

## Capital Instruments

Disclosure template for main features of Regulatory Capital instruments		
		B & E Ltd (ABN 32 087 652 088)
1	Issuer	
2	Unique identifier	n/a
3	Governing law(s) of the instrument	New South Wales
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/group & solo	Solo & group
7	Instrument type	Subordinated notes
8	Amount recognised in Regulatory Capital	\$5.0m
9	Par value of instrument	\$5.0m
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	22 October 2021
12	Perpetual or dated	Dated
13	Original maturity date	22 October 2031
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date	22-Oct-26
16	Subsequent call dates	Quarterly (interest payment dates)
	<i>Coupons/dividends</i>	
17	Fixed or floating	Floating
18	Coupon rate	BBSW plus Margin of 250bps
19	Existence of dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or 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	Unsecured, ranks behind creditors
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	No write down or convertible to equity features