

		Main Features of Regulatory Capital Instruments (DF-13)				
		1	2	3	4	5
SR NO.	PARTICULARS	Paid up Equity Capital as on 30.09.2025	eSBH Basel III T-2	eSBH Basel III T-2	eSBM Basel III T-2	eSBM Basel III T-2
1	Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955
2	Unique identifier (e.g. CUSIP, JIN or Bloomberg identifier for private placement)	INE062A01020	INE649A08029	INE649A08037	INE651A08041	INE651A08058
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
	<b>Regulatory treatment</b>					
4	Transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
7	Instrument Type	Common Share	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	9,230.61	0	0	0	0
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	9,230.61	5,000	2,000	3,000	2,000
10	Accounting classification	Equity Capital	Liability	Liability	Liability	Liability
11	Original date of issuance	Various	30.12.2015	08.02.2016	31.12.2015	18.01.2016
12	Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated
13	Original maturity date	NA	30.12.2025	08.02.2026	31.12.2025	18.01.2026
14	Issuer call subject to prior supervisory approval	NA	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	<b>Coupons/dividends</b>					
17	Fixed or floating dividend/coupon	NA	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	NA	8.40	8.45	8.40	8.45
19	Existence of a dividend stopper	NA	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	NA	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA	No	No	No	No
22	Non cumulative or cumulative	NA	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	NA	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA
30	Write-down feature	NA	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	NA	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.
32	If write-down, full or partial	NA	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	NA	permanent or temporary	permanent or temporary	permanent or temporary	permanent or temporary
34	If temporary write-down, description of write-up mechanism	NA	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most subordinated claim in liquidation	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.
36	Non-compliant transitioned features	NA	No	No	No	No
37	If yes, specify non-complaint features	NA	NA	NA	NA	NA

		6	7	8	9
SR NO.	PARTICULARS	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 20-21 Sr3	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III AT1 Bonds - Sr II 2020	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds ( Sr 1)
1	Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955
2	Unique identifier (e.g. CUSIP, JIN or Bloomberg identifier for private placement)	INE062A08231	INE062A08264	INE062A08272	INE062A08280
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
	<b>Regulatory treatment</b>				
4	Transitional Basel III rules	Tier 2	Tier 2	AT1	AT1
5	Post-transitional Basel III rules	Tier 2	Tier 2	AT1	AT1
6	Eligible at Solo/Group/ Solo & Group	Solo & Group			
7	Instrument Type	Tier 2 Debt	Tier 2 Debt	Perpetual Debt	Perpetual Debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	89,310	50,000	25,000	40,000
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	89,310	50,000	25,000	40,000
10	Accounting classification	Liability	Liability	Liability	Liability
11	Original date of issuance	21.08.2020	26.10.2020	24.11.2020	03.09.2021
12	Perpetual or dated	Dated	Dated	Perpetual	Perpetual
13	Original maturity date	21.08.2035	26.10.2030	Perpetual	Perpetual
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	21.08.2030	26.10.2025	24.11.2025	03.09.2026
16	Subsequent call dates, if applicable	NA	NA	NA	NA
	<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.80	5.83	7.73	7.72
19	Existence of a dividend stopper	Yes	No	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	NA	NA	Discretionary	Discretionary
21	Existence of step up or other incentive to redeem	Not applicable	Not Applicable	Not applicable	Not applicable
22	Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30	Write-down feature	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	The PONV Trigger event is the earlier of: a. a decision that a permanent write-off without which the Bank would become non-viable, is necessary, as determined by the Reserve Bank of India; and b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.	The PONV Trigger event is the earlier of: a. a decision that a permanent write-off without which the Bank would become non-viable, is necessary, as determined by the Reserve Bank of India; and b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.	The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").	Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability ("PONV").
32	If write-down, full or partial	Full	Full	Full	Full
33	If write-down, permanent or temporary	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").
34	If temporary write-down, description of write-up mechanism	The Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write-down. The Bonds which has been written off shall not be written up.	(b) If the Bank is amalgamated with any other bank after the Bonds have been written-down permanently, these Bonds cannot be written up by the amalgamated entity.	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the bondholders shall— (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank; (ii) be subordinated to the claims of all depositors and general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Disclosure Document or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (v) rank pari passu without preference amongst themselves and other subordinated debt eligible for inclusion in Tier 2 Capital. Tier 1 Capital and Tier 2 Capital shall have the meaning ascribed to such terms under Basel III Guidelines. Notwithstanding anything to the contrary stipulated herein, the claims of the Bondholders shall be subject to the provisions of "Loss Absorbency", "Write-down on PONV Trigger Event", and "Other Events" mentioned in this disclosure document (the "Disclosure Document") and this Company's Terms	Subject to the provisions of The State Bank of India Act, 1955 as amended from time to time a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.	Subject to the provisions of The State Bank of India Act, 1955 as amended from time to time a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.	Subject to the provisions of The State Bank of India Act, 1955 as amended from time to time a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Placement Memorandum and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-complaint features	NA	NA	NA	NA

		10	11	12	13
SR NO.	PARTICULARS	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr II)	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr III)	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds 22-23	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 22-23
1	Issuer	SBI	SBI	SBI	SBI
2	Unique identifier (e.g. CUSIP, JIN or Bloomberg identifier for private placement)	INE062A08298	INE062A8306	INE062A08314	INE062A08322
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
	<b>Regulatory treatment</b>				
4	Transitional Basel III rules	AT1	AT1	AT1	Tier II
5	Post-transitional Basel III rules	AT1	AT1	AT1	Tier II
6	Eligible at Solo/Group/ Solo & Group				
7	Instrument Type	Perpetual Debt	Perpetual Debt	Perpetual Debt	Tier 2 Debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	60,000	39,740	68,720	40,000
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	60,000	39,740	68,720	40,000
10	Accounting classification	Liability	Liability	Liability	Liability
11	Original date of issuance	18.10.2021	14.12.2021	09.09.2022	23.09.2022
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	Perpetual	Perpetual	Perpetual	23.09.2037
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	18.10.2026	14.12.2026	09.09.2027	23.09.2032
16	Subsequent call dates, if applicable	any anniversary date thereafter the Call date 18.10.2026	any anniversary date thereafter the Call date 14.12.2026	any anniversary date thereafter the Call date 09.09.2027	any anniversary date thereafter the Call date 23.09.2032
	<b>Coupons/dividends</b>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.72	7.55	7.75	7.57
19	Existence of a dividend stopper	Yes	Yes	Yes	No
20	Fully discretionary, partially discretionary or mandatory	Discretionary	Discretionary	Discretionary	NA
21	Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not applicable	Not applicable
22	Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30	Write-down feature	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability ("PONV").	Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability ("PONV").	The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").
32	If write-down, full or partial	Full	Full	Full	Full
33	If write-down, permanent or temporary	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger")	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger")	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger")	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger")
34	If temporary write-down, description of write-up mechanism	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any)	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the Bondholders in respect of the Bonds shall (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.	The claims of the Bondholders in respect of the Bonds shall (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.	The claims of the Bondholders in respect of the Bonds shall— (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.	The claims of the Bondholders in respect of the Bonds shall— (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital of the Bank; (ii) be subordinated to the claims of all depositors, general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Basel III compliant Tier 2 Bonds issued for inclusion as Tier 2 Capital of the Bank.
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-complaint features	No	No	No	No

SR NO.	PARTICULARS	14	15	16	17	18
		SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures	SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures	SBI Non-convertible, Taxable, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures	SBI Non-Convertible, Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 23-24	SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures
1	Issuer	SBI	SBI	SBI	SBI	SBI
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE062A08355	INE062A08363	INE062A08371	INE062A08405	INE062A08413
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
	<b>Regulatory treatment</b>					
4	Transitional Basel III rules	AT1	AT1	AT1	Tier 2	AT1
5	Post-transitional Basel III rules	AT1	AT1	AT1	Tier 2	AT1
6	Eligible at Solo/Group/ Solo & Group					
7	Instrument Type	AT1	AT1	AT1	Tier 2 Debt	AT1
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	45,440	37,170	31,010	1,00,000	50,000
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	45,440	37,170	31,010	1,00,000	50,000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	21.02.2023	09.03.2023	14.07.2023	02.11.2023	19.01.2024
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Perpetual
13	Original maturity date	Perpetual	Perpetual	Perpetual	02.11.2038	Perpetual
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	21.02.2033	09.03.2033	14.07.2033	02.11.2033	19.01.2034
16	Subsequent call dates, if applicable	any anniversary date thereafter the Call date 21.02.2033	any anniversary date thereafter the Call date 09.03.2033	any anniversary date thereafter the Call date 14.07.2033	any anniversary date thereafter the Call date 02.11.2033	any anniversary date thereafter the Call date 19.01.2024
	<b>Coupons/dividends</b>					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	8.20	8.25	8.10	7.81	8.34
19	Existence of a dividend stopper	Yes	Yes	Yes	No	Yes
20	Fully discretionary, partially discretionary or mandatory	Discretionary	Discretionary	Discretionary	NA	Discretionary
21	Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
22	Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA
30	Write-down feature	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").	The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").	The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").	The Bonds issued are subject to the "Loss Absorbency", "Writedown on PONV Trigger Event" and "Other Events" mentioned in the Summary Term Sheet	The Bonds issued are subject to the "Loss Absorbency", "Writedown on PONV Trigger Event" and "Other Events" mentioned in the Summary Term Sheet
32	If write-down, full or partial	Full	Full	Full	Full	Full
33	If write-down, permanent or temporary	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").	The Bonds can be permanently written down upon the occurrence of the PONV Trigger (as per the section "Write-down on Trigger Event" below). PONV trigger event shall be as defined in the aforesaid Basel III Guidelines and shall be determined by the RBI	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").
34	If temporary write-down, description of write-up mechanism	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	If the bank is amalgamated with any other bank after the Bonds have been written-down temporarily, the amalgamated entity can write-up these Bonds as per its discretion. If the Bank is amalgamated with any other bank after the Bonds have been written-down permanently, these Bonds cannot be written up by the <del>amalgamated entity</del> .	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the Bondholders in respect of the Bonds shall— (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital of the Bank; (ii) be subordinated to the claims of all depositors, general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Basel III compliant Tier 2 Bonds issued for inclusion as Tier 2 Capital of the Bank.	The claims of the Bondholders in respect of the Bonds shall— (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital of the Bank; (ii) be subordinated to the claims of all depositors, general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Basel III compliant Tier 2 Bonds issued for inclusion as Tier 2 Capital of the Bank.	The claims of the Bondholders in respect of the Bonds shall— (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion as Additional Tier 1 Capital of the Bank.	Senior to the claims of the investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank and subordinate to the claims of all depositors, general creditors of the Bank other than any subordinate debt qualifying as Basel III compliant Tier 2 debt instruments of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments eligible for inclusion in Tier 2 Capital in terms of Basel III Guidelines irrespective of the date of issue	The claims of the Bondholders in respect of the Bonds shall— (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion as Additional Tier 1 Capital of the Bank.
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	No	No	No	No	No

		19	20	21	22	23	24
SR NO.	PARTICULARS	SBI Non-Convertible, Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 24-25	SBI Non-Convertible, Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 24-25	SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures			
1	Issuer	SBI	SBI	SBI	SBI Global Factors Ltd	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE062A08447	INE062A08454	INE062A08462	INE912E08AE7	ISIN-INE018E08144	ISIN-INE018E08169
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
	<b>Regulatory treatment</b>				State Bank of India (Subsidiary Banks) Act, 1959	Companies Act 1956	Companies Act 1956
4	Transitional Basel III rules	Tier 2	Tier 2	AT1	NA	Lower tier-II	Lower tier-II
5	Post-transitional Basel III rules	Tier 2	Tier 2	AT1	NA	NA	NA
6	Eligible at Solo/Group/ Solo & Group				Solo	group & solo	group & solo
7	Instrument Type	Tier 2 Debt	Tier 2 Debt	AT1	Debentures		
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	75,000	75,000	50,000	1000	2500	1000
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	75,000	75,000	50,000	1000	2500	1000
10	Accounting classification	Liability	Liability	Liability	Borrowings	Borrowings	Borrowings
11	Original date of issuance	29.08.2024	20.09.2024	24.10.2024	28.07.2021	29-01-2019	12-06-2019
12	Perpetual or dated	Dated	Dated	Perpetual	Dated	Dated	Dated
13	Original maturity date	29.08.2039	20.09.2039	Perpetual	28.07.2031	29-01-2029	12-06-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	NA	NA	NA
15	Optional call date, contingent call dates and redemption amount	29.08.2034	20.09.2034	24.10.2034	NA	NA	NA
16	Subsequent call dates, if applicable	any anniversary date thereafter the Call date 29.08.2034	any anniversary date thereafter the Call date 20.09.2034	any anniversary date thereafter the Call date 24.10.2024	NA	NA	NA
	<b>Coupons/dividends</b>				Interest		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	FIXED	Fixed	Fixed
18	Coupon rate and any related index	7.42	7.33	7.98	7.28%	9.55%	8.99%
19	Existence of a dividend stopper	Yes	No	Yes	NA	NO	NO
20	Fully discretionary, partially discretionary or mandatory	NA	NA	Discretionary	Mandatory	NA	NA
21	Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not applicable	No	NA	NA
22	Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	non-convertible	non-convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA
30	Write-down feature	Yes	Yes	Yes	No	NA	NA
31	If write-down, write-down trigger(s)	The Bonds issued are subject to the "Loss Absorbency", "Writedown on PONV Trigger Event" and "Other Events" mentioned in the Summary Term Sheet	The Bonds issued are subject to the "Loss Absorbency", "Writedown on PONV Trigger Event" and "Other Events" mentioned in the Summary Term Sheet	The Bonds issued are subject to the "Loss Absorbency", "Writedown on PONV Trigger Event" and "Other Events" mentioned in the Summary Term Sheet	NA	NA	NA
32	If write-down, full or partial	Full	Full	Full	NA	NA	NA
33	If write-down, permanent or temporary	The Bonds can be permanently written down upon the occurrence of the PONV Trigger (as per the section "Write-down on Trigger Event" below). PONV trigger event shall be as defined in the aforesaid Basel III Guidelines and shall be determined by the RBI	The Bonds can be permanently written down upon the occurrence of the PONV Trigger (as per the section "Write-down on Trigger Event" below). PONV trigger event shall be as defined in the aforesaid Basel III Guidelines and shall be determined by the RBI	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	If the bank is amalgamated with any other bank after the Bonds have been written-down temporarily, the amalgamated entity can write-up these Bonds as per its discretion. If the Bank is amalgamated with any other bank after the Bonds have been written-down permanently, these Bonds cannot be written up by the amalgamated entity.	If the bank is amalgamated with any other bank after the Bonds have been written-down temporarily, the amalgamated entity can write-up these Bonds as per its discretion. If the Bank is amalgamated with any other bank after the Bonds have been written-down permanently, these Bonds cannot be written up by the amalgamated entity.	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior to the claims of the investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank and subordinate to the claims of all depositors, general creditors of the Bank other than any subordinate debt qualifying as Basel III compliant Tier 2 debt instruments of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments eligible for inclusion in Tier 2 Capital in terms of Basel III Guidelines irrespective of the date of issue	Senior to the claims of the investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank and subordinate to the claims of all depositors, general creditors of the Bank other than any subordinate debt qualifying as Basel III compliant Tier 2 debt instruments of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments eligible for inclusion in Tier 2 Capital in terms of Basel III Guidelines irrespective of the date of issue	The claims of the Bondholders in respect of the Bonds shall— (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion as Additional Tier 1 Capital of the Bank.	(a) Superior to the claims of investments in instruments eligible for inclusion in Tier-II capital and (b) Subordinated to the claims of all other creditors		
36	Non-compliant transitioned features	No	No	No	No	NA	NA
37	If yes, specify non-compliant features	No	No	No	NA	NA	NA

		25	26	27	28	29	30
SR NO.	PARTICULARS	Non-Banking Subsidiaries(NBS)				Over	
1	Issuer	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI CANADA BANK	Nepal SBI Bank Ltd
2	Unique identifier(e.g. CUSIP,JSIN or Bloomberg identifier for private placement)	INE018E08300	INE018E08342	INE018E08359	INE018E08367	NA	7% Nepal SBI Bank Debentures 2090
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	CANADA BANK ACT	Securities Exchange Act and Regulations
	<b>Regulatory treatment</b>	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	TIER 2 CAPITAL	
4	Transitional Basel III rules	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	NA	NA as per local regulation
5	Post-transitional Basel III rules	NA	NA	NA	NA	NA	NA as per local regulation
6	Eligible at Solo/Group/ Solo & Group	Group & Solo	Group & Solo	Group & Solo	Group & Solo		group & solo
7	Instrument Type		Noncumulative	Noncumulative	Noncumulative	Subordinated Debenture	Debenture
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2500	5250	7500	15000	1276.00	1,875.00
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	2500	5250	7500	15000	1276	1,875.00
10	Accounting classification	Borrowings	Borrowings	Borrowings	Borrowings	Debenture	Liabilities
11	Original date of issuance	30-06-2022	24-01-2024	28-02-2024	08-08-2024	31.12.2010	24.07.2025
12	Perpetual or dated	Dated	Dated		Dated	Dated	Dated
13	Original maturity date	30-06-2032	24-01-2034	28-02-2034	08-08-2034	31.12.2040	23.07.2035
14	Issuer call subject to prior supervisory approval	NA	NA	NA	NA	Yes	
15	Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA
	<b>Coupons/dividends</b>	Coupons	Coupons	Coupons	Coupons	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Floating	Fixed Coupon
18	Coupon rate and any related index	8.25%	8.33%	8.29%	8.25%	CDOR Plus 100 basis points	7%
19	Existence of a dividend stopper	Yes	NO	NO	NO	NA	NA
20	Fully discretionary,partially discretionary or mandatory	NA	NA	NA	NA	NA	NA
21	Existence of step up or other incentive to redeem	NA	NA	NA	NA	NA	NA
22	Non cumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Cumulative	Cumulative
23	Convertible or non-convertible	convertible	non-convertible	non-convertible	non-convertible	Non-convertible	Non-convertible
24	If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA
25	If convertible,fully or partially	NA	NA	NA	NA	NA	NA
26	If convertible,conversion rate	NA	NA	NA	NA	NA	NA
27	If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA
28	If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA
30	Write-down feature	NA	NA	NA	NA	NA	NA
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fully paid-up, unsecured, Senior Debt to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors	TIER 2 CAPITAL	At the time of liquidation, right of claims will be only after depositors
36	Non-compliant transitioned features	NA	NA	NA	NA	NA	NA
37	If yes, specify non-complaint features	NA	NA	NA	NA	NA	NA

		31	32	33
SR NO.	PARTICULARS	seas Banking Subsidiaries		
1	Issuer	Nepal SBI Bank Ltd	Nepal SBI Bank Ltd	Nepal SBI Bank Ltd
2	Unique identifier(e.g. CUSIP,JSIN or Bloomberg identifier for private placement)	9% Nepal SBI Bank Debentures 2089	10% Nepal SBI Bank Debentures 2086	10.25% Nepal SBI Bank Debentures 2083
3	Governing law(s) of the instrument	Securities Exchange Act and Regulations	Securities Exchange Act and Regulations	Securities Exchange Act and Regulations
	<b>Regulatory treatment</b>			
4	Transitional Basel III rules	NA as per local regulation	NA as per local regulation	NA as per local regulation
5	Post-transitional Basel III rules	NA as per local regulation	NA as per local regulation	NA as per local regulation
6	Eligible at Solo/Group/ Solo & Group	group & solo	group & solo	group & solo
7	Instrument Type	Debenture	Debenture	Debenture
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	886.48	1,271.18	-
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	886.48	1,271.18	1500.92625
10	Accounting classification	Liabilities	Liabilities	Liabilities
11	Original date of issuance	18.03.2020	27.08.2023	28.07.2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17.03.2030	26.08.2033	27.07.2027
14	Issuer call subject to prior supervisory approval			
15	Optional call date,contigent call dates and redemption amount	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA
	<b>Coupons/dividends</b>	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed Coupon	Fixed Coupon	Fixed Coupon
18	Coupon rate and any related index	9%	10.00%	10.25%
19	Existence of a dividend stopper	Yes	NA	NA
20	Fully discretionary,partially discretionary or mandatory	NA	NA	NA
21	Existence of step up or other incentive to redeem	NA	NA	NA
22	Non cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible,conversion trigger(s)	NA	NA	NA
25	If convertible,fully or partially	NA	NA	NA
26	If convertible,conversion rate	NA	NA	NA
27	If convertible,mandatory or optional conversion	NA	NA	NA
28	If convertible,specify instrument type convertible into	NA	NA	NA
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA
30	Write-down feature	NA	NA	NA
31	If write-down, write-down trigger(s)	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	At the time of liquidation, right of claims will be only after depositors	At the time of liquidation, right of claims will be only after depositors	At the time of liquidation, right of claims will be only after depositors
36	Non-compliant transitioned features	NA	NA	NA
37	If yes, specify non-complaint features	NA	NA	NA