

# **Investec Limited**

Main features disclosure template 31 December 2018







# MAIN FEATURES DISCLOSURE TEMPLATE

### Investec Limited 31-Dec-18

		Non-redeemable, non-										
	Ondiness share social	cumulative, non-										
Disclosure template for main features of regulatory capital instruments	Ordinary share capital and premium	participating preference shares	INLV01	INLV02	INLV03	INLV04	INLV05	INB001	IV019	IV019A	IV025	IV026
1 Issuer	and premium	preference shares	ii4EV01	IIVEVOZ	1142403	INCOO	1142403	1140001	10013	IVOISA	10023	10020
	Investec Limited	Investec Limited	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	ZAG000118647	ZAG000130634	ZAG000133448	ZAG000133455	ZAG000150103	BW 0000001924	ZAG000094442	ZAG000095779	ZAG000099680	ZAG000100041
3 Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa
Regulatory treatment												
4 Transitional Basel III rules	CET1	AT1						Tier 2				
5 Post-transitional Basel III rules	CET1	AT1						Tier 2				
6 Eligible at solo / group / group and solo	Group and solo	Group and solo	Group	Group Subordinated				Group	Group and solo	Group and solo	Group and solo	Group and solo
7 Instrument type (types to be specified by each jurisdiction)	CET1	AT1	AT1	unsecured debt	unsecured debt	unsecured debt		Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	8 688	3 183			94	255	1 251	1 288	152	370	1 000	
9 Par value of instrument	8 688	3 183						1 398	64			
10 Accounting classification	IFRS: Equity	IFRS: Equity						IFRS: Accrual				
11 Original date of issuance	10 December 1925	16 February 2005	12 August 2014	20 October 2015	11-Feb-16		15 March 2018	28-Dec-17				27 September 2012
12 Perpetual or dated	Perpetual	Perpetual	<del></del>	Dated			- 1	Dated				
13 Original maturity date	No maturity	No maturity					-	28-Dec-27		-	· · · · · · · · · · · · · · · · · · ·	27 September 2024
14 Issuer call subject to prior supervisory approval	No	No						Yes				Yes
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable				11-Feb-21		28-Dec-22			<del></del>	
Tax and/or regulatory event	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	yes	Yes	Yes	Yes	Yes
Redemption amount									Investment amount 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	change in price of	change in price of	100% of principal plus	100% of principal plus
	Not applicable	Not applicable	interest	interest	interest	interest	interest	interest	replicated bond	replicated bond	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
	Not applicable	Not applicable	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter
Coupons / dividends												
17 Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Mixed Rate	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%	12.770%	Jibar + 5.15%	Libor + 4%	CPI-linked: 2.60%	CPI-linked: 2.60%	Jibar + 2.5%	Jibar + 2.45%
19 Existence of a dividend stopper	No	Yes	Yes	No	No			No	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	No	No	No	No	No	No	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible												
								Convertible or write-				
									off as per regulation, at			
	Not applicable	Not applicable			Non-convertible			option of regulator	<del></del>			
24 if convertible, conversion trigger(s)	Not applicable	Not applicable	<del> </del>		Not applicable			Not applicable	<del></del>			
25 if convertible, fully or partially	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				
27 if convertible, mandatory or optional conversion	Not applicable	Not applicable	<del>                                     </del>	Not applicable	Not applicable	Not applicable		Not applicable	1	i	· · · · · · · · · · · · · · · · · · ·	
28 if convertible, specify instrument type convertible into	Not applicable	Not applicable			Not applicable		<del></del>	Not applicable Not applicable				
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	пот аррисаріе	пот аррисавіе	Not applicable	Not applicable	Not applicable
white-down reactive			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		
			as per regulation, at	as per regulation, at				as per regulation, at				
	Not applicable	Not applicable	1		option of regulator			option of regulator			Not applicable	Not applicable
31 If write-down, write-down trigger(s)	Not applicable	ног аррисавіе	PONV as defined by					PONV as defined by				Not applicable
ii wite-down, wite-down these (3)	Not applicable	Not applicable		regulator	regulator	regulator		regulator	,	regulator	Not applicable	Not applicable
32 If write-down, full or partial	Пострумность		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		
			deemed required by		deemed required by			deemed required by				
	Not applicable	Not applicable						regulator		regulator	Not applicable	Not applicable
33 If write-down, permanent or temporary	Not applicable	Not applicable	Permanent as per G7/2013		Permanent as per G7/2013			Permanent as per G7/2013		Not applicable	Not applicable	Not applicable
34 If write-down, description of write-up mechanism	Not applicable	Not applicable	+					Not applicable				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)												
				Any amounts due and	Any amounts due and	Any amounts due and		Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and	Any amounts due and
	Additional Tier 1			payable to Senior	payable to Senior	payable to Senior		payable to Senior				1 '
	instruments	Tier 2 instruments	Tier 1 instruments	Creditors st INL	Creditors st INL	1 ' '		Creditors st INL		Creditors		1 ' '
		V								-	-	
36 Non-compliant transitioned features	Not applicable	Yes	i inu	INU	110	110	110	110		140	103	
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	Not applicable	Excludes loss		NO	140	NO	110	140		110	103	
	Not applicable			NO	140	No	, NO	110	Not applicable		163	

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 31-Dec-18

Disclosure template for main features of regulatory capital instruments	IV030	IV030A	IV031	IV033	IV034	IV035	IV036	IV037	IV038	IV039	IV040	IV04
1 Issuer	10050	IVUSUA	10031	17055	17034	17033	10036	10037	10038	17039	10040	100
	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 Limite
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000100553	ZAG000100884	ZAG000103722	ZAG00013342	ZAG000133430		ZAG000135526	Unlisted	ZAG000139593	ZAG000139700	ZAG000139718	ZAG00013972
3 Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Afric						
Regulatory treatment 4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier						
5 Post-transitional Basel III rules	Tier 2		Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier				
6 Eligible at solo / group / group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo		Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and sol
7 Instrument type (types to be specified by each jurisdiction)	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated del						
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	483	423	500	159	101	1 468	32	1 501	350	175	589	19
9 Par value of instrument	324	350	500	159	101	1 468	32	1 724	350	119	589	19
10 Accounting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrua						
11 Original date of issuance	18 October 2012	26 October 2012	11 March 2013	11 February 2016	11 February 2016	17 March 2016	22 April 2016	19 October 2016	23 September 2016	29 September 2016	29 September 2016	29 September 201
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated		Dated	Dated	Dated	Dated	Dated	Date
13 Original maturity date	31 January 2025	31 January 2025	11 March 2025	11 February 2026	11 February 2026		22 July 2026	19 October 2026	23 September 2026	31 January 2027	29 September 2026	29 September 202
14 Issuer call subject to prior supervisory approval	Yes	Yes 2020	Yes	Yes	Yes		Yes	Yes	Yes 2021	Yes 2022	Yes 20.5	Ye.
15 Optional call date, contingent call dates and redemption amount	31 January 2020 Yes	31 January 2020	11 March 2020 Yes	11 February 2021 Yes	11 February 2021 Yes	7 April 2022 Yes	22 July 2021 Yes	19 October 2021 Yes	23 September 2021 Yes	31 January 2022 Yes	29 September 2021 Yes	29 September 202
Tax and/or regulatory event	res	res	res	res	res	Ye						
Redemption amount	Investment amount plus interest plus	Investment amount plus interest plus								inflation adjusted		
	change in price of	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 principal and				
	replicated bond	replicated bond	interest	interest	interest	interest	interest	interest	interest	interest	interest	interes
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				
1	thereafter	thereafter	thereafter	thereafter	thereafter	thereafte						
Coupons / dividends												
17 Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate
18 Coupon rate and any related index	CPI-linked: 2.00%	CPI-linked: 2.00%	Jibar + 2.95%	Jibar + 4.25%	12.47%	Jibar + 4.65%	Jibar + 4.25%	Libor + 5.5%	Jibar + 4.25%	CPI-linked: 2.75%	J + 4.25%	11.97%
19 Existence of a dividend stopper	No	No	No	No	No		No	No	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	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	No	No.
22 Non-cumulative or cumulative 23 Convertible or non-convertible	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative						
	Convertible or write- off as per regulation, at	Convertible or write- off as per regulation, at	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write- off as per regulation, at	Convertible or write-	Convertible or write- off as per regulation, at	Convertible or write-	Convertible or write-	Convertible or write-	Convertible or write
	option of regulator		option of regulator	option of regulator	option of regulator		option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regulation
24 if convertible, conversion trigger(s)	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						
26 if convertible, conversion rate	Not applicable				Mark and Parkita	Mark and Parkets	Not applicable	Not applicable	Not applicable		Mark and Parkets	
		Not applicable	ivot applicable	Not applicable	ivot applicable	Not applicable	Not applicable	Not applicable				
27 if convertible, mandatory or optional conversion	Not applicable	Not applicable Not applicable	Not applicable  Not applicable	Not applicable Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable  Not applicable	Not applicable	Not applicable Not applicable
	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable						
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				
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 Partial or full write-off	Not applicable Not applicable Not applicable Partial or full write-off	Not applicable Not applicable Not applicable Partial or full write-off	Not applicable Not applicable Not applicable Partial or full write-off	Not applicable Not applicable Not applicable Partial or full write-off	Not applicable Not applicable Not applicable Partial or full write-off	Not applicable Not applicable Not applicable Partial or full write-off	Not applicable Not applicable Not applicable Partial or full write-off	Not applicable Not applicable Not applicable Partial or full write-off	Not applicable Not applicable Not applicable Partial or full write-off	Not applicable Not applicable Not applicable Partial or full write-off	Not applicable Not applicable Not applicable Partial or full write-of
28 if convertible, specify instrument type convertible into 29 if convertible, specify issuer of instrument it converts into	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	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 Partial or full write-off as per regulation, at	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	Not applicable Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	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 Partial or full write-off as per regulation, at	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at	Not applicable Not applicable Not applicable Partial or full write-of as per regulation, at
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 Partial or full write-off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write-off as per regulation, at option of regulator	Not applicable Not applicable Not applicable Partial or full write-of as per regulation, a' option of regulator
28 if convertible, specify instrument type convertible into 29 if convertible, specify issuer of instrument it converts into	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 Partial or full write-off as per regulation, at option of regulator PONV as defined by	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 Partial or full write-off as per regulation, at option of regulator PONV as defined by	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 Partial or full write-off as per regulation, at option of regulator PONV as defined by	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 Partial or full write-off as per regulation, at option of regulator PONV as defined by	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 Partial or full write-off as per regulation, at option of regulator PONV as defined by	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 Partial or full write-of as per regulation, at option of regulator PONV as defined by
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	Not 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 Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not 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 Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not 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 Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not 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 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 Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator	Not 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 Partial or full write-of as per regulation, a' option of regulato PONV as defined by regulato
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	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 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 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 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 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 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 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 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 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 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 Not applicable Not applicable Partial or full write-of as per regulation, ai option of regulator PONV as defined by regulator Partial or full, as
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 Partial or full write-off as per regulation, at option of regulator PONV as defined by regulator Partial or full, as deemed required by	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	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	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	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	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	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	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	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	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	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	Not applicable Not applicable Not applicable Partial or full write-of as per regulation, ai option of regulatio PONV as defined by regulator Partial or full, as deemed required by
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	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	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	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	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 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 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 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 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 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 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 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 Not applicable Not applicable Not applicable Partial or full write-of as per regulation, ai option of regulation PONV as defined by regulator full, as deemed required by regulator
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 Permanent as per	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	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	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 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	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	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	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	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	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	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	Not applicable Not applicable Not applicable Not applicable Partial or full write-of as per regulation, al option of regulator PONV as defined by regulator Partial or full, as deemed required by regulator
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# MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited 31-Dec-18

Disc	closure template for main features of regulatory capital instruments	IV042	IV043	IV044	IV045	IV046	IV047	IV049
1	Issuer							
_		Investec Bank Limited				Investec Bank Limited		
	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000140708	ZAG000140765	ZAG000141797	ZAG000141805	ZAG000144585	Unlisted	Unlisted
	Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa
	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Post-transitional Basel III rules	Tier 2	Tier 2					
_	Eligible at solo / group / group and solo	Group and solo	Group and solo			Group and solo		
	Instrument type (types to be specified by each jurisdiction)	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	50	150	240	1 699	1 200	1 360	832
	Par value of instrument	50	150	240	1 160	1 200	1 517	783
10	Accounting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual		
11	Original date of issuance	18 November 2016	21 November 2016	31 January 2017	31 January 2017	21 June 2017	30 June 2017	30 June 2017
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	18 November 2026	21 November 2026	31 January 2027	31 January 2027	21 June 2027	30 June 2022	30 June 2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	18 November 2021	21 November 2021	31 January 2022	31 January 2022	21 June 2022	30 June 2027	30 June 2027
	Tax and/or regulatory event	Yes	Yes	Yes	Yes	Yes	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 and	100% of principal and	100% of principal and
		interest	interest	interest	interest	interest	interest	interest
16	Subsequent call date, if applicable	Every reset date	Every reset date	'	'	Every reset date		
		thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter
	Coupons / dividends							
	Fixed or floating dividend coupon	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Mixed Rate
	Coupon rate and any related index	J + 4.25%	12.50%	J + 4.15%	CPI-linked: 2.75%	J + 3.90%	Libor + 4.5%	
	Existence of a dividend stopper	No	No	No		No		
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	
	Existence of step up or other incentive to redeem	No Cumulative	No Cumulative			No Cumulative		
	Non-cumulative or cumulative Convertible or non-convertible	Cultulative	Cumulative	Culliulative	Cullidiative	Cullidiative	Cumulative	Culliulative
23	Convertible of non-convertible	Convertible or write-	Convertible or write-	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		
		option of regulator	option of regulator	option of regulator	option of regulator	option of regulator		
24	if convertible, conversion trigger(s)	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		
	if convertible, conversion rate	Not applicable	Not applicable			Not applicable		
	if convertible, mandatory or optional conversion	Not applicable	Not applicable			Not applicable		
	if convertible, specify instrument type convertible into	Not applicable	Not applicable			Not applicable		
	if convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Write-down feature	Partial or full write-off		Partial or full write-off		Partial or full write-off		
		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
		option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator
31	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	PONV as defined by	PONV as defined by
		regulator	regulator	regulator	regulator	regulator	regulator	regulator
32	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
		deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by
		regulator	regulator	regulator	regulator	regulator	regulator	regulator
	If write-down, permanent or temporary	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per		Permanent as per
33		G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013
33			Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
34	If write-down, description of write-up mechanism	Not applicable			I	I	I	
34	If write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)							
34		Any amounts due and						
34		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
34 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Any amounts due and payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors
34 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Any amounts due and payable to Senior	payable to Senior	payable to Senior	payable to Senior Creditors	payable to Senior	payable to Senior Creditors	payable to Senior Creditors
34 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Any amounts due and payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors	payable to Senior Creditors
34 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Any amounts due and payable to Senior Creditors	payable to Senior Creditors No	payable to Senior Creditors No	payable to Senior Creditors No	payable to Senior Creditors	payable to Senior Creditors No	payable to Senior Creditors No

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