n/a |
| | Coupons/dividends | |
| 17 | Fixed or floating dividend/coupon | n/a |
| 18 | Coupon rate and any related index | n/a |

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|---|---|--|
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary, dividends are at the discretion of the Board. |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Convertible on 1 for 1 basis into unclassified ordinary shares, ranking pari passu thereafter with all other unclassified ordinary shares post conversion. |
| 24 | If convertible, conversion trigger (s) | The earlier of 5 years after the grant of the ADI Licence (24 April 2024) and an Exit Event, being a time and date determined by the Board to give effect to the implementation of an Exit Event which includes an IPO, Share Sale or Asset Sale (or change of control transaction which the Board and Shareholders determine in accordance with the Shareholder Agreement is in substance an Exit Event). |
| 25 | If convertible, fully or partially | Fully |
| 26 | If convertible, conversion rate | Each A class share converts into one unclassified ordinary share. |
| 27 | If convertible, mandatory or optional conversion | Mandatory |
| 28 | If convertible, specify instrument type convertible into | Each A class share converts into one unclassified ordinary share. |
| 29 | If convertible, specify issuer of instrument it converts into | Judo Capital Holdings Limited |
| 30 | Write-down feature | No |
| 31 | If write-down, write-down trigger(s) | n/a |
| 32 | If write-down, full or partial | n/a |
| 33 | If write-down, permanent or temporary | n/a |
| 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) | Ranks after the payment of debts including depositors. |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | n/a |