



**Investec Bank plc**

**Capital instruments' main features template 31 October 2017**



## Capital instruments' main features template

Reference date  
Entity name  
Level of application

31 October 2017  
Investec Bank plc  
Sub-consolidated

See below capital instruments' main features template populated in line with article 437 of the Capital Requirements Regulation.

Capital instruments' main features template		Ordinary shares	Fixed rate reset perpetual additional tier 1 write down capital instrument	Subordinated fixed rate medium-term note
1	Issuer	Investec Bank plc	Investec Bank plc	Investec Bank plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	XS0593062788
3	Governing law(s) of the instrument	English Law	English Law	English Law
<b>Regulatory treatment</b>				
4	Transitional CRR rules	Common Equity Tier 1	Additional tier 1	Tier 2
5	Post-transitional rules	Common Equity Tier 1	Additional tier 1	Tier 2
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	Additional tier 1 instrument	Tier 2 instruments
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date) <sup>1</sup>	£1,187m	£200m	£493m
9	Nominal amount of instrument	£1,187m	£200m	£575m
9a	Issue price	NA	100.00%	99.981%
9b	Redemption price	NA	Redemption at principal amount plus accrued and unpaid interest to date of redemption	Par plus accrued but unpaid interest
10	Accounting classification	Shareholders' equity	Shareholders' equity	Liability - amortised cost
11	Original date of issuance	NA	16 October 2017	17 February 2011 (29 June 2011 tap)
12	Perpetual or dated	Perpetual	Perpetual	Dated
13	Original maturity date	No maturity	No maturity	17 February 2022
14	Issuer call subject to prior supervisory approval	NA	Yes	NA
15	Optional call date, contingent call dates and redemption amount	NA	05 December 2024, subject to supervisory approval; Subject to tax and capital disqualification event at any time; Redemption at principal amount plus accrued and unpaid interest to date of redemption	NA; Subject to tax and regulatory call; Redemption at par plus accrued but unpaid interest
16	Subsequent call dates, if applicable	NA	On each quarterly interest payment date after first call	NA
<b>Coupons/ dividends</b>				
17	Fixed or floating dividend/ coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	NA	6.75%	9.625%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timings)	Fully discretionary	Fully discretionary	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	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
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA
30	Write-down features	NA	Yes	NA
	If write-down, write-down triggers(s)	NA	CET1 Ratio of the Issuer and / or the Investec plc Group has fallen below 7.00% - contractual/ Point of non-viability - UK PRA - statutory	NA
	If write-down, full or partial	NA	Full	NA
	If write-down, permanent or temporary	NA	Permanent	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA
31	Position in subordinated hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinate claim in liquidation of the bank	Tier 2 instruments	Subordinated to payments of any amounts due and payable to Senior Creditors
32	Non-compliant transitioned features	NA	No	No
33	If yes, specify non-compliant features	NA	NA	NA

Note 1: Amount recognised in regulatory capital at 31 October 2017 takes into account the amortisation of the tier 2 instrument