DF 13 - Main Features of Regulatory Capital Instruments													
Item #	**Particulars**	**Equity Shares**	**Lower Tier II**	**Lower Tier II**	**Series 1 & 2**	**Series 3**	**Series 4**	**Series 5**	**Series 6**	**Series 7**	**Series 8**	**Series 1/06**	**Series 2/06**
1	Issuer	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank
2	Unique identifier	INE040A01026	INE040A08112	INE040A08120	INE040A08138	INE040A08146	INE040A08146	INE040A08161	INE040A08179	INE040A08179	INE040A08187	INE040A08153	INE040A08203
3	Governing laws of the instrument	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements
	Regulatory Treatment												
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post- transitional Basel III rules	Common Equity Tier 1	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Common Shares	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognised in the regulatory capital (₹ in million as of March 31, 2014)	4,798.1	-	25.1	423.6	117.2	152.4	386.8	149.0	281.3	502.3	565.9	807.1
9	Par value of instrument (₹ in million)	Not applicable	3,950.0	50.0	2,530.0	700.0	910.0	2,310.0	890.0	1,680.0	3,000.0	1,690.0	2,410.0
10	Accounting classification	Shareholders' equity	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	Various*	04-Feb-04	04-Feb-04	27-Oct-05	28-Nov-05	05-Dec-05	20-Jan-06	24-Feb-06	24-Feb-06	28-Mar-06	19-May-06	05-Sep-06
12	Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	No Maturity	04-May-14	04-May-17	27-Apr-15	28-Jun-15	28-Jun-15	20-Apr-15	24-Oct-15	24-Oct-15	04-Feb-16	19-May-16	05-Sep-16
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Coupons/ dividends	Dividend	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Not applicable	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Not applicable	5.90%	6.00%	7.50%	7.50%	7.50%	7.75%	8.25%	8.25%	8.60%	8.45%	9.10%
19	Existence of a dividend stopper	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Not applicable	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
30	Write-down feature	No	No	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
32	If write-down, full or partial	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
33	If write-down, permanent or temporary	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
34	If write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
35	Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument)	Perpetual Debt Instruments	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank
36	Non-compliant transitioned features	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Not applicable	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features

*Note: Dates of allotment of equity shares are available in section titled 'History of share issues' on the Bank's website at the following link: http://www.hdfcbank.com/htdocs/common/pdf/corporate/historyofshareholding.pdf

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DF 13 - Main Features of Regulatory Capital Instruments										
Item #	**Particulars**	**Series 1/06/UT**	**Series 2/06/UT**	**Series 3/06/UT**	**Series 1/06/IPDI**	**Series 1/08-09/UT**	**Series 1/08-09/LT**	**Series 2/08-09/UT**	**Series 2/08-09/LT**	**Series 3/08-09/UT**
1	Issuer	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank
2	Unique identifier	INE040A08195	INE040A08211	INE040A08237	INE040A08229	INE040A08252	INE040A08245	INE040A08260	INE040A08278	INE040A08286
3	Governing laws of the instrument	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements
	Regulatory Treatment									
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post- transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Perpetual Debt Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments
8	Amount recognised in the regulatory capital (₹ in million as of March 31, 2014)	2,511.6	2,511.6	300.6	1,600.0	4,839.0	7,702.2	1,674.4	1,004.6	6,672.5
9	Par value of instrument (₹ in million)	3,000.0	3,000.0	359.0	2,000.0	5,780.0	11,500.0	2,000.0	1,500.0	7,970.0
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	05-Jun-06	05-Sep-06	20-Oct-06	08-Sep-06	26-Dec-08	26-Dec-08	19-Feb-09	19-Feb-09	17-Mar-09
12	Perpetual or dated	Dated	Dated	Dated	Perpetual	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	05-Jun-21	05-Sep-21	20-Oct-21	No Maturity	26-Dec-23	26-Dec-18	19-Feb-24	19-Feb-19	17-Mar-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes
15	Optional call date, contingent call dates and redemption amount	Date of call: 05-Jun-16 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 05-Sep-16 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 20-Oct-16 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 08-Sep-16 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 26-Dec-18 Tax event: None Regulatory event: None Redemption price: At par	Not applicable	Date of call: 19-Feb-19 Tax event: None Regulatory event: None Redemption price: At par	Not applicable	Date of call: 17-Mar-19 Tax event: None Regulatory event: None Redemption price: At par
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Coupons/ dividends	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Before call: 8.8% If call not exercised: 9.55%	Before call: 9.2% If call not exercised: 9.95%	Before call: 8.95% If call not exercised: 9.7%	Before call: 9.92% If call not exercised: 10.92%	Before call: 10.85% If call not exercised: 11.35%	10.70%	Before call: 9.95% If call not exercised: 10.45%	9.75%	Before call: 9.85% If call not exercised: 10.35%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Partially discretionary	Mandatory	Partially discretionary
21	Existence of step-up or other incentive to redeem	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
30	Write-down feature	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
32	If write-down, full or partial	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
33	If write-down, permanent or temporary	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
34	If write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
35	Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument)	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features

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DF 13 - Main Features of Regulatory Capital Instruments										
Item #	**Particulars**	**Series 1/10-11**	**Series 1/11-12/LT**	**Series 1/12-13/LT**	**Series 2/12-13/LT**	**Series 3/12-13/LT**	**FCY Debt**	**Series B**	**Series E**	**Upper Tier II**
1	Issuer	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank
2	Unique identifier	INE040A08294	INE040A08302	INE040A08310	INE040A08328	INE040A08336	Not applicable	INE484A09029	INE484A08047	INE040A09011
3	Governing laws of the instrument	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements
	Regulatory Treatment									
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post- transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments
8	Amount recognised in the regulatory capital (₹ in million as of March 31, 2014)	9,251.1	30,557.8	29,109.4	4,730.2	11,762.6	5,016.1	-	-	837.2
9	Par value of instrument (₹ in million)	11,050.0	36,500.0	34,770.0	5,650.0	14,050.0	5,991.5	150.0	40.0	1,000.0
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	07-Jul-10	12-May-11	13-Aug-12	31-Oct-12	28-Dec-12	21-Nov-06	16-Jun-04	25-Jan-05	24-May-07
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	07-Jul-25	12-May-26	13-Aug-27	31-Oct-22	28-Dec-22	15-Dec-21	16-May-14	25-May-14	23-May-22
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
15	Optional call date, contingent call dates and redemption amount	Date of call: 07-Jul-20 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 12-May-21 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 13-Aug-22 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 31-Oct-17 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 28-Dec-17 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 15-Dec-16 Tax event: None Regulatory event: None Redemption price: At par	Not applicable	Not applicable	Date of call: 24-May-17 Tax event: None Regulatory event: None Redemption price: At par
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Coupons/ dividends	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Fixed	Fixed to floating
18	Coupon rate and any related index	Before call: 8.7% If call not exercised: 9.2%	9.48%	9.45%	8.95%	9.10%	Before call: LIBOR+1.2% If call not exercised: Libor+2.2%	7.05%	8.75%	Before call: 10.84% If call not exercised: 5 Year G Sec Yield +3.5%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Partially discretionary	Mandatory	Mandatory	Partially discretionary
21	Existence of step-up or other incentive to redeem	Yes	No	No	No	No	Yes	No	No	Yes
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
30	Write-down feature	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
32	If write-down, full or partial	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
33	If write-down, permanent or temporary	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
34	If write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
35	Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument)	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features

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