MAIN FEATURES DISCLOSURE TEMPLATE HBZ BANK LIMITED Year ended 31 December 2017

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).

1 Issuer HBZ Bank Limited 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument N/A Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 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) 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 8 Amount recognised in regulatory capital and Share Premium 10 Ordinary Share Capital and Share Premium 11 Original date of issuance 12 Perpetual or dated Perpetual 13 Original maturity date N/A 14 Issuer call subject to prior supervisory approval N/A 15 Optional call date, if applicable N/A 15 Optional call date, if applicable N/A 16 Subsequent call dates, if applicable N/A 17 Existence of advidend/coupon Floating dividend/coupon Floating dividend/coupon Floating 18 Coupon rate and any related index N/A 19 Existence of advidend stopper N/A 19 Existence of step up or other incentive to redeem N/A 19 Existence of step up or other incentive to redeem N/A 19 Existence of step up or other incentive to redeem N/A 19 Existence of step up or other incentive to redeem N/A 19 Existence of step up or other incentive to redeem N/A 19 Existence of step	Disalogues towards for main factures of regulatory conital instruments			
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34 If temporary write-down, description of write-up mechanism N/A				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) N/A		· · · · · · · · · · · · · · · · · · ·		
36 Non-compliant transitioned features N/A	-			
37 If yes, specify non-compliant features N/A		'		