

Investec Limited

Main features disclosure template 31 March 2018







MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited 31-Mar-18

		Non-redeemable, non- cumulative, non-											
	Ordinary share capital	participating											
closure template for main features of regulatory capital instruments	and premium	preference shares	INLV01	INLV02	INLV03	INLV04	INLV05	INB001	IV08	IVO	1V019	IV019A	IV0
Issuer													
	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	Investec Bank Limit
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000081949	ZAE000063814			ZAG000133448		ZAG000150103	BW 000001924				ZAG000095779	
Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Afr
Regulatory treatment													
Transitional Basel III rules	CET1	AT1			Tier 2		AT1	Tier 2				Tier 2	Tie
Post-transitional Basel III rules	CET1	AT1			Tier 2		AT1	Tier 2		Phased ou	-	Tier 2	Phased
Eligible at solo / group / group and solo	Group and solo	Group and solo	Group		Group		Group	Group		Group and solo		Group and solo	Group and s
Instrument type (types to be specified by each jurisdiction)	0574			Subordinated	Subordinated	I I		61	Subordinated		1	Subordinated debt	
	CET1	AT1			unsecured debt		AT1	Subordinated debt	unsecured debt	unsecured deb			Subordinated d
Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	8 168	3 183			94	255	350	1 013			-	368	
Par value of instrument	8 168				94		350				-	230	
Accounting classification	IFRS: Equity	IFRS: Equity			IFRS: Accrual		IFRS: Equity	IFRS: Accrual	IFRS: Accrual	IFRS: Accrua		IFRS: Accrual	IFRS: Acc
Original date of issuance	10 December 1925	16 February 2005			11-Feb-16		15 March 2018	28-Dec-17	30 April 2008	30 April 2008		28 May 2012	· ·
Perpetual or dated	Perpetual	Perpetual		Dated	Dated		Perpetual	Dated	- 1	Perpetua		Dated	D
Original maturity date	No maturity	No maturity	·		11-Feb-26		No matuirty	28-Dec-27		No maturity		31 March 2028	12 September 2
ssuer call subject to prior supervisory approval	No.	No.			Yes		Yes	Yes				Yes	126
ptional call date, contingent call dates and redemption amount	Not applicable	Not applicable			11-Feb-21		22 March 2023	28-Dec-22				3 April 2023	·
ax and/or regulatory event	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	yes	Yes	Yes	s Yes	Yes	
Redemption amount													
											Investment amount	Investment amount	
											plus interest plus	plus interest plus	
			100% of principal plus			100% of principal plus						change in price of	
	Not applicable	Not applicable		interest	interest		interest	interest		interes		replicated bond	inte
ubsequent call date, if applicable			Every reset date		Every reset date		Every reset date	Every reset date				Every reset date	Every reset of
	Not applicable	Not applicable	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafte	r thereafter	thereafter	therea
oupons / dividends													
xed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Mixed Rate	Fixed	Floating	Floating	Floating	Float
pupon rate and any related index													
	Not applicable				Jibar + 4.35%		Jibar + 5.15%	Libor + 4%		Jibar + 3.75%		CPI-linked: 2.60%	Jibar + 2.
xistence of a dividend stopper	No	Yes		No	No		Yes	No	110		110	No	
ully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary			Mandatory	-	Fully discretionary	Mandatory		Mandator	, ,	Mandatory	Manda
xistence of step up or other incentive to redeem	Not applicable	Not applicable		No	No		No	No	100			No	
lon-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	e Cumulative	Cumulative	Cumula
onvertible or non-convertible								C			Camarakible an amika	C	
								Convertible or write-			Convertible or write-		
								off as per regulation, at			off as per regulation, at		.
	Not applicable	Not applicable			Non-convertible		Non-convertible					option of regulator	Non-convert
convertible, conversion trigger(s)	Not applicable	Not applicable			Not applicable		Not applicable	Not applicable		Not applicable		Not applicable	Not applica
f convertible, fully or partially	Not applicable	Not applicable		Not applicable	Not applicable		Not applicable	Not applicable		Not applicable		Not applicable	Not applica
f convertible, conversion rate	Not applicable	Not applicable			Not applicable		Not applicable	Not applicable		Not applicable		Not applicable	Not applica
convertible, mandatory or optional conversion	Not applicable	Not applicable			Not applicable		Not applicable	Not applicable		Not applicable		Not applicable	Not applica
convertible, specify instrument type convertible into	Not applicable	Not applicable		Not applicable	Not applicable		Not applicable	Not applicable		Not applicable		Not applicable	Not applica
convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applic
/rite-down feature			Dartial or full write off	Partial or full write-off	Dartial or full write off	Partial or full write-off	Partial or full write-off	Dartial or full write off			Partial or full write-off	Partial or full write off	
						I I					1		
			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		option of regulator	option of regulator		Not applicable		option of regulator	Not application
f write-down, write-down trigger(s)			PONV as defined by	·	PONV as defined by	1	PONV as defined by				PONV as defined by	PONV as defined by	
Constant desired Edition and additional to the Constant and Constant a	Not applicable	Not applicable	regulator Partial or full, as		regulator Partial or full, as		regulator Partial or full, as	regulator Partial or full, as		Not applicable	regulator Partial or full, as	regulator Partial or full, as	Not applica
write-down, full or partial											1 ' 1	·	
	Not south to	Not!:!	deemed required by		deemed required by		deemed required by	deemed required by		Net!:- !!	deemed required by	deemed required by	M-4 P
	Not applicable	Not applicable	regulator Permanent as per	regulator	regulator	regulator	regulator	regulator	Not applicable	Not applicable	e regulator	regulator	Not applic
write-down, permanent or temporary			1	Permanent as per	Permanent as per		Permanent as per	Permanent as per					
	Not applicable	Not applicable					G7/2013					Not applicable	
write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applic
osition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)				Any amounts due	Any amounts due	Any amounts due said		Any amounts due	Any amounts due	Any amounts due	Any amounts due said	Any amounts due sad	Any amounts due
	A didital 1			1 '		Any amounts due and		•	'	· •	Any amounts due and		· '
	Additional Tier 1	T		payable to Senior			<u> </u>	payable to Senior				payable to Senior	
	instruments	Tier 2 instruments		Creditors st INL	Creditors st INL		Tier 1 instruments	Creditors st INL		Creditors		Creditors	Credi
	Not applicable	Yes	l No	No	No	No	No	No	Yes	Yes	s No	No	
	Not applicable												
on-compliant transitioned features yes, specify non-compliant features	ног аррисавие	Excludes loss											
	Not applicable			Not applicable	Not applicable	Not applicable	Not applicable		Incentive to redeem		n Not applicable		No PONV in cont

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

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sure template for main features of regulatory capital instruments	IV026	IV030	IV030A	IVO31	IVO32	IVO33	IVO34	IVO35	IV036	IV037	7 IV038	IV039	
suer	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	d Investec Bank Limited	Investec Bank Limited	Investec Bank
nique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000100041	ZAG000100553					ZAG000133430					ZAG000139700	
overning law(s) of the instrument	South Africa	South Africa					South Africa					South Africa	
egulatory treatment													
ransitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	2 Tier 2	Tier 2	
ost-transitional Basel III rules	Phased out	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	2 Tier 2	Tier 2	
ligible 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	o Group and solo	Group and solo	Grou
strument 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	t Subordinated debt	Subordinated debt	Subordir
mount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	750	444	420	500	810	159	101	1 468	32	1 182	2 350	166	
ar value of instrument	750	324	350				101	1 468	32			119	
ccounting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrua	IFRS: Accrual	IFRS: Accrual	IF
riginal date of issuance	27 September 2012	18 October 2012	26 October 2012	11 March 2013	14 August 2013	11 February 2016	11 February 2016	17 March 2016	22 April 2016	19 October 2016	6 23 September 2016	29 September 2016	29 Septe
erpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	d Dated	Dated	
riginal maturity date	27 September 2024	31 January 2025	31 January 2025	11 March 2025	14 August 2023	11 February 2026	11 February 2026	7 April 2027	22 July 2026	19 October 2026	6 23 September 2026	31 January 2027	29 Septe
suer call subject to prior supervisory approval	Yes	Yes					Yes					Yes	
ptional call date, contingent call dates and redemption amount	27 September 2019	31 January 2020	31 January 2020	11 March 2020	14 August 2018	11 February 2021	11 February 2021	7 April 2022	22 July 2021	19 October 2021	1 23 September 2021	31 January 2022	29 Septe
ax and/or regulatory event	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	s Yes	Yes	
edemption amount	100% of principal plus	Investment amount plus interest plus change in price of	plus interest plus		100% of principal and	d 100% of principal and	inflation adjusted 100% of principal and	100% of p					
	interest	replicated bond	replicated bond	interest	t interest	interest							
bsequent call date, if applicable	Every reset date	Every reset date		Every reset date	e Every reset date	Every reset date	Evei						
oupons / dividends	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	
xed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Mixed Rate	e Floating	Mixed Rate	
oupon rate and any related index	Jibar + 2.45%	CPI-linked: 2.00%	CPI-linked: 2.00%	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: 2.75%	
xistence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	o No	No	
ully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	y Mandatory	Mandatory	
distence of step up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No	o No	No	
on-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	e Cumulative	Cumulative	
nvertible 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 write-	Convertible or write-	Convertible or write-	Converti
		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	off as per regulation, at	off as per regulation, at	off as per regulation, at	off as per regulation, at	t off as per regulation, at	off as per regulation, at	off as per re
	Non-convertible	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	r option of regulator	option of regulator	option
convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	No
convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	No
convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	No
convertible, mandatory or optional conversion	Not applicable	Not applicable					Not applicable	Not applicable		Not applicable	e Not applicable	Not applicable	N-
convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable		Not applicable	e Not applicable	Not applicable	No
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	e Not applicable	Not applicable	N-
rite-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	f Partial or full write-off	Partial or full write-off	Partial or
		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	t as per regulation, at	as per regulation, at	as per i
	Not applicable	option of regulator		option of regulator	r option of regulator	option of regulator	option						
write-down, write-down trigger(s)		PONV as defined by			PONV as defined by	y PONV as defined by	PONV as defined by	PONV a					
	Not applicable	regulator			regulator		regulator	regulator	regulator	regulator		regulator	
write-down, full or partial		Partial or full, as			·		Partial or full, as				1 ' 1	Partial or full, as	Part
		deemed required by		1 ' '			deemed required by					deemed required by	deemed
	Not applicable	regulator		regulator		regulator							
write-down, permanent or temporary		Permanent as per		Permanent as per	Permanent as per		Permanent as per	Permanent as per	1 ' 1	Permanent as per		Permanent as per	Perma
	Not applicable	G7/2013					G7/2013						
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	e Not applicable	Not applicable	No
osition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			l	l	l	ll		l, .	.				١.
											d Any amounts due and		
	payable to Senior	payable to Senior	1 ' '				payable to Senior					payable to Senior	payat
	Creditors	Creditors	i				Creditors	Creditors		Creditors		Creditors	
		No	l No	No	No	l No	No	l No	l No	No	ol Nol	No	I
on-compliant transitioned features yes, specify non-compliant features	Yes	INU	INU	140	140	110	140		.10	140	140		

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments and minority adjustment which are no



MAIN FEATURES DISCLOSURE TEMPLATE

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Drique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo / group / group and solo Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument Accounting classification Driginal date of issuance Perpetual or dated Driginal maturity date Susuer call subject to prior supervisory approval Dptional call date, contingent call dates and redemption amount Tax and/or regulatory event Redemption amount Subsequent call date, if applicable Coupons / dividends Fixed or floating dividend coupon	Investec Bank Limited ZAG000139726 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 190 IFRS: Accrual 29 September 2026 Yes 29 September 2025 Yes 100% of principal and interest Every reset date thereafter	ZAG000140708 South Africa Tier 2 Group and solo Subordinated debt 50 IFRS: Accrual 18 November 2016 Dated 18 November 2026 Yes 18 November 2021	ZAG000140765 South Africa Tier 2 Group and solo Subordinated debt 150 150 1FRS: Accrual 21 November 2016 Dated 21 November 2026 Yes 21 November 2021 Yes	Investec Bank Limited ZAG000141797 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 240 IFRS: Accrual 31 January 2017 Yes 31 January 2022 Yes 100% of principal and interest	Investec Bank Limited ZAG000141805 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 1 603 1 160 IFRS: Accrual 31 January 2017 Yes 31 January 2022 Yes inflation adjusted 10% of principal and interest Every reset date	ZAG000144585 South Africa Tier 2 Group and solo Subordinated debt 1 200 1 200 IFRS: Accrual 21 June 2017 Dated 21 June 2027 Yes 21 June 2022 Yes 100% of principal and interest	Unlis South Afi Tit Group and s Subordinated d 1 (1 (1 (1 (1 (1 (1 (2 (3 (3 (3 (3 (3 (3 (3 (3 (3 (3
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument Regulatory treatment Transitional Basel III rules Cligible at solo / group / group and solo Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date ssuer call subject to prior supervisory approval Dottonal call date, contingent call dates and redemption amount Tax and/or regulatory event Redemption amount Subsequent call date, if applicable Coupons / dividends	ZAG000139726 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 190 190 IFRS: Accrual 29 September 2026 Yes 29 September 2025 Yes 100% of principal and interest Every reset date thereafter	ZAG000140708 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 50 IFRS: Accrual 18 November 2016 Dated 18 November 2026 Yes 18 November 2021 Yes	ZAG000140765 South Africa Tier 2 Fier 2 Group and solo Subordinated debt 150 IFRS: Accrual 21 November 2016 Dated 21 November 2026 Yes 21 November 2021 Yes	ZAG000141797 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 240 IFRS: Accrual 31 January 2017 Dated 31 January 2027 Yes 31 January 2022 Yes	ZAG000141805 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 1 1603 1 160 IFRS: Accrual 31 January 2017 Dated 31 January 2027 Yes 31 January 2022 Yes inflation adjusted 100% of principal and interest Every reset date	ZAG000144585 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 1 200 1 200 IFRS: Accrual 21 June 2017 Dated 21 June 2027 Yes 21 June 2022 Yes 100% of principal and interest Every reset date	Unli South A Ti Tr Group and Subordinated of 1 1 1 1FRS: Acc 30 June 2 30 June 2 100% of principal inte
Governing law(s) of the instrument Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo / group / group and solo Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument Accounting classification Driginal date of issuance Perpetual or dated Driginal maturity date Susue call subject to prior supervisory approval Doptional call date, contingent call dates and redemption amount Redemption amount Subsequent call date, if applicable Coupons / dividends	ZAG000139726 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 190 190 IFRS: Accrual 29 September 2026 Yes 29 September 2025 Yes 100% of principal and interest Every reset date thereafter	ZAG000140708 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 50 IFRS: Accrual 18 November 2016 Dated 18 November 2026 Yes 18 November 2021 Yes	ZAG000140765 South Africa Tier 2 Fier 2 Group and solo Subordinated debt 150 IFRS: Accrual 21 November 2016 Dated 21 November 2026 Yes 21 November 2021 Yes	ZAG000141797 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 240 IFRS: Accrual 31 January 2017 Dated 31 January 2027 Yes 31 January 2022 Yes	ZAG000141805 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 1 1603 1 160 IFRS: Accrual 31 January 2017 Dated 31 January 2027 Yes 31 January 2022 Yes inflation adjusted 100% of principal and interest Every reset date	ZAG000144585 South Africa Tier 2 Tier 2 Group and solo Subordinated debt 1 200 1 200 IFRS: Accrual 21 June 2017 Dated 21 June 2027 Yes 21 June 2022 Yes 100% of principal and interest Every reset date	Unli South A T T Group and Subordinated 1 1 IFRS: Act 30 June 2 30 June 2 100% of principal inte Every reset
Governing law(s) of the instrument Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo / group / group and solo Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument Accounting classification Driginal date of issuance Perpetual or dated Driginal maturity date Susue call subject to prior supervisory approval Doptional call date, contingent call dates and redemption amount Redemption amount Subsequent call date, if applicable Coupons / dividends	South Africa Tier 2 Tier 2 Group and solo Subordinated debt 190 IFRS: Accrual 29 September 2026 Yes 29 September 2021 Yes 100% of principal and interest Every reset date thereafter	South Africa Tire 2 Tier 2 Group and solo Subordinated debt 50 IFRS: Accrual 18 November 2016 Dated 18 November 2021 Yes 18 November 2021 Yes	South Africa Tire 2 Tier 2 Group and solo Subordinated debt 150 150 IFRS: Accrual 21 November 2016 21 November 2026 Yes 21 November 2021 Yes 100% of principal and interest Every reset date	South Africa Tier 2 Tier 2 Group and solo Subordinated debt 24(1FRS: Accrual 31 January 2017 Dated 31 January 2022 Yes 31 January 2022 100% of principal and interest Every reset date	South Africa Tier 2 Tier 2 Group and solo Subordinated debt 1 603 1 160 IFRS: Accrual 31 January 2017 Dated 31 January 2022 Yes 31 January 2022 Yes inflation adjusted 100% of principal and interest Every reset date	South Africa Tire 2 Tier 2 Group and solo Subordinated debt 1 200 1 200 IFRS: Accrual 21 June 2017 Dated 21 June 2027 Yes 21 June 2022 Yes 100% of principal and interest Every reset date	South A T T Group and Subordinated 1 11 IFRS: Acc 30 June 2 30 June 2 100% of principal inte
Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo / group / group and solo Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument Accounting classification Driginal date of issuance Perpetual or dated Driginal maturity date Suer call subject to prior supervisory approval Dottonal call date, contingent call dates and redemption amount Fax and/or regulatory event Redemption amount Subsequent call date, if applicable Coupons / dividends	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	Tier 2 Tier 2 Group and solo Subordinated debt 50 50 IFRS: Accrual 18 November 2016 Dated 18 November 2021 Yes 18 November 2021 Yes	Tier 2 Tier 2 Group and solo Subordinated debt 150 150 IFRS: Accrual 21 November 2016 Dated 21 November 2021 Yes 21 November 2021 Yes	Tier 2 Tier 2 Group and solo Subordinated debt 24C 244 IFRS: Accrual 31 January 2017 Dated 31 January 2022 Yes 31 January 2022 Yes 100% of principal and interest Every reset date	Tier 2 Tier 2 Group and solo Subordinated debt 1 603 1 160 IFRS: Accrual 31 January 2017 Dated 31 January 2022 Yes inflation adjusted 100% of principal and interest Every reset date	Tier 2 Tier 2 Group and solo Subordinated debt 1 200 1 200 IFRS: Accrual 21 June 2017 Dated 21 June 2027 Yes 21 June 2022 Yes 100% of principal and interest Every reset date	Group and Subordinated Subordinated IFRS: Ac 30 June C 30 June 100% of principa int Every reset
Transitional Basel III rules Post-transitional Basel III rules Eligible at solo / group / group and solo Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Susuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Fax and/or regulatory event Redemption amount Subsequent call date, if applicable Coupons / dividends	Tier 2 Group and solo Subordinated debt 190 190 IFRS: Accrual 29 September 2026 29 September 2026 Yes 29 September 2021 Yes 100% of principal and interest Every reset date thereafter	Tier 2 Group and solo Subordinated debt 50 50 IFRS: Accrual 18 November 2016 Yes 18 November 2021 Yes 100% of principal and interest Every reset date	Tier 2 Group and solo Subordinated debt 150 150 IFRS: Accrual 21 November 2016 Dated 21 November 2020 Yes 21 November 2021 Yes	Tier 2 Group and solo Subordinated debt 240 240 IFRS: Accrual 31 January 2027 Pes 31 January 2022 Yes 100% of principal and interest Every reset date	Tier 2 Group and solo Subordinated debt 1 603 1 160 IFRS: Accrual 31 January 2017 Dated 31 January 2027 Yes 31 January 2022 Yes inflation adjusted 100% of principal and interest Every reset date	Tier 2 Group and solo Subordinated debt 1 200 1 200 IFRS: Accrual 21 June 2017 Dated 21 June 2027 Yes 21 June 2022 Yes 100% of principal and interest Every reset date	Group and Subordinated 1 1 1 1FRS: Ac 30 June 30 June 30 June 100% of principal int Every reset
Post-transitional Basel III rules Eligible at solo / group / group and solo Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Sisuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Fax and/or regulatory event Redemption amount Subsequent call date, if applicable Coupons / dividends	Tier 2 Group and solo Subordinated debt 190 190 IFRS: Accrual 29 September 2026 29 September 2026 Yes 29 September 2021 Yes 100% of principal and interest Every reset date thereafter	Tier 2 Group and solo Subordinated debt 50 50 IFRS: Accrual 18 November 2016 Yes 18 November 2021 Yes 100% of principal and interest Every reset date	Tier 2 Group and solo Subordinated debt 150 150 IFRS: Accrual 21 November 2016 Dated 21 November 2020 Yes 21 November 2021 Yes	Tier 2 Group and solo Subordinated debt 240 240 IFRS: Accrual 31 January 2027 Pes 31 January 2022 Yes 100% of principal and interest Every reset date	Tier 2 Group and solo Subordinated debt 1 603 1 160 IFRS: Accrual 31 January 2017 Dated 31 January 2027 Yes 31 January 2022 Yes inflation adjusted 100% of principal and interest Every reset date	Tier 2 Group and solo Subordinated debt 1 200 1 200 IFRS: Accrual 21 June 2017 Dated 21 June 2027 Yes 21 June 2022 Yes 100% of principal and interest Every reset date	Group and Subordinated 1 1 1 1FRS: Ac 30 June 30 June 30 June 100% of principal int Every reset
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Subsequent call date, if applicable Coupons / dividends	100% of principal and interest Every reset date thereafter	100% of principal and interest Every reset date	100% of principal and interest Every reset date	100% of principal and interest Every reset date	inflation adjusted 100% of principal and interest Every reset date	100% of principal and interest Every reset date	int Every reset
Subsequent call date, if applicable Coupons / dividends	interest Every reset date thereafter	interest Every reset date	interest Every reset date	interest Every reset date	100% of principal and interest Every reset date	interest Every reset date	int Every reset
Coupons / dividends	interest Every reset date thereafter	interest Every reset date	interest Every reset date	interest Every reset date	100% of principal and interest Every reset date	interest Every reset date	int Every reset
Coupons / dividends	interest Every reset date thereafter	interest Every reset date	interest Every reset date	interest Every reset date	100% of principal and interest Every reset date	interest Every reset date	int Every reset
Coupons / dividends	interest Every reset date thereafter	interest Every reset date	interest Every reset date	interest Every reset date	interest Every reset date	interest Every reset date	int Every reset
Coupons / dividends	Every reset date thereafter	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset
Coupons / dividends	thereafter	,	'		1 '	'	· '
		thereafter	thereafter	thoroafter	thoroafter.	thorooftor	thore
			thereafter	therealter	therealter	therealter	tilele
ixed or floating dividend coupon							
	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Floating	Mixed
Coupon rate and any related index							
	11.97%	J + 4.25%	12.50%			J + 3.90%	Libor +
Existence of a dividend stopper	No		No				
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory			Manda
Existence of step up or other incentive to redeem	No	No	No				
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumu
Convertible or non-convertible							
	Convertible or write-	Convertible or write-	Convertible or write-		I .		
	off as per regulation, at				off as per regulation, at		
	option of regulator	option of regulator	option of regulator			option of regulator	
f convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable			Not applicable	Not appli
f convertible, fully or partially	Not applicable	Not applicable	Not applicable			Not applicable	Not appli
f convertible, conversion rate	Not applicable	Not applicable	Not applicable				
f convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable				
f convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable				
f convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not appli
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 writ
	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
	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regi
f 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 defin
	regulator	regulator	regulator	regulator	regulator	regulator	regu
f 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 f
	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	regi
f write-down, permanent or temporary	Permanent as per	Permanent as per	Permanent as per			Permanent as per	Permanent
to the Appendix of the Company	G7/2013	G7/2013	G7/2013			G7/2013	
f write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	oc applicable	sc applicable	эс орржавис	эс орржийн	sc applicable	эс оррасовіс	с. сррг
the state of the s	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 du
	payable to Senior	payable to Senior	payable to Senior			payable to Senior	payable to S
	Creditors	Creditors	Creditors		1 ' '	Creditors	Cre
Non-compliant transitioned features	No						
f yes, specify non-compliant features	INU	INU	INO	INC	, NO	INU	
yes, specify non-compilate reacures							

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments and minority adjustment which are no