COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

Name of bank / consolidated company: **Investec Bank Limited**

Month ended: **31-Jul-14**

	Disclosure template for main features of regulatory capital instruments	Ordinary share capital and premium	Non-redeemable, non-cumulative, non-participating preference shares																				
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	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)	unlisted	ZAG000084093	ZAG000052711	ZAG000052721	ZAG000074663	ZAG000078286	ZAG000078304	ZAG000085755	ZAG000091208	ZAG000091232	ZAG000094482	ZAG000095279	ZAG000094436	ZAG000097064	ZAG000097127	ZAG000099680	ZAG000100041	ZAG000105513	ZAG000103884	ZAG000107322	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	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	Tier 2
5	Post-transitional Basel III rules	CET1	AT1	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out	Phased out
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	Group and solo	Group and solo	Group and solo
7	Instrument type (types to be specified by each jurisdiction)	CET1	AT1	Subordinated unsecured debt	Subordinated unsecured debt	Subordinated unsecured debt	Subordinated unsecured debt	Subordinated unsecured debt	Subordinated unsecured debt	Subordinated unsecured 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	Subordinated debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) [1]	13 197	1 127	200	200	250	50	125	1 350	325	2 955	84	200	997	802	106	1 000	750	334	358	500	500	830
9	Nominal amount of instrument	13 197	1 127	200	200	250	50	125	1 350	325	2 955	84	200	997	802	106	1 000	750	334	358	500	500	830
9a	Issuance price	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	0,716	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00
9b	Redemption price	IFRS: Equity	IFRS: Equity	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	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual
10	Accounting classification	31 March 1969	17 July 2002	30 April 2008	30 April 2008	26 November 2009	22 June 2010	22 June 2010	20 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
11	Original date of issuance	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
12	Perpetual or dated	No maturity	No maturity	No maturity	No maturity	26 November 2019	22 June 2030	22 June 2030	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 2014	27 September 2024	31 January 2025	31 January 2025	11 March 2025	14 August 2023
13	Original maturity date	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	Issuer call subject to prior supervisory approval	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	3 April 2023	2 April 2017	11 July 2017	27 July 2017	12 September 2019	27 September 2019	31 January 2020	31 January 2020	11 March 2020	14 August 2018
15	Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
16	Subsequent call dates, if applicable	Not applicable	Not applicable	100% of principal plus interest Every reset date thereafter	100% of principal plus interest Every reset date thereafter	100% of principal plus interest Every reset date thereafter	100% of principal plus interest Every reset date thereafter	100% of principal plus interest Every reset date thereafter	100% of principal plus interest Every reset date thereafter	100% of principal plus interest Every reset date thereafter	investment amount plus interest plus change in price of replicated bond Every reset date thereafter	investment amount plus interest plus change in price of replicated bond Every reset date thereafter	investment amount plus interest plus change in price of replicated bond Every reset date thereafter	100% of principal plus interest Every reset date thereafter	100% of principal plus interest Every reset date thereafter	100% of principal plus interest Every reset date thereafter	100% of principal plus interest Every reset date thereafter	100% of principal plus interest Every reset date thereafter	investment amount plus interest plus change in price of replicated bond Every reset date thereafter	investment amount plus interest plus change in price of replicated bond Every reset date thereafter	100% of principal and interest Every reset date thereafter	100% of principal and interest Every reset date thereafter
	Coupons / dividends																						
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	Not applicable	81.33% of Prime Rate	13.75%	Jibar + 1.75%	Jibar + 3.25%	Jibar + 2.75%	10.54%	Jibar + 2.45%	Jibar + 2.75%	CPI linked	CPI-linked	CPI-linked	Jibar + 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	No	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	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	Non-convertible	Convertible or write-off as per regulation, at option of regulator	Non-convertible	Convertible or write-off as per regulation, at option of regulator	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
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	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	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	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	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	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	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	Not applicable	Not applicable	Not applicable	Not applicable	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	Not applicable	Not applicable	Partial or full write-off as per regulation, at option of regulator	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
31	If write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	PONV as defined Partial or full, as deemed required by regulator	PONV as defined Partial or full, as deemed required by regulator	Not applicable	Not applicable	PONV as defined Partial or full, as deemed required by regulator	Not applicable	Not applicable	PONV as defined Partial or full, as deemed required by regulator	PONV as defined Partial or full, as deemed required by regulator	PONV as defined Partial or full, as deemed required by regulator	PONV as defined Partial or full, as deemed required by regulator
32	If write-down, full or partial	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Not applicable	Not applicable	Partial or full, as deemed required by regulator	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
33	If write-down, permanent or temporary	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	Permanent as per CCP3013	Not applicable	Not applicable	Permanent as per CCP3013	Permanent as per CCP3013	Permanent as per CCP3013	Permanent as per CCP3013
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	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Additional Tier 1 instrument	Tier 2 instruments	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	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 transitional features	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes	Yes	No	No	No	No	No
37	If yes, specify non-compliant features	Not applicable	Excludes loss absorbency 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		No PONV in contract	No PONV in contract				

Note 1: Amount recognised in regulatory capital as at 31 July 2014 are phasing out of non-qualifiyne instruments and minority adjustment which are not allocated per instrument