

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

Main features of Regulatory Capital instruments		Tier 2 Subordinated Notes
1	Issuer	Judo Bank Pty Ltd
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: AU3FN0061099
3	Governing law(s) of the instrument	New South Wales, Australia
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Group and Solo
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	A\$50m
9	Par value of instrument	A\$50m
10	Accounting classification	Liability – Amortised Cost
11	Original date of issuance	24 June 2021
12	Perpetual or dated	Dated
13	Original maturity date	14 July 2031
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	24 June 2026
16	Subsequent call dates, if applicable	Any Interest Payment Date occurring thereafter
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3-month BBSW + 4.50%
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 partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A

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28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	Non-convertible
30	Write-down feature	If a Non-Viability Trigger Event occurs, the relevant number of Notes, or the percentage of the Outstanding Principal Amount of each Note, and each Noteholder's rights (including to the payment of any interest or principal) in relation to the Notes (or the percentage of the Outstanding Principal Amount of such Notes) must be immediately and irrevocably Written-Off.
31	If write-down, write-down trigger(s)	Non-Viability Trigger Event
32	If write-down, full or partial	Fully or partially (as applicable)
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)	(a) ahead of all claims in respect of Junior Ranking Securities; (b) equally among themselves and with claims in respect of Equal Ranking Securities; and (c) behind all claims in respect of Senior Ranking Obligations and claims preferred by applicable laws.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A