

## Investec 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 plc consolidated basis.

1110 0	isclosure is completed on an Investec plc consolidated basis.	Investec pic					
	Common Equity Tier 1 capital: instruments and reserves		£'million £'million  AMOUNT AT AMOUNTS AMOUNT AT AMOUNTS				
			SUBJECT TO PRE- REGULATION (EU) NO 575/2013 TREATMENT OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) NO 575/2013				
1	Capital instruments and the related share premium accounts of which: Ordinary shares	<b>1 022</b> 1 022	-	<b>997</b> 997	•		
2	Retained earnings	715	-	555	-		
	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the						
3 3a	applicable accounting standards) Funds for general banking risk	1	-	315	-		
	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out						
4	from CET1 Public sector capital injections grandfathered until 1 January 2018	-	-	-	-		
5	Minority Interests (amount allowed in consolidated CET1)	8	-	4	-		
5a 6	Independently reviewed interim profits net of any foreseeable charge or dividend  Common Equity Tier 1 (CET1) capital before regulatory adjustments	(57) <b>1 689</b>	-	(27) <b>1 844</b>	-		
Com	non Equity Tier 1 (CET1) capital: regulatory adjustments			1044			
7 8	Additional value adjustments (negative amount) Intangible assets (net of related tax liability) (negative amount)	(15) (473)	-	(12) (558)	-		
9	Empty Set in the EU	(473)	-	(556)	-		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax	(0)		(20)			
10 11	liability where the conditions in Article 38 (3) are met) (negative amount) Fair value reserves related to gains or losses on cash flow hedges	(8)	-	(38) 7	-		
12	Negative amounts resulting from the calculation of expected loss amounts	-	-	-	-		
13 14	Any increase in equity that results from securitised assets (negative amount) Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	-	-	-		
15	Defined-benefit pension fund assets (negative amount)	(29)	-	(20)	-		
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount) Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with	(38)	-	(58)	-		
17	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						
18	positions) (negative 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)						
19	(negative amount)	-	-	-	-		
20	Empty Set in the EU	-	-	-	-		
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	(4)	_	(4)	_		
20b	of which: qualifying holdings outside the financial sector (negative amount)	-	-	-	-		
20c 20d	of which: securitisation positions (negative amount) of which: free deliveries (negative amount)	(4)	-	(4)	-		
	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where						
21 22	the 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						
23 24	institution has a significant investment in those entities Empty Set in the EU	-	-	-	-		
25	of which: deferred tax assets arising from temporary differences	-	-	-	-		
25a 25b	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	-	-	-	-		
26a	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	-	-	(1)	-		
26b	required pre CRR	-	-	(8)	-		
27	Of which: Connected funding of a capital nature Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-	-	(8)	-		
28 29	Total regulatory adjustments to Common equity Tier 1 (CET1)	(567)	-	(698)	-		
	Common Equity Tier 1 (CET1) capital ional Tier 1 (AT1) capital:	1 122	-	1 146	-		
30	Capital instruments and the related share premium accounts	-	-	-	-		
31 32	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards	-	-	-	-		
22	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out	205	(205)	224	(224)		
33	from AT1 Public sector capital injections grandfathered until 1 January 2018	205	(205)	234	(234)		
	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued						
34 35	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	205	(205)	234	(234)		
Addit 37	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						
39	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						
40	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	-	_	-	-		
	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the						
41b	transitional period pursuant to article 475 of Regulation (EU) No 575/2013  Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions	-	-	-	-		
41c	required pre- CRR	-	-	-	-		
(1')	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	-	-	<u>-</u>	-		
42 43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	-	-			
43 44 45	Total regulatory adjustments to Additional Tier 1 (AT1) capital Additional Tier 1 (AT1) capital Tier 1 capital (T1 = CET1 + AT1)	205 1 327	(205) (205)	234 1 380	(234) (234)		

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43 of the Circuited in move 5 of 35 issued by subsidiaries and held by third parties 6 of 36 issued by subsidiaries and held by the Circuit of 36 issued by a control of 36 is			-	-	-	-
49 of whom: naturaneth issued by substantes subject to praise out Carel Tink a qualitariest guidance of praise of the Carel Tink a qualitariest control of the Carel Tink a qualitariest control of the Carel Tink a qualitariest control of the Carel Tink and the			500	(40)	0.40	(00)
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55 where the institution has a significant investment in those entitles (ref of eligible short positions) (regative amount) regulative subject to phase out as prescribed in Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete to phase out as prescribed in Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete the phase out as prescribed in Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete the phase out as prescribed in Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete the phase out as prescribed in Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete the phase out as prescribed from the Part of Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete the residual amounts deducted from Tie-2 capital with regard to additional filters and deductions required pre CRR residual amounts deducted from a added to Tie-2 capital with regard to additional filters and deductions required pre CRR 7 Total regulation (EU) No 575/2013 (a. CRR residual amounts) and the residual amounts and the residual and the residual amounts and the resi	54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements	-	-	-	-
55 where the institution has a significant investment in those entitles (ref of eligible short positions) (regative amount) regulative subject to phase out as prescribed in Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete to phase out as prescribed in Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete the phase out as prescribed in Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete the phase out as prescribed in Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete the phase out as prescribed in Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete the phase out as prescribed from the Part of Regulation (EU) No 575/2013 (a. CRR residual amounts) and complete the residual amounts deducted from Tie-2 capital with regard to additional filters and deductions required pre CRR residual amounts deducted from a added to Tie-2 capital with regard to additional filters and deductions required pre CRR 7 Total regulation (EU) No 575/2013 (a. CRR residual amounts) and the residual amounts and the residual and the residual amounts and the resi		Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities				
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10.1%   1.1%   1.0.1%   1.0.1%   1.0.1%   1.0.1%   1.0.1%   1.0.1%   1.0.1%   1.0.1%   1.0.1%   1.0.1%   1.0.1%   1.0.1%   1.0.2%			0.70/		0.40/	
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Inform relevant in EU regulation   NA	68					
Inform relevant in EU regulation   NA   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   49						
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84 Current cap on T2 instruments subject to phase out arrangements 65 74						
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<sup>\*</sup> The 31 March 2014 capital information has been restated to reflect the implementation of IFRIC 21.

## Investec plc

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

	Capital instruments' main features template	Ordinary shares	Perpetual preferred securities	Perpetual preference shares non-cumulative	Non-redeemable, non- cumulative, non- participating perpetual preference shares - Rand denominated	Subordinated fixed rate medium-term note	Guaranteed undated subordinated callable step-up notes
1	Issuer	Investec plc	Investec Tier 1 (UK) LP	Investec plc	Investec plc	Investec Bank plc	Investec Finance plc
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier						
2	for private placement)	GB00B17BBQ50	XS0222692328	GB00B1N73946	GB00B4B0Q974	XS0593062788	XS0283613437
3	Governing law(s) of the instrument	English Law	English Law	English Law	English Law	English Law	English Law
4	Regulatory treatment Transitional CRR rules	Common Equity Tier 1	Additional tier 1	Additional tier 1	Tier 2	Tier 2	Tier 2
5	Post-transitional rules	Common Equity Tier 1	Ineligible	Ineligible	Tier 2	Tier 2	Ineligible
_	Eligible at solo/(sub-) consolidated/ solo & (sub-)	Common Equity 1101 1	incligible	incligible	TICI Z	TICI Z	o.igibio
6	consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Solo and Consolidated	Solo and Consolidated
	Instrument type (types to be specified by each		Additional tier 1	Additional tier 1			
7	jurisdiction)	Ordinary shares	instrument	instrument	Tier 2 instruments	Tier 2 instruments	Tier 2 instruments
	Amount recognised in regulatory capital (currency in						
8	million, as of most recent reporting date)1	£180 061	£145m	£129m	£20m	£572m	£18m
			€200m (£156m		ZAR227.594m (£20m		
9	Nominal amount of instrument	£180 286	equivalent)	£129m	equivalent)	£575m	£17.861m
98	Issue price	NA	1.00581% Par plus unpaid	£8.87	ZAR100	99.981%	99.239%
9h	Redemption price	NA	distributions accrued since the immediately preceding distribution date	NA	NA	Par plus accrued but unpaid interest	Par plus accrued but unpaid interest
35	readinpuon priod		Non-controlling interest	IVA	147	anpaid intoroot	anpaid intoroct
10	Accounting classification	Shareholders' equity	in consolidated subsidiary	Shareholders' equity	Shareholders' equity		Liability - amortised cost
			<u> </u>	<u> </u>	29 June 2011 & 11	17 February 2011	
11	Original date of issuance	NA	24 June 2005	22 February 2007	August 2011	(29 June 2011 tap)	23 January 2007
		Perpetual	Perpetual	Perpetual	Perpetual	Dated	Perpetual
	Original maturity date	No maturity	No maturity	No maturity	No maturity	17 February 2022	No maturity
14	Issuer call subject to prior supervisory approval	NA	Yes 24 June 2015; Subject to	NA	NA	NA	No
15	Optional call date, contingent call dates and redemption amount	NA	unpaid distributions since the immediately preceding distribution date and additional amounts payable	NA	NA	NA; Subject to tax and regulatory call; Redemption at par plus accrued but unpaid interest	23 January 2017; Subject to tax call; Redemption at par plus accrued but unpaid interest
16	Subsequent call dates, if applicable	NA	Any subsequent distribution payment date after 24 June 2015	NA	NA	NA	Each interest payment date after 23 January 2017
	Coupons/ dividends		date diter 2 i edile 20 ie		101		2011
17	Fixed or floating dividend/ coupon	Floating	Fixed to floating	Floating	Floating	Fixed	Fixed to Floating
	Coupon rate and any related index	NA .	7.7075% fixed converting to 3 month EURIBOR plus 5.625%	Bank of England Base Rate plus 1%	South African prime lending rate multiplied by 95%	9.625%	6.25% fixed converting to 3 month GBP LIBOR + 2.11% (on 23 January 2017)
19	Existence of a dividend stopper	No	Yes	Yes	Yes	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timings)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in	Fully dispretioner:	Fully dispretingen:	Mandatan	Fully dispretioner:	Mandatan	Mandaton
	terms of amount) Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary Yes	Mandatory No	Fully discretionary No	Mandatory No	Mandatory Yes
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into Write-down features	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
	If write-down, write-down triggers(s)	NA NA	NA	NA NA	NA	NA NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA
	If temporary write-down, description of write-up						
34	mechanism  Position in subordinated hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA  Represents the most subordinate claim in liquidation of the bank	NA Tier 2 instruments	NA Tier 2 instruments	NA Subordinated to payments of any amounts due and payable to Senior Creditors	NA Subordinated to payments of any amounts due and payable to Senior Creditors	NA Subordinated to payments of any amounts due and payable to Senior Creditors
36	Non-compliant transitioned features	NA	Yes	Yes	No Creditors	No	Yes Yes
30	non-compilant transitioned realtires	IVA	No point of non-viability	No point of non-viability	INO	INO	160
37	If yes, specify non-compliant features	NA	triggers	triggers	NA	NA	Incentive to redeem

Note 1: Amount recognised in regulatory capital at 31 March 2015 is before the annual phase out of non-qualifying instruments and before the allocation of surplus capital attributable to non-controlling interests.