Table 2: Main Features of Capital Instruments - Share Capital

| 1  | Issuer  | Members Equity Bank Pty Limited |
|----|---|---------------------------------|
| 2  | Unique identifier   | -                               |
| 3  | Governing law(s) of the instrument                              | Corporations Act 2001 (Cth)     |
|    | Regulatory treatment  |                                 |
| 4  | Transitional Basel III rules                                    | Common Equity Tier 1            |
| 5  | Post-transitional Basel III rules                               | Common Equity Tier 1            |
| 6  | Eligible for solo/group/group & solo                            | Solo and Group                  |
| 7  | Instrument type   | Ordinary shares                 |
| 8  | Amount recognised in Regulatory Capital                         | \$630,099,718                   |
| 9  | Par value of instrument   | -                               |
| 10 | Accounting classification                                       | Shareholders' equity            |
| 11 | Original date of issuance                                       | Various dates                   |
| 12 | Perpetual or dated  | Perpetual                       |
| 13 | Original maturity date  | No maturity                     |
| 14 | Issuer call subject to prior supervisory approval               | No                              |
| 15 | Optional call date, contingent call dates and redemption amount | -                               |
| 16 | Subsequent call dates   | -                               |
|    | Coupons/dividends   |                                 |
| 17 | Fixed or floating dividend/coupon                               | Floating                        |
| 18 | Coupon rate and any related index                               | -                               |
| 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)                           | -                               |
| 25 | If convertible, fully or partially                              | -                               |
| 26 | If convertible, conversion rate                                 | -                               |
| 27 | If convertible, mandatory or optional conversion                | -                               |
| 28 | If convertible, specify instrument type convertible into        | -                               |
| 29 | If convertible, specify issuer of instrument it converts into   | -                               |
| 30 | Write-down feature  | No                              |
| 31 | If write-down, write-down trigger(s)                            | -                               |
| 32 | If write-down, full or partial                                  | -                               |
| 33 | If write-down, permanent or temporary                           | -                               |
| 34 | if temporary write-down, description of write-up mechanism      | -                               |
| 35 | Position in subordination hierarchy in liquidation              | Fully subordinated              |
| 36 | Non-compliant transitioned features                             | No                              |
| 37 | If yes, specify non-compliant features                          | -                               |

Table 2: Main Features of Capital Instruments - Subordinated Debt

| 2 Unique identifier 3 Governing law(s) of the instrument Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible for solo/group/group & solo 7 Instrument type 8 Subordinated notes 8 Amount recognised in Regulatory Capital 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval *Early redemption date: 19 December 2017; early redemption amount: Par *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital 16 Subsequent call dates Coupons/dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem No Non-convertible  |  |
|--|--|
| Regulatory treatment  4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible for solo/group/group & solo 7 Instrument type 8 Amount recognised in Regulatory Capital 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Par 16 *Early redemption date: 19 December 2017; early redemption amount: 15 Par 17 *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital 16 Subsequent call dates 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Floating 19 Floating 10 Floating 10 Floating 11 Fixed or floating dividend/coupon 11 Existence of a dividend stopper 12 Existence of step up or other incentive to redeem 18 Noncumulative 19 Noncumulative 19 Noncumulative 10 Noncumulative 10 Noncumulative 10 Noncumulative 11 Noncumulative   |  |
| 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible for solo/group/group & solo 7 Instrument type 8 Amount recognised in Regulatory Capital 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Par 16 *Early redemption due to changes in tax law 17 *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital 16 Subsequent call dates 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem Noncumulative Noncumulative   |  |
| 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible for solo/group/group & solo 7 Instrument type 8 Amount recognised in Regulatory Capital 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Par 16 *Early redemption due to changes in tax law 17 *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital 16 Subsequent call dates 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem Noncumulative Noncumulative   |  |
| 5 Post-transitional Basel III rules 6 Eligible for solo/group/group & solo 7 Instrument type 8 Amount recognised in Regulatory Capital 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Par 16 *Early redemption due to changes in tax law 17 *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital 16 Subsequent call dates 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem Noncumulative Noncumulative  |  |
| 6 Eligible for solo/group/group & solo 7 Instrument type 8 Amount recognised in Regulatory Capital 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Par 16 *Early redemption date: 19 December 2017; early redemption amount: 17 Par 18 *Early redemption due to changes in tax law 19 *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital 19 Subsequent call dates 10 Coupons/dividends 11 Fixed or floating dividend/coupon 12 Existence of a dividend stopper 13 Coupon rate and any related index 14 Existence of step up or other incentive to redeem 18 No 29 Noncumulative  |  |
| 7 Instrument type Subordinated notes 8 Amount recognised in Regulatory Capital \$33,000,000 9 Par value of instrument \$33,000,000 10 Accounting classification Liability - amortised cost 11 Original date of issuance 19-Dec-12 12 Perpetual or dated Dated 13 Original maturity date 19-Dec-22 14 Issuer call subject to prior supervisory approval Yes  *Early redemption date: 19 December 2017; early redemption amount: Par  *Early redemption due to changes in tax law  *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital  16 Subsequent call dates  *Coupons/dividends* 17 Fixed or floating dividend/coupon Floating 18 Coupon rate and any related index 3 month BBSW + 350 bps 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory Mandatory 21 Existence of step up or other incentive to redeem No 22 Noncumulative Noncumulative  |  |
| 8 Amount recognised in Regulatory Capital \$33,000,000 9 Par value of instrument \$33,000,000 10 Accounting classification Liability - amortised cost 11 Original date of issuance 19-Dec-12 12 Perpetual or dated Dated 13 Original maturity date 19-Dec-22 14 Issuer call subject to prior supervisory approval Yes  *Early redemption date: 19 December 2017; early redemption amount: Par  *Early redemption due to changes in tax law  *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital 16 Subsequent call dates  - Coupons/dividends 17 Fixed or floating dividend/coupon Floating 18 Coupon rate and any related index 3 month BBSW + 350 bps 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory Mandatory 21 Existence of step up or other incentive to redeem No 22 Noncumulative Noncumulative  |  |
| 9 Par value of instrument \$33,000,000 10 Accounting classification Liability - amortised cost 11 Original date of issuance 19-Dec-12 12 Perpetual or dated Dated 13 Original maturity date 19-Dec-22 14 Issuer call subject to prior supervisory approval Yes  *Early redemption date: 19 December 2017; early redemption amount: Par  *Early redemption due to changes in tax law  *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital  16 Subsequent call dates  - Coupons/dividends 17 Fixed or floating dividend/coupon Floating 18 Coupon rate and any related index 3 month BBSW + 350 bps 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 Noncumulative   |  |
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| 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval  *Early redemption date: 19 December 2017; early redemption amount: Par  *Early redemption due to changes in tax law  *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital  16 Subsequent call dates  Coupons/dividends  17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative 25 Noncumulative  No Mandatory Noncumulative   |  |
| 13 Original maturity date 14 Issuer call subject to prior supervisory approval  *Early redemption date: 19 December 2017; early redemption amount: Par  *Early redemption due to changes in tax law  *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital  16 Subsequent call dates  - Coupons/dividends  17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem No Noncumulative Noncumulative  |  |
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| *Early redemption if the issuer receives notification from APRA that the subordinated notes have ceased to qualify as Tier 2 Capital  16 Subsequent call dates   |  |
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| Coupons/dividends         17       Fixed or floating dividend/coupon       Floating         18       Coupon rate and any related index       3 month BBSW + 350 bps         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       Noncumulative  |  |
| 17       Fixed or floating dividend/coupon       Floating         18       Coupon rate and any related index       3 month BBSW + 350 bps         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       Noncumulative  |  |
| 18       Coupon rate and any related index       3 month BBSW + 350 bps         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       Noncumulative  |  |
| 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     Noncumulative  |  |
| 20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of step up or other incentive to redeem       No         22       Noncumulative or cumulative       Noncumulative  |  |
| 21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative Noncumulative   |  |
| 22 Noncumulative or cumulative Noncumulative   |  |
|  |  |
| 23 Convertible or non-convertible Non-convertible  |  |
|  |  |
| 24 If convertible, conversion trigger(s) -   |  |
| 25 If convertible, fully or partially -  |  |
| 26 If convertible, conversion rate -   |  |
| 27 If convertible, mandatory or optional conversion -  |  |
| 28 If convertible, specify instrument type convertible into -  |  |
| 29 If convertible, specify issuer of instrument it converts into -   |  |
| 30 Write-down feature No   |  |
| 31 If write-down, write-down trigger(s) -  |  |
| 32 If write-down, full or partial -  |  |
| 33 If write-down, permanent or temporary -   |  |
| 34 if temporary write-down, description of write-up mechanism -  |  |
| 35 Position in subordination hierarchy in liquidation All other creditors  |  |
| 36 Non-compliant transitioned features No  |  |
| 37 If yes, specify non-compliant features -  |  |