

Queensland Country Credit Union – Regulatory Disclosures

APS 330 Attachment B Regulatory Capital Instruments

Main Features of Capital Instruments – Tier 2 Capital

1	Issuer	ECU Australia Ltd
2	Unique Identifier	Not Applicable
3	Governing law(s) of the instrument	New South Wales

Regulatory Treatment

4	Transitional Basel III rules	Tier 2 Capital
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	\$3,158m
9	Par value of instrument	\$100,000
10	Accounting classification	Debt
11	Original date of issuance	9 November 2012
12	Perpetual or dated	Dated
13	Original maturity date	9 November 2022
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent dates and redemption amount	Not Applicable
16	Subsequent call dates	Not Applicable

Coupons/Dividends

17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	BBSW + 5.93%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory



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21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible	Non-convertible
	24 – 29 – If convertible	Not Applicable
30	Write-down feature	No
	31 – 34 – If write-down	Not Applicable
35	Position in subordination hierarchy in liquidation	Unsecured, ranking below Secured Debt
36	Non-compliant transitioned features	No
37	Specify non-compliant features	Not Applicable