

23	Convertible or non-convertible	NA	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA
25	If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA
26	If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA
27	If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA
28	If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	NA	No	No	No	No	No	No

31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA

34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA
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35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most subordinated claim in liquidation	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	subordinate to the claims of all other creditors and depositors of the Bank	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	subordinate to the claims of all other creditors and depositors of the Bank	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors
36	Non-compliant transitioned features	NA	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-complaint features	NA	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption

Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
No	No	No	No	No	No	No	Yes	Yes	Yes	Yes

NA	NA	NA	NA	NA	NA	NA	<p>The PONV Trigger event is the earlier of:</p> <p>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</p> <p>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</p>	<p>The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of:a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; andthe decision to</p>	<p>The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of:a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; andthe decision to</p>	<p>The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of:a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; andthe decision to</p>
NA	NA	NA	NA	NA	NA	NA	Fully or Partially	fully	fully	fully
NA	NA	NA	NA	NA	NA	NA	permanent or temporary	permanent	permanent	permanent

NA	NA	NA	NA	NA	NA	NA	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,	NA	NA	NA
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(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	Senior to the claims of holders of Tier 1 capital and the claims of holders of upper tier 2	Senior to the claims of holders of Tier 1 capital and the claims of holders of upper tier 2	Senior to the claims of holders of Tier 1 capital and the claims of holders of upper tier 2	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.redit ors	superior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital and subordinate to the claims of all depositors and general Creditors of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments irrespective of the date of issue classifying as Tier 2 Capital in terms of Basel III Guidelines. Unless the terms of any subsequent issuance of bonds/debentures by the	superior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital and subordinate to the claims of all depositors and general Creditors of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments irrespective of the date of issue classifying as Tier 2 Capital in terms of Basel III Guidelines. Unless the terms of any subsequent issuance of bonds/debentures by the	superior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital and subordinate to the claims of all depositors and general Creditors of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments irrespective of the date of issue classifying as Tier 2 Capital in terms of Basel III Guidelines. Unless the terms of any subsequent issuance of bonds/debentures by the
Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	NA	NA	NA	NA

<p>The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; and the decision to</p>	<p>The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments issued in terms of Basel III Guidelines including in compliance with the requirements of Annex 4 thereof and are subject to certain loss absorbency features as described herein and required of Additional Tier 1 instruments at Pre-</p>	<p>The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments issued in terms of Basel III Guidelines including in compliance with the requirements of Annex 4 thereof and are subject to certain loss absorbency features as described herein and required of Additional Tier 1 instruments at Pre-</p>	<p>The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments issued in terms of Basel III Guidelines including in compliance with the requirements of Annex 4 thereof and are subject to certain loss absorbency features as described herein and required of Additional Tier 1 instruments at Pre-</p>	<p>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</p>											
fully	Fully or Partially	Fully or Partially	Fully or Partially												
permanent	Temporary	Temporary	Temporary		NA	NA	NA	NA	NA	NA	NA				

NA	A write-off of the Bonds at the PONV is permanent. A write-off of the Bonds at Pre-Specified Trigger Level is temporary and 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).	A write-off of the Bonds at the PONV is permanent. A write-off of the Bonds at Pre-Specified Trigger Level is temporary and 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).	A write-off of the Bonds at the PONV is permanent. A write-off of the Bonds at Pre-Specified Trigger Level is temporary and 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, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	NA	NA	NA	NA	NA	NA	NA	NA
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Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
No	No	No	Yes	Yes	Yes	No	No	No	Yes	Yes	Yes	No

			<p>the FOMV 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</p>	<p>the FOMV 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</p>	<p>the FOMV 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</p>				<p>the FOMV 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</p>	<p>the FOMV 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</p>	<p>the FOMV 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</p>	
	NA	NA	NA				NA	NA				

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,	NA	NA	NA					NA
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a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other 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.redit ors	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.redit ors	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.redit ors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other 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.redit ors	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.redit ors	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.redit ors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors
Yes	Yes	Yes	No	No	No	Yes	Yes	Yes	No	No	No	Yes
Loss Absorption	Loss Absorption	Loss Absorption	NA	NA	NA	Loss Absorption	Loss Absorption	Loss Absorption	NA	NA	NA	Loss Absorption

Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non Convertible
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
No	No	No	No	No	No	No	No	No	No	No	Yes	YES

					<p>The PONV Trigger event is the earlier of:</p> <p>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</p> <p>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</p>	<p>The PONV Trigger event is the earlier of:</p> <p>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</p> <p>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</p>	<p>The PONV Trigger event is the earlier of:</p> <p>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</p> <p>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</p>	<p>The PONV Trigger event is the earlier of:</p> <p>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</p> <p>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</p>	<p>The PONV Trigger event is the earlier of:</p> <p>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</p> <p>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</p>	<p>The PONV Trigger event is the earlier of:</p> <p>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</p> <p>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</p>	
				NA		NA	NA	NA	NA		Both (CET 1 Trigger is temporary and PONV Trigger is permanent)

NA	NA	NA	NA	NA		NA	NA	NA	NA	<p>Following a Write-Down, the Outstanding Nominal Amount of the Additional Tier 1 Notes may be increased up to the Maximum Reinstatement Amount (a "Reinstatement") at the Issuer's option and subject to any conditions specified in (i) the applicable Pricing Supplement or (ii) the RBI Guidelines, or as are otherwise notified to the Issuer by the RBI, from time to time. Additional Tier 1 Notes may be subject to more than one Reinstatement. The Issuer will not reinstate the principal amount of any Tier 1 Loss Absorbing Instrument that has been written down (and which is capable under its terms of being</p>
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a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other 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.redit ors	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	subordinate to the claims of all other creditors and depositors of the Bank	subordinate to the claims of all other creditors and depositors of the Bank	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.redit ors	Junior to the claims of holders of all deposits and other liabilities of the Issuer and debt instruments onstituting Senior Unsecured, "Upper Tier II" or "Tier II" capital of the Issuer as defined under the RBI Guidelines from time to time and pari pasu with other Additional tier 1 notes
Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	No
Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	NA	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	NA	NA

31	If write-down, w	No	No	No	NA	NA	NA	NA	NA	NA
32	If write-down, fu	NA	NA	NA	NA	NA	NA	NA	NA	NA
33	If write-down, pe	NA	NA	NA	NA	NA	NA	NA	NA	NA

	34 If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	NA
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35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA	NA	NA	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	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
36	Non-compliant transitioned features	No	No	No	NA	NA	NA	NA	NA	NA
37	If yes, specify no	NA	NA	NA	NA	NA	NA	NA	NA	NA

FOREIGN BANKING SUBS

Foreign Subs

Nepal SBI Bank Ltd.	SBI Canada	SBI Canada	PT Bank SBI Indonesia
12.5% NSBL Debenture 8% NSBL Debenture	NA	NA	
Securities Exchange Act and Regulations	NA	This Debenture	
NA as per local regulation	Common Equity Tier1	Additional Tier2	
NA as per local regulation	Common Equity Tier1	Additional Tier2	
group & solo	Solo	Solo	Group
Debenture	Common share	Subordinated Debt	Common Stock
500	6,595.09	1,214.50	IDR Full Amount
1000	6,595.09	1,214.50	IDR 1,000
Liabilities	Shareholders' Equity	Liabilities	Paid up Capital

12.02.2012 and 02.02.2012	05-05-1982	31-12-2010	
dated	Perpetual	Dated	Perpetual
11.2.2022 & 2.02.2023	NA	31-12-2025	
NA	NA	Yes	
NA	NA	any time that is five years after the date of issurance	
NA	NA	NA	
Fixed coupon	NA	Fixed, repring semi- annually	
12.5% and 8%	NA	Six month	
NA	NA	NA	
NA	Partially discretionar	Fully discretionar	
NA	NA	NA	
cumulative	Noncumulat ive	Noncumulat ive	

non-convertible	NA	Convertible	
NA	NA	(a) The superintendent	
NA	NA	Fully	
NA	NA	Conversion	
NA	NA	Mandatory	
NA	NA	Common Shares	
NA	NA	SBI Canada	
NA	NA	NA	

NA	NA		
		NA	
NA	NA	NA	
NA	NA	NA	

NA	NA		
		NA	

At the time of liquidation, right of claims will be only after depositors	NA	The Debenture is a direct, unsecured obligation of the Bank. As provided in the Bank Act (Canada), payment of the indebtedness owing hereunder will, in the event of the insolvency or winding-up of the Bank, be subordinate in right of the payment to all deposit liabilities of the Bank and all other liabilities of the Bank except those that, by their	
NA	NA	NA	
NA	NA	NA	