

Investec Bank plc

Capital instruments' main features template 30 September 2017



## Capital instruments' main features template

Reference date Entity name Level of application 30 September 2017 Investec Bank plc Sub-consolidated

See below capital instruments' main features template populated in line with article 437 of the Capital Requirements Regulation.

Capital instruments' main features template         Ordinary shares         Subordinated fixed rate medium-term note           1         Issuer         Investes Bank plo         Investes Bank plo         Investes Bank plo           3         Operaning law(s) of the instrument         English Law         English Law         English Law           1         Transitional CRR rules         Common Equity Tier 1         Tier 2           5         Post transitional rules         Common Equity Tier 1         Tier 2           6         Post transitional rules         Common Equity Tier 1         Tier 2           7         Instrument type (types to be specified by each juridiction)         Ordinary shares         Tier 2 Instruments           8         resent reporting data) <sup>1</sup> Common Equity Tier 1         Tier 2           9         Norminal annotit of Instrument         E1/187/m         E502/m           9         Redemption price         NA         99.981%, and 20.99281%           10         Accounting classification         Shareholders' equity         Lability - amortised cost           11         Original matury date         Na         UP ap plus accrued but upad interest           10         Accounting classification         Na         Na         Vi Februry 2011           12         Pe				
Capital Instruments' main features template         Ordinary shares         medium-term note           I Issuer         Investec Bank pic         Investec Bank pic         Investec Bank pic           Unique identifier (g CUSIP, ISIN or Bloomberg identifier for private         NA         X50533062788           3 Governing law(s) of the instrument         English Law         English Law         English Law           Regulatory treatment         Instruments' main for the instrument         Enstrument'         Tire 2           6 Eligible at solo/(sub-) consolidated/ solo & (sub-) consolidated         Solo and Consolidated         Solo and Consolidated           7 Instrument type (types to be specified by each jurisdiction)         Ordinary shares         Tire 2         Solo and Consolidated           9 Nominal amount of instrument         E1,187m         E502m         Solo and Consolidated         Solo and Consolidated           10 Accounting classification         Shareholders' equity         Liabitity - amotised cost         Investore Bank pic           11 Original date of issuance         NA         Investore Bank pic         Investore Bank pic           12 Propertual or dates         NA         Investore Bank pic         Investore Bank pic           13 Governing attributity date         NA         Investore Bank pic         Investore Bank pic           14 Issuer call subject to prio				Subardinated fixed rate
Issuer         Invester         Invester         Invester         Eank pic         Invester         Eank pic           2         Diacement)         NA         X50530062788           3         Governing law(s) of the instrument         English Law         English Law         English Law           7         Regulatory treatment         English Law         English Law         English Law           4         Transitional CRR rules         Common Equity Tier 1         Tier 2           5         Post-transitional rules         Common Equity Tier 1         Tier 2           6         Eligible ta solo(sub-) consolidated y solo & (sub-) consolidated         Solo and Consolidated         Solo and Consolidated           7         Instrument type (types to be specified by sach jurisdiction)         Ordinary shares         Tier 2 instruments           8         recent reporting date)         NA         99 981%         99 891%           9         Redemption price         NA         99 981%         99 891%           10         Accounting classification         Shareholders' equity         17 February 2011 tap)           12         Perpetual cradit date or issuence         NA         NA         NA           13         Original matinty date         Na         NA         NA <th></th> <th>Canital instruments' main features template</th> <th>Ordinary shares</th> <th></th>		Canital instruments' main features template	Ordinary shares	
Unique identifier (g CUSIP, ISIN or Bloomberg identifier for private         NA         XS0593062788           3 Governing law(s) of the instrument         English Law         English Law         English Law         English Law           4 Transitional CRR rules         Common Equity Tier 1         Tier 2         5           5 Post-transitional rules         Common Equity Tier 1         Tier 2         5           6 Eligible at solo/(sub-) consolidated solo & (sub-) consolidated         Solo and Consolidated         Solo and Consolidated         Solo and Consolidated           7 Instrument type (types to be specified by esplorited hy as of most test         E1,187m         E502m         5           9 Nominal amount of instrument         E1,187m         E575m         9         a Issue price         NA         Pag basics         2           10 Accounting classification         Shareholders' equity         Liabity - amortised cost         17         February 2011           11 Original date of issuance         NA         (28 June 2011 tap)         12         Papetual         Dated         13           12 Perpetual         Dated         NA         (28 June 2011 tap)         14         Issuer call subject to prior supervisory approval         NA         NA         NA         NA           14 I Super call date, contingent call dates and redemption amount	1			
NA         XS000000000000000000000000000000000000	· ·		intester Baint pie	intestes Paint pie
Regulatory treatment         Common Equity Tier 1         Tier 2           6         Post-transitional rules         Common Equity Tier 1         Tier 2           6         Post-transitional rules         Common Equity Tier 1         Tier 2           7         Instrument type (types to be specified by each jurisdiction)         Ordinary shares         Tier 2 instruments           7         Instrument type (types to be specified by each jurisdiction)         Ordinary shares         Tier 2 instruments           8         recent reporting date) <sup>1</sup> E1.187m         E52m           9         Nominal amount of instrument         E1.187m         E57m           9a         Issue price         NA         99.981%           10         Accounting classification         Shareholders' equity         Uability - mortised cost           11         Original maturity date         NA         (29 June 2011 tap)           12         Perpetual or clated         Ne maturity         17 February 2021           13         Original maturity date         NA         NA           14         Issuer call subject to prior supervisory approval         NA         NA           15         Optional calid cate, it applicable         NA         NA           16         Subsequent cali dates, it ap	2		NA	XS0593062788
4         Transitional CRR rules         Common Equity Tier 1         Tier 2           6         Eligible at solo/sub-) consolidated solo & (sub-) consolidated         Solo and Consolidated         Solo and Consolidated           6         Eligible at solo/sub-) consolidated (sub-) consolidated         Solo and Consolidated         Tier 2 instruments           7         Instrument type (types to be specified by each jurisdiction)         Ordinary shares         Tier 2 instruments           8         recent reporting date) <sup>1</sup> ESSTen         ESSTen           9a         Issue price         NA         99.981%           9b         Redemption price         NA         Unpaid interest           10         Accounting classification         Shareholders' equity         Liability - amorfised cost           11         Original date of issuance         NA         (29 June 2011 tap)         Tertary 2022           14         Issuer call subject to prior supervisory approval         NA         NA         (29 June 2011 tap)           12         Perpetual or dates         NA         (29 June 2011 tap)         Tertary 2022           14         Issuer call subject to prior supervisory approval         NA         NA         NA           15         Optional call date, contingent call dates and redemption amount         NA <td>3</td> <td>Governing law(s) of the instrument</td> <td>English Law</td> <td>English Law</td>	3	Governing law(s) of the instrument	English Law	English Law
5         Post-transitional rules         Common Equity Tier 1         Tier 2           6         Eligible as olor/sub-) consolidated Solo and Consolidated         Solo and Consolidated         Solo and Consolidated           7         Instrument type (types to be specified by each jurisdiction)         Ordinary shares         Tie 2 instruments           8         recent reporting date) <sup>1</sup> É1.187m         E502m           9         Nominal amount of instrument         É1.187m         E502m           9         Redemption price         NA         99.961%           9         Redemption price         NA         17 Fortunary 2011           10         Accounting classification         Shareholders' equity         Liabity - amortised cost           11         Original date of issuance         NA         NA         (29 June 2011 tap)           12         Perpetual         Dated         Perpetual         Dated           13         Original maturity date         NA         NA         NA           14         Issuer call subject to prior supervisory approval         NA         NA         NA           14         Issuer call date, if applicable         NA         NA         NA           15         Optional call date, if applicable         NA <td< td=""><td></td><td></td><td></td><td></td></td<>				
Eligible at sold/sub-) consolidated solo & (sub-) consolidated         Solo and Consolidated         Solo and Consolidated           Instrument type (types to be specified by each jurisdiction)         Ordinary shares         Tier 2 instruments           Amount recognised in regulatory capital (currency in million, as of most the specified by each jurisdiction)         E1,187m         E502m           Nominal amount of instrument         É1,187m         E575n         99.981%           9a Issue price         NA         99.981%         99.981%           9b Redemption price         NA         Unpaid interest         Unpaid interest           10         Accounting classification         Shareholders' equity         Liability - amorfised cost           11         Original maturity date         No maturity         17 February 2021           12         Perpetual or dated         Perpetual         Dated           13         Original maturity date         No maturity         17 February 2022           14         Issuer call subject to prior supervisory approval         NA         NA         Na           14         Coupors/dividends         No         Na         Na           15         Optional call date, contingent call dates and redemption amount         NA         NA         NA           16         Coupors/divid				
Instrument type (types to be specified by each jurisdiction)         Ordinary shares         Tier 2 instruments           Arount recognised in regulatory capital (currency in million, as of most         £1.487m         £502m           9         Nominal amount of instrument         £1.187m         £502m           9         Issue price         NA         99.981%           9         Redemption price         NA         99.981%           90         Redemption price         NA         99.981%           10         Accounting classification         Shareholders' equity         Liability - amorised cost           11         Original date of issuance         NA         (29 June 2011 tap)           12         Perpetual         Dated         (29 June 2011 tap)           13         Original maturity date         Na         NA           14         Issuer call subject to prior supervisory approval         NA         NA           14         Issuer call date, contingent call dates and redemption amount         NA         accrued but unpaid interest           15         Optional call date, if applicable         NA         NA           Couponr ate and any related index         NA         NA         9.625%           19         Existence of a dividend stopper         No				
Amount recognised in regulatory capital (currency in million, as of most recent reporting date)         £1.187m         £502m           9         Nominal amount of instrument         £1.187m         £502m           9a         issue price         NA         99.981%           9b         Redemption price         NA         Unpaid inferest           10         Accounting classification         Shareholders' equity         Liability - amortised cost           11         Original date of issuance         NA         (29 June 2011 tag)           12         Perpetual or dated         Perpetual         Dated           13         Original maturity date         NA         NA           14         Issuer call subject to prior supervisory approval         NA         NA           14         Issuer call date, contingent call dates and redemption amount         NA         saccrued but unpaid interest           16         Subsequent call dates, if applicable         NA         NA         NA           17         Fixed or floating dividend? coupon         Floating         Fixed         Fixed           18         Coupon rate and any related index         NA         NA         Se25%           19         Existence of a dividend stopper         No         No         No	6 7	Eligible at solo/(sub-) consolidated/ solo & (sub-) consolidated		
Formula         F1.187m         E502m           9         Nominal amount of instrument         E1.187m         E575m         93           9         Issue price         NA         93.981%         93.981%           90         Redemption price         NA         93.981%         94.053           10         Accounting classification         Shareholders' equity         Liability - amortised cost           11         Original date of issuance         NA         NA         (29.June 2011 tap)           12         Perpetual of dated         Perpetual         Dated         17           13         Original maturity date         No         Na         NA           14         Issuer call subject to prior supervisory approval         NA         NA         NA           15         Optional call date, contingent call dates and redemption amount         NA         NA         NA           15         Optional call date, contingent call dates and redemption amount         NA         sccue ob ut unpaid interest           16         Subsequent call dates, if applicable         NA         NA         Sc255%           17         Fixed of floating dividend' coupon         Floating         Flixed         Scate ob ut unpaid interest           18	/		Ordinary shares	Tier 2 Instruments
9         Nominal amount of instrument         £1,187m         £575m           9a         Issue price         NA         99,981%           9a         Issue price         NA         uppaki interest           10         Accounting classification         Shareholders' equity         Liability - amortised cost           11         Original date of issuance         NA         (29,4002)         Liability - amortised cost           11         Original mutiny date         NA         (29,4002)         Liability - amortised cost           12         Perpetual or dated         Perpetual         Dated         Dated           13         Original mutiny date         NA         NA         NA           14         Issuer call subject to prior supervisory approval         NA         NA         NA           14         Issuer call date, if applicable         NA         NA         NA           15         Optional call date, if applicable         NA         NA         Subsequent call dates, if applicable           17         Fixed of floating dividend coupon         Floating         Fixed         Fixed           18         Couponal date di ndex         NA         9,625%         Date           19         Listence of step up or other incentive to r	8		£1 187m	£502m
Issue price         NA         99.81%           9b         Redemption price         NA         Pripus accrued but unpaid interest           10         Accounting classification         Shareholders' equity         Lability - amortised cost           11         Original date of issuance         NA         (23 June 2011 (2) June 2011 (June 2011 (2) June 2011 (2) June 2011 (2) June 2011 (Ju				
b         Redemption price         NA         unpaid interest           10         Accounting classification         Shareholders' equity         Liability - amortised cost           11         Original date of issuance         NA         (29 June 2011 tap)           12         Perpetual or dated         Perpetual         Dated           13         Original maturity date         No maturity         17 February 2012           14         Issuer call subject to prior supervisory approval         NA         NA           15         Optional call date, contingent call dates and redemption amount         NA         NA           16         Subsequent call dates, if applicable         NA         NA           7         Fixed or loasing dividend/ coupon         Floating         Fixed           18         Coupon rate and any related index         NA         NA           19         Existence of a dividend stopper         No         No           10         Fully discretionary, partially discretionary or mandatory (in terms of 20 amount)         Euly discretionary         Mandatory           11         Existence of step up or other incentive to redeerem         No         No         No           20         Inoncy or patially         Na         NA         NA	-		,	
bb     Redemption price     NA     unpaid interest.       10     Accounting classification     Shareholders' equity     Liability - amorised cost       11     Original date of issuance     NA     (29 June 2011 tap)       12     Perpetual or dated     Perpetual     Dated       13     Original maturity date     No maturity     17 February 2022       14     Issuer call subject to prior supervisory approval     NA     NA       14     Issuer call subject to prior supervisory approval     NA     NA       14     Issuer call date, contingent call dates and redemption amount     NA     NA       15     Optional call date, contingent call dates and redemption amount     NA     NA       16     Subsequent call date, if applicable     NA     NA       17     Fixed or floating dividend/ coupon     Floating     Fixed       18     Coupon rate and any related index     NA     9.625%       19     Existence of a dividend stopper     No     No       10     discretionary, partially discretionary or mandatory (in terms of     Fully discretionary, managet dividend/       20b amount)     12     Existence of step up or other incentive to redeem     No     No       21     Existence of undividen concentible     Nonconvertible     Nonconvertible       24<	00			
Image: constraint of the second state of th	9b	Redemption price	NA	
11     Original date of issuance     NA     (29 June 2011 tap)       12     Perpetual or dated     Dated     Dated       13     Original maturity date     No maturity     17 February 2022       14     Issuer call subject to prior supervisory approval     NA     NA       15     Optional call date, contingent call dates and redemption amount     NA     NA     NA       15     Optional call date, contingent call dates and redemption amount     NA     NA     NA       16     Subsequent call dates, if applicable     NA     NA     NA       17     Fixed of floating dividend' coupon     Floating     Fixed       18     Coupons' dividend' coupon     Floating     Fixed       19     Existence of a dividend stopper     No     No       10     Fully discretionary, partially discretionary or mandatory (in terms of     Fully discretionary     Mandatory       20a timings)     Fully discretionary, partially discretionary or mandatory (in terms of     No     No       21     Existence of step up or other incentive to redeem     No     No       22     If convertible, conversion trigger(s)     NA     NA       23     Convertible, on-convertible     Nonconvertible     Nonconvertible       24     If convertible, conversion rate     NA     NA	10	Accounting classification	Shareholders' equity	Liability - amortised cost
12       Perpetual or dated       Perpetual       Dated         13       Original maturity date       No maturity       17 February 2022         14       Issuer call subject to prior supervisory approval       NA       NA         14       Issuer call subject to prior supervisory approval       NA       NA         15       Optional call date, contingent call dates and redemption amount       NA       Redemption at par plus accrued but unpaid interest         16       Subsequent call dates, if applicable       NA       NA       NA         17       Fixed or floating dividend' coupon       Floating       Fixed       Fixed         18       Coupons' dividends stopper       No       No       No       No         19       Existence of a dividend stopper       No       No       No       No         20a       fully discretionary, partially discretionary or mandatory (in terms of 20b amount)       Fully discretionary       Mandatory         21       Existence of step up or other incentive to redeem       No       No       No         22       Noncumulative or cumulative       Nonconvertible       Nonconvertible       Nonconvertible         23       Convertible, rouversion ringger(s)       NA       NA       NA       NA       NA      <				17 February 2011
13       Original maturity date       No maturity       17 February 2022         14       Issuer call subject to prior supervisory approval       NA       NA         14       Issuer call subject to prior supervisory approval       NA       NA         14       Issuer call subject to prior supervisory approval       NA       NA         15       Optional call date, contingent call dates and redemption amount       NA       accrued but unpaid interest         16       Subsequent call date, if applicable       NA       NA       NA         17       Fixed of floating dividend/ coupon       Floating       Fixed       Fixed         17       Fixed of floating dividend/ coupon       Floating       Fixed       NA       9.625%         19       Existence of a dividend stopper       No       No       No       No         19       Existence of stop up or other incentive to redeem       No       No       No       No         20b amount)       porterible, convertible       Nonconvertible       Nonconvertible       Nonconvertible         21       Existence of step up or other incentive to redeem       No       No       No       No         22       Noncumulative       Cumulative       Na       Na       Na       Na <td< td=""><td></td><td></td><td></td><td></td></td<>				
14     Issuer call subject to prior supervisory approval     NA     NA       15     Optional call date, contingent call dates and redemption amount     NA     NA       15     Optional call date, contingent call dates and redemption amount     NA     NA       16     Subsequent call date, if applicable     NA     NA       17     Fixed or floating dividend/ coupon     Floating     Fixed       18     Coupons' dividends     NA     9.625%       19     Existence of a dividend stopper     No     No       19     Existence of a dividend stopper     No     No       19     Existence of stop up or other incentive to redeerm     No     No       20bamount)     Fully discretionary     Mandatory       21     Existence of step up or other incentive to redeerm     No     No       22     Convertible, onvertible     Noncomulative     Cumulative       23     Convertible, convertible     NA     NA       24     If convertible, fully or partially     NA     NA       25     If convertible, specify issuer of instrument it converts into     NA     NA       24     If convertible, specify issuer of instrument it converts into     NA     NA       29     If convertible, specify issuer of instrument it converts into     NA     NA <td></td> <td></td> <td></td> <td></td>				
If write-down, write-down triggers(s)         NA         NA         NA           15         Optional call date, contingent call dates and redemption amount         NA         Redemption at par plus accrued but unpaid interest           16         Subsequent call dates, if applicable         NA         NA           17         Fixed or floating dividend/ coupon         Floating         Fixed           17         Fixed or floating dividend/ coupon         Floating         Fixed           18         Coupons rate and any related index         NA         9.625%           19         Existence of a dividend stopper         No         No           Fully discretionary, partially discretionary or mandatory (in terms of 20a amount)         Fully discretionary         Mandatory           21         Existence of step up or other incentive to redeem         No         No         No           23         Convertible, conversion trigger(s)         NA         NA         NA           24         If convertible, conversion rate         NA         NA         NA           25         If convertible, conversion rate         NA         NA         NA           28         If convertible, specify instrument it converts into         NA         NA         NA           29         If convertible, speci				
Image: state of the s	14	Issuer call subject to prior supervisory approval	NA	NA
Image: state of the s				
15       Optional call date, contingent call dates and redemption amount       NA       Redemption at par plus accrued but unpaid interest         16       Subsequent call dates, if applicable       NA       NA       NA         17       Fixed or floating dividends       Fixed       Fixed       Fixed       Fixed         18       Coupons/ dividends       NA       NA       9.625%       9.625%         19       Existence of a dividend stopper       No       No       No         Fully discretionary, partially discretionary or mandatory (in terms of 20a timings)       Fully discretionary mandatory (in terms of 20a timings)       Mandatory         20a timings       Fully discretionary or mandatory (in terms of 20a timings)       No       No       No         21       Existence of step up or other incentive to redeem       No       No       No         22       Convertible or non-convertible       Nonconvertible       Nonconvertible       Na         23       Convertible, fully or partially       NA       NA       NA         24       If convertible, conversion rate       NA       NA       NA         25       If convertible, specify instrument type convertible into       NA       NA       NA         26       If convertible, specify instrument type convertible into<				
15     Optional call date, contingent call dates and redemption amount     NA     accrued but unpaid interest.       16     Subsequent call dates, if applicable     NA     NA       17     Fixed or floating dividend/ coupon     Floating     Fixed       18     Coupon rate and any related index     NA     9.625%.       19     Existence of a dividend stopper     No     No       Fully discretionary, partially discretionary or mandatory (in terms of 20b amount)     Fully discretionary     Mandatory       11     Existence of step up or other incentive to redeem     No     No       12     Existence of step up or other incentive to redeem     No     No       13     Existence of step up or other incentive to redeem     No     No       14     Fourweitible, conversion trigger(s)     NA     NA       15     Convertible or non-convertible     Noncomulative     Cumulative       16     If convertible, conversion trigger(s)     NA     NA       16     If convertible, specify instrument type convertible into     NA     NA       16     If convertible, specify instrument type convertible into     NA     NA       16     If write-down, write-down triggers(s)     NA     NA       16     If write-down, triggers(s)     NA     NA       17     If write-do				
16       Subsequent call dates, if applicable       NA       NA         Coupons/ dividends       Floating       Fixed         17       Fixed or floating dividend/ coupon       Floating       Fixed         18       Coupons/ dividend/ coupon       Floating       Fixed         19       Existence of a dividend stopper       No       No         20a       Winscretionary, partially discretionary or mandatory (in terms of Fully discretionary       Mandatory         20a amount)       Fully discretionary, partially discretionary or mandatory (in terms of 20bamount)       Fully discretionary       Mandatory         21       Existence of step up or other incentive to redeem       No       No       No         22       Noncumulative or cumulative       Cumulative       Cumulative       23         23       Convertible, conversion trigger(s)       NA       NA       NA         24       If convertible, conversion rate       NA       NA       NA         25       If convertible, mandatory or optional conversion       NA       NA       NA         26       If convertible, specify instrument type convertible into       NA       NA       NA         30       Write-down features       NA       NA       NA       NA         31<	15	Optional call data, contingent call datas and redemption amount	ΝΔ	
Coupons/ dividends       Fixed or floating dividend/ coupon       Floating       Fixed         17       Fixed or floating dividend/ coupon       Floating       Fixed         18       Coupons/ dividends topper       NA       9.625%         19       Existence of a dividend stopper       No       No         20a limings)       Fully discretionary, partially discretionary or mandatory (in terms of 20b amount)       Fully discretionary       Mandatory         21       Existence of step up or other incentive to redeem       No       No       No         22       Noncumulative or cumulative       Noncumulative       Cumulative         23       Convertible, conversion trigger(s)       NA       NA       NA         24       If convertible, conversion trigger(s)       NA       NA       NA         25       If convertible, conversion rate       NA       NA       NA         26       If convertible, mandatory or optional conversion       NA       NA       NA         29       If convertible, specify instrument the convertis into       NA       NA       NA         29       If convertible, specify issuer of instrument it converts into       NA       NA       NA         30       Write-down features       NA       NA       NA <td></td> <td></td> <td></td> <td></td>				
17       Fixed or floating dividend/ coupon       Floating       Fixed         18       Coupon rate and any related index       NA       9.625%         19       Existence of a dividend stopper       No       No         20a timings)       Fully discretionary, partially discretionary or mandatory (in terms of Fully discretionary and the providend stopper)       Mandatory         20b amount)       Fully discretionary, partially discretionary or mandatory (in terms of Fully discretionary discretionary discretionary or mandatory (in terms of Comparison triger)       Mandatory         21       Existence of step up or other incentive to redeem       No       No         22       Noncumulative or cumulative       Nonconvertible       Nonconvertible         23       Convertible, conversion trigger(s)       NA       NA         24       If convertible, conversion trigger(s)       NA       NA         25       If convertible, mandatory or optional conversion       NA       NA         26       If convertible, specify instrument type convertible into       NA       NA         28       If convertible, specify instrument type convertisinto       NA       NA         30       Write-down features       NA       NA       NA         31       If write-down, full or partial       NA       NA       NA <td>10</td> <td></td> <td></td> <td></td>	10			
18       Coupon rate and any related index       NA       9.625%         19       Existence of a dividend stopper       No       No         Fully discretionary, partially discretionary or mandatory (in terms of       Fully discretionary       Mandatory         20a timings)       Fully discretionary, partially discretionary or mandatory (in terms of       Fully discretionary       Mandatory         20b amount)       Fully discretionary       Mandatory       Mandatory         21       Existence of step up or other incentive to redeem       No       No         22       Convertible or convertible       Nonconvertible       Nonconvertible         23       Convertible, fully or partially       NA       NA         24       If convertible, conversion trigger(s)       NA       NA         25       If convertible, conversion rate       NA       NA         26       If convertible, specify instrument type conversion       NA       NA         29       If convertible, specify instrument type converts into       NA       NA         29       If convertible, specify instrument tic converts into       NA       NA         30       Write-down features       NA       NA       NA         31       If write-down, write-down triggers(s)       NA	17		Floating	Fixed
19       Existence of a dividend stopper       No       No         Fully discretionary, partially discretionary or mandatory (in terms of Fully discretionary, partially discretionary or mandatory (in terms of 20b amount)       Fully discretionary       Mandatory         21       Existence of step up or other incentive to redeem       No       No       No         22       Noncumulative or cumulative       Nonconvertible       Nonconvertible       No         23       Convertible, conversion trigger(s)       NA       NA       NA         24       If convertible, conversion trigger(s)       NA       NA       NA         25       If convertible, conversion rate       NA       NA       NA         26       If convertible, mandatory or optional conversion       NA       NA       NA         26       If convertible, specify instrument type convertible into       NA       NA       NA         29       If convertible, specify instrument tic converts into       NA       NA       NA         30       Write-down, write-down triggers(s)       NA       NA       NA         31       If write-down, write-down triggers(s)       NA       NA       NA         32       If write-down, full or partial       NA       NA       NA       NA       NA				
20a timings)       Fully discretionary       Mandatory         Fully discretionary, partially discretionary or mandatory (in terms of       Fully discretionary       Mandatory         20b amount)       Fully discretionary       Mandatory         21 Existence of step up or other incentive to redeem       No       No         22 Noncumulative or cumulative       Nonconvertible       Nonconvertible         23 Convertible or non-convertible       Nonconvertible       Nonconvertible         24 If convertible, conversion trigger(s)       NA       NA         25 If convertible, conversion rate       NA       NA         26 If convertible, specify instrument type convertible into       NA       NA         29 If convertible, specify instrument type converts into       NA       NA         30 Write-down features       NA       NA         31 If write-down, write-down triggers(s)       NA       NA         32 If write-down, full or partial       NA       NA         33 If write-down, permanent or temporary       NA       NA         34 If temporary write-down, description of write-up mechanism       NA       NA         35 type immediately senior to instrument)       Subordinated to payments of any amounts due and payable to Senior Creditors         36 Non-compliant transitioned features       NA <t< td=""><td></td><td></td><td>No</td><td>No</td></t<>			No	No
Fully discretionary, partially discretionary or mandatory (in terms of 20b amount)       Fully discretionary       Mandatory         21       Existence of step up or other incentive to redeem       No       No         22       Noncumulative or cumulative       Nonconvertible       Nonconvertible         23       Convertible, conversion trigger(s)       NA       NA         24       If convertible, conversion trigger(s)       NA       NA         25       If convertible, conversion rate       NA       NA         26       If convertible, conversion rate       NA       NA         27       If convertible, specify instrument type convertible into       NA       NA         29       If convertible, specify instrument type convertible into       NA       NA         29       If convertible, specify instrument type convertis into       NA       NA         30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA       NA         32       If write-down, full or partial       NA       NA       NA         33       If write-down, full or partial       NA       NA       NA         34       If tremporary write-down, description of write-up mechanism       NA       N		Fully discretionary, partially discretionary or mandatory (in terms of		
20b       amount)       Fully discretionary       Mandatory         21       Existence of step up or other incentive to redeem       No       No         22       Noncumulative or cumulative       Cumulative       Cumulative         23       Convertible or non-convertible       Nonconvertible       Nonconvertible         24       If convertible, conversion trigger(s)       NA       NA         25       If convertible, fully or partially       NA       NA         26       If convertible, mandatory or optional conversion       NA       NA         27       If convertible, specify instrument type convertible into       NA       NA         28       If convertible, specify issuer of instrument it converts into       NA       NA         29       If convertible, specify issuer of instrument it converts into       NA       NA         30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA         32       If write-down, network, description of write-up mechanism       NA       NA         33       If write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA      <	20a		Fully discretionary	Mandatory
21       Existence of step up or other incentive to redeem       No       No         22       Noncumulative or cumulative       Cumulative       Cumulative         23       Convertible or non-convertible       Nonconvertible       Nonconvertible         24       If convertible, conversion trigger(s)       NA       NA         25       If convertible, conversion rate       NA       NA         26       If convertible, mandatory or optional conversion       NA       NA         27       If convertible, specify instrument type convertible into       NA       NA         28       If convertible, specify instrument type converts into       NA       NA         30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA         32       If write-down, description of write-up mechanism       NA       NA         33       If write-down, permanent or temporary       NA       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA       Subordinated to payments subordinated hierarchy in liquidation (specify instrument subordinate claim in liquidation of the b				
22       Noncumulative or cumulative       Cumulative       Cumulative         23       Convertible or non-convertible       Nonconvertible       Nonconvertible         24       If convertible, conversion trigger(s)       NA       NA         25       If convertible, fully or partially       NA       NA         26       If convertible, fully or partially       NA       NA         26       If convertible, mandatory or optional conversion       NA       NA         27       If convertible, mandatory or optional conversion       NA       NA         28       If convertible, specify instrument type convertible into       NA       NA         29       If convertible, specify issuer of instrument it converts into       NA       NA         30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA         32       If write-down, full or partial       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         35       type imm				
23       Convertible or non-convertible       Nonconvertible       Nonconvertible         24       If convertible, conversion trigger(s)       NA       NA         25       If convertible, fully or partially       NA       NA         26       If convertible, mandatory or optional conversion       NA       NA         26       If convertible, mandatory or optional conversion       NA       NA         27       If convertible, specify instrument type convertible into       NA       NA         28       If convertible, specify issuer of instrument it converts into       NA       NA         29       If convertible, specify issuer of instrument it converts into       NA       NA         30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA         32       If write-down, permanent or temporary       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of specify instrument       Represents the most subordinated hierarchy in liquidation (specify instrument so f any amounts due and liquidation of the bank       payable to Senior Creditors			-	
24       If convertible, conversion trigger(s)       NA       NA         25       If convertible, fully or partially       NA       NA         26       If convertible, conversion rate       NA       NA         27       If convertible, mandatory or optional conversion       NA       NA         28       If convertible, specify instrument type convertible into       NA       NA         28       If convertible, specify instrument it converts into       NA       NA         30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA         32       If write-down, permanent or temporary       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         35       type immediately senior to instrument)       Subordinated to payments of any amounts due and liquidation of the bank       payable to Senior Creditors         36       Non-compliant transitioned features       NA       NA       NA				
25       If convertible, fully or partially       NA       NA         26       If convertible, conversion rate       NA       NA         27       If convertible, mandatory or optional conversion       NA       NA         28       If convertible, specify instrument type convertible into       NA       NA         29       If convertible, specify instrument type convertible into       NA       NA         20       If convertible, specify issuer of instrument it converts into       NA       NA         30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA         32       If write-down, full or partial       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         35       type immediately senior to instrument)       Ilquidation (specify instrument       Subordinate claim in liquidation of the bank       payable to Senior Creditors         36       Non-compliant transitioned features       NA       NA       NA       NA				
26       If convertible, conversion rate       NA       NA         27       If convertible, mandatory or optional conversion       NA       NA         28       If convertible, specify instrument type convertible into       NA       NA         29       If convertible, specify issuer of instrument it converts into       NA       NA         30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA         32       If write-down, write-down triggers(s)       NA       NA         33       If write-down, full or partial       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         35       type immediately senior to instrument)       subordinate claim in in iquidation (specify instrument liquidation of the bank payable to Senior Creditors         36       Non-compliant transitioned features       NA       NA	24	If convertible, conversion ingger(s)		
27       If convertible, mandatory or optional conversion       NA       NA         28       If convertible, specify instrument type convertible into       NA       NA         29       If convertible, specify instrument type convertible into       NA       NA         29       If convertible, specify issuer of instrument it converts into       NA       NA         30       Write-down features       NA       NA         30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA         32       If write-down, full or partial       NA       NA         33       If write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         35       type immediately senior to instrument)       liquidation of the bank       subordinate dom in subordinate dom in subordinate defeatures         36       Non-compliant transitioned features       NA       NA       NA				
28       If convertible, specify instrument type convertible into       NA       NA         29       If convertible, specify issuer of instrument it converts into       NA       NA         30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA         32       If write-down, urite-down, triggers(s)       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         35       type immediately senior to instrument)       liquidation (specify instrument liquidation of the bank       Subordinated to payments of any amounts due and payable to Senior Creditors				
29       If convertible, specify issuer of instrument it converts into       NA       NA         30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA         32       If write-down, full or partial       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         35       type immediately senior to instrument)       subordinate claim in liquidation (specify instrument liquidation of the bank payable to Senior Creditors       Subordinate do payments of any amounts due and payable to Senior Creditors         36       Non-compliant transitioned features       NA       NA				
30       Write-down features       NA       NA         31       If write-down, write-down triggers(s)       NA       NA         32       If write-down, full or partial       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         35       type immediately senior to instrument)       subordinate claim in liquidation (specify instrument liquidation of the bank payable to Senior Creditors       Subordinate do payments of any amounts due and payable to Senior Creditors         36       Non-compliant transitioned features       NA       NA				
32       If write-down, full or partial       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         7       Position in subordinated hierarchy in liquidation (specify instrument       Represents the most subordinate claim in of any amounts due and liquidation of the bank       Subordinate do Senior Creditors         36       Non-compliant transitioned features       NA       NA       No			NA	NA
32       If write-down, full or partial       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         7       Position in subordinated hierarchy in liquidation (specify instrument       Represents the most subordinate claim in of any amounts due and liquidation of the bank       Subordinate do Senior Creditors         36       Non-compliant transitioned features       NA       NA       No				
32       If write-down, full or partial       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         7       Position in subordinated hierarchy in liquidation (specify instrument       Represents the most subordinate claim in of any amounts due and liquidation of the bank       Subordinate do Senior Creditors         36       Non-compliant transitioned features       NA       NA       No				
32       If write-down, full or partial       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         7       Position in subordinated hierarchy in liquidation (specify instrument       Represents the most subordinate claim in of any amounts due and liquidation of the bank       Subordinate do Senior Creditors         36       Non-compliant transitioned features       NA       NA       No				
32       If write-down, full or partial       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         7       Position in subordinated hierarchy in liquidation (specify instrument       Represents the most subordinate claim in of any amounts due and liquidation of the bank       Subordinate to Senior Creditors         36       Non-compliant transitioned features       NA       NA       No				
32       If write-down, full or partial       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         7       Position in subordinated hierarchy in liquidation (specify instrument       Represents the most subordinate claim in of any amounts due and liquidation of the bank       Subordinate to Senior Creditors         36       Non-compliant transitioned features       NA       NA       No				
32       If write-down, full or partial       NA       NA         33       If write-down, permanent or temporary       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         34       If temporary write-down, description of write-up mechanism       NA       NA         7       Position in subordinated hierarchy in liquidation (specify instrument       Represents the most subordinate claim in of any amounts due and liquidation of the bank       Subordinate to Senior Creditors         36       Non-compliant transitioned features       NA       NA       No	31	If write-down, write-down triagers(s)	NA	NA
33         If write-down, permanent or temporary         NA         NA           34         If temporary write-down, description of write-up mechanism         NA         NA           34         If temporary write-down, description of write-up mechanism         NA         NA           4         Position in subordinated hierarchy in liquidation (specify instrument         Represents the most subordinate claim in in type immediately senior to instrument)         Subordinate do payments of any amounts due and payable to Senior Creditors           36         Non-compliant transitioned features         NA         NA				
34     If temporary write-down, description of write-up mechanism     NA       34     If temporary write-down, description of write-up mechanism     NA       4     Represents the most subordinate claim in type immediately senior to instrument)     Subordinate do payments subordinate claim in liquidation of the bank     Subordinated to payments of any amounts due and payable to Senior Creditors       36     Non-compliant transitioned features     NA     No				
Position in subordinated hierarchy in liquidation (specify instrument type immediately senior to instrument)subordinate claim in liquidation of the bankof any amounts due and payable to Senior Creditors36Non-compliant transitioned featuresNANo				
Position in subordinated hierarchy in liquidation (specify instrument type immediately senior to instrument)subordinate claim in liquidation of the bankof any amounts due and payable to Senior Creditors36Non-compliant transitioned featuresNANo				
35         type immediately senior to instrument)         liquidation of the bank         payable to Senior Creditors           36         Non-compliant transitioned features         NA         No			Represents the most	Subordinated to payments
36 Non-compliant transitioned features NA No		Position in subordinated hierarchy in liquidation (specify instrument	subordinate claim in	of any amounts due and
37 If yes, specify non-compliant features NA NA				
	37	If yes, specify non-compliant features	NA	NA

Note 1: Amount recognised in regulatory capital at 30 September 2017 takes into account the amortisation of the tier 2 instrument