

Main features of Capital Instruments

As at 16 March 2023

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

Table 2: Main features of regulatory capital instruments – contributed equity

	APS 330 disclosures	Ordinary shares fully paid	Ordinary shares fully paid	Ordinary shares fully paid
1	Issuer	Rabobank Australia Limited	Rabobank Australia Limited	Rabobank Australia Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	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
4	Transitional Basel III rules	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Solo	Solo	Solo
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Ordinary shares	Ordinary shares	Ordinary shares
8	Amount recognised in regulatory capital (in mil, as of 28 February 2023)	\$72.225m	\$75m	\$180m
9	Par value of instrument	NA	NA	NA
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	5 October 1994	8 May 2008	17 September 2012
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	NA	NA	NA
15	Optional call date, contingent call dates and redemption amount	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA
17	Fixed or floating dividend/coupon	Floating	Floating	Floating
18	Coupon rate and any related index	NA	NA	NA
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Full discretionary	Full discretionary	Full discretionary
21	Existence of step up or other incentive to redeem	No	No	No

Table 2: Main features of regulatory capital instruments – contributed equity (cont'd)

	APS 330 disclosures	Ordinary shares fully paid	Ordinary shares fully paid	Ordinary shares fully paid
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Creditors	Creditors	Creditors
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA