COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

Name of bank / controlling company Six months ended Investec Limited 30-Sep-13

Basel III (Amounts subje to pre-Basel
ommor	common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 June 2013 to 1 Janua n Equity Tier 1 capital: instruments and reserves	ry 2018)	treatme
2 Retai	ctly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplu ined earnings	6,257,590 15,962,737	
4 Direc	imulated other comprehensive income (and other reserves thy issued capital subject to phase out from CET1 (only applicable to non-joint stock companies	(94,482)	
5 Com	ic sector copital injections grandfathered until 1 January 2018 mon share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 mon Equity Tier 1 capital before regulatory adjustments	269,729 22,395,574	
mmor	n Equity Tier 1 capital: regulatory adjustments In Equity Tier 1 capital: regulatory adjustments In Equity Tier 1 capital: regulatory adjustments	-	
9 Othe	dwill (net of related tax liability) er intangibles other than mortgage-servicing rights (net of related tax liability)	137,060 95,205	
 Deferment Deferment	rred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax lity)	-	
2 Short	flow hedge reserve Ifall of provisions to expected losses	(560,967)	
L4 Gains	ritisation gain on sale s and losses due to changes in own credit risk on fair valued liabilities ned benefit pension fund		
16 Inves	stments in own shares (if not already netted off paid-in capital on reported balance sheet		
.8 Inves	proced observious grant to turnion require. Strength in the company of the compa	-	
	ificant investments in the common stock of banking, financial and insurance entities that are outside the scope o latory consolidation, net of eligible short positions (amount above 10% threshold	-	
0 Mort	tgage servicing rights (amount above 10% threshold) rred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability		
2 Amo	unt exceeding 15% threshold hich: significant investments in the common stock of financials		
4 of wh	hich: mortgage servicing rights hich: deferred tax assets arising from temporary differences	-	
6 Natio	onal specific regulatory adjustments ULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III NTMENT	-	
OF W	VHICH: [INSERT NAME OF ADJUSTMENT] VHICH: [INSERT NAME OF ADJUSTMENT]	-	
Regu	ulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deduction I regulatory adjustments to Common Equity Tier 1	(328,703)	
9 Com	imon Equity Tier 1 Capital (ECT1) nal Tier 1 capital: instruments	22,724,277	
0 Direc	talty issues Additional Tier 1 instruments plus related stock surplus hich: classified as equity under applicable accounting standards	-	
2 of wh 3 Direc	hich: classified as liabilities under applicable accounting standards ctly issued capital instruments subject to phase out from Additional Tier 1	2,864,907	
Addit (amo	tional Tier 1 instruments (and CET1 instruments not included in line 5) issued by subsidiaries and held by third parties ount allowed in group AT1)	1,363,855	
35 of wh	hich: instruments issued by subsidiaries subject to phase ou! itional Tier 1 capital before regulatory adjustments	1,363,855 4,228,762	
Addition 37 Instru	nal Tier 1 capital: regulatory adjustments uments in own Additional Tier 1 instruments	-	
gg Inves	procal cross-holdings in Additional Tier 1 instruments stments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity	-	
(amo	ount above 10% threshold) fficant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory	-	
consi	olidation (net of eligible short positions) onal specific regulatory adjustments	-	
REGL	ULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TIMENT HIGH: [INSERT NAME OF ADJUSTMENT]	_	
OF W	VILLE. [INSERT NAME OF ADJUSTMENT] VILLE! [INSERT NAME OF ADJUSTMENT] Jlatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deduction:	-	
43 Total	l regulatory adjustments to Additional Tier 1 capital	4,228,762	
15 Tier :	tional Tier 1 capital (AT1) 1 capital (T1 = CET1 + AT1) ppital and provisions	26,953,039	
46 Direc	ctly issued qualifying Tier 2 instruments plus related stock surplus ctly issued capital instruments subject to phase out from Tier 2	-	
48 Tier		- 1	
	2 instruments (and CET1 and AT1 instruments not included in lines 5 or 34) issued by subsidiaries and held by third ies (amount allowed in group Tier 2)	9,912,394	
partion 49 of what 50 Provi	ies (amount allowed in group Tier 2) hich: instruments issued by subsidiaries subject to phase our isions	7,985,319 137,270	
partion participant partion participant partic	ies (annour allowed in group Tier 2) initio: instruments issued by subsidiaries subject to phase out issions 2 capital before regulatory adjustments pripital: regulatory adjustments	7,985,319	
partion particle part	les (amount allowed in group Tier 2) inition: instruments issued by subsidiaries subject to phase out issions 2 apital before regulatory adjustments pipital: regulatory adjustments stments in own Tier 2 instruments orrocal cross-holdings in Tier 2 instruments	7,985,319 137,270	
partion partio	les (amount allowed in group Tier 2) inkich instruments issued by subsidiaries subject to phase out sistons 2 capital before regulatory adjustments pital: regulatory adjustments stments in own Tier 2 instruments procal cross-holdings in Tier 2 instruments trensents in own Tier 2 instruments trensents in own England of banking, financial and insurance entities that are outside the scope of regulatory consolidation of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity ount above 10% threshold)	7,985,319 137,270	
partic 19 of wh 50 Provi 51 Tier 2 ca 52 Inves 53 Recip 64 Inves net o (amo 55 Signifi consi	ies (amount allowed in group Tier 2) inkich: instruments issued by subsidiaries subject to phase out sitions 2 capital before regulatory adjustments pptial: regulatory adjustments stments in own Ire? Instruments stments in own Ire? Instruments streets in the Ire? Instruments streets in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation streets in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation streets in the capital of banking streets on two more than 10% of the issued common share capital of the entity and above 20% the other capital of banking, financial and insurance entities that are outside the scope of regulatory colidation (net of eligible short positions) solidation (net of eligible short positions)	7,985,319 137,270	
particular	ies (amount allowed in group Tier 2) inkich: instruments issued by subsidiaries subject to phase out sitions 2 capital before regulatory adjustments pptial: regulatory adjustments stments in own Tier 2 instruments stments in own Tier 2 instruments procal cross-holdings in Tier 2 instruments stments in own Tier 2 instruments stments in the Capital of banking. Financial and insurance entities that are outside the scope of regulatory consolidation stments in the capital of banking. Financial and insurance entities that are outside the scope of regulatory consolidation and above 10% thresholdoil; and banking, financial and insurance entities that are outside the scope of regulatory colidation (net of eligible short positions) sudistation (and provided in the provided should be supported by the support of the provided should be supported by the subject of the provided should be supported by the subject of the	7,985,319 137,270	
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partid pa	ies (amount allowed in group Tier 2) inkich instruments issued by subsidiaries subject to phase out sitions 2 capital before regulatory adjustments pptial: regulatory adjustments stments in own Tier 2 instruments stments in own Tier 2 instruments procal cross-holdings in Tier 2 instruments stments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity unt above 10% threshold) (ficant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory olidation (not of eligible short positions) (dicator inter of eligible short positions) Uniform investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory olidation (not of eligible short positions) Uniform investments in the capital of banking financial and insurance entities that are outside the scope of regulatory olidation (not of eligible short positions) Uniform investments in the capital of banking financial and insurance entities that are outside the scope of regulatory olidation (not of eligible short positions) Hard the state of the same o	7,985,319 137,70 10,049,663	
partide partidad partide partide partide partide partide partide partide parti	ies (amount allowed in group Tier 2) inkich: instruments issued by subsidiaries subject to phase out sitions 2 capital before regulatory adjustments pptial: regulatory adjustments stments in own Tier 2 instruments stments in own Tier 2 instruments procal cross-holdings in Tier 2 instruments stments in the partial of banking. Instruction and insurance entities that are outside the scope of regulatory consolidation of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity sunt above 10% threshold) and banking, financial and insurance entities that are outside the scope of regulatory consolidation file and the streshold in the streshold	7,985,319 137,270 10,049,663	
partie pa	ies (amount allowed in group Tier 2) inkich instruments issued by subsidiaries subject to phase out sitions 2 capital before regulatory adjustments pptial: regulatory adjustments structures in own Tier 2 instruments structures in own Tier 2 instruments procal cross-holdings in Tier 2 instruments structures in own tier 2 instruments structures in the capital of branking, financial and insurance entities that are outside the scope of regulatory consolidation of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity until above 10% threshold) (ficant investments in the capital of branking, financial and insurance entities that are outside the scope of regulatory olidation (not eligible short positions) onal specific regulatory adjustments onal specific regulatory adjustments valued: VIHICH: (INSERT NAME OF ADJUSTMENT) VIHICH: (INSERT NAME OF ADJUSTMENT) Legislatory adjustments to Tier 2 capital 1 capital (TC = T1 + T2) Legislatory adjustments to Tier 2 capital 1 capital (TC = T1 + T2) Legislatory adjustments to Tier 2 capital 1 capital (TC = T1 + T2) Legislatory adjustments in RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMEN' high: Courteparty is RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMEN' high: Courteparty redit risk including equity exposures high: Courteparty redit risk	7,985,319 137,270 10,049,663 10,049,663 10,049,663 37,002,702 240,458,850 266,154,708	
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partition	ies (amount allowed in group Tier 2) inkich: instruments issued by subsidiaries subject to phase out sitions 2 capital before regulatory adjustments pital: regulatory adjustments timents in own lier 2 instruments timents in own lier 2 instruments procal cross-holdings in Tier 2 instruments timents in the capital of banding, financial and insurance entities that are outside the scope of regulatory consolidation intensit in the capital of banding, financial and insurance entities that are outside the scope of regulatory consolidation intensity in the capital of banding, financial and insurance entities that are outside the scope of regulatory out above 10% threshold) [Insurance in the capital of banding, financial and insurance entities that are outside the scope of regulatory outlation (net of eligible short positions) onal specific regulatory adjustments UALTORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TYMENT WHICH: [INSERT NAME OF ADJUSTMENT] I regulatory adjustments to Tier 2 capital 12 capital [72] 11 capital [72] 11 capital [72] 11 capital [72] 11 capital [72] 12 capital [72] 13 capital [72] 14 capital [72] 15 capital [72] 16	7,985,319 137,270 10,049,663 10,049,663 37,002,703 30,045,703 30,045,703 56,538,703 7,471,050 20,445,075 20,445,075	
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partial part	ies (amount allowed in group Tier 2) inkich instruments issued by subsidiaries subject to phase out sitions 2 capital before regulatory adjustments pptial: regulatory adjustments stments in own Tier 2 instruments stments in own Tier 2 instruments procal cross-holdings in Tier 2 instruments stments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity unit above 10% threshold) ificant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory oldidation (not eligible short positions) onal specific regulatory adjustments JULIORY ADJUSTMENTS APPILED TO COMMON EQUITY TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TUNENT WHICH: [INSERT NAME OF ADJUSTMENT] WH	7,985,519 137,270 10,049,663	
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partition partit	ies (amount allowed in group Tier 2) inkich: instruments issued by subsidiaries subject to phase out sistons 2 capital before regulatory adjustments pipital: regulatory adjustments syntaes: regulatory adjustments syntaes: some sistems of the control of the cont	7,985,319 137,270 10,049,663	
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partition partit	ies (amount allowed in group Tier 2) inkich: instruments issued by subsidiaries subject to phase out sitions 2 capital before regulatory adjustments pital: regulatory adjustments struments in own Ire? 2 instruments struments in the Capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation struments in the capital of banking. Insurance entities that are outside the scope of regulatory consolidation finant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory solidation (net of eligible short positions) and specific regulatory adjustments JUATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TYMENT WHICH: [INSERT NAME OF ADJUSTMENT] I regulatory adjustments to Tier 2 capital 2 capital (T2) 1 capital (T3) 1 capital (T4) 1 capit	7,985,319 137,270 10,049,663	
partition partit	ies (amount allowed in group Tier 2) inkich: instruments issued by subsidiaries subject to phase out sistors 2 capital before regulatory adjustments pitals: regulatory adjustments summers on which regulatory adjustments pitals: regulatory adjustments pitals: regulatory adjustments procal cross-holdings in Tier 2 instruments on the summers on which regulatory consolidation of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity out above 10% threshold; find in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) on all specific regulatory adjustments in the capital of banking, financial and insurance entities that are outside the scope of regulatory oilidation (net of eligible short positions) on all specific regulatory adjustments or positions processed in the capital of positions as pecific regulatory adjustments or positions of the processed processed in the capital of the entity which: (INSERT NAME OF ADJUSTMENT) (INSERT	7,985,319 137,270 10,049,663	
partitis par	ies (amount allowed in group Tier 2) in inchich instruments issued by subsidiaries subject to phase out sistens a capital regulatory adjustments pipital: regulatory adjustments pipital: regulatory adjustments summers on which are 2 instruments in own life 2 instruments in own life 2 instruments process holdings in Tier 2 instruments process to the state of earlier than a country of	7,985,319 137,270 10,049,663	
partitises	ies (amount allowed in group Tier 2) inkich: instruments issued by subsidiaries subject to phase out sistors 2 capital before regulatory adjustments syntai: regulatory adjustments procal cross-holdings in Tier 2 instruments syntamics in own for the 2 instruments syntamics in the company of the syntamics of th	7,985,319 137,270 10,049,663	

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

Name of bank / controlling company Six months ended Investec Limited 30-Sep-13

Six months ended	30-Sep-13																				
		Non-redeemable.																			
		non-cumulative, non-																			
	Ordinary share	participating																			
Disclosure template for main features of regulatory capital instruments	capital and premium	preference shares	IVOS	IVOS	IV012	IV013	IV014	IV015	IV016	19017	17019	IV019A	IV022	11/023	TV024	TV025	IV026	IV030	TV030A	IV031	IV032
1 boser			Invested Bank	Invested Bank	Invested Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Invested Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Invested Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank
	Invester Limited	Invester Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited
2 Unique identifier (e.e. CUSIP, ISIN or Bloombers identifier for private placement	ZAE000081949	ZAE000063814	ZAG000052713	ZAG000052721	ZAG000073461	ZAG000078296	ZAG000078304	ZAG000080755	ZAG000091208	ZAG000091232	ZAG000094442	ZAG000095779	ZAG0000094434	ZAG000097064	ZAG000097577	ZAG000099680	ZAG000100041	ZAG000100553	ZAG000100884	ZAG000103722	ZAG000108051
3 Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa
Regulatory treatment																					
4 Transitional Basel III rules	CET1	AT1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	CET1	AT1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo / group / group and solo	Group and solo	Group and solo		Group and solo	Group and solo		Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo
7 Instrument type (types to be specified by each jurisdiction)			Subordinated	Subordinated	Subordinated		Subordinated	Subordinated	Subordinated												
	CET1	AT1	unsecured debt	unsecured debt	unsecured debt	unsecured debt	unsecured debt	unsecured debt	unsecured debt	Subordinated deb	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
8 Amount recomised in resulatory capital (Currency in mil. as of most recent reporting date)	6,257,590	2,864,907	200,000	200,000	250,000	50,000	125,000	1,350,000	325,000	1,878,319	77,602	284,377	997,000	860,000	106,000	1,000,000		310,530	333,261	500,000	806,771
9 Par value of instrument	6,257,590	3,221,450	200,000	200,000	250,000	50,000	125,000	1,350,000	325,000	1,716,000	64,000	230,000	997,000	860,000	106,000	1,000,000	750,000	324,000	350,000	500,000	810,000
10 Accounting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrua		IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual		IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual
11 Original date of issuance	10 December 1925	16 February 2005	30 April 2008	30 April 2008	26 November 2009		22 June 2010	10 September 2010	6 December 2011	6 December 2011	2 April 2012	28 May 2012	2 April 2012	11 July 2012	27 July 2012	12 September 2012	27 September 2012	18 October 2012	26 October 2012	11 March 2013	14 August 2013
12 Percetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	No maturity	No maturity	No maturity	No maturity	26 November 2019	22 June 2020	22 June 2020	20 September 2022	6 December 2021	31 January 2022	31 March 2028	31 March 2028	2 April 2022	11 July 2022	27 July 2022	12 September 2024	25 September 2024	31 January 2025	31 January 2025	11 March 2025	14 August 2023
14 Issuer call subject to prior supervisory approva	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15 Optional call date, continuent call dates and redemption amount	Not applicable	Not applicable	30 April 2018	30 April 2018	26 November 2014	22 June 2015	22 June 2015	20 September 2017	6 December 2016	31 January 2017	31 March 2023	31 March 2023	2 April 2017	11 July 2017	27 July 2017		25 September 2019	31 January 2020	31 January 2020	11 March 2020	14 August 2018
Tax and/or resulatory event	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes
Redemotion amount	Not applicable	Not applicable	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal
16 Subsequent call date, if applicable			Every reset date		Every reset date		Every reset date	Every reset date	Every reset date	Every reset date		Every reset date	Every reset date	Every reset date		Every reset date		Every reset date		Every reset date	Every reset date
	Not applicable	Not applicable	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafte	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter
Coupons / dividends																					
17 fixed or floating dividend coupon	Floating	floating	Fixed	floating	floating	Floating	Fixed	Floating	Floating	Floating	Floating	floating	Floating	floating	floating	Floating	floating	Floating	Floating	Floating	Floating
18 Coupon rate and any related index		77.77% of Prime																			
	Not applicable	Rate	13.735%	Jibar + 3.75%	ábar + 3.25%	3bar + 2.75%	10.550%	Abar + 2.65%	Jibar + 2.75%	CP1 linked	CPI-linked	CPI-linked	ábar + 2.5%	Jibar + 2.5%	Jibar + 2.7%	Jibar + 2.5%	Jibar + 2.45%	CP1-linked	CPI-linked	Jibar + 2.95%	Jibar + 2.95%
19 Existence of a dividend stopper	No	Yes	No	No	No	No	No	No	No	No.	No	No	No	No	No	No	No	No	No	No	No
20 fully discretionary, partially discretionary or mandatory																					
	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Not applicable		Yes	Yes	Yes		Yes	Yes	No	No.	No	No	No	No	No	No		No	No	No	No.
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible											Convertible or write-	Convertible or write.			Convertible or write-			Convertible or write-	***************************************	Convertible or write-	
											off as per regulation.				off as per regulation.					off as per regulation.	
	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible		at option of regulator		Non-convertible		at option of regulator	Non-convertible		at option of regulator		at option of regulator at	
24 if convertible, conversion trigger(s	Not applicable	Not applicable			Not applicable		Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable		Not applicable		Not applicable	Not applicable	Not applicable	Not applicable
25 if convertible, fully or partially	Not applicable	Not applicable			Not applicable		Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable		Not applicable		Not applicable	Not applicable	Not applicable	Not applicable
26 if convertible, conversion rate	Not applicable Not applicable	Not applicable	Not applicable		Not applicable		Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable		Not applicable		Not applicable	Not applicable	Not applicable	Not applicable
27 if convertible, mandatory or optional convension 28 if convertible, specify instrument type convertible into	Not applicable	Not applicable Not applicable		Not applicable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable Not applicable		Not applicable	Not applicable Not applicable	Not applicable		Not applicable		Not applicable Not applicable	Not applicable	Not applicable Not applicable	Not applicable
29 if convertible, specify issuer of instrument it converts into	Not applicable	Not applicable			Not applicable Not applicable		Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable		Not applicable Not applicable	Not applicable	Not applicable Not applicable		Not applicable Not applicable		Not applicable	Not applicable Not applicable	Not applicable	Not applicable Not applicable
30 Write-down feature	Not applicable	NOT applicable	Not appricable	NOt appricable	NOT approache	NOT applicable	NOT applicable	Not applicable	Not approach	NOT applicable	NOT appricable	rect appricative	Not applicable	NOT applicable	NOT appricable	NOI applicable	NOt approache	NOT approcable	NOT applicable	Not applicable	Not appecable
30 Write-down feature											Partial or full write-	Partial or full write-			Partial or full write-			Partial or full write-	Partial or full write-	Partial or full write-	Partial or full write-
											off as per regulation.				off as per regulation.			off as per regulation.	off as per regulation.		off as per regulation.
	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Mad applicable	at option of regulator		Not applicable	Mark possilicable	at option of regulator	Not applicable	Most constitutable			at option of regulator at	
31 If write-down, write-down trisser(s)	No. approxima	TWO BUSINESSEE	reor approxime	not approache	not approache	not approacte	not approaute	not appricable	нох аррисация	not apprication		PONV as defined by	reut apprication	TWO ENGINEERS	PONV as defined by	not approach	not approach			PONV as defined by	
31 if write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable		PONV as certified by	Not applicable	Not applicable	POW as Delined by	Not applicable	Not applicable	PONY as defined by	PORT as demined by	PORT AS GENTRED BY	PORT AS GETTING DY
32 If write-down, full or partial	Not applicable	NOT applicable	Not appricable	NOt appricable	NOT approache	NOT applicable	NOT applicable	Not applicable	Not approach	NOT applicable	Partial of hell as	Partial of full as	Not applicable	NOT applicable	Partial of full, as	NOI applicable	NOt approache	Partial of hill as	Partial of full, as	Partial of full, as	Partial of full, as
32 if Write-down, full or parties											deemed required by	deemed required by			deemed required by			deemed required by	deemed required by		deemed required by
	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable		regulator	Not applicable	Not applicable	regulator	Not applicable	Not applicable	regulator	deemed required by	regulator	regulator
	Not applicable	Not applicable	NOT applicable	NOI applicable	NOT appricable	NOT applicable	NOT applicable	Not applicable	Not approach	NOT applicable	regulator	regulator	NOT applicable	Not applicable	Permanent as per	NOT applicable	NOI approace	Permanent as nor	Permanent as per	Permanent as per	Permanent as per
33 If write-down, permanent or temporary	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	67/2013	Not applicable	Not applicable	67/2013	67/2013	G7/2013	67/2013
la la constantina de la constantina della consta	Not applicable	Not applicable		Not applicable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable		Not applicable		Not applicable	Not applicable	Not applicable	Not applicable
34 If write-down, description of write-up mechanism	Not applicable	revi applicable	revi applicable	no approace	not approacte	mos applicable	not applicable	no approatre	non appecable	noc appricable	not appreading	ress appricative	revi eppiicabei	revi applicable	non applicable	no applicable	no approacre	wor approache	not applicable	no applicable	no approade
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Perpetual preference	Perpetual preference	Demetual preference	Perpetual preference	Dernatual professore	Perpetual preference	Perpetual preference	Perpetual preference	Perpetual preference	Perpetual preference	Perpetual preference	Sernetual preference	Perpetual preference	Dernetual preference	Perpetual preference	Perpetual preference	Perpetual preference	Perpetual preference P	Perpetual preference
1 1		Ordinary share	shares / additional	shares / additional	shares / additional		shares / additional	shares / additional	shares / additional	shares / additiona			shares / additional	shares / additional				shares / additional	shares / additional	shares / additional	shares / additional
	Not applicable	capital and premium	Tier 1 instruments	Tiar 1 instruments	Tier 1 instruments		Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instrument		Tier 1 instruments	Tier 1 instruments	Tier 1 instruments		Tier 1 instruments		Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments
	Not applicable	vagarian and premium	ver a attorisments	ver a elstruments	Yes		ver a sistruments	Yes	THE A HISTOTRANES	ver a ristrument	No.	ner a natruments	roes a matruments	iner 1 instruments Yes	No. 4 alteruments	Yes		mer a discruments	Me	Mo.	Mo.
35 Non-compliant transitioned features 37 If yes, specify non-compliant features	Aut applicable	Excludes loss	Tes	Tes	Tes	Tes	nes	165	165	160	NO.	No	Tes	Tes	NO	Tes	Tes	NO	NO	NO	- NO
37 in yes, specify non-compliant features	1	absorbency	1								1						1				
1 1	Not applicable	requirements	Incombinate codesar	terrestive to codesan	terrestive to codecar	terrostino to codorno	terrestive to resistant	Incentive to redeem	No BOND in contract	No BORD in contract	1		No PONV in contract	to BOND in contract		No PONV in contract	No BONS in content				
	Not applicable	requirements	ancennare to redeem	memore to redeem	memore to receem	mucernove to receiving	muemore 10 repeats	mulerance to recently	NO FUNT IN CONTRACT	THE PURTY IN CONTRACT	1		NO FORV III CONTRACT	NO POWER OF CONTINCE		IND FORV IN CONTRACT	INC. FORV IN CONTRACT				