

Investec Bank Limited

Main features disclosure template 31 December 2020







MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 31-Dec-20

Disclosure template for main features of regulatory capital instruments	Ordinary share capital and premium	Non-redeemable, non- cumulative, non- participating preference shares	IV048U	IV051U	IV052U	IV053U	IV019	IV019A	IV033	IV034	IV035	IV036	IV037
1 Issuer													
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Investec Bank Limited Unlisted	Investec Bank Limited ZAE000048393	Investec Bank Limited N/A						Investec Bank Limited ZAG00013342	Investec Bank Limited ZAG000133430		Investec Bank Limited ZAG000135526	Investec Bank Limited 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
Regulatory treatment	Jouth Africa	Journ Airica	Jouth Africa	Journ Airica	Journ Airica	Journ Arrica	Journ Airica	Jouth Ame	Journ Amica	30utii Airica	Journ Airica	Jouth Amea	Journ Arrica
4 Transitional Basel III rules	CET1	AT1	AT1	AT1	AT1	AT1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	CET1	AT1	AT1	AT1	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 and solo			Group and solo	Group and solo
7 Instrument type (types to be specified by each jurisdiction)	CET1	AT1	AT1		AT1	AT1			Subordinated debt			Subordinated debt	Subordinated debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	14,268	1,505	350	128	45	100	196	376	159	101	1,468	32	1,735
9 Par value of instrument	14,268	1,505	350	128	45	100	64	230	159	101	1,468	32	1,724
10 Accounting classification	IFRS: Equity	IFRS: Equity	IFRS: Equity		IFRS: Equity		IFRS: Accrual		IFRS: Accrual			IFRS: Accrual	IFRS: Accrual
11 Original date of issuance	31 March 1969	17 July 2003	22 March 2018	22-Oct-20	25-Nov-20	15-Dec-20	2 April 2012	28 May 2012	11 February 2016	11 February 2016	17 March 2016	22 April 2016	19 October 2016
12 Perpetual or dated	Perpetual	Perpertual			Perpetual	Perpetual	Dated		Dated			Dated	Dated
13 Original maturity date	No maturity	No maturity	No maturity		No maturity		31 March 2028		11 February 2026	11 February 2026		22 July 2026	19 October 2026
14 Issuer call subject to prior supervisory approval	No	No			Yes		Yes		Yes				Yes
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	22 March 2023	22-Jan-26	22-Jan-26		31 March 2023	3 April 2023	11 February 2021	11 February 2021	7 April 2022	22 July 2021	19 October 2021
Tax and/or regulatory event	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Redemption amount			100% of principal plus			100% of principal plus	Investment amount plus interest plus change in price of	plus interest plus change in price of			100% of principal and		
46 Cultura wash sall data if a salisable	Not applicable	Not applicable	interest	interest	interest	interest	replicated bond	-	interest	interest	interest	interest	interest
16 Subsequent call date, if 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	Every reset date thereafter
Coupons / dividends	Floration	Flooring	Florido	Flanting.	Flooring	Florido	Flanting.	Flooring	Floration	Fired.	Flooring	Flooring	Maiored Date
17 Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Mixed Rate
18 Coupon rate and any related index 19 Existence of a dividend stopper	Not applicable	83.33% of Prime Rate Yes	Jibar + 5.15% Yes	Jibar + 4.85% Yes	Jibar + 4.85% Yes	Jibar + 4.85% Yes	CPI-linked: 2.60%		Jibar + 4.25%	12.47% No	Jibar + 4.65% No	Jibar + 4.25%	Libor + 5.5%
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary		Fully discretionary	Fully discretionary	Mandatory		Mandatory	Mandatory		Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	No		No.	· ·			No			-	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cummulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative		Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible		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
25 if convertible, fully or partially 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 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
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
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	as per regulation, at	as per regulation, at		as per regulation, at		as per regulation, at		as per regulation, at	as per regulation, at	Partial or full write-off as per regulation, at option of regulator	
31 If write-down, write-down trigger(s)	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	PONV as defined by regulator
32 If write-down, full or partial	Not applicable	Not applicable	Partial or full, as deemed required by regulator	Partial or full, as	Partial or full, as deemed required by regulator	Partial or full, as	Partial or full, as	Partial or full, as	Partial or full, as deemed required by regulator	Partial or full, as	Partial or full, as	Partial or full, as	Partial or full, as deemed required by regulator
33 If write-down, permanent or temporary	Not applicable	Not applicable	Permanent as per G7/2013	Permanent as per	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per	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
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Additional Tier 1 instruments	Tier 2 instruments					Any amounts due and payable to Senior Creditors	Any amounts due and payable to Senior		Any amounts due and			
36 Non-compliant transitioned features	Not applicable	Yes	No	No	No	No	No	No	No	No	No	No	No
37 If yes, specify non-compliant features	Not applicable	Excludes loss absorbency requirements	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 31-Dec-20

closure template for main features of regulatory capital instruments	IV038	IV039	IV040	IV041	IV042	IV043	IV044	IV045	IV046	IV047	IV049	
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 Li
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000139593	ZAG000139700		ZAG000139726	ZAG000140708		ZAG000141797	ZAG000141805	ZAG000144585	Unlisted	Unlisted	ZAG0001
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
Regulatory treatment												
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	
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	
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 ar
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	
Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹	350	194	589	190	50		240		1,200	1,558		
Par value of instrument	350			190			240	· ·	1,200	1,517	783	
Accounting classification	IFRS: Accrual			IFRS: Accrual	IFRS: Accrual		IFRS: Accrual	,	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS:
Original date of issuance	23 September 2016				18 November 2016		31 January 2017	31 January 2017	21 June 2017	30 June 2017	30 June 2017	26-
-	Dated	·	Dated	Dated	Dated		Dated	· ·	Dated	Dated	Dated	Pe
Perpetual or dated	23 September 2026				18 November 2026		31 January 2027	31 January 2027	21 June 2027	30 June 2022	30 June 2022	No n
Original maturity date Issuer call subject to prior supervisory approval	23 September 2026 Yes	· ·	· ·	29 September 2026 Yes	18 November 2026 Yes		Yes		Yes	Yes		1 O/I
												2.
Optional call date, contingent call dates and redemption amount	23 September 2021		-	· ·	18 November 2021		31 January 2022	31 January 2022	21 June 2022	30 June 2027	30 June 2027	2
Tax and/or regulatory event Redemption amount	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
		inflation adjusted						inflation adjusted				
	100% of principal and	100% of principal and	100% of principal and	100% of principal and	100% of principal and	100% of principal and	100% of principal and	100% of principal and	100% of principal and	100% of principal and	100% of principal and	100% of princ
	interest	interest	interest	interest	interest	interest	interest	interest	interest	interest	interest	
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 re th
Coupons / dividends	the curter	thereuses	therearter	the cure.	the corter	thereuses	the curter	the rearrest	therearter	tirerediter	therearter	
Fixed or floating dividend coupon	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Mixed Rate	
Coupon rate and any related index							5					
	Jibar + 4.25%			11.97%	J + 4.25%		J + 4.15%	CPI-linked: 2.75%	J + 3.90%	Libor + 4.5%	Libor + 3.413%	Jibar
Existence of a dividend stopper	No		-	No	No		No		No	No	No	
Fully discretionary, partially discretionary or mandatory	Mandatory		-	Mandatory	Mandatory	- 1	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Fully disc
Existence of step up or other incentive to redeem	No			No	No		No		No	No		
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Non-cı
Convertible or non-convertible			l I			1 1						
Conversion of their conversions						I I						
Somethine of horizontalic	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	
position of the contention	Convertible or write- off as per regulation,		Convertible or write- off as per regulation,	Convertible or write- off as per regulation,	Convertible or write- off as per regulation,	Convertible or write- off as per regulation,	Convertible or write- off as per regulation,	Convertible or write- off as per regulation,	Convertible or write- off as per regulation,	Convertible or write- off as per regulation,	Convertible or write- off as per regulation,	
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