Frequency : SA Location : W

TABLE 1: SCOPE OF APPLICATION		
Capital Deficiencies (Table 1, (e))		
Particulars	Amount	
The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e. that are deducted:		
1. Subsidiary 1		
2. Subsidiary 2		
3. Subsidiary 3		
4. Subsidiary n		



Pillar 3

Capital Structure Disclosures 30 June 2018

TABLE 2: CAPITAL STRUCTURE Balance sheet - Step 1 (Table 2(b))

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*) (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	4,134,279	-	4,134,279
Due from banks and other financial institutions	590,930	-	590,930
Investments, net	23,145,030	-	23,145,030
Loans and advances, net	39,526,071	-	39,526,071
Investment in associates	130,956	-	130,956
Other Real Estate, net	446,839	-	446,839
Property and equipment, net	774,641	-	774,641
Other assets	1,015,791	-	1,015,791
Total assets	69,764,537	-	69,764,537
Liabilities Due to Banks and other financial institutions Customer deposits Debt securities in issue Other liabilities	7,540,835 47,667,659 2,000,000 1,161,665		7,540,835 47,667,659 2,000,000 1,161,665
Subtotal	58,370,159	-	58,370,159
	, , ,		· · ·
Paid up share capital	8,200,000	-	8,200,000
Statutory reserves	2,159,483	-	2,159,483
General reserves	68,000	-	68,000
Other reserves	(48,855)	-	(48,855)
Retained earnings	1,015,749	-	1,015,749
Minority Interest	-	-	-
Proposed dividends	-		-
Total liabilities and equity	69,764,536	-	69,764,536

	E 2: CAPITAL STRUCT ce sheet - Step 2 (Table			
Dalain		<i>c 2</i> (0 <i>))</i>		
All figures are in SAR'000	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Referenc
Assets	(-)	(),	()	
Cash and balances at central banks	4,134,279	-	4,134,279	
Due from banks and other financial institutions	590,930	-	590,930	
nvestments, net	23,145,030	-	23,145,030	
of which Investments in the capital of banking, financial and insurance entities that where the bank does not own more than 10% of the issued common share capital of the entity	376,188	-	376,188	А
Loans and advances, net	39,526,071	-	39,526,071	
of which Collective provisions	294,799	-	294,799	В
nvestment in associates	130,956	-	130,956	
of which Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	130,956	-	130,956	С
Other Real Estate, net	446,839	-	446,839	
Property and equipment, net	774,641	-	774,641	
Other assets	1,015,791	-	1,015,791	
Fotal assets	69,764,537	-	69,764,537	
<u>iabilities</u>				
Due to Banks and other financial institutions	7,540,835	-	7,540,835	
Customer deposits	47,667,659	-	47,667,659	
Debt securities in issue	2,000,000	-	2,000,000	1
of which Tier 2 capital instruments subject to phase-out	2,000,000	-	2,000,000	D
Other liabilities	1,161,665	-	1,161,665	
Subtotal	58,370,159	-	58,370,159	
Paid up share capital	8,200,000	-	8,200,000	
of which amount eligible for CET1	8,200,000	-	8,200,000	Е
of which amount eligible for AT1	-	-	-	F
Statutory reserves	2,159,483	-	2,159,483	G
General reserves	68,000	-	68,000	Ĥ
ther reserves	(48,855)	-	(48,855)	1
of which cash flow hedge reserve	(46,925)	-	(46,925)	J
Retained earnings	1,015,749	-	1,015,749	к
/inority Interest	-	-	-	
Proposed dividends	-	-	-	
Fotal liabilities and equity	69,764,536	-	69,764,536	

 TABLE 2: CAPITAL STRUCTURE

 Common template (transition) - Step 3 (Table 2(d)) i

 (From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

 All figures are in SAR'000

Components of regulatory capital reported by the bank

Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2 Amounts subject to Pre - Basel III treatment

				consolidation from
(2)				step 2
(_/	Common Equity Tier 1 capital: Instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	8,200,000		E
2	Retained earnings	1,524,674		к
	Accumulated other comprehensive income (and other reserves)	2,178,627		G + H + I
	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)			• • • • • • • • • • • • • • • • • • • •
	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)	-		
6	Common Equity Tier 1 capital before regulatory adjustments	11,903,301		
	Common Equity Tier 1 capital: Regulatory adjustments			
	Prudential valuation adjustments	-		
	Goodwill (net of related tax liability)			
	Other intangibles other than mortgage-servicing rights (net of related tax liability) Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		
11	Cash-flow hedge reserve	46,925		
12				
13		-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
	Defined-benefit pension fund net assets	-		
	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-		
	Reciprocal cross-holdings in common equity	-		i .
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)	-		A
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)	-		
	Mortgage servicing rights (amount above 10% threshold)	-		
21 22	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 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			
ļ	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-		
ļ	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
27	OF WHICH: Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover	-		
	deductions	-		
28	Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1)	46,925 11,950,226		
29	Additional Tier 1 capital: instruments	11,930,220		
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	-		
	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	-		
	Additional Tier 1 capital before regulatory adjustments	-		
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-		
	Reciprocal cross-holdings in Additional Tier 1 instruments	-		
39	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 common share capital of the entity (amount above 10% threshold)			
40	Significant investments in the capital of banking, financial and insurance entities that are outside the 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- BASEL III TREATMENT	-		
 	OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH:	-		
42	OF WHICH: Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
43	Total regulatory adjustments to Additional Tier 1 capital	-		
	Additional Tier 1 capital (AT1)	-		
45	Tier 1 capital (T1 = CET1 + AT1)	11,950,226		

TABLE 2: CAPITAL STRUCTURE

Common template (transition) - Step 3 (Table 2(d)) ii (From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment All figures are in SAR'000

Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

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Interview Time 2 capital: Instruments and provisions 2.000,000 410 Directly issued capital methorements and low of the 2. 2.000,000 45 Ther 2 instruments (and CET) and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by hild particle factors assued by subsidiaries assued to subsidiaries for the capital data fung, fundial and insurance entities that are outside the scope of regulatory oscillation, net of ligible short positions, where the bank does not om more than 10% of the issued common share capital of banking, fundial and insurance entities that are outside the scope of regulatory adjustments to Tire 2 capital estimation of the capital data fung, fundial and insurance entities that are outside the scope of regulatory adjustments to Tire 2 capital estimation and the capital data fung, fundial and insurance entities that are outside the scope of the subsidiant (to the stope to CA) DUSTINENT (Tire 2 Capital estimation of the capital estimation of the capital estimation of the scapital estimation of the scapital estimation of the scapital estimation of the capital estimation of the theore tascapital estimation of the capital estimation of the c			Basel III treatment	
46 Directly issued quality and the intervent plus related stock surplus 2.00.000 47 Directly issued quality and the intervent of them Tire 2 2.00.000 48 The 7 Instruments (and CET) and XT instruments not included in rows 5 or 34) issued by subsidianted in rows 15 or 34 2.00.000 49 of infinit instruments assued by subsidianted in rows 15 or 34) issued by subsidianted in rows 15 or 34 2.00.000 49 of infinit instruments issued by subsidianted in rows 15 or 34) issued by subsidianted instruments is a construction of the rows and the rows instruments is a construction of the rows and the rows instruments is a construction of the rows and the rows instruments is a construction of the rows and the rows instruments is a construction of the rows and the rows and row				co
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48 The Z instruments (and CET1 and AT1 instruments ont included in rows 5 or 34) issued by subsidiaries and held by third parks (announ allowed in group The 2).		2,000,000		
and held by third parties (amount allowed in group Ter 2)		-		
48) of which: instruments issued by subsidiaries subject to phase out				
50 Provisions 294799 Tier 2 capital before regulatory adjustments 2,294,799 Clineatments in own Tier 2 Instruments		-		
51 Tier 2 capital performance 2.294.799 52 Intestments in own Tier 2 instruments -		- 204 700		
Tier 2 capital: regulatory adjustments 53 Reciprocal cross-holdings in Tier 2 instruments 64 instruments 65 Reciprocal cross-holdings in Tier 2 instruments 65 regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common hare capital of banking. Innancial and insurance entities that are outside the scope of regulatory adjustments in the capital of banking. Innancial and insurance entities that are outside the scope of regulatory adjustments. Several 50% threshold. 65 National specific regulatory adjustments to Tier 2 capital 71 Total capital specific regulatory adjustments to Tier 2 capital 72 Total capital (TC) = T1 + T2) 74 Total capital (TC) = T1 + T2 75 Total capital (TC) 76 Total capital (TC) 77 Total capital (TC) 78 Total capital (TC) 79 Total capital (TC) 70 FWHCH: 70 FWHCH: 71 Total resk weighted assets) 72 Total capital (TC) 71 FWHCH: 72 FWHCH: 74 Fast gala data pacerentage of risk				
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55 Significant investments in the capital banking, financial and insurance antiles that are outside the scope of regulatory adjustments.	regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the			i.
regulatory consolidation (net of eligible short positions) PN valical apposition regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT OF WHICH: (INSERT NAME OF ADJUSTMENT] OF WHICH: (INSERT N		-		i.
56 National specific regulatory adjustments 57 National specific regulatory adjustments or Title 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT 07 WHICH. (INSERT NAME OF ADJUSTMENT] 07 WHICH. (INSERT NAME OF ADJUSTMENT] 57 Total regulatory adjustments to Tier 2 capital 58 Irea 2 capital (T2) .2294.799 59 Total regulatory adjustments to Tier 2 capital 06 WHICH. INSERT NAME OF ADJUSTMENT] 07 WHICH. 06 Total ratios 06 Total ratios 07 WHICH. 07 WHICH. 08 Total ratios 09 Total ratios 01 Gald action contraction util requirement plus capital conservation buffer requirement systemato as a percentage of risk weighted assets) 01 of which: capital conservation buffer requiremen				÷
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT		-	··	3
BASEL, III TREATMENT		<u> </u>		
OF WHICH: [INSERT NAME OF ADJUSTMENT] - OF WHICH: - 57 Total regulatory adjustments to Tier 2 capital - 58 Total regulatory adjustments to Tier 2 capital - 59 Total capital (T2) 114,245,025 RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT - OF WHICH: - - OF		-		
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59 Total capital (TC = T1 + T2) 14,245,025 RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		2,294,799		
OF WHICH: [INSERT NAME OF ADJUSTMENT] - OF WHICH: - OF WHICH: - 60 Total risk weighted assets 52,563,850 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 22.73% 63 Total capital (as a percentage of risk weighted assets) 22.73% 64 Institution specific buffer requirement finitum CET1 requirement plus capital conservation buffer plus contercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) 22.73% 65 of which: capital conservation buffer requirement 0% 66 of which: capital conservation buffer requirement 0% 67 of which: capital conservation buffer requirement 0% 68 of which: capital capital minimum ratio (if different from Basel 3 minimum) n/a 70 National total capital minimum ratio (if different from Basel 3 minimum) n/a 71 National total capital minimum ratio (if different from Basel 3 minimum) n/a 71 National tota capital minimum ratio (if different from Basel 3 minimum) n/a 72 Non-significant investments in the capital of other financials - 73 Significant investments in the capital of other fin				
OF WHICH: [INSERT NAME OF ADJUSTMENT] - OF WHICH: - OF WHICH: - 60 Total risk weighted assets 52,563,850 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 22.73% 63 Total capital (as a percentage of risk weighted assets) 22.73% 64 Institution specific buffer requirement finitum CET1 requirement plus capital conservation buffer plus contercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) 22.73% 65 of which: capital conservation buffer requirement 0% 66 of which: capital conservation buffer requirement 0% 67 of which: capital conservation buffer requirement 0% 68 of which: capital capital minimum ratio (if different from Basel 3 minimum) n/a 70 National total capital minimum ratio (if different from Basel 3 minimum) n/a 71 National total capital minimum ratio (if different from Basel 3 minimum) n/a 71 National tota capital minimum ratio (if different from Basel 3 minimum) n/a 72 Non-significant investments in the capital of other financials - 73 Significant investments in the capital of other fin				
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62 Tier 1 (as a percentage of risk weighted assets) 22.73% 63 Total capital (as a percentage of risk weighted assets) 27.10% 64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirement (minimum CET1 requirement expressed as a percentage of risk weighted assets) 0% 65 of which: capital conservation buffer requirement 0% 66 of which: Sorth Specific countercyclical buffer requirement 0% 67 of which: Sorth Specific requirement 0% 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 22.73% 70 Mational Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) n/a 70 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) n/a 71 National total capital of other financials - 72 Non-significant investments in the capital of other financials - 73 Significant investments in the capital of other financials - 74 Mortgage servicing rights (net of related tax liability) - 75 Deferred tax assets arising from temporary differences (net of related tax liability) - 7		22 72%		
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84 Current cap on T2 instruments subject to phase out arrangements -	67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 78 Provisions eligible for inclusion in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 <t< td=""><td>22.73% n/a n/a n/a</td><td></td><td></td></t<>	22.73% n/a n/a n/a		
	67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 77 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79 Cap on inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap on inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap on inclusion of provisions in Tier 2 under internal ratings-based app	22.73% n/a n/a n/a		
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) -	67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 80 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion in Tier 2 under standardised approach 78 Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) 79 Cap of inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal r	22.73% n/a n/a n/a		

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	TABLE 2: CAPITAL STRUCTURE			
	Main features template of regulatory capital instruments - (Table 2(e))			
1	Issuer	Bank Aljazira	Bank Aljazira	
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	SA143FK0FVJ0	Bank Aljazira Sukuk	
3	Governing law(s) of the instrument	Law of the Kingdom of Saudi Arabia	Law of the Kingdom of Saudi Arabia	
	Regulatory treatment			
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2 Capital	
5	Post-transitional Basel III rules	Common Equity Tier 1	Ineligible	
6	Eligible at solo/Igroup/group&solo	Group & Solo	Group & Solo	
7	Instrument type	Paid-up Share Capital	Subordinated Sukuk	
8	Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 8,200 million	SAR 2,000 million	
9	Par value of instrument	SAR 8,200 million	SAR 2,000 million	
10	Accounting classification	Shareholders' equity	Liability	
11	Original date of issuance	27-Jul-1976	2-Jun-2016	
12	Perpetual or dated	Perpetual	Dated	
13	Original maturity date	No maturity	2 June 2026	
14	Issuer call subject to prior supervisory approval	No	Yes	
15	Option call date, contingent call dates and redemption amount	Not Applicable	2-Jun-2021	
16	Subsequent call dates if applicable	Not Applicable	Anytime after above date	
	Coupons / dividends			
17	Fixed or Floating dividend/coupon	Not Applicable	Floating	
18	Coupon rate and any related index	Not Applicable	SIBOR + 190 bps	
19	Existence of a dividend stopper	Not Applicable	No	
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	
21	Existence of step up or other incentive to redeem	No	Yes	
22	Non cumulative or cumulative	Non-Cumulative	Non-Cumulative	
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	
24	If convertible, conversion trigger (s)	Not Applicable	Not Applicable	
25	If convertible, fully or partially	Not Applicable	Not Applicable	
26	If convertible, conversion rate	Not Applicable	Not Applicable	
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	
30	Write-down feature	No	No	
31	Convertible or non-convertible	Not Applicable	Not Applicable	
32	If write-down, full or partial	Not Applicable	Not Applicable	
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	
34	If temporary writedown, description of the write-up mechansim	Not Applicable	Not Applicable	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	None	Paid-up Share Capital	
36	Non-compliant transitioned features	No	yes	
37	If yes, specify non-compliant features	Not Applicable	Presence of call option	