

Out of the Ordinary®



Specialist Bank and
Asset Manager

Investec Limited

Main features disclosure template 31 December 2020





MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited
31-Dec-20

| Disclosures template for main features of regulatory capital instruments | Ordinary share capital and premium | Non-redeemable, non-cumulative, non-participating preference shares | Non-redeemable, non-cumulative, non-participating preference shares | INLV01 | INLV03 | INLV04 | INLV05 | INLV06 | INB001 | IV019 | IV019A | IV033 | IV034 |
|--|------------------------------------|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 Issuer | Investec Limited | Investec Limited | Investec Bank Limited | Investec Limited | Investec Limited | Investec Limited | Investec Limited | Investec Limited | Investec Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited |
| 2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | ZAE000081949 | ZAE000063814 | ZAE000048393 | ZAG000118647 | ZAG000133448 | ZAG000133455 | ZAG000150103 | ZAG000171943 | BW 0000001924 | ZAG000094442 | ZAG000095779 | ZAG00013342 | ZAG000133430 |
| 3 Governing law(s) of the instrument | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa |
| Regulatory treatment | | | | | | | | | | | | | |
| 4 Transitional Basel III rules | CET1 | AT1 | AT1 | AT1 | Tier 2 | Tier 2 | AT1 | AT1 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 5 Post-transitional Basel III rules | CET1 | AT1 | AT1 | AT1 | Tier 2 | Tier 2 | AT1 | AT1 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 6 Eligible at solo / group / group and solo | Group and solo | Group and solo | Group and solo | Group | Group | Group | Group | Group | Group | Group and solo | Group and solo | Group and solo | Group and solo |
| 7 Instrument type (types to be specified by each jurisdiction) | CET1 | AT1 | AT1 | AT1 | Subordinated unsecured debt | Subordinated unsecured debt | AT1 | AT1 | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt |
| 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹ | 3,056 | 3,039 | 1,505 | 550 | 94 | 255 | 350 | 273 | 1,476 | 196 | 376 | 159 | 101 |
| 9 Par value of instrument | 3,056 | 3,039 | 1,505 | 550 | 94 | 255 | 350 | 273 | 1,398 | 64 | 230 | 159 | 101 |
| 10 Accounting classification | IFRS: Equity | IFRS: Equity | IFRS: Equity | IFRS: Equity | IFRS: Accrual | IFRS: Accrual | IFRS: Equity | IFRS: Equity | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual |
| 11 Original date of issuance | 10 December 1925 | 16 February 2005 | 17 July 2003 | 12 August 2014 | 11-Feb-16 | 11-Feb-16 | 15 March 2018 | 22-Oct-20 | 28-Dec-17 | 2 April 2012 | 28 May 2012 | 11 February 2016 | 11 February 2016 |
| 12 Perpetual or dated | Perpetual | Perpetual | Dated | Perpetual | Perpetual | Perpetual | Dated | Dated | Dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | No maturity | No maturity | No maturity | No maturity | 11-Feb-26 | 11-Feb-26 | No maturity | No maturity | 28-Dec-27 | 31 March 2028 | 31 March 2028 | 11 February 2026 | 11 February 2026 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 15 Optional call date, contingent call dates and redemption amount | Not applicable | Not applicable | Not applicable | 12 August 2024 | 11-Feb-21 | 11-Feb-21 | 22 March 2023 | 22-Jan-26 | 28-Dec-22 | 31 March 2023 | 3 April 2023 | 11 February 2021 | 11 February 2021 |
| Tax and/or regulatory event | Not applicable | Not applicable | Not applicable | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Redemption amount | Not applicable | Not applicable | Not applicable | 100% of principal plus interest | 100% of principal plus interest | 100% of principal plus interest | 100% of principal plus interest | 100% of principal plus interest | 100% of principal plus interest | Investment amount plus interest plus change in price of replicated bond | Investment amount plus interest plus change in price of replicated bond | 100% of principal and interest | 100% of principal and interest |
| 16 Subsequent call date, if applicable | Not applicable | Not applicable | Not applicable | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter |
| Coupons / dividends | | | | | | | | | | | | | |
| 17 Fixed or floating dividend coupon | Floating | Floating | Floating | Floating | Floating | Fixed | Floating | Floating | Mixed Rate | Floating | Floating | Floating | Fixed |
| 18 Coupon rate and any related index | Not applicable | 77.77% of Prime Rate | 83.33% of Prime Rate | Jibar + 4.25% | Jibar + 4.35% | 12.770% | Jibar + 5.15% | Jibar + 4.85% | Libor + 4% | CPI-linked: 2.60% | CPI-linked: 2.60% | Jibar + 4.25% | 12.47% |
| 19 Existence of a dividend stopper | No | Yes | Yes | Yes | No | No | Yes | Yes | No | No | No | No | No |
| 20 Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Mandatory | Mandatory | Fully discretionary | Fully discretionary | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory |
| 21 Existence of step up or other incentive to redeem | Not applicable | Not applicable | Not applicable | No | No | No | No | No | No | No | No | No | No |
| 22 Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Cumulative | Cumulative | Non-cumulative | Non-cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 23 Convertible or non-convertible | Not applicable | Not applicable | Not applicable | Non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator |
| 24 if convertible, conversion trigger(s) | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | 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 | 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 | 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 | 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 | 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 | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 30 Write-down feature | Not applicable | Not applicable | Not applicable | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator |
| 31 If write-down, write-down trigger(s) | Not applicable | Not applicable | Not applicable | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator |
| 32 If write-down, full or partial | Not applicable | Not applicable | Not applicable | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator |
| 33 If write-down, permanent or temporary | Not applicable | Not applicable | Not applicable | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 |
| 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 | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Additional Tier 1 instruments | Tier 2 instruments | Tier 2 instruments | Tier 1 instruments | Any amounts due and payable to Senior Creditors st INL | Any amounts due and payable to Senior Creditors st INL | Tier 1 instruments | Tier 1 instruments | Any amounts due and payable to Senior Creditors st INL | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors |
| 36 Non-compliant transitioned features | Not applicable | Yes | Yes | No | No | No | No | No | No | No | No | No | No |
| 37 If yes, specify non-compliant features | Not applicable | Excludes loss absorbency requirements | Excludes loss absorbency requirements | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments and minority adjustment which are not allocated per instrument



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited
31-Dec-20

| Disclosure template for main features of regulatory capital instruments | IV035 | IV036 | IV037 | IV038 | IV039 | IV040 | IV041 | IV042 | IV043 | IV044 | IV045 | IV046 | IV047 |
|--|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 Issuer | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited |
| 2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | ZAG000134610 | ZAG000135526 | Unlisted | ZAG000139593 | ZAG000139700 | ZAG000139718 | ZAG000139726 | ZAG000140708 | ZAG000140765 | ZAG000141797 | ZAG000141805 | ZAG000144585 | Unlisted |
| 3 Governing law(s) of the instrument | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa |
| Regulatory treatment | | | | | | | | | | | | | |
| 4 Transitional Basel III rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 5 Post-transitional Basel III rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 6 Eligible at solo / group / group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group and solo |
| 7 Instrument type (types to be specified by each jurisdiction) | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt | Subordinated debt |
| 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹ | 1,468 | 32 | 1,735 | 350 | 194 | 589 | 190 | 50 | 150 | 240 | 1,897 | 1,200 | 1,558 |
| 9 Par value of instrument | 1,468 | 32 | 1,724 | 350 | 119 | 589 | 190 | 50 | 150 | 240 | 1,160 | 1,200 | 1,517 |
| 10 Accounting classification | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual | IFRS: Accrual |
| 11 Original date of issuance | 17 March 2016 | 22 April 2016 | 19 October 2016 | 23 September 2016 | 29 September 2016 | 29 September 2016 | 29 September 2016 | 18 November 2016 | 21 November 2016 | 31 January 2017 | 31 January 2017 | 21 June 2017 | 30 June 2017 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 7 April 2027 | 22 July 2026 | 19 October 2026 | 23 September 2026 | 31 January 2027 | 29 September 2026 | 29 September 2026 | 18 November 2026 | 21 November 2026 | 31 January 2027 | 31 January 2027 | 21 June 2027 | 30 June 2022 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 15 Optional call date, contingent call dates and redemption amount | 7 April 2022 | 22 July 2021 | 19 October 2021 | 23 September 2021 | 31 January 2022 | 29 September 2021 | 29 September 2021 | 18 November 2021 | 21 November 2021 | 31 January 2022 | 31 January 2022 | 21 June 2022 | 30 June 2027 |
| Tax and/or regulatory event | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Redemption amount | 100% of principal and interest | 100% of principal and interest | 100% of principal and interest | 100% of principal and interest | inflation adjusted 100% of principal and interest | 100% of principal and interest | 100% of principal and interest | 100% of principal and interest | 100% of principal and interest | 100% of principal and interest | 100% of principal and interest | inflation adjusted 100% of principal and interest | 100% of principal and interest |
| 16 Subsequent call date, if applicable | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter | Every reset date thereafter |
| Coupons / dividends | | | | | | | | | | | | | |
| 17 Fixed or floating dividend coupon | Floating | Floating | Mixed Rate | Floating | Mixed Rate | Floating | Mixed Rate | Floating | Mixed Rate | Floating | Mixed Rate | Floating | Mixed Rate |
| 18 Coupon rate and any related index | Jibar + 4.65% | Jibar + 4.25% | Libor + 5.5% | Jibar + 4.25% | CPI-linked: 2.75% | J + 4.25% | 11.97% | J + 4.25% | 12.50% | J + 4.15% | CPI-linked: 2.75% | J + 3.90% | Libor + 4.5% |
| 19 Existence of a dividend stopper | No | No | No | No | No | No | No | No | No | No | No | No | No |
| 20 Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory |
| 21 Existence of step up or other incentive to redeem | No | No | No | No | No | No | No | No | No | No | No | No | No |
| 22 Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 23 Convertible or non-convertible | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator | Convertible or write-off as per regulation, at option of regulator |
| 24 if convertible, conversion trigger(s) | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | 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 | 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 | 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 | 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 | 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 | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 30 Write-down feature | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator |
| 31 If write-down, write-down trigger(s) | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator | PONV as defined by regulator |
| 32 If write-down, full or partial | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator |
| 33 If write-down, permanent or temporary | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 | Permanent as per G7/2013 |
| 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 | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors | Any amounts due and payable to Senior Creditors |
| 36 Non-compliant transitioned features | No | No | No | No | No | No | No | No | No | No | No | No | No |
| 37 If yes, specify non-compliant features | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments and minority adjustment which are no



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited
31-Dec-20

| Disclosure template for main features of regulatory capital instruments | | IV049 | IV050 |
|--|--|---|---|
| 1 Issuer | | Investec Bank Limited | Investec Bank Limited |
| 2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | | Unlisted | ZAG000158080 |
| 3 Governing law(s) of the instrument | | South Africa | South Africa |
| Regulatory treatment | | | |
| 4 Transitional Basel III rules | | Tier 2 | AT1 |
| 5 Post-transitional Basel III rules | | Tier 2 | AT1 |
| 6 Eligible at solo / group / group and solo | | Group and solo | Group and solo |
| 7 Instrument type (types to be specified by each jurisdiction) | | Subordinated debt | AT1 |
| 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹ | | 955 | 110 |
| 9 Par value of instrument | | 783 | 110 |
| 10 Accounting classification | | IFRS: Accrual | IFRS: Accrual |
| 11 Original date of issuance | | 30 June 2017 | 26-Mar-19 |
| 12 Perpetual or dated | | Dated | Perpetual |
| 13 Original maturity date | | 30 June 2022 | No maturity |
| 14 Issuer call subject to prior supervisory approval | | Yes | Yes |
| 15 Optional call date, contingent call dates and redemption amount | | 30 June 2027 | 26-Jun-24 |
| Tax and/or regulatory event | | Yes | Yes |
| Redemption amount | | 100% of principal and interest | 100% of principal and interest |
| 16 Subsequent call date, if applicable | | Every reset date thereafter | Every reset date thereafter |
| Coupons / dividends | | | |
| 17 Fixed or floating dividend coupon | | Mixed Rate | Floating |
| 18 Coupon rate and any related index | | Libor + 3.413% | Jibar + 4.55% |
| 19 Existence of a dividend stopper | | No | Yes |
| 20 Fully discretionary, partially discretionary or mandatory | | Mandatory | Fully discretionary |
| 21 Existence of step up or other incentive to redeem | | No | No |
| 22 Non-cumulative or cumulative | | Cumulative | Non-cumulative |
| 23 Convertible or non-convertible | | Convertible or write-off as per regulation, at option of regulator | Non-convertible |
| 24 If convertible, conversion trigger(s) | | Not applicable | Not applicable |
| 25 If convertible, fully or partially | | Not applicable | Not applicable |
| 26 If convertible, conversion rate | | Not applicable | Not applicable |
| 27 If convertible, mandatory or optional conversion | | Not applicable | Not applicable |
| 28 If convertible, specify instrument type convertible into | | Not applicable | Not applicable |
| 29 If convertible, specify issuer of instrument it converts into | | Not applicable | Not applicable |
| 30 Write-down feature | | Partial or full write-off as per regulation, at option of regulator | Partial or full write-off as per regulation, at option of regulator |
| 31 If write-down, write-down trigger(s) | | PONV as defined by regulator | PONV as defined by regulator |
| 32 If write-down, full or partial | | Partial or full, as deemed required by regulator | Partial or full, as deemed required by regulator |
| 33 If write-down, permanent or temporary | | Permanent as per G7/2013 | Permanent as per G7/2013 |
| 34 If write-down, description of write-up mechanism | | Not applicable | Not applicable |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | | Any amounts due and payable to Senior Creditors | Tier 1 instruments |
| 36 Non-compliant transitioned features | | No | No |
| 37 If yes, specify non-compliant features | | Not applicable | Not applicable |

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments and minority adjustment which are no