

MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 29 February 2016

		Non-redeemable,						1				1	
	Ordinary share	non-cumulative,											
	capital and	non-participating											
Disclosure template for main features of regulatory capital instruments	premium	preference shares	IV08	IV09	IV015	IV016	IV017	IV019	IV019A	IV022	IV023	IV024	IV025
1 Issuer	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank
	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Unlisted	ZAE000048393	ZAG000052713	ZAG000052721	ZAG000080755	ZAG000091208	ZAG000091232	ZAG000094442	ZAG000095779	ZAG000094434	ZAG000097064	ZAG000097577	ZAG000099680
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
Regulatory treatment													
4 Transitional Basel III rules	CET1	AT1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	! Tier 2				
5 Post-transitional Basel III rules	CET1	AT1	Phased out		Tier 2	Phased out	Phased out	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 sold	Group and solo	Group and solo
7 Instrument type (types to be specified by each jurisdiction)			Subordinated	Subordinated	Subordinated	Subordinated							
	CET1	AT1	unsecured debt	unsecured debt	unsecured debt	unsecured debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	13 397	1 534	200	200	1 350	325	2 187	92	338	997	860		1 000
9 Par value of instrument	13 397	1 534			1 350	325	1 716		230		860		
10 Accounting classification	IFRS: Equity	IFRS: Equity	IFRS: Accrual		IFRS: Accrual	IFRS: Accrual	IFRS: Accrua						
11 Original date of issuance	31 March 1969	17 July 2003	30 April 2008		20 September 2010		6 December 2011		28 May 2012	2 April 2012	11 July 2012		12 September 2012
12 Perpetual or dated	Perpetual	Perpertual	Perpetual	Perpetual	Dated	Dated	Dated		Dated	Dated	Dated		
13 Original maturity date	No maturity	No maturity	No maturity		20 September 2022		31 January 2022		31 March 2028	2 April 2022	11 July 2022		12 September 202
14 Issuer call subject to prior supervisory approval	No	Nomaturity	Yes		20 September 2022	Ves	Yes		Yes	2 April 2022 Yes	11 July 2022 Yes		
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable			20 September 2017		31 January 2017		3 April 2023	2 April 2017	11 July 2017		12 September 2019
Tax and/or regulatory event	Not applicable	Not applicable					Yes		S April 2023 Yes		11 July 2017		
Redemption amount	Not applicable	Not applicable	165	165	res	165	165	Tes	165	Tes	Te:	165	16:
Redenption amount							Investment amount	Investment amount	Investment amount				
							plus interest plus		plus interest plus				
			100% of principal	100% of principal	100% of principal	100% of principal	change in price of		change in price of	100% of principal	100% of principa	100% of principal	100% of principa
	Not applicable	Not applicable	plus interest	plus interest	plus interest	plus interest	replicated bond		replicated bond	plus interest	plus interest		
16 Subsequent call date, if applicable	Not applicable	Not applicable	Every reset date		Every reset date		Every reset date		Every reset date		Every reset date		
10 Subsequent can date, n'applicable	Not applicable	Not applicable	thereafter	thereafter	thereafter	thereafter	thereafter		thereafter	thereafter	thereafter		
a	Not applicable	Not applicable	ulerealter	therearter	thereafter	tilei eartei	thereafter	thereafter	tilerediter	thereafter	tilerearter	tilerearter	thereatter
Coupons / dividends 17 Fixed or floating dividend coupon	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating
18 Coupon rate and any related index	Fidaung	83.33% of Prime	Fixed	Floating	Filoating	rioating	Floating	Floating	rioating	rioating	Floating	Floating	Filoating
18 Coupon rate and any related index	Not applicable	Rate	13.735%	Jibar + 3.75%	Jibar + 2.65%	Jibar + 2.75%	CPI linked	CPI-linked	CPI-linked	Jibar + 2.5%	Jibar + 2.5%	Jibar + 2.7%	Jibar + 2.5%
19 Existence of a dividend stopper	No	Yes		No. No.	510al + 2.05%	JIDal + 2.75%	No		No		10ai + 2.5/		
20 Fully discretionary, partially discretionary or mandatory	140	Tes	NO	NO	NO	NO	NO	NU	NU	NO	INC.	140	110
20 Pully discretionary, partially discretionary or manuatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	Yes	Yes	Yes	No	No	No	No	No	N		
22 Non-cumulative or cumulative	Non-cumulative				Cumulative	Cumulative	Cumulative		Cumulative	Cumulative	Cumulative		
23 Convertible or non-convertible	Hon canadative	Non communicative	cumulative	cumulative	cumulative	cumulative	cumulative	Convertible or write		cumulative	cumulative	Convertible or write	
23 Convertible of non-convertible								off as per regulation,				off as per regulation,	
								at option of	at option of			at option of	
	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible		regulator	Non-convertible	Non-convertible		
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		Not applicable	Not applicable	Not applicable		
25 if convertible, fully or partially 26 if convertible, conversion rate	Not applicable	Not applicable			Not applicable	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable		
27 if convertible, conversion rate 27 if convertible, mandatory or optional conversion													
28 if convertible, mandatory or optional conversion 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		
29 if convertible, specify instrument type convertible into 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		
30 Write-down feature	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Partial or full write-	Partial or full write-	Not applicable	Not applicable	Partial or full write-	- Not applicable
so write-down feature								off as per regulation,				off as per regulation,	
								at option of	at option of			at option of	
	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable		regulator	Not applicable	Not applicable		
31 If write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	NOT applicable	Not applicable	PONV as defined by		NOL applicable	NOL applicable	PONV as defined by	
1 minte-down, write-down trigger(s)	Net englischie	Netensiashia	Net englischie	Netenslieshie	Net englished	Net englischie	Net englished		regulator	Net englischie	Net engliss bla		
32 If write-down, full or partial	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Partial or full, as	Partial or full, as	Not applicable	Not applicable	Partial or full, as	Not applicable
sz ir write-down, run or partial								deemed required by				deemed required by	
	Net englischie	Not applicable	Net englischie	Not applicable	Not applicable	Not applicable	Not applicable			Net englischie	Net engliss bla		
22 If white down another to the second	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	NOT applicable	Not applicable	regulator	regulator	Not applicable	Not applicable	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		
24 Mounta deventation of write on machine	Not applicable	Not applicable											
34 If write-down, description of write-up mechanism	ivot applicable	NOL applicable	Not applicable Any amounts due		Not applicable Any amounts due								
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Additional Tier 1		and payable to		and payable to		and payable to				and payable to		
		Tine 2 in the set											
	instruments	Tier 2 instruments	Senior Creditors		Senior Creditors	Senior Creditors	Senior Creditors						
36 Non-compliant transitioned features	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	s No	Ye:
37 If yes, specify non-compliant features		Excludes loss absorbency				No PONV in	No PONV in			No PONV in	No PONV ir		No PONV in
		ausur Dency		1		NO POINV IN	NO POINV IN	1		NO PONV IN	NO PONV IP	1	
	Not applicable			Incentive to redeem		contract	contract	Not applicable	Not applicable	contract	contract	Not applicable	e contract

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments whoch is not allocated per instrument



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 29 February 2016

Disclosure t	template for main features of regulatory capital instruments	IV026	1V030	IV030A	IV031	IV032	IV033	IV03
1 Issuer		Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Bank	Investec Ban
		Limited	Limited		Limited	Limited	Limited	Limite
	identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000100041	ZAG000100553		ZAG000103722	ZAG000108051	ZAG00013342	
	ing law(s) of the instrument tory treatment	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Afric
	tory treatment	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier
	ansitional Basel III rules	Phased out	Tier 2		Tier 2	Tier 2	Tier 2	Tier
	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 sol
7 Instrum	nent type (types to be specified by each jurisdiction)	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated del
8 Amoun	t recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹	750	364	391	500	810	159	10
9 Par valu	ue of instrument	750	324	350	500	810	159	10
	ting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accru
	I date of issuance	27 September 2012	18 October 2012		11 March 2013	14 August 2013	11-Feb-16	
	ual or dated	Dated	Dated		Dated	Dated	Dated	
	I maturity date	27 September 2024	31 January 2025		11 March 2025	14 August 2023	11-Feb-26	
	all subject to prior supervisory approval	Yes 27 September 2019	Yes 31 January 2020		Yes 11 March 2020	Yes 14 August 2018	Yes 11-Feb-21	Ye 11-Feb-2
	al call date, contingent call dates and redemption amount i/or regulatory event	27 September 2019 Yes	SI January 2020 Yes		11 Warch 2020 Yes	14 August 2018 Yes	11-Pe0-21 Yes	
	ption amount	165	18	Tes	165	Tes	165	
neueni			Investment amount	Investment amount				
			plus interest plus	plus interest plus				
		100% of principal	change in price of	change in price of	100% of principal	100% of principal	100% of principal	100% of princip
		plus interest	replicated bond		and interest	and interest	and interest	and interes
16 Subseq	uent call date, if applicable	Every reset date	Every reset date		Every reset date	Every reset date	Every reset date	
_		thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafte
	ns / dividends	El control	21	2 1		21	21	
	r floating dividend coupon 1 rate and any related index	Floating	Floating	Floating	Floating	Floating	Floating	Fixe
10 Coupoi	Thate and any related mock	Jibar + 2.45%	CPI-linked	CPI-linked	Jibar + 2.95%	Jibar + 2.95%	Jibar + 4.25%	
19 Existen	ce of a dividend stopper	No	No		No	No	No	N
	scretionary, partially discretionary or mandatory							
		Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator
	ce of step up or other incentive to redeem	No	No		No	No	No	N
	mulative or cumulative	Cumulative	Cumulative Convertible or write	Cumulative Convertible or write	Cumulative Convertible or write	Cumulative	Cumulative Convertible or write	Cumulativ
23 Conver	tible or non-convertible						off as per regulation,	
			at option of		at option of	at option of	at option of	
		Non-convertible	regulator		regulator	regulator	regulator	regulate
24 if conve	ertible, conversion trigger(s)	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicab
	ertible, fully or partially	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicab
	ertible, conversion rate							
		Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	
	ertible, mandatory or optional conversion	Not applicable	Not applicable Not applicable		Not applicable	Not applicable		Not applicab Not applicab
28 if conve	ertible, mandatory or optional conversion ertible, 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 applicab Not applicab Not applicab
29 if conve	ertible, specify instrument type convertible into ertible, 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 applicab Not applicab Not applicab Not applicab
29 if conve	ertible, specify instrument type convertible into	Not applicable Not applicable	Not applicable Not applicable Not applicable Partial or full write-	Not applicable Not applicable Not applicable Partial or full write-	Not applicable Not applicable Not applicable Partial or full write-	Not applicable Not applicable Not applicable Partial or full write-	Not applicable Not applicable Not applicable Not applicable Partial or full write-	Not applicab Not applicab Not applicab Not applicab Partial or full write
29 if conve	ertible, specify instrument type convertible into ertible, specify issuer of instrument it converts into	Not applicable Not applicable	Not applicable Not applicable Not applicable Partial or full write- off as per regulation,	Not applicable Not applicable Not applicable Partial or full write- off as per regulation,	Not applicable Not applicable Not applicable Partial or full write- off as per regulation,	Not applicable Not applicable Not applicable Partial or full write- off as per regulation,	Not applicable Not applicable Not applicable Not applicable Partial or full write- off as per regulation,	Not applicab Not applicab Not applicab Not applicab Partial or full write off as per regulatio
29 if conve	ertible, specify instrument type convertible into ertible, specify issuer of instrument it converts into	Not applicable Not applicable Not applicable	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of	Not applicable Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of	Not applicab Not applicab Not applicab Not applicab Partial or full write off as per regulation at option of
29 if conve 30 Write-c	ertible, specify instrument type convertible into ertible, specify issuer of instrument it converts into lown feature	Not applicable Not applicable	Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator	Not applicable Not applicable Partial or tull write- off as per regulation, at option of regulator	Not applicable Not applicable Partial or tull write off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator	Not applicab Not applicab Not applicab Partial or full writi off as per regulatio at option regulato
29 if conve 30 Write-c	ertible, specify instrument type convertible into ertible, specify issuer of instrument it converts into	Not applicable Not applicable Not applicable Not applicable	Not applicable Not applicable Partial or tull write- off as per regulation, at option of regulator PONV as defined by regulator	Not applicable Not applicable Partial or tull write- off as per regulation, at option of regulator PONV as defined by regulator	Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by	Not applicab Not applicab Not applicab Partial or full write off as per regulatio at option regulato PONV as defined t
29 if conve 30 Write-c 31 If write	ertible, specify instrument type convertible into ertible, specify issuer of instrument it converts into lown feature	Not applicable Not applicable Not applicable	Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator	Not applicable Not applicable Partial or tull write- off as per regulation, at option of regulator PONV as defined by regulator	Not applicable Not applicable Partial or tull write off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator	Not applicabl Not applicabl Not applicabl Partial or full write off as per regulation at option o PONV as defined b regulatc
29 if conve 30 Write-c 31 If write	ertible, specify instrument type convertible into ertible, specify instrument it converts into down feature -down, write-down trigger(s)	Not applicable Not applicable Not applicable Not applicable	Not applicable Not applicable Partial or tull write- off as per regulation, at option of regulator PONV as defined by regulator	Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by Partial or full, as	Not applicable Not applicable Partial or tull write- off as per regulation, at option of regulator PONV as defined by regulator	Not applicable Not applicable Partial or pullicable off as per regulation, at option of regulator PONV as defined by regulator	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator	Not applicabl Not applicabl Not applicabl Not applicabl Partial or full write off as per regulatio at option regulato PONV as defined b regulato Partial or full, a
29 if conve 30 Write-c 31 If write 32 If write	ertible specify instrument type convertible into ertible specify issuer of instrument it converts into fown feature -down, write-down trigger(s) -down, full or partial	Not applicable Not applicable Not applicable Not applicable	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by Partial or full, as deemed required by regulator	Not applicab Not applicab Not applicab Partial or full writ off as per regulatio at option regulatic PONV as defined t Partial or full, a deemed required t regulatic
29 if conve 30 Write-c 31 If write 32 If write	ertible, specify instrument type convertible into ertible, specify instrument it converts into down feature -down, write-down trigger(s)	Not applicable	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per	Not applicable Not applicable Not applicable Partial or tull write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per	Not applicab Not applicab Not applicab Partial or rull writ off as per regulatio at option - regulat PONV as defined t Partial or rull, a deemed required t regulat Permanent as pr
29 if conve 30 Write-c 31 If write 32 If write 33 If write	ertible specify instrument type convertible into ertible specify issuer of instrument it converts into fown feature -down, write-down trigger(s) -down, full or partial -down, permanent or temporary	Not applicable	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by Partial or full, as deemed reguired by regulator Permanent as per G7/2013	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by Partial or full, as deemed regulator Permanent as per G7/2013	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by Partial or full, as deemed required by regulator Permanent as per G7/2013	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by Partial or full, as deemed required by regulator Permanent as per G7/2013	Not applicable Not applicable Not applicable Partial or tull write- off as per regulation regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013	Not applicab Not applicab Not applicab Partial or tull writ off as per regulatio at option - regulati PONV as defined t regulati Partial or full, deemed required t regulati Permanent as p G7/201
29 if conve 30 Write-o 31 If write 32 If write 33 If write 34 If write	erible, specify instrument type convertible into erible, specify instrument it converts into down feature -down, write-down trigger(s) -down, full or partial -down, permanent or temporary -down, description of write-up mechanism	Not applicable	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable	Not applicable Not applicable Not applicable Partial or toil write- off as per regulation, at option of regulatior PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable	Not applicab Not applicab Not applicab Partial or tull writ off as per regulatio at option PONV as defined t Portial or full, deemed required t regulat Permanent as pi G7/201 Not applicab
29 if conve 30 Write-o 31 If write 32 If write 33 If write 34 If write	ertible specify instrument type convertible into ertible specify issuer of instrument it converts into fown feature -down, write-down trigger(s) -down, full or partial -down, permanent or temporary	Not applicable Ary amounts due	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulation, Port as defined by regulation Partial or full, as deemed required by regulation Permanent as per G7/2013 Not applicable Any amounts due	Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due	Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due	Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PoNV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, a to ption of regulator PONV as defined by regulator Permanent as per G7/2013 Not applicable Any amounts due	Not applicab Not applicab Not applicab Partial or full writ off as per regulation er regulati PONV as defined 1 deemed regulatid Permanent as pi G7/201 Not applicab Any amounts di
29 if conve 30 Write-o 31 If write 32 If write 33 If write 34 If write	erible, specify instrument type convertible into erible, specify instrument it converts into down feature -down, write-down trigger(s) -down, full or partial -down, permanent or temporary -down, description of write-up mechanism	Not applicable and apayable to	Not applicable Not applicable Not applicable Partial or full write- dia sper regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable and payable to	Not applicable Not applicable Parata or full write- dra sper regulation, dra sper regulation, dra sper regulation PONV as defined by regulator Paratai or full, as deemed required by regulator Permanent as per G7/2013 Not applicable and payable to	Not applicable Not applicable Not applicable Partial or full write- dif as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to	Not applicable Not applicable Not applicable Parala or full write- at option of regulator PONV as defined by regulator Pontal or full, as deemed required by regulator Permanent as per G7/2013 Not applicable and payable to	Not applicable Not applicable Not applicable Not applicable off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to	Not applicab Not applicab Not applicab Not applicab Partial or full wrin off as per regulatio at option i regulati Partial or full, deemed required t Partial or full, deemed required t G7/201 Not applicab Any amounts d and payable 1
29 if conve 30 Write-c 31 If write 32 If write 33 If write 34 If write 35 Position	ertible, specify instrument type convertible into ertible, specify issuer of instrument it converts into down, write-down trigger(s) -down, full or partial -down, permanent or temporary -down, description of write-up mechanism in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Start applicable Not applicable Start applicable Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, at option of regulation, Port as defined by regulation Partial or full, as deemed required by regulation Permanent as per G7/2013 Not applicable Any amounts due	Not applicable Not applicable Partia or till write- off as per regulation, a to ption of regulator POWV as defined by regulator Pernanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Not applicable Not applicable Partial or full write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due	Not applicable Not applicable Partha or tul write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed reguired by regulator Permanent as per G7/2013 Not applicable and payable to Senior Creditors	Not applicable Not applicable Not applicable Partial or full write- off as per regulation, a to ption of regulator PONV as defined by regulator Permanent as per G7/2013 Not applicable Any amounts due	Not applicabl Not applicabl Not applicabl Partial or full write off as per regulation PONV as defined b Portal or full, a deemed regulato Permanent as pe 67/201 Not applicabl Any amounts du and payable t
29 if conve 30 Write-c 31 If write 32 If write 33 If write 34 If write 35 Position 36 Non-co	ertible, specify instrument type convertible into ertible, specify instrument it converts into down featuredown, write-down trigger(s)down, full or partialdown, permanent or temporarydown, description of write-up mechanism in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)mpliant transitioned features	Not applicable and apayable to	Not applicable Not applicable Partia or ridu write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Pernanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Not applicable Not applicable Partia or till write- off as per regulation, a to ption of regulator POWV as defined by regulator Pernanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Not applicable Not applicable Partial or tul write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable and payable to Senior Creditors	Not applicable Not applicable Not applicable Parala or full write- at option of regulator PONV as defined by regulator Pontal or full, as deemed required by regulator Permanent as per G7/2013 Not applicable and payable to	Not applicable Not applicable Not applicable Not applicable off as per regulation, at option of regulator PONV as defined by Partial or full, as deemed required by regulator Permanent as per 67/2013 Not applicable Any amounts due and payable to Senior Creditors	Not applicably Not applicably Not applicably Partial or full write off as per regulation regulation PONV as defined by Partial or full, a deemed required by regulation Permanent as per G7/2011 Not applicably Any amounts du and payable to Senior Creditor
29 if conve 30 Write-c 31 If write 32 If write 33 If write 34 If write 35 Position 36 Non-co	ertible, specify instrument type convertible into ertible, specify issuer of instrument it converts into down, write-down trigger(s) -down, full or partial -down, permanent or temporary -down, description of write-up mechanism in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Start applicable Not applicable Start applicable Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Not applicable Not applicable Partia or ridu write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Pernanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Not applicable Not applicable Partia or till write- off as per regulation, a to ption of regulator POWV as defined by regulator Pernanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Not applicable Not applicable Partial or tul write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable and payable to Senior Creditors	Not applicable Not applicable Partha or tul write- off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed reguired by regulator Permanent as per G7/2013 Not applicable and payable to Senior Creditors	Not applicable Not applicable Not applicable Not applicable off as per regulation, at option of regulator PONV as defined by Partial or full, as deemed required by regulator Permanent as per 67/2013 Not applicable Any amounts due and payable to Senior Creditors	Not applicabl Not applicabl Not applicabl Partial or full write off as per regulation at option or regulate Portial or full, a Partial or full, a deemed required t regulate Permanent as pe G7/201 Not applicabl Any amounts du and payable t

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments whoch is not allocated per instrume