Annexure B:Main features disclosure
Barclays Africa Group Limited
30 November 2014

	Disclosure template for main features of regulatory capital instruments	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Issuer	Barclays Africa Group Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Barclays Bank of Botswana Limited	Barclays Bank of Kenya Limited	Barclays Bank of Kenya Limited	Barclays Bank Zambia	Barclays Africa Group Limited	Barclays Africa Group Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000174124	ZAE000079810	ZAG000029315	ZAG000073669	ZAG000077074	ZAG000077082	ZAG000101221	ZAG000101239	ZAG000101254	BBG003BHGHR9	BBKTR02SBFL02	BBKTR02SBFL02	BBG0019JPQR2	ZAG000121476	ZAG000121484
3	Governing law(s) of the instrument	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended)	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended)	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinated callable notes are listed on the Bond Exchange of South Africa.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinated callable notes are listed on the Bond Exchange of South Africa.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinated callable notes are listed on the Bond Exchange of South Africa.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinated callable notes are listed on the Bond Exchange of South Africa.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinated callable notes are listed on the Bond Exchange of South Africa.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinated callable notes are listed on the Bond Exchange of South Africa.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinated callable notes are listed on the Bond Exchange of South Africa.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended).	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended).	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended).	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended).	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended).	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended).
	Regulatory treatment	Common Facility	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
4	Transitional Basel III rules  Post-transitional Basel III	Common Equity Tier 1 Common Equity	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2
5	rules	Tier 1	3				<u> </u>	,	, and the second		mengible	mengible	mengible	mengible	Tier 2	
6	Eligible at solo/group/group&solo	Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Group	Group	Group	Group	Group	Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Preference shares	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	R 1 694	R 3 715	R 2 000	R 1 500	R 400	R 600	R 1 805	R 2 007	R 1 188	R 0	R 0	R 0	R 16	R 370	R 130
9	Par value of instrument	R 1 694	R 4 644	R 2 000 Liability – fair	R 845 Liability – fair	R 400	R 600	R 1 805	R 2 007 Liability – fair	R 1 188 Liability – fair	R 108	R 90 Liability – fair value	R 153	R 102	R 370	R 130
10	Accounting classification	Shareholders'	Shareholders'							I Jability – fair	Liability – fair value		Liability – fair value	Liability – fair	Liability – fair	Liability – fair
10	Outstand data of taxona	equity	equity	value option	value option	Liability – fair value option	Liability – fair value option	Liability – fair value option	value option	value option	option	option	option	value option	value option	value option
11	Original date of issuance	equity 1986	equity 2006 and 2007	value option 27-Mar-06	value option 10-Dec-09	value option 03-May-10	value option 03-May-10	value option 21-Nov-12	value option 21-Nov-12	value option 21-Nov-12	option 09-May-08	option 14-Jul-08	option 14-Jul-08	value option 18-May-09	value option 18-Nov-14	value option 18-Nov-14
11 12 13	Original date of issuance Perpetual or dated Original maturity date	equity	equity	value option	value option	value option	value option	value option	value option	value option	option	option	option	value option	value option	value option
11 12 13	Perpetual or dated	equity 1986 Perpetual	equity 2006 and 2007 Perpetual	value option 27-Mar-06 Dated	value option 10-Dec-09 Dated 07-Dec-28 Yes	value option 03-May-10 Dated 03-May-22 Yes	value option 03-May-10 Dated	value option 21-Nov-12 Dated 21-Nov-22 Yes	value option 21-Nov-12 Dated	value option 21-Nov-12 Dated	option 09-May-08 Dated	option 14-Jul-08 Dated	option 14-Jul-08 Dated	value option 18-May-09 Dated	value option 18-Nov-14 Dated	value option 18-Nov-14 Dated
11 12 13 14	Perpetual or dated Original maturity date Issuer call subject to prior	equity 1986 Perpetual NA	equity 2006 and 2007 Perpetual NA	value option 27-Mar-06 Dated 27-Mar-20	value option 10-Dec-09 Dated 07-Dec-28	value option 03-May-10 Dated 03-May-22	value option 03-May-10 Dated 03-May-22	value option 21-Nov-12 Dated 21-Nov-22	value option 21-Nov-12 Dated 21-Nov-23	value option 21-Nov-12 Dated 21-Nov-23	option 09-May-08 Dated 09-May-15	option 14-Jul-08 Dated 14-Jul-15	option 14-Jul-08 Dated 14-Jul-15	value option 18-May-09 Dated 18-May-16	value option 18-Nov-14 Dated 19-Nov-24	value option 18-Nov-14 Dated 19-Nov-24
11 12 13 14	Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount  Subsequent call dates, if applicable	equity 1986 Perpetual NA NA	equity 2006 and 2007 Perpetual NA NA	value option 27-Mar-06 Dated 27-Mar-20 Yes  27 Mar 2015, tax contingent event call, redemption amount equal to Principal amount	value option  10-Dec-09  Dated  07-Dec-28  Yes  07 Dec 2023, tax and regulatory contingent events call, nominal amount plus CPI adjustment if the amount is not less than R  845.283.052 otherwise redemption amount equal to Principal Amount	value option 03-May-10 Dated 03-May-22 Yes  03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount	value option 03-May-10 Dated 03-May-22 Yes 03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount	value option 21-Nov-12 Dated 21-Nov-22 Yes 21 Nov 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount	value option 21-Nov-12 Dated 21-Nov-23 Yes  21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount	value option 21-Nov-12 Dated 21-Nov-23 Yes 21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount	option 09-May-08 Dated 09-May-15 NA	option 14-Jul-08 Dated 14-Jul-15 NA	option 14-Jul-08 Dated 14-Jul-15 NA	value option 18-May-09 Dated 18-May-16 NA	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount
	Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount  Subsequent call dates, if	equity 1986 Perpetual NA NA NA	equity 2006 and 2007 Perpetual NA NA NA	value option 27-Mar-06 Dated 27-Mar-20 Yes  27 Mar 2015, tax contingent event call, redemption amount equal to Principal amount issued	value option  10-Dec-09  Dated  07-Dec-28  Yes  07 Dec 2023, tax and regulatory contingent events call, nominal amount plus CPI adjustment if the amount is not less than R  845.283.052 otherwise redemption amount equal to Principal Amount issued.	value option 03-May-10 Dated 03-May-22 Yes 03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	value option 03-May-10 Dated 03-May-22 Yes  03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	value option 21-Nov-12 Dated 21-Nov-22 Yes  21 Nov 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	value option 21-Nov-12 Dated 21-Nov-23 Yes  21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	value option 21-Nov-12 Dated 21-Nov-23 Yes 21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Semiannualy after the first optional call date until	option 09-May-08 Dated 09-May-15 NA	option 14-Jul-08 Dated 14-Jul-15 NA	option 14-Jul-08 Dated 14-Jul-15 NA	value option 18-May-09 Dated 18-May-16 NA NA	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued  Quarterly after the first optional call	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued  Semiannualy after the first optional call date until
	Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount  Subsequent call dates, if applicable  Coupons / dividends Fixed or floating dividend/coupon	equity 1986 Perpetual NA NA NA NA Floating	equity 2006 and 2007 Perpetual NA NA NA NA  NA  NA  NA	value option 27-Mar-06 Dated 27-Mar-20 Yes  27 Mar 2015, tax contingent event call, redemption amount equal to Principal amount issued  NA	value option 10-Dec-09 Dated 07-Dec-28 Yes  07 Dec 2023, tax and regulatory contingent events call, nominal amount plus CPI adjustment if the amount is not less than R 845.283.052 otherwise redemption amount equal to Principal Amount issued. NA  Floating	value option 03-May-10 Dated 03-May-22 Yes 03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  NA	value option 03-May-10 Dated 03-May-22 Yes 03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  NA	value option 21-Nov-12 Dated 21-Nov-22 Yes  21 Nov 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Quarterly after the first optional call date until maturity  Floating	value option 21-Nov-12 Dated 21-Nov-23 Yes  21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Quarterly after the first optional call date until maturity  Floating	value option 21-Nov-12 Dated 21-Nov-23 Yes  21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Semiannualy after the first optional call date until maturity  Fixed	option  09-May-08  Dated  09-May-15  NA  NA  NA	option  14-Jul-08  Dated  14-Jul-15  NA  NA  NA	option  14-Jul-08  Dated  14-Jul-15  NA  NA  NA	value option 18-May-09 Dated 18-May-16 NA NA NA Floating	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued  Quarterly after the first optional call date until maturity  Floating	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued  Semiannualy after the first optional call date until maturity  Fixed
	Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount  Subsequent call dates, if applicable  Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index	equity 1986 Perpetual NA NA NA NA NA NA NA NA NA	equity 2006 and 2007 Perpetual NA NA NA NA  NA  NA  NA  NA  NA  NA  N	value option 27-Mar-06 Dated 27-Mar-20 Yes  27 Mar 2015, tax contingent event call, redemption amount equal to Principal amount issued  NA  NA  Fixed to floating 8.10%	value option  10-Dec-09  Dated  07-Dec-28  Yes  07 Dec 2023, tax and regulatory contingent events call, nominal amount plus CPI adjustment if the amount is not less than R  845.283.052 otherwise redemption amount equal to Principal Amount issued.  NA  Floating  5.5 % indexed to ZAR revised CPI	value option 03-May-10 Dated 03-May-22 Yes 03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  NA Floating 3M JIBAR+210bps	value option 03-May-10 Dated 03-May-22 Yes 03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  NA  Fixed to floating 10.28%	value option 21-Nov-12 Dated 21-Nov-22 Yes  21 Nov 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Quarterly after the first optional call date until maturity  Floating  3M JIBAR+195bps	value option 21-Nov-12 Dated 21-Nov-23 Yes  21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Quarterly after the first optional call date until maturity  Floating  3M JIBAR+205bps	value option 21-Nov-12 Dated 21-Nov-23 Yes  21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Semiannualy after the first optional call date until maturity  Fixed  8.2950%	option 09-May-08 Dated 09-May-15 NA NA NA  NA  Fixed 11% fixed NACS	option  14-Jul-08  Dated  14-Jul-15  NA  NA  NA  Floating  182 day T-bill +1%	option  14-Jul-08  Dated  14-Jul-15  NA  NA  NA  Fixed  11.50%	value option 18-May-09 Dated 18-May-16 NA NA NA Floating 182-day T-bill+2.5%	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued  Quarterly after the first optional call date until maturity  Floating  3M JIBAR+330bps	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued  Semiannualy after the first optional call date until maturity  Fixed  10.835%
16	Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount  Subsequent call dates, if applicable  Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index  Existence of a dividend stopper	equity 1986 Perpetual NA	equity 2006 and 2007 Perpetual NA NA NA  NA  NA  NA  NA  NA  NA  NA	value option 27-Mar-06 Dated 27-Mar-20 Yes  27 Mar 2015, tax contingent event call, redemption amount equal to Principal amount issued  NA  Fixed to floating 8.10%	value option  10-Dec-09  Dated  07-Dec-28  Yes  07 Dec 2023, tax and regulatory contingent events call, nominal amount plus CPI adjustment if the amount is not less than R  845.283.052 otherwise redemption amount equal to Principal Amount issued.  NA  Floating  5.5 % indexed to ZAR revised CPI	value option 03-May-10 Dated 03-May-22 Yes 03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  NA Floating 3M JIBAR+210bps	value option 03-May-10 Dated 03-May-22 Yes 03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  NA Fixed to floating 10.28%	value option 21-Nov-12 Dated 21-Nov-22 Yes  21 Nov 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Quarterly after the first optional call date until maturity  Floating  3M JIBAR+195bps	value option 21-Nov-12 Dated 21-Nov-23 Yes  21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Quarterly after the first optional call date until maturity  Floating  3M JIBAR+205bps	value option 21-Nov-12 Dated 21-Nov-23 Yes  21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Semiannualy after the first optional call date until maturity  Fixed  8.2950%	option  09-May-08  Dated  09-May-15  NA  NA  NA  Fixed  11% fixed NACS	option  14-Jul-08  Dated  14-Jul-15  NA  NA  NA  Floating  182 day T-bill +1%	option  14-Jul-08  Dated  14-Jul-15  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	value option 18-May-09 Dated 18-May-16 NA NA NA  Floating 182-day T-bill+2.5% No	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued  Quarterly after the first optional call date until maturity  Floating  3M JIBAR+330bps	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued  Semiannualy after the first optional call date until maturity  Fixed  10.835%
16	Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount  Subsequent call dates, if applicable  Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index  Existence of a dividend	equity 1986 Perpetual NA NA NA NA NA NA NA NA NA	equity 2006 and 2007 Perpetual NA NA NA NA  NA  NA  NA  NA  NA  NA  N	value option 27-Mar-06 Dated 27-Mar-20 Yes  27 Mar 2015, tax contingent event call, redemption amount equal to Principal amount issued  NA  NA  Fixed to floating 8.10%	value option  10-Dec-09  Dated  07-Dec-28  Yes  07 Dec 2023, tax and regulatory contingent events call, nominal amount plus CPI adjustment if the amount is not less than R  845.283.052 otherwise redemption amount equal to Principal Amount issued.  NA  Floating  5.5 % indexed to ZAR revised CPI	value option 03-May-10 Dated 03-May-22 Yes 03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  NA Floating 3M JIBAR+210bps	value option 03-May-10 Dated 03-May-22 Yes 03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  NA  Fixed to floating 10.28%	value option 21-Nov-12 Dated 21-Nov-22 Yes  21 Nov 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Quarterly after the first optional call date until maturity  Floating  3M JIBAR+195bps	value option 21-Nov-12 Dated 21-Nov-23 Yes  21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Quarterly after the first optional call date until maturity  Floating  3M JIBAR+205bps	value option 21-Nov-12 Dated 21-Nov-23 Yes  21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.  Semiannualy after the first optional call date until maturity  Fixed  8.2950%	option 09-May-08 Dated 09-May-15 NA NA NA  NA  Fixed 11% fixed NACS	option  14-Jul-08  Dated  14-Jul-15  NA  NA  NA  Floating  182 day T-bill +1%	option  14-Jul-08  Dated  14-Jul-15  NA  NA  NA  Fixed  11.50%	value option 18-May-09 Dated 18-May-16 NA NA NA Floating 182-day T-bill+2.5%	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued  Quarterly after the first optional call date until maturity  Floating  3M JIBAR+330bps	value option  18-Nov-14  Dated  19-Nov-24  Yes  19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued  Semiannualy after the first optional call date until maturity  Fixed  10.835%

22	Noncumulative 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
23	Convertible or non- convertible	NA	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
24	If convertible, conversion trigger (s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No	No	No	No	No	No	No	No	No	Yes	Yes
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	At SARBs discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(14)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non-Viability Trigger Event	At SARBs discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(14)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non-Viability Trigger Event
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	The Principal Amount and all accrued unpaid interest owing in respect of the Notes of this Tranche shall be written-off permanently, in full or in part on a pro rata basis (in the case of a write off in part) in accordance with the Capital Regulations and to the satisfaction of the Registrar of Banks	The Principal Amount and all accrued unpaid interest owing in respect of the Notes of this Tranche shall be written-off permanently, in full or in part on a pro rata basis (in the case of a write off in part) in accordance with the Capital Regulations and to the satisfaction of the Registrar of Banks
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Columns 3 to 15, then Column 2	Columns 3 to 15	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes						
36	Non-compliant transitioned features	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	NA	NA
37	If yes, specify non- compliant features	NA	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	NA	NA