

Arab Bank Australia Limited
Disclosure of Prudential Information under APS 330
Attachment B - main features of capital instruments

S.No.	Disclosure template for main features of Regulatory Capital instruments	Ordinary Shares	Subordinated Debt
1	Issuer	Arab Bank Australia Limited	Arab Bank Australia Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Private placement - No unique identifier	Private placement - No unique identifier
3	Governing law(s) of the instrument	The instrument and all related documentation will be governed by the Australian Federal and NSW State laws.	The instrument and all related documentation will be governed by the Australian Federal and NSW State laws.
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2
5	Post-transitional Basel III rules	Common Equity Tier 1	Tier 2
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Ordinary shares	Subordinated notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date (as at 14th August 2017))	\$94.3m	\$25m
9	Par value of instrument	\$94.3m	\$25m
10	Accounting classification	Shareholders' equity	Liability - Amortised cost
11	Original date of issuance	2 December 1985	22 September 2014
12	Perpetual or dated	Perpetual	30 Years
13	Original maturity date	no maturity	22 September 2044
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable
16	Subsequent call dates, if applicable	Not applicable	Not applicable
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	N/A	Floating
18	Coupon rate and any related index	N/A	1 month BBSW + 50 bps
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary
21	Existence of step up or other incentive to redeem	no	no
22	Noncumulative or cumulative	non-cumulative	Cumulative
23	Convertible or non-convertible	non-convertible	convertible
24	If convertible, conversion trigger (s)	NA	convertible if non-viability notice issued, either fully or partially, by APRA or the home regulator, according to the contractual terms.
25	If convertible, fully or partially	NA	may convert fully or partially. Refer to note 24.
26	If convertible, conversion rate	NA	will convert to \$1 ordinary shares up to a total value of \$25m.
27	If convertible, mandatory or optional conversion	NA	mandatory on the issue of a non-viability order.
28	If convertible, specify instrument type convertible into	NA	common equity tier 1
29	If convertible, specify issuer of instrument it converts into	NA	convertible only to ordinary shares of issuer.
30	Write-down feature	No	Yes
31	If write-down, write-down trigger(s)	NA	On issue of non-viability notice and if conversion not possible write down is immediate and permanent.
32	If write-down, full or partial	NA	On issue of non-viability notice and if full or partial conversion not possible write down is immediate and permanent.
33	If write-down, permanent or temporary	NA	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After subordinated debt	subordinated to all debt, but stands ahead of common equity tier 1.
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	NA	Not applicable