Standard Bank Group
Capital instruments - main features disclosure template

	Ordinary share capital (including share premium)	Subordinated bond - SBK9	Subordinated bond - SBK16	Subordinated bond - SBK17	Subordinated bond - SBK18	Subordinated bond - SBK19	Subordinated bond - SBK20	Subordinated bond - SBK21	Subordinated bond - SBK22	Subordinated bond - SBK23	Subordinated bond - SBK24	Subordinated bond - SBK25	Subordinated bond - SBK26	Ordinary share capital (including share premium)	Cumulative Preference Share Capital
Issuer	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBG	SBG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		ZAG000029687	ZAG000093741	ZAG000097619	ZAG000100827	ZAG000100835	ZAG00121781	ZAG000123258	ZAG000126442	ZAG000126434	ZAG000130584	ZAG000135781	ZAG000135799	SBK ZAE 000109815	SBKP ZAE000038881
Governing law(s) of the instrument	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA
Regulatory Treatment															
Transitional Basel III rules	CET I	Tier II	Tier II	Tier II	Tier II	Tier II	N/A	N/A	N/A	N/A	N/A	N/A	N/A	CET I	Tier II
Post-transitional Basel III rules	CET I	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	CET I	Tier II
Eligible at solo/group/group & solo	Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group	Group
Instrument type (types to be specified by each jurisdiction)	Ordinary Share capital and premium	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Ordinary Share capital and premium	Preference share capital and share premium
Amount recognised in regulatory capital (currency in Rm, as of most recent reporting date)	ZAR 43 698	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 1 750	ZAR 250	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR1 200	ZAR 500	ZAR 17 871	ZAR 4.0
Par value of instrument	ZAR 1	ZAR 1 500	ZAR 2 000	ZAR 2 000	ZAR 3 500	ZAR 500	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR 1 200	ZAR 500	10c	ZAR 1
Accounting classification	Equity attributable to ordinary shareholders	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Equity attributable to ordinary shareholders	Preference share capital and share premium
Original date of issuance	Ongoing	2006/04/10	2012/03/15	2012/07/30	2012/10/24	2012/10/24	2014/12/02	2015/01/28	2015/05/28	2015/05/28	2015/10/19	2016/04/25	2016/04/25	Ongoing	1969/11/25
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual
Original maturity date	N/A	2023/04/10	2023/03/15	2024/07/30	2025/10/24	2024/10/24	2024/12/02	2025/01/28	2025/05/28	2027/05/28	2025/10/19	2026/04/25	2026/04/25	N/A	N/A
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No
Optional call date, contingent call dates and redemption amount (currency in Rm)	N/A	2018/04/10 ZAR 1 500	2018/03/15 ZAR 2 000	2019/07/30 ZAR 2 000	2020/10/24 ZAR 3 500	2019/10/24 ZAR 500	2019/12/02 ZAR 2 250	2020/01/28 ZAR 750	2020/05/28 ZAR 1 000	2022/05/28 ZAR 1 000	2020/10/19 ZAR 880	2021/04/25 ZAR 1 200	2021/04/25 ZAR 500	N/A	N/A
Subsequent call dates, if applicable	N/A	2018/04/10 or any subsequent interest payment date	2018/03/15 or any subsequent interest payment date	2019/07/30 or any subsequent interest payment date	2020/10/24 or any subsequent interest payment date	2019/10/24 or any subsequent interest payment date	2019/12/02 or any interest payment date thereafter	2020/01/28 or any interest payment date thereafter	2020/05/28 or any interest payment date thereafter	2022/05/28 or any interest payment date thereafter	2020/10/19 or any interest payment date thereafter	2021/04/25 or any interest payment date thereafter	2021/04/25 or any interest payment date thereafter	N/A	N/A
Coupons / dividends															
Fixed or floating dividend/coupon	N/A	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	N/A	Fixed
Coupon rate and any related index	N/A	8.40% semi annual	JIBAR + 210bps	JIBAR + 220bps	JIBAR + 235bps	JIBAR + 220bps	JIBAR + 350bps	JIBAR + 330bps	JIBAR + 350bps	11.56% semi annual	JIBAR + 350bps	JIBAR + 400bps	12.25% semi annual	N/A	6.50%
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Full discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Full discretionary	Full discretionary
Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Write-down feature	N/A	N/A	N/A	N/A	N/A	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A
If write-down, write-down trigger (s)	N/A	N/A	N/A	N/A	N/A	N/A	Point of non-viability	Point of non-viability	Point of non-viability	Point of non-viability	Point of non-viability	Point of non-viability	Point of non-viability	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	N/A	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	N/A	N/A
If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A	N/A	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	N/A	N/A
If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Basel III compliant Additional Tier 1	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Cumulative preference shares, Basel 3 compliant Additional Tier 1 and Non-cumulative preference shares, subject to regulatory clarification of their ranking	Basel 3 compliant Additional Tier 1, and Non-cumulative preference shares subject to regulatory clarification of their ranking
Non-compliant transitioned features	No	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	Yes
If yes, specify non-compliant features	N/A	Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Regulation 38(11)(b)(i)

Non Cumulative Preference Share Capital	Subordinated bond - SBT101	Subordinated bond - SBT102	Subordinated bond - Standard Bank Swaziland 1	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Standard Bank Mozambique	Subordinated bond - CfC Stanbic Bank Kenya	Subordinated loan - Standard Bank Mauritius	Subordinated loan - Standard Bank Angola	Subordinated loan - Stanbic Bank IBTC	Subordinated loan - Standard Bank Zambia	Subordinated loan - Stanbic Bank DRC	Subordinated bond - Stanbic Bank IBTC	Subordinated bond - Standard Bank Namibia	Subordinated loan - Stanbic Bank Botswana	Subordinated bond - Stanbic Bank Zambia	Subordinated loan - Standard Bank Namibia	Subordinated loan - Standard Bank Lesotho
SBG	SBG	SBG	Standard Bank Swaziland Limited	Standard Bank Mozambique	Standard Bank Mozambique	Standard Bank Mozambique	CFC Stanbic Bank Limited	Standard Bank Mauritius	Standard Bank Angola	Stanbic Bank IBTC	Standard Bank Zambia	Stanbic Bank DRC	Stanbic Bank IBTC	Standard Bank Namibia	Stanbic Bank Botswana	Stanbic Bank Zambia	Standard Bank Namibia	Standard Bank Lesotho
SBPP ZAE000056339	ZAG000143017	ZAG000146622	SZD000551465	MZSTB0OC1516	MZSTB0OC1524	MZSTBOC1532	KE4000002438	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	NGSB20245181	NA000A1ZRK11	Standard Bank South Africa	ZM2000000272	Standard Bank South Africa	Standard Bank South Africa
SA	SA	SA	Swaziland	Mozambique	Mozambique	Mozambique	Kenya	Mauritius	Angola	Nigeria	Zambia	DRC Congo	Nigeria	Namibia	Botswana	Zamiba	Namibia	Lesotho
Additional tier I	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Tier II	N/A	N/A	Tier II	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Additional tier I	Additional tier I	Additional tier I	N/A	N/A	N/A	N/A	N/A	Tier II	N/A	N/A	Tier II	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Group	Group	Group	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
Preference share capital and share premium	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
ZAR 2 748	ZAR 1 744	ZAR 1 800	E 50	MT 300	MT 381	MT 320	KES 4 000	USD 25	AOA 4 980	NGN 14 573	ZMK 145	CDF 4 689	NGN 15 440	NAD 100	BWP 300	ZMK 36.7	NAD 100	LES 50
1 c	ZAR 1 744	ZAR 1 800	E 50	MT 300	MT 381	MT 320	KES 4 000	USD 25	AOA 4 980	NGN 14 573	ZMK 145	CDF 4 689	NGN 15 440	NAD 100	BWP 300	ZMK 36.7	NAD 100	LES 50
Preference share capital and share premium	Equity	Equity	Subordinated debt	Subordinated bond	Subordinated bond	Subordinated bond	Subordinated debt	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated debt	Subordinated debt	Subordinated loan	Subordinated debt	Subordinated loan	Subordinated loan
2004/07/07, 2006/05/23, 2006/08/12	2017/03/30	2017/09/21	2014/12/14	2015/08/07	2015/09/04	2015/10/29	2014/12/15	2012/12/03	2013/05/23	2013/04/30	2016/12/13	2014/05/20	2014/09/30	2014/10/23	2014/11/28	2014/10/31	2015/04/30	2015/08/03
Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
N/A	N/A	N/A	2024/12/14	2025/09/04	2025/09/04	2025/10/29	2021/12/08	2022/12/04	2023/05/23	2025/05/31	2026/12/13	2024/05/20	2024/09/30	2024/10/23	2024/11/28	2024/10/31	2025/04/30	2025/08/03
No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N/A	31/03/2022	30/09/2022	2019/12/14	2020/09/04	2020/09/04	2020/10/29	June 2020	2017/12/29	2018/05/23	2020/05/31	2021/12/13	2019/05/20	2019/10/01	2019/10/24	2019/11/28	2019/11/01	2020/04/30	2020/08/03
N/A	ZAR 1 744 31/03/2022 or any interest payment date thereafter	ZAR 1 800 30/09/2022 or any interest payment date thereafter	E 50 15 December 2019 or any interest payment date thereafter	MT 300 4 September 2020 or any interest payment date thereafter	MT 381 4 September 2020 or any interest payment date thereafter	MT 320 29 October 2020 or any interest payment date thereafter	KES 4 000 June 2020 or any interest payment date thereafter	USD 25 29 December 2017 or any interest payment date thereafter	AOA 4 980 23 May 2018 or any interest payment date thereafter	NGN 14 573 31 May 2020 or any interest payment date thereafter	ZMK 145 13 December 2021 or any interest payment date thereafter	CDF 4 689 20 May 2019 or any interest payment date thereafter	NGN 15 440 1 October 2019 or any interest payment date thereafter	NAD 100 24 October 2019 or any interest payment date thereafter	BWP 300 29 November or any interest payment date thereafter	ZMK 36.7 1 November 2019 or any interest payment date thereafter	NAD 100 1 May 2020 or any interest payment date thereafter	LES 50 4 August 2020 or any interest payment date thereafter
Floating	Floating	Floating	Fixed	First coupon fixed rate, therafter fixed margin linked to a floating base rate	First coupon fixed rate, therafter fixed margin linked to a floating base rate	First coupon fixed rate, therafter fixed margin linked to a floating base rate	Fixed	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed	Fixed	Fixed	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed
77% of prime interest rate	JIBAR + 565bps	JIBAR + 545bps	8.75%	12% SLF + 450bps	12% SLF + 450bps	12% SLF + 450bps	12.95%	LIBOR + 300bps	LIBOR + 360bps	LIBOR + 360bps	LIBOR + 532bps	LIBOR + 975bps	13.25%	9.00%	10.25%	182-day t-bill + 275 bps	JIBAR + 350bps	11.89%
Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Full discretionary	Full discretionary	Full discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No	Yes	No	No	Yes	Yes
Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	Yes	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	Point of non-viability	Point of non-viability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	Regulatory discretion	Regulatory discretion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	Permanent	Permanent	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Basel 3 compliant Additional Tier 1 and, subject to regulatory clarification of their ranking, the portion of Basel II qualifying non-cumulative preference shares	Tier 2 capital bonds	Tier 2 capital bonds	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt
Yes	No	No	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Regulation 38(11)(b)(i)																		

Subordinated loan - Stanbic Bank Ghana	Subordinated loan - Stanbic Bank Uganda	Subordinated loan - Stanbic Bank Ghana	Subordinated bond - Stanbic Bank Botswana	Subordinated bond - Stanbic Bank Botswana	Subordinated loan - Standard Bank Offshore Group	Subordinated loan - Standard Bank Offshore Group	Subordinated loan - Standard Bank Offshore Group	Subordinated loan - Standard Bank Offshore Group	Subordinated loan - Standard Bank Offshore Group
Stanbic Bank Ghana	Stanbic Bank Uganda	Stanbic Bank Ghana	Stanbic Bank Botswana	Stanbic Bank Botswana	Standard Bank Offshore Group Limited	Standard Bank Offshore Group Limited	Standard Bank Offshore Group Limited	Standard Bank Jersey Limited	Standard Bank Jersey Limited
Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	BW 000 000 1791	BW 000 000 1783	Standard Bank Isle of Man	Standard Bank South Africa	Standard Bank Group International Ltd	Standard Bank Offshore Group	Standard Bank Offshore Group
Ghana	Uganda	Ghana	Botswana	Botswana	Isle of Man	Jersey	Jersey	Jersey	Jersey
N/A	N/A	N/A	N/A	N/A	N/A	Tier II	Tier II	Tier II	Tier II
N/A	N/A	N/A	N/A	N/A	Additional tier I	Tier II	Tier II	Tier II	Tier II
Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
GHS 55	UGX 72 059	GHS 66	BWP 60	BWP 140	- GBP 11	- GBP 10	- GBP 6	- GBP 10	- GBP 11
GHS 55	UGX 72 059	GHS 66	BWP 60	BWP 140	- GBP 11	- GBP 10	- GBP 6	- GBP 10	- GBP 11
Subordinated loan	Subordinated loan	Subordinated loan			Equity	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
2015/11/17	2016/03/31	2016/11/28	2017/06/15	2017/06/15	2017/07/26	2010/06/10	2011/06/15	2011/06/15	2011/06/29
Dated	Dated	Dated	Dated	Dated	Perpetual	Dated	Dated	Dated	Dated
2025/11/17	2026/03/31	2026/11/28	2027/06/15	2027/06/15	N/A	2025/06/30	2026/06/30	2025/06/30	2026/06/30
Yes	Yes	Yes	Yes	Yes	N/A	N/A	N/A	N/A	N/A
2020/11/18 GHS 55	2021/04/01 UGX 72 059	2021/11/28 GHS 66	2022/06/16 BWP 60	2022/06/16 BWP 140	N/A	N/A	N/A	N/A	N/A
18 November 2020 or any interest payment date thereafter	1 April 2021 or any interest payment date thereafter	29 November 2021 or any interest payment date thereafter	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed	Fixed margin linked to a floating base rate	Floating	Floating	Floating	Floating	Floating
LIBOR + 430bps	LIBOR + 590bps	LIBOR + 532bps	7.80%	BoBC + 225bps	39bps over LIBOR, payable 6 monthly	390bps over LIBOR, payable 3 monthly	25bps over LIBOR, payable 3 monthly	LIBOR+390bps, payable 3 monthly	25bps over LIBOR, payable 3 monthly
No	No	No	No	No	No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Yes	Yes	Yes	Yes	Yes	No	No	No	No	No
Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non cumulative	Non cumulative	Non cumulative	Non cumulative	Non cumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	Point of non-viability	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	Regulatory discretion	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	Permanent	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A