## MAIN FEATURES DISCLOSURE TEMPLATE

## Investec Bank Limited 31 January 2017

		Non-redeemable, non-															
		cumulative. non-															
	Ordinary share capital	participating															
Disclosure template for main features of regulatory capital instruments	and premium	preference shares	IV08	IV09	IV015	IV019	IV019A	IV022	IV023	IV024	IV025	IV026	IV030	IV030A	IVO31	IVO32	IVO33
1 Issuer																	
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Investec Bank Limited Unlisted	Investec Bank Limited ZAE000048393	Investec Bank Limited ZAG000052713	Investec Bank Limited ZAG000052721	Investec Bank Limited ZAG000080755	Investec Bank Limited ZAG000094442	Investec Bank Limited ZAG000095779	Investec Bank Limited ZAG000094434	ZAG000097064	Investec Bank Limited ZAG000097577	Investec Bank Limited ZAG000099680	Investec Bank Limited ZAG000100041	Investec Bank Limited ZAG000100553	Investec Bank Limited ZAG000100884	Investec Bank Limited ZAG000103722	Investec Bank Limited ZAG000108051	Investec Bank Limited ZAG00013342
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
Regulatory treatment	Journamed	JUUTI ATTICA	JUUITAIIICa	JOULITAILICA	JUULITAILICA	JUUTIANICA	JUUTIATICa	JUULITAILICA	South Anica	30util Allica	South Anica	JUUITAIIICa	South Amid	South Antica	South Africa	30util Allica	JUUITAIIICa
A Transitional Basel III rules	CET1	ΔT1	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	Phased out	Phased out	Phased out	Tier 2	Tier 2	Phased out	Phased out	Tier 2	Phased out	Phased out	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
7 Instrument type (types to be specified by each jurisdiction)			Subordinated	Subordinated	Subordinated												
	CET1	AT1	unsecured debt	unsecured debt		Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated 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	767	200	200	601	99	365	638	860	106	1 000	750		420	500	810	159
9 Par value of instrument	13 397	1 534	200	200	601	64	230	638	860	106	1 000	750		350	500	810	159
10 Accounting classification	IFRS: Equity	IFRS: Equity	IFRS: Accrual	IFRS: Accrual		IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual		IFRS: Accrua		IFRS: Accrual
11 Original date of issuance	31 March 1969	17 July 2003	30 April 2008	30 April 2008		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		11 February 2016
12 Perpetual or dated	Perpetual No maturity	Perpertual No maturity	Perpetual No maturity	Perpetual No maturity	Dated 20 September 2022	Dated 31 March 2028	Dated 31 March 2028	Dated 2 April 2022	Dated 11 July 2022	27 July 2022	12 September 2024	Dated 27 September 2024	Dated 31 January 2025	Dated 31 January 2025	Dated 11 March 2025	Dated 14 August 2023	Dated 11 February 2026
13 Original maturity date	No maturity	No maturity	Yes	NU Maturity Yes	20 September 2022	S1 IVIdI UI 2020	S1 IVIdI CII 2020	2 April 2022 Yes	11 July 2022 Yes	27 July 2022 Ves	12 September 2024	27 September 2024	S1 January 2023	S1 January 2023	11 IVIdI CII 2023	14 August 2025	Voc
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	30 April 2018	30 April 2018	20 September 2017	31 March 2023	3 April 2023	2 April 2017	11 July 2017	27 July 2017	12 September 2019	27 September 2019	103	31 January 2020	11 March 2020	14 August 2018	11 February 2021
Tax and/or regulatory event	Not applicable	Not applicable	Yes	JO April 2010 Yes	Yes	Yes	Yes	Yes	Yes	27 July 2017 Yes	Yes	27 September 2015 Yes	SI Sandary 2020 Yes	Yes	11 Wat Cit 2020	Yes	Yes
Redemption amount						inflation adjusted	inflation adjusted						inflation adjusted	inflation adjusted			
			100% of principal plus	100% of principal plus	100% of principal plus	100% of principal and	100% of principal and	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal and	100% of principal and			
	Not applicable	Not applicable	interest	interest	interest	interest	interest	interest	interest	interest	interest	interest	interest	interest	interest	interest	interest
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					
	Not applicable	Not applicable	thereafter	thereafter	thereafter	thereafter	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	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating
18 Coupon rate and any related index																	
	Not applicable	83.33% of Prime Rate	13.735%	Jibar + 3.75%	Jibar + 2.65%	CPI-linked: 2.60%	CPI-linked: 2.60%	Jibar + 2.5%	Jibar + 2.5%	Jibar + 2.7%	Jibar + 2.5%	Jibar + 2.45%	CPI-linked: 2.00%	CPI-linked: 2.00%	Jibar + 2.95%	Jibar + 2.95%	Jibar + 4.25%
19 Existence of a dividend stopper 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
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	Yes	Viandatory	Yes	No	No	No	No	No	No	No	No	No	No	No	No
22 Non-cumulative or cumulative	Non-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-	Convertible or write-	Convertible or write-	Convertible or write-
						off as per regulation, at	off as per regulation, at			off as per regulation, at			off as per regulation, at	off as per regulation, at	off as per regulation, at	off as per regulation, at o	off as per regulation, at
	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	option of regulator	option of regulator	Non-convertible	Non-convertible	option of regulator	Non-convertible	Non-convertible			option of regulator		option of regulator
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
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		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
27 if convertible, mandatory or optional conversion	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	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable
28 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	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable		Not applicable
20 Write-down feature 30 Write-down feature	Not applicable	not applicable	Not applicable	Hot upplicable	Not applicable	Not applicable	Not applicable	not applicable	Hot upplicable	not uppricubic	Hot upplicable	Not applicable	Hot upplicable	not applicable	Not applicable	Hot upplicable	Hot applicable
						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			
						as per regulation, at	as per regulation, at			as per regulation, at			as per regulation, at	as per regulation, at			
	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	Not applicable	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator
31 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			
	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	regulator	regulator	Not applicable	Not applicable	regulator	Not applicable	Not applicable	regulator	regulator	regulator	regulator	regulator
32  f write-down, full or partial						Partial or full, as	Partial or full, as			Partial or full, as			Partial or full, as		Partial or full, as		Partial or full, as
						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	regulator	regulator	Not applicable	Not applicable	regulator	Not applicable	Not applicable	regulator	regulator	regulator	regulator	regulator
33 If write-down, permanent or temporary	Neteralizable	Net earlies bla	Netserlischie	Neteralizable	Nataralizable	Natarakishis	Nataralizable	Nataralizable	Neteralizable	Permanent as per G7/2013	Neteralizable	Neteralizable	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013		Permanent as per G7/2013
34 If write-down description of write-up mechanism	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	Not applicable	Not applicable		G7/2013 Not applicable
34 If write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable	Not applicable			Any amounts due and			Any amounts due and				Any amounts due and				Any amounts due and	
si ostor in subor and ton metericity in inquidadion (specify insu americ type infine and eye senior to list allerity	Additional Tier 1		pavable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Senior		payable to Senior		payable to Senior					
	instruments	Tier 2 instruments	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors
36 Non-compliant transitioned features	Not applicable	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes	Yes	No	No	No	No	No
37 lf yes, specify non-compliant features		Excludes loss															
		absorbency															
	Not applicable	requirements	Incentive to redeem	Incentive to redeem	Incentive to redeem	Not applicable	Not applicable	No PONV in contract	No PONV in contract	Not applicable	No PONV in contract	No PONV in contract	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

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 January 2017

Disclosure template for main features of regulatory capital instruments	IVO34	IV035	IV036	IV037	IV038	IV039	IV040	IV041	IV042	IV043	IV044	IV04
1 Issuer	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limit
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000133430		ZAG000135526	Unlisted	ZAG000139593	ZAG000139700	ZAG000139718	ZAG000139726	ZAG000140708	ZAG000140765	ZAG000141797	ZAG0001418
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 Afr
Regulatory treatment												
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2		Tier 2	Tie
5 Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2		Tier 2	Tie
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 s
7 Instrument type (types to be specified by each jurisdiction)	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated d
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	101	1 468	32	1 234	350	153	589	190	50001011181220 0202	150	240	
9 Par value of instrument	101	1 408	32	1 234	350	119		190	50	150	240	
10 Accounting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual		IFRS: Accrual	IFRS: Accr
11 Original date of issuance	11 February 2016	17 March 2016	22 April 2016	19 October 2016	29 September 2016	29 September 2016			18 November 2016		31 January 2017	31 January 20
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Da
13 Original maturity date	11 February 2026	7 April 2027	22 July 2026	19 October 2026	29 September 2026	31 January 2027			18 November 2026		31 January 2027	31 January 20
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	11 February 2021	7 April 2022	22 July 2021	19 October 2021	29 September 2021	31 January 2022	29 September 2021	29 September 2021	18 November 2021	21 November 2021	31 January 2022	31 January 20
Tax and/or regulatory event	Yes	Yes	Yes	no	Yes							
Redemption amount						inflation adjusted						inflation adjus
	100% of principal and		100% of principal and		100% of principal and	100% of principal and			100% of principal and			
	interest	interest	interest	100% of principal	interest	interest	interest	interest	interest		interest	inter
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 d
Courses I dividende	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereaf
Coupons / dividends 17 Fixed or floating dividend coupon	Fixed	Floating	Floating	Mixed Rate	Floating	Floating	Floating	Fixed	Election	Fixed	Floating	Fiz
18 Coupon rate and any related index	Fixeu	riodulig	Filoduling	Wilkeu hate	FIDALING	riodung	FIDUUTIE	Fixed	Floating	Fixeu	Fillating	FL
to coupon rate and any related muck	12.47%	Jibar + 4.65%	Jibar + 4.25%	Libor + 5.5%	Jibar + 4.25%	CPI-linked: 2.75%	J + 4.25%	11.97%	J + 4.25%	12.50%	J + 4.15%	CPI-linked: 2.7
19 Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory		Mandatory	Mandat
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No	No	
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulat
23 Convertible or non-convertible	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or wr
		off as per regulation, at						off as per regulation, at				
	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator		option of regulator		option of regulator	option of regula
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 applical
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 applical
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 applica
27 if convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applica
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 applica
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 applica
30 Write-down feature												
	Partial or full write-off				Partial or full write-off				Partial or full write-off			
	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 regulation, at		as per regulation, at	
	option of regulator PONV as defined by	option of regulator PONV as defined by	option of regulator PONV as defined by	option of regulator PONV as defined by	option of regulator PONV as defined by	option of regulator	option of regulator	option of regulator PONV as defined by	option of regulator PONV as defined by		option of regulator PONV as defined by	option of regula PONV as defined
31 If write-down, write-down trigger(s)	regulator	regulator	regulator	regulator	regulator	PONV as defined by regulator	PONV as defined by regulator	regulator	regulator	regulator	regulator	regula
32 If write-down, full or partial	Partial or full, as	Partial or full, as	Partial or full, as	Partial or full, as	Partial or full, as	Partial or full, as		Partial or full, as	Partial or full, as		Partial or full, as	Partial or full
	deemed required by		deemed required by	deemed required by	deemed required by	deemed required by			deemed required by		deemed required by	
	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regula
	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per		Permanent as per	Permanent as
33 If write-down, permanent or temporary			G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013		G7/2013	G7/20
33 If write-down, permanent or temporary	G7/2013	G7/2013	07/2015									
		G7/2013 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	G7/2013	Not applicable	Not applicable	Not applicable		Not applicable Any amounts due and						
33 lf write-down, permanent or temporary 34 lf write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	G7/2013 Not applicable	Not applicable Any amounts due and payable to Senior	Not applicable	Not applicable Any amounts due and payable to Senior	Any amounts due and payable to Senior	Any amounts due and payable to Senior	Any amounts due and payable to Senior		Any amounts due and payable to Senior	Any amounts due and payable to Senior	Any amounts due and payable to Senior	payable to Ser
34 If write-down, description of write-up mechanism	G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Not applicable Any amounts due and payable to Senior Creditors	Not applicable Any amounts due and payable to Senior Creditors	Not applicable Any amounts due and payable to Senior Creditors	Any amounts due payable to Ser Credit							
If write-down, description of write-up mechanism     Fosition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Fosition in subordination descriptions (specify instrument type immediately senior to instrument)     For the subordinate of t	G7/2013 Not applicable Any amounts due and payable to Senior	Not applicable Any amounts due and payable to Senior Creditors	Not applicable Any amounts due and payable to Senior	Not applicable Any amounts due and payable to Senior	Any amounts due and payable to Senior	Any amounts due and payable to Senior	Any amounts due and payable to Senior Creditors	Any amounts due and payable to Senior Creditors	Any amounts due and payable to Senior	Any amounts due and payable to Senior Creditors	Any amounts due and payable to Senior	Any amounts due payable to Ser Credit
If write-down, description of write-up mechanism     Fosition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Fosition in subordination descriptions (specify instrument type immediately senior to instrument)     For the subordinate of t	G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Not applicable Any amounts due and payable to Senior Creditors	Not applicable Any amounts due and payable to Senior Creditors	Not applicable Any amounts due and payable to Senior Creditors	Any amounts due payable to Se Credi							
34 If write-down, description of write-up mechanism	G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Not applicable Any amounts due and payable to Senior Creditors	Not applicable Any amounts due and payable to Senior Creditors	Not applicable Any amounts due and payable to Senior Creditors	Any amounts due a payable to Ser Credit							

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