

Additional Tier 1 Capital instruments

Table 2: Main features of Regulatory Capital

The table below provides details on certain features of AMP Bank Ltd's regulatory capital in accordance with APRA Prudential Standard APS 330 Public Disclosure.

1	Issuer	AMP Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	No unique identifier
3	Governing law(s) of the instrument	New South Wales, Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Additional Tier 1 Capital
6	Eligible at solo/group/group&solo	Solo (Level 1)
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated notes (Additional Tier 1 Capital)
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	A\$125m
9	Par value of instrument	A\$100
10	Accounting classification	Shareholders' equity
11	Original date of issuance	04-Dec-20
12	Perpetual or dated	Perpetual
13	Original maturity date	Not applicable
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Optional redemption date: 16 December 2025
16	Subsequent call dates, if applicable	Each Distribution Payment Date occurring on or after 16 December 2027
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3Mth BBSW + 4.50%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Write-off on Non-Viability Trigger Event; upon determination by APRA in accordance with contract terms or by operation of law
32	If write-down, full or partial	May be written down fully or partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Notes (Tier 2 Capital)
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable