The tables below summarise the main features of all financial instruments included in the regulatory capital.


### TABLE 2: MAIN FEATURES OF CAPITAL INSTRUMENTS

<table>
<thead>
<tr>
<th>Ordinary share capital</th>
<th>Capital notes</th>
<th>Capital notes 2,3</th>
<th>Capital notes 2,3</th>
<th>Subordinated notes</th>
<th>Perpetual subordinated notes (FRICN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unique identifier (Caution: may not be a unique identifier)</td>
<td>No unique identifier</td>
<td>No unique identifier</td>
<td>No unique identifier</td>
<td>No unique identifier</td>
<td>No unique identifier</td>
</tr>
<tr>
<td>Governing law(s) of the instrument</td>
<td>Commonwealth of Australia</td>
<td>Queensland</td>
<td>Queensland</td>
<td>Queensland</td>
<td>Queensland</td>
</tr>
</tbody>
</table>

#### Regulatory treatment

4. **Post-transitional Basel III rules**
   - **Issuer**: Commonwealth of Australia, Queensland
   - **Tier**: Tier 2

5. **Eligible at solo/group level**
   - **Issuer**: Suncorp-Metway Limited

6. **Ineligibility**
   - **Issuer**: Suncorp-Metway Limited

#### Optional call dates, contingent call dates and redemption amount

<table>
<thead>
<tr>
<th>Amount recognised in regulatory capital</th>
<th>$2,757.5m</th>
<th>$375m</th>
<th>$175m</th>
<th>$35m</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Currency in mil, as of most recent reporting date)</td>
<td>$375m</td>
<td>$175m</td>
<td>$35m</td>
<td></td>
</tr>
</tbody>
</table>

#### Par value of instrument

<table>
<thead>
<tr>
<th>Par value of instrument</th>
<th>$97.96</th>
<th>$100</th>
<th>$100</th>
<th>$10,000</th>
<th>$100</th>
</tr>
</thead>
</table>

#### Accounting classification

<table>
<thead>
<tr>
<th>Accounting classification</th>
<th>Shareholders’ equity</th>
<th>Shareholders’ equity</th>
<th>Shareholders’ equity</th>
<th>Shareholders’ equity</th>
<th>Liability - amortised cost</th>
<th>Liability - amortised cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current date of issuance</td>
<td>1 May 2023</td>
<td>1 May 2023</td>
<td>1 May 2023</td>
<td>1 May 2023</td>
<td>1 May 2023</td>
<td>1 May 2023</td>
</tr>
</tbody>
</table>

#### Perpetual or dated

<table>
<thead>
<tr>
<th>Perpetual or dated</th>
<th>Perpetual</th>
<th>Perpetual</th>
<th>Perpetual</th>
<th>Perpetual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original maturity date</td>
<td>No maturity</td>
<td>No maturity</td>
<td>No maturity</td>
<td>No maturity</td>
</tr>
</tbody>
</table>

#### Issuer call subject to prior supervisory approval

<table>
<thead>
<tr>
<th>Issuer call subject to prior supervisory approval</th>
<th>No</th>
<th>No</th>
<th>Yes</th>
<th>Yes</th>
</tr>
</thead>
</table>

#### Optional call date, contingent call dates and redemption amount

<table>
<thead>
<tr>
<th>Optional call date, contingent call dates and redemption amount</th>
<th>n/a</th>
<th>n/a</th>
<th>n/a</th>
<th>n/a</th>
</tr>
</thead>
</table>

#### Subsequent call dates, if applicable

<table>
<thead>
<tr>
<th>Subsequent call dates, if applicable</th>
<th>n/a</th>
<th>n/a</th>
<th>n/a</th>
<th>n/a</th>
</tr>
</thead>
</table>

#### Coupons/dividends

<table>
<thead>
<tr>
<th>Coupons/dividends</th>
<th>Fixed or floating dividend/coupon</th>
<th>Floating</th>
<th>Floating</th>
<th>Floating</th>
<th>Floating</th>
<th>Floating</th>
<th>Floating</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Fixed or floating dividend/coupon</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>18</td>
<td>Coupon rate and any related index</td>
<td>n/a</td>
<td>(BBSW90 + 4.15%) x (1 - tax rate)</td>
<td>(BBSW90 + 3.65%) x (1 - tax rate)</td>
<td>(BBSW90 + 3.65%) x (1 - tax rate)</td>
<td>(BBSW90 + 2.15%)</td>
<td>(BBSW90 + 0.75%)</td>
</tr>
<tr>
<td>19</td>
<td>Existence of a dividend stopper</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>20</td>
<td>Fully discretionary, partially discretionary or mandatory</td>
<td>Fully discretionary</td>
<td>Fully discretionary</td>
<td>Fully discretionary</td>
<td>Fully discretionary</td>
<td>Fully discretionary</td>
<td>Mandatory</td>
</tr>
<tr>
<td>21</td>
<td>Existence of step up or other incentive to redeem</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>22</td>
<td>Non-cumulative or cumulative</td>
<td>Non-cumulative</td>
<td>Non-cumulative</td>
<td>Non-cumulative</td>
<td>Non-cumulative</td>
<td>Cumulative</td>
<td>Cumulative</td>
</tr>
<tr>
<td>23</td>
<td>Convertible or non-convertible</td>
<td>Convertible</td>
<td>Non-convertible</td>
<td>Non-convertible</td>
<td>Non-convertible</td>
<td>Convertible</td>
<td>Non-convertible</td>
</tr>
<tr>
<td>24</td>
<td>Convertible, conversion trigger (s)</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>25</td>
<td>Convertible, fully or partially</td>
<td>Convertible</td>
<td>Convertible</td>
<td>Convertible</td>
<td>Convertible</td>
<td>Convertible</td>
<td>Convertible</td>
</tr>
<tr>
<td>26</td>
<td>Convertible, conversion rate</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>

#### Position in subordination hierarchy in liquidation (specify instrument type)

<table>
<thead>
<tr>
<th>Capital notes</th>
<th>Subordinated notes</th>
<th>Subordinated notes</th>
<th>Subordinated notes</th>
<th>Unsubordinated creditors</th>
<th>Unsubordinated creditors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital notes</td>
<td>Subordinated notes</td>
<td>Subordinated notes</td>
<td>Subordinated notes</td>
<td>Unsubordinated creditors</td>
<td>Unsubordinated creditors</td>
</tr>
</tbody>
</table>

#### Subordinated notes

- **Issuer**: Suncorp-Metway Limited
- **Position in subordination hierarchy in liquidation**: Common Equity Tier 1
- **Par value of instrument**: $10,000
- **Write-off feature in the terms**: There is no non-viability conversion/write-off feature in the terms

#### Notes

1. Internal capital instruments issued by Suncorp-Metway Limited to related entities within the Suncorp Group such as SISGi Limited and Suncorp Group Limited.
2. For Internal Capital Notes instruments, the terms and conditions are similar (but not identical) to ASX listed instruments issued by Suncorp Group Limited to external investors. For the internal subordinated notes instrument, terms and conditions are also similar (but not identical) to wholesale Subordinated notes issued by Suncorp Group Limited.
3. Both the $175m notes issued on 18 December 2017 and the $35m notes issued on 27 May 2019, were originally funded from proceeds raised by Suncorp Group Limited from the ASX listed Capital Notes 2.
4. The face value of the Tier 2 perpetual subordinated notes is $72m. The amount recognised in regulatory capital includes an adjustment of $34m for Tier 2 transitional arrangements.

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36. **Non-cumulative or cumulative**: If convertible, fully or partially convertible.

---

35. **Non-cumulative or cumulative**: If convertible, convertible.

---

34. **Non-cumulative or cumulative**: If convertible, non-convertible.

---

33. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

32. **Non-cumulative or cumulative**: If convertible, convertible.

---

31. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

30. **Non-cumulative or cumulative**: If convertible, convertible.

---

29. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

28. **Non-cumulative or cumulative**: If convertible, convertible.

---

27. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

26. **Non-cumulative or cumulative**: If convertible, convertible.

---

25. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

24. **Non-cumulative or cumulative**: If convertible, convertible.

---

23. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

22. **Non-cumulative or cumulative**: If convertible, convertible.

---

21. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

20. **Non-cumulative or cumulative**: If convertible, convertible.

---

19. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

18. **Non-cumulative or cumulative**: If convertible, convertible.

---

17. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

16. **Non-cumulative or cumulative**: If convertible, convertible.

---

15. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

14. **Non-cumulative or cumulative**: If convertible, convertible.

---

13. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

12. **Non-cumulative or cumulative**: If convertible, convertible.

---

11. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

10. **Non-cumulative or cumulative**: If convertible, convertible.

---

9. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

8. **Non-cumulative or cumulative**: If convertible, convertible.

---

7. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

6. **Non-cumulative or cumulative**: If convertible, convertible.

---

5. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

4. **Non-cumulative or cumulative**: If convertible, convertible.

---

3. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.

---

2. **Non-cumulative or cumulative**: If convertible, convertible.

---

1. **Non-cumulative or cumulative**: If convertible, convertible and non-convertible.