

**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
	<b>Regulatory treatment</b>	
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)	\$766.9m
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
	<b>Coupons/dividends</b>	
17	Fixed or floating dividend/coupon	n/a
18	Coupon rate and any related index	n/a

Main features of Regulatory Capital instruments		A Class Shares
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