COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

Name of bank / controlling company Six months ended

Investec Bank Limited 30-Sep-13

	13 to 1 January 20181	to pre-Bas treatn
asel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 June 20 ommon Equity Tier 1 capital: instruments and reserves	13 to 1 January 2010)	treatn
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stoci 2 Retained earnings	surplu 13,396,714 9,907,820	
2 Nectament earnings 3 Accumulated other comprehensive income (and other reserves 4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies	(313,127)	
Public sector capital injections grandfathered until 1 January 2018		
6 Common Equity Tier 1 capital before regulatory adjustments	22,991,407	
Common Equity Tier 1 capital: regulatory adjustments 7 Prudential valuation adjustment	-	
Goodwill (net of related tax liability) Other intangibles other than mortgage-servicing rights (net of related tax liability)	(0) 95,095	
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of rel liability)	-	
11 Cash flow hedge reserve 12 Shortfall of provisions to expected losses	(560,967)	
13 Securitisation gain on sale 14 Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15 Defined benefit pension fund 16 Investments in own shares (if not already petted off paid-in capital on reported balance sheet	-	
17 Reciprocal cross-holdings in common equity 18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory co	- nsolidation	
net of eligible short positions, where the bank does not won more than 10% of the issued share capital (amount threshold)	above 10%	
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the sco	be o.	
regulatory consolidation, net of eligible short positions (amount above 10% threshold) Mortgage servicing rights (amount above 10% threshold)	-	
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability 22 Amount exceeding 15% threshold	-	
23 of which: significant investments in the common stock of financials 24 of which: mortgage servicing rights	-	
25 of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments	-	
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-B. TREATMENT	ASEL III	
OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: [INSERT NAME OF ADJUSTMENT]	-	
27	deduction	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover 28 Total regulatory adjustments to Common Equity Tier 1	(465,872)	
29 Common Equity Tier 1 Capital (CET1) Additional Tier 1 capital: instruments	23,457,279	
30 Directly issues Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards	-	
32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1	1,380,836	
34 Additional Tier 1 instruments (and CET1 instruments not included in line 5) issued by subsidiaries and held by this (amount allowed in group AT1)	rd parties	
35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments	1,380,836	
Additional Tier 1 capital: regulatory adjustments	1,500,650	
37 Instruments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory co		
net of eligible short positions, where the bank does not won more than 10% of the issued common share capital	of the entity	
(amount above 10% threshold) 30 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of reg	gulatory	
consolidation (net of eligible short positions) 41 National specific regulatory adjustments	-	
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-B. TREATMENT	ASEL III	
OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: [INSERT NAME OF ADJUSTMENT]	-	
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deduction: 43 Total regulatory adjustments to Additional Tier 1 capital	-	
44 Additional Tier 1 capital (AT1)	1,380,836 24,838,115	
Tier 2 capital and provisions	24,030,113	
Tier 2 capital and provisions 46 Directly issued qualifying Tier 2 instruments plus related stock surplus 47 Directly issued capital instruments subject to phase out from Tier 2	-	
Tier 2 capital and provisions [6] Directly Issued qualifying Tier 2 instruments plus related stock surplus 17 Directly Issued capital instruments subject to phase out from Tier 2 18 [Tier 2 instruments (and CET1 and AT1 instruments not included in lines 5 or 34) issued by subsidiaries and held by parties (amount allowed in group firer 2)	y third 10,403,859	
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49 of which: instruments issued by subsidiaries subject to phase out 50 [Provisions] 51 [Tier 2 capital before regulatory adjustments 52 [Investments in own Tier 2 instruments] 52 [Investments in own Tier 2 instruments] 53 [Investments in own Tier 2 instruments] 54 [Investments in own Tier 2 instruments] 55 [Investments in own Tier 2 instruments] 65 [Investments in own Tier 2 instruments] 66 [Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory cost of the consolidation (or 10% to the issued common share capital (innount above 10% threshold) 55 [Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (or of eligible short positions) 56 National specific regulatory adjustments 67 [SIGNIFICANT AND TIER AND T	ythird 10,403,859 7,985,319 137,270 10,541,129 10,541,129 10,541,129 11,541,129 11,541,129 123,846,567 120,5955,546 1388,065 1388	
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The Z capital and provisions (F) Directly issued qapital instruments subject to phase out from Tier 2 (F) Directly issued qapital instruments subject to phase out from Tier 2 (F) Directly issued qapital instruments subject to phase out from Tier 2 (F) Tier 2 instruments (and CET1 and ATI instruments not included in lines 5 or 34) issued by subsidiaries and held by parties (amount allowed in group Tier 2) (F) Ordinary (amount allowed in group Tier 2) (F) Ordinary (amount allowed in group Tier 2) (F) Ordinary (amount allowed in group Tier 2) (F) Inter 2 capital before regulatory adjustments (F) Tier 2 capital before regulatory adjustments (F) Tier 2 capital before regulatory adjustments (F) Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory control and the capital of banking, financial and insurance entities that are outside the scope of regulatory control and the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments in the capital of banking, financial and insurance entities that are outside the scope of regulatory control and the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments (amount above 10% threshold) (S) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments (F) Rotal Capital (F)	ythird 10,403,859 7,985,319 137,270 10,541,129 10,541,129 10,541,129 11,541,129 11,541,129 123,846,567 120,5955,546 1388,065 1388	
Tier 2 capital and provisions (Fire 2 instert) issued qapital instruments subject to phase out from Tier 2 (F) Directly issued qapital instruments subject to phase out from Tier 2 (F) Directly issued qapital instruments subject to phase out from Tier 2 (F) Directly issued qapital instruments subject to phase out from Tier 2 (F) Directly issued qapital instruments instruments instruments instruments instruments issued by subsidiaries and held by parties (amount allowed in group Tier 2) (F) Orivisions (F) Provisions (F) Tier 2 capital before regulators adjustments (F) Tier 2 capital	ythird 10,403,859 7,985,319 137,270 10,541,129 10,541,129 10,541,129 11,541,129 11,541,129 123,846,567 120,5955,546 1388,065 1388	

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

Name of bank / controlling company Six months ended Investec Bank Limited 30-Sep-13

Six months ended	30-Sep-13																				
		Non-redeemable.																			$\overline{}$
		non-cumulative, non-																			
	Ordinary share	participating																			
Disclosure template for main features of regulatory capital instruments	capital and premium	preference shares	IVOS	IVOS	IV012	IV013	IV014	IV015	IV016	19017	17019	IV019A	IV022	11/023	IV024	IV025	IV026	19030	IV030A	IV031	IV032
1 koner	Invester Bank	Invester Bank	Invester Bank	Invester Bank	Invester Bank	Invester Bank	Invested Bank	Invester Bank	Invester Bank	Invester Bani	d Invester Bank	Invester Bank	Invester Bank	Invester Bank	Invester Bank	Invester Bank	Invester Bank	Invester Bank	Invested Bank	Invester Bank	Invester Bank
	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limiter	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited
2 Unique identifier (e.e. CUSIP, ISIN or Bloombers identifier for private placement	Unlisted	ZAE000048393	ZAG000052713	ZAG000052721	ZAG000073461	ZAG000078296	ZAG000078304	ZAG000080755	ZAG000091208	ZAG0000091232	ZAG000094442	ZAG000095779	ZAG000094434	ZAG000097064	ZAG000097577	ZAG000099680	Z4G000100041	ZAG000100553	ZAG000100884	ZAG000103722	ZAG000108051
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	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	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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	CET1	AT1	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	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	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	Subordinated	Subordinated		Subordinated	Subordinated	Subordinated												
	CET1	AT1	unsecured debt	unsecured debt	unsecured debt	unsecured debt	unsecured debt	unsecured debt	unsecured debt	Subordinated deb	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
8 Amount recomised in resulatory capital (Currency in mil. as of most recent reporting date)	13,396,714	1,380,836	200,000	200,000	250,000	50,000	125,000	1,350,000	325,000	1,878,319	77,602	284,377	997,000	860,000	106,000	1,000,000		310,530	333,261	500,000	806,771
9 Par value of instrument	13,396,714	1,544,763	200,000	200,000	250,000	50,000	125,000	1,350,000	325,000	1,716,000	64,000	230,000	997,000	860,000	106,000	1,000,000	750,000	324,000	350,000	500,000	810,000
10 Accounting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrua		IFRS: Accrual	IFRS: Accrual	IFRS: Accrual		IFRS: Accrual		IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual
11 Original date of issuance	31 March 1969	17 July 2003	30 April 2008	30 April 2008			22 June 2010	10 September 2010	6 December 2011	6 December 2011	2 April 2012	28 May 2012	2 April 2012	11 July 2012	27 July 2012	12 September 2012	27 September 2012	18 October 2012	26 October 2012	11 March 2013	14 August 2013
12 Percetual or dated	Perpetual	Perpertual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	No maturity	No maturity	No maturity	No maturity	26 November 2019	22 June 2020	22 June 2020	20 September 2022	6 December 2021	31 January 2022	31 March 2028	31 March 2028	2 April 2022	11 July 2022	27 July 2022	12 September 2024	25 September 2024	31 January 2025	31 January 2025	11 March 2025	14 August 2023
14 issuer call subject to prior supervisory approva	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15 Cotional call date, contineent call dates and redemption amount	Not applicable	Not applicable	30 April 2018	30 April 2018	26 November 2014	22 June 2015	22 June 2015	20 September 2017	6 December 2016	31 January 2017	31 March 2023	31 March 2023	2 April 2017	11 July 2017		12 September 2019		31 January 2020	31 January 2020	11 March 2020	14 August 2018
Tax and/or resulatory event	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Tes	Yes	Tes	Tes	Yes	Yes	Yes	Yes				Yes	Yes	Yes	Tes
Redemption amount	Not applicable	Not applicable	100% of principal Every reset date	100% of principal	100% of principal		100% of principal Every reset date		100% of principal Every reset date	100% of principal Every reset date	100% of principal Every reset date	100% of principal	100% of principal Every reset date	100% of principal Every reset date	100% of principal Every reset date	100% of principal	100% of principal Every reset date	100% of principal Every reset date			
16 Subsequent call date, if applicable	Not applicable	Not applicable	thereafter	thereafter	thereafter		thereafter	thereafter	thereafter	thereafte		thereafter	thereafter	thereafter		thereafter		thereafter	thereafter	thereafter	thereafter
	Not applicable	NOT appricable	therearter	therearter	Distantist	concenter	crareacter	contraction	trareanen	thereante	trierearter	therearter	therearter	therearter	therearter	therearter	Dieneanter	Distribution	trarearter	chareacer	constants
Coupons / dividends	Floating	floating	Finad	floating	Floating	floating	Finant	Floating	Floating	Floatine	Floating	Floating	floating	floating	floating	Floating	floating	floating	Floating	Floating	Floating
17 fixed or floating dividend coupon	rioucing	83,33% of Prime	FRANCE	ricating	ricating	ricating	Foreig	Pittating	ricating	ricating	groseri	grouser	riouting	riouting	riouting	riouting	ricating	rioating	Pricating	ribating	Fibating
18 Coupon rate and any related index	Not applicable	83.33% OF PTIETH	13,735%	Shar 4 3 75%	8bar + 3.25%	ábar + 2.75%	10.550%	8bar + 2.65%	Jibar + 2.75%	CRI linker	CPI-linked	CRUInhed	8bar + 2.5%	Jibar + 2.5%	Jibar + 2.7%	Jibar + 2.5%	Jibar + 2.45%	CPI-linked	CPI-linked	Jibar + 2.95%	Jibar + 2.95%
19 Existence of a dividend stopper	Not applicable	Rate	13.735% No.	3/bar + 3.75%	3bar + 3.25%	3bar + 2.75%	10.550%	3bar + 2.65%	Jibar + 2.75%	CPI linked	CPI-linked	CPI-linked	3bar + 2.5%	Jibar + 2.5%	Jibar + 2.7%	Jibar + 2.5%	3/bar + 2.45%	CPI-linked	CPI-linked	Jibar + 2.95%	Jibar + 2.95%
20 fully discretionary, partially discretionary or mandatory	No	Tes	NO	NO	NO	NO	NO	NO	NO	, NC	NO	NO	NO	NO NO	NO	NO	NO	NO	NO	NO	NO
20 Felly discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandaton	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Not applicable		Wandatory	Mandatory	Mandatory		Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Nandatory		Mandatory		Mandastry	Mandatory	Mandatory	Mandatory
22 Non-cumulative or cumulative		Non-cummulative		Cumulative	Cumulative		Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative		Cumulative		Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	NOT-COMPANIE	NOTI-COTTON ACATE	Cumulayve	Cumulative	Company	Cumulative	Company	Companye	Cumanne	Cumanana	Cumusore	Cumulative	Companye	Cumanove	Cumulayee	Cumulative	Cumulative	Cumulative	Cumpane	Cumulative	Cumpanne
23 Convenience of the Convenience											Convertible or write-	Convertible or write-			Convertible or write-			Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-
											off as per regulation.	off as per regulation.			off as per regulation.			off as per regulation.	off as per regulation.	off as per regulation.	off as per regulation.
	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	at option of regulator	at ontion of regulator	Non-convertible	Non-convertible	at option of regulator	Non-convertible	Non-convertible	at option of regulator	at ontion of regulator	at option of regulator a	at certifien 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		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	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		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
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
30 Write-down feature																					
											Partial or full write-	Partial or full write-			Partial or full write-			Partial or full write-	Partial or full write-	Partial or full write-	Partial or full write-
											off as per regulation,	off as per regulation,			off as per regulation,			off as per regulation,			off as per regulation,
	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	at option of regulator		Not applicable	Not applicable	at option of regulator	Not applicable	Not applicable		at option of regulator		
31 If write-down, write-down tripper(s)											PONV as defined by	PONV as defined by			PONV as defined by			PONV as defined by	PONV as defined by	PONV as defined by	PONV as defined by
	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	regulator	regulator	Not applicable	Not applicable	regulator	Not applicable	Not applicable	regulator	regulator	regulator	regulator
32 If write-down, full or partial											Partial of full, as	Partial of full, as			Partial of full, as			Partial of full, as	Partial of full, as	Partial of full, as	Partial of full, as
											deemed required by	deemed required by			deemed required by			deemed required by	deemed required by	deemed required by	deemed required by
	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	regulator	regulator	Not applicable	Not applicable	regulator	Not applicable	Not applicable	regulator	regulator	regulator	regulator
33 If write-down, permanent or temporary															Permanent as per			Permanent as per		Permanent as per	Permanent as per
	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		67/2013	67/2013	G7/2013	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	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)																					
			Perpetual preference		Perpetual preference				Perpetual preference	Perpetual preference					Perpetual preference		Perpetual preference			Perpetual preference	Perpetual preference
1 1	1	Ordinary share	shares / additional	shares / additional	shares / additional			shares / additional	shares / additional	shares / additiona			shares / additional	shares / additional						shares / additional	shares / additional
	Not applicable	capital and premium	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instrument	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Tier 1 instruments
36 Non-compliant transitioned features	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes	Yes	No	No	No	No
37 If yes, specify non-compliant features		Excludes loss																			
		absorbency	1			1					1				1		1				
	Not applicable	requirements	Incentive to redeem	Incentive to redeem	Incentive to redeem	Incentive to redeem	Incentive to redeem	Incentive to redeem	No PONV in contract	No PONV in contract			No PONV in contract	No PONV in contract	1	No PONV in contract	No PONV in contract				