

Investec Bank plc

Transitional own funds disclosure template and capital instruments' main features template

31 March 2015





Transitional Own Funds Disclosure template

See below transitional own funds disclosure template at 31 March 2015 in line with article 437 of the Capital Requirements Regulation. The disclosure is completed on an Investec Bank plc consolidated basis.

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		Investec Bank plc			
		£'mi		£'mi	
	Common Equity Tier 1 capital: instruments and reserves	AMOUNT AT 31 MARCH 2015	AMOUNTS SUBJECT TO PRE REGULATION (EU) NO 575/2013 TREATMENT OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) NO 575/2013	AMOUNT AT 31 MARCH 2014*	AMOUNTS SUBJECT TO PRE REGULATION (EU) NO 575/2013 TREATMENT OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) NO 575/2013
	Capital instruments and the related share premium accounts of which: Ordinary shares	1 330 1 330	-	1 330 1 330	-
	Retained earnings	278	-	345	-
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	141	-	205	-
	Funds for general banking risk Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from	-	-	-	-
	CET1 Public sector capital injections grandfathered until 1 January 2018 Minority Interests (amount allowed in consolidated CET1)	-	-	- - (3)	-
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	(15)	-	(26)	-
	Common Equity Tier 1 (CET1) capital before regulatory adjustments non Equity Tier 1 (CET1) capital: regulatory adjustments	1 734	-	1 851	-
	Additional value adjustments (negative amount)	(15)	-	(11)	-
	Intangible assets (net of related tax liability) (negative amount)	(382)	-	(431)	-
	Empty Set in the EU Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability	-	-	-	-
10	where the conditions in Article 38 (3) are met) (negative amount)	(8)	-	(38)	-
	Fair value reserves related to gains or losses on cash flow hedges Negative amounts resulting from the calculation of expected loss amounts	-	-	7	-
	Any increase in equity that results from securitised assets (negative amount)	-	-	-	-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	-	-	-
	Defined-benefit pension fund assets (negative amount) Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-	-	-	-
17	Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount) Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative	-	-	-	-
18	amount) Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative	-	-	-	-
19	amount)	-	-	-	-
	Empty Set in the EU Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction	-	-	-	-
	alternative	(4)	-	(3)	-
	of which: qualifying holdings outside the financial sector (negative amount)	(4)	-	- (3)	-
	of which: securitisation positions (negative amount) of which: free deliveries (negative amount)	(4)	-	(3)	-
	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the				
22	conditions in 38 (3) are met) (negative amount) Amount exceeding the 15% threshold (negative amount)	-	-	-	-
	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	_	_	_	_
24	Empty Set in the EU	-	-	-	-
	of which: deferred tax assets arising from temporary differences	-	-	-	-
	Losses for the current financial year (negative amount) Foreseeable tax charges relating to CET1 items (negative amount)	-	-	-	-
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment	-	-		-
	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468 Of which: Filter for unrealised gains on available-for-sale equities	-	-	(7) (7)	-
	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required			, ,	
	pre CRR Of which: Connected funding of a capital nature	-	-	(8) (8)	-
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)		-	-	-
28 29	Total regulatory adjustments to Common equity Tier 1 (CET1) Common Equity Tier 1 (CET1) capital	(409) 1 325	-	(491) 1 360	-
	ional Tier 1 (AT1) capital: instruments Capital instruments and the related share premium accounts	-	-	-	-
31	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards	-	-	-	-
	· · · · · · · · · · · · · · · · · · ·				
	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1 Public sector capital injections grandfathered until 1 January 2018			-	-
	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by				
	subsidiaries and held by third parties of which: instruments issued by subsidiaries subject to phase out		-	-	-
36	Additional Tier 1 (AT1) capital before regulatory adjustments	-	-	-	-
	ional Tier 1 (AT1) capital: regulatory adjustments Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)	-	-	-	-
	Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the			_	_
38	institution designed to inflate artificially the own funds of the institution (negative amount)	-	-	-	-
	Direct and indirect holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	-	-	-
	Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the institution has a				
-	significant investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount) Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional	-	_	-	-
41	treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	-	-	-	-
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-	-	-	-
	Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc				
	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional	_	_		-
	period pursuant to article 475 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Tier 2 instruments, direct holdings of non-significant	-	-	-	-
	investments in the capital of other financial sector entities, etc	-	-	-	-
	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre-				
	CRR Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)]	-	-	-
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	1 325	-	1 360	-
44 45	Additional Tier 1 (AT1) capital Tier 1 capital (T1 = CET1 + AT1)	- 1 325	-	- 1 360	- -
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Public section capital impactions grandelinemod until 1 silmanay 2019 Caultiflying on their Silmanus Statuments Instruction Statuments Instruction Statuments Instruction Capital Institution (18) Creating adjustments C	47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2			30	(30)
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Seb period pursuant to article 475 of Regulation (EU) No 5752013	56a		-	-	-	-
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of which: countercyclical buffer requirement of of which: systemic risk buffer requirement of of which: systemic risk buffer requirement of which: Systemic risk buffer requirement of which: Systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	63	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and	17.5%			
of which: systemic risk buffer requirement of which: systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) buffer of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) buffer of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) buffer of which: Systemic risk buffer requirement for which: Global Systemically Important Institution (G-SII) buffer of which: Systemic risk buffer requirement for which: Systemic risk buffer requirement for which: Systemic risk buffer requirement for which: Global Systemically Important Institution (G-SII) buffer for which: Global Systemically Important Institution of the Carty Institution of Carty Institution of the Carty Institution of Carty Institution Instituti		Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII			15.8%	
of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer 6.1% 5.2% Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) 8.2% Own (Inon relevant in EU regulation) NA 0% (Inon relevant in EU regulation of the ECET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) NA 0% (Inon relevant in those entities (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) NA 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	64 65	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	0% 0%		15.8% 0%	
Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [Non relevant in EU regulation] [Non relevant in EU regulation] [Non relevant in EU regulation] [Non relevant in EU regulation of the capital in Eu respect of financial sector entities where the institution does not have a significant investment in EU regulation of the Ceff I institution of Ceff I insti	64 65 66	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement	0% 0% 0%		15.8% 0% 0% 0%	
Incom relevant in EU regulation NA	64 65 66 67	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement	0% 0% 0% 0%		15.8% 0% 0% 0% 0%	
Incom relevant in EU regulation NA	64 65 66 67 67a	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0% 0% 0% 0% 0%		15.8% 0% 0% 0% 0% 0%	
Income Televant in EU regulation NA	64 65 66 67 67a 68	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	0% 0% 0% 0% 0% 6.1%		15.8% 0% 0% 0% 0% 0% 5.2%	
Amounts below the thresholds for deduction (before risk weighting) Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) 110	64 65 66 67 67a 68 69	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation]	0% 0% 0% 0% 0% 6.1% NA		15.8% 0% 0% 0% 0% 0% 5.2% 0%	
Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty Set in the EU Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) Applicable caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Capital instruments subject to phase-out arrangements Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements Current cap on T2 instruments subject to phase out arrangements Current cap on T2 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements	64 65 66 67 67a 68 69 70	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [non relevant in EU regulation]	0% 0% 0% 0% 0% 6.1% NA NA		15.8% 0% 0% 0% 0% 0% 5.2% 0%	
In those entities (amount below 10% threshold and net of eligible short positions) Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) 12	64 65 66 67 67a 68 69 70	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [non relevant in EU regulation] [non relevant in EU regulation]	0% 0% 0% 0% 0% 6.1% NA NA		15.8% 0% 0% 0% 0% 0% 5.2% 0%	
Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty Set in the EU Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) Applicable caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Current cap on AT1 instruments subject to phase out arrangements Current cap on AT1 instruments subject to phase out arrangements Current cap on AT1 instruments subject to phase out arrangements Current cap on T2 instruments subject to phase out arrangements Current cap on T2 instruments subject to phase out arrangements 36 41	64 65 66 67 67a 68 69 70	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation]	0% 0% 0% 0% 0% 6.1% NA NA		15.8% 0% 0% 0% 0% 0% 5.2% 0%	
significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty Set in the EU Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) Applicable caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements 41	64 65 66 67 67a 68 69 70 71	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] Into the thresholds for deduction (before risk weighting) Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment	0% 0% 0% 0% 0% 6.1% NA NA		15.8% 0% 0% 0% 0% 5.2% 0% 0%	
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Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) Applicable caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach (prior to the application of the cap Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach (prior to the application of the cap Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach (prior to the application of the cap Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of tredit risk adjustments in T2 under internal ratings-based approach Cap for in	64 65 66 67 67a 68 69 70 71 Amou	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [non relevant in EU regulation] [non relevant in EU regulation] Into below the thresholds for deduction (before risk weighting) Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a	0% 0% 0% 0% 0.1% 6.1% NA NA NA		15.8% 0% 0% 0% 0% 5.2% 0% 0%	
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Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach (prior to the Cap for inclusion of the cap) Current cap on CET1 instruments subject to phase out arrangements Current cap on CET1 instruments subject to phase out arrangements Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements Current cap on T2 instruments subject to phase out arrangements Current cap on T2 instruments subject to phase out arrangements	64 65 66 67 67a 68 69 70 71 Amou 72	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Slobal Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [non relevant in EU regulation] [non relevant in EU regulation] Into the thresholds for deduction (before risk weighting) Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty Set in the EU Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the	0% 0% 0% 0% 6.1% NA NA NA		15.8% 0% 0% 0% 0% 5.2% 0% 0% 49 7 NA	
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79 Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 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) Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements Current cap on T2 instruments subject to phase out arrangements 36 41	64 65 66 67 67a 68 69 70 71 Amol 72 73 74 75 Appl	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: Slobal Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [non relevant in EU regulati	0% 0% 0% 0% 6.1% NA NA NA		15.8% 0% 0% 0% 0% 5.2% 0% 0% 49 7 NA	
Capital Instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80	64 65 66 67 67a 68 69 70 71 Amol 72 73 74 75 Appl	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [non relevant in EU regulation] [non relevant in EU regulation] Into below the thresholds for deduction (before risk weighting) Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty Set in the EU Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) icable caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardised approach	0% 0% 0% 0% 6.1% NA NA NA		15.8% 0% 0% 0% 0% 5.2% 0% 0% 49 7 NA	
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Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements	64 65 66 67 67a 68 69 70 71 Amou 72 73 74 75 Appl i 76 77	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [non relevant in EU regulation] [non relevant in EU regulation] Into selow the thresholds for deduction (before risk weighting) Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty Set in the EU Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) icable caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0% 0% 0% 0% 6.1% NA NA NA		15.8% 0% 0% 0% 0% 5.2% 0% 0% 49 7 NA	
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements - 36 41	64 65 66 67 67a 68 69 70 71 Amou 72 73 74 75 Appli 76 77 78 79 Capit :	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Slobal Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [non relevant in EU regulation] [non relevant in EU regulation] Into below the thresholds for deduction (before risk weighting) Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty Set in the EU Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) icable caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Circuit cap on CET1 instruments subject to phase-out arrangements (only applicable between	0% 0% 0% 0% 6.1% NA NA NA		15.8% 0% 0% 0% 0% 5.2% 0% 0% 49 7 NA	
84 Current cap on T2 instruments subject to phase out arrangements 36 41	64 65 66 67 67a 68 69 70 71 Amou 72 73 74 75 Appli 76 77 78 79 Capit 80 81	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Signature requirement of which: Signature requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [unto below the thresholds for deduction (before risk weighting) Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty Set in the EU Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) Caple caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-b	0% 0% 0% 0% 6.1% NA NA NA		15.8% 0% 0% 0% 0% 5.2% 0% 0% 49 7 NA	
	64 65 66 67 67a 68 69 70 71 Amou 72 73 74 75 Appli 76 77 78 79 Capit 80 81 82	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: Systemically limportant Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [Inon relevant in EU of understand the system of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty Set in the EU Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (cable caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach Current cap on CET1 instruments subject to phase out arrangements Current cap on AT1 instruments subject	0% 0% 0% 0% 6.1% NA NA NA		15.8% 0% 0% 0% 0% 5.2% 0% 0% 49 7 NA	
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) - 3	64 65 66 67 67a 68 69 70 71 Amou 72 73 74 75 Appli 76 77 78 79 Capit 80 81 82 83	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Systemic risk buffer requirement of which: Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [non the selow the thresholds for deduction (before risk weighting) Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty Set in the EU Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) icable caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under internal ratings-based approach (prior to the application of the cap) Cap of inclusion of credit risk adjustments in T2 under internal ratings-based approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach	0% 0% 0% 0% 6.1% NA NA 110 12 NA 30		15.8% 0% 0% 0% 0% 5.2% 0% 0% 49 7 NA 35	
	64 65 66 67 67a 68 69 70 71 Amou 72 73 74 75 Appli 76 77 78 79 Capit : 80 81 82 83 84	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non relevant in EU regulation] [non relevant in EU regulation] [non relevant in EU regulation] Into below the thresholds for deduction (before risk weighting) Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty Set in the EU Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) icable caps on the inclusion of provisions in Tier 2 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) Cap on inclusion of credit risk adjustments in T2 under standardised approach Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach (prior to the application of the cap)	0% 0% 0% 0% 6.1% NA NA 110 12 NA 30		15.8% 0% 0% 0% 0% 5.2% 0% 0% 49 7 NA 35	

The 31 March 2014 capital information has been restated to reflect the implementation of IFRIC 21.

Capital instruments' main features template

Investec Bank plc

See below capital instruments' main features template at 31 March 2015 in line with article 437 of the Capital Requirements Regulation.

			Subordinated fixed rate medium-	Guaranteed undated subordinated
	Capital instruments' main features template	Ordinary shares	term note	callable step-up notes
1	Issuer	Investec Bank plc	Investec Bank plc	Investec Finance plc
				,
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	XS0593062788	XS0283613437
3	Governing law(s) of the instrument	English Law	English Law	English Law
	Regulatory treatment			
4	Transitional CRR rules	Common Equity Tier 1	Tier 2	Tier 2
	Post-transitional rules	Common Equity Tier 1	Tier 2	Ineligible
6	Eligible at solo/(sub-) consolidated/ solo & (sub-) consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Tier 2 instrument	Tier 2 instrument
	Amount recognised in regulatory capital (currency in million, as of most recent			
8	reporting date) ¹	£1,187m	£572m	£18m
_	Nominal amount of instrument	£1,187m	£575m	£17.861m
9a	Issue price	NA	99.981%	99.239%
	Redemption price	NA	Par plus accrued but unpaid interest	Par plus accrued but unpaid interest
10	Accounting classification	Shareholders' equity	Liability - amortised cost	Liability - amortised cost
			17 February 2011	
11	Original date of issuance	NA	(29 June 2011 tap)	23 January 2007
	Perpetual or dated	Perpetual	Dated	Perpetual
	Original maturity date	No maturity	17 February 2022	No maturity
14	Issuer call subject to prior supervisory approval	NA	NA	No
			NA; Subject to tax and regulatory call;	23 January 2017; Subject to tax call;
4.5	O-fi	N.A.	Redemption at par plus accrued but	Redemption at par plus accrued but
15	Optional call date, contingent call dates and redemption amount	NA	unpaid interest	unpaid interest Each interest payment date after 23
16	Subsequent call dates, if applicable	NA	NA	
16	Coupons/ dividends	NA .	NA .	January 2017
17	Fixed or floating dividend/ coupon	Floating	Fixed	Fixed to Floating
	rixed or nouting dividend/ coupon	liteating	i ixed	r ixed to r loating
				6.25% fixed converting to 3 month GBP
18	Coupon rate and any related index	NA	9.625%	LIBOR + 2.11% (on 23 January 2017)
	Existence of a dividend stopper	No	No	No
	The state of the s			
20a	Fully discretionary, partially discretionary or mandatory (in terms of timings)	Fully discretionary	Mandatory	Mandatory
	, , , , , , , , , , , , , , , , , , , ,		, , , , , ,	,
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	Yes
22	Noncumulative or cumulative	Noncumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
	If convertible, conversion trigger(s)	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA
	If convertible, mandatory or optional conversion	NA	NA	NA
	If convertible, specify instrument type convertible into	NA	NA	NA
	If convertible, specify issuer of instrument it converts into	NA	NA	NA
30	Write-down features	NA	NA	NA
	If write-down, write-down triggers(s)	NA	NA	NA
	If write-down, full or partial	NA	NA	NA
33		NA	NA	NA
	If write-down, permanent or temporary			
	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	NA	NA	NA
	If temporary write-down, description of write-up mechanism		Subordinated to payments of any	Subordinated to payments of any
34	If temporary write-down, description of write-up mechanism Position in subordinated hierarchy in liquidation (specify instrument type	Represents the most subordinate claim	Subordinated to payments of any amounts due and payable to Senior	Subordinated to payments of any amounts due and payable to Senior
34	If temporary write-down, description of write-up mechanism Position in subordinated hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinate claim in liquidation of the bank	Subordinated to payments of any amounts due and payable to Senior Creditors	Subordinated to payments of any amounts due and payable to Senior Creditors
34 35 36	If temporary write-down, description of write-up mechanism Position in subordinated hierarchy in liquidation (specify instrument type	Represents the most subordinate claim	Subordinated to payments of any amounts due and payable to Senior	Subordinated to payments of any amounts due and payable to Senior

Note 1: Amount recognised in regulatory capital at 31 March 2015 is before the annual phase out of non-qualifying instruments.