

**Australian Settlements Limited**  
**Capital Disclosure as at 31 October 2018**



Attachment B disclosure		Column		
Disclosure template for main features of Regulatory Capital instruments		A	B	C
1	Issuer	Australian Settlements Limited	Australian Settlements Limited	Australian Settlements Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A
3	Governing law(s) of the instrument	Corporations Act	Corporations Act	Corporations Act
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2	Tier 2
5	Post-transitional Basel III rules	Common Equity Tier 1	Tier 2	Tier 2
6	Eligible at solo/group/group & solo	Solo	Solo	Solo
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Ordinary Shares	Subordinated notes	Subordinated notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	\$2.85m	\$0.12m	\$0.75m
9	Par value of instrument	\$1 per share	\$1 per share	\$1 per share
10	Accounting classification	Shareholders' equity	Liability - Fair Value option	Liability - Fair Value option
11	Original date of issuance	11-Jun-93	13-Feb-95	21-May-96
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	No		
15	Optional call date, contingent call dates and redemption amount	N/A		
16	Subsequent call dates, if applicable	N/A		
<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed
18	Coupon rate and any related index	Board of Directors' discretion	RBA Cash Rate + 1%	Fixed at 0%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Full discretionary	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After Subordinated Notes (column B & C )	After general creditors	After general creditors
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A