

**MAIN FEATURES DISCLOSURE TEMPLATE**

**HBZ BANK LIMITED**

**Quarter ended 31 March 2016**

**ANNEXURE B**

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).

<b>Disclosure template for main features of regulatory capital instruments</b>	
1 Issuer	HBZ Bank Limited
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3 Governing law(s) of the instrument	N/A
<b>Regulatory treatment</b>	
4 Transitional Basel III rules	N/A
5 Post-transitional Basel III rules	N/A
6 Eligible at solo/group/group & solo	Solo
7 Instrument type (types to be specified by each jurisdiction)	Share Capital
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	R 50 million
9 Par value of instrument	R1 par value issued at R5 each
10 Accounting classification	Ordinary Share Capital and Share Premium
11 Original date of issuance	29 June 1995
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, contingent call dates and redemption amount	N/A
16 Subsequent call dates, if applicable	N/A
<b>Coupons / dividends</b>	
17 Fixed or floating dividend/coupon	Floating
18 Coupon rate and any related index	N/A
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	N/A
22 Noncumulative or cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A
25 If convertible, fully or partially	N/A
26 If convertible, conversion rate	N/A
27 If convertible, mandatory or optional conversion	N/A
28 If convertible, specify instrument type convertible into	N/A
29 If convertible, specify issuer of instrument it converts into	N/A
30 Write-down feature	N/A
31 If write-down, write-down trigger(s)	N/A
32 If write-down, full or partial	N/A
33 If write-down, permanent or temporary	N/A
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