Standard Bank Group
Capital instruments - main features disclosure template

	Ordinary share capital (including share premium)	Subordinated bond - SBK9	Subordinated bond - SBK14	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	Non Cumulative Preference Share Capital	Subordinated bond - SBT101	Subordinated bond - Standard Bank Swaziland 1	Subordinated bond - Stanbic Bank Botswana	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Standard Bank Mozambique
Issuer	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBG	SBG	SBG	SBG	Standard Bank Swaziland Limited	Stanbic Bank Botswana Limited	Standard Bank Mozambique	Standard Bank Mozambique	Standard Bank Mozambique
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		ZAG000029687	ZAG000091018	ZAG000093741	ZAG000097619	ZAG000100827	ZAG000100835	ZAG00121781	ZAG000123258	ZAG000126442	ZAG000126434	ZAG000130584	ZAG000135781	ZAG000135799	SBK ZAE 000109815	SBKP ZAE000038881	BPP ZAE000056339	ZAG000143017	SZD000551465	SBBL057	MZSTB0OC07S6	MZSTB0OC1516	MZSTB0OC1524
Governing law(s) of the instrument	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	Swaziland	Botswana	Mozambique	Mozambique	Mozambique
Regulatory Treatment																							
Transitional Basel III rules	CET I	Tier II	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	Additional tier I	N/A	N/A	Tier II	Tier II	N/A	N/A
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	Tier II	CET I	Tier II	Additional tier I	Additional tier I	N/A	N/A	Tier II	Tier II	N/A	N/A
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 & Solo	Group	Group	Group	Group	Solo	Group & Solo	Group & Solo	Solo	Solo
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	Subordinated debt	Ordinary Share capital and premium	Preference share capital and share premium	Preference share capital and share premium	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated bond	Subordinated bond
Amount recognised in regulatory capital (currency in Rm, as of most recent reporting date)	ZAR 41 198	ZAR 750	ZAR 890	ZAR 1 000	ZAR 1 000	ZAR 1750	ZAR 250	ZAR2 250	ZAR750	ZAR1 000	ZAR1 000	ZAR880	ZAR1 200	ZAR500	ZAR 17 882	ZAR 4.0	ZAR 2 748	ZAR1 744	E 50	ZAR 62 BWP 80 ZAR 103	ZAR 8 MT 260 ZAR 51	MT 300	MT 381
Par value of instrument	ZAR 1	ZAR 1 500	ZAR 1 780	ZAR 2 000	ZAR 2 000	ZAR 3 500	ZAR 500	ZAR2 250	ZAR750	ZAR1 000	ZAR1 000	ZAR880	ZAR1 200	ZAR500	10c	ZAR 1	1 c	ZAR1 744	E 50	BWP 80	MT 260	MT 300	MT 381
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	Subordinated debt	Equity attributable to ordinary shareholders	Preference share capital and share premium	Preference share capital and share premium	Equity	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated bond	Subordinated bond
Original date of issuance	Ongoing	10/04/2006	01/12/2011	15/03/2012	30/07/2012	24/10/2012	24/10/2012	02/12/2014	28/01/2015	28/05/2015	28/05/2015	19/10/2015	25/04/2016	25/04/2016	Ongoing	25/11/1969	2004/07/07, 2006/05/23, 2006/08/12	30/03/2017	14/12/2014	23/05/2012	29/06/2007	07/08/2015	04/09/2015
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated
Original maturity date	N/A	10/04/2023	01/12/2022	15/03/2023	30/07/2024	24/10/2025	24/10/2024	02/12/2024	28/01/2025	28/05/2025	28/05/2027	19/10/2025	25/04/2026	25/04/2026	N/A	N/A	N/A	N/A	14/12/2024	23/05/2022	29/06/2017	04/09/2025	04/09/2025
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount (currency in Rm)	N/A	2018/04/10 ZAR 1 500	2017/12/01 ZAR 1 780	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 or any interest payment date thereafter	2020/01/28 ZAR750	2020/05/28 ZAR1 000	2022/05/28 ZAR1 000	2020/10/19 ZAR880	2021/04/25 ZAR1 200	2021/04/25 ZAR500				31/03/2022 ZAR 1 744	2019/12/14 E 50	2017/05/23 BWP 80	N/A	2020/09/04 MT 300	2020/09/04 MT 381
Subsequent call dates, if applicable	N/A	2018/04/10 or any subsequent interest payment date	2017/12/01 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	N/A	31/03/2022 or any interest payment date thereafter	15 December 2019 or any interest payment date thereafter	On or after 23 May 2017	N/A	4 September 2020 or any interest payment date thereafter	4 September 2020 or any interest payment date thereafter
Coupons / dividends																							
Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	N/A	Fixed	Floating	Floating	Fixed	Fixed margin linked to a floating base rate	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
Coupon rate and any related index	N/A	8.40% semi annual	9.66% semi annual	JIBAR+ 2.10	JIBAR+ 2.20	JIBAR + 2.35	JIBAR + 2.20	JIBAR + 3.50	JIBAR + 330	JIBAR + 350	11.56% semi annual	JIBAR + 350	JIBAR + 400	12.25% semi annual	N/A	6.50%	77% of prime interest rate	JIBAR + 565	8.75%	91 Day BoBC +150bps	WA +50bps	12% SLF + 450bps	12% SLF + 450bps
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	Yes	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	Mandatory	Full discretionary	Full discretionary	Full discretionary	Full discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes
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	Non-cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-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	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	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	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	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	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	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	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	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A	N/A	Yes	N/A	N/A	N/A	N/A	N/A
If write-down, write-down trigger (s)	N/A	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	N/A	Point of non-viability	N/A	N/A	N/A	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	N/A	N/A	N/A	Regulatory discretion Permanent	N/A	N/A	N/A	N/A	N/A
If write-down, permanent or temporary	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
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	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)	Most subordinated	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Non-cumulative preference shares	Subordinated debt	Cumulative preference shares	Tier 2 / subject to regulatory clarification of the position of Basel II compliant tier 1 instruments	Senior/unsecured	Senior unsecured	Senior unsecured	Senior debt	Senior debt
Non-compliant transitioned features	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	Yes	Yes	No	N/A	Yes	Yes	N/A	N/A
If yes, specify non-compliant features	N/A	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(D) Regulation 38(14)(a)(iv)(H)(ii)	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(H)(ii)	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(H)(ii)	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(H)(ii)	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(H)(ii)	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(H)(ii)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Regulation 38(13)(b)(i)	Regulation 38(13)(b)(i)			Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(D) Regulation 38(14)(a)(iv)(H)(ii)	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(D) Regulation 38(14)(a)(iv)(H)(ii)		

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	Subordinated loan - Stanbic Bank Ghana	Subordinated loan - Stanbic Bank Uganda	Subordinated loan - Stanbic Bank Ghana	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	Subordinated loan - Standard Bank Offshore Group
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	Stanbic Bank Ghana	Stanbic Bank Uganda	Stanbic Bank Ghana	SBOG	SBOG	SBOG	SBOG	SBOG	SBOG
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	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	Standard Bank Offshore Group	Standard Bank Offshore Group	Standard Bank South Africa	Standard Bank Group International Ltd	Standard Bank Offshore Group	Standard Bank Offshore Group
Mozambique	Kenya	Mauritius	Angola	Nigeria	Zambia	DRC Congo	Nigeria	Namibia	Botswana	Zamiba	Namibia	Lesotho	Ghana	Uganda	Ghana	IOM Ltd	IOM Ltd	Jersey	Jersey	Jersey	Jersey
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	N/A	N/A	N/A	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II
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	N/A	N/A	N/A	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II
Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
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	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
MT 320	KES 4 000	USD 25	AOA 4 973	NGN 12 576	ZMK 148	CDF 3 496	NGN 15 440	NAD 100	BWP 300	ZMK 36.7	NAD 100	LES 50	GHS 54	UGX 72 087	GHS 64	- GBP 8	- GBP 3	- GBP 10	- GBP 6	- GBP 10	- GBP 11
MT 320	KES 4 000	USD 25	AOA 4 973	NGN 12 576	ZMK 148	CDF 3 496	NGN 15 440	NAD 100	BWP 300	ZMK 36.7	NAD 100	LES 50	GHS 54	UGX 72 087	GHS 64	- GBP 8	- GBP 3	- GBP 10	- GBP 6	- GBP 10	- GBP 11
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	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
29/10/2015	15/12/2014	03/12/2012	23/05/2013	30/04/2013	13/12/2016	20/05/2014	30/09/2014	23/10/2014	28/11/2014	31/10/2014	30/04/2015	03/08/2015	17/11/2015	31/03/2016	28/11/2016	09/06/2011	09/06/2011	10/06/2010	15/06/2011	15/06/2011	29/06/2011
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
29/10/2025	08/12/2021	04/12/2022	23/05/2023	31/05/2025	13/12/2026	20/05/2024	30/09/2024	23/10/2024	28/11/2024	31/10/2024	30/04/2025	03/08/2025	17/11/2025	31/03/2026	28/11/2026	30/06/2021	30/06/2025	30/06/2025	30/06/2021	30/06/2025	30/06/2021
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A	N/A	N/A	N/A	N/A
2020/10/29 MT 320	June 2020 KES 4 000	2017/12/04 USD 25	2018/05/23 AOA 4 973	2020/05/31 NGN 12 576	2021/12/13 ZMK 148	2019/05/20 CDF 3 496	2019/10/01 NGN 15 440	2019/10/24 NAD 100	2019/11/28 BWP 300	2019/11/01 ZMK 36.7	2020/04/30 NAD 100	2020/08/03 LES 50	2020/11/18 GHS 54	2021/04/01 UGX 72 087	2021/11/28 GHS 64	N/A	N/A	N/A	N/A	N/A	N/A
29 October 2020 or any interest payment date thereafter	June 2020 or any interest payment date thereafter	5 December 2017 or any interest payment date thereafter	23 May 2018 or any interest payment date thereafter	31 May 2020 or any interest payment date thereafter	13 December 2021 or any interest payment date thereafter	20 May 2019 or any interest payment date thereafter	1 October 2019 or any interest payment date thereafter	24 October 2019 or any interest payment date thereafter	29 November or any interest payment date thereafter	1 November 2019 or any interest payment date thereafter	1 May 2020 or any interest payment date thereafter	4 August 2020 or any interest payment date thereafter	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
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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	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Floating	Floating	Floating	Floating	Floating	Floating
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%	LIBOR + 430bps	LIBOR + 590bps	LIBOR + 532bps	25bps over LIBOR, payable 6 monthly	25bps over LIBOR, payable 3 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	No	No	No	No	No	No	No	No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	Yes	Yes	Yes	Yes	Yes	No	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No	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-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	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	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	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/unsecured	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior unsecured	Senior unsecured	Senior debt	Senior/unsecured	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
N/A	N/A	Yes	N/A	N/A	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Yes	Yes	Yes	Yes	Yes	Yes
		Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(D) Regulation 38(14)(a)(iv)(H)(ii)			Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(D) Regulation 38(14)(a)(iv)(H)(ii)											Regulation 38(14)(a)(i)	Regulation 38(14)(a)(i)	Regulation 38(14)(a)(i)	Regulation 38(14)(a)(i)	Regulation 38(14)(a)(i)	Regulation 38(14)(a)(i)