

1. DF 13 and DF 14 - Disclosures on Main Features of Regulatory Capital Instruments and Full Terms and Conditions.

Sl. No.	Items	Disclosure as of December 2013
1	Issuer	American Express Banking Corp. - India Branch
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not Applicable
3	Governing law(s) of the instrument	Applicable Indian statutes and regulatory requirements
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/ group/ group & solo	Solo
7	Instrument type	Tier 2 Debt instrument - Head Office Borrowings
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	INR 1250 million.
9	Par value of instrument	INR 1250 million.
10	Accounting classification	Liability
11	Original date of issuance	1-Nov-13
12	Perpetual or dated	Dated
13	Original maturity date	1-Nov-23
14	Issuer call subject to prior supervisory approval	Yes (as per current guidelines RBI approval is required)
15	Optional call date, contingent call dates and redemption amount	After completion of 5 years from the Issuance date (i.e 1-Nov-18), with a prior notice of 120 days to the Lender. Tax/Regulatory call event - Not applicable Redemption Price : At par
16	Subsequent call dates, if applicable	Not Applicable
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Interest Free
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Not Applicable
21	Existence of step up or other incentive to redeem	Not Applicable
22	Noncumulative or cumulative	Not Applicable
23	Convertible or non-convertible	Not Applicable

24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to the claims of all depositors and general creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable