

Investec Limited

Composition of capital disclosure template 31 March 2019







COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

Name of bank / controlling company Period ended Amount Investec Limited 31-Mar-19 Rm

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 June 2013 to 1 January 2019)		Amounts subject to pre-Basel I treatmen
Common Equity Tier 1 capital: instruments and reserves		treatme
1		
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	8,596	
2 Retained earnings	30,240	
3 Accumulated other comprehensive income (and other reserves)	1,354	
4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
Public sector capital injections grandfathered until 1 January 2018 5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	_	
6 Common Equity Tier 1 capital before regulatory adjustments	40,190	
Common Equity Tier 1 capital: regulatory adjustments	19,200	
7 Prudential valuation adjustment	8	
8 Goodwill (net of related tax liability)	211	
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)	418	
10		
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	- (024)	
1.1 Cash flow hedge reserve 1.2 Shortfall of provisions to expected losses	(931)	
23 Securitisation gain on sale		
14 Gains and losses due to changes in own credit risk on fair valued liabilities	24	
5 Defined benefit pension fund	-	
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
17 Reciprocal cross-holdings in common equity	-	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net		
of eligible short positions, where the bank does not won more than 10% of the issued share capital (amount above 10%		
threshold)	-	
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory		
consolidation, net of eligible short positions (amount above 10% threshold)	2,138	
0 Mortgage servicing rights (amount above 10% threshold)	-	
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	- 472	
22 Amount exceeding 15% threshold 23 of which: significant investments in the common stock of financials	172	
23 of which: Significant investments in the common stock of financials 24 of which: mortgage servicing rights		
25 of which: deferred tax assets arising from temporary differences		
National specific regulatory adjustments	-	
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III		
TREATMENT	-	
OF WHICH:		
OF WHICH: [INSERT NAME OF ADJUSTMENT]	-	
27		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 Capital (CET1)	2,040	
Additional Tier 1 capital: instruments	38,150	
30 Directly issues Additional Tier 1 instruments plus related stock surplus	900	
of which: classified as equity under applicable accounting standards	900	
32 of which: classified as liabilities under applicable accounting standards	-	
33 Directly issued capital instruments subject to phase out from Additional Tier 1	955	
Additional Tier 1 instruments (and CET1 instruments not included in line 5) issued by subsidiaries and held by third parties		
(amount allowed in group AT1)	577	
of which: instruments issued by subsidiaries subject to phase out	382	
36 Additional Tier 1 capital before regulatory adjustments	2,432	
Additional Tier 1 capital: regulatory adjustments		
37 Instruments in own Additional Tier 1 instruments	-	
Reciprocal cross-holdings in Additional Tier 1 instruments to the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net	-	
of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity (amount		
above 10% threshold)	_	
10 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory	-	
consolidation (net of eligible short positions)	_	
11 National specific regulatory adjustments	-	
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III		
TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: [INSERT NAME OF ADJUSTMENT]	-	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
Total regulatory adjustments to Additional Tier 1 capital	-	
44 Additional Tier 1 capital (AT1)	2,432	
15 Tier 1 capital (T1 = CET1 + AT1)	40,582	



A	ier	2 capital and provisions	
Ag Text Instruments (and CET1 and AT1 instruments not included in lines 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	6 [Directly issued qualifying Tier 2 instruments plus related stock surplus	1,939
(annunt allowed in group Tier 2) 10,31 1	7 [Directly issued capital instruments subject to phase out from Tier 2	-
49 of which: instruments issued by subsidiaries subject to phase out 5.1 Tier 2 capital before regulatory adjustments 13,11 Tier 2 capital before regulatory adjustments 5.2 Investments in own Tier 2 instruments 5.2 Investments in own Tier 2 instruments 5.3 Reciprocal ross-holdings in Tier 2 instruments 5.4 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity (amount above 10% threshold) 5.5 Ignificant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 5. Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 5. Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 5. Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 5. Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 5. Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 5. Significant investments in the capital of Danking financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 5. Of Whitch: (Insurance Annual State St	8 7	Tier 2 instruments (and CET1 and AT1 instruments not included in lines 5 or 34) issued by subsidiaries and held by third parties	
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13,11 The Z capital before regulatory adjustments 13,11 The Z capital regulatory adjustments 13,11 The Z capital regulatory adjustments 13,11 The Z capital regulatory adjustments 13,11 Sal Reciprocal	9 0	of which: instruments issued by subsidiaries subject to phase out	1,750
Tier z capital: regulatory adjustments 22 [Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not won more than 10% of the issued common share capital of the entity (amount above 10% threshold) 25 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 26 National specific regulatory adjustments 27 REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III 28 TREATMENT 29 OF WHICH: [INSERT NAME OF ADJUSTMENT] 30 FWHICH: [INSERT NAME OF ADJUSTMENT] 31 Total regulatory adjustments to Tier 2 capital 31 Sile of 2 capital (T2) 32 Total regulatory adjustments to Tier 2 capital 33 Total capital (TC = T1 + T2) 34 Total capital (TC = T1 + T2) 35 Ford Logital (TS = T3 + T2) 36 Total capital (TC = T1 + T2) 37 Total regulatory adjustments to Tier 2 capital 38 Total capital (TC = T1 + T2) 39 Total capital (TC = T1 + T2) 30 Total capital (TC = T1 + T2) 31 Total capital (TC = T1 + T2) 31 Total capital (TC = T1 + T2) 31 Total capital (TC = T1 + T2) 32 Total capital (TC = T1 + T2) 33 Total capital (TC = T1 + T2) 34 Total capital (TC = T1 + T2) 35 Total capital (TC = T1 + T2) 36 Total capital (TC = T1 + T2) 37 Total capital (TC = T1 + T2) 38 Total capital (TC = T1 + T2) 39 Total capital (TC = T1 + T2) 30 Total capital (TC = T1 + T2) 31 Total capital (TC = T1 + T2) 32 Total capital (TC = T1 + T2) 33 Total capital (TC = T1 + T2) 34 Total capital (TC = T1 + T2) 35 Total capital (TC = T1 + T2) 36 Total capital (TC = T1 + T2) 37 Total capital (TC = T1 +	0 1	Provisions	876
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Sal Reciprocal cross-holdings in Tier 2 instruments	ier	2 capital: regulatory adjustments	
Section Sect			-
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TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: [INSERT NAME OF ADJUSTMENT] For India regulatory adjustments to Tier 2 capital Si Tier 2 capital (T2) Si Tier 2 capital (T2) Si Tier 2 capital (TC) Si Tier 3 capital (TC) Si Tier 4 capital (TC) Si Tier 5			-
OF WHICH: [INSERT NAME OF ADJUSTMENT]	F	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III	
Fig. 2 Fig. 1 Fig. 2 F	_1	TREATMENT	-
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13.11 S9 Total capital (T2) 59 Total capital (TC = T1 + T2) 53,7x RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 361,7x 361,7			-
Sap. Total capital (TC = T1 + T2) Sap.			-
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 315,3: of which: Counterparty credit risk 316,3: of which: Counterparty credit risk 9,9,2: of which: Counterparty credit risk 316,6: of which: Operational risk 316,7: of which: Operational risk weighted assets) 110, of which: Operational risk weighted assets) 111, of which: Operational risk weighted assets) 112, of which: Operational risk weighted assets) 113, of which: Operational risk weighted assets) 114, of which: Operational risk weighted assets) 115, of which: Operational risk weighted assets) 116, of which: Operational risk weighted assets) 117, of which: Operational risk weighted assets) 118, of which: Operational risk weighted assets) 119, of which: Operational risk weighted assets) 120, of which: Operational risk weighted assets) 130, of which: Operational risk weighted assets) 140, of which: Operational risk weighted assets) 150, of which: Operational risk weighted assets) 161, of which: Operational risk weighted assets) 170, of which: Operational risk weighted assets) 171, of which: Operational risk weighted assets) 172, of which: Operational risk weighted assets) 173, of which: Operational risk weighted assets) 174, of which: Operational risk weighted assets) 175, of which: Operational risk weighted assets 176, of which: Operational risk weighted assets 177, of which: Operational risk weighted assets 177, of of which: Operational risk weighted assets 178, of which: Operational risk weighted requirement expressed as a percentage of risk weighted assets) 179, of which: Operational risk weighted requirement expressed as a percentage of risk weighted assets 179, of which: Operational risk weighted requirement expressed as a p			13,165
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of which: Counterparty credit risk * 9,22 of which: Market risk 5,55 of which: Market risk 5,55 of which: Operational risk 3,1,66 of which: Operational risk 3,1,66 of Which: Operational risk 6,56 of Which: Operational risk weighted assets 9 10. 27 Tier 1 (as a percentage of risk weighted assets) 11. 28 Tier 1 (as a percentage of risk weighted assets) 11. 29 Tier 1 (as a percentage of risk weighted assets) 11. 20 Tier 1 (as a percentage of risk weighted assets) 11. 20 Tier 1 (as a percentage of risk weighted assets) 11. 20 Tier 1 (as a percentage of risk weighted assets) 11. 20 Tier 1 (as a percentage of risk weighted assets) 11. 20 Tier 1 (as a percentage of risk weighted assets) 12. 21 Tier 1 (as a percentage of risk weighted assets) 13. 22 Tier 2 T	\rightarrow		361,750
Special Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 10.			315,319
of which: Operational risk Total risk weighted assets Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital conservation buffer requirement expressed as a percentage of risk weighted assets) Total of which: capital conservation buffer requirement Total of which: G-SIB buffer requirement Total of which: G-SIB buffer requirement Total (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total of which: Capital conservation buffer requirement Total of which: G-SIB buffer requirement Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a requirement (and a percentage of risk weighted assets) Total capital (as a requirement (and a percentage of risk weighted assets) Total capital (as a requirement (and a percentage of risk weighted assets) Total capital (as a requirement (and a percentage of risk weighted assets) Total capital (as a percentage of risk weight			9,256
Total risk weighted assets 361,71			5,558
61 Common Equity Tier 1 (as a percentage of risk weighted assets) 10. 62 Tier 1 (as a percentage of risk weighted assets) 11. 63 Total capital (as a percentage of risk weighted assets) 11. 64 Institution specific buffer requirement (minimum CET1 requirements plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) 7. 65 of which: capital conservation buffer requirement 8. 66 of which: capital conservation buffer requirement 9. 70 of which: Bank specific countercyclical buffer requirement 9. 8. Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 10. National Minima (if different from Basel III 10. National Minima (if different from Basel III minimum ratio 10. National Tier 1 minimum ratio 11. National Tier 1 minimum ratio 12. National Total capital minimum ratio 13. Significant investments in the capital of other financials 14. Mortgage servicing rights (net of related tax liability) 15. Deferred tax assets arising from temporary differences (net of related tax liability) 17. Operations of provisions in Tier 2 in respect of exposure subject to standardised approach (prior to application of cap) 17. Cap on inclusion of provisions in Tier 2 in respect of exposure subject to internal ratings-based approach (prior to application of cap) 18. Provisions eligible for inclusion in Tier 2 in respect of exposure subject to internal ratings-based approach (prior to application of cap) 18. Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) 19. Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 20. Current cap on CET1 Instruments subject to phase out arrangements 21. Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 22. Current cap on AT1 instruments subject to phase out arrangements 23. Amount excluded from AT1 due to cap (excess over ca			31,617
62 Tier 1 (as a percentage of risk weighted assets)			361,750
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Institution specific buffer requirement (minimum CET1 requirements plus capital conservation buffer plus countercyclical buffer requirement expressed as a percentage of risk weighted assets)			11.2%
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65 of which: capital conservation buffer requirement			
66 of which: bank specific countercyclical buffer requirement 67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 10. National Minima (if different from Basel III 69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) 7.5 National Tier 1 minimum ratio 9.2 71 National total capital minimum ratio 11.5 Amounts below the threshold for deductions (before risk weighting) 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposure subject to standardised approach (prior to application of cap) 78 Cap on inclusion of provisions in Tier 2 under standardised approach 79 Provisions eligible for inclusion in Tier 2 in respect of exposure subject to internal ratings-based approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under standardised approach 70 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 70 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 70 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 71 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 72 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 73 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 74 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 75 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 76 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 77 Ca			7.5%
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68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 10. National Minima (if different from Basel III			-
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Section Sect			10.5%
70 National Tier 1 minimum ratio 9.2 71 National total capital minimum ratio 11.5 Amounts below the threshold for deductions (before risk weighting) 72 Non-significant investments in the capital of other financials 33 Significant investments in the common stock of financials 4,99 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 72 Provisions eligible for inclusion of provisions in Tier 2 76 Provisions eligible for inclusion in Tier 2 in respect of exposure subject to standardised approach (prior to application of cap) 82 Provisions eligible for inclusion in Tier 2 under standardised approach (prior to application of cap) 83 Provisions eligible for inclusion in Tier 2 in respect of exposure subject to internal ratings-based approach (prior to application of cap) 9 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 9 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 9 Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
National total capital minimum ratio 11.5 Amounts below the threshold for deductions (before risk weighting) 12.5 Non-significant investments in the capital of other financials			7.50%
Amounts below the threshold for deductions (before risk weighting) 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Deferred tax assets arising from temporary differences (net of related tax liability) 77 Capo inclusion of provisions in Tier 2 78 Provisions eligible for inclusion in Tier 2 in respect of exposure subject to standardised approach (prior to application of cap) 88 Provisions eligible for inclusion in Tier 2 under standardised approach 89 Provisions eligible for inclusion in Tier 2 under standardised approach 80 Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) 90 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 91 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 92 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 93 Cap for inclusion of provisions and Tier 2 under internal ratings-based approach 94 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 95 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 96 Current cap on CET1 instruments subject to phase out arrangements 87 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 88 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			9.25%
72 Non-significant investments in the capital of other financials 4,99 73 Significant investments in the common stock of financials 4,99 74 Mortgage servicing rights (net of related tax liability)			11.50%
73 Significant investments in the common stock of financials 4,99 74 Mortgage servicing rights (net of related tax liability) -7 75 Deferred tax assets arising from temporary differences (net of related tax liability) 1,76 76 Applicable caps on the inclusion of provisions in Tier 2 76 Provisions eligible for inclusion in Tier 2 in respect of exposure subject to standardised approach (prior to application of cap) 8: 77 Cap on inclusion of provisions in Tier 2 under standardised approach 3,28 78 Provisions eligible for inclusion in Tier 2 in respect of exposure subject to internal ratings-based approach (prior to application of cap) -7 78 Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) -7 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach -7 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach -7 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach -7 80 Current cap on CET1 instruments subject to phase out arrangements -7 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) -7 82 Current cap on AT1 instruments subject to phase out arrangements -7 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) -7 84 -7 -7 -7 -7 -7 -7 -7 -			
Mortgage servicing rights (net of related tax liability) 1,76			
75 Deferred tax assets arising from temporary differences (net of related tax liability) 1,76			4,995
Applicable caps on the inclusion of provisions in Tier 2 76 Provisions eligible for inclusion in Tier 2 in respect of exposure subject to standardised approach (prior to application of cap) 8. 77 Cap on inclusion of provisions in Tier 2 under standardised approach 8. Provisions eligible for inclusion in Tier 2 in respect of exposure subject to internal ratings-based approach (prior to application of cap) - 29 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach - 29 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach - 20 Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
Provisions eligible for inclusion in Tier 2 in respect of exposure subject to standardised approach (prior to application of cap) S.			1,768
Provisions eligible for inclusion in Tier 2 in respect of exposure subject to standardised approach (prior to application of cap) 3,21 877 (Cap on inclusion of provisions in Tier 2 under standardised approach 8 Provisions eligible for inclusion in Tier 2 in respect of exposure subject to internal ratings-based approach (prior to application of cap) 79 (Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 (Current cap on CET1 instruments subject to phase out arrangements 81 (Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 (Current cap on AT1 instruments subject to phase out arrangements 83 (Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		ilicable caps on the inclusion of provisions in Tier 2	
77 Cap on inclusion of provisions in Tier 2 under standardised approach 3,28 78 Provisions eligible for inclusion in Tier 2 in respect of exposure subject to internal ratings-based approach (prior to application of cap)			
78 Provisions eligible for inclusion in Tier 2 in respect of exposure subject to internal ratings-based approach (prior to application of cap) - 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach - Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 1 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 2 Current cap on AT1 instruments subject to phase out arrangements 3 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			876
cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			3,289
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	- 1		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			-
80 Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			-
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Residual Current cap on AT1 instruments subject to phase out arrangements			
82 Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
1841Current cap on 12 instruments subject to phase out arrangements			
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	3 F	Amount excluded from 12 due to cap (excess over cap after redemptions and maturities)	



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited 31-Mar-19

		Non-redeemable, non- cumulative, non-	Non-redeemable, non- cumulative, non-	•									
	Ordinary share capital	participating	participating										
closure template for main features of regulatory capital instruments	and premium	preference shares	preference shares	INLV01	INLV02	INLV03	INLV04	INLV05	INB001	IV01	9 IV019A	IV025	IV02
Issuer		•											
	Investec Limited	Investec Limited		Investec Limited	Investec Limited		Investec Limited	Investec Limited				Investec Bank Limited	Investec Bank Limite
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000081949	ZAE000063814		ZAG000118647	ZAG000130634		ZAG000133455	ZAG000150103				ZAG000099680	
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 Afric	a South Africa	South Africa	South Afric
Regulatory treatment													
Transitional Basel III rules	CET1	AT1			Tier 2		Tier 2	AT1				Tier 2	
Post-transitional Basel III rules	CET1	AT1			Tier 2		Tier 2	AT1				Phased out	
Eligible at solo / group / group and solo	Group and solo	Group and solo	Group and solo	Group	Group		Group	Group	Group	Group and solo	Group and solo	Group and solo	Group and so
Instrument type (types to be specified by each jurisdiction)	CET1	AT1	AT1	AT1	Subordinated unsecured debt	I I	Subordinated unsecured debt	AT1	Subordinated debt	Subordinated deb	t Subordinated debt	Subordinated debt	Subordinated de
								AT1					
Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	8,596	3,183			276		255	350			-	1,000	
Par value of instrument	8,596	-,	,				255		· · · · · · · · · · · · · · · · · · ·		. 250	1,000	-
Accounting classification	IFRS: Equity 10 December 1925	IFRS: Equity 16 February 2005	IFRS: Equity 17 July 2003		IFRS: Accrual 20 October 2015		IFRS: Accrual 11-Feb-16	IFRS: Equity 15 March 2018		IFRS: Accrua 2 April 201		IFRS: Accrual 12 September 2012	IFRS: Accru 27 September 20
Original date of issuance		· ·	· ·									·	· ·
Perpetual or dated	Perpetual	Perpetual	Perpertual	Perpetual	Dated		Dated	Perpetual				Dated	
Original maturity date	No maturity	No maturity			20 October 2025		11-Feb-26	No matuirty				12 September 2024	27 September 20
Issuer call subject to prior supervisory approval	Not applicable			Yes	Yes		Yes				105	Yes	27 Contombo - 20
Optional call date, contingent call dates and redemption amount	Not applicable Not applicable	Not applicable Not applicable			20 October 2020 Yes		11-Feb-21 Yes	22 March 2023 Yes			 	12 September 2019 Yes	· · · · · · · · · · · · · · · · · · ·
Tax and/or regulatory event Redemption amount	Not applicable	пот аррисавіе	Not applicable	Yes	Yes	Yes	res	Yes	yes	Ye	s res	Yes	Y
Redemption amount													
										Investment amoun	1		
				4000/ 5	4000/ 5	4000/ 5	4000/ 5	4000/ 5	4000/ 5	plus interest plu	1 ' ' 1	1000/ 5	4000/ 5
						100% of principal plus						100% of principal plus	
	Not applicable	Not applicable	Not applicable		interest		interest	interest				interest	interes
Subsequent call date, if applicable				Every reset date	Every reset date		Every reset date					Every reset date	1
	Not applicable	Not applicable	Not applicable	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafte	r thereafter	thereafter	thereafte
Coupons / dividends	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Mixed Rate	Floatin	g Floating	Floating	Floatin
Fixed or floating dividend coupon	Floating	rioating	riodung	rioating	rioating	rioating	rixeu	rioating	IVIIXEU Rate	rioatin	g rioating	rioating	FIOALIN
Coupon rate and any related index	Not applicable	77 77% of Drime Pate	83.33% of Prime Rate	Jibar + 4.25%	Jibar + 3.70%	Jibar + 4.35%	12.770%	Jibar + 5.15%	Libor + 4%	CPI-linked: 2.60%	6 CPI-linked: 2.60%	Jibar + 2.5%	Jibar + 2.45%
Existence of a dividend stopper	No.	Yes		Yes	No		12.770% No	Yes				No.	No
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary			Mandatory		Mandatory	Fully discretionary		Mandator	140	Mandatory	-
Existence of step up or other incentive to redeem	Not applicable	Not applicable			No	-	No	No	· · · · · · · · · · · · · · · · · · ·		,	No	N
Non-cumulative or cumulative	Non-cumulative	Non-cumulative			Cumulative		Cumulative				110	Cumulative	Cumulativ
Convertible or non-convertible	Non camalative	14011 Camalative	14011 Callillialative	Non camalative	Camalative	Carraiative	Cumulative	IVOIT CUITIGUALIVE	Cumulative	Cumulativ	Carratative	Carraiative	Camalati
convertible of non-convertible									Convertible or write-	Convertible or write	- Convertible or write-		
											t off as per regulation, at		
	Not applicable	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible				Non-convertible	Non-convertibl
if convertible, conversion trigger(s)	Not applicable	Not applicable			Not applicable		Not applicable	Not applicable				Not applicable	
if convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable				Not applicable	
if convertible, conversion rate	Not applicable	Not applicable			Not applicable		Not applicable	Not applicable				Not applicable	
if convertible, mandatory or optional conversion	Not applicable	Not applicable			Not applicable		Not applicable	Not applicable				Not applicable	
if convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable		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	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicab
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-off	Partial or full write-of	f 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, a	t as per regulation, at		
	Not applicable	Not applicable	Not applicable	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regulator	option of regulato	r option of regulator	Not applicable	Not applicabl
If write-down, write-down trigger(s)				PONV as defined by	PONV as defined by		PONV as defined by	PONV as defined by					
	Not applicable	Not applicable	Not applicable	regulator	regulator	regulator	regulator	regulator	regulator	regulato	r regulator	Not applicable	Not applicabl
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, a	s Partial or full, as		
				deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required b	y deemed required by		
	Not applicable	Not applicable	Not applicable	regulator	regulator	regulator	regulator	regulator	regulator	regulato	r regulator	Not applicable	Not applicab
If write-down, permanent or temporary				Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per	Permanent as per				
	Not applicable	Not applicable	Not applicable	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	G7/2013	Not applicable	e Not applicable	Not applicable	Not applicabl
If write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	e Not applicable	Not applicable	Not applicab
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)													
						Any amounts due and					Any amounts due and	•	1 '
	Additional Tier 1				payable to Senior		payable to Senior		payable to Senior			payable to Senior	
	instruments	Tier 2 instruments	Tier 2 instruments		Creditors st INL	Creditors st INL	Creditors st INL	Tier 1 instruments	Creditors st INL	Creditor	s Creditors	Creditors	Creditor
Non-compliant transitioned features	Not applicable	Yes			No	No	No	No	No	N	No No	Yes	Ye
If yes, specify non-compliant features		Excludes loss	Excludes loss										
in yes, specify non-compliant reatures													
ir yes, specify non-compilant reatures	Not applicable	absorbency	absorbency	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable		No PONV in contract	

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-Mar-19

sure template for main features of regulatory capital instruments	IV030	IV030A	IV031	IV033	IV034	IV035	IV036	IV037	IV038	IV039	9 IV040	IV041	
ssuer	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
Jnique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000100553						ZAG000135526	Unlisted		ZAG000139700		ZAG000139726	+
Governing law(s) of the instrument	South Africa						South Africa	South Africa		South Africa		South Africa	
Regulatory 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	4
Post-transitional 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	1
iligible 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
nstrument 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 deb	t Subordinated debt	Subordinated debt	t Subordii
mount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	501	424	500	159	101	1,468	32	1,533	350	179	9 589	190)
ar value of instrument	324						32						
Accounting classification	IFRS: Accrual						IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrua	IFRS: Accrual	IFRS: Accrual	I IF
Driginal 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	6 29 September 2016	29 September 2016	18 Nove
Perpetual or dated	Dated	Dated		· ·	-		Dated	Dated	Dated	Dated	d Dated	Dated	4
Driginal maturity date	31 January 2025						22 July 2026	19 October 2026		31 January 2027			
isuer call subject to prior supervisory approval	Yes		<u> </u>				Yes	Yes	· · · · · · · · · · · · · · · · · · ·	Yes		Yes Yes	,
optional call date, contingent call dates and redemption amount	31 January 2020						22 July 2021		23 September 2021	31 January 2022	105	29 September 2021	l 18 Nove
ax and/or regulatory event	Yes						Yes					Yes	
edemption amount	Investment amount	Investment amount											
	plus interest plus	1 '		100% of principal and	1000/ of principal and	100% of principal and	100% of principal and	100% of principal and	1000/ of principal and	inflation adjusted		100% of principal and	1000/ of "
	change in price of		100% of principal and			100% of principal and					1 ' '	100% of principal and	1
	replicated bond				interest		interest	interest	interest	interest		interest	
bsequent call date, if applicable	Every reset date thereafter				Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafte		Every reset date thereafter	1
oupons / dividends											4		4
xed or floating dividend coupon	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Mixed Rate	Floating	Mixed Rate	e Floating	Mixed Rate	4
pupon 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%	á
xistence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No No	No	1
ully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	y Mandatory	Mandatory	/
kistence of step up or other incentive to redeem	No	No	No		No		No	No	No	No	No No	No	-
on-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	e Cumulative	Cumulative	2
onvertible or non-convertible	Convertible or write-					I I	Convertible or write-						1
	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	off as per regulation, at	t off as per regulation, at a	off as per regulation, at	. off as per re
	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 regulator	r option of regulator	option of regulator	r 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	e 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	e 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	e No
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	e Not applicable	Not applicable	e N
convertible, specify instrument type convertible 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	e 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	e 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	Partial or full write-of	f Partial or full write-off	Partial or full write-off	f 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	as per regulation, at	t as per regulation, at	as per regulation, at	t as per i
	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 regulator	option of regulator	option of regulator	r option
write-down, write-down trigger(s)	PONV as defined by						PONV as defined by						
,	regulator			1	regulator	1	regulator	regulator	regulator	regulato	.	regulator	1
write-down, full or partial	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	deemed required by	deemed required by	deemed required by	y deemed required by	deemed required by	deemed
	regulator	regulator			regulator	regulator	regulator	regulator	regulator	regulator		regulator	1
write-down, permanent or temporary	Permanent as per						Permanent as per	Permanent as per		Permanent as per		Permanent as per	
and the state of t	G7/2013		1				G7/2013	G7/2013	1 1				1
write-down, description of write-up mechanism	Not applicable						Not applicable						
sition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		sc applicable	эс аррисанс	эс оррасовіс	эс аррисавіс	аррисавіс	орржийств	с аррисавіс	appcabic	эс орржийн		аррисавіс	T
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 due and	Any amounts due and	Any amounts due and	Any amounts due and	d Any amounts due and	Any amounts due and	Any amou
	payable to Senior						payable to Senior						
	Creditors		1 ' '				Creditors	Creditors		Creditors	1 ' '	Creditors	
on-compliant transitioned features	No		<u> </u>	 			No						
	140	i ivo	, NO	INU	INU	INU	INU	INU	INU	INC	T INU	NO	
yes, specify non-compliant features		I	1	I		1			1		1		1
									'			1	

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



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited 31-Mar-19

pisclosure template for main features of regulatory capital instruments	IV043	IV044	IV045	IV046	IV047	IV049	IV
1 Issuer							
	Investec Bank Limited						Investec Bank Lim
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000140765 South Africa	ZAG000141797 South Africa		ZAG000144585 South Africa			ZAG000158 South A
3 Governing law(s) of the instrument Regulatory treatment	South Airica	South Africa	South Airica	South Africa	South Africa	South Africa	30utii Ai
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	
5 Post-transitional Basel III rules	Tier 2	Tier 2					
6 Eligible at solo / group / group and solo	Group and solo						Group and
7 Instrument type (types to be specified by each jurisdiction)	Croup and solo	Croup and solo	Croup and solo	Group and solo	Croup and solo	Croup and solo	Croup and
instrument type (types to be specimen by each jurisdiction)	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	150	i	†	 	†	849	
9 Par value of instrument	150	240				783	
10 Accounting classification	IFRS: Accrual	IFRS: Accrual		IFRS: Accrual		IFRS: Accrual	IFRS: Acc
11 Original date of issuance	21 November 2016	31 January 2017		21 June 2017		30 June 2017	26-Ma
12 Perpetual or dated	Dated						Perpe
13 Original maturity date	21 November 2026	31 January 2027	31 January 2027	21 June 2027		30 June 2022	No matu
14 Issuer call subject to prior supervisory approval	Yes						Nomac
15 Optional call date, contingent call dates and redemption amount	21 November 2021	31 January 2022	31 January 2022			30 June 2027	26-Jui
Tax and/or regulatory event	Yes						20-Jul
Redemption amount	163	163	163	163	163	163	
icacinpton amount							
			inflation adjusted				
	1000/ -fiil	1000/ -fiii		1000/ -f:!!	1000/ -fiii	1000/ -f:!!	1000/ -f::
	100% of principal and						100% of principal
	interest	interest	interest	interest	interest	interest	inte
16 Subsequent call date, if applicable	Every reset date	Every reset date		Every reset date			Every reset of
	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	therea
Coupons / dividends							
17 Fixed or floating dividend coupon	Mixed Rate	Floating	Mixed Rate	Floating	Mixed Rate	Mixed Rate	Floa
18 Coupon rate and any related index							
	12.50%	J + 4.15%	CPI-linked: 2.75%	J + 3.90%		Libor + 3.413%	Jibar + 4.
19 Existence of a dividend stopper	No						
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory			Fully discretion
21 Existence of step up or other incentive to redeem	No	No					
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Non-cumula
23 Convertible or non-convertible	Commental of the committee	C	C	C	C	C	
	Convertible or write-	Convertible or write-					
					off as per regulation, at		
	option of regulator	option of regulator				option of regulator	Non-convert
24 if convertible, conversion trigger(s)	Not applicable	Not applicable		Not applicable		Not applicable	Not application
25 if convertible, fully or partially	Not applicable	Not applicable		Not applicable		Not applicable	Not applic
26 if convertible, conversion rate	Not applicable	Not applicable					Not applic
27 if convertible, mandatory or optional conversion	Not applicable	Not applicable					Not applic
lif convertible, specify instrument type convertible into	Not applicable	Not applicable					Not applic
ge if convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applic
30 Write-down feature							5 (11
	Partial or full write-off	Partial or full write-off					Partial or full write
	as per regulation, at	as per regulation, at					as per regulatio
	option of regulator	option of regulator	option of regulator	option of regulator		option of regulator	option of regul
31 If write-down, write-down trigger(s)	PONV as defined by			'		· · · · · · · · · · · · · · · · · · ·	PONV as define
	regulator	regulator	regulator			regulator	regul
32 If write-down, full or partial	Partial or full, as						Partial or fu
	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed required by	deemed require
	regulator	regulator	regulator	regulator	regulator	regulator	regul
33 f write-down, permanent or temporary	Permanent as per	Permanent as per	Permanent as per	Permanent as per		Permanent as per	Permanent as
	G7/2013	G7/2013	G7/2013			G7/2013	G7/2
34 If write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applic
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)							
	Any amounts due and	Any amounts due and					
	payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Senior	payable to Senior	
	Creditors	Creditors	Creditors	Creditors	Creditors	Creditors	Tier 1 instrum
36 Non-compliant transitioned features	No						
37 If yes, specify non-compliant features							

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