[⊕]Investec

Investec Bank Limited

Main features disclosure template 30 June 2023





MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited

30-Jun-23

| | | | | | | | | | | | | | 1 |
|--|---------------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|--|---------------------------|---------------------------|--|---------------------------|---------------------------|-----------------------------|---------------------------|
| Disclosure template for main features of regulatory capital instruments | Ordinary share capital and premium | IV051U | IV052U | IV053U | IV049 | IV050 | IV054U | IV055U | IV056U | IV057U | IV058U | IV059U | IV060U |
| | | 100510 | 100520 | 100550 | 10045 | 10050 | 100540 | 100550 | 100500 | 100570 | 100380 | 100550 | 10000 |
| | 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 | Investec Bank Limited | Investec Bank Limited | Investec Bank Limited |
| 2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | Unlisted | N/A | N/A | N/A | Unlisted | Unlisted | Unlisted | Unlisted | Unlisted | Unlisted | Unlisted | Unlisted | Unlisted |
| 3 Governing law(s) of the instrument | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa |
| Regulatory treatment | | | | | | | | | | | | | |
| 4 Transitional Basel III rules | CET1 | AT1 | | | Tier 2 | | | | AT1 | | | Tier 2 | |
| 5 Post-transitional Basel III rules | CET1 | AT1 | | | Tier 2 | | | | AT1 | | | Tier 2 | |
| 6 Eligible at solo / group / group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group and solo | Group | Group | Group | Group | Group | Group | Group |
| 7 Instrument type (types to be specified by each jurisdiction) | | | | | | | | | | | | | 1 |
| | | 474 | 474 | 474 | Culturation stand whether | 474 | Culturation and all the | 474 | 474 | 474 | Cub and in stead which | Cultura di material al alta | Cubandinated date |
| | CET1 | AT1 | AT1 | AT1 | Subordinated debt | AT1 | Subordinated debt | AT1 | AT1 | AT1 | Subordinated debt | Subordinated debt | Subordinated debt |
| 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹ | 14,268 | 128 | 45 | 100 | 1,436 | 110 | 1,636 | 450 | 777 | 600 | 400 | 1,100 | 2,609 |
| 9 Par value of instrument | 14,268 | 128 | | | 783 | | | 450 | 777 | | | , | |
| 10 Accounting classification | IFRS: Equity | IFRS: Equity | 43 IFRS: Equity | IFRS: Equity | IFRS: Accrual | | IFRS: Accrual | | IFRS: Equity | IFRS: Equity | IFRS: Accrual | IFRS: Accrual | |
| 11 Original date of issuance | 31 March 1969 | 22-Oct-20 | | | 30 June 2017 | | | | 24-May-21 | 24-May-21 | 22-Dec-21 | 22-Dec-21 | |
| 12 Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual | Dated | | Dated | | Perpetual | Perpetual | Dated | Dated | |
| 13 Original maturity date | No maturity | No maturity | | No maturity | 30 June 2022 | · · · · | 09-Mar-31 | | No maturity | No maturity | 22-Dec-31 | 25-Mar-27 | |
| 14 Issuer call subject to prior supervisory approval | No | | | | Yes | | | | Yes | | | | |
| 15 Optional call date, contingent call dates and redemption amount | Not applicable | 22-Jan-26 | | | 30 June 2027 | | | | 24-Aug-26 | | 22-Mar-27 | 25-Mar-22 | |
| Tax and/or regulatory event | Not applicable | Yes | | | Yes | | | | Yes | | | | |
| Redemption amount | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | 100% of principal plus | | 100% of principal plus | 100% of principal and | | | | | | | | |
| | Not applicable | interest | interest | | interest | | interest | interest | interest | interest | interest | interest | |
| 16 Subsequent call date, if applicable | Neteralizable | Every reset date | | | Every reset date | | Every reset date | | Every reset date | | Every reset date | | |
| Courses / dividende | Not applicable | thereafter | thereafter | thereafter | thereafter | thereafter | thereafter | thereafter | thereafter | thereafter | thereafter | thereafter | thereafter |
| Coupons / dividends 17 Fixed or floating dividend coupon | Floating | Floating | Floating | Floating | Mixed Rate | Floating | Floating | Floating | Floating | Floating | Floating | Floating | Zero Coupon |
| 18 Coupon rate and any related index | Fidaling | rioatilig | Filoatilig | Fiddulig | IVIIXEU Kate | Fiddulig | Filoatilig | Fiddling | Fillering | Filoatilig | Filoating | Fillen | Zero coupon |
| | Not applicable | Jibar + 4.85% | Jibar + 4.85% | Jibar + 4.85% | Libor + 3.413% | Jibar + 4.55% | Jibar + 2.60% | Jibar + 4.80% | Jibar + 4.40% | Jibar + 4.40% | Jibar + 2.10% | Jibar + 2.20% | SOFR + 3.16% |
| 19 Existence of a dividend stopper | No | Yes | Yes | | No | | No | | Yes | Yes | No | No | No |
| 20 Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Mandatory | | Mandatory | | Fully discretionary | Fully discretionary | Mandatory | Mandatory | Mandatory |
| 21 Existence of step up or other incentive to redeem | Not applicable | No | No | No | No | No | No | No | No | No | No | No | No |
| 22 Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Cumulative | Non-cumulative | Cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Cumulative | Cumulative | Cumulative |
| 23 Convertible or non-convertible | | | | | | | | | | | | | |
| | | | | | Convertible or write- | | | | | | | | 1 |
| | | | | | off as per regulation, at | | | | | | | | |
| | Not applicable | Non-convertible | Non-convertible | | option of regulator | | | | Non-convertible | Non-convertible | Non-convertible | Non-convertible | |
| 24 if convertible, conversion trigger(s) | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | | Not applicable | | Not applicable | Not applicable | Not applicable | Not applicable | |
| 25 if convertible, fully or partially | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | |
| 26 if convertible, conversion rate | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | |
| 27 if convertible, mandatory or optional conversion | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | |
| 28 if convertible, specify instrument type convertible into | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 29 if convertible, specify issuer of instrument it converts into 30 Write-down feature | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| So white-down leature | | Dential as full units off | Dential as full units off | Dential as full units off | Dential as full write off | Dential as full units off | Dential as full units off | Dential as full units off | Dential an full units off | Dential as full units off | Dential an full units off | Dential an full units off | Dential as full units off |
| | | as per regulation, at | | | | Partial or full write-off as per regulation, at | | | | | | | |
| | Not applicable | | | | option of regulator | | option of regulator | | as per regulation, at option of regulator | option of regulator | option of regulator | option of regulator | |
| 31 If write-down, write-down trigger(s) | | PONV as defined by | | | PONV as defined by | | PONV as defined by | | PONV as defined by | PONV as defined by | PONV as defined by | PONV as defined by | |
| | Not applicable | regulator | regulator | regulator | regulator | | regulator | regulator | regulator | regulator | regulator | regulator | |
| 32 If write-down, full or partial | | Partial or full, as | Partial or full, as | | Partial or full, as | | Partial or full, as | | Partial or full, as | | Partial or full, as | Partial or full, as | |
| | | deemed required by | | | deemed required by | | deemed required by | | deemed required by | | | | |
| | Not applicable | regulator | regulator | regulator | regulator | | regulator | regulator | regulator | regulator | regulator | regulator | |
| 33 If write-down, permanent or temporary | | Permanent as per | Permanent as per | Permanent as per | Permanent as per | Permanent as per | Permanent as per | Permanent as per | Permanent as per |
| | Not applicable | G7/2013 | G7/2013 | G7/2013 | G7/2013 | G7/2013 | G7/2013 | G7/2013 | G7/2013 | G7/2013 | G7/2013 | G7/2013 | |
| 34 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 | Not applicable | Not applicable | Not applicable |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to | | | | | | | | | | | | | |
| instrument) | | | | | Any amounts due and | | Any amounts due and | | | | Any amounts due and | | |
| | Additional Tier 1 | | | | payable to Senior | | payable to Senior | | | | payable to Senior | payable to Senior | |
| 20 New second back to a first transfer | instruments | Tier 1 instruments | | | Creditors | | Creditors st INL | | | | Creditors st INL | Creditors st INL | |
| 36 Non-compliant transitioned features | Not applicable | No | No | No | No | No | No | No | No | No | No | No | No |
| 37 If yes, specify non-compliant features | | | | | | | | | | | | | 1 |
| | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| | I INOL applicable | not applicable | Mor applicable | Not applicable | MOL applicable | inor applicable | inor applicable | Mor applicable | Not applicable | Not applicable | not applicable | I INOL APPIICADIE | inor applicable |

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



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 30-Jun-23

| JISC | losure template for main features of regulatory capital instruments | IV061U | IV06 |
|----------------------|--|---|---|
| _ | Issuer | | |
| | | Investec Bank Limited | Investec Bank Limit |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | Unlisted | Unlist |
| 3 | Governing law(s) of the instrument | South Africa | South Afr |
| | Regulatory treatment | | |
| 4 | Transitional Basel III rules | AT1 | Tie |
| - | Post-transitional Basel III rules | AT1 | Tie |
| | Eligible at solo / group / group and solo | Group | Gro |
| 7 | Instrument type (types to be specified by each jurisdiction) | | |
| 8 | Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) $^{ m 1}$ | AT1 | Subordinated de |
| | | 500 | 5 |
| 9 | Par value of instrument | 500 | 5 |
| 10 | Accounting classification | IFRS: Equity | IFRS: Accr |
| 11 | Original date of issuance | 28-Mar-23 | 30-Jun |
| 12 | Perpetual or dated | Perpetual | Dat |
| 13 | Original maturity date | No maturity | 30-Jun |
| 14 | Issuer call subject to prior supervisory approval | Yes | 1 |
| 15 | Optional call date, contingent call dates and redemption amount | 28-Jun-28 | 30-Sep |
| | Tax and/or regulatory event | Yes | , |
| | Redemption amount | 100% of principal plus | 100% of principal p |
| | | interest | inter |
| 16 | Subsequent call date, if applicable | Every reset date thereafter | Every reset d thereat |
| - | Coupons / dividends | therearter | therea |
| - | Fixed or floating dividend coupon | Floating | Float |
| - | Coupon rate and any related index | riodellig | 11040 |
| 10 | Coupon rate and any related index | Jibar + 3.40% | Jibar + 2.0 |
| 10 | Fuistance of a dividend stanner | Yes | |
| - | Existence of a dividend stopper | Fully discretionary | Mandat |
| - | Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem | Pully discretionally No | |
| - | Non-cumulative or cumulative | Non-cumulative | Cumulat |
| 23 | Convertible or non-convertible | | |
| | | Non-convertible | Non-converti |
| - | if convertible, conversion trigger(s) | Not applicable | Not applica |
| - | if convertible, fully or partially | Not applicable | Not applica |
| - | if convertible, conversion rate | Not applicable | Not applica |
| - | if convertible, mandatory or optional conversion | Not applicable | Not applica |
| - | if convertible, specify instrument type convertible into | Not applicable | Not applica |
| - | if convertible, specify issuer of instrument it converts into | Not applicable | Not applica |
| 30 | Write-down feature | | |
| | | Partial or full write-off | Partial or full write- |
| | | as per regulation, at | as per regulation |
| | | option of regulator | option of regula |
| 31 | If write-down, write-down trigger(s) | PONV as defined by regulator | PONV as defined regula |
| | If write-down, full or partial | Partial or full, as | Partial or full |
| 32 | | deemed required by | deemed required |
| 32 | | regulator | regula |
| 32 | | regulator | |
| 33 | If write-down, permanent or temporary | Permanent as per G7/2013 | G7/20 |
| 33 | If write-down, permanent or temporary If write-down, description of write-up mechanism | Permanent as per | G7/20 |
| 33 34 35 | lf write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to | Permanent as per G7/2013 | G7/2 Not applica |
| 33 34 35 | If write-down, description of write-up mechanism | Permanent as per G7/2013 | G7/20 Not applica Any amounts due a |
| 33 34 35 | lf write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to | Permanent as per G7/2013 Not applicable | G7/20 Not applica Any amounts due a payable to Ser |
| 33 34 35 | If write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Permanent as per G7/2013 Not applicable Tier 1 instruments | Permanent as G7/20 Not applica Any amounts due a payable to Ser Credit |
| 33 34 35 36 | lf write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to | Permanent as per G7/2013 Not applicable | G7/20 Not applica Any amounts due a payable to Ser |

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments whoch is n