Capital instruments' main features template

Investec Bank plc

See below capital instruments' main features template at 30 September 2014 in line with article 437 of the Capital Requirements Regulation.

Investec Bank plc	notes Investec Finance plc XS0186999669 English Law Tier 2 Ineligible Solo and Consolidated Tier 2 instrument £10m £33.793m 99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to eax call; Redemption at par plus accrued but unpaid interest	Investec Finance plc XS0283613437 English Law Tier 2 Ineligible Solo and Consolidated Tier 2 instrument £18m £17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus accrued but unpaid
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument English Law English English Law English English English English English En	XS0186999669 English Law Tier 2 Ineligible Solo and Consolidated Tier 2 instrument £10m £33.793m £99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	XS0283613437 English Law Tier 2 Ineligible Solo and Consolidated Tier 2 instrument £18m £17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
Subsequent call dates, if applicable Subsequent call date, contingent call date, contingent call date, is applicable Subsequent call date, contingent call date, is applicable Subsequent call date, contingent call date, is applicable Subsequent call date, is applicable Subsequent call date, contingent call date, is applicable Subsequent	English Law Tier 2 Ineligible Solo and Consolidated Tier 2 instrument £10m £33.793m 99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	English Law Tier 2 Ineligible Solo and Consolidated Tier 2 instrument £18m £17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
Regulatory treatment Transitional CRR rules Common Equity Tier 1 Tier 2 Tier 2 Tier 5 Post-transitional rules Common Equity Tier 1 Tier 2 In Eligible at solo/(sub-) consolidated/ solo & (sub-) Consolidated Solo and Consoli	Tier 2 Ineligible Solo and Consolidated Tier 2 instrument E10m E33.793m 99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	Tier 2 Ineligible Solo and Consolidated Tier 2 instrument £18m £17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
4 Transitional CRR rules Common Equity Tier 1 Tier 2 Tier 2 Eligible at solo/(sub-) consolidated/ solo & (sub-) Consolidated Solo and Consolidated Solo an	Solo and Consolidated Tier 2 instrument E10m E33.793m 99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	Ineligible Solo and Consolidated Tier 2 instrument £18m £17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
Fost-transitional rules	Solo and Consolidated Tier 2 instrument E10m E33.793m 99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	Ineligible Solo and Consolidated Tier 2 instrument £18m £17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
Eligible at solo/(sub-) consolidated/ solo & (sub-) consolidated Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (currency in million, as of most recent reporting date) Nominal amount of instrument Redemption price NA Redemption price NA Accounting classification Ordinary shares Tier 2 instrument E1,187m E571m E1,187m E575m E2 NA 99.981% Par plus accrued but unpaid interest Un NA Unpaid interest Un NA Diginal date of issuance NA Perpetual Original maturity date No maturity No mat	Solo and Consolidated Tier 2 instrument £10m £33.793m 99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	Solo and Consolidated Tier 2 instrument £18m £17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
6 consolidated Solo and Consolidated Solo and Consolidated Instrument type (types to be specified by each jurisdiction) 7 jurisdiction) 8 million, as of most recent reporting date)¹ 9 Nominal amount of instrument £1,187m £571m £575m £5 183	E10m E33.793m 99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	£18m £17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
7 jurisdiction) Ordinary shares Tier 2 instrument Tier Amount recognised in regulatory capital (currency in million, as of most recent reporting date) £1,187m £571m £19 Nominal amount of instrument £1,187m £575m £39 Issue price NA 99.981%	E10m E33.793m 99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	£18m £17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
Amount recognised in regulatory capital (currency in million, as of most recent reporting date) 9	E10m E33.793m 99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	£18m £17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
million, as of most recent reporting date) Second	E33.793m 99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	£17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
9 Nominal amount of instrument £1,187m £575m £3 9a Issue price NA 99.981% 99 Redemption price NA unpaid interest ur 10 Accounting classification Shareholders' equity Liability - amortised cost Li 17 February 2011 11 Original date of issuance NA (29 June 2011 tap) 01 12 Perpetual or dated Perpetual Dated Dated 13 Original maturity date No maturity 17 February 2022 01 14 Issuer call subject to prior supervisory approval NA NA; Subject to tax and regulatory call; 1 Redemption at par plus tax accrued but unpaid interest ur 15 Optional call date, contingent call dates and redemption amount NA NA NA interest ur 16 Subsequent call dates, if applicable NA NA NA NA 20 Coupons/dividends	E33.793m 99.438% Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	£17.861m 99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
Subsequent call dates, if applicable NA 99.981%	Par plus accrued but unpaid interest Liability - amortised cost D1 March 2004 Dated D1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	99.239% Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
Par plus accrued but unpaid interest ur NA unpaid interest ur NA unpaid interest ur NA unpaid interest ur NA unpaid interest ur 17 February 2011 (29 June 2011 tap) 01 Perpetual or dated Perpetual Dated Dated No maturity date No maturity 17 February 2022 01 Issuer call subject to prior supervisory approval NA NA NA NA NA Ye Optional call date, contingent call dates and redemption amount NA	Par plus accrued but unpaid interest Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	Par plus accrued but unpaid interest Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
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10 Accounting classification Shareholders' equity Liability - amortised cost Liability - amortised cost 17 February 2011 (29 June 2011 tap) Original date of issuance NA Perpetual Dated Diability - amortised cost Liability - amortise displication 17 February 2022 Date NA NA NA NA NA NA NA NA NA N	Liability - amortised cost O1 March 2004 Dated O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	Liability - amortised cost 23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
17 February 2011 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and 16 Subsequent call dates, if applicable 17 February 2011 (29 June 2011 tap) 01 17 February 2021 01 17 February 2022 01 17 February 2022 01 18 NA N	D1 March 2004 Dated D1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	23 January 2007 Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
17 February 2011 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval NA NA NA NA NA NA NA NA NA NA	Dated 01 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and 16 Subsequent call dates, if applicable 17 February 2022 18 No maturity 18 No maturity 19 No maturity 19 No maturity 10 No maturity 10 No maturity 10 No maturity 11 No maturity 11 No maturity 12 No maturity 13 No maturity 14 No maturity 15 No maturity 16 No maturity 17 February 2022 18 No maturity 17 February 2022 19 No maturity 17 February 2022 19 No maturity 17 February 2022 10 No maturity 17 February 2022 17 Februar	Dated 01 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	Perpetual No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
13 Original maturity date 14 Issuer call subject to prior supervisory approval NA NA NA NA NA NA; Subject to tax and regulatory call; Redemption at par plus ta accrued but unpaid par redemption amount NA	O1 March 2016 Yes 1 March 2011; Subject to tax call; Redemption at par plus accrued but	No maturity No 23 January 2017; Subject to tax call; Redemption at par plus
14 Issuer call subject to prior supervisory approval NA NA; Subject to tax and regulatory call; Redemption at par plus ta accrued but unpaid interest Optional call dates, if applicable NA NA NA NA NA NA NA NA NA N	Yes 1 March 2011; Subject to eax call; Redemption at par plus accrued but	No 23 January 2017; Subject to tax call; Redemption at par plus
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regulatory call; 1 Redemption at par plus ta accrued but unpaid interest ur 15 redemption amount NA interest ur 16 Subsequent call dates, if applicable NA NA NA 20 Coupons/dividends	ax call; Redemption at par plus accrued but	Subject to tax call; Redemption at par plus
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Optional call date, contingent call dates and redemption amount NA interest ur 15 Subsequent call dates, if applicable NA NA NA 20 Coupons/dividends	oar plus accrued but	
15 redemption amount NA interest ur 16 Subsequent call dates, if applicable NA NA 20 Coupons/ dividends	•	
16 Subsequent call dates, if applicable NA NA 20 Coupons/ dividends		interest
16 Subsequent call dates, if applicable NA NA 20 Coupons/ dividends		Each interest payment
Coupons/ dividends	At any time after 1 March	-
	2011	2017
17 Fixed or floating dividend/ coupon Floating Fixed	Fixed	Fixed to Floating
Fixed of floating dividend/ coupon	rixeu	6.25% fixed converting to
	7.75% fixed reset to	3 month GBP LIBOR +
	6.482% fixed (on 1 March	
18 Coupon rate and any related index NA 9.625% 20	2011)	2017)
	No	No
Fully discretionary, partially discretionary or mandatory		
	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory 20b (in terms of amount) Fully discretionary Mandatory Mandatory	Mandatory	Mandatory
	Yes	Yes
	Cumulative	Cumulative
	Nonconvertible	Nonconvertible
24 If convertible, conversion trigger(s) NA NA NA	VA	NA
25 If convertible, fully or partially NA NA NA	NA	NA
,	NA	NA
27 If convertible, mandatory or optional conversion NA NA NA	NA	NA
28 If convertible specify instrument type convertible into NA	NΙΛ	NA I
28 If convertible, specify instrument type convertible into NA	NA .	NA
	NA	NA
	NA	NA
	NA	NA
32 If write-down, full or partial NA NA NA	NA	NA
	NA	NA
If temporary write-down, description of write-up	\	
	NA Subordinated to	NA Subordinated to
	Subordinated to payments of	Subordinated to
payments of any pa		payments of any amounts due and
	any amounts due and	
Position in subordinated hierarchy in liquidation Represents the most amounts due and are	any amounts due and pavable to Senior	payable to Senior
Position in subordinated hierarchy in liquidation Represents the most amounts due and subordinate claim in payable to Senior page 1	payable to Senior	payable to Senior Creditors
Position in subordinated hierarchy in liquidation (specify instrument type immediately senior to 35 instrument) Represents the most subordinate claim in payable to Senior payable to Senior Creditors Iquidation of the bank	-	payable to Senior Creditors Yes

Note 1: Amount recognised in regulatory capital at 30 September 2014 is pre the annual phase out of non-qualifying instruments.