MACQUARIE BANK

Tier 2 Capital Instrument (USD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN US556079AC52 – Rule 144A Note USQ568A9SQ14 – Regulation S Note
3	Governing law(s) of the instrument	Generally New York, USA; Subordination, Exchange and Write-down governed by New South Wales, Australia
	Regulatory treatment	
4	Transitional Basel III rules	n/a
5	Post-transitional Basel III rules	Tier 2
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)	$A864m (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	3 June 2020
12	Perpetual or dated	Dated
13	Original maturity date	3 June 2030
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax or Regulatory Call only. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	n/a
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	3.624%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (USD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN US556079AD36 - Rule 144A Note USQ568A9SR96 - Regulation S Note
3	Governing law(s) of the instrument	Generally New York, USA; Subordination, Exchange and Write-down governed by New South Wales, Australia
	Regulatory treatment	
4	Transitional Basel III rules	n/a
5	Post-transitional Basel III rules	Tier 2
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)	$A1,440m (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	3 March 2021
12	Perpetual or dated	Dated
13	Original maturity date	3 March 2036
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	3 March 2031 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	n/a
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed (with a rate reset)
18	Coupon rate and any related index	3.052% p.a. until the first optional call date. Thereafter, reset to a fixed rate per annum equal to the then prevailing yield to maturity for U.S. Treasury securities with a maturity of five years as most recently published on H.15 by the Board of Governors of the United States Federal Reserve System, plus 1.70%.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3FN0061065
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	Tier 2
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)	n/a - This instrument was redeemed on 17 June 2026.
9	Par value of instrument	$A10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	17 June 2021
12	Perpetual or dated	Dated
13	Original maturity date	17 June 2031
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	17 June 2026 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3-month BBSW mid + 155bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3FN0069381
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	Tier 2
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)	$A350m (as at 30 September 2026)
9	Par value of instrument	$A10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	7 June 2022
12	Perpetual or dated	Dated
13	Original maturity date	7 June 2032
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	7 June 2027 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3-month BBSW mid + 270bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3CB0290039
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	Tier 2
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)	$A500m (as at 30 September 2026)
9	Par value of instrument	$A10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	7 June 2022
12	Perpetual or dated	Dated
13	Original maturity date	7 June 2032
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	7 June 2027 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed (with a rate reset)
18	Coupon rate and any related index	6.082% p.a. until the first optional call date. Thereafter, a floating rate equal to 3mth BBSW + 2.70% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (USD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN US556079AF83 - Rule 144A Note USQ568A9SS79 - Regulation S Note
3	Governing law(s) of the instrument	Generally New York, USA; Subordination, Exchange and Write-down governed by New South Wales, Australia
	Regulatory treatment	
4	Transitional Basel III rules	n/a
5	Post-transitional Basel III rules	Tier 2
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)	$A1,440m (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	18 Jan 2023
12	Perpetual or dated	Dated
13	Original maturity date	18 Jan 2033
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax or Regulatory Call only. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	n/a
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.798%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3FN0085171
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	Tier 2
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)	$A650m (as at 30 September 2026)
9	Par value of instrument	$A10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	1 March 2024
12	Perpetual or dated	Dated
13	Original maturity date	1 March 2034
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	1 March 2029 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Float
18	Coupon rate and any related index	3 month BBSW mid + 195bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3CB0307023
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	Tier 2
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)	$A600m (as at 30 September 2026)
9	Par value of instrument	$A10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	1 March 2024
12	Perpetual or dated	Dated
13	Original maturity date	1 March 2034
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	1 March 2029 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed (with a rate reset)
18	Coupon rate and any related index	5.953% p.a until the first optional call date. Thereafter, a floating rate equal to 3mth BBSW + 1.95% p.a
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3FN0090262
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	Tier 2
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)	$A900m (as at 30 September 2026)
9	Par value of instrument	$A10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	20 August 2024
12	Perpetual or dated	Dated
13	Original maturity date	20 February 2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	20 February 2030 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Float
18	Coupon rate and any related index	3 month BBSW mid + 185bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3CB0312395
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	Tier 2
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)	$A350m (as at 30 September 2026)
9	Par value of instrument	$A10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	20 August 2024
12	Perpetual or dated	Dated
13	Original maturity date	20 February 2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	20 February 2030 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed (with a rate reset)
18	Coupon rate and any related index	5.603% p.a until the first optional call date. Thereafter, a floating rate equal to 3mth BBSW + 1.85% p.a
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3FN0098984
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	Tier 2
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)	$A500m (as at 30 September 2026)
9	Par value of instrument	$A10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	29 May 2025
12	Perpetual or dated	Dated
13	Original maturity date	29 November 2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	29 November 2030 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Float
18	Coupon rate and any related index	3 month BBSW mid + 185bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3CB0322212
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	Tier 2
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)	$A750m (as at 30 September 2026)
9	Par value of instrument	$A10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	29 May 2025
12	Perpetual or dated	Dated
13	Original maturity date	29 May 2040
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	29 May 2035 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed (with a rate reset)
18	Coupon rate and any related index	6.1456% p.a until the first optional call date. Thereafter, a floating rate equal to 3mth BBSW + 1.95% p.a
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (USD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN US556079AG66 - Rule 144A Note USQ568A9ST52 - Regulation S Note
3	Governing law(s) of the instrument	Generally New York, USA; Subordination, Exchange and Write-down governed by New South Wales, Australia
	Regulatory treatment	
4	Transitional Basel III rules	n/a
5	Post-transitional Basel III rules	Tier 2
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)	$A1,440m (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	13 August 2025
12	Perpetual or dated	Dated
13	Original maturity date	13 August 2036
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	13 August 2035 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	n/a
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed (with a rate reset)
18	Coupon rate and any related index	5.642% p.a. until the optional call date. Thereafter, a fixed rate of 1-Year U.S. Treasury Rate plus 1.450% per annum.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3FN0107488
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	Tier 2
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)	$A850m (as at 30 September 2026)
9	Par value of instrument	$A10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	20 February 2026
12	Perpetual or dated	Dated
13	Original maturity date	20 August 2036
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	20 August 2031 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Float
18	Coupon rate and any related index	3-month BBSW mid + 132bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3CB0331536
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	Tier 2
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)	$A400m (as at 30 September 2026)
9	Par value of instrument	$A10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	20 February 2026
12	Perpetual or dated	Dated
13	Original maturity date	20 August 2036
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	20 August 2031 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed (with a rate reset)
18	Coupon rate and any related index	5.757% p.a. until the optional call date. Thereafter, a floating rate equal to 3-month BBSW + 1.32% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (USD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN US556079AH40 - Rule 144A Note USQ568A9SU26 - Regulation S Note
3	Governing law(s) of the instrument	Generally New York, USA; Subordination, Exchange and Write-down governed by New South Wales, Australia
	Regulatory treatment	
4	Transitional Basel III rules	n/a
5	Post-transitional Basel III rules	Tier 2
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)	$A1,800m (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	10 June 2026
12	Perpetual or dated	Dated
13	Original maturity date	10 June 2037
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	10 June 2036 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	n/a
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed (with a rate reset)
18	Coupon rate and any related index	5.819% p.a. until the optional call date. Thereafter, a fixed rate of 1-Year U.S. Treasury Rate plus 1.350% per annum.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3FN0115531
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	Tier 2
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)	$A700m (as at 30 September 2026)
9	Par value of instrument	A$10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	30 September 2026
12	Perpetual or dated	Dated
13	Original maturity date	30 March 2037
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	30 March 2032 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Float
18	Coupon rate and any related index	3-month BBSW mid + 152 bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3CB0340297
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	Tier 2
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)	$A200m (as at 30 September 2026)
9	Par value of instrument	A$10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	30 September 2026
12	Perpetual or dated	Dated
13	Original maturity date	30 March 2037
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	30 March 2032 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed (with a rate reset)
18	Coupon rate and any related index	6.5784% p.a. until the optional call date. Thereafter, a floating rate equal to 3-month BBSW + 1.52% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

Tier 2 Capital Instrument (AUD)

1	Issuer	Macquarie Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3FN0115549
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	Tier 2
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)	$A500m (as at 30 September 2026)
9	Par value of instrument	A$10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	30 September 2026
12	Perpetual or dated	Dated
13	Original maturity date	30 September 2041
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	30 September 2036 Tax or Regulatory Call. Redemption at par (together with any accrued but unpaid interest)
16	Subsequent call dates, if applicable	Any quarterly payment date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Float
18	Coupon rate and any related index	3-month BBSW mid + 177 bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary, or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Event which may be triggered by APRA. Contractual approach.
25	If convertible, fully or partially	Partially or Fully, as required to mitigate non-viability
26	If convertible, conversion rate	Variable, limited to the Maximum Exchange Number
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 does not occur within 5 Business Days of a Non-Viability Event. APRA may trigger Non-Viability 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)	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a