

Investec Bank Limited

Main features disclosure template 31 August 2024





MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited
31-Aug-24

Disclosure template for main features of regulatory capital instruments		IV051U	IV052U	IV053U	IV054U	IV055U	IV056U	IV057U	IV058U	IV059U	IV060U	IV061U	IV062U
1 Issuer	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	AT1	AT1	Tier 2	AT1	AT1	AT1	Tier 2	Tier 2	Tier 2	AT1	Tier 2
5 Post-transitional Basel III rules	CET1	AT1	AT1	AT1	Tier 2	AT1	AT1	AT1	Tier 2	Tier 2	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 and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo
7 Instrument type (types to be specified by each jurisdiction)	CET1	AT1	AT1	AT1	Subordinated debt	AT1	AT1	AT1	Subordinated debt	Subordinated debt	Subordinated debt	AT1	Subordinated debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹	14,268	128	45	100	1,636	450	777	600	400	1,100	2,850	500	500
9 Par value of instrument	14,268	128	45	100	1,636	450	777	600	400	1,100	2,850	500	500
10 Accounting classification	IFRS: Equity	IFRS: Equity	IFRS: Equity	IFRS: Equity	IFRS: Accrual	IFRS: Equity	IFRS: Equity	IFRS: Equity	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Equity	IFRS: Accrual
11 Original date of issuance	31 March 1969	22-Oct-20	25-Nov-20	15-Dec-20	09-Mar-21	12-Mar-21	24-May-21	06-Dec-21	22-Dec-21	25-Mar-22	13-Jul-22	28-Mar-23	30-Jun-23
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Perpetual	Dated	Dated
13 Original maturity date	No maturity	No maturity	No maturity	No maturity	09-Mar-31	No maturity	No maturity	No maturity	22-Dec-31	25-Mar-32	13-Jul-32	No maturity	30-Jun-33
14 Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Not applicable	22-Jan-26	22-Jan-26	22-Jan-26	09-Mar-26	12-Jun-26	24-Aug-26	06-Mar-27	22-Mar-27	25-Jun-27	13-Jul-27	28-Jun-28	30-Sep-28
Tax and/or regulatory event	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Redemption amount	Not applicable	100% of principal plus interest	100% of principal plus interest	100% of principal plus interest	100% of principal plus interest	100% of principal plus interest	100% of principal plus interest	100% of principal plus interest	100% of principal plus interest	100% of principal plus interest	100% of principal plus interest	100% of principal plus interest	100% of principal plus interest
16 Subsequent call date, if applicable	Not 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 thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter
Coupons / dividends													
17 Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Zero Coupon	Floating
18 Coupon rate and any related index	Not applicable	Jibar + 4.85%	Jibar + 4.85%	Jibar + 4.85%	Jibar + 2.60%	Jibar + 4.80%	Jibar + 4.40%	Jibar + 4.05%	Jibar + 2.10%	Jibar + 2.20%	SOFR + 3.16%	Jibar + 3.40%	Jibar + 2.00%
19 Existence of a dividend stopper	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No	Yes	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Fully discretionary	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 or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Cumulative
23 Convertible or non-convertible	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	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	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	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	Not applicable	Not applicable
27 if convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
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	Not applicable
29 if convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
30 Write-down feature	Not applicable	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator
31 If write-down, write-down trigger(s)	Not applicable	PONV as defined by regulator	PONV as defined by regulator	PONV as defined by regulator	PONV as defined by regulator	PONV as defined by regulator	PONV as defined by regulator	PONV as defined by regulator	PONV as defined by regulator	PONV as defined by regulator	PONV as defined by regulator	PONV as defined by regulator	PONV as defined by regulator
32 If write-down, full or partial	Not applicable	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator
33 If write-down, permanent or temporary	Not applicable	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 per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per 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)	Additional Tier 1 instruments	Tier 1 instruments	Tier 1 instruments	Contractual, replaced with statutory once implemented	Contractual, replaced with statutory once implemented	Contractual, replaced with statutory once implemented	Contractual, replaced with statutory once implemented	Contractual, replaced with statutory once implemented	Contractual, replaced with statutory once implemented	Contractual, replaced with statutory once implemented	Contractual, replaced with statutory once implemented	Contractual, replaced with statutory once implemented	Contractual, replaced with statutory once implemented
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	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

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



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited
31-Aug-24

Disclosure template for main features of regulatory capital instruments		IV063U	IV064U
1 Issuer	Investec Bank Limited	Investec Bank Limited	Investec Bank Limited
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Unlisted	Unlisted	Unlisted
3 Governing law(s) of the instrument	South Africa	South Africa	South Africa
Regulatory treatment			
4 Transitional Basel III rules	Tier 2	AT1	AT1
5 Post-transitional Basel III rules	Tier 2	AT1	AT1
6 Eligible at solo / group / group and solo	Group and solo	Group and solo	Group and solo
7 Instrument type (types to be specified by each jurisdiction)	Subordinated debt	AT1	AT1
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹	750	750	750
9 Par value of instrument	750	750	750
10 Accounting classification	IFRS: Accrual	IFRS: Equity	IFRS: Equity
11 Original date of issuance	27-Nov-23	14-Dec-23	14-Dec-23
12 Perpetual or dated	Dated	Perpetual	Perpetual
13 Original maturity date	27-Nov-33	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	27-Feb-29	14-Mar-29	14-Mar-29
Tax and/or regulatory event	Yes	Yes	Yes
Redemption amount	100% of principal plus interest	100% of principal plus interest	100% of principal plus interest
16 Subsequent call date, if applicable	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter
Coupons / dividends			
17 Fixed or floating dividend coupon	Floating	Floating	Floating
18 Coupon rate and any related index	Jibar + 1.95%	Jibar + 3.01%	Jibar + 3.01%
19 Existence of a dividend stopper	No	Yes	Yes
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No
22 Non-cumulative or cumulative	Cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 if convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable
25 if convertible, fully or partially	Not applicable	Not applicable	Not applicable
26 if convertible, conversion rate	Not applicable	Not applicable	Not applicable
27 if convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable
28 if convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable
29 if convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable
30 Write-down feature	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator
31 If write-down, write-down trigger(s)	PONV as defined by regulator	PONV as defined by regulator	PONV as defined by regulator
32 If write-down, full or partial	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator	Partial or full, as deemed required by regulator
33 If write-down, permanent or temporary	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013
34 If write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Contractual, replaced with statutory once implemented	Contractual, replaced with statutory once implemented	Contractual, replaced with statutory once implemented
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	Not applicable	Not applicable	Not applicable

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