**************************************		Ordinary	Ordinary		1																							
Part		1 '1		Preference																								
Part					NED 15	NED 16	NED 17	NED 18	NED 19	NED 20	NEDT1A	NGL01	NEDT1B	NED01U	NGL02	NED02U	NGL03	NED03U	NGLT1A	NED04U	NGL04	NED05U	NGL05	NED06U	NGLT1B	NED07U	NGL06	NED08U
Section Sect		premium	premium																									
**************************************		Nedbank	Nedhank	Nedhank	Nedhank	Nedhank	Nedhank	Nedhank	Nedhank	Nedhank	Nedhank	Nedbank	Nedhank	Nedhank	Nedbank	Nedhank	Nedbank	Nedhank	Nedbank	Nedhank	Nedbank	Nedhank	Nedbank	Nedhank	Nedbank	Nedhank	Nedbank	Nedbank
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	1 -	ZAE00000487	المحجمة المحال	ZAE00004366	ZAG0001147	ZAG0001147	ZAG0001205	ZAG0001230	ZAG0001275	ZAG0001275	ZAG0001366	ZAG0001395	ZAG0001407	Unlinkad	ZAG0001426	المعانات	ZAG0001442	11-1:-44	ZAG0001450	l ladiata d	ZAG0001501	Undintad	ZAG0001526	المحجدا	ZAG0001546	l ladiata d	ZAG0001558	l ludiata d
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The section of the se	1	South Africa	South Africa	South Africa	Ranks Act	Ranks Act	South Africa	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Banks Act	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Ranks Act	Banks Act	Banks Act
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Part				Additional			-: -				Additional		Additional	-: -		-: -			Additional	Additional					Additional	Additional	-: -	
Marie Mari	Transitional Basel III rules	CET1	CET1		Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2		Tier 2	I	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2		tier 1	Tier 2	Tier 2	Tier 2	Tier 2	tier 1		Tier 2	Tier 2
	Post-transitional Basel III rules	CET1	CET1	Ineligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible
Part	Fligible at solo/group/group and solo	Group	Group and	Group and	Group, solo	Group, solo	Group, solo	Group, solo	Group, solo	Group, solo	Group, solo	Group	Group, solo	Solo	Group	Solo	Group	Solo	Group	Solo	Group	Solo	Group	Solo	Group	Solo	Group	Solo
Substitution of the control of the c		· ·										· .	-										•		•			
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State Stat	_ ′ ′	snare capitai	snare capitai	snare capital	debt	debt	dept	debt	dept	dept	debt	debt	debt	debt	debt	debt	debt	debt	debt	debt	debt	debt	debt	dept	debt	debt	debt	debt
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Secondamente Seco	. ,	461	27	0,4	450	1737	300	225	1 624	407	1 500	2 000	500	2 000	2 000	2 000	500	500	600	600	2 000	2 000	1 507	1 507	750	750	1 000	1 000
**************************************	Accounting classification	+ +	Shareholders	Shareholders	1	 			-											-						Shareholders		
Process Proc	Accounting classification	' equity	' equity	' equity	accrued	accrued	accrued	·	accrued	1.1	I	accrued		accrued	accrued	accrued	accrued	1 1		' Equity	accrued		accrued				accrued	accrued
Property of the Property of	Original date of issuance	09-Nov-66	02-Jan-51	24-Dec-02	07-Apr-14	07-Apr-14	13-Oct-14	15-Jan-15	30-Jun-15	30-Jun-15	20-May-16	21-Sep-16	25-Nov-16	21-Dec-16	14-Mar-17	14-Mar-17	25-May-17	25-May-17	30-Jun-17	30-Jun-17	19-Mar-18	19-Mar-18	25-Jul-18	25-Jul-18	19-Oct-18	19-Oct-18	30-Nov-18	30-Nov-18
The second processes of the control	Perpetual or dated					1			-															-			-	
	Original maturity date	N/A	N/A	N/A	08-Apr-24	08-Apr-24	14-Oct-24	16-Jan-25	01-Jul-25	01-Jul-25	N/A	22-Sep-26	N/A	22-Dec-26	15-Mar-27	15-Mar-27	26-May-27	26-May-27	N/A	N/A	20-Mar-28	20-Mar-28	26-Jul-28	26-Jul-28	N/A	N/A	1-Dec-28	1-Dec-28
Common of the conting segment of the contin		Yes	Yes	Yes	Applicable	Applicable	Yes	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
And Communication and Many Control And Professor (1997) (1																					• • • • • • • • • • • • • • • • • • • •		• • •					
Second part of part	I 1	N/A	N/A	N/A	08-Apr-19	08-Apr-19	14-Oct-19	16-Jan-20	01-Jul-20	01-Jul-20	21-May-21	22-Sep-21	26-Nov-21	22-Dec-21	15-Mar-22	15-Mar-22	26-May-22	26-May-22	01-Jul-22	01-Jul-22	20-Mar-23	20-Mar-23	26-Jul-23	26-Jul-23	20-Oct-23	20-Oct-23	1-Dec-23	1-Dec-23
State Stat	and redemption amount										Subsequent		Subsequent						Subsequent	Subsequent					Subsequent	Subsequent		
Post	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	·	N/A		N/A	N/A	N/A	N/A	N/A		-	N/A	N/A	N/A	N/A			N/A	N/A
No.	Coupons / dividends																											
State Stat	Fixed or floating dividend/coupon	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating
Summer of the part of the pa				Maximum of		2 month	2 month	2 month	2 month		2 month	2 month	2 month	2 month	2 month	2 month	2 month	2 month	2 month	2 month	2 month	2 month	2 month	2 month	2 month	2 month	2 month	2 month
Secondary Seco	Coupon rate and any related index	N/A	N/A	83,33% of	10 49%					11 29%	I	I	I				l .	l I										
Substrace of a diselected tempore (coupon rate and any related mack	14,74	14,71		10,1570	I I				11,2370	I		I				l .	l I										
Full	Estate and the distance of	21/2	21/2										·		·	·	·							•				•
Secretary Secr			,	,	NO NO	NO	NO	NO	NO	NO		NO		NO	NO	NO	NO	NO			NO	NO	NO	NO			NO	NO
Content de fau par of the five miles N.A. N.A		1 . '1			Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory		Mandatory		Mandatory	Mandatory	Mandatory	Mandatory	Mandatory		1	Mandatory	Mandatory	Mandatory	Mandatory			Mandatory	Mandatory
resteem N, N, N, N, N, N, N, N	· · · · · · · · · · · · · · · · · · ·	discretionary	discretionary	discretionary							discretionary	_	discretionary .			_			discretionary	- 1		. †			discretionary	discretionary	.	
Communitive	redeem	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Convertible or non convertible or non-convertible o	Non cumulativa or cumulativa	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-
Convertible of non-converting convertible of convertible convertib	Non-cumulative of cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative
Tronvertible Convertible Conve	Convertible or non-convertible	N/A	N/A	N/A		I I				I		I	I				l .	l I										
Convertible, mandatory or optional conversion mate N/A		·		,		 																						
If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/	, 00 ()				· · · · · ·			-						-			- '	- '										
		· · · · · · · · · · · · · · · · · · ·	-	-		-			-			-		•					-									
Conversition	-	· ·			-	<u> </u>	,		·					-				,								,		
fromvertible in the formvertible is pecify instrument type convertible in the formvertible is pecify issuer of instrument in the formvertible specify issuer of instrument in the form vertical specific	conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Convertible into INA INA INA INA INA INA INA IN	If convertible, specify instrument type																											
it converts into N/A	convertible into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Write-down feature N/A	If convertible, specify issuer of instrument	NI/A	N/A	NI/A	NI/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NI/A	NI/A	NI/A	N/A	N/A	N/A	NI/A	N/A	NI/A	N/A	NI/A	N/A	N/A	NI/A	N/A
If write-down, write-down, write-down, write-down, write-down, write-down, full or partial [wite-down, permanent or temporary if temporary write-down, description of blacetion of blacetion of the regulator write-down, description of the regulator write-down, description of blacetion of the regulator write-down, description of the regulator write-regulator write-regula	it converts into	,		•		·	· ·	·	•		·	· ·	•	•		,	,	ŕ	•	,		,	•	,	<i>'</i>	,	,	
If write-down, write-down, permanent or temporary write-down, germanent or temporary write-down, description in subordination is senior famediately senior to instrument by missed debt, senior immediately senior to instrument by missed and the control of the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included by senior unsecured from the regulator thanks are included thanks are included by senior unsecured from the regulator thanks are included thanks are included thanks are included by senior unsecured from the regulator thanks are included thanks are included thanks are included by senior unsecured from the regulator thanks are included thanks are included thanks are included to the regulator thanks are included thanks are included to the regulator thanks are included thanks are included thanks are included to the regulator thanks are included	Write-down feature	N/A	N/A	N/A		 '' 							- ' -													- ' '		
If write-down, full or partial Full or partial	If write-down, write-down trigger(s)	N/A	N/A	N/A							I							I I										
If write-down, permanent or temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A N/	If write-down full or partial	NI/A	NI/A	NI/A	·																							
If temporary write-down, description of write-up mechanism N/A	' '		-												_	_												•
write-up mechanism N/A N/		· ·	- 1																									
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument type immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, senior immediately senior to instrument type immediately senior to instrument) Preference shares, hybrid debt, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, hybrid debt, senior immediately senior to instrument) Preference shares, hybrid debt, hybrid debt, senior immediately senior to instrument type immediately senior to instrument) Preference shares, hybrid debt, hybrid debt, debt, debt, debt, debt, debt, depositors, depositors, senior unsecured debt, debt, depositors, depositors, senior senior unsecured debt, debt, depositors, depositors, senior unsecured debt, debt, depositors, senior unsecured debt, debt, depositors, depositors, senior unsecured debt, debt, depositors, senior unsecured debt, debt, depositors, depositors, senior unsecured debt, debt, depositors, senior unsecured debt, debt, depositors, depositors, senior unsecured debt, debt, depositors, senior unsecured debt, debt, depositors, depositors, senior unsecured debt, debt, depositors, depositors, senior unsecured debt, debt, de	write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Senior Se		Preference	Preference	Subordinated	<u> </u>		5	<u> </u>	5	<u> </u>	Subordinated	6	Subordinated	.	<u> </u>	<u>.</u> .		<u>.</u>	Subordinated	Subordinated	<u></u>	<u> </u>	6	.	Subordinated	Subordinated	<u> </u>	Senior
Position in subordination hierarchy in fliquidation (specify instrument type immediately senior to instrument) In yorid debt, senior immediately senior to instrument) In yorid debt, senior immediately senior to instrument) In yorid debt, subordinated debt, debt, debt, depositors, depositors												I					l	Senior										
immediately senior to instrument) Subordinated depositors, leading subordinated depositors, leading senior to instrument) Subordinated depositors, leading senior l	Position in subordination hierarchy in	hybrid debt,	hybrid debt,	ranks as Tier	·	I I				I	ranks as Tier	I	ranks as Tier				l .		ranks as Tier	ranks as Tier					ranks as Tier	ranks as Tier		-
senior senior debt, senior debt, senior unsecured unsecu	liquidation (specify instrument type	1										I					l .	l	_									
unsecured unsecured debt, creditors	immediately senior to instrument)				I .	1			I	· .		· .		-			l ' I	l ' I					· ·					
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		dept,	dept,	uepositors,	1						uepositors		uepositors						uepositors	uepositors					uepositors	uepositors		

	Ordinary share and Capital premium	Ordinary share and Capital premium	Preference Shares	NED 15	NED 16	NED 17	NED 18	NED 19	NED 20	NEDT1A	NGL01	NEDT1B	NED01U	NGL02	NED02U	NGL03	NED03U	NGLT1A	NED04U	NGL04	NED05U	NGL05	NED06U	NGLT1B	NED07U	NGL06	NED08U
	depositors, senior creditors	depositors, senior creditors	senior creditors							and senior creditors		and senior creditors						and senior creditors	and senior creditors					and senior creditors	and senior creditors		
Non-compliant transitioned features	No	No	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No						
If yes, specify non-compliant features	N/A	N/A	No contractual nor statutory loss absorbency clause included	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A						