MACQUARIE BANK

Macquarie Additional Capital Securities

1	Issuer	Macquarie Bank Limited London Branch
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN US556079AB79 - Rule 144A Global Note USQ568A9SP31 - Regulation S Global Note
3	Governing law(s) of the instrument	Generally New York law; Subordination & Exchange governed by NSW Australia.
	Regulatory treatment	
4	Transitional Basel III rules	n/a
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1 and Level 2)	Solo and Group (Level 1 and Level 2)
7	Instrument type (ordinary shares/preference shares/ subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	$A1,080m (as at 30 September 2026)
9	Par value of instrument	USD200,000 with increments of USD1,000 above this amount
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	8 March 2017
12	Perpetual or dated	Perpetual
13	Original maturity date	n/a
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	8 March 2027 at par. Contingent call dates occur following a Tax Event or Regulatory Event
16	Subsequent call dates, if applicable	8 March 2032 and every 5 years thereafter
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed (with a rate reset)
18	Coupon rate and any related index	6.125% p.a. until the first optional call date. Thereafter, reset to the ICE Swap Rate for a swap in U.S. dollars with a designated maturity of a tenor equal to five years + 3.703% if not exchanged on each call date.
19	Existence of a dividend stopper	Yes, Macquarie Bank Limited only
20	Fully discretionary, partially 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	Convertible
24	If convertible, conversion trigger(s)	Acquisition Event and Automatic Exchange Event (Non-Viability Event or Common Equity Tier 1 Trigger Event). APRA may trigger an Automatic Exchange Event. Contractual approach.
25	If convertible, fully or partially	Full conversion on Mandatory Exchange Date and Acquisition Event. May convert fully or partially in other circumstances.
26	If convertible, conversion rate	Variable, limited to 20% of issue date price
27	If convertible, mandatory, or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Macquarie Group Limited
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	If an Exchange cannot occur within 5 Business Days of an Automatic Exchange Event. APRA may trigger an Automatic Exchange Event. Contractual approach
32	If write-down, full or partial	Partially or Fully, to the extent Exchange has not occurred
33	If write-down, permanent or temporary	Permanent
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)	Tier 2 Subordinated Debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Macquarie Bank Capital Notes 2

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ASX MBLPC
3	Governing law(s) of the instrument	New South Wales, Australia
	Regulatory treatment	
4	Transitional Basel III rules	n/a
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1 and Level 2)	Solo and Group (Level 1 and Level 2)
7	Instrument type (ordinary shares/preference shares/ subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	$A641m (as at 30 September 2026)
9	Par value of instrument	$A100
10	Accounting classification	Liability – Amortised cost
11	Original date of issuance	2 June 2020
12	Perpetual or dated	Perpetual
13	Original maturity date	n/a
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	21 December 2025 at par. Contingent call dates occur following a Tax Event or Regulatory Event
16	Subsequent call dates, if applicable	21 June 2026 or 21 December 2026
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3mth BBSW mid + 470bps, adjusted for franking
19	Existence of a dividend stopper	Yes, Macquarie Bank Limited only
20	Fully discretionary, partially 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	Convertible
24	If convertible, conversion trigger(s)	Mandatory Exchange, Optional Exchange, Acquisition Event, and Automatic Exchange Event (Non-Viability Event or Common Equity Tier 1 Trigger Event). APRA may trigger an Automatic Exchange Event. Contractual approach.
25	If convertible, fully or partially	Full conversion on Mandatory Exchange Date and Acquisition Event. May convert fully or partially in other circumstances.
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
27	If convertible, mandatory, or optional conversion	Mandatory or optional
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Macquarie Group Limited
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	If an Exchange cannot occur within 5 Business Days of an Automatic Exchange Event. APRA may trigger an Automatic Exchange Event. Contractual approach.
32	If write-down, full or partial	Partially or Fully, to the extent Exchange has not occurred
33	If write-down, permanent or temporary	Permanent
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)	Tier 2 Subordinated Debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Macquarie Bank Capital Notes 3

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ASX MBLPD
3	Governing law(s) of the instrument	New South Wales, Australia
	Regulatory treatment	
4	Transitional Basel III rules	n/a
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1)/group (Level 2)/group & solo (Level 1 and Level 2)	Solo and Group (Level 1 and Level 2)
7	Instrument type (ordinary shares/preference shares/ subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	$A655m (as at 30 September 2026)
9	Par value of instrument	$A100
10	Accounting classification	Liability – Amortised cost
11	Original date of issuance	27 August 2021
12	Perpetual or dated	Perpetual
13	Original maturity date	n/a
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	7 September 2028 at par. Contingent call dates occur following a Tax Event or Regulatory Event
16	Subsequent call dates, if applicable	7 March 2029 and 7 September 2029
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3mth BBSW mid+ 290bps, adjusted for franking
19	Existence of a dividend stopper	Yes, Macquarie Bank Limited only
20	Fully discretionary, partially 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	Convertible
24	If convertible, conversion trigger(s)	Mandatory Exchange, Optional Exchange, Acquisition Event, and Automatic Exchange Event (Non-Viability Event or Common Equity Tier 1 Trigger Event). APRA may trigger an Automatic Exchange Event. Contractual approach.
25	If convertible, fully or partially	Full conversion on Mandatory Exchange Date and Acquisition Event. May convert fully or partially in other circumstances.
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
27	If convertible, mandatory, or optional conversion	Mandatory or optional
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Macquarie Group Limited
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	If an Exchange cannot occur within 5 Business Days of an Automatic Exchange Event. APRA may trigger an Automatic Exchange Event. Contractual approach.
32	If write-down, full or partial	Partially or Fully, to the extent Exchange has not occurred
33	If write-down, permanent or temporary	Permanent
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)	Tier 2 Subordinated Debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a