

BANK OF SYDNEY LTD

APS 330 CAPITAL INSTRUMENT DISCLOSURE

Bank of Sydney Ltd is an Authorised deposit-taking institution (ADI) which is governed by the Australian Prudential Regulation Authority (APRA). Authority is granted to APRA under the Banking Act 1959.

The following disclosures are presented in accordance with APRA standard APS 330 *Public Disclosure*. APRA maintains standards in Capital Adequacy under APS 110. The aim of APS 110 is to ensure ADI's maintain adequate capital to act as a buffer against the risks associated with their activities.

These disclosures will be in the mandated 'Main Features of Capital Instruments Template' as provided in APS 330, and will be updated continuously throughout the year as changes are made to the instruments.

The current disclosure can be found below:

Main Features of Capital Instruments Template

1	Issuer	Bank of Sydney
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
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 at solo/group/group & solo	Group & Solo
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Ordinary Shares
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 230 million
9	Par value of instrument	N/A
10	Accounting classification	Shareholder's equity
11	Original date of issuance	Multiple 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	N/A
16	Subsequent call dates, if applicable	N/A
Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating

18	Coupon rate and any related index	N/A
19	Existence of a Dividend Stopper	No
20	Fully discretionary, partial discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, Conversion rate	N/A
27	If convertible, Mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fully subordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A