

Investec Limited

Main features disclosure template 28 February 2021







MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited 28-Feb-21

		Non-redeemable, non-	Non-redeemable, non										
	Ordinary share capital	cumulative, non- participating	cumulative, non- participating										
Disclosure template for main features of regulatory capital instruments	and premium	preference shares	preference shares	INLV01	INLV05	INLV06	INB001	IV019	IV019A	IV035	IV036	IV037	IV038
1 Issuer										<u>.</u>			
2 Halana idantifica (a o CHCID ICIN a Disambara idantifica fa orienta alexanda)	Investec Limited	Investec Limited ZAE000063814	Investec Bank Limited ZAE000048393			Investec Limited	Investec Limited						
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument	ZAE000081949 South Africa	South Africa	South Africa	ZAG000118647 South Africa	ZAG000150103 South Africa	ZAG000171943 South Africa	BW 000001924 South Africa	-	ZAG000095779 South Africa	ZAG000134610 South Africa	ZAG000135526 South Africa	Unlisted South Africa	ZAG000139593 South Africa
Regulatory treatment	30utii Airica	30utii Airica	30utii Airita	30util Allica	30utii Airica	30utii Airica	30util Allica	30util Allica	30utii Airica	30utii Airica	30utii Airica	30utii Airica	30utii Airica
4 Transitional Basel III rules	CET1	AT1	AT1	AT1	AT1	AT1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	CET1					AT1			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				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	·		AT1		·	·	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	3,039	3,039	1,481			273					32	1,798	350
9 Par value of instrument	3,039	3,039	1,481			273	,				32		350
10 Accounting classification	IFRS: Equity	IFRS: Equity	IFRS: Equity			IFRS: Equity	,			IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual
11 Original date of issuance	10 December 1925	16 February 2005	17 July 2003		. ,	22-Oct-20			28 May 2012	17 March 2016	22 April 2016	19 October 2016	
12 Perpetual or dated	Perpetual	Perpetual	Perpertual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	No maturity	No maturity	No maturity	-	-	No maturity	28-Dec-27	31 March 2028	31 March 2028	7 April 2027	22 July 2026	19 October 2026	23 September 2026
14 Issuer call subject to prior supervisory approval	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	· ·	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	12 August 2024	22 March 2023	22-Jan-26	28-Dec-22	31 March 2023	3 April 2023	7 April 2022	22 July 2021	19 October 2021	23 September 2021
Tax and/or regulatory event	Not applicable	Not applicable	Not applicable	Yes	Yes	Yes	yes	Yes	Yes	Yes	Yes	Yes	Yes
Redemption amount								Investment amount					
				100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	plus interest plus change in price of		100% of principal and	100% of principal and	100% of principal and	100% of principal and
	Not applicable	Not applicable	Not applicable			interest	interest		replicated bond	interest	interest	interest	interest
16 Subsequent call date, if applicable	140t applicable	Not applicable	тот аррпсавіс	Every reset date		Every reset date		· ·	· ·	Every reset date	Every reset date	Every reset date	Every reset date
Coupons / dividends	Not applicable	Not applicable	Not applicable		thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter
17 Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Floating	Mixed Rate	Floating	Floating	Floating	Floating	Mixed Rate	Floating
18 Coupon rate and any related index	Tioating	rioating	rioating	rioating	rioating	rioating	IVIIACU NACE	Tioating	rioating	rioating	rioating	Wilked Nate	rioating
16 Coupon rate and any related index	Not applicable	77.77% of Prime Rate	83.33% of Prime Rate	Jibar + 4.25%	Jibar + 5.15%	Jibar + 4.85%	Libor + 4%	CPI-linked: 2.60%	CPI-linked: 2.60%	Jibar + 4.65%	Jibar + 4.25%	Libor + 5.5%	Jibar + 4.25%
19 Existence of a dividend stopper	No	Yes				Yes					No	No	
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	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	Not applicable	No	No	No	No	No	No	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cummulative	Non-cumulative	Non-cumulative	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-	Convertible or write-	Convertible or write-	Convertible or write-
							off as per regulation,	off as per regulation,		off as per regulation,	off as per regulation,	off as per regulation,	off as per regulation,
	Not applicable	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	at option of regulator	at option of regulator	at option of regulator	at option of regulator	at option of regulator	at option of regulator	at 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
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
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
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
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
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
30 Write-down feature													
					Partial or full write-off					l			
	Not applicable	Not applicable	Not applicable	as per regulation, at option of regulator		option of regulator					as per regulation, at option of regulator		
31 f write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable	PONV as defined by		PONV as defined by		-					
31 II write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable		regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator
32 If write-down, full or partial	140t applicable	Not applicable	тот аррпсавіс	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
32 il witte-down, full of partial				deemed required by	1	deemed required by							
	Not applicable	Not applicable	Not applicable	1	regulator	regulator	regulator		regulator	regulator	regulator	regulator	regulator
33 If write-down, permanent or temporary	поторрина			Permanent as per		Permanent as per	Permanent as per		Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per
	Not applicable	Not applicable	Not applicable			G7/2013	G7/2013		G7/2013	G7/2013	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	Not applicable
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
	Additional Tier 1						payable to Senior				payable to Senior	payable to Senior	
	instruments	Tier 2 instruments	Tier 2 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Creditors st INL	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors
36 Non-compliant transitioned features	Not applicable	Yes	Yes	No	No	No	No	No	No	No	No	No	No
37 If yes, specify non-compliant features		Excludes loss	Excludes loss										
		absorbency	absorbency										
	Not applicable	requirements	requirements	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited 28-Feb-21

Disclosure template for main features of regulatory capital instruments	IV039	IV040	IV041	IV042	IV043	IV044	IV045	IV046	IV047	IV049	IV050
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
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000139700	ZAG000139718	ZAG000139726	ZAG000140708	ZAG000140765	ZAG000141797	ZAG000141805	ZAG000144585	Unlisted	Unlisted	ZAG00015808
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 Afric
Regulatory treatment											
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2		Tier 2		Tier 2		Tier 2		AT
5 Post-transitional Basel III rules	Tier 2	Tier 2 Group and solo	Tier 2	Tier 2	Tier 2		Tier 2		Tier 2	Tier 2	AT Group and sol
6 Eligible at solo / group / group and solo 7 Instrument type (types to be specified by each jurisdiction)	Group and solo Subordinated debt	Subordinated debt	Group and solo Subordinated debt	Group and solo Subordinated debt	Group and solo Subordinated debt		Group and solo Subordinated debt	·	Group and solo Subordinated debt	Group and solo Subordinated debt	AT
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	195	589	190		150		1,908		1,614		
9 Par value of instrument	119	589	190						1,517		11
10 Accounting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accru
11 Original date of issuance	29 September 2016	29 September 2016	29 September 2016	18 November 2016	21 November 2016	31 January 2017	31 January 2017	21 June 2017	30 June 2017	30 June 2017	26-Mar-1
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetu
13 Original maturity date	31 January 2027	29 September 2026	29 September 2026	18 November 2026	21 November 2026	31 January 2027	31 January 2027	21 June 2027	30 June 2022	30 June 2022	No maturi
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes		Yes		Yes		Υe
15 Optional call date, contingent call dates and redemption amount	31 January 2022	29 September 2021	29 September 2021			,	31 January 2022		30 June 2027		26-Jun-2
Tax and/or regulatory event	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Ye
Redemption amount	inflation adjusted						inflation adjusted				
	100% of principal and interest			100% of principal and	100% of principal and interest			100% of principal and		100% of principal and interest	100% of principal an
16 Subsequent call date, if applicable		interest	interest Every reset date	interest			interest Every reset date		interest Every reset date	Every reset date	Every reset dat
To Subsequent can date, if applicable	Every reset date thereafter	Every reset date thereafter	thereafter	Every reset date thereafter	Every reset date thereafter		thereafter		thereafter	thereafter	thereafte
Coupons / dividends	therearter	arereurer.	the curter	the curter	the real ter	Circicultur	therearter	therearter	Circicareci	thereuter	the care
17 Fixed or floating dividend coupon	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Mixed Rate	Floatin
18 Coupon rate and any related index											
	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 + 4.5%	Libor + 3.413%	Jibar + 4.55
19 Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	Υe
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Fully discretional
21 Existence of step up or other incentive to redeem	No	No	No	No	No		No		No		N
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Non-cumulativ
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-	
	off as per regulation, at option of regulator	off as per regulation, at option of regulator	off as per regulation, at option of regulator		off as per regulation, at option of regulator		off as per regulation,	off as per regulation, at option of regulator	off as per regulation, at option of regulator	off as per regulation, at option of regulator	Non-convertib
24 if convertible, conversion trigger(s)	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
26 if convertible, conversion rate	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
28 if convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable		Not applicable		Not applicable		Not applicab
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 applicab
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-off	Partial or full write-off	Partial or full write-o
	as per regulation, at	as per regulation, at					as per regulation, at				as per regulation, a
	option of regulator						option of regulator		option of regulator		option of regulate
31 If write-down, write-down trigger(s)	PONV as defined by	PONV as defined by				· 1	PONV as defined by	1	PONV as defined by	PONV as defined by	PONV as defined b
	regulator	regulator	regulator	regulator	regulator		regulator Partial or full, as		regulator	regulator	regulato
										Partial or full, as	Partial or full, a
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		decided as a standard
32 If write-down, full or partial	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	
	deemed required by regulator	deemed required by regulator	deemed required by regulator	deemed required by regulator	deemed required by regulator	deemed required by regulator	deemed required by regulator	deemed required by regulator	deemed required by regulator	deemed required by regulator	regulato
32 If write-down, full or partial 33 If write-down, permanent or temporary	deemed required by regulator Permanent as per	deemed required by regulator Permanent as per	deemed required by regulator Permanent as per	deemed required by regulator Permanent as per	deemed required by regulator Permanent as per	deemed required by regulator Permanent as per	deemed required by regulator Permanent as per	deemed required by regulator Permanent as per	deemed required by regulator Permanent as per	deemed required by regulator Permanent as per	regulate Permanent as p
33 If write-down, permanent or temporary	deemed required by regulator	deemed required by regulator	deemed required by regulator	deemed required by regulator Permanent as per	deemed required by regulator	deemed required by regulator Permanent as per G7/2013	deemed required by regulator	deemed required by regulator Permanent as per G7/2013	deemed required by regulator	deemed required by regulator	regulate Permanent as p G7/201
	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013	regulate Permanent as p G7/201
33 If write-down, permanent or temporary 34 If write-down, description of write-up mechanism	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable	regulate Permanent as p G7/201
33 If write-down, permanent or temporary 34 If write-down, description of write-up mechanism	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable	regulate Permanent as pe G7/201
33 If write-down, permanent or temporary 34 If write-down, description of write-up mechanism	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and	regulate Permanent as pe G7/201 Not applicabl
33 If write-down, permanent or temporary 34 If write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	regulato Permanent as pe G7/201 Not applicabl
33 If write-down, permanent or temporary 34 If write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	regulato Permanent as pe G7/201 Not applicabl
33 If write-down, permanent or temporary 34 If write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors No	deemed required b regulato Permanent as pe G7/201 Not applicabl Tier 1 instrument N