

ANNEXURE B

MAIN FEATURES DISCLOSURE TEMPLATE

Name of bank/ controlling company.....

Six months* ended.....(yyyy-mm-dd)

Set out below is the template that banks must use to ensure that the key features of all regulatory capital instruments are disclosed. Banks will be required to complete all of the shaded cells for each outstanding regulatory capital instrument (banks should insert "NA" if the question is not applicable).

Disclosure template for main features of regulatory capital instruments	
1	Issuer
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)
3	Governing law(s) of the instrument
Regulatory treatment	
4	Transitional Basel III rules
5	Post-transitional Basel III rules
6	Eligible at solo/group/group & solo
7	Instrument type (types to be specified by each jurisdiction)
8	Amount recognised in regulatory capital (Currency in mil, 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
Coupons / dividends	
17	Fixed or floating dividend/coupon
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, 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 issuer of 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, permanent or temporary
34	If temporary 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	If yes, specify non-compliant features

Further explanation of items in main features disclosure template

1	Identifies issuer legal entity.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement).
3	Specifies the governing law(s) of the instrument.
4	Specifies the regulatory capital treatment during the Basel III transitional Basel III phase (i.e. the component of capital that the instrument is being phased-out from). Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2].
5	Specifies regulatory capital treatment under Basel III rules not taking into account transitional treatment. Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Ineligible].
6	Specifies the level(s) within the group at which the instrument is included in capital. Select from menu: [Solo] [Group] [Solo and Group].
7	Specifies instrument type, varying by jurisdiction. Helps provide more granular understanding of features, particularly during transition. Select from menu: menu options to be provided to banks by each jurisdiction.
8	Specifies amount recognised in regulatory capital.
9	Par value of instrument.
10	Specifies accounting classification. Helps to assess loss absorbency. Select from menu: [Shareholders' equity] [Liability – amortised cost] [Liability – fair value option] [Non-controlling interest in consolidated subsidiary].
11	Specifies date of issuance.
12	Specifies whether dated or perpetual. Select from menu: [Perpetual] [Dated].
13	For dated instrument, specifies original maturity date (day, month and year). For perpetual instrument put "no maturity".
14	Specifies whether there is an issuer call option. Helps to assess permanence. Select from menu: [Yes] [No]
15	For instrument with issuer call option, specifies first date of call if the instrument has a call option on a specific date (day, month and year) and, in addition, specifies if the instrument has a tax and/or regulatory event call. Also specifies the redemption price. Helps to assess permanence.
16	Specifies the existence and frequency of subsequent call dates, if applicable. Helps to assess permanence.
17	Specifies whether the coupon/dividend is fixed over the life of the instrument, floating over the life of the instrument, currently fixed but will move to a floating rate in the future, currently floating but will move to a fixed rate in the future. Select from menu: [Fixed], [Floating] [Fixed to floating], [Floating to fixed].
18	Specifies the coupon rate of the instrument and any related index that the coupon/dividend rate references.
19	Specifies whether the non-payment of a coupon or dividend on the instrument prohibits the payment of dividends on common shares (i.e. whether there is a dividend stopper). Select from menu: [yes], [no].
20	Specifies whether the issuer has full discretion, partial discretion or no discretion over whether a coupon/dividend is paid. If the bank has full discretion to cancel coupon/dividend payments under all circumstances it must select "fully discretionary" (including when there is a dividend stopper that does not have the effect of preventing the bank from cancelling payments on the instrument). If there are conditions that must be met before payment can be cancelled (eg capital below a certain threshold), the bank must select "partially discretionary". If the bank is unable to cancel the payment outside of insolvency the bank must select "mandatory". Select from menu: [Fully discretionary] [Partially discretionary] [Mandatory].
21	Specifies whether there is a step-up or other incentive to redeem. Select from menu: [Yes] [No].
22	Specifies whether dividends / coupons are cumulative or noncumulative. Select from menu: [Noncumulative] [Cumulative].

23	Specifies whether instrument is convertible or not. Helps to assess loss absorbency. Select from menu: [Convertible] [Nonconvertible].
24	Specifies the conditions under which the instrument will convert, including point of non-viability. Where one or more authorities have the ability to trigger conversion, the authorities should be listed. For each of the authorities it should be stated whether it is the terms of the contract of the instrument that provide the legal basis for the authority to trigger Composition of capital disclosure requirements 19 conversion (a contractual approach) or whether the legal basis is provided by statutory means (a statutory approach).
25	For conversion trigger separately, specifies whether the instrument will: (i) always convert fully; (ii) may convert fully or partially; or (iii) will always convert partially referencing one of the options above.
26	Specifies rate of conversion into the more loss absorbent instrument. Helps to assess the degree of loss absorbency.
27	For convertible instruments, specifies whether conversion is mandatory or optional. Helps to assess loss absorbency. Select from menu: [Mandatory] [Optional] [NA].
28	For convertible instruments, specifies instrument type convertible into. Helps to assess loss absorbency. Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Other].
29	If convertible, specify issuer of instrument into which it converts.
30	Specifies whether there is a write down feature. Helps to assess loss absorbency. Select from menu: [Yes] [No].
31	Specifies the trigger at which write-down occurs, including point of non-viability. Where one or more authorities have the ability to trigger write-down, the authorities should be listed. For each of the authorities it should be stated whether it is the terms of the contract of the instrument that provide the legal basis for the authority to trigger write-down (a contractual approach) or whether the legal basis is provided by statutory means (a statutory approach).
32	For each write-down trigger separately, specifies whether the instrument will: (i) always be written down fully; (ii) may be written down partially; or (iii) will always be written down partially. Helps assess the level of loss absorbency at write-down. referencing one of the options above.
33	For write down instrument, specifies whether write down is permanent or temporary. Helps to assess loss absorbency.
34	For instrument that has a temporary write-down, description of write-up mechanism. Select from menu: [Permanent] [Temporary] [NA].
35	Specifies instrument to which it is most immediately subordinate. Helps to assess loss absorbency on gone-concern basis. Where applicable, banks should specify the column numbers of the instruments in the completed main features template to which the instrument is most immediately subordinate.
36	Specifies whether there are non-compliant features. Select from menu: [Yes] [No].
37	If there are non-compliant features, asks bank/institution to specify which ones. Helps to assess instrument loss absorbency.