

| DF 13 - Main Features of Regulatory Capital Instruments |                                                                                                               |                                                        |                                                        |                                                                                                  |                                                                                                  |                                                        |                                                                                                  |                                                        |                                                                                                  |
|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Item #                                                  | Particulars                                                                                                   | Equity Shares                                          | Lower Tier II                                          | Series 3/06/UT                                                                                   | Series 1/08-09/UT                                                                                | Series 1/08-09/LT                                      | Series 2/08-09/UT                                                                                | Series 2/08-09/LT                                      | Series 3/08-09/UT                                                                                |
| 1                                                       | Issuer                                                                                                        | HDFC Bank                                              | HDFC Bank                                              | HDFC Bank                                                                                        | HDFC Bank                                                                                        | HDFC Bank                                              | HDFC Bank                                                                                        | HDFC Bank                                              | HDFC Bank                                                                                        |
| 2                                                       | Unique identifier                                                                                             | INE040A01026                                           | INE040A08120                                           | INE040A08237                                                                                     | INE040A08252                                                                                     | INE040A08245                                           | INE040A08260                                                                                     | INE040A08278                                           | INE040A08286                                                                                     |
| 3                                                       | Governing laws of the instrument                                                                              | Applicable Indian statutes and regulatory requirements | Applicable Indian statutes and regulatory requirements | Applicable Indian statutes and regulatory requirements                                           | Applicable Indian statutes and regulatory requirements                                           | Applicable Indian statutes and regulatory requirements | Applicable Indian statutes and regulatory requirements                                           | Applicable Indian statutes and regulatory requirements | Applicable Indian statutes and regulatory requirements                                           |
|                                                         | <i>Regulatory Treatment</i>                                                                                   |                                                        |                                                        |                                                                                                  |                                                                                                  |                                                        |                                                                                                  |                                                        |                                                                                                  |
| 4                                                       | Transitional Basel III rules                                                                                  | Common Equity Tier 1                                   | Tier 2                                                 | Tier 2                                                                                           | Tier 2                                                                                           | Tier 2                                                 | Tier 2                                                                                           | Tier 2                                                 | Tier 2                                                                                           |
| 5                                                       | Post- transitional Basel III rules                                                                            | Common Equity Tier 1                                   | Ineligible                                             | Ineligible                                                                                       | Ineligible                                                                                       | Ineligible                                             | Ineligible                                                                                       | Ineligible                                             | Ineligible                                                                                       |
| 6                                                       | Eligible at solo/group/group & solo                                                                           | Solo and Group                                         | Solo and Group                                         | Solo and Group                                                                                   | Solo and Group                                                                                   | Solo and Group                                         | Solo and Group                                                                                   | Solo and Group                                         | Solo and Group                                                                                   |
| 7                                                       | Instrument type                                                                                               | Common Shares                                          | Tier 2 Debt Instruments                                | Upper Tier 2 Capital Instruments                                                                 | Upper Tier 2 Capital Instruments                                                                 | Tier 2 Debt Instruments                                | Upper Tier 2 Capital Instruments                                                                 | Tier 2 Debt Instruments                                | Upper Tier 2 Capital Instruments                                                                 |
| 8                                                       | Amount recognised in the regulatory capital (₹ in million as of September 30, 2016)                           | 5,091.3                                                | 0.0                                                    | 250.5                                                                                            | 4,033.9                                                                                          | 3,210.4                                                | 1,395.8                                                                                          | 418.7                                                  | 5,562.3                                                                                          |
| 9                                                       | Par value of instrument (₹ in million)                                                                        | Not applicable                                         | 50.0                                                   | 359.0                                                                                            | 5,780.0                                                                                          | 11,500.0                                               | 2,000.0                                                                                          | 1,500.0                                                | 7,970.0                                                                                          |
| 10                                                      | Accounting classification                                                                                     | Shareholders' equity                                   | Liability                                              | Liability                                                                                        | Liability                                                                                        | Liability                                              | Liability                                                                                        | Liability                                              | Liability                                                                                        |
| 11                                                      | Original date of issuance                                                                                     | Various *                                              | 04-Feb-04                                              | 20-Oct-06                                                                                        | 26-Dec-08                                                                                        | 26-Dec-08                                              | 19-Feb-09                                                                                        | 19-Feb-09                                              | 17-Mar-09                                                                                        |
| 12                                                      | Perpetual or dated                                                                                            | Perpetual                                              | Dated                                                  | Dated                                                                                            | Dated                                                                                            | Dated                                                  | Dated                                                                                            | Dated                                                  | Dated                                                                                            |
| 13                                                      | Original maturity date                                                                                        | No Maturity                                            | 04-May-17                                              | 20-Oct-21                                                                                        | 26-Dec-23                                                                                        | 26-Dec-18                                              | 19-Feb-24                                                                                        | 19-Feb-19                                              | 17-Mar-24                                                                                        |
| 14                                                      | Issuer call subject to prior supervisory approval                                                             | No                                                     | No                                                     | Yes                                                                                              | Yes                                                                                              | No                                                     | Yes                                                                                              | No                                                     | Yes                                                                                              |
| 15                                                      | Optional call date, contingent call dates and redemption amount                                               | Not applicable                                         | Not applicable                                         | Date of call: 20-Oct-16<br>Tax event: None<br>Regulatory event: None<br>Redemption price: At par | Date of call: 26-Dec-18<br>Tax event: None<br>Regulatory event: None<br>Redemption price: At par | Not applicable                                         | Date of call: 19-Feb-19<br>Tax event: None<br>Regulatory event: None<br>Redemption price: At par | Not applicable                                         | Date of call: 17-Mar-19<br>Tax event: None<br>Regulatory event: None<br>Redemption price: At par |
| 16                                                      | Subsequent call dates, if applicable                                                                          | Not applicable                                         | Not applicable                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   |
|                                                         | Coupons/ dividends                                                                                            | Dividend                                               | Coupon                                                 | Coupon                                                                                           | Coupon                                                                                           | Coupon                                                 | Coupon                                                                                           | Coupon                                                 | Coupon                                                                                           |
| 17                                                      | Fixed or floating dividend/coupon                                                                             | Not applicable                                         | Fixed                                                  | Fixed                                                                                            | Fixed                                                                                            | Fixed                                                  | Fixed                                                                                            | Fixed                                                  | Fixed                                                                                            |
| 18                                                      | Coupon rate and any related index                                                                             | Not applicable                                         | 6.00%                                                  | Before call: 8.95%<br>If call not exercised: 9.7%                                                | Before call: 10.85%<br>If call not exercised: 11.35%                                             | 10.70%                                                 | Before call: 9.95%<br>If call not exercised: 10.45%                                              | 9.75%                                                  | Before call: 9.85%<br>If call not exercised: 10.35%                                              |
| 19                                                      | Existence of a dividend stopper                                                                               | Not applicable                                         | Yes                                                    | Yes                                                                                              | Yes                                                                                              | Yes                                                    | Yes                                                                                              | Yes                                                    | Yes                                                                                              |
| 20                                                      | Fully discretionary, partially discretionary or mandatory                                                     | Fully discretionary                                    | Mandatory                                              | Partially discretionary                                                                          | Partially discretionary                                                                          | Mandatory                                              | Partially discretionary                                                                          | Mandatory                                              | Partially discretionary                                                                          |
| 21                                                      | Existence of step-up or other incentive to redeem                                                             | No                                                     | No                                                     | Yes                                                                                              | Yes                                                                                              | No                                                     | Yes                                                                                              | No                                                     | Yes                                                                                              |
| 22                                                      | Non-cumulative or cumulative                                                                                  | Non-cumulative                                         | Cumulative                                             | Cumulative                                                                                       | Cumulative                                                                                       | Cumulative                                             | Cumulative                                                                                       | Cumulative                                             | Cumulative                                                                                       |
| 23                                                      | Convertible or non-convertible                                                                                | Not applicable                                         | Nonconvertible                                         | Nonconvertible                                                                                   | Nonconvertible                                                                                   | Nonconvertible                                         | Nonconvertible                                                                                   | Nonconvertible                                         | Nonconvertible                                                                                   |
| 24                                                      | If convertible, conversion trigger(s)                                                                         | Not applicable                                         | Not applicable                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   |
| 25                                                      | If convertible, fully or partially                                                                            | Not applicable                                         | Not applicable                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   |
| 26                                                      | If convertible, conversion rate                                                                               | Not applicable                                         | Not applicable                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   |
| 27                                                      | If convertible, mandatory or optional conversion                                                              | Not applicable                                         | Not applicable                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   |
| 28                                                      | If convertible, specify instrument type convertible into                                                      | Not applicable                                         | Not applicable                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   |
| 29                                                      | If convertible, specify issuer of instrument it converts into                                                 | Not applicable                                         | Not applicable                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   |
| 30                                                      | Write-down feature                                                                                            | No                                                     | No                                                     | No                                                                                               | No                                                                                               | No                                                     | No                                                                                               | No                                                     | No                                                                                               |
| 31                                                      | If write-down, write-down trigger(s)                                                                          | Not applicable                                         | Not applicable                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   |
| 32                                                      | If write-down, full or partial                                                                                | Not applicable                                         | Not applicable                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   |
| 33                                                      | If write-down, permanent or temporary                                                                         | Not applicable                                         | Not applicable                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   |
| 34                                                      | If write-down, description of write-up mechanism                                                              | Not applicable                                         | Not applicable                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   | Not applicable                                         | Not applicable                                                                                   |
| 35                                                      | Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument) | Perpetual Debt Instruments                             | All other creditors and Depositors of the Bank         | All other creditors and Depositors of the Bank                                                   | All other creditors and Depositors of the Bank                                                   | All other creditors and Depositors of the Bank         | All other creditors and Depositors of the Bank                                                   | All other creditors and Depositors of the Bank         | All other creditors and Depositors of the Bank                                                   |
| 36                                                      | Non-compliant transitioned features                                                                           | No                                                     | Yes                                                    | Yes                                                                                              | Yes                                                                                              | Yes                                                    | Yes                                                                                              | Yes                                                    | Yes                                                                                              |
| 37                                                      | If yes, specify non-compliant features                                                                        | Not applicable                                         | No loss absorption features                            | No loss absorption features                                                                      | No loss absorption features                                                                      | No loss absorption features                            | No loss absorption features                                                                      | No loss absorption features                            | No loss absorption features                                                                      |

\*Note: Dates of allotment of equity shares are available in section titled 'History of share issues' on the Bank's website at the following link: <http://www.hdfcbank.com/htdocs/common/pdf/corporate/historyofshareholding.pdf>

| DF 13 - Main Features of Regulatory Capital Instruments |                                                                                                               |                                                                                                  |                                                                                                  |                                                                                                  |                                                                                                  |                                                                                                  |                                                                                                  |                                                                                                  |
|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Item #                                                  | Particulars                                                                                                   | Series 1/10-11                                                                                   | Series 1/11-12/LT                                                                                | Series 1/12-13/LT                                                                                | Series 2/12-13/LT                                                                                | Series 3/12-13/LT                                                                                | FCY Debt                                                                                         | Upper Tier II                                                                                    |
| 1                                                       | Issuer                                                                                                        | HDFC Bank                                                                                        | HDFC Bank                                                                                        | HDFC Bank                                                                                        | HDFC Bank                                                                                        | HDFC Bank                                                                                        | HDFC Bank                                                                                        | HDFC Bank                                                                                        |
| 2                                                       | Unique identifier                                                                                             | INE040A08294                                                                                     | INE040A08302                                                                                     | INE040A08310                                                                                     | INE040A08328                                                                                     | INE040A08336                                                                                     | Not applicable                                                                                   | INE040A09011                                                                                     |
| 3                                                       | Governing laws of the instrument                                                                              | Applicable Indian statutes and regulatory requirements                                           | Applicable Indian statutes and regulatory requirements                                           | Applicable Indian statutes and regulatory requirements                                           | Applicable Indian statutes and regulatory requirements                                           | Applicable Indian statutes and regulatory requirements                                           | Applicable Indian statutes and regulatory requirements                                           | Applicable Indian statutes and regulatory requirements                                           |
|                                                         | <i>Regulatory Treatment</i>                                                                                   |                                                                                                  |                                                                                                  |                                                                                                  |                                                                                                  |                                                                                                  |                                                                                                  |                                                                                                  |
| 4                                                       | Transitional Basel III rules                                                                                  | Tier 2                                                                                           | Tier 2                                                                                           | Tier 2                                                                                           | Tier 2                                                                                           | Tier 2                                                                                           | Tier 2                                                                                           | Tier 2                                                                                           |
| 5                                                       | Post- transitional Basel III rules                                                                            | Ineligible                                                                                       | Ineligible                                                                                       | Ineligible                                                                                       | Ineligible                                                                                       | Ineligible                                                                                       | Ineligible                                                                                       | Ineligible                                                                                       |
| 6                                                       | Eligible at solo/group/group & solo                                                                           | Solo and Group                                                                                   | Solo and Group                                                                                   | Solo and Group                                                                                   | Solo and Group                                                                                   | Solo and Group                                                                                   | Solo and Group                                                                                   | Solo and Group                                                                                   |
| 7                                                       | Instrument type                                                                                               | Upper Tier 2 Capital Instruments                                                                 | Tier 2 Debt Instruments                                                                          | Tier 2 Debt Instruments                                                                          | Tier 2 Debt Instruments                                                                          | Tier 2 Debt Instruments                                                                          | Upper Tier 2 Capital Instruments                                                                 | Upper Tier 2 Capital Instruments                                                                 |
| 8                                                       | Amount recognised in the regulatory capital (₹ in million as of September 30, 2016)                           | 7,711.8                                                                                          | 25,473.5                                                                                         | 24,266.1                                                                                         | 3,943.2                                                                                          | 9,805.5                                                                                          | 4,649.1                                                                                          | 697.9                                                                                            |
| 9                                                       | Par value of instrument (₹ in million)                                                                        | 11,050.0                                                                                         | 36,500.0                                                                                         | 34,770.0                                                                                         | 5,650.0                                                                                          | 14,050.0                                                                                         | 6,661.5                                                                                          | 1,000.0                                                                                          |
| 10                                                      | Accounting classification                                                                                     | Liability                                                                                        | Liability                                                                                        | Liability                                                                                        | Liability                                                                                        | Liability                                                                                        | Liability                                                                                        | Liability                                                                                        |
| 11                                                      | Original date of issuance                                                                                     | 07-Jul-10                                                                                        | 12-May-11                                                                                        | 13-Aug-12                                                                                        | 31-Oct-12                                                                                        | 28-Dec-12                                                                                        | 21-Nov-06                                                                                        | 24-May-07                                                                                        |
| 12                                                      | Perpetual or dated                                                                                            | Dated                                                                                            | Dated                                                                                            | Dated                                                                                            | Dated                                                                                            | Dated                                                                                            | Dated                                                                                            | Dated                                                                                            |
| 13                                                      | Original maturity date                                                                                        | 07-Jul-25                                                                                        | 12-May-26                                                                                        | 13-Aug-27                                                                                        | 31-Oct-22                                                                                        | 28-Dec-22                                                                                        | 15-Dec-21                                                                                        | 23-May-22                                                                                        |
| 14                                                      | Issuer call subject to prior supervisory approval                                                             | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              |
| 15                                                      | Optional call date, contingent call dates and redemption amount                                               | Date of call: 07-Jul-20<br>Tax event: None<br>Regulatory event: None<br>Redemption price: At par | Date of call: 12-May-21<br>Tax event: None<br>Regulatory event: None<br>Redemption price: At par | Date of call: 13-Aug-22<br>Tax event: None<br>Regulatory event: None<br>Redemption price: At par | Date of call: 31-Oct-17<br>Tax event: None<br>Regulatory event: None<br>Redemption price: At par | Date of call: 28-Dec-17<br>Tax event: None<br>Regulatory event: None<br>Redemption price: At par | Date of call: 15-Dec-16<br>Tax event: None<br>Regulatory event: None<br>Redemption price: At par | Date of call: 24-May-17<br>Tax event: None<br>Regulatory event: None<br>Redemption price: At par |
| 16                                                      | Subsequent call dates, if applicable                                                                          | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   |
|                                                         | Coupons/ dividends                                                                                            | Coupon                                                                                           | Coupon                                                                                           | Coupon                                                                                           | Coupon                                                                                           | Coupon                                                                                           | Coupon                                                                                           | Coupon                                                                                           |
| 17                                                      | Fixed or floating dividend/coupon                                                                             | Fixed                                                                                            | Fixed                                                                                            | Fixed                                                                                            | Fixed                                                                                            | Fixed                                                                                            | Floating                                                                                         | Fixed to floating                                                                                |
| 18                                                      | Coupon rate and any related index                                                                             | Before call: 8.7%<br>If call not exercised: 9.2%                                                 | 9.48%                                                                                            | 9.45%                                                                                            | 8.95%                                                                                            | 9.10%                                                                                            | Before call: LIBOR+1.2%<br>If call not exercised: Libor+2.2%                                     | Before call: 10.84%<br>If call not exercised: 5 Year G Sec Yield +3.5%                           |
| 19                                                      | Existence of a dividend stopper                                                                               | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              |
| 20                                                      | Fully discretionary, partially discretionary or mandatory                                                     | Partially discretionary                                                                          | Mandatory                                                                                        | Mandatory                                                                                        | Mandatory                                                                                        | Mandatory                                                                                        | Partially discretionary                                                                          | Partially discretionary                                                                          |
| 21                                                      | Existence of step-up or other incentive to redeem                                                             | Yes                                                                                              | No                                                                                               | No                                                                                               | No                                                                                               | No                                                                                               | Yes                                                                                              | Yes                                                                                              |
| 22                                                      | Non-cumulative or cumulative                                                                                  | Cumulative                                                                                       | Cumulative                                                                                       | Cumulative                                                                                       | Cumulative                                                                                       | Cumulative                                                                                       | Cumulative                                                                                       | Cumulative                                                                                       |
| 23                                                      | Convertible or non-convertible                                                                                | Nonconvertible                                                                                   | Nonconvertible                                                                                   | Nonconvertible                                                                                   | Nonconvertible                                                                                   | Nonconvertible                                                                                   | Nonconvertible                                                                                   | Nonconvertible                                                                                   |
| 24                                                      | If convertible, conversion trigger(s)                                                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   |
| 25                                                      | If convertible, fully or partially                                                                            | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   |
| 26                                                      | If convertible, conversion rate                                                                               | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   |
| 27                                                      | If convertible, mandatory or optional conversion                                                              | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   |
| 28                                                      | If convertible, specify instrument type convertible into                                                      | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   |
| 29                                                      | If convertible, specify issuer of instrument it converts into                                                 | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   |
| 30                                                      | Write-down feature                                                                                            | No                                                                                               | No                                                                                               | No                                                                                               | No                                                                                               | No                                                                                               | No                                                                                               | No                                                                                               |
| 31                                                      | If write-down, write-down trigger(s)                                                                          | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   |
| 32                                                      | If write-down, full or partial                                                                                | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   |
| 33                                                      | If write-down, permanent or temporary                                                                         | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   |
| 34                                                      | If write-down, description of write-up mechanism                                                              | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   | Not applicable                                                                                   |
| 35                                                      | Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument) | All other creditors and Depositors of the Bank                                                   | All other creditors and Depositors of the Bank                                                   | All other creditors and Depositors of the Bank                                                   | All other creditors and Depositors of the Bank                                                   | All other creditors and Depositors of the Bank                                                   | All other creditors and Depositors of the Bank                                                   | All other creditors and Depositors of the Bank                                                   |
| 36                                                      | Non-compliant transitioned features                                                                           | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              | Yes                                                                                              |
| 37                                                      | If yes, specify non-compliant features                                                                        | No loss absorption features                                                                      | No loss absorption features                                                                      | No loss absorption features                                                                      | No loss absorption features                                                                      | No loss absorption features                                                                      | No loss absorption features                                                                      | No loss absorption features                                                                      |