

See below the Capital disclosure in terms of Regulation 43 of the South African regulations pertaining to banks

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

Name of bank / controlling company  
Six months ended

Investec Bank Limited  
30-Sep-13

	Amounts subject to pre-Base III treatment
<b>Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 June 2013 to 1 January 2018)</b>	
<b>Common Equity Tier 1 capital: instruments and reserves</b>	
1	
1	13,396,714
2	9,907,820
3	(313,127)
4	-
5	-
6	<b>22,991,407</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>	
7	-
8	(0)
9	95,095
10	-
11	(560,967)
12	-
13	-
14	-
15	-
16	-
17	-
18	-
19	-
20	-
21	-
22	-
23	-
24	-
25	-
26	-
27	-
28	<b>(465,872)</b>
29	<b>23,457,279</b>
<b>Additional Tier 1 capital: instruments</b>	
30	-
31	-
32	-
33	1,380,836
34	-
35	-
36	<b>1,380,836</b>
<b>Additional Tier 1 capital: regulatory adjustments</b>	
37	-
38	-
39	-
40	-
41	-
42	-
43	-
44	<b>1,380,836</b>
45	<b>24,838,115</b>
<b>Tier 2 capital and provisions</b>	
46	-
47	-
48	-
49	7,985,319
50	137,270
51	<b>10,541,129</b>
<b>Tier 2 capital: regulatory adjustments</b>	
52	-
53	-
54	-
55	-
56	-
57	-
58	<b>10,541,129</b>
59	<b>35,379,244</b>
<b>RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT</b>	
60	<b>232,848,657</b>
61	205,956,564
62	6,388,065
63	6,945,213
64	13,558,816
65	<b>232,848,657</b>
66	10.1%
67	10.7%
68	15.2%
69	7.5%
70	2.5%
71	-
72	-
73	10.1%
<b>National Minima (if different from Basel III)</b>	
74	4.5%
75	6.0%
76	9.5%
<b>Amounts below the threshold for deductions (before risk weighting)</b>	
77	-
78	-
79	-
80	-
81	-
82	-
83	-
84	-
85	-
<b>Applicable caps on the inclusion of provisions in Tier 2</b>	
86	137,270
87	2,161,974
88	-
89	-
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>	
90	-
91	-
92	-
93	-
94	-
95	-

