Main features of capital instruments

Bank Name

Investec Bank (Mauritius) Limited

Reporting Period

30 September 2017

Investee Bank (Mauritius) Limited Investee Bank (Mauritius) Limited Investee Bank (Mauritius) Investee Bank (Mauritius) Investee Investee Bank (Mauritius) Investee Investe		Disclosure Template for the main features of regulatory capital instruments	Ordinary share capital
Governing law(s) of the instrument Regulatory treatment Transitional Basel III rules CET1 Post-transitional Basel III rules CET1 Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction) Regulatory treatment type (types to be specified by each jurisdiction) Regulatory capital (as of most recent reporting date) Par value of instrument N/a Accounting classification IFRS Saude in ZAR on various dates between 1998 to 2008 and converted into USD 56.478.481 Perpetual or dated Perpetual or dated Perpetual or Original maturity date No maturity date No maturity date Subsequent call dates, if applicable Coupons / dividends Coupons / dividends Coupons rate and any related index Fixed or floating dividend/coupon Existence of a dividend stopper Non-cumulative or cumulative Non-cumulative or cumulative Non-convertible or non-convertible If convertible, conversion rate If convertible, specify instrument type convertible into If write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, permanent or temporary Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument included under regulated under regulatory capital in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument included under regulated	1	Issuer	` '
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Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group/scolo Instrument type (types to be specified by each jurisdiction) Instrument type (types to be specified by each jurisdiction) Total Accounting classification Par value of instrument Original date of issuance Perpetual or dated Perpetual or dated Perpetual or dated No maturity date No maturity date Subsequent call dates, contingent call dates and redemption amount Total Coupons / dividends Coupons / dividends Coupons and any related index Perpetual Existence of a dividend stopper Non-competible Non-competible, mandatory or optional conversion If convertible, expectly instrument type convertible into Write-down, permanent or temporary If wite-down, permanent or temporary Position in subordination hierarchy in liquidation (specify instrument type Position in subordination instrument) Position in subordination liquidudend (specify instrument type Invia Original maturity date Non-competible Non-competible Perpetual Non-competible Non	3	Governing law(s) of the instrument	Mauritius
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Instrument type (types to be specified by each jurisdiction) CET1	5	Post-transitional Basel III rules	CET1
8 Amount recognised in regulatory capital (as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Coupons / dividends 18 Coupon rate and any related index 19 Existence of a dividend stopper 19 Existence of a dividend stopper 10 Fully discretionary, partially discretionary or mandatory 11 Existence of step up or other incentive to redeem 12 Noncumulative or cumulative 13 Convertible or non-convertible 14 If convertible, conversion rate 15 If convertible, specify instrument type convertible into 16 If write-down, write-down tigger(s) 17 If write-down, full or partial 18 If temporary write-down, description of write-up mechanism 19 If temporary write-down, description of write-up mechanism 10 If the convertible or instrument in the only instrument type immediately senior to instrument in prior instrument type immediately senior to instrument instrument type immediately senior to instrument in	6	Eligible at solo/group/group&solo	Group & solo
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupons / dividends 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible, conversion trigger (s) 24 If convertible, conversion rate 25 If convertible, specify instrument type convertible into 26 If convertible, specify instrument type convertible into 27 If write-down, write-down, trigger(s) 28 If write-down, permanent or temporary 39 If write-down, permanent or temporary 30 If write-down, permanent or temporary 31 If write-down, permanent or temporary 32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 31 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compilant transitioned features 37 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compilant transitioned features 37 Position in subordination hierarchy in liquidation (specify instrument type informediately senior to instrument) 37 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	7	Instrument type (types to be specified by each jurisdiction)	CET1
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Driginal date of issuance Issued in ZAR or various dates Issuer call dated Perpetual No maturity date No maturity date No maturity date Issuer call subject to prior supervisory approval n/a Issuer call date, contingent call dates and redemption amount n/a Issuer call dates, if applicable n/a Issuer call dates, continued n/a Issuer call dates, c	9	Par value of instrument	n/a
11 Original date of issuance 22 Perpetual or dated 33 Original maturity date 34 Issuer call subject to prior supervisory approval 35 Optional call date, contingent call dates and redemption amount 36 Optional call date, contingent call dates and redemption amount 37 Optional call dates, if applicable 38 Coupons / dividends 39 Existence of a dividend/coupon 30 Fully discretionary, partially discretionary or mandatory 30 Fully discretionary, partially discretionary or mandatory 31 Existence of step up or other incentive to redeem 32 Noncumulative or cumulative 33 Convertible or non-convertible 34 If convertible, conversion rate 35 If convertible, specify instrument type convertible into 36 If write-down, permanent or temporary 37 Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument) 36 Non-compliant transitioned features 37 Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument) 38 Non-compliant transitioned features 39 Position in subordination hierarchy in liquidation (specify instrument type informediately senior to instrument) 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned deatures 33 Non-compliant transitioned deatures 34 Non-compliant transitioned deatures 35 Non-compliant transitioned deatures 36 Non-compliant transitioned deatures 37 Non-compliant transitioned under regulatory capital	10	Accounting classification	IFRS
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14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 29 If convertible, specify instrument type convertible into 29 If write-down, write-down trigger(s) 30 Write-down, feature 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 36 Non-compliant transitioned features 37 Position in subordination hierarchy in liquidation (specify instrument type instrument regulatory capital 36 Non-compliant transitioned features 37 Position in subordination hierarchy in liquidation (specify instrument type instrument regulatory capital	12	Perpetual or dated	Perpetual
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29 If convertible, specify issuer of instrument it converts into 70 No 71 If write-down feature 72 If write-down, write-down trigger(s) 73 If write-down, full or partial 74 If temporary write-down, description of write-up mechanism 75 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 76 Non-compliant transitioned features 77 If the proof of the proof	27	If convertible, mandatory or optional conversion	n/a
Write-down feature No If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism No If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No Non-compliant transitioned features No Non-compliant transitioned features No	28	If convertible, specify instrument type convertible into	n/a
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Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Ordinary shares are the only instrument included under regulatory capital Non-compliant transitioned features n/a	33	If write-down, permanent or temporary	n/a
Position in subordination nierarchy in liquidation (specify instrument type instrument included under regulatory capital Non-compliant transitioned features n/a	34	If temporary write-down, description of write-up mechanism	n/a
	35		instrument included under
37 If yes, specify non-compliant features n/a	36	Non-compliant transitioned features	n/a
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