

# Composition of Capital Disclosure Requirements As at 31 December 2018



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### **Executive Summary**

All Bahraini conventional bank licensees are required to report the composition of capital in addition to the main features of the regulatory instruments. Furthermore, banks must provide a report of all regulatory capital elements with a reconciliation to the published financial statements.

The purpose of the disclosure is to enable market participants to compare the capital adequacy of banks across jurisdictions and to improve consistency and ease of use of disclosures relating to the composition of regulatory capital.

- 1- Reconciliation Requirements: Established to ensure that a full reconciliation of all regulatory capital elements back to the published consolidated financial statements is provided in a consistent manner.
- 2- Main Features of Regulatory Capital Instruments: Provides a description of the main features of regulatory capital instruments issued. Established to ensure that banks provide a description of the main features of the regulatory capital instruments issued.
- 3- Capital Components: Discloses the components of capital, taking into consideration the transitional arrangements. The disclosure provides the full terms and conditions of regulatory capital instruments and reports the calculation of any ratios involving components of regulatory capital, to enable the Prudential Information Returns (PIR) to be reconciled with the consolidated financial statements.

The format and the level of disclosure in the attached report is dictated by the Central Bank of Bahrain (CBB) and reflects a proforma issued by the Central Bank.



### Step 1: Balance sheet under the regulatory scope of consolidation

This step in not applicable to the Bank since the scope of regulatory consolidation and accounting consolidation is identical.

### Step 2: Reconcilation of Published Financial Balance Sheet to Regulatory Reporting as at 31 December 2018

	Balance sheet as in published financial	Consolidated	
BD 000's	statements	PIR data	Reference
Accets			
Assets  Cash and balances at central banks	107,267	107,267	
Placements with banks and other financial institutions			
Treasury bills	259,671 387,088	259,678	
Investments at Amortized Cost		387,088	
Investments at FVOCI	775,453	775,453	
	356,290	356,290	
Financial assets at FVTPL	467	467	
Investments in associates	51,598	51,598	
Total Investment	1,183,808	1,183,808	
of which:			
Significant investments in capital of financils insitutions exceeds the 10% of CET1		63,909	
Amount in excess of 10% of CET1 to be deducted		16,292	A
Amount in excess of 10% of CET1 to be deducted in year 4		14,865	A
Gross Loans and advances	1,202,984	1,202,984	
Less: Expected credit losses (Stages 1 & 2)	(12,855)		B
Net loans and advances	1,190,129		
Prepayments, accrued income and other assets	50,927	50,927	
Property, plant and equipment	16,671	16,671	
Total assets	3,195,561	3,208,423	
Liabilities			
Deposits from banks and other financial institutions	381,383	381,383	
Customer accounts	2,190,607	2,190,607	
Repurchase agreements and other similar secured borrowing	103,938	103,938	
Derivative financial instruments	-	-	
Accruals, deferred income and other liabilities	43,768	43,022	
Total liabilities	2,719,696	2,718,950	
Shareholders' Equity			
Paid-in share capital	140,300	140,300	
Shares under employee share incentive scheme	(1,507)	(1,507)	<del></del>
Total share capital	138,793	138,793	
	130,793		
of which amount eligible for CET1		138,793	
of which amount eligible for AT1  Retained earnings	202,014	202,015	
			E
Statutory reserve	70,150	70,150	F
General reserve	32,400	32,400	
Share premium	4,973	4,973	G
Donations and charity reserve	17,503	17,503	H
General loan loss provision		13,609	
of which: amount eligible for Tier 2 capital subject to a maximum of 1.25% of credit risk weighted assets		13,609	B
of which: amount ineligible for Tier 2 capital		<u> </u>	
FVOCI revaluation reserve	10,334	10,334	
Share of Available for sale revaluation reserve relating to associates not considered for regulatory capital	(304)	(304)	
Total shareholders' equity	475,863	489,473	
Total liabilities & Shareholders' Equity	3,195,559	3,208,423	



### Step 3: Composition of Capital Common Template (Transition) as at 31 December 2018

	Composition of Capital and mapping to regulatory reports	Component of regulatory capital	Amounts subject to pre-2015 treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Common Equity Tier 1 capital: instruments and reserves			
	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus			
1	related stock surplus	138,793		C
2	Retained earnings	202,015		D
3	Accumulated other comprehensive income (and other reserves)	135,359		E , F , G , H, I
5	Not Applicable  Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	<u>-</u>		
6	Common Equity Tier 1 capital before regulatory adjustments	476,167		
	Common Equity Tier 1 Capital: Regulatory Adjustments		<del></del>	
7	Prudential valuation adjustments			
	Goodwill (net of related tax liability)		<del></del>	
8		<u>-</u>		
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)		<del></del>	
_10_	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)			
11	Cash-flow hedge reserve			
12	Shortfall of provisions to expected losses	<u> </u>		
_13_	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)			
14	Not applicable.			
15	Defined-benefit pension fund net assets			
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-		
17	Reciprocal cross-holdings in common equity	-		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)			
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	14,865	1,427	Α
20	Mortgage servicing rights (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	<u> </u>		
22	Amount exceeding the 15% threshold			
23	of which: significant investments in the common stock of financials			
24	of which: mortgage servicing rights	-		
25	of which: deferred tax assets arising from temporary differences	-		
26	National specific regulatory adjustments			
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT			
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	<u> </u>		
28	Total regulatory adjustments to Common equity Tier 1	14,865		
29	Common Equity Tier 1 capital (CET1)	461,302		
	Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-		
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Directly issued capital instruments subject to phase out from Additional Tier 1			
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)			
35	of which: instruments issued by subsidiaries subject to phase out	-		
36	Additional Tier 1 capital before regulatory adjustments			
	Additional Tier 1 capital: regulatory adjustments	-		
37	Investments in own Additional Tier 1 instruments			
38	Reciprocal cross-holdings in Additional Tier 1 instruments			
- 30	Toolphoodi oroog nolulligo in Additional Tiel Tillottulliello			



# Step 3: Composition of Capital Common Template (Transition) as at 31 December 2018 (continued)

				Source based on
				reference numbers / letters of the balance
		Component	Amounts	sheet under the
		of	subject to	regulatory scope of
	Composition of Capital and mapping to regulatory reports	regulatory capital	pre-2015 treatment	consolidation from step 2
	Composition of Capital and mapping to regulatory reports	Capital	treatment	Step 2
	Investments in the capital of banking, financial and insurance entities that are outside the scope of			
39	regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	_		
	Significant investments in the capital of banking, financial and insurance entities that are outside the			
40	scope of regulatory consolidation (net of eligible short positions)			
41	National specific regulatory adjustments			
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS			
	SUBJECT TO PRE-2015 TREATMENT			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			
43	Total regulatory adjustments to Additional Tier 1 capital			
44	Additional Tier 1 capital (AT1)			
45	Tier 1 capital (T1 = CET1 + AT1)	461,302		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus			
47	Directly issued capital instruments subject to phase out from Tier 2			
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	_		
49	of which: instruments issued by subsidiaries subject to phase out			
50	Expected Credit Losses (ECL) Stages 1 & 2	13,609		В
51	Tier 2 capital before regulatory adjustments	13,609		
	Tier 2 capital: regulatory adjustments	13,003		
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 instruments			
	Tooprocal 6,000 Hotalings III The 2 Hotaline III			
	Investments in the capital of banking, financial and insurance entities thatare outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10%			
54	of the issued common share capital of the entity (amount above the 10% threshold)			
	Significant investments in the capital banking, financial and insurance entities that are outside the			
55	scope of regulatory consolidation (net of eligible short positions)			
_56_	National specific regulatory adjustments	<del>-</del>		
57	Total regulatory adjustments to Tier 2 capital			
_58_	Tier 2 capital (T2)	13,609		
_59_	Total capital (TC = T1 + T2)	474,911		-
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT	3,569		
	OF WHICH: Significant investments in the common stock of banking, financial and insurance entities			
	that are outside the scope of regulatory consolidation, net of eligible	3,569		
60	Total risk weighted assets	1,404,479		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	32.85%		
62	Tier 1 (as a percentage of risk weighted assets)	32.85%		
_63_	Total capital (as a percentage of risk weighted assets)	33.81%		
	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of			
64	risk weighted assets)	9.00%		
65	of which: capital conservation buffer requirement	2.50%		
66	of which: bank specific countercyclical buffer requirement (N/A)	0.00%		
67	of which: D-SIB buffer requirement (N/A)	0.00%		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	32.85%		
	National minima including CCB (if different from Basel 3)			
69	CBB Common Equity Tier 1 minimum ratio	9.00%		
70	CBB Tier 1 minimum ratio	10.50%		
71	CBB total capital minimum ratio	12.50%		
	Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials	5,644		
73	Significant investments in the common stock of financials	49,044		



# Step 3: Composition of Capital Common Template (Transition) as at 31 December 2018 (continued)

	Composition of Capital and mapping to regulatory reports	Component of regulatory capital	Amounts subject to pre-2015 treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
74	Mortgage servicing rights (net of related tax liability)	- <u>-</u>		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	<u> </u>		
	Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	13,609		
77_	Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk weighted Assets)	13,609		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024)			
80	Current cap on CET1 instruments subject to phase out arrangements			
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
82	Current cap on AT1 instruments subject to phase out arrangements			
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
84	Current cap on T2 instruments subject to phase out arrangements			
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities			



### **Disclosure Template for Main Feature of Regulatory Capital Instruments**

2 Unique identifier (Bahrain Bourse ticker) 3 Governing law of the instrument Al applicable laws & regulations of Kingdom of Bahrain Regulatory rotement 4 Transitional CBR ules Common Equity Tier 1 Common Equity Shares Common Equity Shares Annount recognized in regulatory capital (currency in Millions, as of most recent reporting date) BD 140.30 Million Accounting classification Shareholders' Equity Accounting classification Shareholders' Equity Accounting classification Shareholders' Equity Corporate of Accounting classification Corporate of Accounting Cassification Shareholders' Equity Corporate of Accounting Cassification Corporate Cassification Corporation Corporation Cassification Cassi	1	Issuer	National Bank of Bahrain BSC
Severning law of the instrument   All applicable laws & regulations of Kingdom of Bahrain   Regulatory treatment	2	Unique identifier (Bahrain Bourse ticker)	NBB
4 Transitional CBB rules 5 Post-transitional CBB rules 6 Common Equity Tier 1 6 Common Equity Tier 1 7 Common Equity Tier 1 7 Common Equity Tier 1 8 Eligible at solo/group/group & solo 7 Instrument Type 8 Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date) 8 Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date) 9 Par Value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original date of issuance 14 Issuar call subject to prior supervisory approval 15 Original maturity date 16 Issuar call subject to prior supervisory approval 17 Issuar call subject to prior supervisory approval 18 Subsequent call dates, if applicable 19 Cupons / dividends 20 Polytonal call date, contingent call dates and redemption amount 20 Polytonal call date, contingent call dates, if applicable 21 Polytonal call dates, if applicable 22 Polytonal call dates are and any related index 23 Coupons / dividend/soupon 24 Existence of a dividend/soupon 25 Existence of a dividend stopper 26 Existence of a dividend stopper 27 Existence of a dividend stopper 28 Existence of a dividend stopper 29 Fully discretionary partially discretionary or mandatory 30 Existence of a dividend stopper 30 Existence of a dividend stopper 31 Existence of a dividend stopper 42 Existence of a dividend stopper 43 Existence of a dividend stopper 54 Existence of a dividend stopper 55 If convertible, conversion trigger (s) 56 If convertible, conversion trigger (s) 57 If convertible, conversion trigger (s) 58 If convertible, specify instrument type convertible into 59 Not applicable 50 If convertible, specify instrument proper convertible into 50 Not applicable 51 If convertible, specify instrument it converts into 52 If convertible, specify instrument proper convertible into 50 Not applicable 51 If if entries down, related on write-up mechanism 52 Not applicable 53 If write-down, full or partial 54 If the power proper instrument or temporary 5	3	· · · · · · · · · · · · · · · · · · ·	All applicable laws & regulations of Kingdom of Bahrain
5 Post-transitional CBB rules 6 Eligible at solo/group/group & solo 7 Instrument Type 8 Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date) 8 Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date) 9 Par Value of instrument 10 Accounting classification 9 Par Value of instrument 11 Original date of issuance 12 Perpetual or dated 13 Original date of issuance 14 Issuar call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent cell dates, if applicable 17 Original maturity date 18 Subsequent cell dates, if applicable 19 Dividends 10 Dividends 10 Dividends 10 Dividends 10 Dividends 11 Fixed or floating dividend/coupon 10 Existence of a dividend stopper 11 Existence of a dividend stopper 12 Existence of a dividend stopper 13 Existence of a dividend stopper 14 Existence of a dividend stopper 15 Non-cumulative or cumulative 16 Non-cumulative or cumulative 17 Non-cumulative or cumulative 18 Convertible or non-convertible 19 Non-cumulative or cumulative 19 Non-cumulative or cumulative 10 Non-cumulative or cumulative 10 Non-cumulative or cumulative 10 Non-cumulative or cumulative 10 Non-cumulative or cumulative 11 If convertible, conversion integer (s) 11 If convertible, specify instrument type convertible into Not applicable 11 If convertible, pandatory or optional conversion 12 If write-down, full or partiall 13 If write-down, full or partiall 14 If promover the, expersion rate 15 Non-cumulative in function in vital-quit intensive to instrument (by experiment) 15 Non-cumplicable in Non-cuplicable 16 If convertible, specify instrument type convertible into Not applicable 16 If convertible, specify instrument or temporary 19 Non-cumulative or instrument or temporary 10 Non-cumulative or instrument or temporary 10 Non-cumulative or instrument or temporary 10 Non-cumulative or instrument or temporary 11 If surfice down, permanent or temporary 12 If write-down, full or partia		Regulatory treatment	
6 Eligible at sologroup/group & solo 7 Instrument Type 8 Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date) 8 Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date) 9 Par Value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Outpons / dividends 17 Fixed or floating dividend/coupon 18 Coupons / dividends 19 Esistence of a dividend stopper 19 Esistence of a dividend stopper 19 Esistence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Esistence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible, or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, specify instrument type convertible in Convertible, specify instrument type convertible in Convertible, specify instrument type convertible in Not applicable 30 If inconvertible, specify instrument type convertible in Not applicable 31 If write-down, vitel - own retained in write-down, full or partiall 32 If write-down, vitel - own retained in write-down full or partiall 33 If write-down, vitel - own retained in write-down floature 34 If emporary write-down, discretionary in Illiquidation (specify instrument type immediately senior to instrument 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features	4	Transitional CBB rules	Common Equity Tier 1
7 Instrument Type Common Equity shares  8 Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date)  9 Par Value of instrument  10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Outpons of dividends 18 Coupons / dividends 19 Existence of a dividend/coupon 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a dividend stopper 22 Noncumulative or cumulative 23 Convenible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, pepti system of instrument type on whether the proprietable 28 If convertible, specify instrument type convertible into 39 If write-down, write-down, description of write-up mechanism 30 If write-down, unite-down, flequency 31 If write-down, unite-down, description of write-up mechanism 32 Pealisten in subordination for incertive to return uniter on the proprietable 39 If write-down, unite-down, directionary of write-up mechanism 30 If write-down, unite-down, description of write-up mechanism 31 If write-down, unite-down, description of write-up mechanism 34 If temporary write-down, description of write-up mechanism 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 38 Non-compliant transitioned features 38 Non-compliant transitioned features	5	Post-transitional CBB rules	Common Equity Tier 1
8 Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date) 9 Par Value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividends 18 Coupons / dividends 18 Coupons at and any related index 19 Existence of a dividend stopper 19 Existence of a dividend stopper 19 Existence of step up or other incentive to redeem 10 Fully discretionary, partially discretionary or mandatory 10 Fully discretionary and provided in the providend or computative or cumulative 19 Conventible, fully or partially 10 Inconventible, fully or partially 11 Inconventible, specify instrument type conventible 12 If conventible, specify instrument type conventible 13 If write-down, write-down floature 14 If emporary write-down, floating and inconventible 15 If write-down, write-down floature 16 If write-down, write-down description of write-up mechanism 18 If write-down, write-down, floating and inconventible 19 If write-down, full or partiall 20 If it interporary write-down, floating and inconventible in the propriative or conventible in the propriative or instrument type immediately senior to instrument) 21 If write-down, write-down, dividend or full or partiall 22 If it interporary write-down, dividendown, dividendown, dividendown, dividendown, full or partiall 23 If it interporary write-down, dividendown, dividendown, dividendown, dividendown, dividendown, dividendown, dividendown, dividendown, dividendown, dividendown of write-down, dividendown, divi	6	Eligible at solo/group/group & solo	Group & solo
Par Value of instrument  Accounting classification  Accounting disasification  Accounting disasificati	7	Instrument Type	Common Equity shares
10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, originated and redemption amount 17 Optional call dates, originated and redemption amount 18 Coupons / dividends 19 Coupons / dividend/coupon 19 Existence of a dividend/coupon 10 Existence of a dividend/coupon 10 Existence of a dividend stopper 10 Existence of a dividend stopper 11 Existence of a dividend stopper 12 Existence of a dividend stopper 13 Coupons / dividend subject or incentive to redeem 14 Existence of step up or other incentive to redeem 15 Coupons / dividend subject or incentive to redeem 16 Coupons / dividend subject or incentive to redeem 17 Existence of a dividend stopper 18 Existence of a dividend stopper 19 Existence of step up or other incentive to redeem 10 No 11 Existence of step up or other incentive to redeem 12 Noncumulative or cumulative 13 Convertible or non-convertible or non-convertib	8	Amount recognized in regulatory capital (currency in Millions, as of most recent reporting date)	BD 140.30 Million
11 Original date of issuance 2 Perpetual or dated 3 Perpetual or dated 4 Perpetual 5 Original maturity date 4 Issuer call subject to prior supervisory approval 5 Optional call date, contingent call dates and redemption amount 6 Optional call dates, if applicable 6 Outpons / dividends 7 Fixed or floating dividend/coupon 7 Existence of a dividend stopper 8 Outpons and any related index 8 Outpon rate and any related index 9 Fully discretionary, partially discretionary or mandatory 9 Fully discretionary, partially discretionary or mandatory 9 Existence of a dividend support 10 Fully discretionary, partially discretionary or mandatory 11 Existence of step up or other incentive to redeem 12 Noncumulative or cumulative 13 Convertible or non-convertible 14 If convertible, conversion frigger (s) 15 If convertible, conversion frigger (s) 16 If convertible, conversion rate 17 If convertible, pacely instrument type convertible into 18 If convertible, specify instrument type convertible into 19 If write-down, feature 10 If write-down, full or partial 10 If write-down, full or partial 11 If write-down, full or partial 12 If it write-down, full or partial 13 If write-down, full or partial 14 If thereform, yer expenses on the proprary 15 If thereform, yer expenses on the proprary 16 If write-down, full or partial 17 If thereform, yer expenses on the proprary 18 If write-down, full or partial 18 If write-down, full or partial 19 If write-down, full or partial 20 If thereform, yer expenses on the proprary 21 If thereform, yer expenses on the proprary 22 If the proprary write-down to temporary 23 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 24 No applicable 25 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 26 Non-compliant transitioned features 27 No	9	Par Value of instrument	BD 0.100
Perpetual or dated	10	Accounting classification	Shareholders' Equity
13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Optional call date, contingent call dates and redemption amount 17 Optional call date, if applicable 18 Coupons / dividends 19 Existence of loating dividend/coupon 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of set pu p or other incentive to redeem 22 Noncumulative or cumulative 23 Noncumulative or cumulative 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 39 If write-down, feature 30 If write-down, full or partiall 30 If write-down, full or partiall 31 If write-down, full or partiall 32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 Non-complicable 31 If write-down, full or partiall 31 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 Non-complicable 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features	11	Original date of issuance	Various
Issuer call subject to prior supervisory approval   No	12	Perpetual or dated	Perpetual
15 Optional call date, contingent call dates and redemption amount  Subsequent call dates, if applicable Coupons / dividends Coupons / dividends Dividends Dividends Accided by the Shareholders  17 Fixed or floating dividend/coupon Dividend as decided by the Shareholders  18 Coupon rate and any related index Not applicable  19 Existence of a dividend stopper Not applicable  20 Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Fully discretionary Fully discr	13	Original maturity date	No maturity
16 Subsequent call dates, if applicable Coupons / dividends Coupons / dividends Dividends Dividend as decided by the Shareholders  17 Fixed or floating dividend/coupon Dividend as decided by the Shareholders  18 Coupon rate and any related index Not applicable Not applicable  19 Existence of a dividend stopper Not applicable Pully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Fully discretionary Pully discretionary Fully discretionary Pully discretionary Fully discretionary Fully discretionary No Noncumulative or cumulative Non cumulative Non applicable If convertible or non-convertible If convertible, conversion trigger (s) Not applicable If convertible, fully or partially Not applicable If convertible, specify instrument type convertible into Not applicable If convertible, specify instrument it converts into Not applicable If convertible, specify instrument it converts into Not applicable If write-down, feature No Not applicable If write-down, full or partial If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, permanent or temporary If write-down, description of write-up mechanism Not applicable	14	Issuer call subject to prior supervisory approval	No
Coupons / dividends Dividends Dividends Dividend as decided by the Shareholders Coupon rate and any related index Not applicable Existence of a dividend stopper Not applicable Existence of step up or other incentive to redeem No Non cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate Not applicable If convertible, specify instrument type convertible into Not applicable If convertible, specify instrument it converts into Not applicable If write-down, full or partiall If write-down, full or partiall If write-down, mrite-down trigger(s) If write-down, mrite-down description of write-up mechanism If write-down, permanent or temporary If the full or permanent or temporary If the full or permanent or temporary If write-down, full or partiall If write-down, full or partiall If write-down, generated on write-up mechanism Not applicable	15	Optional call date, contingent call dates and redemption amount	Not applicable
Fixed or floating dividend/coupon  Coupon rate and any related index  Not applicable  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  for convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down, full or partial  If write-down, write-down figger(s)  If write-down, full or partial  If write-down, permanent or temporary  Not applicable	16	Subsequent call dates, if applicable	Not applicable
18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step up or other incentive to redeem  22 Noncumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger (s)  25 If convertible, conversion rate  26 If convertible, mandatory or optional conversion  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into  29 If convertible, specify issuer of instrument it converts into  30 Write-down, feature  31 If write-down, write-down trigger(s)  32 If write-down, description of write-up mechanism  33 If write-down, description of write-up mechanism  34 Position in subordination hierarchy in liquidation (specify instrument) you applicable  36 Non-compliant transitioned features  37 Non-compliant transitioned features		Coupons / dividends	Dividends
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 29 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, description of write-up mechanism 33 If write-down, description of write-up mechanism 40 Not applicable 41 If temporary write-down, description of write-up mechanism 51 Not applicable 52 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 53 Non-compliant transitioned features 54 Non-compliant transitioned features 55 Non-compliant transitioned features 56 Non-compliant transitioned features 57 Non-compliant transitioned features 58 Non-compliant transitioned features 59 Non-compliant transitioned features 50 Non-compliant transitioned features 51 Non-compliant transitioned features 52 Non-compliant transitioned features 53 Non-compliant transitioned features 54 Non-compliant transitioned features 55 Non-compliant transitioned features 56 Non-compliant transitioned features 57 Non-compliant transitioned features 58 Non-compliant transitioned features 59 Non-compliant transitioned features 50	17	Fixed or floating dividend/coupon	Dividend as decided by the Shareholders
Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Non cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, mandatory or optional conversion  Not applicable  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  Not applicable	18	Coupon rate and any related index	Not applicable
Existence of step up or other incentive to redeem  Non cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Not applicable	19	Existence of a dividend stopper	Not applicable
Noncumulative or cumulative Convertible or non-convertible Not applicable If convertible, conversion trigger (s) Not applicable If convertible, fully or partially Not applicable If convertible, conversion rate Not applicable If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into Not applicable If convertible, specify issuer of instrument it converts into Not applicable If write-down feature No If write-down, write-down trigger(s) Not applicable If write-down, full or partial Not applicable	20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If emporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features	21	Existence of step up or other incentive to redeem	No
24     If convertible, conversion trigger (s)     Not applicable       25     If convertible, fully or partially     Not applicable       26     If convertible, conversion rate     Not applicable       27     If convertible, mandatory or optional conversion     Not applicable       28     If convertible, specify instrument type convertible into     Not applicable       29     If convertible, specify issuer of instrument it converts into     Not applicable       30     Write-down feature     No       31     If write-down, write-down trigger(s)     Not applicable       32     If write-down, full or partial     Not applicable       33     If write-down, permanent or temporary     Not applicable       34     If temporary write-down, description of write-up mechanism     Not applicable       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Not applicable       36     Non-compliant transitioned features     No	22	Noncumulative or cumulative	Non cumulative
25     If convertible, fully or partially     Not applicable       26     If convertible, conversion rate     Not applicable       27     If convertible, mandatory or optional conversion     Not applicable       28     If convertible, specify instrument type convertible into     Not applicable       29     If convertible, specify issuer of instrument it converts into     Not applicable       30     Write-down feature     No       31     If write-down, write-down trigger(s)     Not applicable       32     If write-down, full or partial     Not applicable       33     If write-down, permanent or temporary     Not applicable       34     If temporary write-down, description of write-up mechanism     Not applicable       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Not applicable       36     Non-compliant transitioned features     No	23	Convertible or non-convertible	Not applicable
26       If convertible, conversion rate       Not applicable         27       If convertible, mandatory or optional conversion       Not applicable         28       If convertible, specify instrument type convertible into       Not applicable         29       If convertible, specify issuer of instrument it converts into       Not applicable         30       Write-down feature       No         31       If write-down, write-down trigger(s)       Not applicable         32       If write-down, full or partial       Not applicable         33       If write-down, permanent or temporary       Not applicable         34       If temporary write-down, description of write-up mechanism       Not applicable         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       Not applicable         36       Non-compliant transitioned features       No	24	If convertible, conversion trigger (s)	Not applicable
27       If convertible, mandatory or optional conversion       Not applicable         28       If convertible, specify instrument type convertible into       Not applicable         29       If convertible, specify issuer of instrument it converts into       Not applicable         30       Write-down feature       No         31       If write-down, write-down trigger(s)       Not applicable         32       If write-down, full or partial       Not applicable         33       If write-down, permanent or temporary       Not applicable         34       If temporary write-down, description of write-up mechanism       Not applicable         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       Not applicable         36       Non-compliant transitioned features       No	25	If convertible, fully or partially	Not applicable
28     If convertible, specify instrument type convertible into     Not applicable       29     If convertible, specify issuer of instrument it converts into     Not applicable       30     Write-down feature     No       31     If write-down, write-down trigger(s)     Not applicable       32     If write-down, full or partial     Not applicable       33     If write-down, permanent or temporary     Not applicable       34     If temporary write-down, description of write-up mechanism     Not applicable       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Not applicable       36     Non-compliant transitioned features     No	26	If convertible, conversion rate	Not applicable
29 If convertible, specify issuer of instrument it converts into  Not applicable  No  If write-down feature  Not applicable  Not applicable  Not applicable  Not applicable  If write-down, full or partial  If write-down, permanent or temporary  Not applicable	27	If convertible, mandatory or optional conversion	Not applicable
Write-down feature  No  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No  Non-compliant transitioned features	28	If convertible, specify instrument type convertible into	Not applicable
31     If write-down, write-down trigger(s)     Not applicable       32     If write-down, full or partial     Not applicable       33     If write-down, permanent or temporary     Not applicable       34     If temporary write-down, description of write-up mechanism     Not applicable       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Not applicable       36     Non-compliant transitioned features     No	29	If convertible, specify issuer of instrument it converts into	Not applicable
32     If write-down, full or partial     Not applicable       33     If write-down, permanent or temporary     Not applicable       34     If temporary write-down, description of write-up mechanism     Not applicable       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Not applicable       36     Non-compliant transitioned features     No	30	Write-down feature	No
33     If write-down, permanent or temporary     Not applicable       34     If temporary write-down, description of write-up mechanism     Not applicable       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Not applicable       36     Non-compliant transitioned features     No	31	If write-down, write-down trigger(s)	Not applicable
34     If temporary write-down, description of write-up mechanism     Not applicable       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Not applicable       36     Non-compliant transitioned features     No	32	If write-down, full or partial	Not applicable
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Not applicable No	33	If write-down, permanent or temporary	Not applicable
36 Non-compliant transitioned features No	34	If temporary write-down, description of write-up mechanism	Not applicable
<del></del>	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable
37 If yes, specify non-compliant features Not applicable	36		No
	37	If yes, specify non-compliant features	Not applicable