

Capital Instruments

As at 23 April 2026

By Capital Instrument		Ordinary Share Capital
1	Issuer	ING Bank (Australia) Limited
2	Unique identifier	n/a
3	Governing law(s) of the instrument	The instrument and all related documentation will be governed by the laws of New South Wales.
Regulatory treatment		
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Solo and Group
7	Instrument type	Ordinary shares
8	Amount recognised in Regulatory Capital	AUD 1,334m
9	Par value of instrument	n/a
10	Accounting classification	Shareholder's equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	n/a
16	Subsequent call dates, if applicable	n/a
Coupons/dividends		
17	Fixed or floating dividend/coupon	No
18	Coupon rate and any related index	n/a
19	Existence of a dividend stopper	No
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	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	After subordinated note
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

By Capital Instrument		Tier 2 - 2022
1	Issuer	ING Bank (Australia) Limited
2	Unique identifier	n/a
3	Governing law(s) of the instrument	The instrument and all related documentation will be governed by the laws of New South Wales.
Regulatory treatment		
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo and Group
7	Instrument type	Subordinated Note
8	Amount recognised in Regulatory Capital	AUD 150m
9	Par value of instrument	n/a
10	Accounting classification	Liability – Amortised Cost
11	Original date of issuance	16 December 2022
12	Perpetual or dated	Dated
13	Original maturity date	16 December 2032
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	16 December 2027
16	Subsequent call dates, if applicable	Any interest payment date post the optional call date
Coupons/dividends.		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	BBSW 3 Month plus 320bps
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	No
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	APRA determines that the Issuer may become non-viable
25	If convertible, fully or partially	Fully or Partial
26	If convertible, conversion rate	<u>Aggregate Principal Amount being converted</u> Conversion Date Book Value
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary Shares
29	If convertible, specify issuer of instrument it converts into	ING Bank (Australia) Limited
30	Write-down feature	
31	If write-down, write-down trigger(s)	APRA determines that the Issuer may become non-viable
32	If write-down, full or partial	Fully or Partial
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	Senior to Shareholders and Tier 1 and subordinated to Senior Creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

By Capital Instrument		Tier 2 - 2023
1	Issuer	ING Bank (Australia) Limited
2	Unique identifier	n/a
3	Governing law(s) of the instrument	The instrument and all related documentation will be governed by the laws of New South Wales.
Regulatory treatment		
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo and Group
7	Instrument type	Subordinated Note
8	Amount recognised in Regulatory Capital	AUD 250m
9	Par value of instrument	n/a
10	Accounting classification	Liability – Amortised Cost
11	Original date of issuance	19 December 2023
12	Perpetual or dated	Dated
13	Original maturity date	19 December 2033
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	19 December 2028
16	Subsequent call dates, if applicable	Any interest payment date post the optional call date
Coupons/dividends.		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	BBSW 3 Month plus 249bps
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	No
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	APRA determines that the Issuer may become non-viable
25	If convertible, fully or partially	Fully or Partial
26	If convertible, conversion rate	<u>Aggregate Principal Amount being converted</u> Conversion Date Book Value
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary Shares
29	If convertible, specify issuer of instrument it converts into	ING Bank (Australia) Limited
30	Write-down feature	
31	If write-down, write-down trigger(s)	APRA determines that the Issuer may become non-viable
32	If write-down, full or partial	Fully or Partial
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	Senior to Shareholders and Tier 1 and subordinated to Senior Creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

By Capital Instrument		Additional Tier 1 - 2024
1	Issuer	ING Bank (Australia) Limited
2	Unique identifier	n/a
3	Governing law(s) of the instrument	The instrument and all related documentation will be governed by the laws of New South Wales.
Regulatory treatment		
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/group & solo	Solo and Group
7	Instrument type	Preference Shares
8	Amount recognised in Regulatory Capital	AUD 450m
9	Par value of instrument	n/a
10	Accounting classification	Liability – Amortised Cost
11	Original date of issuance	28 October 2024
12	Perpetual or dated	Perpetual
13	Original maturity date	No fixed maturity date
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	28 October 2029
16	Subsequent call dates, if applicable	Any interest payment date post the optional call date
Coupons/dividends.		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	BBSW 6 Month plus 270bps
19	Existence of a dividend stopper	No
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)	APRA determines that the Issuer may become non-viable
25	If convertible, fully or partially	Fully or Partial
26	If convertible, conversion rate	<u>Aggregate Principal Amount being converted.</u> Conversion Date Book Value
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary Shares
29	If convertible, specify issuer of instrument it converts into	ING Bank (Australia) Limited
30	Write-down feature	
31	If write-down, write-down trigger(s)	APRA determines that the Issuer may become non-viable
32	If write-down, full or partial	Fully or Partial
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	Senior to Ordinary Shares (CET1) and junior to all other creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

By Capital Instrument		Tier 2 - 2025
1	Issuer	ING Bank (Australia) Limited
2	Unique identifier	n/a
3	Governing law(s) of the instrument	The instrument and all related documentation will be governed by the laws of New South Wales.
Regulatory treatment		
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo and Group
7	Instrument type	Subordinated Note
8	Amount recognised in Regulatory Capital	AUD 450m
9	Par value of instrument	n/a
10	Accounting classification	Liability – Amortised Cost
11	Original date of issuance	4 March 2025
12	Perpetual or dated	Dated
13	Original maturity date	4 March 2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	4 March 2030
16	Subsequent call dates, if applicable	Any interest payment date post the optional call date
Coupons/dividends.		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	BBSW 3 Month plus 168bps
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	No
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	APRA determines that the Issuer may become non-viable
25	If convertible, fully or partially	Fully or Partial
26	If convertible, conversion rate	<u>Aggregate Principal Amount being converted</u> Conversion Date Book Value
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary Shares
29	If convertible, specify issuer of instrument it converts into	ING Bank (Australia) Limited
30	Write-down feature	
31	If write-down, write-down trigger(s)	APRA determines that the Issuer may become non-viable
32	If write-down, full or partial	Fully or Partial
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	Senior to Shareholders and Tier 1 and subordinated to Senior Creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

By Capital Instrument		Tier 2 - 2026
1	Issuer	ING Bank (Australia) Limited
2	Unique identifier	n/a
3	Governing law(s) of the instrument	The instrument and all related documentation will be governed by the laws of New South Wales.
Regulatory treatment		
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo and Group
7	Instrument type	Subordinated Note
8	Amount recognised in Regulatory Capital	AUD 400m
9	Par value of instrument	n/a
10	Accounting classification	Liability – Amortised Cost
11	Original date of issuance	22 April 2026
12	Perpetual or dated	Dated
13	Original maturity date	22 April 2036
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	22 April 2031
16	Subsequent call dates, if applicable	Any interest payment date post the optional call date
Coupons/dividends.		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	BBSW 3 Month plus 152bps
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	No
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	APRA determines that the Issuer may become non-viable
25	If convertible, fully or partially	Fully or Partial
26	If convertible, conversion rate	<u>Aggregate Principal Amount being converted</u> Conversion Date Book Value
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary Shares
29	If convertible, specify issuer of instrument it converts into	ING Bank (Australia) Limited
30	Write-down feature	
31	If write-down, write-down trigger(s)	APRA determines that the Issuer may become non-viable
32	If write-down, full or partial	Fully or Partial
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	Senior to Shareholders and Tier 1 and subordinated to Senior Creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	n/a

This page has been left intentionally blank.