

# Tier 2 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.

**A\$250m December 2027 subordinated notes**

1	Issuer	AMP Bank
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable
3	Governing law(s) of the instrument	New South Wales, Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Not applicable
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1 & 2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in \$m, as of most recent reporting date)	A\$250m
9	Par value of instrument	A\$10,000 per note
10	Accounting classification	Liability (amortised cost)
11	Original date of issuance	1 September 2017
12	Perpetual or dated	Dated
13	Original maturity date	1 December 2027
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	<ul style="list-style-type: none"> <li>Optional call date on 1 December 2022 (First call date). Redemption amount is equal to the outstanding principal amount as at the date of the redemption together with any interest accrued as at (but excluding) the redemption date.</li> <li>If a Tax Event or Regulatory Event occurs, all (but not some) Notes may be redeemed by payment of their Face Value (together with, any Interest accrued to (but excluding) the redemption date).</li> </ul>
16	Subsequent call dates, if applicable	Quarterly after first call date on Coupon Payment Date
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating rate
18	Coupon rate and any related index	3m BBSW + 1.80%
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)	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 off 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable