Out of the Ordinary*



Investec Bank Limited

Composition of capital and main features disclosure templates

31 March 2016







COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

Name of bank / controlling company Investec Ban Period ended Amount	k Limited Group 31-Mar-16 Rm		
		Amounts subject to pre-Basel	
Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 June 2013 to 1 January 2018 Common Equity Tier 1 capital: instruments and reserves	3)	treatmen	
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	13 398		
2 Retained earnings	17 030		
3 Accumulated other comprehensive income (and other reserves) 4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	(97)		
Public sector capital injections grandfathered until 1 January 2018			
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) 6 Common Equity Tier 1 capital before regulatory adjustments	30 331		
Common Equity Tier 1 capital: regulatory adjustments	30 331		
7 Prudential valuation adjustment 8 Goodwill (net of related tax liability)	- 171		
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)	524		
0 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		
1 Cash flow hedge reserve 2 Shortfall of provisions to expected losses	(1 839)		
I3 Securitisation gain on sale	-		
14 Gains and losses due to changes in own credit risk on fair valued liabilities	-		
[5] Defined benefit pension fund [6] Investments in own shares (if not already netted off paid-in capital on reported balance sheet]	-		
In Reciprocal cross-holdings in common equity Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not won more than 10% of the issued share capital (amount above 10%	-		
g Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of	-		
regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-		
0 Mortgage servicing rights (amount above 10% threshold) 1 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		
2 Amount exceeding 15% threshold	-		
(3) of which: significant investments in the common stock of financials (4) of which: mortgage servicing rights	-		
15 of which: deferred tax assets arising from temporary differences	-		
16 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III	-		
TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
7 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions			
Regulatory adjustments applied to Common Equity her 1 due to insumcient Addicional her 1 and her 2 to cover deductions	(1 144)		
29 Common Equity Tier 1 Capital (CET1)	31 475		
dditional Tier 1 capital: instruments 0 Directly issues Additional Tier 1 instruments plus related stock surplus	-		
1 of which: classified as equity under applicable accounting standards	-		
2 of which: classified as liabilities under applicable accounting standards	-		
3) Directly issued capital instruments subject to phase out from Additional Tier 1 a Additional Tier 1 instruments (and CET1 instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	920		
25 of which: instruments issued by subsidiaries subject to phase out	-		
Additional Tier 1 capital before regulatory adjustments	920		
dditional Tier 1 capital: regulatory adjustments i7 i7 i7	-		
8 Reciprocal cross-holdings in Additional Tier 1 instruments 9 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net	-		
of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity (amount above 10% threshold) IO Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory	-		
consolidation (net of eligible short positions) 11 National specific regulatory adjustments	-		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
12 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)	- 920		
IS Tier 1 capital (T1 = CET1 + AT1)	32 395		



6 Directly issued qualifying Tier 2 instruments plus related stock surplus	3 965
7 Directly issued capital instruments subject to phase out from Tier 2	6 532
g Tier 2 instruments (and CET1 and AT1 instruments not included in lines 5 or 34) issued by subsidiaries and held by third parties	-
(amount allowed in group Tier 2)	
9 of which: instruments issued by subsidiaries subject to phase out	
0 Provisions	229
Tier 2 capital before regulatory adjustments	10 726
er 2 capital: regulatory adjustments	
2 Investments in own Tier 2 instruments	-
3 Reciprocal cross-holdings in Tier 2 instruments	-
$\frac{1}{4}$ Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net	
of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity	
(amount above 10% threshold)	-
5 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory	
consolidation (net of eligible short positions)	-
6 National specific regulatory adjustments	-
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III	
TREATMENT	-
OF WHICH: [INSERT NAME OF ADJUSTMENT]	-
OF WHICH: [INSERT NAME OF ADJUSTMENT]	-
7 Total regulatory adjustments to Tier 2 capital	-
B Tier 2 capital (T2)	10 726
Total capital (TC = T1 + T2)	43 121
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	295 752
of which: Credit risk including equity exposures	266 107
of which: Counterparty credit risk	7 269
of which: Market risk	4 578
of which: Operational risk	17 798
Total risk weighted assets	295 752
Common Equity Tier 1 (as a percentage of risk weighted assets)	10.6%
2 Tier 1 (as a percentage of risk weighted assets)	11.0%
Total capital (as a percentage of risk weighted assets)	14.6%
Institution specific buffer requirement (minimum CET1 requirements plus capital conservation buffer plus countercyclical buffer	14.070
requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	6.9%
Sof which: capital conservation buffer requirement	-
of which: bank specific countercyclical buffer requirement	
7 of which: G-SIB buffer requirement	
8 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	10.6%
ational Minima (if different from Basel III	20.070
9 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	6.9%
) National Tier 1 minimum ratio	8.1%
1 National total capital minimum ratio	10.4%
mounts below the threshold for deductions (before risk weighting)	10.470
2 Non-significant investments in the capital of other financials	
3 Significant investments in the common stock of financials	
4 Mortgage servicing rights (net of related tax liability)	-
5 Deferred tax assets arising from temporary differences (net of related tax liability)	- 98
pplicable caps on the inclusion of provisions in Tier 2	50
6	
Provisions eligible for inclusion in Tier 2 in respect of exposure subject to standardised approach (prior to application of cap	229
Provisions eligible for inclusion in fier 2 in respect of exposure subject to standardised approach (prior to application of cap	229
Provisions eligible for inclusion in Tier 2 under standardised approach	2 814
(cap)	
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach pital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	-
0 Current cap on CET1 instruments subject to phase out arrangements	
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
2 Current cap on AT1 instruments subject to phase out arrangements	
3 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
Current cap on T2 instruments subject to phase out arrangements Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 31 March 2016

$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$			Non-redeemable, non-											
Network<			cumulative, non-											
Image: second protect p	Disclosure template for main features of regulatory canital instruments			IVOS	11/09	1/015	IV016	IV017	1//019	1/0194	1/022	1/023	1/024	IV025
journal of ALGE RAFE Relations LADORENTI LADOR		und premium	preference shares	1000		10015	10010	1001/	10015	10134	10022	1002	11024	10025
Description of a transmission of a transmis														Investec Bank Limited
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Interactional interac		South Africa	a South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa
Spectrospecte pectopecte pectopectrospectrospectrospectrospectrospectrospectr														Tier 2
International (main and ab) Geogra at ab)														Phased out
P P														Group and solo
Image of the sector o		Group and sold	Gloup and solo					Group and solo	Group and solo	Group and solo	Group and solo	Group and sold	Group and solo	Group and solo
Diverse Diverse <t< td=""><td>> instancia type (types to be specifical of each junification)</td><td>CET1</td><td>AT1</td><td>unsecured debt</td><td></td><td></td><td></td><td>Subordinated debt</td><td>Subordinated debt</td><td>Subordinated debt</td><td>Subordinated debt</td><td>Subordinated debt</td><td>Subordinated debt</td><td>Subordinated debt</td></t<>	> instancia type (types to be specifical of each junification)	CET1	AT1	unsecured debt				Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
Diverse Diverse <t< td=""><td>8 Amount recognised in regulatory capital (Currency in mill as of most recent reporting date) 1</td><td>13 30</td><td>1 534</td><td>200</td><td>200</td><td>601</td><td>325</td><td>2 104</td><td>07</td><td>330</td><td>638</td><td>860</td><td>106</td><td>1 000</td></t<>	8 Amount recognised in regulatory capital (Currency in mill as of most recent reporting date) 1	13 30	1 534	200	200	601	325	2 104	07	330	638	860	106	1 000
Bit Account Bits Account </td <td></td> <td>1 000</td>														1 000
D population of source D showed and Showed an		IFRS: Equity	/ IFRS: Equity	IFRS: Accrua	IFRS: Accrual	IFRS: Accrua	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrua	IFRS: Accrual	IFRS: Accrual
Dip Personal Propertial Properial Proper		31 March 1969	17 July 2003	30 April 2008	30 April 2008	20 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
Dip dependencies Dependenc		Perpetua	I Perpertual	Perpetua	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Displace Displacible		No maturity	No maturity	No maturity	No maturity	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
Image: number of manufactor manu	14 issuer call subject to prior supervisory approval	No	No											Yes
Reference Not applicable prote	15 Optional call date, contingent call dates and redemption amount			30 April 2018	30 April 2018	20 September 2017	6 December 2016	31 January 2017	31 March 2023	3 April 2023	2 April 2017	11 July 2017	27 July 2017	12 September 2019
		Not applicable	Not applicable	Yes	Yes	Yes	Yes				Yes	Yes	i Yes	Yes
Image: construct of large space of large sp	Redemption amount													
Image: market				1000 of a daylard along	40000 of a standard alive	100% of a daylard along	1000 of a carloral alua				ADDO/ of a standard also	100% of a dashed alw	1000 of actual allow	ADDOX of astastastast
Is Description Peak per verticitie Description Description <thdescription< th=""> Description</thdescription<>														
Not applicable Not applicable Not applicable Unerafter Interafter Interafter <		Not applicable	Not applicable											interest Every reset date
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All platformations Introduction Mandatory Man	to couportate and any related matex	Not applicable	83.33% of Prime 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%
Del play discretionary antadaty Publy discretionary antadaty Mandatory Mandatory <th< td=""><td>19 Existence of a dividend stonger</td><td>No</td><td>Yes</td><td>No</td><td>No</td><td>No</td><td>No</td><td>No</td><td>No</td><td>No</td><td>No</td><td>No</td><td>No</td><td>No</td></th<>	19 Existence of a dividend stonger	No	Yes	No	No	No	No	No	No	No	No	No	No	No
Image: space in the s		Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
22 Convertible or non-convertible Not applicable N	21 Existence of step up or other incentive to redeem	Not applicable	Not applicable					No	No	No	No			No
Image: set in the set	22 Non-cumulative or cumulative	Non-cumulative	Non-cummulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Image: mark the second secon	23 Convertible or non-convertible													
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24 convertible, conversion (specific) Not applicable Not applic														
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127 Convertible, mandatory or gottonal conversion Not applicable Not applicable<														Not applicable
Ize If convertible, specify struturent type convertible into Not applicable														Not applicable
29 Convertible, specify source of instrument it converts into Not applicable Not														Not applicable
30 Write-down feature Partial or full write-off										Not applicable				Not applicable
Image: separation of the separation														
Image: specific constraints Not applicable									Partial or full write-off	Partial or full write-off			Partial or full write-off	
31 I write-down, write-down trigger(s) POW a selfned by Potw a splicable Partial of trill, as 22 If write-down, full or partial Not applicable Partial of trill, as									as per regulation, at	as per regulation, at			as per regulation, at	
Image: construction of the spin cable Not applicable Pertain Oriul, as Not applicable Not applicable Pertain Oriul, as		Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	option of regulator	option of regulator	Not applicable	Not applicable	option of regulator	Not applicable
32 If write-down, full or partial Partial or full, as Partial or full, as <td>31 If write-down, write-down trigger(s)</td> <td></td>	31 If write-down, write-down trigger(s)													
21 Introduction Not applicable Not applicable <th< td=""><td></td><td>Not applicable</td><td> Not applicable </td><td>Not applicable</td><td>Not applicable</td><td>Not applicable</td><td>Not applicable</td><td>Not applicable</td><td></td><td></td><td>Not applicable</td><td>Not applicable</td><td></td><td>Not applicable</td></th<>		Not applicable	 Not applicable 	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable			Not applicable	Not applicable		Not applicable
Image: specific dimension of specific dimensis dimensis dimension of specific dimension of specific d	32 If write-down, full or partial													
33 If write-down, permanent or temporary Not applicable Not applicable<														
Image: Constraint of the system Not applicable		Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	regulator	regulator	Not applicable	Not applicable	regulator	Not applicable
3d [f write-down, description of write-up mechanism Not applicable	33 If write-down, permanent or temporary	Net en ell'estels	Networkishis	Net exclinet in	Net exclusion	Net exclusion	Networkship	Net exclinately	Net excites his	Networkishis	Net englished	Net evelophia		Not applicable
	28 Martin davar desertation of action on machine law													Not applicable Not applicable
		NOT applicable	not applicable	Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and
35 position in sodordination mean by initiation and interval in the solution of the solution o	so reaction in subordination interactly in inquidation (specify instrument type immediately senior to instrument)	Additional Tier 1	il											payable to Senior
Paralitation in the 2 instruments in 2 instruments Creditors Credi			Tier 2 instruments											Creditors
36 Non-compliant transitioned features Not applicable Yes Yes Yes Yes Yes Yes No No Yes Yes No	35 Non-compliant transitioned features		Yes											Yes
20 (more special dansaultanisation results)			Excludes loss	163	103	103		103	110	110	103	16.	110	103
absorbency			absorbency											
Not applicable requirements incentive to redeem Incentive to redeem No PONV in contract.		Not applicable	e requirements	Incentive to redeem	Incentive to redeem	Incentive to redeem	No PONV in contract	No PONV in contract	Not applicable	Not applicable	No PONV in contract	No PONV in contract	Not applicable	No PONV in 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 31 March 2016

sclosure template for main features of regulatory capital instruments	1V026	IV030	IV030A	IV031	IV032	IVO33	IV034	IV
Issuer								
	Investec Bank Limited	Investec Bank Limited ZAG000100553			Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Lin
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000100041		ZAG000100884	ZAG000103722	ZAG000108051	ZAG00013342	ZAG000133430	ZAG00013
Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South A
Regulatory treatment								
Transitional Basel III rules	Tier 2 Phased out	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	
Post-transitional Basel III rules								
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
Instrument type (types to be specified by each jurisdiction)	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated
Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	750	365	392	500	810	159	101	
Par value of instrument	750	324	350		810	159	101	
Accounting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Ad
Original date of issuance	27 September 2012	18 October 2012	26 October 2012	11 March 2013	14 August 2013	11 February 2016	11 February 2016	17 march
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	
	27 September 2024	31 January 2025	31 January 2025	11 March 2025	14 August 2023	11 February 2026	11 February 2026	7 April
Original maturity date	27 September 2024 Yes	31 January 2025 Yes	31 January 2025 Yes		14 August 2023 Yes	11 February 2026 Yes	11 February 2026 Yes	7 April
Issuer call subject to prior supervisory approval	27 September 2019	Yes 31 January 2020	Yes 31 January 2020			Yes 11 February 2021	11 February 2021	7 April
Optional call date, contingent call dates and redemption amount	27 September 2019 Yes	31 January 2020 Yes	31 January 2020 Yes		14 August 2018 Yes	11 February 2021 Yes	11 February 2021 Yes	/ April
Tax and/or regulatory event	res	res Investment amount	Yes Investment amount	Yes	res	Yes	Yes	
Redemption amount		plus interest plus	plus interest plus					
	100% of principal plus	change in price of	change in price of	100% of principal and	100% of princip			
	interest	replicated bond	replicated bond	interest	interest	interest	interest	in
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 rese
• / • • •	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	ther
Coupons / dividends Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Flo
Coupon rate and any related index	riouting	Tiouting	riouting	Tiouting	Houting	riouting	Tixed	
	Jibar + 2.45%	CPI-linked	CPI-linked	Jibar + 2.95%	Jibar + 2.95%	Jibar + 4.25%	12.47%	Jibar +
Existence of a dividend stopper	No	No	No		No	No	No	
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mand
Existence of step up or other incentive to redeem	No	No	No		No	No	No	
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumu
Convertible or non-convertible								
		Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or
		off as per regulation, at			off as per regulation, at	off as per regulation, at	off as per regulation, at	off as per regulati
	Non-convertible	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of reg
if convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not appl
if convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not appl
if convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not appl
if convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not appl
if convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not appl
if convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not appl
Write-down feature								
		Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full wri
		as per regulation, at	as per regulation, at	as per regulation, at	as per regulation, at	as per regulation, at	as per regulation, at	as per regulati
	Not applicable	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of reg
If write-down, write-down trigger(s)		PONV as defined by	PONV as defined by		PONV as defined by	PONV as defined by	PONV as defined by	PONV as defin
	Not applicable	regulator Partial or full, as	regulator Partial or full, as	regulator Partial or full, as	regulator Partial or full, as	regulator Partial or full, as	regulator Partial or full, as	reg Partial or
If write-down, full or partial		deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed requir
	Not applicable	regulator	regulator	regulator	regulator	regulator	regulator	reg
If write-down, permanent or temporary		Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent
	Not applicable	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7
If write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable	Not appl
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and		Any amounts due and	Any amounts du
	payable to Senior	pavable to Senior	pavable to Senior	payable to Senior	pavable to Senior	payable to Senior	payable to Senior	pavable to
	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Cre
Non-compliant transitioned features	Yes	No	No		No	No	No	CIE
If yes, specify non-compliant features								
a construction and a construction of the second s								
	No PONV in contract	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not app

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