

Investec Limited

Main features disclosure template 31 October 2021





MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited 31-Oct-21

		Non-redeemable, non-	Non-redeemable, non-											
		cumulative, non-	cumulative, non-											
	Ordinary share capital	participating	participating											
Disclosure template for main features of regulatory capital instruments	and premium	preference shares	preference shares	INLV01	INLV05	INLV06	INB001	IV019	IV019A	IV035	IV036	IV039	IV042	IV043
1 Issuer		la canta a libratica d	Investor Deal Himited	In contrast in the d			laurada a Unida d	Income Developing	I David Live in a	Income Developing the d	I David Live in a	Investor Book Great	I Barala I insita al	Income to a Decel Librarie of
2 Universidantificades CUCID ICIN en Discontinuation for anticota decreased	Investec Limited ZAE000081949	Investec Limited ZAE000063814	Investec Bank Limited ZAE000048393	Investec Limited ZAG000118647	Investec Limited ZAG000150103	Investec Limited ZAG000171943	Investec Limited BW 0000001924	Investec Bank Limited ZAG000094442		Investec Bank Limited ZAG000134610		Investec Bank Limited ZAG000139700	Investec Bank Limited ZAG000140708	Investec Bank Limited ZAG000140765
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa		South Africa			South Africa	South Africa
Regulatory treatment	30utii Airica	30utii Airica	30utii Airica	30utii Airica	30utii Airica	30utii Airica	30utii Airica	30util Allica	30utii Airica	30utii Airica	30utii Airica	30utii Airica	30utii Airica	30utii Airica
4 Transitional Basel III rules	CET1	AT1	AT1	AT1	AT1	AT1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	CET1	AT1	AT1	AT1	AT1	AT1	Tier 2	Tier 2		Tier 2		Tier 2	Tier 2	Tier 2
6 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 solo	Group and solo
7 Instrument type (types to be specified by each jurisdiction)	0.000	0.000	0.000	5.556	0.004	0.004	2.224		0.000	0.000	0.000	0.000	0.004	0.000
	CET1	AT1	AT1	AT1	AT1	AT1	Subordinated debt	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	2,418	3,039	1,481	550	350	273	1,609	223	381	1,468	-	205	50	150
9 Par value of instrument	2,418	3,039	1,481	550	350	273	1,398	64	230	1,468	32	119	50	
10 Accounting classification	IFRS: Equity	IFRS: Equity	IFRS: Equity	IFRS: Equity	IFRS: Equity	IFRS: Equity	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual
11 Original date of issuance	10 December 1925	16 February 2005	17 July 2003	12 August 2014	15 March 2018	22-Oct-20	28-Dec-17	2 April 2012	28 May 2012	17 March 2016	22 April 2016	29 September 2016	18 November 2016	21 November 2016
12 Perpetual or dated	Perpetual	Perpetual	Perpertual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	No maturity	No maturity	No maturity	No maturity	No matuirty	No maturity	28-Dec-27	31 March 2028	31 March 2028	7 April 2027	22 July 2026	31 January 2027	18 November 2026	21 November 2026
14 Issuer call subject to prior supervisory approval	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	Not applicable	12 August 2024	22 March 2023	22-Jan-26	28-Dec-22	31 March 2023	3 April 2023	7 April 2022	22 July 2021	31 January 2022	18 November 2021	21 November 2021
Tax and/or regulatory event	Not applicable	Not applicable	Not applicable	Yes	Yes	Yes	yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Redemption amount														
								Investment amount	Investment amount					
								plus interest plus	1 ' '			inflation adjusted		
					100% of principal plus			change in price of		100% of principal and			100% of principal and	
	Not applicable	Not applicable	Not applicable	interest	interest	interest	interest	replicated bond	· ·	interest		interest	interest	interest
16 Subsequent call date, if applicable	Not continued	Not confinely	Not and book to	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date		Every reset date			Every reset date	Every reset date
Community of the state of the s	Not applicable	Not applicable	Not applicable	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter
Coupons / dividends	Floating	Floating	Floating	Floating	Floating	Floating	Mixed Rate	Floating	Floating	Floating	Floating	Mixed Rate	Floating	Mixed Rate
17 Fixed or floating dividend coupon 18 Coupon rate and any related index	Floating	FIDALITIS	Floating	FIDALITIS	FIOALING	FIUALITIE	IVIIXEU Rate	Floating	Floating	Floating	Floating	IVIIXEU Kate	Floating	iviixed Kate
18 Coupon rate and any related index	Not applicable	77.77% of Prime Rate	83.33% of Prime Rate	Jibar + 4.25%	Jibar + 5.15%	Jibar + 4.85%	Libor + 4%	CPI-linked: 2.60%	CPI-linked: 2.60%	Jibar + 4.65%	Jibar + 4.25%	CPI-linked: 2.75%	J + 4.25%	12.50%
19 Existence of a dividend stopper	No.	Yes		Yes	Yes	Yes	No		-	No			No	12.30% No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	-	Mandatory	-	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not applicable	No.	No.	No.	No	No	- '	No		No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative		Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	-	Cumulative	112	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible									-					
											1			
							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- off as per regulation, at	Convertible or write- off as per regulation, at	1	Convertible or write- off as per regulation, at	1		Convertible or write- off as per regulation, at	
	Not applicable	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Convertible or write- off as per regulation, at option of regulator	off as per regulation, at	off as per regulation, at		off as per regulation, at	off as per regulation, at	I	off as per regulation, at
24 if convertible, conversion trigger(s)	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Non-convertible Not applicable	Non-convertible Not applicable	Non-convertible Not applicable	off as per regulation, at	off as per regulation, at	off as per regulation, at option of regulator	off as per regulation, at	off as per regulation, at option of regulator	off as per regulation, at option of regulator	off as per regulation, at	off as per regulation, at option of regulator
24 if convertible, conversion trigger(s) 25 if convertible, fully or partially							off as per regulation, at option of regulator	off as per regulation, at option of regulator	off as per regulation, at option of regulator Not applicable	off as per regulation, at option of regulator	off as per regulation, at option of regulator Not applicable	off as per regulation, at option of regulator Not applicable	off as per regulation, at option of regulator	off as per regulation, at option of regulator
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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-Oct-21

Disclosure template for main features of regulatory capital instruments	IV044	IV045	IV046	IV047	IV049	IV050	INLV07	INLV08	INLV
1 Issuer	Income a Developing the d	Incomplete Special Control	Income Developing	Income Secolation in a	Investec Bank Limited	Income and the standard	Income and Continued	Investec Limited	Investec Limit
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Investec Bank Limited ZAG000141797	Investec Bank Limited ZAG000141805	Investec Bank Limited ZAG000144585	Investec Bank Limited Unlisted	Unlisted	Investec Bank Limited ZAG000158080	Investec Limited ZAG000174640	ZAG000174764	investec Limit
3 Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa		South Africa	South Africa	South Africa	South Afri
Regulatory treatment	SouthAnica	Journ Airica	30ddi Airica	Journ Airica	30utii Airicu	30ddi Airica	South Africa	30utii Airicu	Joutinain
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	AT1	Tier 2	AT1	A
5 Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	AT1	Tier 2	AT1	A
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	Group	Gro
7 Instrument type (types to be specified by each jurisdiction)	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	AT1	Subordinated debt	AT1	A
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	240	2,007	1,200	1,699	1,043	110	1,636	450	7
9 Par value of instrument	240	1,160	1,200	1,517	783	110	1,636	450	7
10 Accounting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual			IFRS: Accrual	IFRS: Equity	IFRS: Equ
11 Original date of issuance	31 January 2017	31 January 2017	21 June 2017	30 June 2017	30 June 2017	26-Mar-19	09-Mar-21	12-Mar-21	24-May-
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Dated	Perpetual	Perpetu
13 Original maturity date	31 January 2027	31 January 2027	21 June 2027	30 June 2022	30 June 2022	No maturity	09-Mar-31	No maturity	No matur
14 Issuer call subject to prior supervisory approval	Yes						Yes	Yes	Υ
15 Optional call date, contingent call dates and redemption amount	31 January 2022	31 January 2022		30 June 2027		26-Jun-24	09-Mar-26	12-Jun-26	24-Aug-
Tax and/or regulatory event	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Y
Redemption amount	100% of principal and	inflation adjusted	40000 of principal and	40000 of principal and	400% of ariarias and	4000/ of activities and	40000 of animal allahar	4000/ of acincinal also	4000/ of onionical allah
	interest	100% of principal and interest		100% of principal and interest		100% of principal and interest	100% of principal plus interest	100% of principal plus interest	100% of principal plu intere
16 Subsequent call date, if applicable	Every reset date	Every reset date		Every reset date			Every reset date		
10 Subsequent can date, ii applicable	thereafter	thereafter	Every reset date thereafter	thereafter	Every reset date thereafter	Every reset date thereafter	thereafter	Every reset date thereafter	Every reset date thereafte
Coupons / dividends	dicircuitei	therearter	dicicultur	therearter	dicicultar	therearter	dicrediter	therealter	diciculo
17 Fixed or floating dividend coupon	Floating	Mixed Rate	Floating	Mixed Rate	Mixed Rate	Floating	Floating	Floating	Floatin
18 Coupon rate and any related index	riodang	THINCH HALE	710001116	THINCO HOLE	IVINCO NOCE	110001116	riodang		1100011
19 Existence of a dividend stopper	J + 4.15% No	CPI-linked: 2.75% No	J + 3.90% No	Libor + 4.5% No		Jibar + 4.55% Yes	Jibar + 2.60% No	Jibar + 4.80% Yes	Jibar + 4.409
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Fully discretionary	Mandatory	Fully discretionary	Fully discretional
21 Existence of step up or other incentive to redeem	No	No		No			No	No No	N N
22 Non-cumulative or cumulative	Cumulative					Non-cumulative	Cumulative	Non-cumulative	Non-cumulativ
23 Convertible or non-convertible	Camalacive	camatatre	Camalative	Camaiatre	Camalative	Tron camalacre	camatate	TOTI COMMUNICATE	Tron camalact
	Convertible or write- off as per regulation, at	Convertible or write- off as per regulation, at		Convertible or write- off as per regulation, at					
	option of regulator	option of regulator		option of regulator		Non-convertible	Non-convertible	Non-convertible	Non-convertib
24 if convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicab
25 if convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicab
26 if convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicab
27 if convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicab
28 if convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicab
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 applicab
30 Write-down feature	Partial or full write-off		Partial or full write-off as per regulation, at				Partial or full write-off	Partial or full write-off	Partial or full write-o
	as per regulation, at option of regulator	as per regulation, at option of regulator	option of regulator	as per regulation, at option of regulator		option of regulator	as per regulation, at option of regulator	as per regulation, at option of regulator	as per regulation, a option of regulate
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 b
31 II write-down, write-down trigger(s)	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulato
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, a
32	deemed required by						deemed required by	deemed required by	deemed required b
	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulato
	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013		Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as po
33 If write-down, permanent or temporary				Not applicable		Not applicable	Not applicable	Not applicable	Not applicab
		Not applicable	INOL ADDITORNIE						
33 If write-down, permanent or temporary 34 If write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable	Not applicable	ног аррисавіе				I		
	Not applicable				Any amounts due and		Any amounts due and		
34 If write-down, description of write-up mechanism	Not applicable Any amounts due and				Any amounts due and payable to Senior		Any amounts due and payable to Senior		
34 If write-down, description of write-up mechanism	Not applicable	Any amounts due and	Any amounts due and	Any amounts due and	payable to Senior	Tier 1 instruments	Any amounts due and payable to Senior Creditors st INL	Tier 1 instruments	Tier 1 instrumen
34 If write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable Any amounts due and payable to Senior	Any amounts due and payable to Senior Creditors	Any amounts due and payable to Senior Creditors	Any amounts due and payable to Senior Creditors	payable to Senior Creditors	Tier 1 instruments	payable to Senior	Tier 1 instruments	Tier 1 instrumen
34 If write-down, description of write-up mechanism	Not applicable Any amounts due and payable to Senior Creditors	Any amounts due and payable to Senior Creditors	Any amounts due and payable to Senior Creditors	Any amounts due and payable to Senior Creditors	payable to Senior Creditors	Tier 1 instruments	payable to Senior Creditors st INL		

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments and minority adjustment which