

Banc of America Securities Asia Limited

**Interim Financial Information
Disclosure Statement**

**For the period ended
30th June 2014**

BANC OF AMERICA SECURITIES ASIA LIMITED

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30th JUNE 2014

	30th June 2014 US\$'000	30th June 2013 US\$'000
Interest income	207	299
Fee and commission expense	(1)	(1)
Net foreign exchange gain / (loss)	1	(2)
Operating income	<u>207</u>	<u>296</u>
Operating expenses	(10)	(10)
Operating profit before income tax	<u>197</u>	<u>286</u>
Tax expense	-	-
Profit for the period	<u>197</u>	<u>286</u>
Total comprehensive income for the period	<u>197</u>	<u>286</u>
Attributable to		
Equity holders	<u>197</u>	<u>286</u>

The Company is remained dormant since 15th February 2011.

BANC OF AMERICA SECURITIES ASIA LIMITED

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30th JUNE 2014

	30th June 2014 US\$'000	30th June 2013 US\$'000
Interest income:		
Cash and placements with banks	<u>207</u>	<u>299</u>
Of which interest income arising from financial assets not measured at fair value through profit or loss	207	299

For the six month period ended 30th June 2014, the Company's operating income, net of fee and commission expense, was attributable to cash activity only with US\$ 197 thousands (2013: US\$ 286 thousands).

For the six month period ended 30th June 2014 and 30th June 2013, the Company did not have any trading income and there was no income derived from financial instruments designated at fair value through profit or loss.

For the six month period ended 30th June 2014 and 30th June 2014, the Company did not have any fee and commission income.

The breakdown of the Company's operating expenses was as follows:

	30th June 2014 US\$'000	30th June 2013 US\$'000
Staff costs	-	-
Legal and professional fee	-	-
Membership dues	7	7
Other operating expenses	<u>3</u>	<u>3</u>
	<u>10</u>	<u>10</u>

BANC OF AMERICA SECURITIES ASIA LIMITED

**UNAUDITED STATEMENT OF FINANCIAL POSITION
AS AT 30th JUNE 2014**

	30th June 2014 US\$'000	31st December 2013 US\$'000	Cross Reference to Definition of Capital Components in Appendix 1
ASSETS			
Cash and balances with banks	43,248	43,088	
Placements with banks maturing between one and twelve months	220,020	220,033	
TOTAL ASSETS	<u>263,268</u>	<u>263,121</u>	
LIABILITIES			
Other liabilities	28	78	
TOTAL LIABILITIES	<u>28</u>	<u>78</u>	
EQUITY			
Share capital	220,000	220,000	(1)
Retained earnings	36,773	36,576	(2)
Other reserves	6,467	6,467	(3)
TOTAL EQUITY	<u>263,240</u>	<u>263,043</u>	
TOTAL EQUITY AND LIABILITIES	<u>263,268</u>	<u>263,121</u>	

BANC OF AMERICA SECURITIES ASIA LIMITED

UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 30th JUNE 2014

The Company has no property, plant and equipment during the six month periods ended 30th June 2014 and 30th June 2013 and as at 30th June 2014 and 31st December 2013.

As at 30th June 2014 and 31st December 2013, the Company has no impaired loans and advances, overdue or rescheduled assets.

As at 30th June 2014 and 31st December 2013, the Company has not held any other assets.

The breakdown of the Company's other reserves were as follows:

	30th June 2014 US\$'000	31st December 2013 US\$'000
Share-based payment reserve	6,467 <u> </u>	6,467 <u> </u>

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UNAUDITED SUPPLEMENTARY INFORMATION

(a) Derivative financial instruments

As at 30th June 2014 and 31st December 2013, the Company did not hold any derivative contract.

(b) Contingent liabilities and commitments

As at 30th June 2014 and 31st December 2013, the Company did not have any contingent liabilities and commitments.

(c) Liquidity ratio

	For the six months ended	
	June 30, 2014	June 30, 2013
	%	%
Average liquidity ratio for the financial period	N/A	N/A

The liquidity ratio is calculated as the simple average of each calendar month's average liquidity ratio for the relevant period of the Company computed in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance.

As the Company has no qualifying liabilities since September 2010, the Liquidity Ratio is infinite.

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UNAUDITED SUPPLEMENTARY INFORMATION

(d) Capital management

The table below summarises the ratios and the composition of regulatory capital of the Company as at 30th June 2014 and 31st December 2013. The Company complied with all of the externally imposed capital requirements set by the Hong Kong Monetary Authority (“HKMA”).

	As at 30th June 2014 %	As at 31st December 2013 %
Capital adequacy ratios		
Common Equity Tier 1	491.57	303.26
Tier 1	491.57	303.26
Total	491.57	303.26

The capital base used in the calculation of the above capital adequacy ratios as at 30th June 2014 and 31st December 2013 and reported to the HKMA is analysed as follows:

	As at 30th June 2014 US\$'000	As at 31st December 2013 US\$'000
Components of capital base:		
Common Equity Tier 1:		
Paid up ordinary share capital	220,000	220,000
Disclosed reserves	43,043	42,601
Profit and loss account	197	442
	<hr/>	<hr/>
Total capital base	263,240	263,043
	<hr/> <hr/>	<hr/> <hr/>

The capital adequacy ratios (including Common Equity Tier 1, Tier 1 Capital and Total Capital ratios) as at 30th June 2014 and 31st December 2013 were calculated in accordance with the Banking (Capital) Rules (the “Capital Rules”) issued by the HKMA under section 98A of the Hong Kong Banking Ordinance. HKMA has implemented Basel III capital adequacy requirements with effective on 1st January 2013. In accordance with the Capital Rules, the Company has adopted the “standardised (credit risk) approach” for the calculation of the risk-weighted assets for credit risk and market risk, and the “basic indicator approach” for the calculation of operational risk.

There were no regulatory deductions on the Company’s Common Equity Tier 1 capital and the total capital base as at 30th June 2014 and 31st December 2013. In addition, there were no limits or minima applied to the calculation of the capital base of the Company in accordance with the Capital Rules.

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UNAUDITED SUPPLEMENTARY INFORMATION

(e) Regulatory capital disclosures in accordance with the BDAR 2013

- i. Breakdown of the Company's regulatory capital as at 30th June 2014

See Appendix 1 on pages 10 to 16.

- ii. Main features of issued Common Equity Tier 1 ("CET1") capital instrument outstanding as at 30th June 2014

See Appendix 2 on pages 17 to 18. There has been no new issuance, reduction or material changes to the nature of the CET1 capital instrument since 30th June 2014.

The Company does not have Additional Tier 1 or Tier 2 capital instruments as of 30th June 2014.

- iii. Reconciliation between regulatory capital components to the Statement of Financial Position as at 30th June 2014 (the "Reconciliation")

The Company's unaudited statement of financial position for accounting and regulatory purposes as at 30th June 2014 are identical. See Appendix 1 for the Reconciliation on pages 10 to 16.

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UNAUDITED SUPPLEMENTARY INFORMATION

(f) Cross-border claims

	Banks and other financial institutions US\$'000
As at 30th June 2014	
Asia Pacific excluding Hong Kong	23 -----
North and South America - United States	263,245 -----
	<u>263,268</u>
As at 31st December 2013	
Asia Pacific excluding Hong Kong	22 -----
North and South America - United States	263,099 -----
	<u>263,121</u>

The information of cross-border claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any transfer of risk. In general, transfer of risk from one country to another is recognised if the claims against counterparties are guaranteed by another party in a different country or if the claims are on an overseas branch of a bank whose head office is located in a different country.

A country or geographical area should be reported individually if it constitutes 10% or more of the aggregated cross-border claims.

As at 30th June 2014 and 31st December 2013, the Company did not have any claims on public sector entity and other institution.

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UNAUDITED SUPPLEMENTARY INFORMATION

(g) Non-bank Mainland exposures

The analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA return for non-bank Mainland exposures.

As at 30th June 2014 and 31st December 2013, the Company did not have any non-bank Mainland exposures.

(h) Currency risk

The net positions in foreign currencies are disclosed below where each currency constitutes 10% or more of the respective total net position in all foreign currencies.

Equivalent in US dollars	USD US\$'000	NZD US\$'000	Total US\$'000
30th June 2014			
Spot assets	263,208	23	263,231
Spot liabilities	(263,240)	-	(263,240)
	<u> </u>	<u> </u>	<u> </u>
Net long/(short) position	(32)	23	(9)
	<u> </u>	<u> </u>	<u> </u>
31st December 2013			
Spot assets	263,061	22	263,083
Spot liabilities	(263,071)	-	(263,071)
	<u> </u>	<u> </u>	<u> </u>
Net long/(short) position	(10)	22	12
	<u> </u>	<u> </u>	<u> </u>

As at 30th June 2014 and 31st December 2013, the Company did not have any net structural position.

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UNAUDITED SUPPLEMENTARY INFORMATION

Appendix 1 - Breakdown of the Company's regulatory capital as at 30th June 2014

Transition Disclosures Template			Amounts subject to pre- Basel III treatment*	Cross Reference* to
CET1 capital: instruments and reserves				
1	Directly issued qualifying CET1 capital instruments plus any related share premium	220,000		(1)
2	Retained earnings	36,773		(2)
3	Disclosed reserves	6,467		(3)
4	<i>Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)</i>	Not applicable		
	<i>Public sector capital injections grandfathered until 1 January 2018</i>	Not applicable		
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0		
6	CET1 capital before regulatory deductions	263,240		
CET1 capital: regulatory deductions				
7	Valuation adjustments	0		
8	Goodwill (net of associated deferred tax liability)	0		
9	Other intangible assets (net of associated deferred tax liability)	0	0	
10	Deferred tax assets net of deferred tax liabilities	0		
11	Cash flow hedge reserve	0		
12	Excess of total EL amount over total eligible provisions under the IRB approach	0	0	
13	Gain-on-sale arising from securitization transactions	0		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	0	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	0	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	0	
18	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	

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UNAUDITED SUPPLEMENTARY INFORMATION

Appendix 1 - Breakdown of the Company's regulatory capital as at 30th June 2014 (cont'd)

20	Mortgage servicing rights (amount above 10% threshold)	Not applicable	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable	
22	Amount exceeding the 15% threshold	Not applicable	
23	of which: significant investments in the common stock of financial sector entities	Not applicable	
24	of which: mortgage servicing rights	Not applicable	
25	of which: deferred tax assets arising from temporary differences	Not applicable	
26	National specific regulatory adjustments applied to CET1 capital	0	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	0	
26b	Regulatory reserve for general banking risks	0	
26c	Securitization exposures specified in a notice given by the Monetary Authority	0	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	
26e	Capital shortfall of regulated non-bank subsidiaries	0	0
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	0
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
28	Total regulatory deductions to CET1 capital	0	
29	CET1 capital	263,240	
AT1 capital: instruments			

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UNAUDITED SUPPLEMENTARY INFORMATION

Appendix 1 - Breakdown of the Company's regulatory capital as at 30th June 2014 (cont'd)

30	Qualifying AT1 capital instruments plus any related share premium	0	
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	<i>Capital instruments subject to phase out arrangements from AT1 capital</i>	0	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0	
35	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements</i>	0	
36	AT1 capital before regulatory deductions	0	
AT1 capital: regulatory deductions			
37	Investments in own AT1 capital instruments	0	0
38	Reciprocal cross-holdings in AT1 capital instruments	0	0
39	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
40	Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	0
41	National specific regulatory adjustments applied to AT1 capital	0	
41a	Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 1 capital	0	
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	0	
ii	of which: Capital shortfall of regulated non-bank subsidiaries	0	
iii	of which: Investments in own CET1 capital instruments	0	
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	0	
v	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	

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UNAUDITED SUPPLEMENTARY INFORMATION

Appendix 1 - Breakdown of the Company's regulatory capital as at 30th June 2014 (cont'd)

vi	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
vii	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0	
43	Total regulatory deductions to AT1 capital	0	
44	AT1 capital	0	
45	Tier 1 capital (Tier 1 = CET1 + AT1)	263,240	
Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	0	
47	<i>Capital instruments subject to phase out arrangements from Tier 2 capital</i>	0	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0	
49	<i>of which: capital instruments issued by subsidiaries subject to phase out arrangements</i>	0	
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	0	
51	Tier 2 capital before regulatory deductions	0	
Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	0	0
53	Reciprocal cross-holdings in Tier 2 capital instruments	0	0
54	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	0

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UNAUDITED SUPPLEMENTARY INFORMATION

Appendix 1 - Breakdown of the Company's regulatory capital as at 30th June 2014 (cont'd)

56	National specific regulatory adjustments applied to Tier 2 capital	0
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	0
56b	Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 2 capital	0
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	0
ii	of which: Capital shortfall of regulated non-bank subsidiaries	0
iii	of which: Investments in own CET1 capital instruments	0
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	0
v	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0
vi	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0
vii	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0
57	Total regulatory deductions to Tier 2 capital	0
58	Tier 2 capital	0
59	Total capital (Total capital = Tier 1 + Tier 2)	263,240
59a	Deduction items under Basel III which during transitional period remain subject to risk-weighting, based on pre-Basel III treatment	
i	of which: Mortgage servicing rights	0
ii	of which: Defined benefit pension fund net assets	0
iii	of which: Investments in own CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments	0

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UNAUDITED SUPPLEMENTARY INFORMATION

Appendix 1 - Breakdown of the Company's regulatory capital as at 30th June 2014 (cont'd)

iv	of which: Capital investment in a connected company which is a commercial entity	0
v	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0
vi	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0
60	Total risk weighted assets	53,550
Capital ratios (as a percentage of risk weighted assets)		
61	CET1 capital ratio	491.57%
62	Tier 1 capital ratio	491.57%
63	Total capital ratio	491.57%
64	Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements)	0.00%
65	<i>of which: capital conservation buffer requirement</i>	0.00%
66	<i>of which: bank specific countercyclical buffer requirement</i>	0.00%
67	<i>of which: G-SIB or D-SIB buffer requirement</i>	0.00%
68	CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR	0.00%
National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable
70	National Tier 1 minimum ratio	Not applicable
71	National Total capital minimum ratio	Not applicable
Amounts below the thresholds for deduction (before risk weighting)		

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UNAUDITED SUPPLEMENTARY INFORMATION

Appendix 1 - Breakdown of the Company's regulatory capital as at 30th June 2014 (cont'd)

72	Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0
73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0
74	Mortgage servicing rights (net of related tax liability)	Not applicable
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable
Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the basic approach and the standardized (credit risk) approach (prior to application of cap)	0
77	Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach	0
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)	0
79	Cap for inclusion of provisions in Tier 2 under the IRB approach	0
Capital instruments subject to phase-out arrangements		
80	<i>Current cap on CET1 capital instruments subject to phase out arrangements</i>	Not applicable
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	Not applicable
82	<i>Current cap on AT1 capital instruments subject to phase out arrangements</i>	0
83	<i>Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)</i>	0
84	<i>Current cap on Tier 2 capital instruments subject to phase out arrangements</i>	0
85	<i>Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)</i>	0

* This refers to the position under the Banking (Capital) Rules in force on 31 December 2012.

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

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UNAUDITED SUPPLEMENTARY INFORMATION

Appendix 2 - Main features of issued Common Equity Tier 1 (“CET1”) capital instrument outstanding as at 30th June 2014

Main Features Template

1	Issuer	Banc of America Securities Asia Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	BBG002Y21XT8
3	Governing law(s) of the instrument	Hong Kong
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules [#]	Common Equity Tier 1
5	Post-transitional Basel III rules ⁺	Ineligible
6	Eligible at solo*/group/group & solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	USD 220 mil
9	Par value of instrument	USD 220 mil
10	Accounting classification	Shareholders' equity
11	Original date of issuance	May 22, 1973
12	Perpetual or dated	Perpetual
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Discretionary dividend amount
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No

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Appendix 2 - Main features of issued Common Equity Tier 1 ("CET1") capital instrument outstanding as at 30th June 2014 (cont'd)

22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

Footnote

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- # *Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules*
- + *Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules*
- * *Include solo-consolidated*