MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited

		Non-redeemable, non-														1			
		cumulative, non-																	
	Ordinary share capital	participating																	
Disclosure template for main features of regulatory capital instruments	and premium	preference shares	INLV0:	1 INLV02	INLV03	INLV04	IV08	IV09	IV015	5 IV016	IV017	IV019	IV019A	IV022	IV023	3 IV024	IV025	IV026	IV030
1 Issuer																			
	Investec Limited	Investec Limited	Investec Limited		Investec Limited	Investec 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)	ZAE000081949	ZAE000063814							ZAG000080755			ZAG000094442			ZAG000097064		ZAG000099680	ZAG000100041	ZAG000100553
3 Governing law(s) of the instrument	South Africa	South Africa	South Africa	a South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	a South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	a South Africa	South Africa	South Africa	South Africa
Regulatory treatment																			
4 Transitional Basel III rules	CET1	AT1	AT:	-1 -1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2			Tier 2		Tier 2	Tier 2	2 Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	CET1	AT1	AT:		Tier 2	Tier 2	Phased out	Phased out	Phased out		Phased out	Tier 2	Tier 2	Phased out	Phased ou	1	Phased out	Phased out	Tier 2
6 Eligible at solo / group / group and solo	Group and solo	Group and solo	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	Group and solo
7 Instrument type (types to be specified by each jurisdiction)	CET1	AT1	AT:	Subordinated 1 unsecured debt	Subordinated unsecured debt	Subordinated unsecured debt	Subordinated unsecured debt	Subordinated unsecured debt	Subordinated unsecured debi		Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated deb	t Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	7 165	1 910	550		94	255	200	200	601	1 325	2 143	98	362	638	860	0 106	1 000	750	388
9 Par value of instrument	7 165	3 183	550	251	94	255	200	200	601	1 325	1 532	64	230	638	860	0 106	1 000	750	324
10 Accounting classification	IFRS: Equity	IFRS: Equity	IFRS: Equity		IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrua		IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrua	I IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrua
11 Original date of issuance	10 December 1925	16 February 2005	12 August 2014	4 20 October 2015	11-Feb-16	11-Feb-16	30 April 2008	30 April 2008	20 September 2010	6 December 2011	6 December 2011	2 April 2012	28 May 2012	2 April 2012	11 July 2012	2 27 July 2012	12 September 2012	27 September 2012	18 October 2012
12 Perpetual or dated	Perpetual	Perpetual	Perpetua	I Dated	Dated	Dated	Perpetual	Perpetual	Dated	d Dated	Dated	Dated	Dated	Dated	Dated	d Dated	Dated	Dated	Dated
13 Original maturity date	No maturity	No maturity	No maturit	y 20 October 2025	11-Feb-26	11-Feb-26	No maturity	No maturity	20 September 2022	2 6 December 2021	31 January 2022	31 March 2028	31 March 2028	2 April 2022	11 July 2022	2 27 July 2022	12 September 2024	27 September 2024	31 January 2025
14 Issuer call subject to prior supervisory approval	No	No	Ye	s Yes	Yes	Yes	Yes	Yes	Yes	s Yes	Yes	Yes	Yes	Yes	Ye	s Yes	Yes	Yes	Ye:
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	12 August 2024		11-Feb-21	11-Feb-21	30 April 2018		20 September 2017	7 6 December 2016	31 January 2017	31 March 2023	3 April 2023	2 April 2017	11 July 2017	7 27 July 2017	12 September 2019	27 September 2019	31 January 2020
Tax and/or regulatory event	Not applicable	Not applicable	Ye	s Yes	Yes	Yes	Yes	Yes	Yes	s Yes		Yes		Yes	Ye	s Yes	Yes	Yes	Ye:
Redemption amount											Investment amount	Investment amount	Investment amount						Investment amount
				l l						l	plus interest plus	plus interest plus	plus interest plus			<u>.</u>			plus interest plus
				s 100% of principal plus						s 100% of principal plus	change in price of	change in price of	change in price of			s 100% of principal plus	100% of principal plus		change in price of
	Not applicable	Not applicable	interes	t interest	interest	interest	interest	interest	interes	t interest	replicated bond	replicated bond	replicated bond	interest	interes	t interest	interest	interest	replicated bond
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
On the Mark	Not applicable	Not applicable	thereafte	r thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	r thereafter	thereafter	thereafter	thereafter	thereafter	thereafte	r thereafter	thereafter	thereafter	thereafter
Coupons / dividends	Floating	Floating	Floating	g Floating	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	P Floating	Floating	Floating	Floating
17 Fixed or floating dividend coupon	Floating	FIUating	FIOAUII	g Floating	Floating	rixeu	rixeu	Floating	FIOALITE	g Floating	FIDALITIE	Floating	rioaurig	Floating	FIOAUIT	g Floating	Floating	rioating	Floating
18 Coupon rate and any related index	Not applicable	77.77% of Prime Rate	lihar + 4.259	6 libar + 3.70%	Jibar + 4.35%	12.770%	13.735%	Jibar + 3.75%	Jibar + 2.65%	6 Jibar + 2.75%	CPI linked	CPI-linked	CPI-linked	Jibar + 2.5%	Jihar + 2.59	6 Jibar + 2.7%	Jibar + 2.5%	Jibar + 2.45%	CPI-linked
10 Evidence of a dividend stance	Not applicable	77.77% OI FIIIIE NALE	JIDal + 4.23/	6 Jiuai + 3.70/6	JIDal + 4.33/0	12.770/0 No	13.733/0 No	JIDAI + 3.7370	JIUdi + 2.03/i	No.	No.	No	No	JIDai + 2.3/0	JIDal + 2.37	No.	JIDai + 2.370	JIDAI + 2.4370	CFI-IIIKeu
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	y Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	y Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator	y Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	No		No	No	Yes		Yes			No		No	Nandator	No.	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	e Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	- 110	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	e Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non camadave	Hon comunicative	Non completive	Camalative	Cumulative	Carrialative	Camalative	Camalative	Camalacive	Cumulative	Camadave	Camalative	Camalative	Camalative	Carridiativ	Camalative	Camadave	Carraidave	Cumulative
25 contentiale of non-contentiale												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,
	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	e Non-convertible	Non-convertible	at option of regulator		Non-convertible	Non-convertible	at option of regulator	Non-convertible	Non-convertible	at option of regulator
24 if convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e 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
26 if convertible, conversion rate	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable
27 if convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable
28 if convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable
29 if convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicable	Not applicable
30 Write-down feature																			
			Partial or full write-of	f Partial or full write-off	Partial or full write-off	Partial or full write-off						Partial or full write-off	Partial or full write-off			Partial or full write-off			Partial or full write-off
			as per regulation, a	t as per regulation, at	as per regulation, at	as per regulation, at						as per regulation, at	as per regulation, at			as per regulation, at			as per regulation, at
	Not applicable	Not applicable			option of regulator	option of regulator	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	option of regulator		Not applicable	Not applicable		Not applicable	Not applicable	option of regulator
31 If write-down, write-down trigger(s)			PONV as defined by	y 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
			regulato	r regulator	regulator	regulator	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	regulator	regulator	Not applicable	Not applicable	e regulator Partial or full, as	Not applicable	Not applicable	regulator Partial or full, as
	Not applicable	Not applicable								1 1		Partial or full, as				Partial or full, as l			Partial or full, as
32 If write-down, full or partial	Not applicable	нот аррисавіе	Partial or full, a																
32 If write-down, full or partial	Not applicable	нот аррисавіе	Partial or full, as deemed required by									deemed required by	deemed required by			deemed required by			deemed required by
32 If write-down, full or partial	Not applicable Not applicable	Not applicable	deemed required by regulato	y deemed required by regulator	deemed required by regulator	deemed required by regulator	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	deemed required by regulator	deemed required by regulator	Not applicable	Not applicable	deemed required by regulator	Not applicable	Not applicable	regulator
32 If write-down, full or partial 33 If write-down, permanent or temporary	Not applicable	Not applicable	deemed required by regulato Permanent as pe	y deemed required by r regulator r Permanent as per	deemed required by regulator Permanent as per	deemed required by regulator Permanent as per	Not applicable					regulator	regulator			deemed required by regulator Permanent as per			regulator Permanent as per
33 If write-down, permanent or temporary	Not applicable Not applicable	Not applicable Not applicable	deemed required by regulato Permanent as pe G7/201:	y deemed required by r regulator r Permanent as per 3 G7/2013	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	regulator Not applicable	regulator Not applicable	Not applicable	Not applicable	deemed required by regulator Permanent as per G7/2013	Not applicable	Not applicable	regulato Permanent as pe G7/201
33 if write-down, permanent or temporary 34 if write-down, description of write-up mechanism	Not applicable	Not applicable	deemed required by regulato Permanent as pe G7/201:	y deemed required by r regulator r Permanent as per 3 G7/2013	deemed required by regulator Permanent as per G7/2013	deemed required by regulator Permanent as per G7/2013	Not applicable	Not applicable		e Not applicable	Not applicable	regulator	regulator Not applicable			deemed required by regulator Permanent as per G7/2013			regulator
33 If write-down, permanent or temporary	Not applicable Not applicable	Not applicable Not applicable	deemed required by regulato Permanent as pe G7/201:	y deemed required by r regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable	Not applicable Not applicable Not applicable	Not applicable Not applicable	Not applicable	e Not applicable e Not applicable	Not applicable Not applicable	regulator Not applicable Not applicable	regulator Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	deemed required by regulator Permanent as per G7/2013 Not applicable	Not applicable Not applicable	Not applicable Not applicable	regulato Permanent as pe G7/201: Not applicable
33 if write-down, permanent or temporary 34 if write-down, description of write-up mechanism	Not applicable Not applicable Not applicable	Not applicable Not applicable	deemed required by regulato Permanent as pe G7/201:	y deemed required by r regulator r Permanent as per G7/2013 e Not applicable Any amounts due and	regulator Permanent as per G7/2013 Not applicable Any amounts due and	deemed required by regulator Permanent as per G7/2013 Not applicable	Not applicable Not applicable Not applicable Any amounts due and	Not applicable Not applicable Any amounts due and	Not applicable Not applicable	e Not applicable e Not applicable d Any amounts due and	Not applicable Not applicable Any amounts due and	regulator Not applicable Not applicable Any amounts due and	regulator Not applicable Not applicable Any amounts due and	Not applicable Not applicable Any amounts due and	Not applicable Not applicable Any amounts due and	deemed required by regulator Permanent as per G7/2013 Not applicable d Any amounts due and	Not applicable Not applicable Any amounts due and	Not applicable Not applicable Any amounts due and	regulato Permanent as pe G7/201: Not applicable Any amounts due and
33 if write-down, permanent or temporary 34 if write-down, description of write-up mechanism	Not applicable Not applicable Not applicable Additional Tier 1	Not applicable Not applicable Not applicable	deemed required by regulato Permanent as pe G7/201: Not applicable	y deemed required by r regulator r Permanent as per 3 G7/2013 e Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	regulator Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senio	deemed required by regulator Permanent as per G7/2013 Not applicable d Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	regulato Permanent as pe G7/201: Not applicable Any amounts due and payable to Senio
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 Not applicable Not applicable Additional Tier 1 instruments	Not applicable Not applicable	deemed required by regulato Permanent as pe G7/201: Not applicable	y deemed required by r regulator r Permanent as per 3 G7/2013 e Not applicable Any amounts due and payable to Senior	regulator Permanent as per G7/2013 Not applicable Any amounts due and	deemed required by regulator Permanent as per G7/2013 Not applicable	Not applicable Not applicable Not applicable Any amounts due and payable to Senior Creditors	Not applicable Not applicable Any amounts due and payable to Senior Creditors	Not applicable Not applicable Any amounts due and payable to Senior Creditors	e Not applicable e Not applicable d Any amounts due and r payable to Senior s Creditors	Not applicable Not applicable Any amounts due and payable to Senior Creditors	regulator Not applicable Not applicable Any amounts due and payable to Senior Creditors	regulator Not applicable Not applicable Any amounts due and payable to Senior Creditors	Not applicable Not applicable Any amounts due and	Not applicable Not applicable Any amounts due and	deemed required by regulator Permanent as per G7/2013 Not applicable d Any amounts due and	Not applicable Not applicable Any amounts due and	Not applicable Not applicable Any amounts due and	regulator Permanent as per G7/2013 Not applicable
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 Not applicable Not applicable Additional Tier 1	Not applicable Not applicable Not applicable Tier 2 instruments Yes	deemed required by regulato Permanent as pe G7/201: Not applicable	y deemed required by r regulator r Permanent as per 3 G7/2013 e Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	e Not applicable e Not applicable d Any amounts due and r payable to Senior s Creditors	Not applicable Not applicable Any amounts due and payable to Senior	regulator Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senio	deemed required by regulator Permanent as per G7/2013 Not applicable d Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior
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 Not applicable Not applicable Additional Tier 1 instruments	Not applicable Not applicable Not applicable Tier 2 instruments Yes Excludes loss	deemed required by regulato Permanent as pe G7/201: Not applicable	y deemed required by r regulator r Permanent as per 3 G7/2013 e Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Not applicable Any amounts due and payable to Senior Creditors	Not applicable Not applicable Any amounts due and payable to Senior Creditors	Not applicable Not applicable Any amounts due and payable to Senior Creditors	e Not applicable e Not applicable d Any amounts due and r payable to Senior s Creditors	Not applicable Not applicable Any amounts due and payable to Senior Creditors	regulator Not applicable Not applicable Any amounts due and payable to Senior Creditors	regulator Not applicable Not applicable Any amounts due and payable to Senior Creditors	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senio	deemed required by regulator Permanent as per G7/2013 Not applicable d Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior	regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior
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 Not applicable Not applicable Additional Tier 1 instruments	Not applicable Not applicable Not applicable Tier 2 instruments Yes	deemed required by regulato Permanent as pe G7/201: Not applicable	y deemed required by r regulator r Permanent as per 3 G7/2013 e Not applicable Any amounts due and payable to Senior s Creditors st INL D No	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	deemed required by regulator Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Not applicable Any amounts due and payable to Senior Creditors Yes	Not applicable Not applicable Any amounts due and payable to Senior Creditors Yes	Not applicable Not applicable Any amounts due and payable to Senior Creditors Yes	e Not applicable e Not applicable d Any amounts due and r payable to Senior s Creditors	Not applicable Not applicable Any amounts due and payable to Senior Creditors Yes	regulator Not applicable Not applicable Any amounts due and payable to Senior Creditors	regulator Not applicable Not applicable Any amounts due and payable to Senior Creditors No	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senio Creditor. Ye:	deemed required by regulator Permanent as per e G7/2013 Not applicable d Any amounts due and payable to Senior S Creditors No	Not applicable Not applicable Any amounts due and payable to Senior	Not applicable Not applicable Any amounts due and payable to Senior Creditors Yes	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

31 October 2016

sclosure template for main features of regulatory capital instruments 1 issuer	IV030A	IV031	IVO32	IVO33	IV034	IVO35	IV036	IV037	IV038	IV039	IV040	
	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 Li
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000100884		ZAG000108051	ZAG00013342		ZAG000134610	ZAG000135526	Unlisted	ZAG000139593		ZAG000139718	
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
Regulatory treatment												
4 Transitional Basel III rules	Tier 2		Tier 2			Tier 2	Tier 2		Tier 2		Tier 2	
Post-transitional Basel III rules	Tier 2 Group and solo	Tier 2 Group and solo	Tier 2 Group and solo	Tier 2 Group and solo	Tier 2 Group and solo	Tier 2 Group and solo	Tier 2 Group and solo	Tier 2 Group and solo	Tier 2 Group and solo	Tier 2 Group and solo	Tier 2 Group and solo	C
Eligible at solo / group / group and solo 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 and solo	Group and solo	Group and
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	Subordinated debt	Subordinated debt	Subordinate
Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	417		810			1 468	32		350		589	
Par value of instrument	350		810			1 468	32		350		589	
Accounting classification	IFRS: Accrual		IFRS: Accrual			IFRS: Accrual	IFRS: Accrual		IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: A
Original date of issuance	26 October 2012	11 March 2013	14 August 2013	11 February 2016	11 February 2016	17 March 2016	22 April 2016	19 October 2016	29-Sep-16	29-Sep-16	29-Sep-16	29-9
Perpetual or dated	Dated		Dated		Dated	Dated	Dated		Dated	Dated	Dated	
3 Original maturity date	31 January 2025	11 March 2025	14 August 2023	11 February 2026	11 February 2026	7 April 2027	22 July 2026	19 October 2026	29-Sep-26	31-Jan-27	29-Sep-26	29-9
4 Issuer call subject to prior supervisory approval	Yes		Yes			Yes	Yes		Yes		Yes	
Optional call date, contingent call dates and redemption amount	31 January 2020		14 August 2018			7 April 2022	22 July 2021	19 October 2021	29-Sep-21		29-Sep-21	29-5
Tax and/or regulatory event	Yes Investment amount	Yes	Yes	Yes	Yes	Yes	Yes	no	Yes	Yes	Yes	
Redemption amount												
	plus interest plus		4000/ - 5	4000/ - 6	4000/ - 6	4000/ - 6	4000/ - 5 - 2 - 2 - 1 1		4000/ - 5	inflation adjusted	4000/ - 6	4000/
	change in price of			100% of principal and			100% of principal and		100% of principal and		100% of principal and	
	replicated bond Every reset date	interest Every reset date	interest	interest	interest Every reset date	interest Every reset date	interest	100% of principal Every reset date	interest Every reset date	interest Every reset date	interest Every reset date	Every rese
5 Subsequent call date, if applicable	thereafter		Every reset date thereafter	Every reset date thereafter	thereafter	thereafter	Every reset date thereafter		thereafter	thereafter	thereafter	there
Coupons / dividends	therealter	tilerealter	tilerearter	therealter	therealter	therealter	tileleaitei	therealter	tilerealter	tilerearter	tilerearter	there
Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Mixed Rate	Floating	Floating	Floating	
Coupon rate and any related index	rioating	riodung	rioding	rioddiig	TIACU	riodilig	rioating	IVIIXEU NULE	rioddiig	riodilig	rioating	
Cooper rate and any related mack	CPI-linked	Jibar + 2.95%	Jibar + 2.95%	Jibar + 4.25%	12.47%	Jibar + 4.65%	Jibar + 4.25%	Libor + 5.5%	Jibar + 4.25%	CPI-linked	J + 4.25%	11
Existence of a dividend stopper	No	No	No		No	No	No	No	No	No	No	
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mand
Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No	No	
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumu
3 Convertible or non-convertible												
	Convertible or write-	Convertible or write-	Convertible or write-			Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-		Convertible or write-	Convertible or
	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,	off as per regul
	at option of regulator		at option of regulator			at option of regulator	at option of regulator		at option of regulator		at option of regulator	at option of regu
4 if convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable			Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	
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	
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 appli
7 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 appli Not appli
Bif convertible, specify instrument type convertible into 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	
Write-down feature	Not applicable	ivot applicable	NOT applicable	посаррисане	ічот арріісаціе	NOT applicable	NOT applicable	Not applicable	ічот аррітсавіе	ічот арріісавіе	Not applicable	Not appi
witte-down feature	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full write-off	Partial or full wri
	as per regulation, at	as per regulation, at	as per regulation, at	as per regulation, at	as per regulation, at	as per regulation, at	as per regulation, at	as per regulation, at	as per regulation, at	as per regulation, at	as per regulation, at	as per regulati
	option of regulator		option of regulator			option of regulator	option of regulator	option of regulator	option of regulator		option of regulator	
If write-down, write-down trigger(s)	PONV as defined by		PONV as defined by			PONV as defined by	PONV as defined by				PONV as defined by	
I mile down, wite down digger(y)	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	reg
If write-down, full or partial	Partial or full, as	Partial or full, as	Partial or full, as	Partial or full, as		Partial or full, as	Partial or full, as	Partial or full, as	Partial or full, as	Partial or full, as	Partial or full, as	Partial or f
	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed requir
	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	reg
If write-down, permanent or temporary	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent a
	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7
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 appl
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)												
		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 Senior	payable to
	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Cre
Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No	No	
Non-compliant transitioned features If yes, specify non-compliant features	No	No	No	No	No	No	No	No	No	No	No	

 $\textbf{Note 1:} Amount \ recognised \ in \ regulatory \ capital \ pre \ phasing \ out \ of \ non-qualifying \ instruments \ and \ minority \ adjustment \ which \ are \ recognised$