

# **Investec Bank Limited**

Main features disclosure template 31 December 2018







## MAIN FEATURES DISCLOSURE TEMPLATE

### Investec Bank Limited 31-Dec-18

	Oudinam about societal	Non-redeemable, non- cumulative, non-								
Disalogue to male to the control of a superior for the control of	Ordinary share capital	participating preference shares	IV048U	IV019	IV019A	IV025	IV026	IV030	IV030A	11/021
Disclosure template for main features of regulatory capital instruments  1   Issuer	and premium	preference snares	170480	10019	IVU19A	10025	10026	10030	IVUSUA	IV031
1 Issuel	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
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Unlisted	ZAE000048393	N/A					ZAG000100553	ZAG000100884	ZAG000103722
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
Regulatory treatment										
4 Transitional Basel III rules	CET1	AT1		Tier 2				Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	CET1	AT1		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
7 Instrument type (types to be specified by each jurisdiction)	CET1	AT1	AT1	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		152				483	423	500
9 Par value of instrument	13 397	1 534						324	350	500
10 Accounting classification	IFRS: Equity	IFRS: Equity		IFRS: Accrual				IFRS: Accrual	IFRS: Accrual	IFRS: Accrual
11 Original date of issuance	31 March 1969	17 July 2003	22 March 2018	2 April 2012				18 October 2012	26 October 2012	11 March 2013
12 Perpetual or dated	Perpetual	Perpertual	Perpetual	Dated			· ·	Dated	Dated	Dated
13 Original maturity date	No maturity	No maturity		31 March 2028				31 January 2025	31 January 2025	11 March 2025
14 Issuer call subject to prior supervisory approval	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable		31 March 2023	<del> </del>			31 January 2020	31 January 2020	11 March 2020
Tax and/or regulatory event	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Redemption amount										
				Investment amount				Investment amount	Investment amount	
				plus interest plus				plus interest plus	plus interest plus	
			100% of principal plus	change in price of		100% of principal plus		change in price of	change in price of	100% of principal and
	Not applicable	Not applicable		replicated bond	<del></del>	interest		replicated bond	replicated bond	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
	Not applicable	Not applicable	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter
Coupons / dividends  17 Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating
18 Coupon rate and any related index	rioating	riodilig	rioating	rioating	rioating	rioating	rioating	rioating	rioating	rioating
to coupon ate and any related mack	Not applicable	83.33% of Prime Rate	Jibar + 5.15%	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%
19 Existence of a dividend stopper	No	Yes		No				No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary		Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	No	No	No	No	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cummulative	Non-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-
					off as per regulation, at			off as per regulation, at		
	Not applicable	Not applicable	Non-convertible	option of regulator		Non-convertible	Non-convertible	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
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 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
28 if convertible, specify instrument type convertible into	Not applicable	Not applicable		Not applicable				Not applicable	Not applicable	Not applicable
29 if convertible, specify issuer of instrument it converts into	Not applicable	Not applicable		Not applicable			Not applicable	Not applicable	Not applicable	Not applicable
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
			as per regulation, at	as per regulation, at				as per regulation, at	as per regulation, at	as per regulation, at
	Not applicable	Not applicable		option of regulator		Not applicable	Not applicable	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		regulator		Not applicable	Not applicable	regulator	regulator	regulator
32 If write-down, full or partial			Partial or full, as					Partial or full, as	Partial or full, as	Partial or full, as
	Not coalie-l-1-	Not analise !-!-	deemed required by				Not continued.	deemed required by	deemed required by	deemed required by
22 If write down permanent or temporary	Not applicable	Not applicable	regulator Permanent as per	regulator	regulator	Not applicable	Not applicable	regulator Permanent as per	regulator Permanent as per	regulator Permanent as per
33 If write-down, permanent or temporary	Not applicable	Not applicable	G7/2013	Not applicable	Not applicable	Not applicable	Not applicable	G7/2013	G7/2013	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
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	.voc applicable	oc applicable	ос аррисавіе	Any amounts due and		Any amounts due and			Any amounts due and	
	Additional Tier 1			payable to Senior	l '	l '	· ·	payable to Senior	payable to Senior	payable to Senior
	instruments	Tier 2 instruments	Tier 1 instruments	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors
36 Non-compliant transitioned features	Not applicable	Yes		No	No		Yes	No	No	No
37 If yes, specify non-compliant features		Excludes loss								
		absorbency								
	Not applicable	requirements	Not applicable	Not applicable	Not applicable	No PONV in contract	No PONV in contract	Not applicable	Not applicable	Not applicable



## MAIN FEATURES DISCLOSURE TEMPLATE

### Investec Bank Limited 31-Dec-18

losure template for main features of regulatory capital instruments  Issuer	IV033	IV034	IV035	IV036	IV037	IV038	IV039	IV040	IV041	IV042	
	Investec Bank Limited		Investec Bank Limited		Investec Bank Limited						
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG00013342		ZAG000134610		Unlisted		ZAG000139700	ZAG000139718		ZAG000140708	ZAG0001
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
Regulatory treatment			·					·			
Transitional Basel III rules	Tier 2				Tier 2		Tier 2	Tier 2 Tier 2			
Post-transitional Basel III rules	Group and solo		Group and solo		Group and solo		Group and solo	Group and solo		-	Group a
Eligible at solo / group / group and solo Instrument type (types to be specified by each jurisdiction)	Subordinated debt		Subordinated debt	·	Subordinated debt	·	·	Subordinated debt	·	Subordinated debt	Subordinat
Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) <sup>1</sup>	159		1 468		1 501	350	175	589			Suborumat
Par value of instrument	159		1 468		1 724			589			
Accounting classification	IFRS: Accrual		IFRS: Accrual		IFRS: Accrual		IFRS: Accrual	IFRS: Accrual			IFRS
Original date of issuance	11 February 2016		17 March 2016		19 October 2016			29 September 2016		18 November 2016	
Perpetual or dated	Dated		Dated		Dated		Dated	Dated		Dated	21110101111
Original maturity date	11 February 2026		7 April 2027		19 October 2026		31 January 2027	29 September 2026		18 November 2026	21 Novemb
Issuer call subject to prior supervisory approval	Yes	· · · · · · · · · · · · · · · · · · ·	7 April 2027 Yes		Yes		Yes	Yes	·	Yes	ZI NUVEIII
Optional call date, contingent call dates and redemption amount	11 February 2021		7 April 2022		19 October 2021		31 January 2022	29 September 2021		18 November 2021	21 Novem
Tax and/or regulatory event	Yes				Yes			Yes	·		21 1400001111
Redemption amount							inflation adjusted				
	100% of principal and			100% of principal and				100% of principal and			100% of prin
	interest	interest	interest		interest		interest	interest	interest	interest	F.,
Subsequent call date, if applicable	Every reset date	· ·	Every reset date	· '	Every reset date	'	Every reset date	Every reset date	'	Every reset date	Every r
	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	th
Coupons / dividends	El	Fire d	Flooding	Fleating	Mary of Date	Fleeties	Marine d Dete	Flooring	Main and Date	Fleeting	
Fixed or floating dividend coupon	Floating	Fixed	Floating	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mi
Coupon rate and any related index	Jibar + 4.25% No		Jibar + 4.65% No		Libor + 5.5% No		CPI-linked: 2.75%	J + 4.25%		J + 4.25% No	
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory		Mandatory	Mandatory	Mandatory	Mandatory	110	Mandatory	Ma
Existence of step up or other incentive to redeem	No	-	No	-	No	-	,	No		-	IVI
Non-cumulative or cumulative	Cumulative		Cumulative		Cumulative	110	Cumulative	Cumulative		-	Cu
Convertible or non-convertible	Camalative	Cumulative	Cumulative	Cumulative	Camalative	Carrialative	Camalative	Camalative	Carraidave	Camalative	
convertible of non-convertible	Convertible or write- off as per regulation, at	Convertible or write- off as per regulation, at		Convertible or write- off as per regulation, at	Convertible or write- off as per regulation, at			Convertible or write- off as per regulation, at		Convertible or write- off as per regulation, at	Convertible off as per regu
	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
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 a
if convertible, fully or partially	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not a
if convertible, conversion rate	Not applicable		Not applicable		Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	Not a
if convertible, mandatory or optional conversion	Not applicable		Not applicable		Not applicable		Not applicable	Not applicable		Not applicable	Not a
if convertible, specify instrument type convertible into	Not applicable		Not applicable		Not applicable		Not applicable	Not applicable		Not applicable	Not a
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 a
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-off	Partial or full write-off	Partial or full
	as per regulation, at		as per regulation, at		as per regulation, at			as per regulation, at		as per regulation, at	as per regu
	option of regulator	option of regulator	option of regulator		option of regulator	, , ,		option of regulator	option of regulator	option of regulator	option of
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 d
	regulator	regulator	regulator		regulator		regulator	regulator	regulator	regulator	Doubiel
If write-down, full or partial	Partial or full, as deemed required by	deemed required by		deemed required by	Partial or full, as deemed required by	deemed required by	deemed required by	Partial or full, as deemed required by	deemed required by	deemed required by	Partial deemed re
	regulator	regulator	regulator		regulator	regulator	regulator	regulator	regulator	regulator	
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 as per	Permane
	G7/2013	G7/2013	G7/2013		G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	Ni-4-
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 a
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	payable to Senior	Any amounts due and payable to Senior	payable to Senior		payable to Senior	payable to Senior	payable to Senior	payable to Senior	Any amounts due and payable to Senior	payable to Senior	payable
	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	
	No	No	No	No	No	No	No	No	No	No	

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-Dec-18

JISC	losure template for main features of regulatory capital instruments	IV044	IV045	IV046	IV047	IV04
	losure template for main features of regulatory capital instruments  Issuer	10044	17045	10046	10047	1702
_	133401	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limite
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000141797	ZAG000141805	ZAG000144585	Unlisted	Unlist
3	Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Afri
	Regulatory treatment					
	Transitional Basel III rules	Tier 2	Tier 2		Tier 2	Tie
	Post-transitional Basel III rules	Tier 2	Tier 2		Tier 2	Tier
	Eligible at solo / group / group and solo Instrument type (types to be specified by each jurisdiction)	Group and solo	Group and solo	Group and solo	Group and solo	Group and so
/	instrument type (types to be specified by each jurisdiction)	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated de
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	240	1 699		1 360	8
	Par value of instrument	240	1 160		1517	7
	Accounting classification	IFRS: Accrual	IFRS: Accrual		IFRS: Accrual	IFRS: Accru
	Original date of issuance	31 January 2017	31 January 2017		30 June 2017	30 June 20
	Perpetual or dated	Dated	Dated	Dated	Dated	Dat
	Original maturity date	31 January 2027	31 January 2027	21 June 2027	30 June 2022	30 June 20
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Υ
15	Optional call date, contingent call dates and redemption amount	31 January 2022	31 January 2022		30 June 2027	30 June 20
	Tax and/or regulatory event	Yes	Yes	Yes	Yes	١
	Redemption amount					
			inflation adjusted			
		100% of principal and				
		interest	interest		interest	inter
16	Subsequent call date, if applicable	Every reset date	Every reset date	· '	· · ·	Every reset d
		thereafter	thereafter	thereafter	thereafter	thereaf
_	Coupons / dividends	F1 .:	10.	=1 .:		
	Fixed or floating dividend coupon	Floating	Mixed Rate	Floating	Mixed Rate	Mixed Ra
18	Coupon rate and any related index	J + 4.15%	CPI-linked: 2.75%	J + 3.90%	Libor + 4.5%	Libor + 3.41
10	Existence of a dividend stopper	7+4.15% No	No		No	1001 + 5.41
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		Mandatory	Mandato
			No			Wallaat
21	Existence of sten up or other incentive to redeem	l No.				
	Existence of step up or other incentive to redeem  Non-cumulative or cumulative	No Cumulative		Cumulative	Cumulative	
22	Non-cumulative or cumulative	No Cumulative	Cumulative	Cumulative	Cumulative	
22					Cumulative Convertible or write-	Cumulat
22	Non-cumulative or cumulative	Cumulative  Convertible or write-	Cumulative Convertible or write-		Convertible or write-	Cumulat Convertible or wri
22	Non-cumulative or cumulative	Cumulative  Convertible or write-	Cumulative Convertible or write-	Convertible or write- off as per regulation, at	Convertible or write-	Cumulati Convertible or wri
22 23	Non-cumulative or cumulative	Cumulative  Convertible or write- off as per regulation, at	Cumulative Convertible or write- off as per regulation, at	Convertible or write- off as per regulation, at option of regulator	Convertible or write- off as per regulation, at option of regulator	Cumulati  Convertible or wri  off as per regulation, option of regulat
22 23 24 25	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable	Cumulat  Convertible or wri off as per regulation, option of regula  Not applical
22 23 24 25 26	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable	Cumulat  Convertible or wri off as per regulation, option of regula  Not applical  Not applical  Not applical
22 23 24 25 26 27	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable	Cumulati Convertible or wri off as per regulation, option of regular Not applical Not applical Not applical Not applical
22 23 24 25 26 27 28	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Cumulat  Convertible or wri off as per regulation, option of regula Not applical Not applical Not applical Not applical Not applical
22 23 24 25 26 27 28 29	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into  if convertible, specify issuer of instrument it converts into	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Cumulat  Convertible or wri off as per regulation, option of regula  Not applical  Not applical  Not applical
22 23 24 25 26 27 28 29	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Cumulat  Convertible or wri off as per regulation, option of regula Not applical Not applical Not applical Not applical Not applical Not applical
22 23 24 25 26 27 28 29	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into  if convertible, specify issuer of instrument it converts into	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off	Cumulat  Convertible or wri off as per regulation, option of regula Not applical Not applical Not applical Not applical Not applical Not applical Partial or full write-
22 23 24 25 26 27 28 29	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into  if convertible, specify issuer of instrument it converts into	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	Cumulat  Convertible or wri off as per regulation, option of regula Not applica Not applica Not applica Not applica Not applica Not applica Partial or full write- as per regulation,
22 23 24 25 26 27 28 29 30	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into  if convertible, specify issuer of instrument it converts into  Write-down feature	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Post applicable Not applicable Not applicable of under applicable Partial or full write-off as per regulation, at option of regulator	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Post applicable Not applicable Not applicable of the properties of	Cumulat  Convertible or wri off as per regulation, option of regula Not applical Not applical Not applical Not applical Not applical Not applical Partial or full write- as per regulation, option of regula
22 23 24 25 26 27 28 29 30	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into  if convertible, specify issuer of instrument it converts into	Cumulative  Convertible or write- off as per regulation, at option of regulator 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	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Post applicable Not applicable Not applicable Not applicable Output Post applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by	Convertible or write- off as per regulation, at option of regulator 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	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Portial or full write-off as per regulation, at option of regulator PONV as defined by	Cumulat  Convertible or wri off as per regulation, option of regula  Not applica  Not applica  Not applica  Not applica  Not applica  Not applica  Partial or full write- as per regulation, option of regula  PONV as defined
22 23 24 25 26 27 28 29 30	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s) if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Cumulative  Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Post applicable Not applicable Not applicable of under applicable Partial or full write-off as per regulation, at option of regulator	Convertible or write- off as per regulation, at option of regulator 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	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Post applicable Not applicable Not applicable of the properties of	Cumulat  Convertible or wri off as per regulation, option of regula Not applical Not applical Not applical Not applical Not applical Not applical Partial or full write- as per regulation,
22 23 24 25 26 27 28 29 30	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into  if convertible, specify issuer of instrument it converts into  Write-down feature	Cumulative  Convertible or write- off as per regulation, at option of regulator 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	Cumulative  Convertible or write- off as per regulation, at option of regulator 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	Convertible or write- off as per regulation, at option of regulator 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	Convertible or write- off as per regulation, at option of regulator 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	Cumulat  Convertible or wri off as per regulation, option of regula Not applica Not applica Not applica Not applica Not applica Not applica Partial or full write- as per regulation, option of regula PONV as defined regula Partial or full,
22 23 24 25 26 27 28 29 30	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s) if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	Cumulative  Convertible or write- off as per regulation, at option of regulator 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	Cumulative  Convertible or write- off as per regulation, at option of regulator 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	Convertible or write- off as per regulation, at option of regulator 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	Convertible or write- off as per regulation, at option of regulator 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	Cumulat  Convertible or wri off as per regulation, option of regula  Not applica  Not applica  Not applica  Not applica  Not applica  Partial or full write- as per regulation, option of regula  PONV as defined  Partial or full, deemed required
22 23 24 25 26 27 28 29 30	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s) if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	Cumulative  Convertible or write- off as per regulation, at option of regulator  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	Cumulative  Convertible or write- off as per regulation, at option of regulator 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	Convertible or write- off as per regulation, at option of regulator 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	Convertible or write- off as per regulation, at option of regulator 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	Cumulat  Convertible or wri off as per regulation, option of regula Not applical Not applical Not applical Not applical Not applical Ont applical Not applical Fartial or full write- as per regulation, option of regula PONV as defined regula
22 23 24 25 26 27 28 29 30	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into  if convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial	Cumulative  Convertible or write- off as per regulation, at option of regulator 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	Cumulative  Convertible or write- off as per regulation, at option of regulator 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	Convertible or write- off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable In 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	Convertible or write- off as per regulation, at option of regulator 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	Cumulat  Convertible or wri off as per regulation option of regula Not applica Not applica Not applica Not applica Not applica Not applica Partial or full write- as per regulation option of regula Ponva s defined regula Partial or full, deemed required regula Permanent as
22 23 24 25 26 27 28 29 30 31	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into  if convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial	Cumulative  Convertible or write- off as per regulation, at option of regulator 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	Cumulative  Convertible or write- off as per regulation, at option of regulator 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 Permanent as per G7/2013 Not applicable	Convertible or write- off as per regulation, at option of regulator 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 Permanent as per 67/2013 Not applicable	Convertible or write- off as per regulation, at option of regulator 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	Cumulat  Convertible or wri off as per regulation option of regula Not applica Not applica Not applica Not applica Not applica Not applica Partial or full write- as per regulation option of regula PONV as defined regula Partial or full, deemed required regula Permanent as G7/20 Not applica
22 23 24 25 26 27 28 29 30 31 32	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s) if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary	Cumulative  Convertible or write- off as per regulation, at option of regulator 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 and	Cumulative  Convertible or write- off as per regulation, at option of regulator  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  Permanent as per G7/2013  Not applicable	Convertible or write- off as per regulation, at option of regulator 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 Permanent as per G7/2013 Not applicable Any amounts due and	Convertible or write- off as per regulation, at option of regulator 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 Permanent as per G7/2013 Not applicable Any amounts due and	Cumulat  Convertible or wri off as per regulation option of regula Not applica Not applica Not applica Not applica Not applica Not applica Partial or full write- as per regulation option of regula PONV as defined regula Partial or full deemed required regula Permanent as G7/20 Not applica Any amounts due a
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22 23 24 25 26 27 28 29 30 31 32 33	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into  if convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative  Convertible or write- off as per regulation, at option of regulator 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 Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Cumulative  Convertible or write- off as per regulation, at option of regulator 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 Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Convertible or write- off as per regulation, at option of regulator Not applicable In 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 Any amounts due and payable to Senior Creditors	Convertible or write- off as per regulation, at option of regulator Not applicable In a spericable 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 Any amounts due and payable to Senior Creditors	Cumulat  Convertible or wri off as per regulation option of regula Not applica Partial or full write- as per regulation option of regula PONV as defined regula Partial or full, deemed required regula Permanent as G7/2C Not applica Any amounts due e payable to Ser
22 23 24 25 26 27 28 29 30 31 32 33 34 35	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into  if convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Cumulative  Convertible or write- off as per regulation, at option of regulator  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 Partial or full, as demed required by regulator Any amounts due and payable to Senior	Cumulative  Convertible or write- off as per regulation, at option of regulator 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 Partial or full, as deemed required by regulator Applicable Any amounts due and payable to Senior	Convertible or write- off as per regulation, at option of regulator Not applicable In 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 Any amounts due and payable to Senior Creditors	Convertible or write- off as per regulation, at option of regulator 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	Cumulat  Convertible or wri off as per regulation, option of regula  Not applical  Not applical  Not applical  Not applical  Not applical  Partial or full write- as per regulation, option of regula  PONV as defined regula  Partial or full, deemed required regula
22 23 24 25 26 27 28 29 30 31 32 33	Non-cumulative or cumulative  Convertible or non-convertible  if convertible, conversion trigger(s)  if convertible, fully or partially  if convertible, conversion rate  if convertible, mandatory or optional conversion  if convertible, specify instrument type convertible into  if convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative  Convertible or write- off as per regulation, at option of regulator 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 Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Cumulative  Convertible or write- off as per regulation, at option of regulator 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 Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Convertible or write- off as per regulation, at option of regulator Not applicable In 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 Any amounts due and payable to Senior Creditors	Convertible or write- off as per regulation, at option of regulator Not applicable In a spericable 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 Any amounts due and payable to Senior Creditors	Convertible or wr off as per regulation option of regula Not applica Partial or full write as per regulation option of regula PONV as defined regulate Partial or full deemed required Permanent as G7/2( Not applica Not applica 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