

**Bidvest Bank Limited**



**Bidvest Bank Limited**  
(Registration No. 2000/006478/06)

**PILLAR III Public Disclosure**

September 30 2013

# Bidvest Bank Limited

As at 30 September 2013 the Bank Consolidated regulatory capital position was as follows:

<b>Net qualifying capital and reserves</b>	<b>30 September 2013 R'000</b>	<b>30 September 2012 R'000</b>
Common equity Tier I	<b>947 056</b>	845 112
Share capital	<b>2 070</b>	2 070
Share premium	<b>525 709</b>	525 709
Retained earnings	<b>417 333</b>	317 333
Other reserves	<b>1 944</b>	-
Prescribed deductions against Tier I common equity	<b>-57 820</b>	-56 791
	<b>889 236</b>	788 321
<b>Tier II capital (provisions)</b>	<b>5 176</b>	-
<b>Total qualifying capital and reserves</b>	<b>894 412</b>	788 321
<b>Non qualifying capital and reserves</b>	<b>951 151</b>	909 072
Retained earnings not formally appropriated	<b>893 331</b>	852 281
Prescribed deductions against capital and reserve funds	<b>57 820</b>	56 791
<b>Total capital and reserves</b>	<b>1 845 563</b>	1 697 393

<b>Risk-weighted exposure</b>	<b>Capital requirement 30 September 2013 R'000</b>	<b>Risk weighted exposure 30 September 2013 R0'000</b>	<b>Capital requirement 30 September 2012 R'000</b>	<b>Risk weighted exposure 30 September 2012 R'000</b>
<b>Credit risk</b>				
Retail bank, corporate bank and central treasury	<b>111 840</b>	<b>1 177 267</b>	82 208	865 348
<b>Counterparty credit risk</b>	-	-	-	-
Retail bank, corporate bank and central treasury				
<b>Operational risk</b>	<b>228 460</b>	<b>2 404 843</b>	198 842	2 093 076
Retail bank, corporate bank and central treasury				
<b>Market risk</b>	<b>2 138</b>	<b>22 502</b>	2 405	25 313
Retail bank, corporate bank and central treasury				
<b>Equity risk</b>	<b>388</b>	<b>4 084</b>	249	2 624
Retail bank, corporate bank and central treasury				
<b>Other risks</b>	<b>129 009</b>	<b>1 357 990</b>	170 921	1 799 168
<b>Total</b>	<b>471 835</b>	<b>4 966 686</b>	454 624	4 785 529

## Capital ratios

Total capital adequacy ratio	<b>18.01%</b>	16.47%
Total primary capital adequacy ratio	<b>17.90%</b>	16.47%

None of the exposure at 30 September 2013 was subject to rapid or material change.

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Prescribed deductions against capital and reserve funds	<b>57 820</b>	56 791
<b>Total capital and reserves</b>	<b>1 845 563</b>	1 697 393

<b>Risk-weighted exposure</b>	<b>Capital requirement 30 September 2013 R'000</b>	<b>Risk weighted exposure 30 September 2013 R0'000</b>	<b>Capital requirement 30 September 2012 R'000</b>	<b>Risk weighted exposure 30 September 2012 R'000</b>
<b>Credit risk</b>				
Retail bank, corporate bank and central treasury	<b>111 840</b>	<b>1 177 267</b>	82 208	865 348
<b>Counterparty credit risk</b>	-	-	-	-
Retail bank, corporate bank and central treasury				
<b>Operational risk</b>	<b>130 541</b>	<b>1 374 119</b>	103 426	1 088 690
Retail bank, corporate bank and central treasury				
<b>Market risk</b>	<b>2 138</b>	<b>22 502</b>	2 405	25 313
Retail bank, corporate bank and central treasury				
<b>Equity risk</b>	<b>388</b>	<b>4 084</b>	249	2 624
Retail bank, corporate bank and central treasury				
<b>Other risks</b>	<b>129 009</b>	<b>1 357 990</b>	170 921	1 799 168
<b>Total</b>	<b>373 916</b>	<b>3 935 962</b>	359 209	3 781 143

## Capital ratios

Total capital adequacy ratio	<b>22.72%</b>	20.85%
Total primary capital adequacy ratio	<b>22.59%</b>	20.85%

None of the exposure at 30 September 2013 was subject to rapid or material change.

# Bidvest Bank Limited

## COMPOSITION OF CAPITAL DISCLOSURE

### BIDVEST BANK LIMITED - CONSOLIDATED

30 September 2013

		R'000	R'000
<b>Basel III common disclosure used during the transition of regulatory adjustments from 1 June 2013 to 1 January 2018</b>			<b>Amounts subject to pre-Basel III treatment</b>
<b>Common Equity Tier I capital: instruments and reserves</b>			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	527,779	
2	Retained earnings	417,333	
3	Accumulated other comprehensive income (and other reserves)	1,944	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
	<i>Public sector capital injections grandfathered until 1 January 2018</i>		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	Common Equity Tier 1 capital before regulatory adjustments	<b>947,056</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)	14,831	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	19,965	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	of which: significant investments in the common stock of financials		

# Bidvest Bank Limited

24	of which: mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments	23,024	
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH:		
	OF WHICH:		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>57,820</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>889,236</b>	
<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	Additional Tier 1 instruments (and CET1) instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	Of which: instruments issued by subsidiaries subject to phase out		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>-</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
41	National specific regulatory adjustments		
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH:		
	OF WHICH:		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>-</b>	
44	<b>Additional Tier 1 capital (AT1)</b>	<b>-</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>889,236</b>	
<b>Tier 2 capital and provisions</b>			
46	<b>Directly issued qualifying Tier 2 instruments plus related stock surplus</b>		
47	<b>Directly issued capital instruments subject to phase out from Tier 2</b>		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in lines 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		

# Bidvest Bank Limited

49	of which: instruments issued by subsidiaries subject to phase out	
50	Provisions	5,176
51	Tier 2 capital before regulatory adjustments	<b>5,176</b>
<b>Tier 2 capital: regulatory adjustments</b>		
52	Investment in own Tier 2 instruments	
53	Reciprocal cross-holdings in Tier 2 instruments	
54	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	
55	regulatory consolidation (net of eligible short positions)	
56	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
	OF WHICH:	
	OF WHICH:	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-
58	<b>Tier 2 capital (T2)</b>	<b>5,176</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>894,412</b>
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
	OF WHICH:	
	OF WHICH:	
60	<b>Total risk weighted assets</b>	4,966,686
<b>Capital ratios</b>		
61	Common Equity Tier 1 (as percentage of risk weighted assets)	17.90%
62	Tier 1 (as percentage of risk weighted assets)	17.90%
63	Total capital (as percentage of risk weighted assets)	18.01%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	4.64%
65	of which: capital conservation buffer requirements	2.50%
66	of which: bank-specific countercyclical buffer requirement	0.00%
67	of which: G-SIB buffer requirement	0.00%
68	Common Equity Tier 1 available to meet buffers (as percentage of risk weighted assets)	17.90%
<b>National Minima (if different from Basel 3)</b>		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	4.50%
70	National Tier 1 minimum ratio	6.00%
71	National total capital minimum ratio	9.50%
<b>Amounts below the threshold for deductions (before risk weighting)</b>		
72	Non-significant investments in the capital of other financials	
73	Significant investments in the common stock of financials	
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		

## Bidvest Bank Limited

76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to the application of cap)	5,176
77	Cap on inclusion of provisions in Tier 2 under standardised approach)	14,716
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to the application of cap)	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

# Bidvest Bank Limited

## COMPOSITION OF CAPITAL DISCLOSURE

BIDVEST BANK LIMITED (SOLO)

30 September 2013

		R'000	R'000
<b>Basel III common disclosure used during the transition of regulatory adjustments from 1 June 2013 to 1 January 2018</b>			<b>Amounts subject to pre-Basel III treatment</b>
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10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
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15	Defined benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	of which: significant investments in the common stock of financials		



# Bidvest Bank Limited

24	of which: mortgage servicing rights		
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26	National specific regulatory adjustments	23,024	
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH:		
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<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	Additional Tier 1 instruments (and CET1) instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	Of which: instruments issued by subsidiaries subject to phase out		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>-</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments		
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	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH:		
	OF WHICH:		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>-</b>	
44	<b>Additional Tier 1 capital (AT1)</b>	<b>-</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>889,236</b>	
<b>Tier 2 capital and provisions</b>			
46	<b>Directly issued qualifying Tier 2 instruments plus related stock surplus</b>		
47	<b>Directly issued capital instruments subject to phase out from Tier 2</b>		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in lines 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		

# Bidvest Bank Limited

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51	Tier 2 capital before regulatory adjustments		<b>5,176</b>
<b>Tier 2 capital: regulatory adjustments</b>			
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	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH:		
	OF WHICH:		
57	<b>Total regulatory adjustments to Tier 2 capital</b>		-
58	<b>Tier 2 capital (T2)</b>		<b>5,176</b>
59	<b>Total capital (TC = T1 + T2)</b>		<b>894,412</b>
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH:		
	OF WHICH:		
60	<b>Total risk weighted assets</b>		3,935,962
<b>Capital ratios</b>			
61	Common Equity Tier 1 (as percentage of risk weighted assets)		22.59%
62	Tier 1 (as percentage of risk weighted assets)		22.59%
63	Total capital (as percentage of risk weighted assets)		22.72%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)		5.86%
65	of which: capital conservation buffer requirements		2.50%
66	of which: bank-specific countercyclical buffer requirement		0.00%
67	of which: G-SIB buffer requirement		0.00%
68	Common Equity Tier 1 available to meet buffers (as percentage of risk weighted assets)		22.59%
<b>National Minima (if different from Basel 3)</b>			
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85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

# Bidvest Bank Limited

## MAIN FEATURES DISCLOSURE

### BIDVEST BANK LIMITED

30 September 2013

Disclosure for main features of regulatory capital instruments		
1	Issuer	The Bidvest Group Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	
	<b>Regulatory treatment</b>	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo / group / group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	R528m
9	Par value of instrument	R0.01
10	Accounting classification	Shareholders' equity
11	Original date of issuance	April 2000
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<b>Coupons / dividends</b>	
17	Fixed or floating dividend / coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
20	Fully discretionary, partially discretionary or mandatory	N/A
21	Existence of step up or other incentive to redeem	N/A
22	Con-cumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	N/A
31	If write-down, write down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to)	N/A
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A