

## **Investec Limited**

Main features disclosure template 31 July 2017







MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited 31-Jul-17

Disclosure template for main features of regulatory capital instruments	Ordinary share capital and premium	Non-redeemable, non- cumulative, non- participating preference shares	INLV01	INLV02	INLV03	INLV04	IVOS	IVOP	IV015	IV019	IV019A	IV025	IV026	IV030	IV030A	IVO31	IV032	IVO33	IVO
1 Issuer	and premium	preference shares	INCOU	INCOL	INCOO	Heros	1400	1003	14013	10015	10134	14023	14020	1000	10000	10031	10032	14033	100
	Investec Limited	Investec Limited	Investec Limited	Investec Limited	Investec Limited	Investec 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	
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000081949	ZAE000063814	ZAG000118647	ZAG000130634	ZAG000133448	ZAG000133455	ZAG000052713	ZAG000052721	ZAG000080755	ZAG000094442	ZAG000095779	ZAG000099680	ZAG000100041	ZAG000100553	ZAG000100884	ZAG000103722	ZAG000108051	ZAG00013342	ZAG000133
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 At
Regulatory treatment	0074			T .												T .	T 0	T: 0	_
4 Transitional Basel III rules	CET1	AT1	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	Ti Ti
5 Post-transitional Basel III rules	CETT		Group	Group	Group	Tier 2	Phased out	Phased out	Phased out	1.0		Phased out	Phased out		TICI E	Group and solo	TICL E		Group and
6 Eligible at solo / group / group and solo 7 Instrument type (types to be specified by each jurisdiction)	Group and solo	Group and solo	Стоир	Subordinated	Subordinated	Group Subordinated	Group and solo Subordinated	Group and solo Subordinated	Group and solo Subordinated	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
	CET1	AT1	AT1	unsecured debt	unsecured debt	unsecured debt	unsecured debt	unsecured debt	unsecured debt		Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated of
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	7 512	3 183	550		94	255	200	200	601	116	366	1 000	750	421	420	500	810	159	
9 Par value of instrument	7 512	3 183	550	276	94	255	200	200	601	. 64	230	1 000	750	324	350	500	810	159	
10 Accounting classification	IFRS: Equity	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: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Acc
11 Original date of issuance	10 December 1925	16 February 2005	12 August 2014	20 October 2015	11-Feb-16	11-Feb-16	30 April 2008	30 April 2008	20 September 2010	2 April 2012	28 May 2012	12 September 2012	27 September 2012	18 October 2012	26 October 2012	11 March 2013	14 August 2013	11 February 2016	11 February 2
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Di
13 Original maturity date	No maturity	No maturity	No maturity		11-Feb-26	11-Feb-26	No maturity	No maturity	20 September 2022	31 March 2028	31 March 2028	12 September 2024	27 September 2024	31 January 2025	31 January 2025	11 March 2025	14 August 2023	11 February 2026	11 February 2
14 Issuer call subject to prior supervisory approval	No.	No.	Yes	Yes	Yes	Yes	Yes 20 A il 2010	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	44.5-6 2
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	12 August 2024	20 October 2020	11-Feb-21	11-Feb-21	30 April 2018	30 April 2018	20 September 2017	31 March 2023	3 April 2023	12 September 2019	27 September 2019	31 January 2020	31 January 2020	11 March 2020	14 August 2018	11 February 2021	11 February 2
Tax and/or regulatory event  Redemption amount	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Investment amount	Investment amount	Yes	Yes	Yes	
Redemption amount			1000/ -fii  -	100% of asianian lake	1000/ -6	1000/ -fiil -l	1000/ of original above	1000/ of exiculation	1000/ -fiil -l	inflation adjusted	inflation adjusted	1000/ -fiil -l	1000/ of animal alum	plus interest plus	plus interest plus	1000/ -fiild	1000/ -fiill	100% of animal and	1000/ -fii1-
	Not continued	Nat andicable	interest	100% of principal plus interest	interest	interest	interest	interest	interest	100% of principal and interest	interest	100% of principal plus interest	interest	change in price of replicated bond	change in price of replicated bond	100% of principal and interest	100% of principal and interest	100% of principal and interest	100% of principal a
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			Every reset date	Every reset date	Every reset date	Every reset date	Every reset date		Every reset date	Every reset date	Every reset d
	Not applicable	Not applicable	thereafter		thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereaf
Coupons / dividends																			
17 Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fi
18 Coupon rate and any related index	Not applicable	77.77% of Prime Rate	Jibar + 4.25%	Jibar + 3.70%	Jibar + 4.35%	12.770%	13.735%	Jibar + 3.75%	Jibar + 2.65%	CPI-linked: 2.60%	CPI-linked: 2.60%	Jibar + 2.5%	Jibar + 2.45%	CPI-linked: 2.00%	CPI-linked: 2.00%	Jibar + 2.95%	Jibar + 2.95%	Jibar + 4.25%	12.4
19 Existence of a dividend stopper	No	Yes	Yes	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	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandat
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	No	No	No	No	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumula
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 w
										off as per regulation, at						off as per regulation, at			
	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	option of regulator	option of regulator	Non-convertible	Non-convertible	option of regulator	option of regulator	option of regulator	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	Not applicable	Not applica
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	Not applicable	Not applica
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	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 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 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 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			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
			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	as per regulation, at	as per regulation, at	as per regulation, at	as per regulation
	Not applicable	Not applicable	option of regulator	option of regulator	option of regulator	option of regulator	Not applicable	Not applicable	Not applicable	option of regulator	option of regulator	Not applicable	Not applicable	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regula
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	PONV as defined by			PONV as defined by	PONV as defined by	PONV as defined by	PONV as defined by	PONV as defined by	PONV as defined
	Not applicable	Not applicable	regulator	regulator	regulator	regulator	Not applicable	Not applicable	Not applicable	regulator	regulator	Not applicable	Not applicable	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	deemed required by	deemed required by	deemed required by	deemed required
	Not applicable	Not applicable	regulator	regulator	regulator	regulator	Not applicable	Not applicable	Not applicable	regulator	regulator	Not applicable	Not applicable	regulator	regulator	regulator	regulator	regulator	regula
33 If write-down, permanent or temporary	Not applicable	Not applicable	Permanent as per G7/2013		Permanent as per G7/2013	Permanent as per G7/2013	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as G7/20
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 applica
35 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 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 a
	Additional Tier 1			payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Senior	,		payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Sei
	instruments	Tier 2 instruments	Tier 1 instruments	Creditors st INL	Creditors st INL	Creditors st INL	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Credit
36 Non-compliant transitioned features	Not applicable	Yes	No.	No.	No.	No.	Yes	Yes	Yes	No	No	Yes	Yac	No	No	No	No	No	Creui
37 If yes, specify non-compliant features	THO COPPILEDIE	Excludes loss	140	140	140	140	163	163	163	NO	140	163	163	140	140	140	140	140	
And the second s	Not applicable	absorbency requirements	Not applicable	Not applicable	Not applicable	Not applicable	Incentive to redeem	Incentive to redoom	Incentive to redoom	Not applicable	Not applicable	No PONV in contract	No PONV in contract	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applica
Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments and minority adjustment which		requirements	NOT applicable	NOT ADDICABLE	NOT APPLICABLE	NOT APPLICABLE	incentive to redeem	incentive to redeem	incentive to redeem	NOT ADDIICADIE	NOT applicable	NO PONV III CONTract	NO PONV III CONTRACT	NOT APPLICABLE	NOT APPLICABLE	NOT ADDICABLE	NOT applicable	NOT applicable	і мот арр

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments and minority adjustment which are not allocated per instrument



MAIN FEATURES DISCLOSURE TEM

Investec Limited 31-Jul-17

closure template for main features of	IVO35	IV036	IV037	IV038	IV039	IV040	IV041	IV042	IV043	IV044	IV045	IV046	IV
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 Limited	Investec Bank Lim
Unique identifier (e.g. CUSIP, ISIN or B	ZAG000134610	ZAG000135526	Unlisted	ZAG000139593	ZAG000139700	ZAG000139718	ZAG000139726	ZAG000140708	ZAG000140765	ZAG000141797	ZAG000141805	ZAG000144585	Unli
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 A
Regulatory treatment													
1 Transitional Basel III rules	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	1
Post-transitional Basel III rules Eligible at solo / group / group and sol	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
Instrument type (types to be specified	Group and 3010	Group and solo	Group and solo	Group and 3010	Group and 3010	Group and solo	Group and solo	Group and 3010	Group and solo	Group and 3010	Group and 3010	Group and solo	Groupanu
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated
Amount recognised in regulatory capit	1 468	32	1 252	350	161	589	190	50	150	240	1 556	1 200	1
Par value of instrument	1 468	32		350	119		190	50				1 200	1
Accounting classification	IFRS: Accrual	IFRS: Accrual			IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual		IFRS: Accrual	IFRS: Accrual	IFRS: Ac
1 Original date of issuance	17 March 2016	22 April 2016			29 September 2016			18 November 2016		31 January 2017	31 January 2017	21 June 2017	30 June 2
2 Perpetual or dated	Dated 7 April 2027	22 July 2026			Dated 31 January 2027	Dated 29 September 2026	Dated 29 September 2026	Dated 18 November 2026	Dated 21 November 2026	Dated 31 January 2027	Dated 31 January 2027	Dated 21 June 2027	
3 Original maturity date 4 Issuer call subject to prior supervisory	7 April 2027 Yes	Yes			31 January 2027 Yes		29 September 2026 Yes	Yes	Yes		31 January 2027	Yes	
Optional call date, contingent call date	7 April 2022	22 July 2021			31 January 2022			18 November 2021				21 June 2022	
Tax and/or regulatory event	Yes	Yes			Yes		Yes	Yes	Yes	Yes		Yes	30301101
Redemption amount													
					inflation adjusted								
	100% of principal and	100% of principal and			100% of principal and			100% of principal and					
	interest	interest	interest	interest	interest	interest	interest	interest	interest	interest	interest	interest	inte
Subsequent call date, if applicable	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset of therea
Coupons / dividends	therealter	therealter	therealter	therealter	therealter	therealter	therealter	therealter	therealter	therealter	therealter	therealter	trierea
7 Fixed or floating dividend coupon	Floating	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed I
B Coupon rate and any related index													
, ,	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: 2.75%	J + 3.90%	Libor + 4
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No		No	No	
Fully discretionary, partially discretion	Mandatory	Mandatory	,	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Manda
1 Existence of step up or other incentive 2 Non-cumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative	Cumula
3 Convertible or non-convertible	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumula
convertible of 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 write-	Convertible or w
	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	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
	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 regulator	option of regulator	option of regulator	
4 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 applica
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 applica
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
7 if convertible, mandatory or optional : B if convertible, specify instrument type	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 applic Not applic
if convertible, specify instrum	Not applicable	Not applicable			Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applic
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 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	
	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 regul
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 defined by	
I formite device followers:	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	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	regul Partial or fu
2 If write-down, full or partial	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	regulator	regu
If write-down, permanent or temporal	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 per	Permanent as
· ·	G7/2013	G7/2013		G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2
If write-down, description of write-up	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 applic
Position in subordination hierarchy in													
	Any amounts due and	Any amounts due and payable to Senior	Any amounts due and payable to Senior	Any amounts due and pavable 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 Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Se Cred
	creditors	creditors	creditors	Lreditors	creditors	ureditors .	creditors	creditors	creditors	creditors	creditors	creditors	Crea
Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No	No	No	
Non-compliant transitioned features If yes, specify non-compliant features	No	No	No	No	No	No	No	No	No	No	No	No	

Note 1: Amount recognised in regulatory c

