

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

Name of bank/ controlling company .....

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

Basel III common disclosure template to be used during the transition of regulatory adjustments (ie from 1 June 2013)	
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
2	Retained earnings
3	Accumulated other comprehensive income (and other reserves)
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joined stock companies) Public sector capital injections grandfathered until 1 January 2018.
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>
Common Equity Tier 1 capital : regulatory adjustments	
7	Prudential valuation adjustments
8	Goodwill (net of related tax liability)
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)
11	Cash-flow hedge reserve
12	Shortfall of provisions to expected losses
13	Securitisation gain on sale
14	Gains and losses due to changes in own credit risk on fair valued liabilities
15	Defined-benefit pension fund net assets
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)
17	Reciprocal cross-holdings in common equity 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)
18	

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)
20	Mortgage servicing rights (amount above 10% threshold)
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)
22	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
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT
	OF WHICH: [INSERT NAME OF ADJUSTMENT]
	OF WHICH:
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions
28	<b>Total regulatory adjustments to Common equity Tier 1</b>
29	<b>Common Equity Tier 1 capital: CET 1</b>
<b>Additional Tier 2 capital : instruments</b>	
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
33	Directly issued capital instruments subject to phase out from Additional Tier 1
34	Additional Tier 1 instruments (and CET1 instruments not included in line 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
36	<b>Additional Tier 1 capital before regulatory adjustments</b>
<b>Additional Tier 1 capital : regulatory adjustments</b>	
37	Investments in own Additional Tier 1 instruments
	Reciprocal cross-holdings in Additional Tier 1 instruments
38	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
39	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 COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT
	OF WHICH: [INSERT NAME OF ADJUSTMENT]
	OF WHICH:
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>
44	<b>Additional Tier 1 capital (AT1)</b>
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>
<b>Tier 2 capital and provisions</b>	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus
47	Directly issued capital instruments subject to phase out from Tier 2
48	Tier 2 instruments (and CET1 and AT1 instruments not included in lines 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)
49	of which: instruments issued by subsidiaries subject to phase out
50	Provisions
51	Tier 2 capital before regulatory adjustments
<b>Tier 2 capital : regulatory adjustments</b>	
52	Investments in own Tier 2 instruments
53	Reciprocal cross-holdings in Tier 2 instruments
54	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 the 10% threshold)
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)
56	National specific regulatory adjustments
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT
	OF WHICH: [INSERT NAME OF ADJUSTMENT]
	OF WHICH:
57	<b>Total regulatory adjustments to Tier 2 capital</b>
58	<b>Tier 2 capital (T2)</b>
59	<b>Total capital (TC = T1 + T2)</b>
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]
	OF WHICH:

60	<b>Total risk weighted assets</b>
<b>Capital ratios</b>	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)
62	Tier 1 (as a percentage of risk weighted assets)
63	Total capital (as a percentage of risk weighted assets)
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB Buffer requirement, expressed as a percentage of risk weighted assets)
65	of which: capital conservation buffer requirement
66	of which: bank specific countercyclical buffer requirement
67	of which: G-SIB buffer requirement
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)
<b>National Minima (if different from Basel 3)</b>	
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)
70	National Tier 1 minimum ratio
71	National total capital minimum ratio
<b>Amounts below the threshold for deductions (before risk weighting)</b>	
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)
<b>Applicable caps on the inclusion of provisions in Tier 2</b>	
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 in respect of exposures subject to internal ratings-based approach (prior to application of cap)
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach
<b>Capital instruments subject to phase out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>	
80	Current cap on CET1 instruments subject to phase out arrangements
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)
82	Current cap on AT1 instruments subject to phase out arrangements
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)
84	Current cap on T2 instruments subject to phase out arrangements
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)

Set out in the following table is an explanation of each line of the common disclosure template (above). With regard to the regulatory adjustments, banks are required to report deductions from capital as positive numbers and additions to capital as negative numbers. For example, “goodwill” (line 8) should be reported as a positive number, as should “gains” (line 14) due to the change in the bank’s credit risk. However, losses due to the change in the bank’s credit risk should be reported as a negative number as these are added back in the calculation of Common Equity Tier 1.

Line no.	Explanation
1	Instruments issued by the parent company of the reporting group that meet all of the Common Equity Tier 1 (CET1) entry criteria set out in regulation 38(13)(a) of the Regulations. This should be equal to the sum of common stock (and related surplus only) and other instruments for non-joint stock companies, both of which must meet the common stock criteria. This should be net of treasury stock and other investments in own shares to the extent that these are already derecognised on the balance sheet under the relevant accounting standards. Other paid-in capital elements must be excluded. All minority interests must be excluded.
2	Retained earnings, prior to all regulatory adjustments. In accordance with regulation 38(10) of the Regulations. Dividends are to be removed in accordance with the applicable accounting standards, i.e. they should be removed from this line when they are removed from the balance sheet of the bank.
3	Accumulated other comprehensive income and other disclosed reserves, prior to all regulatory adjustments. BA 700 line 31 column 1.
4	Directly issued capital instruments subject to phase-out from CET1. This is only applicable to non-joint stock companies. Banks structured as joint-stock companies must report zero in this line.
5	Common share capital issued by subsidiaries and held by third parties. Only the amount that is eligible for inclusion in group CET1 should be reported here, as determined by the application of regulation 38(16) of the Regulations read with Directive 4/2013.
6	Sum of lines 1 to 5. BA 700 line 41 column 1.
7	Prudential valuation adjustments in accordance with the requirements specified in the Regulations.
8	Goodwill net of related tax liability as set out in regulation 38(5)(a)(i)(A) of the Regulations.
9	Other intangibles other than mortgage-servicing rights (net of related tax liability) as set out in regulation 38(5)(a)(i)(B) of the Regulations.
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) as set out in regulation 38(5)(a)(i)(C) of the Regulations.

11	The element of the cash-flow hedge reserve described in regulation 38(5)(a)(i)(D) of the Regulations.
12	Shortfall of provisions to expected losses as described in regulation 38(5)(a)(i)(E) of the Regulations.
13	Securitisation gain on sale as set out in regulation 38(5)(a)(i)(F) of the Regulations.
14	Gains and losses due to changes in own credit risk on fair valued liabilities as described in regulation 38(5)(a)(i)(G) of the Regulations.
15	15 Defined benefit pension fund net assets. The amount to be deducted is set out in regulation 38(5)(a)(i)(H) of the Regulations.
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet) as set out in regulation 38(5)(a)(i)(I) of the Regulations.
17	Reciprocal cross-holdings in common equity as set out in regulation 38(5)(a)(i)(J) of the Regulations.
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold), amount to be deducted from CET1 in accordance with regulation 38(5)(a)(i)(L) of the Regulations.
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold), amount to be deducted from CET1 in accordance with regulation 38(5)(a)(i)(M) of the Regulations.
20	Mortgage servicing rights (amount above 10% threshold), amount to be deducted from CET1 in accordance with regulation 38(5)(b)(ii) of the Regulations.
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability), amount to be deducted from CET1 in accordance with regulation 38(5)(b)(iii) of the Regulations.
22	Total amount by which the three threshold items exceed the 15% threshold, excluding amounts reported in lines 19 to 21, calculated in accordance with the requirements specified in regulation 38(5)(b) of the Regulations.
23	The amount reported in line 22 that relates to significant investments in the common stock of financials.
24	The amount reported in line 22 that relates to mortgage servicing rights.
25	The amount reported in line 22 that relates to deferred tax assets arising from temporary differences.
26	Any national specific regulatory adjustments that this Office requires to be applied to CET1 in addition to the Basel III minimum set of adjustments in accordance with regulations 38(5)(a)(i)(K), 38(5)(a)(i)(N), 38(5)(a)(i)(O), 38(5)(a)(i)(P) and 38(5)(a)(i)(Q) of the Regulations. BA 700 lines 230 to 236 column 1.
27	Regulatory adjustments applied to CET1 due to insufficient Additional Tier 1 (AT1) to cover deductions. If the amount reported in line 43 exceeds the amount reported in line 36, the excess is to be reported here. BA 700 line 61 column 1.
28	Total regulatory adjustments to CET1 to be calculated as the sum of lines 7 to 22 plus lines 26 and 27. BA 700 Lines 42+55+57+58+59+61+63 column1.
29	CET1, to be calculated as line 6 minus line 28. BA 700 line 64 column 1.

30	Instruments issued by the parent company of the reporting group that meet all of the AT1 entry criteria set out in regulation 38(13)(b) of the Regulations and any related stock surplus. All instruments issued by subsidiaries of the consolidated group should be excluded from this line. This line may include AT1 capital issued by a special purpose vehicle (SPV) of the parent company only if it meets the requirements set out in regulation 38(13)(b)(vii) of the Regulations.
31	The amount in line 30 classified as equity under applicable accounting standards.
32	The amount in line 30 classified as liabilities under applicable accounting standards.
33	Directly issued capital instruments subject to phase-out from AT1 in accordance with regulation 38(13)(c) of the Regulations.
34	AT1 instruments (and CET1 instruments not included in line 5) issued by subsidiaries and held by third parties. The amount allowed in group AT1 should be in accordance with regulation 38(16) of the Regulations read with Directive 4/2013.
35	The amount reported in line 34 that relates to instruments subject to phase-out from AT1.
36	The sum of lines 30, 33 and 34. BA 700 line 65 column 1.
37	Investments in own AT1 instruments, amount to be deducted from AT1 in accordance with regulation 38(5)(a)(ii)(A) of the Regulations.
38	Reciprocal cross-holdings in AT1 instruments, amount to be deducted from AT1 in accordance with regulation 38(5)(a)(ii)(B) of the Regulations.
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity (net of the issued common share capital of the entity and net of eligible short positions), amount to be deducted from AT1 in accordance with regulation 38(5)(a)(ii)(C) of the Regulations.
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), amount to be deducted from AT1 in accordance with regulation 38(5)(a)(ii)(D) of the Regulations.
41	Any national specific regulatory adjustments that this Office requires to be applied to AT1 in addition to the Basel III minimum set of adjustments in accordance with regulation 38(5)(a)(ii)(E) of the Regulations.
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions. If the amount reported in line 57 exceeds the amount reported in line 51 the excess is to be reported here. BA 700 line 75 column 1.
43	The sum of lines 37 to 42.
44	Additional Tier 1 capital, to be calculated as line 36 minus line 43. BA 700 line 76 column 1.
45	Tier 1 capital, to be calculated as line 29 plus line 44. BA 700 line 77 column 1.

46	Instruments issued by the parent company of the reporting group that meet all of the Tier 2 entry criteria set out in regulation 38(14)(a) of the Regulations and any related stock surplus. All instruments issued of subsidiaries of the consolidated group should be excluded from this line. This line may include Tier 2 capital issued by an SPV of the parent company only if it meets the requirements specified in regulation 38(14)(a)(vi) of the Regulations.
47	Directly issued capital instruments subject to phase-out from Tier 2 in accordance with the requirements of regulation 38(14)(b) of the Regulations.
48	Tier 2 instruments (and CET1 and AT1 instruments not included in lines 5 or 32) issued by subsidiaries and held by third parties (amount allowed in group Tier 2), in accordance with regulation 38(16) of the Regulations read with Directive 4/2013.
49	The amount reported in line 48 that relates to instruments subject to phase-out from Tier 2.
50	Provisions included in Tier 2, calculated in accordance with regulations 23(22)(c)(iii) and 23(22)(d)(i)(B)(ii) of the Regulations.
51	The sum of lines 46 to 48 and line 50. BA 700 line 78 column 1.
52	Investments in own Tier 2 instruments, amount to be deducted from Tier 2 in accordance with regulation 38(5)(a)(iii)(A) of the Regulations.
53	Reciprocal cross-holdings in Tier 2 instruments, amount to be deducted from Tier 2 in accordance with regulation 38(5)(a)(iii)(B) of the Regulations.
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity (net of the issued common share capit in accordance with regulation 38(5)(a)(iii)(C) of the Regulations.
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions), amount to be deducted from Tier 2 in accordance with regulation 38(5)(a)(iii)(D) of the Regulations.
56	Any national-specific regulatory adjustments that this Office requires to be applied to Tier 2 in addition to the Basel III minimum set of adjustments in accordance with regulation 38(5)(a)(iii)(E) of the Regulations.
57	The sum of lines 52 to 56. BA 700 line 86 column 1.
58	Tier 2 capital, to be calculated as line 51 minus line 57. BA 700 line 87 column 1.
59	Total capital, to be calculated as line 45 plus line 58. BA 700 line 88 column 1.
60	Total risk-weighted assets of the reporting group. BA 700 line 6 column 7
61	CET1 (as a percentage of risk-weighted assets), to be calculated as line 29 divided by line 60 (expressed as a percentage). BA 700 line 17 column 1.
62	Tier 1 ratio (as a percentage of risk-weighted assets), to be calculated as line 45 divided by line 60 (expressed as a percentage). BA 700 line 17 column 2.



63	Total capital ratio (as a percentage of risk-weighted assets), to be calculated as line 59 divided by line 60 (expressed as a percentage). BA 700 line 17 column 3.
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk-weighted assets). To be calculated as South African base minimum plus 2,5% plus the bank-specific countercyclical buffer requirement calculated in accordance with Directive 5/2013 plus the bank G-SIB requirement, where applicable. This line will show the CET1 ratio below which the bank will become subject to constraints on distributions, excluding the D-SIB requirement.
65	The amount in line 64 (expressed as a percentage of risk-weighted assets) that relates to the capital conservation buffer), i.e. banks will report 2,5% here. As phased in per Directive 5/2013.
66	The amount in line 64 (expressed as a percentage of risk-weighted assets) that relates to the bank specific countercyclical buffer requirement. As phased in per Directive 5/2013.
67	The amount in line 64 (expressed as a percentage of risk-weighted assets) that relates to the bank's G-SIB requirement. Excluding the DSIB requirement as phased in per Directive 5/2013.
68	CET1 available to meet buffers (as a percentage of risk-weighted assets). To be calculated as the CET1 ratio of the bank, less any common equity used to meet the bank's Tier 1 and Total capital requirements.
69	South African base minimum Common Equity Tier 1 ratio. BA 700 column 1 lines 9+14+15, excluding ICR and DSIB.
70	South African base minimum Tier 1 ratio. BA 700 column 2 lines 9+14+15, excluding ICR and DSIB.
71	South African base minimum total capital ratio. BA 700 Column 3 (lines 9+14+15, excluding ICR and DSIB.
72	Non-significant investments in the capital of other financials, the total amount of such holdings that are not reported in line 18, line 39 and line
73	Significant investments in the common stock of financials, the total amount of such holdings that are not reported in line 19 and line 23.
74	Mortgage servicing rights, the total amount of such holdings that are not reported in line 20 and line 24.
75	Deferred tax assets arising from temporary differences, the total amount of such holdings that are not reported in line 21 and line 25.
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the standardised approach, calculated in accordance with regulation 23(22)(c) of the Regulations, prior to the application of the cap.
77	Cap on inclusion of provisions in Tier 2 under the standardised approach, calculated in accordance with regulation 23(22)(c)(iii) of the Regulations.
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach, calculated in accordance with regulation 23(22)(d) of the Regulations, prior to the application of the cap.

79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach, calculated in accordance with regulation 23(22)(d)(B)(ii) of the Regulations.
80	Current cap on CET1 instruments subject to phase-out arrangements.
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities).
82	Current cap on AT1 instruments subject to phase-out arrangements.
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities).
84	Current cap on Tier 2 instruments subject to phase-out arrangements.
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities).

资本披露模板组成  
银行/控股公司的名称...  
6个月\*结束于\_\_\_\_\_（xxxx年xx月xx日）

监管调整的过渡时期使用的巴塞尔协议III公共披露模板（即从2013年6月1日）		Amounts subject to pre Basel III treatment	依据巴塞尔3要求出具数据
普通股一级资本：工具和储备			
直接发行符合条件的普通股资本和相关股票盈余			
未分配利润			
累计其它综合收入（及其它储备）			
除普通股一级资本外直接发行的股本（只适用于非股份制公司）。公共部门资本注入直至2018年1月1日			
由分支机构发行及第三方持有的普通股资本（在普通股一级资本允许的金额范围内）			
监管调整前的普通股一级资本			
普通股一级资本：监管调整			
审慎估值调整			
商誉（扣除相关税项负债）			
除按揭服务权利外的无形资产（扣除相关税项负债）			
依靠未来盈利预期的递延所得税资产，不包括暂时性差异（扣除相关税项负债）			
现金流量对冲储备			
预期损失准备差额			
出售的证券收益			
对公允价值负债自身信用风险变化所带来的收益和损失			
固定收益养老基金的净资产			
对自身股票的投资（如果不是资产负债表报告中已确认实缴的资本）			
对银行、金融、保险业等监管并表范围之外的相互交叉持有的普通股			
整合后，扣除合格空头，银行持有不超过10%的发行股本资本（金额高于10%阈值）			

对银行、金融、保险业等监管并表范围之外的普通股重大投资，扣除合格空头（金额高于10%阈值）		
抵押贷款服务权利（金额高于10%阈值）		
暂时性差异所产生的递延税项资产（金额高于10%阈值，扣除有关税项负债）		
超过15%起始计算值的额度		
其中：金融普通股的重大投资		
其中：抵押贷款服务权利		
其中：暂时性差异所产生的递延税项资产		
国别监管调整		
依据巴塞尔3要求而对普通股一级资本采取的监管调整		
其中：[输入调整名称]		
其中：		
因附加一级资本和二级资本未能覆盖扣除项而对普通股一级资本采取的监管调整		
普通股一级资本监管调整总和		
普通股一级资本：CET1		
附加二级资本：工具		
直接发行的合规附加一级资本工具加相关股票盈余		
其中：根据适用的会计标准划分为权益部分		
其中：根据适用的会计标准划分为负债部分		
直接发行的资本工具从附加一级资本退出		
由子公司发行和第三方持有（附加一级资本允许量）的附加一级资本工具（不包含在第5行普通股一级资本工具内）		
其中：除去由子公司发行的资本工具		
在监管调整前的附加一级资本		
附加一级资本：监管调整		
对自身附加一级资本工具的投资		
对银行、金融、保险业等监管并表范围之外的相互交叉持有的附加一级资本工具		
扣除合格空头，银行持有不超过10%的发行实体的普通股资本，（金额高于10%阈值）		
对银行、金融、保险业等监管并表范围之外的重大资本投资。（扣除合格空头）		
国别特殊监管调整		

依据 Basel 3 要求而对普通股一级资本采取的监管调整		
其中：[输入调整名称]		
其中：		
因附加二级资本未能充分覆盖扣除项而对附加一级资本实施的监管调整		
附加一级资本监管调整总和		
附加一级资本		
一级资本（普通股一级资本+附加一级资本）		
二级资本和准备金		
直接发行的合格二级资本工具加相关股票盈余		
直接发行的资本工具从二级资本退出		
由子公司发行且由第三方持有（附加一级资本允许量）的二级资本工具（不包含在第5行或34行）		
其中：由子公司发行逐步退出的工具		
准备金		
监管调整前的二级资本		
二级资本：监管调整		
对自身二级资本工具的投资		
对银行、金融、保险业等监管并表范围之外的相互交叉持有的二级资本工具		
扣除合格空头，银行持有不超过10%的发行实体的普通股资本，（金额高于10%阈值）		
对银行、金融、保险业等监管并表范围之外的重大资本投资，（扣除合格空头）		
国别特殊监管调整		
依据 Basel 3 要求而对普通股一级资本采取的监管调整		
其中：[输入调整名称]		
其中：		
二级资本监管调整总和		
二级资本		
总资本（一级资本+二级资本）		
依据 Basel 3 要求的风险加权资产，其中：[输入调整名称]		
其中：		

总风险加权资产		
资本比率		
普通股一级资本（占风险加权资产的比例）		
一级资本（占风险加权资产的比例）		
资本总额（占风险加权资产的比例）		
机构特定的缓冲要求（CET1最低要求加资本缓冲加银行特定逆周期缓冲要求加全球系统重要性银行缓冲要求）		
其中：资本缓冲要求		
其中：银行特定逆周期缓冲要求		
其中：全球系统重要性银行缓冲要求		
满足缓冲区的普通股一级资本（占风险加权资产的比例）		
国内最低值（如不同于巴塞尔3）		
国内普通股一级资本最低比率（如不同于巴塞尔3最低值）		
国内一级资本最低比率		
国内总资本的最低比率		
低于扣除初始值的金额（风险加权之前）		
对其它财政性资本的非重大投资		
对财政性普通股的重大投资		
抵押服务权利（扣除相关税项负债）		
因暂时性差异产生的递延所得税资产（扣除相关税收负债）		
对二级资本准备金的覆盖		
按标准化方法规定，有资格列入的二级资本准备金		
标准化方法下纳入二级资本准备金的规定		
按内部评级法，规定有资格列入的二级资本准备金		
内部评级法下的二级资本准备金的覆盖		
符合退出安排的资本工具（只适用于2018年1月1日至2022年1月1日）		
对符合退出安排的普通股一级资本工具的当期覆盖		
普通股一级资本覆盖后的超出部分		
对符合退出安排的附加一级资本工具的当期覆盖		
附加一级资本覆盖后的超出部分		
对符合退出安排的二级资本工具的当期覆盖		
二级资本覆盖后的超出部分		

下表是对以上公共披露模板的每一行的解释说明。关于监管调整，银行必须以正数增加资本及以负数扣减资本。

解释说明

集团母公司发行的符合普通股一级资本的所有符合规定38(13) (a) 的工具。它应等于普通股合计不包含综合集团子公司发行的所有工具。此处可以包括母公司的特定目的公司发行的附加一级资本，如它符合规定 38(13) (b) (vii) 。
未分配利润，先于所有监管调整。按照条例第38条（10）。分红按照适用的会计标准去除，即当它们从银行的资产负债表中删除，也应在此删除。
其他累计综合收入及其他披露的储备，先于所有监管调整。BA700行31列1。
必须从普通股一级资本逐步递减的直接发行资本。这只适用于非股份制公司。银行结构为股份制公司必须在该行报告为零。
由附属公司发行并由第三方持有的普通股资本。根据2013/4指令规定38（16）条应用范围，这里只填列CET1资本金额。
第 1 至5 行相加的总和。BA700行41列1。
审慎估值调整按照本条例规定的要求。
商誉-已扣除关联递延税项负债， 监管要求38(5)(a)(i)(A) 。
其他无形资产-已扣除关联递延税项负债， 监管要求38(5)(a)(i)(B)。
依赖于未来的盈利能力不包括暂时性差异产生的（扣除相关税项负债）递延所得税资产， 监管要求38 (5) (a) (i) (C)

现金流对冲储备，监管要求38(5)(a)(i)(D)
预期损失的准备金短缺，监管要求38(5)(a)(i)(E)
出售证券收益，监管要求38(5)(a)(i)(F)
按公允价值估值的负债因本身的信用风险变动所产生的损益，监管要求38(5)(a)(i)(G)
养老金固定收益基金资产净值。减值金额依据监管要求38(5)(a)(i)(H)
在机构本身的投资(若并未在所报告的资产负债表中从实缴资本中扣除)，监管要求38(5)(a)(i)(I)
相互交叉持有的普通股，监管要求38(5)(a)(i)(J)
在银行、金融和保险机构不包含在监管考虑范围内，银行不拥有已发行股本的10%以上（高于10%阈值）的资本投资，总数从CET1中扣除，监管要求38(5)(a)(i)(L)
在银行、金融和保险机构不包含在监管考虑范围内（高于10%阈值）的普通股重大投资，总数从CET1中扣除，监管要求38(5)(a)(i)(M)
按揭供款管理权(高于10%阈值)，总数从CET1中扣除，监管要求38(5)(b)(ii)
由暂时性差异产生的递延税项资产(高于10%阈值，已扣除关联递延税项负债) 总数从CET1中扣除，监管要求38(5)(b)(iii)
这3个项目总金额超出15%门槛，不包含19行至21行，根据监管特别要求38(5)(b)计算。
22行的报告数，关于金融普通股的重大投资。
22行的报告数，关于按揭供款管理权。
22行的报告数，关于暂时性差异产生的递延税项资产。
关于CET1的国别特别监管调整，监管要求 38(5)(a)(i)(K)，38(5)(a)(i)(N)，38(5)(a)(i)(O)，38(5)(a)(i)(P) and 38(5)(a)(i)(Q)，BA700第230行至236行第1列。
因附加一级资本未能覆盖扣除项而对CET1采取的监管调整. 如果43行数超出36行数据，则超出部分填在此处。BA700第61行第1列。
CET1的监管调整总和，第7行至22行加26、27行的合计。BA700第42+55+57+58+59+61+63 行第1列。
CET1，第6行减28行。BA700第64行第1列。



集团母公司发行的符合AT1资本的所有合格的工具及相关股份溢价。不包含综合集团子公司发行的所有工具。此处可以包括母公司的特定目的公司发行的附加一级资本，如它符合规定38(13)(b)(vii)。

在第30行中根据适用会计准则列为股本类别的数额。

在第30行中根据适用会计准则列为负债类别的数额。

须从AT1

资本逐步递减的直接发行的资本工具。规定要求38(13)(c)。

由子公司发行和第三方持有（附加一级资本允许量）的附加一级资本工具（不包含在第5行普通股一级资本工具内）。规定38(16)及4/2013指令。

34行中关于从附加一级资本退出的资本工具。

第30行、33行和34行的合计。BA700第65行第1列。

对自身附加一级资本工具的投资，从附加一级资本中扣除。规定要求38(5)(a)(ii)(A)。

相互交叉持有的附加一级资本工具，从附加一级资本中扣除。监管要求38(5)(a)(ii)(B)。

整合后，扣除合格空头，银行持有不超过10%的发行股本资本（金额高于10%阈值）

对银行、金融、保险业等监管并表范围之外的重大资本投资，（扣除合格空头），总数从附加一级资本扣除。监管要求38(5)(a)(ii)(D)。

依据巴塞尔3要求而对附加一级资本采取的国别特别监管调整。监管要求38(5)(a)(ii)(E)。

因附加二级资本未能充分覆盖扣除项而对附加一级资本实施的监管调整。如果57行数据超出51行数据，则此处填写超出数据。BA70075行第1列。

第37行至42行合计。

附加一级资本，第36行减43行。BA700第76行第1列。

一级资本，第29行加44行。BA700第77行第1列。

集团母公司发行的符合二级资本的所有符合规定38(14)(a)}的工具及相关股份溢价。不包含综合集团子公司发行的所有工具。此处可以包括母公司的特定目的公司发行的二级资本，如它符合规定38(14)(a)(vi)。

须从二级  
资本逐步退出的直接发行的资本工具。监管要求38(14)(b)。

由子公司发行且由第三方持有（附加二级资本允许量）的二级资本工具（不包含在第5行或34行）。监管要求 38(16)  
及4/2013指令。

48行关于

包括二级资本的准备金。监管要求23(22)(c)(iii) and  
23(22)(d)(i)(B)(ii)。

第46行至48行加50行合计。BA700第78行第1列。

从二级资本中扣除的自有二级资本投资。规定38(5)(a)(iii)(A)。

从二级资本中扣除的相互交叉持有的二级资本工具。规定38(5)(a)(iii)(B)。

在银行、金融和保险机构不包含在监管考虑范围内的重大资本投资（合格空头头寸净值），总数从2级资本中扣除，监管要求38(5)(a)(iii)(D)

在银行、金融和保险机构不包含在监管考虑范围内的重大资本投资（合格空头头寸净值），总数从2级资本中扣除，监管要求38(5)(a)(iii)(D)

在巴塞尔III最低调整后的适用于2级资本的任何国家特定监管调整，监管要求38(5)(a)(iii)(E)。

52行至56行的合计。BA700第 86行第1列。

二级资本，51行减57行。BA700第 87行第1列。

总资本，45行加58行。BA700第 88行第1列。

风险加权总资产。BA700第 6行第7列。

CET1比率（风险加权资产的百分比），60行除以29行（通过百分比表示）。BA700第 17行第1列。

一级资本比率（风险加权资产的百分比），60行除以45行（通过百分比表示）。BA700第 17行第2列。

总资本比率（风险加权资产的百分比），60行除以45行（通过百分比表示）。BA700第17行第3列。
机构特定缓冲要求（最低CET1要求加资本防护缓冲加反周期缓冲要求加环球系统重要性银行缓冲要求，通过风险加权资产的百分比表示）。依据2013/5指令，南非基础最低数加2.5%加银行特定反周期要求加G-SIB要求，如适用。此行将显示CET1比率低于银行分配制约，不包含D-SIB要求。
64行总数有关资本防护缓冲，即银行将在此填报2.5%。根据2013/5指令。
64行总数有关银行特定反周期缓冲要求（通过风险加权资产的百分比表示）。根据2013/5指令。
64行总数有关环球系统重要性银行要求（通过风险加权资产的百分比表示）。不包含2013/5指令关于DSIB要求。
GET1可满足缓冲区（风险加权资产的百分比）。通过银行CET1充足率，减去用于满足银行的一级资本和总资本要求的普通股计算。
南非基础最低普通股一级资本比率。BA700第1列9+14+15行，不包含LCR和DSIB。
南非基础最低一级资本比率。BA700第2列9+14+15行，不包含LCR和DSIB。
南非基础最低资本比率。BA700第3列9+14+15行，不包含LCR和DSIB。
对其它金融机构的非重大资本投资，总数不包含在18行和39行
对金融机构的普通股重大投资，总数不包含在19行和23行
按揭供款管理权，总数不包含在20行和24行。
由暂时性差异产生的递延税项资产，总数不包含在21行和25行。
合格计入二级资本中标准方法下的准备金(应用上限前)，依据监管要求 23(22)(c) 计算
在标准方法下可计入二级资本中的准备金上限，依据监管要求 23(22)(c)(iii) 计算
合格计入二级资本中内部评级法下的准备金(应用上限前)，依据监管要求 23(22)(d) 计算

在内部评级法下可计入二级资本中的准备金上限，依据监管要求23 (22) (d) (B) (i i) 计算
受逐步递减安排规限的CET1资本工具的现行上限
由于实施上限而不计入CET1的数额(在计及赎回及到期期限后超出上限之数)
受逐步递减安排规限的AT1资本工具的现行上限
由于实施上限而不可计入AT1资本的数额(在计及赎回及到期期限后超出上限之数)
受逐步递减安排规限的二级资本工具的现行上限
由于实施上限而不可计入二级资本的数额(在计及赎回及到期期限后超出上限之数)

# 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 regulatory capital instruments are disclosed. Banks will be required to complete all of the shaded areas. For each regulatory capital instrument (banks should insert "NA" if the question is not applicable)

Disclosure template for main features of regulatory capital instrument	
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.



附件B  
主要特点披露模板  
银行/控股公司的名称...  
6个月\*结束于—————（xxxx年xx月xx日）

atures of all regulatory capital ed cells for each outstanding on is not applicable).	下文所列为银行必须使用并确保所有监管资本工具的主要特点被披露的模板，银行必须填写所有已加阴影的单元格；如单元格不适用，请银行注明「不适用」。
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nstruments	信息披露模板：监管资本工具的主要要素
N/A	发行人
N/A	标识码
N/A	相关的监管法规
	监管规范
N/A	其中：过渡性巴塞尔协议 III 规则
N/A	其中：过渡后巴塞尔协议 III 规则
N/A	其中：单独资本工具或组合资本工具
N/A	工具类型
N/A	可计入监管资本的额度
N/A	工具面值
N/A	会计科目分类
N/A	初始发行日
N/A	是否存在期限（存在期限或永久）
N/A	其中：原到期日
N/A	发行人赎回是否需要审批
N/A	其中：赎回日期及额度
N/A	其中：若审批通过，后续赎回日期
	股息/分红
N/A	其中：固定或浮动股息/分红
N/A	其中：票面利率及相关指标
N/A	其中：停发股息机制
N/A	其中：完全或部分的自由裁量权或强制性要求
N/A	其中：赎回激励机制
N/A	其中：累计或非累计股息/分红
N/A	是否可转换
N/A	其中：若可转换，则说明转换触发点
N/A	其中：若可转换，则说明全部可转还是部分可转
N/A	其中：若可转换，则说明转换率
N/A	其中：若可转换，则说明是否为强制性转换

N/A	其中：若可转换，则说明转换对象
N/A	其中：若可转换，则说明对应的发行人
N/A	是否减值
N/A	其中：若减值，则说明减值触发点
N/A	其中：若减值，则说明部分减值该是全部减值
N/A	其中：若减值，则说明永久减值还是暂时减值
N/A	其中：若暂时减值，则说明账面价值回归机制
N/A	清算时权益清偿顺序
N/A	过渡要素是否符合规定
N/A	其中：若过渡要素不符合规定，则说明该要素
	对主要功能披露模板项目的进一步说明
	识别发行人的法律实体。
	独有标识符(如CUSIP、ISIN或Bloomberg对私人配售的标识符)
	指明票据的管限法律
	指明巴塞尔III过渡巴塞尔协议III阶段的监管资本处理，)(即票据从哪个资本类别分阶段递减)。输入：[普通股本一级][额外一级][二级]
	指明根据巴塞尔协议III监管规则无需遵守过渡期安排的监管资本处理。输入：[普通股本一级][额外一级][二级][不合格]
	指明资本工具按照集团内哪个基础计入资本。输入：[单独*][集团][单独及集团]
	指明不同地区的资本工具类别。尤其在过渡期间，有助更仔细了解特点。输入：各不同地区提供给银行的信息。
	指明在监管资本中的确认数额。
	资本工具面值
	指明会计分类。有助评估弥补亏损的能力。输入：[股东股本][负债——摊销成本][负债——公允价值估值][在综合附属公司的非控制权益]
	指明发行日期。
	指明设定期限或永久性。输入：[永久][设定期限]
	若属设定期限资本工具，指明原始到期日(注明:日，月，年)；若属永久票据，则输入「无期限」。
	指明是否设有发行人赎回权。有助于评估持久性。输入：[有][没有]
	若属设有发行人赎回权的资本工具，而该赎回权适用于某特定日期(注明:日，月，年)，指明首个可赎回日，以及该票据是否设有税务及/或监管事项赎回权。另指明赎回价格。有助于评估持久性。。

	指明是否设有后续可赎回日及该等赎回日期的频率(如适用)。有助于评估持久性。
	指明票息/ 股息在资本工具有效期内为固定、浮动、现时固定但日后变为浮动，或现时浮动但日后变为固定。输入：[固定]、[浮动]、[固定变为浮动]、[浮动变为固定]
	指明资本工具的票息率，以及作为票息/股息率参考的任何相关指数。
	指明是否若不支付票据票息或股息则会停止派发普通股股息(即是否有停止派发股息的机制)。输入：[有][没有]
	指明发行人掌有全权酌情权、部分酌情权或没有酌情权决定是否支付票息/股息。若认可机构在任何情况下均掌有全权酌情权取消支付票息/股息，则必须选填「全权酌情权」(包括当设有停止派发股息的机制但无法阻止认可机构取消有关票据的支付)。若须符合某些条件才可取消有关票据的支付(如资本低于某特定水平)，认可机构须选填「部分酌情权」。若认可机构无法在破产范围以外取消有关票据的支付，则须选填「强制」。输入：[全权酌情权][部分酌情权][强制]
	指明是否设有递升息率或其他赎回诱因。输入：[有][没有]
	指明股息/票息是累积或非累积。输入：[非累积][累积]
	指明资本工具是否可以转换。有助评估弥补亏损的能力。输入：[可以转换][不可以转换]
	指明转换资本工具的条件，包括陷入不可持续营运。若一个或以上监管当局可以触发转换，应注明该等监管当局，并逐一指明每个监管当局触发转换的法律基础源自资本工具合约条款(即合约方法)或法定条例(即法定方法)。
	就每项转换触发事件逐一指明有关资本工具：(i) 任何时候均全部转换；(ii) 可全部或部分转换；或(iii) 任何时候均部分转换。选填以上三者之一。
	指明转换至弥补亏损能力较高资本工具的比率。有助评估弥补亏损的程度。
	就可转换资本工具而言，指明强制或选择性转换。有助评估弥补亏损的能力。输入：[强制][选择性][不适用]
	就可转换资本工具而言，指明转换后的票据类别。有助评估弥补亏损的能力。输入：[普通股一级资本][额外一级资本][二级资本][其他：请指明]
	若属可转换，指明转换后的资本工具的发行人。

	指明是否设有减值特点。有助评估弥补亏损的能力。输入： [是] [否]
	指明出现减值的触发点，包括陷入不可持续营运。若一个或以上监管当局可以触发减值，应注明该等监管当局，并逐一指明每个监管当局触发减值的法律基础源自票据合约条款(即合约方法)或法定条例(即法定方法)。
	就每项减值触发点逐一指明有关资本工具： (i) 任何时候均全部减值； (ii) 可部分减值； 或 (iii) 任何时候均部分减值。有助评估减值时的弥补亏损能力。选填以上三者之一。
	就资本工具减值而言，指明减值属永久或临时性质。有助评估弥补亏损能力。
	就临时减值的资本工具而言，说明债务回复机制。输入： [永久] [临时] [不适用]
	指明紧接优先的资本工具。有助评估持续营运时弥补亏损的能力。如适用，应指明在已填妥主要特点模版中紧接优先的票据所属栏号数。
	指明是否有不合规特点。输入： [是] [否]
	认可机构须指明不合规特点。有助评估票据弥补亏损的能力。

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