MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited

		Non-redeemable, non-														
		cumulative, non-														
	Ordinary share capital	participating														
Disclosure template for main features of regulatory capital instruments	and premium	preference shares	INLV01	INLV02	INLV03	INLV04	IV08	IV09	IV015	IV016	IV017	IV019	IV019A	IV022	IV023	IV024
1 Issuer																
2 Union identificate - CUCID ICIN or Discontinuidantificate administrative	Investec Limited ZAE000081949	Investec Limited ZAE000063814	Investec Limited ZAG000118647		Investec Limited ZAG000133448	Investec Limited ZAG000133455	ZAG000052713	Investec Bank Limited ZAG000052721	Investec Bank Limited ZAG000080755	Investec Bank Limited ZAG000091208	Investec Bank Limited ZAG000091232	Investec Bank Limited ZAG000094442	Investec Bank Limited ZAG000095779	Investec Bank Limited ZAG000094434	Investec Bank Limited ZAG000097064	Investec Bank Limited ZAG000097577
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	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
3 Governing law(s) of the instrument	South Africa	SOULH AITICA	30utii Airica	SOULII AITICA	SOULII AITICA	SOULII AITICA	SOULII AITICA	SOULII AITILA	SOULII AITICA	SOULII AIIICA	SOULII AITICA	SOULII AITICA	SOULII AITICA	South Airica	SOULII AITICA	South Africa
Regulatory treatment 4 Transitional Basel III rules	CET1	AT1	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
5 Post-transitional Basel III rules	CET1	AT1	AT1	Tier 2	Tier 2	Tier 2	Phased out	Phased out	Phased out	Phased out	Phased out	Tier 2	Tier 2	Phased out	Phased out	Tier 2
6 Eligible at solo / group / group and solo	Group and solo	Group and solo	Group	Group	Group	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
7 Instrument type (types to be specified by each jurisdiction)	Group and solo	Group and solo	Стопр	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Croup and solo	Group and solo	Croup and solo	Croup and solo	Group and solo	Group and son
, installed type (types to be specified by each jurisdiction)	CET1	AT1	AT1	unsecured debt	unsecured debt	unsecured debt	unsecured debt	unsecured debt	unsecured debt	unsecured 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	6 560	3 183	550	276	94	255	200	200	601	325	2 212	93	342	638	860	106
9 Par value of instrument	6 560	3 183			94	255	200	200	601	325	1 716	64	230	638	860	106
10 Accounting classification	IFRS: Equity	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
11 Original date of issuance	10 December 1925	16 February 2005	12 August 2014		11-Feb-16	11-Feb-16	30 April 2008	30 April 2008			6 December 2011	2 April 2012	28 May 2012	2 April 2012	11 July 2012	27 July 2012
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	No maturity	No maturity	No maturity	20 October 2025	11-Feb-26	11-Feb-26	No maturity	No maturity	20 September 2022	6 December 2021	31 January 2022	31 March 2028	31 March 2028	2 April 2022	11 July 2022	27 July 2022
14 Issuer call subject to prior supervisory approval	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	12 August 2024	20 October 2020	11-Feb-21	11-Feb-21	30 April 2018	30 April 2018	20 September 2017	6 December 2016	31 January 2017	31 March 2023	3 April 2023	2 April 2017	11 July 2017	27 July 2017
Tax and/or regulatory event	Not applicable	Not applicable	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Redemption amount									İ		Investment amount	Investment amount	Investment amount			
											plus interest plus	plus interest plus	plus interest plus			
			100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	change in price of	change in price of	change in price of	100% of principal plus	100% of principal plus	100% of principal plus
	Not applicable	Not applicable	interest	interest	interest	interest	interest	interest	interest	interest	replicated bond	replicated bond	replicated bond	interest	interest	interest
16 Subsequent call date, if applicable			Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date
	Not applicable	Not applicable	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter
Coupons / dividends																
17 Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating
18 Coupon rate and any related index																
	Not applicable	77.77% of Prime Rate	Jibar + 4.25%	Jibar + 3.70%	Jibar + 4.35%	0	13.735%	Jibar + 3.75%	Jibar + 2.65%	Jibar + 2.75%	CPI linked	CPI-linked	CPI-linked	Jibar + 2.5%	Jibar + 2.5%	Jibar + 2.7%
19 Existence of a dividend stopper	No	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	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	No.	No.	No	No	Yes	Yes	Yes	No	No.	No	No	No No	No	No No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible												Convertible or write-	Convertible or write-	1		
		I												I		Convertible or write-
									I				off as per regulation at			Convertible or write-
	Not applicable	Not applicable	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible	off as per regulation, at		Non convertible		off as per regulation, at
74 if convertible conversion triangule	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	off as per regulation, at option of regulator	option of regulator	Non-convertible	Non-convertible	off as per regulation, at option of regulator
24 if convertible, conversion trigger(s) 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	off as per regulation, at option of regulator Not applicable	option of regulator Not applicable	Not applicable	Non-convertible Not applicable	off as per regulation, at option of regulator 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	off as per regulation, at option of regulator Not applicable Not applicable	option of regulator Not applicable Not applicable	Not applicable Not applicable	Non-convertible Not applicable Not applicable	off as per regulation, at option of regulator 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 Not applicable	Not applicable Not applicable Not applicable	Not applicable Not applicable Not applicable	off as per regulation, at option of regulator Not applicable Not applicable Not applicable	option of regulator Not applicable Not applicable Not applicable	Not applicable Not applicable Not applicable	Non-convertible Not applicable Not applicable Not applicable	off as per regulation, at option of regulator Not applicable Not applicable Not applicable
25 if convertible, fully or partially 26 if convertible, conversion rate 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 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 Not applicable Not applicable	off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable	option of regulator Not applicable Not applicable Not applicable Not applicable	Not applicable Not applicable Not applicable Not applicable	Non-convertible Not applicable Not applicable Not applicable Not applicable	off as per regulation, a option of regulato Not applicable Not applicable Not applicable Not applicable
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25 if convertible, fully or partially 26 if convertible, conversion rate 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 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	Not applicable Not applicable Not applicable Not applicable	off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable	option of regulator Not applicable Not applicable Not applicable Not applicable	Not applicable Not applicable Not applicable Not applicable	Non-convertible Not applicable Not applicable Not applicable Not applicable	off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable
25 if convertible, fully or partially 26 if convertible, conversion rate 27 if convertible, mandatory or optional conversion 28 if convertible, specify instrument type convertible into 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	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 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	off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable	option of regulator Not applicable	Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable
25 if convertible, fully or partially 26 if convertible, conversion rate 27 if convertible, mandatory or optional conversion 28 if convertible, specify instrument type convertible into 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 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 Not applicable	off as per regulation, at option of regulator Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	option of regulator Not applicable	Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	off as per regulation, at option of regulator Not applicable Partial or full write-off
25 if convertible, fully or partially 26 if convertible, conversion rate 27 if convertible, mandatory or optional conversion 28 if convertible, specify instrument type convertible into 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 Partial or full write-off as per regulation, at	Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	Not applicable Partial or full write-off	Not applicable Partial or full write-off	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 Not applicable Not applicable Not applicable	off as per regulation, at option of regulator Not applicable	option of regulator Not applicable Partial or full write-off	Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	off as per regulation, at option of regulation, at option of regulation. Not applicable and applicable applicable regulation, at of
25 if convertible, fully or partially 26 if convertible, conversion rate 27 if convertible, mandatory or optional conversion 28 if convertible, specify instrument type convertible into 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 Partial or full write-off as per regulation, at	Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Partial or full write-off as per regulation, at	Not applicable Partial or full write-off as per regulation, at	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	off as per regulation, at option of regulator Not applicable as per regulation, at	option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable	Non-convertible Not applicable	
25 if convertible, fully or partially 26 if convertible, conversion rate 27 if convertible, mandatory or optional conversion 28 if convertible, specify instrument type convertible into 29 if convertible, specify issuer of instrument it converts into 30 Write-down feature	Not applicable	Not applicable	Not applicable and applicable Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not applicable and applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator regulato	option of regulator Not applicable of applicable of applicable of applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not applicable	Non-convertible Not applicable	off as per regulation, at option of regulator Not applicable Portal of full write-off as per regulation, at option of regulator PONV as defined by
25 if convertible, fully or partially 26 if convertible, conversion rate 27 if convertible, mandatory or optional conversion 28 if convertible, specify instrument type convertible into 29 if convertible, specify issuer of instrument it converts into 30 Write-down feature	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 PONV as defined by	Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Partial or full write-off as per regulation, applicable Potto of regulator PONV as defined by	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by	option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by	Not applicable	Non-convertible Not applicable	off as per regulation, at option of regulator Not applicable Portal of full write-off as per regulation, at option of regulator PONV as defined by
25 if convertible, fully or partially 26 if convertible, conversion rate 27 if convertible, mandatory or optional conversion 28 if convertible, specify instrument type convertible into 29 if convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable and applicable Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not applicable and applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator regulato	option of regulator Not applicable of applicable of applicable of applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not applicable	Non-convertible Not applicable	off as per regulation, at option of regulator Not applicable Portal of full write-off as per regulation, at option of regulator PONV as defined by
25 if convertible, fully or partially 26 if convertible, conversion rate 27 if convertible, mandatory or optional conversion 28 if convertible, specify instrument type convertible into 29 if convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator	Not applicable of a policable Not applicable Not applicable as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as	option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as	Not applicable	Non-convertible Not applicable	off as per regulation, at option of regulator. Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by Partial or full, as deemed required by regulator regulator profiles of the period of
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25 if convertible, fully or partially 26 if convertible, conversion rate 27 if convertible, mandatory or optional conversion 28 if convertible, specify instrument type convertible into 29 if convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 if write-down, permanent or temporary 34 If write-down, description of write-up mechanism	Not applicable And applicable Additional Tier 1	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 PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Not applicable as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Not applicable Any amounts due and payable to Senior	Not applicable Any amounts due and payable to Senior	Not applicable Any amounts due and payable to Senior	Not applicable Any applicable Any amounts due and payable to Senior	Not applicable Any applicable Any amounts due and payable to Senior	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Not applicable Not applicable Not applicable Any amounts due and payable to Senior	option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Not applicable Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Any applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Non-convertible Not applicable Any amounts due and payable to Senior	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior
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25 if convertible, fully or partially 26 if convertible, conversion rate 27 if convertible, mandatory or optional conversion 28 if convertible, specify instrument type convertible into 29 if convertible, specify issuer of instrument it converts into 30 Write-down feature 31 if write-down, write-down trigger(s) 32 if write-down, full or partial 33 if write-down, permanent or temporary 34 if write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	Not applicable And applicable Additional Tier 1	Not applicable In applicable Not applicable Not applicable In 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 PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable	Not applicable of the service of the	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Not applicable as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Not applicable Any amounts due and payable to Senior	Not applicable Any amounts due and payable to Senior	Not applicable Any amounts due and payable to Senior	Not applicable Any applicable Any amounts due and payable to Senior	Not applicable Any applicable Any amounts due and payable to Senior	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Not applicable Not applicable Not applicable Any amounts due and payable to Senior	option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Not applicable Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Any applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Non-convertible Not applicable Any amounts due and payable to Senior	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior
25 if convertible, fully or partially 26 if convertible, conversion rate 27 if convertible, mandatory or optional conversion 28 if convertible, specify instrument type convertible into 29 if convertible, specify issuer of instrument it converts into 30 Write-down feature 31 if write-down, write-down trigger(s) 32 if write-down, full or partial 33 if write-down, permanent or temporary 34 if write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable And applicable Additional Tier 1 instruments	Not applicable Not applicable Tier 2 instruments Yes Excludes loss	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Tier 1 instruments	Not applicable of applicable Not applicable Not applicable Not applicable Not applicable as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors st ilin!	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors st INI.	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors st INI.	Not applicable Any amounts due and payable to Senior Creditors	Not applicable Any amounts dua and payable to Senior Creditors	Not applicable Any applicable Not applicable	Not applicable Any applicable Not applicable Oreditors Oreditors	Not applicable Any applicable Not applicable Oreditors	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Not applicable Not applicable Any amounts due and payable to Senior Creditors	option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Portial or full, as deemed required by regulator Not applicable Not applicable Any amounts due and payable to Senior Creditors	Not applicable And applicable Not applicable And applicable	Non-convertible Not applicable Any applicable Any amounts due and payable to Senior Creditors	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior
25 if convertible, conversion rate 27 if convertible, conversion rate 28 if convertible, specify instrument type conversion 28 if convertible, specify instrument type convertible into 29 if convertible, specify issuer of instrument it converts into 30 Write-down feature 31 if write-down, write-down trigger(s) 32 if write-down, full or partial 33 if write-down, permanent or temporary 34 if write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	Not applicable And applicable Additional Tier 1 instruments	Not applicable In applicable Not applicable Not applicable In applicable	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Tier 1 instruments	Not applicable of applicable Not applicable Not applicable Not applicable Not applicable as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors st ilin!	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors st INI.	Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors st INI.	Not applicable Any amounts due and payable to Senior Creditors Yes	Not applicable Any amounts due and payable to Senior Creditors Yes	Not applicable And applicable Not applicable You applicable Not applicable Not applicable Not applicable Not applicable	Not applicable Any applicable Not applicable Oreditors Oreditors	Not applicable Any applicable Not applicable	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Not applicable Not applicable Any amounts due and payable to Senior Creditors	option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Portial or full, as deemed required by regulator Not applicable Not applicable Any amounts due and payable to Senior Creditors No	Not applicable And applicable Not applicable And applicable	Non-convertible Not applicable Any applicable Not applicable	off as per regulation, at option of regulator Not applicable Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments and minority adjustment which are not allocated per instrument

MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited 30 April 2016

sclosure template for main features of regulatory capital instruments 1 I I I I I I I I I	IV025	IV026	IV030	IV030A	IV031	IV032	IV033	IV034	IVO35	
1 issuei	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 L
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000099680	ZAG000100041	ZAG000100553	ZAG000100884	ZAG000103722	ZAG000108051	ZAG00013342		ZAG000134610	ZAG000
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
Regulatory treatment										
4 Transitional Basel III rules	Tier 2			Tier 2	Tier 2	Tier 2	Tier 2		Tier 2	
5 Post-transitional Basel III rules	Phased out			Tier 2	Tier 2	Tier 2	Tier 2		Tier 2	
6 Eligible at solo / group / group and solo 7 Instrument type (types to be specified by each jurisdiction)	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 a
/ 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	Subordinat
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	1 000	 		395	500	810	159		1 481	
9 Par value of instrument	1 000			350	500	810	159		1 468	
10 Accounting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS:
11 Original date of issuance	12 September 2012	27 September 2012	18 October 2012	26 October 2012	11 March 2013	14 August 2013	11 February 2016	11 February 2016	17 March 2016	22 Ap
12 Perpetual or dated	Dated			Dated	Dated	Dated	Dated	Dated	Dated	
Original maturity date	12 September 2024			31 January 2025	11 March 2025	14 August 2023	11 February 2026		7 April 2027	
14 Issuer call subject to prior supervisory approval	Yes			Yes	Yes	Yes	Yes		Yes	
L5 Optional call date, contingent call dates and redemption amount	12 September 2019			31 January 2020 Yes	11 March 2020	14 August 2018	11 February 2021		7 April 2022 Yes	
Tax and/or regulatory event Redemption amount	Yes	Yes	Yes Investment amount	Investment amount	Yes	Yes	Yes	Yes	Yes	
Redemption amount			plus interest plus	plus interest plus						l .
	100% of principal plus	100% of principal plus		change in price of	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		replicated bond	interest	interest	interest	interest	interest	
1.6 Subsequent call date, if applicable	Every reset date	Every reset date		Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every re
	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	th
Coupons / dividends										
7 Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	
18 Coupon rate and any related index	Jibar + 2.5%	Jibar + 2.45%	CPI-linked	CPI-linked	Jibar + 2.95%	Jibar + 2.95%	Jibar + 4.25%	12.47%	Jibar + 4.65%	Jibar
19 Existence of a dividend stopper	No.			No	No	No.	No		No.	
20 Fully discretionary, partially discretionary or mandatory	Mandatory			Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cur
23 Convertible or non-convertible										
			Convertible or write-		Convertible or write-	Convertible				
						off as per regulation, at		off as per regulation, at		
M. (formatikle assuming Arizonda)	Non-convertible Not applicable			option of regulator Not applicable	option of regulator Not applicable	option of regulator Not applicable	option of regulator Not applicable		option of regulator Not applicable	
24 lif convertible, conversion trigger(s) 25 lif convertible, fully or partially	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 ap
27 if convertible, mandatory or optional conversion	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	
29 if convertible, specify issuer of instrument it converts into	Not applicable			Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	
Write-down feature										
			Partial or full write-off							
		N	as per regulation, at							
14 If with dawn write dawn triggards)	Not applicable	Not applicable	option of regulator PONV as defined by		option of regulator PONV as defined by					
If write-down, write-down trigger(s)	Not applicable	Not applicable		regulator	regulator	regulator	regulator		regulator	PONV as de
32 If write-down, full or partial	inot applicable	ivot applicable	Partial or full, as		Partial or full, as					
Se in mice down, row or purcui			deemed required by		deemed required by					
	Not applicable	Not applicable		regulator	regulator	regulator	regulator		regulator	re
33 If write-down, permanent or temporary			Permanent as per		Permanent as per	Permanen				
	Not applicable		G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	
14 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 ap
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Anu sanata da	Anu amounts done	Anu amazata dara	Anu amourte dos	Anu amourte dos	Any amounts due	Anu amousts due	Anu amazonto dos	Anu amourata dire	Anu n=====
	Any amounts due and						Any amounts due and			
	payable to Senior	payable to Senior		payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to
16 Non-compliant transitioned features	Creditors	Creditors Yes		Creditors	Creditors No	Creditors	Creditors No	Creditors	Creditors	С
17 If yes, specify non-compliant features	res	res	I NO	NO	NO	NO	NO	I NO	NO	
r ju yes, specury non compliant reatures	1	I	I					I	1	1
	1									4

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments and minority adjustment which are not a