

LIQUIDITY COVERAGE RATIO

In millions of RMB, except for percentages

Item	As at June 30, 2020	As at December 31, 2019
High-quality liquid assets	2,058,996	2,087,050
Net cash outflow for the next 30 days	1,042,768	892,514
Liquidity coverage ratio (%)	197.45	233.84

Net Stable Funding Ratio

In millions of RMB, except for percentages

Item	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019
Total available stable funding	9,260,631	9,191,555	8,707,480
Total required stable funding	5,638,577	5,505,560	5,236,481
Net stable funding ratio (%)	164.24	166.95	166.28

The net stable funding ratio ("NSFR") is introduced to ensure commercial banks have sufficient stable sources of funding to meet the needs for stable funding of assets and off-balance sheet risk exposures. According to the minimum regulatory standard set by the Rules on Liquidity Risk Management of Commercial Banks, NSFR should be no less than 100% from July 1, 2018.

The formula for calculating the NSFR is:

Net stable funding ratio = available stable funding (ASF)/required stable funding (RSF) x 100%

Available stable funding refers to the sum of products of book value of a commercial bank's capital and liability items multiplied by their corresponding ASF coefficients. Required stable funding refers to the sum of products of book value of a commercial bank's asset items and off-balance sheet exposures multiplied by their corresponding RSF coefficients.

As of the end of the reporting period, the NSFR was 164.24%, meeting the regulatory requirement.

LEVERAGE RATIO

In millions of RMB, except for percentages

Item	As at June 30, 2020	As at March 31, 2020	As at December 31, 2019	As at September 30, 2019
Tier 1 capital – net	636,586	644,503	540,160	505,633
On- and off-balance sheet assets after adjustments	11,423,194	11,234,217	10,669,732	10,559,371
Leverage ratio (%)	5.57	5.74	5.06	4.79

No.	Item	As at June 30, 2020	As at December 31, 2019
1	On-balance sheet assets (excluding derivatives and securities financing transactions)	10,866,297	10,064,303
2	Less: Deduction from tier 1 capital	2,591	2,058
3	On-balance sheet assets after adjustments (excluding derivatives and securities financing transactions)	10,863,706	10,062,245
4	Replacement costs of various derivatives (excluding eligible margin)	2,033	4,094
5	Potential risk exposures of various derivatives	11,735	10,958
6	Total collateral deducted from the balance sheet	–	–
7	Less: Assets receivable arising from the provision of eligible margin	–	–
8	Less: Derivative assets arising from central counterparty transactions when providing clearing services to customers	–	–
9	Nominal principals arising from sales of credit derivatives	–	–
10	Less: Deductible assets arising from sales of credit derivatives	–	–
11	Derivative assets	13,768	15,052
12	Accounting assets arising from securities financing transactions	96,117	147,394
13	Less: Deductible assets arising from securities financing transactions	–	–
14	Counter-party credit risk exposure arising from securities financing transactions	12,208	7,910
15	Assets arising from the agency services in connection with securities financing transactions	–	–
16	Securities financing transactions assets	108,325	155,304
17	Off-balance sheet assets	1,548,194	1,336,713
18	Less: Decrease in off-balance sheet items due to credit conversion	1,110,799	899,582
19	Off-balance sheet items after adjustments	437,395	437,131
20	Tier 1 capital – net	636,586	540,160
21	On- and off-balance sheet assets after adjustments	11,423,194	10,669,732
22	Leverage ratio (%)	5.57	5.06

COMPOSITION OF CAPITAL

In millions of RMB, except for percentages

		Amount
Core tier 1 capital:		
1	Paid-in capital	86,979
2	Retained earnings	322,790
2a	Surplus reserve	36,439
2b	General reserve	116,129
2c	Undistributed profits	170,222
3	Accumulated other comprehensive income and disclosed reserve	100,906
3a	Capital reserve	100,906
3b	Others	0
4	Valid portion to core tier 1 capital during the transition period (only applicable to non-joint stock companies. Fill in 0 for joint stock banks.)	—
5	Valid portion of minority interests	568
6	Core tier 1 capital before regulatory adjustments	511,243
Core tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	—
8	Goodwill (net of deferred tax liabilities)	0
9	Other intangible assets other than land use rights (net of deferred tax liabilities)	1,954
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liabilities)	—
11	Reserves that relate to the cash flow hedging of items that are not measured at fair value	—
12	Shortfall of provision for loan impairment	0
13	Gain on sale related to asset securitization	—
14	Unrealized gains and losses resulted from changes in the fair value of liabilities due to changes in own credit risk	—
15	Defined-benefit pension fund net assets (net of deferred tax liabilities)	—
16	Direct or indirect holding in own ordinary shares	—
17	Reciprocal cross-holdings in core tier 1 capital between banks or between banks and other financial institutions	—
18	Deductible amount of non-significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	0
19	Deductible amount of significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	0
20	Mortgage servicing rights	—
21	Deductible amount in other deferred tax assets that rely on future profitability of banks	637
22	Deductible amount exceeding the 15% threshold for significant minority capital investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation and undeducted portion of deferred tax assets that rely on the bank's future profitability	0

COMPOSITION OF CAPITAL

		Amount
23	Including: Deductible amount of significant minority investments in core tier 1 capital instruments issued by financial institutions	0
24	Including: Deductible amount of mortgage servicing rights	–
25	Including: Deductible amount in other net deferred tax assets that rely on the bank's future profitability	0
26a	Investment in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	0
26b	Shortfall in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	0
26c	Other items that should be deducted from core tier 1 capital	0
27	Undeducted shortfall that should be deducted from additional tier 1 capital and tier 2 capital	0
28	Total regulatory adjustments to core tier 1 capital	2,591
29	Core tier 1 capital	508,652
Additional tier 1 capital:		
30	Additional tier 1 capital instruments and related premium	127,858
31	Including: Portion classified as equity	127,858
32	Including: Portion classified as liabilities	–
33	Invalid instruments to additional tier 1 capital after the transition period	–
34	Valid portion of minority interests	76
35	Including: Invalid portion to additional tier 1 capital after the transition period	–
36	Additional tier 1 capital before regulatory adjustments	127,934
Additional tier 1 capital: regulatory adjustments		
37	Direct or indirect investments in own additional tier 1 instruments	–
38	Reciprocal cross-holdings in additional tier 1 capital between banks or between banks and other financial institutions	–
39	Deductible amount of non-significant minority investment in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	0
40	Significant minority investment in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	0
41a	Investment in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	0
41b	Shortfall in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	0
41c	Other items that should be deducted from additional tier 1 capital	0
42	Undeducted shortfall that should be deducted from tier 2 capital	0
43	Total regulatory adjustments to additional tier 1 capital	0
44	Additional tier 1 capital	127,934
45	Tier 1 capital (core tier 1 capital + additional tier 1 capital)	636,586

COMPOSITION OF CAPITAL

	Amount
Tier 2 capital:	
46 Tier 2 capital instruments and related premium	74,948
47 Invalid instruments to tier 2 capital after the transition period	–
48 Valid portion of minority interests	152
49 Including: Invalid portion to tier 2 capital after the transition period	–
50 Valid portion of surplus provision for loan impairment	63,598
51 Tier 2 capital before regulatory adjustments	138,698
Tier 2 capital: regulatory adjustments	
52 Direct or indirect investments in own tier 2 instruments	0
53 Reciprocal cross-holdings in tier 2 capital between banks or between banks and other financial institutions	0
54 Deductible portion of non-significant minority investment in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	0
55 Significant minority investment in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	0
56a Investment in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation	0
56b Shortfall in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation	0
56c Other items that should be deducted from tier 2 capital	0
57 Total regulatory adjustments to tier 2 capital	0
58 Tier 2 capital	138,698
59 Total capital (tier 1 capital + tier 2 capital)	775,284
60 Total risk-weighted assets	5,549,344
Requirements for capital adequacy ratio and reserve capital	
61 Core tier 1 capital adequacy ratio	9.17
62 Tier 1 capital adequacy ratio	11.47
63 Capital adequacy ratio	13.97
64 Institution specific capital requirement	2.50
65 Including: Capital conservation buffer requirement	2.50
66 Including: Countercyclical buffer requirement	–
67 Including: G-SIB buffer requirement	–
68 Percentage of core tier 1 capital meeting buffers to risk-weighted assets	1.67
Domestic minimum requirements for regulatory capital	
69 Core tier 1 capital adequacy ratio	7.50
70 Tier 1 capital adequacy ratio	8.50
71 Capital adequacy ratio	10.50

COMPOSITION OF CAPITAL

		Amount
Amounts below the thresholds for deduction		
72	Undeducted amount of non-significant minority investment in capital instruments issued by financial institutions that are not subject to consolidation	36,929
73	Undeducted amount of significant minority investment in capital instruments issued by financial institutions that are not subject to consolidation	0
74	Mortgage servicing rights (net of deferred tax liabilities)	0
75	Other net deferred tax assets that rely on the bank's future profitability (net of deferred tax liabilities)	50,929
Valid caps of surplus provision for loan impairment to tier 2 capital		
76	Provision for loan impairment under the weighted approach	194,180
77	Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach	63,598
78	Surplus provision for loan impairment under the internal ratings-based approach	—
79	Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach	—
Capital instruments subject to phase-out arrangements		
80	Valid cap to core tier 1 capital for the current period due to phase-out arrangements	—
81	Excluded from core tier 1 capital due to phase-out arrangements	—
82	Valid cap to additional tier 1 capital for the current period due to phase-out arrangements	—
83	Excluded from additional tier 1 capital due to phase-out arrangements	—
84	Valid cap to tier 2 capital for the current period due to phase-out arrangements	—
85	Excluded from tier 2 capital for the current period due to phase-out arrangements	—

COMPOSITION OF CAPITAL

Detailed Description of Related Items

In millions of RMB

	Balance sheet under regulatory scope of consolidation	Code
Goodwill	0	a
Intangible assets	1,954	b
Deferred income tax liabilities	0	
Including: Deferred tax liabilities related to goodwill	0	c
Including: Deferred tax liabilities related to other intangible assets other than land use rights	0	d
Paid-in capital		
Including: Amount included in core tier 1 capital	86,979	e
Other equity instruments	127,858	f
Including: Preference shares	47,869	
Including: Perpetual bonds	79,989	
Capital reserve	100,906	g
Others	0	h
Surplus reserve	36,439	i
General reserve	116,129	j
Undistributed profits	170,222	k

COMPOSITION OF CAPITAL

Correspondence between All the Items Disclosed in the Second Step and Items in the Disclosure Template of Capital Composition

In millions of RMB

	Amount	Code
Core tier 1 capital:		
1 Paid-in capital	86,979	e
2 Retained earnings	322,790	i+j+k
2a Surplus reserve	36,439	i
2b General reserve	116,129	j
2c Undistributed profits	170,222	k
3 Accumulated other comprehensive income and disclosed reserve	100,906	g+h
3a Capital reserve	100,906	g
3b Others	0	h
4 Valid portion to core tier 1 capital during the transition period (only applicable to non-joint stock companies. Fill in 0 for joint stock banks)	–	
5 Valid portion of minority interests	568	
6 Core tier 1 capital before regulatory adjustments	511,243	
Core tier 1 capital: regulatory adjustments		
7 Prudential valuation adjustments	–	
8 Goodwill (net of deferred tax liabilities)	0	a-c
9 Other intangible assets other than land use rights (net of deferred tax liabilities)	1,954	b-d
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liabilities)	–	
11 Reserves that relate to the cash flow hedging of items that are not fair valued on the balance sheet	–	
12 Shortfall of provision for loan impairment	0	
13 Gain on sale related to asset securitization	–	
14 Unrealized gains and losses that have resulted from changes in the fair value of liabilities due to changes in own credit risk	–	
15 Defined-benefit pension fund net assets (net of deferred tax liabilities)	–	
16 Direct or indirect holding in own ordinary shares	–	
17 Reciprocal cross-holdings in core tier 1 capital between banks or between banks and other financial institutions	–	
18 Deductible amount of non-significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	0	
19 Deductible amount of significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	0	
20 Mortgage servicing rights	–	
Additional tier 1 capital:		
21 Additional tier 1 capital instruments and related premium	127,858	f
22 Including: Portion classified as equity	127,858	f

COMPOSITION OF CAPITAL

Main Features of Qualified Capital Instruments		Ordinary shares (A shares)	Ordinary shares (H shares)	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Preference shares (overseas)	Undated capital bonds
1	Issuer	Postal Savings Bank of China Co., Ltd.	Postal Savings Bank of China Co., Ltd.	Postal Savings Bank of China Co., Ltd.	Postal Savings Bank of China Co., Ltd.	Postal Savings Bank of China Co., Ltd.	Postal Savings Bank of China Co., Ltd.	Postal Savings Bank of China Co., Ltd.
2	Identification code	601658.SH	1658.HK	1528007.IB	1628016.IB	1728005.IB	4612	2028006.IB
3	Applicable laws	PRC laws	PRC laws/ laws of Hong Kong, PRC	PRC laws	PRC laws	PRC laws	The creation and issuance of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by and shall be construed in accordance with PRC laws	PRC laws
Regulatory processing								
4	Including: Applicable to transitional period rules specified by Administrative Measures for the Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Additional tier 1 capital	Additional tier 1 capital
5	Including: Applicable to the rules after expiration of the transitional period specified by Administrative Measures for the Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Additional tier 1 capital	Additional tier 1 capital
6	Including: Applicable to bank/group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level
7	Instrument type	Core tier 1 capital instruments	Core tier 1 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Additional tier 1 capital instruments	Additional tier 1 capital instruments
8	Amount that can be included in regulatory capital (in millions; on the latest reporting date)	RMB28,001	RMB74,482	RMB24,984	RMB29,979	RMB19,985	RMB47,869	RMB79,989
9	Par value of instrument (in millions)	RMB67,122	RMB19,856	RMB25,000	RMB30,000	RMB20,000	USD7,250	RMB80,000
10	Accounting treatment	Share capital, capital reserve	Share capital, capital reserve	Bonds payable	Bonds payable	Bonds payable	Other equity instruments	Other equity instruments
11	Initial issuance date	November 28, 2019	September 28, 2016	September 7, 2015	October 26, 2016	March 22, 2017	September 27, 2017	March 16, 2020
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Perpetual	Perpetual
13	Including: Original maturity date	No maturity date	No maturity date	September 9, 2025	October 28, 2026	March 24, 2027	No maturity date	No maturity date
14	Issuer's redemption (subject to regulatory approval)	No	No	Yes	Yes	Yes	Yes	Yes
15	Including: Redemption date (or contingent redemption date) and amount	Not applicable	Not applicable	September 9, 2020 part or full	October 28, 2021 part or full	March 24, 2022 part or full	The first redemption date is September 27, 2022, full or part	The first redemption date is March 18, 2025, full or part

COMPOSITION OF CAPITAL

Main Features of Qualified Capital Instruments		Ordinary shares (A shares)	Ordinary shares (H shares)	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Preference shares (overseas)	Undated capital bonds
16	Including: Subsequent redemption date (if any)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	September 27 in each year after the first redemption date	March 18 in each year after the first redemption date
Dividend or interest payment								
17	Including: Fixed or floating interest payment or dividend	Floating	Floating	Fixed	Fixed	Fixed	Floating: The dividend yield is fixed in a single dividend yield adjustment cycle (five years) and is reset every five years	Floating: The coupon rate is fixed in a single coupon rate adjustment cycle (five years) and is reset every five years
18	Including: Coupon rate and relevant indicators	Not applicable	Not applicable	4.50%	3.30%	4.50%	The dividend yield in the first five years is 4.50%, and it is reset every five years based on the yield of five-year US treasury bond on the resetting date plus 263.4 basis points	The coupon rate in the first five years is 3.69%, and it is reset every five years based on the arithmetic average of the maturity yield of the 5-year product of the maturity yield curve of China Bonds published on ChinaBond.com (or other websites approved by China Central Depository & Clearing Co., Ltd.) (rounded to 0.01%) plus 125 basis points to reset the coupon rate 5 trading days (excluding the day) before the adjustment date of the benchmark interest rate.
19	Including: Existence of dividend brake mechanism	Not applicable	Not applicable	No	No	No	Yes	Yes
20	Including: Discretion to cancel dividend or interest payment	Full discretion	Full discretion	No	No	No	Full discretion	Full discretion
21	Including: Existence of redemption incentive mechanism	No	No	No	No	No	No	No
22	Including: Cumulative or Non-cumulative	Non-cumulative	Non-cumulative	Not applicable	Not applicable	Not applicable	Non-cumulative	Non-cumulative
23	Conversion into shares	No	No	No	No	No	Yes	No

COMPOSITION OF CAPITAL

Main Features of Qualified Capital Instruments		Ordinary shares (A shares)	Ordinary shares (H shares)	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Preference shares (overseas)	Undated capital bonds
24	Including: Please specify the trigger condition for share conversion, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Upon the occurrence of any additional tier 1 capital instrument trigger event, that is, the CET 1 CAR drops to 5.125% or below; or upon the occurrence of any tier 2 capital instrument trigger event, which means either of the following circumstances (whichever is earlier): (1) the CBIRC having concluded that a share conversion or write-off is necessary without which the Bank would become non-viable; or (2) the relevant authorities have determined that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable	Not applicable

COMPOSITION OF CAPITAL

Main Features of Qualified Capital Instruments	Ordinary shares (A shares)	Ordinary shares (H shares)	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Preference shares (overseas)	Undated capital bonds
25 Including: Please specify share conversion in whole or in part, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Upon the occurrence of additional tier 1 capital instrument trigger event, the Bank shall have the right to, without the consent of holders of preference shares, convert all or part of the issued and outstanding overseas preference shares into common H shares; upon the occurrence of tier 2 capital instrument trigger event, the Bank shall have the right to, without the consent of holders of preference shares, convert all of the issued and outstanding overseas preference shares into common H shares	Not applicable
26 Including: Please specify the method to determine the conversion price, if share conversion is allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	The initial conversion price is the average trading price of common H shares of the Bank in the 20 trading days prior to the announcement date (March 24, 2017) of the Board resolution on the Offshore Preference Shares issuance	Not applicable
27 Including: Please specify share conversion is mandatory or not, if it is allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Mandatory	Not applicable
28 Including: Please specify the instrument type after conversion, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Core tier 1 capital	Not applicable
29 Including: Please specify the issuer of the instrument after conversion, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	The Bank	Not applicable
30 Write-down or not	No	No	Yes	Yes	Yes	No	Yes

COMPOSITION OF CAPITAL

Main Features of Qualified Capital Instruments		Ordinary shares (A shares)	Ordinary shares (H shares)	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Preference shares (overseas)	Undated capital bonds
31	Including: Please specify the trigger point of write-down, if allowed	Not applicable	Not applicable	Trigger events refer to either of the following circumstances (whichever is earlier): 1. the CBIRC having concluded that a write-off is necessary without which the issuer would become non-viable; or 2. the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the issuer would become non-viable	Trigger events refer to either of the following circumstances (whichever is earlier): 1. the CBIRC having concluded that a write-off is necessary without which the issuer would become non-viable; or 2. the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the issuer would become non-viable	Trigger events refer to either of the following circumstances (whichever is earlier): 1. the CBIRC having concluded that a write-off is necessary without which the issuer would become non-viable; or 2. the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the issuer would become non-viable	Not applicable	Trigger events refer to either of the following circumstances (whichever is earlier): 1. the CBIRC having concluded that a write-off is necessary without which the issuer would become non-viable; or 2. the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the issuer would become non-viable
32	Including: Please specify write-down in part or in full, if allowed	Not applicable	Not applicable	In full	In full	In full	Not applicable	part or full
33	Including: Please specify the write-down is perpetual or temporary, if write-down is allowed	Not applicable	Not applicable	Perpetual	Perpetual	Perpetual	Not applicable	Perpetual
34	Including: Please specify the book entry value recovery mechanism, if temporary write-down	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

COMPOSITION OF CAPITAL

Main Features of Qualified Capital Instruments	Ordinary shares (A shares)	Ordinary shares (H shares)	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Preference shares (overseas)	Undated capital bonds
35 Hierarchy of claims (please specify instrument types enjoying higher priorities)	After depositor, general creditor, and holders of subordinated debts (including tier 2 capital bonds) and additional tier 1 capital instruments	After depositor, general creditor, and holders of subordinated debts (including tier 2 capital bonds) and additional tier 1 capital instruments	The repayment order of the principal of the bond and the interest payment order after depositors and general creditors and before equity capital, other tier 1 capital instruments and hybrid capital bonds; The current bonds are in the same liquidation order as other subordinated debts which are issued by the issuer and in the same repayment order as the current bonds and are in the same priority as additional tier 2 capital instruments that may be issued in the future and in the same repayment order as the current bonds	The repayment order of the principal of the bond and the interest payment order after depositors and general creditors and before equity capital, other tier 1 capital instruments and hybrid capital bonds; The current bonds are in the same liquidation order as other subordinated debts which are issued by the issuer and in the same repayment order as the current bonds and are in the same priority as additional tier 2 capital instruments that may be issued in the future and in the same repayment order as the current bonds	The repayment order of the principal of the bond and the interest payment order after depositors and general creditors and before equity capital, other tier 1 capital instruments and hybrid capital bonds; the current bonds are in the same liquidation order as other subordinated debts which are issued by the issuer and in the same repayment order as the current bonds and are in the same priority as additional tier 2 capital instruments that may be issued in the future and in the same repayment order as the current bonds	After depositor, general creditor, and holders of subordinated debts (including tier 2 capital instruments), pari passu with those capital instruments with the same repayment order	After depositor, general creditor, and subordinated debts that are higher than the current bond order, and before all types of shares held by the issuers and shareholders; Current bonds are in the same priority as other tier 1 capital instruments of the issuer and in the same repayment order as the current bonds.
36 Does the instrument contain temporary illegible attribute?	No	No	No	No	No	No	No
37 Including: If yes, please specify such attribute	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable