Out of the Ordinary®



Investec Bank Limited

Main features disclosure template 31 August 2018







MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 31-Aug-18

	Ordinary share capital	Non-redeemable, non- cumulative, non- participating								
Disclosure template for main features of regulatory capital instruments	and premium	preference shares	IV048U	IV019	IV019A	IV025	IV026	ivo30	IV030A	IV031
1 Issuer										
	Investec Bank Limited Unlisted	Investec Bank Limited ZAE000048393	Investec Bank Limited N/A		Investec Bank Limited ZAG000095779		Investec Bank Limited ZAG000100041		Investec Bank Limited ZAG000100884	Investec Bank Limited ZAG000103722
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument	South Africa		,		South Africa				South Africa	South Africa
Regulatory treatment	Joutin Airica	Jutil Allica	JUUT AITICA	Journanica	Joutin Airica	Journ Amea	Journ Ame	Journanica	Journ Amea	Jutil Allica
Transitional Basel III rules	CET1	AT1	AT1	Tier 2	Tier 2	Tier 2				
5 Post-transitional Basel III rules	CET1	AT1	AT1	. Tier 2	Tier 2	Phased out	Phased out	Tier 2	Tier 2	Tier 2
6 Eligible at solo / group / group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo
7 Instrument type (types to be specified by each jurisdiction)										
	CET1	AT1			Subordinated debt	Subordinated debt	Subordinated debt		Subordinated debt	Subordinated deb
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	13 396	1 534			369				422	50
9 Par value of instrument	13 396	1 534			230			-	350	
10 Accounting classification	IFRS: Equity	IFRS: Equity	IFRS: Equity		IFRS: Accrual				IFRS: Accrual	IFRS: Accrua
11 Original date of issuance	31 March 1969	17 July 2003	22 March 2018		28 May 2012		· · ·		26 October 2012	11 March 2013
12 Perpetual or dated	Perpetual No moturity	Perpertual	Perpetual		Dated				Dated	Dated
13 Original maturity date	No maturity No	No maturity No	No maturity Yes		31 March 2028 Yes	· · ·		· · · · · · · · · · · · · · · · · · ·	31 January 2025 Yes	11 March 2025 Yes
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	22 March 2023		3 April 2023				31 January 2020	11 March 2020
Tax and/or regulatory event	Not applicable	Not applicable	Yes			· · ·		, ,	Yes	
Redemption amount										
				Investment amount	Investment amount			Investment amount	Investment amount	
				plus interest plus	plus interest plus			plus interest plus	plus interest plus	
			100% of principal plus		change in price of		100% of principal plus		change in price of	100% of principal and
	Not applicable	Not applicable	interest	, °,	replicated bond	interest	interest	, <u> </u>	replicated bond	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
	Not applicable	Not applicable	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter
Coupons / dividends										
17 Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating
18 Coupon rate and any related index										
	Not applicable		Jibar + 5.15%		CPI-linked: 2.60%	Jibar + 2.5%	Jibar + 2.45%		CPI-linked: 2.00%	Jibar + 2.95%
19 Existence of a dividend stopper	No	Yes		-	No				No	
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary No		Mandatory No	· · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	Mandatory	Mandatory No
21 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative	Not applicable Non-cumulative	Not applicable Non-cummulative	Non-cumulative		Cumulative	-			No Cumulative	Cumulative
23 Convertible or non-convertible	Non-cumulative	Non-cummulative	Non-cumulative	Culturative	Cumulative	Cumulative	Culturative	Culturative	Culturative	Culturative
				Convertible or write-	Convertible or write-			Convertible or write-	Convertible or write-	Convertible or write
				off as per regulation, at	off as per regulation, at			off as per regulation, at	off as per regulation, at	off as per regulation, at
	Not applicable	Not applicable	Non-convertible		option of regulator	Non-convertible	Non-convertible		option of regulator	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
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
26 if convertible, conversion rate	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
28 if convertible, specify instrument type convertible into	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
30 Write-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-of
			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	Not applicable	Not applicable		option of regulator	
31 If write-down, write-down trigger(s)		Not applicable	PONV as defined by		PONV as defined by			PONV as defined by	PONV as defined by	1 0
in write-down, write-down trigger(s)	Not applicable	Not applicable			regulator		Not applicable		regulator	regulator
	iter applicable		Partial or full, as		Partial or full, as			Partial or full, as	Partial or full, as	Partial or full, as
32 If write-down, full or partial			deemed required by	deemed required by	deemed required by			deemed required by	deemed required by	deemed required by
32 If write-down, full or partial			uccincu icquircu by							regulator
32 If write-down, full or partial	Not applicable	Not applicable	regulator		regulator	Not applicable	Not applicable	e regulator	regulator	
32 If write-down, full or partial 33 If write-down, permanent or temporary			regulator Permanent as per					Permanent as per	Permanent as per	Permanent as per
33 If write-down, permanent or temporary	Not applicable	Not applicable	regulator Permanent as per G7/2013	Not applicable	Not applicable	Not applicable	Not applicable	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013
33 If write-down, permanent or temporary 34 If write-down, description of write-up mechanism			regulator Permanent as per	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Permanent as per G7/2013 Not applicable	Permanent as per G7/2013 Not applicable	Permanent as per G7/2013 Not applicable
33 If write-down, permanent or temporary	Not applicable Not applicable	Not applicable	regulator Permanent as per G7/2013	Not applicable Not applicable Any amounts due and	Permanent as per G7/2013 Not applicable Any amounts due and	Permanent as per G7/2013 Not applicable Any amounts due and	Permanent as per G7/2013 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 Additional Tier 1	Not applicable Not applicable	Permanent as per G7/2013 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	Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Permanent as per G7/2013 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 Additional Tier 1 instruments	Not applicable Not applicable Tier 2 instruments	regulator Permanent as per G7/2013 Not applicable Tier 1 instruments	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	Not applicable Not applicable Any amounts due and payable to Senior Creditors	Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors
 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 Additional Tier 1	Not applicable Not applicable Tier 2 instruments Yes	regulator Permanent as per G7/2013 Not applicable Tier 1 instruments No	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 Senior Creditors	Not applicable Not applicable Any amounts due and payable to Senior Creditors	Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior	Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors
 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 Additional Tier 1 instruments	Not applicable Not applicable Tier 2 instruments	regulator Permanent as per G7/2013 Not applicable Tier 1 instruments No	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	Not applicable Not applicable Any amounts due and payable to Senior Creditors	Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors	Permanent as per G7/2013 Not applicable Any amounts due and payable to Senior Creditors

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments whoch is not allocated per instrument



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 31-Aug-18

033 IV03 ited Investec Bank Limite 342 ZAG00013343 rica South Afrid er 2 Tier solo Group and so lebt Subordinated del 159 10 159 10 16 11 February 200 Yes Yes Yes Yes Yes Yes fter thereafter intereafter thereafter solo No Xey Mandato No No	Investec Bank Limited ZAG000134611 South Africe Tier 2 Group and sold Subordinated deb Subordinated deb Subordinated deb Subordinated deb InfRS: Accrua FRS: Accrua InfRS:	Investec Bank Limited ZAG000135526 South Africa Tier 2 Group and solo Subordinated debt 32 IFRS: Accrual 22 April 2016 Dated 22 July 2026 Yes 22 July 2021 Yes 100% of principal and interest Every reset date thereafter Floating Jibar + 4.25%	Unlisted South Africa Tier 2 Tier 2 Group and solo Subordinated debt 1 481 1 724 IFRS: Accrual 19 October 2016 Dated 19 October 2021 Yes 19 October 2021 Yes 100% of principal and interest Every reset date thereafter Mixed Rate Libor + 5.5%	South Africa Tier 2 Tier 2 Group and solo Subordinated debt 350 350 IFRS: Accrual 23 September 2016 Dated 23 September 2026 Yes 23 September 2021 Yes 100% of principal and interest Every reset date thereafter Floating Jibar + 4.25% No	Investec Bank Limited ZAG000139700 South Africa Tier 2 Group and solo Subordinated debt 1711 119 IFRS: Accrual 29 September 2016 Dated 31 January 2027 Yes 31 January 2022 Yes inflation adjusted 100% of principal and interest Every reset date thereafter Mixed Rate CPI-linked: 2.75% No	ZAG000139718 South Africa Tier 2 Group and solo Subordinated debt 589 IFRS: Accrual 29 September 2016 Dated 29 September 2026 Yes	South Africa Tier 2 Tier 2 Group and solo Subordinated debt 190 IFRS: Accrual 29 September 2016 29 September 2026 Yes 29 September 2021 Yes 100% of principal and interest Every reset date thereafter Mixed Rate 11.97%	ZAG00014070 South Afri Tier Tier Group and so Subordinated de Subordinated de
342 ZAG00013343 rica South Afria er 2 Tier gr 2 Tier rolo Group and so lebt Subordinated del 159 10 159 10 159 10 16 11 February 201 ted Date 026 11 February 202 Yes Yes Yes Yes intere intere late Every reset dal fter thereaft ting Fixe 25% 12.47 No N No N	ZAG000134610 a South Africa 2 Tier 2 2 Tier 3 2 Group and solo 4 Subordinated deb 4 1 461 6 1 462 1 1 463 1 IFRS: Accrua 5 7 April 202: 5 Ye 1 7 April 202: 5 Ye 1 100% of principal and interes 2 Every reset datu 1 Floating 5 Jibar + 4.659 0 No 7 Mandator	ZAG000135526 South Africa Tier 2 Group and solo Subordinated debt 32 IFRS: Accrual 22 April 2016 Dated 22 July 2026 Yes 22 July 2021 Yes 100% of principal and interest Every reset date thereafter Floating Jibar + 4.25%	Unlisted South Africa Tier 2 Tier 2 Group and solo Subordinated debt 1 481 1 724 IFRS: Accrual 19 October 2016 Dated 19 October 2026 Yes 19 October 2021 Yes 100% of principal and interest Every reset date thereafter Mixed Rate Libor + 5.5%	ZAG000139593 South Africa Tier 2 Group and solo Subordinated debt 350 IFRS: Accrual 23 September 2016 23 September 2026 Yes 23 September 2021 Yes 100% of principal and interest Every reset date thereafter Floating Jibar + 4.25% No	ZAG000139700 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 171 119 IFRS: Accrual 29 September 2016 Dated 31 January 2027 Yes 31 January 2022 Yes inflation adjusted 100% of principal and interest Every reset date thereafter Mixed Rate CPI-linked: 2.75%	ZAG000139718 South Africa Tier 2 Group and solo Subordinated debt 589 IFRS: Accrual 29 September 2016 Dated 29 September 2026 Yes 29 September 2021 Yes 100% of principal and interest Every reset date thereafter Floating J + 4.25%	ZAG000139726 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 190 IFRS: Accrual 29 September 2016 Dated 29 September 2026 Yes 29 September 2021 Yes 100% of principal and interest Every reset date thereafter Mixed Rate 11.97%	ZAG0001407 South Afr Tie Group and sc Subordinated de IFRS: Accrr 18 November 20 Dat 18 November 20 Y 18 November 20 Y
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Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments whoch is not allocated per instrument



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 31-Aug-18

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isclosure template for main features of regulatory capital instruments 1 Issuer	IV043	IV044	IV045	IV046	IV04
	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited	Investec Bank Limit
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000140765		ZAG000141805	ZAG000144585	
3 Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Afr
Regulatory treatment					
4 Transitional Basel III rules	Tier 2		Tier 2		
5 Post-transitional Basel III rules	Tier 2		Tier 2	Tier 2	
6 Eligible at solo / group / group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and s
7 Instrument type (types to be specified by each jurisdiction)	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated de
⁸ Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹	150	1 1	1 659		
9 Par value of instrument	150		1 160		
0 Accounting classification	IFRS: Accrual		IFRS: Accrual	IFRS: Accrual	IFRS: Accr
1 Original date of issuance	21 November 2016		31 January 2017	21 June 2017	30 June 20
2 Perpetual or dated	Dated		Dated	Dated	Da
13 Original maturity date	21 November 2026		31 January 2027	21 June 2027	30 June 20
4 Issuer call subject to prior supervisory approval	Yes		Yes		
5 Optional call date, contingent call dates and redemption amount	21 November 2021		31 January 2022		
Tax and/or regulatory event	Yes	,	Yes		
Redemption amount					
			inflation adjusted		
	100% of principal and	100% of principal and	100% of principal and	100% of principal and	100% of principal a
	interest	interest	interest	interest	inter
6 Subsequent call date, if applicable	Every reset date	Every reset date	Every reset date	Every reset date	Every reset d
	thereafter	thereafter	thereafter	thereafter	thereaf
Coupons / dividends					
17 Fixed or floating dividend coupon	Mixed Rate	Floating	Mixed Rate	Floating	Mixed R
18 Coupon rate and any related index					
	12.50%	J + 4.15%	CPI-linked: 2.75%	J + 3.90%	Libor + 4.
19 Existence of a dividend stopper	No		No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory		
21 Existence of step up or other incentive to redeem	No		No		
22 Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumula
23 Convertible or non-convertible			.	.	
	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write-	
		off as per regulation, at			
	option of regulator		option of regulator	option of regulator	
24 if convertible, conversion trigger(s)	Not applicable		Not applicable		
25 if convertible, fully or partially	Not applicable		Not applicable		
26 if convertible, conversion rate	Not applicable		Not applicable		
27 if convertible, mandatory or optional conversion	Not applicable		Not applicable		
18 if convertible, specify instrument type convertible into	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 applica
30 Write-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
	as per regulation, at		as per regulation, at	as per regulation, at	
	option of regulator		option of regulator	option of regulator	
	PONV as defined by				
1 If write-down, write-down trigger(s)			PONV as defined by regulator	PONV as defined by regulator	
22 If write-down, full or partial	regulator Partial or full, as	Partial or full, as	Partial or full, as		
	deemed required by		deemed required by	deemed required by	
	regulator		regulator	regulator	regula
33 If write-down, permanent or temporary	Permanent as per		Permanent as per	Permanent as per	
s in write down, permanent or temporary	G7/2013		G7/2013	G7/2013	
4 If write-down, description of write-up mechanism	Not applicable		Not applicable		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Any amounts due and				
s i ostor in suborantation metaleny in inquitation (specify instrument type inimeulately senior to instrument)	payable to Senior		payable to Senior	payable to Senior	
	Creditors		Creditors	Creditors	
36 Non-compliant transitioned features	No		No		
17 If yes, specify non-compliant features	110	110	110	140	
, a set special new compliant reactions					1

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments whoch is not allocated per instrument