[⊕]Investec

Investec Bank Limited

Main features disclosure template 31 August 2024





MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited

31-Aug-24

Normal Adds, f. sploads Owner Mark														
Image: Section of the sectio														
Image: A part of the Group (and part of the G		and premium	IV051U	IV052U	IV053U	IV054U	IV055U	IV056U	IV057U	IV058U	IV059U	IV060U	IV061U	IV062U
Subservance Display	1 Issuer	Investor Pank Limited	Invoctor Pank Limited	Investor Pank Limited	Invoctor Pank Limited	Invoctor Pank Limitod	Invoctor Pank Limited	Invoctor Pank Limited	Invoctor Bank Limited	Invoctor Pank Limited				
Description Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>	2 Inique identifier (e.g. CLISIP, ISIN or Bloomherg identifier for private placement)													
Number of the sector			,	,	· · ·									
a b b D														
Bit Normal System Control Contro Control Control		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
Normal state Normal state<	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
Pinetocols Pinetoc	7 Instrument type (types to be specified by each jurisdiction)													
Image:		CET1	AT1	AT1	AT1	Subordinated debt	AT1	AT1	AT1	Subordinated debt	Subordinated debt	Subordinated debt	AT1	Subordinated debt
Description Distance	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
Dependent of the second of the seco	9 Par value of instrument	14,268	128	45	100	1,636	450	777	600	400	1,100	2,850	500	500
D Description Descripion <thdescription< th=""> <thdescri< td=""><td>10 Accounting classification</td><td>IFRS: Equity</td><td>IFRS: Equity</td><td>IFRS: Equity</td><td>IFRS: Equity</td><td>IFRS: Accrual</td><td>IFRS: Equity</td><td>IFRS: Equity</td><td>IFRS: Equity</td><td>IFRS: Accrual</td><td>IFRS: Accrual</td><td>IFRS: Accrual</td><td>IFRS: Equity</td><td>IFRS: Accrual</td></thdescri<></thdescription<>	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
Displant conducts and and an analysis of the second of	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
Disput difference Disput difference <thdisput difference<="" disput="" th=""> <thdisput difference<="" th=""></thdisput></thdisput>	12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Perpetual	Dated
Dependent of all starts of spectram Dependent of all spectram	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
Interpretation priority Interpretation	14 Issuer call subject to prior supervisory approval	No	Yes											
Non- Non- <th< td=""><td>15 Optional call date, contingent call dates and redemption amount</td><td>Not applicable</td><td>22-Jan-26</td><td>22-Jan-26</td><td>22-Jan-26</td><td>09-Mar-26</td><td>12-Jun-26</td><td>24-Aug-26</td><td>06-Mar-27</td><td>22-Mar-27</td><td>25-Jun-27</td><td>13-Jul-27</td><td>28-Jun-28</td><td>30-Sep-28</td></th<>	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
Image: spectra spectra spectra Differ sprate spectra <thdiffer spectra<="" sprat="" th=""> Differ sprate spectra</thdiffer>	Tax and/or regulatory event	Not applicable	Yes											
Bit Dev ment data	Redemption amount													
Normal Ansatz Normal		Not applicable												
Note of energy constraints in social prices of energy constraints of of energy cocis energy cocis energy constraints of energy constraints of en	16 Subsequent call date, if applicable	Not applicable			· ·									
DP Description History Hist	Courses / dividends	Not applicable	therearter	thereafter	thereafter	therearter	therearter	therearter	therearter	thereafter	thereafter	therearter	therearter	thereafter
No Nor application Image: Application		Floating	Floating	Eloating	Eloating	Floating	Floating	Floating	Floating	Floating	Floating	Zero Coupon	Floating	Eloating
Non-stand Non-stand <t< td=""><td></td><td></td><td>- iouting</td><td></td><td></td><td>- Tooking</td><td></td><td>- iouting</td><td>- Inducting</td><td>riodding</td><td>riodding</td><td></td><td>riouting</td><td></td></t<>			- iouting			- Tooking		- iouting	- Inducting	riodding	riodding		riouting	
Dip My discretiony Fully discretiony Fully discretiony Fully discretiony Multiplication		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%
Dip Unput discriptions, partially discriptions? Plug discription?	19 Existence of a dividend stopper	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No	Yes	
21 Description Mod applicable		Fully discretionary								Mandatory				Mandatory
Display Non-cumulative						No				No				No
22 Convertible or non-convertible Non-conv		Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Cumulative
25 // Concretise, Luy or partially Not applicable	23 Convertible or non-convertible	Not applicable	Non-convertible											
261 Conversion raiz Not applicable Not applicable<	24 if convertible, conversion trigger(s)	Not applicable												
27 Four-splicable (aver-splicable) Not applicable (b) Not applicable Not applicable <t< td=""><td>25 if convertible, fully or partially</td><td>Not applicable</td><td>Not applicable</td></t<>	25 if convertible, fully or partially	Not applicable												
28. If convertible, specify issurg instrument is convertible, specify issurg instrument issue instrument is convertible, specify issue instrument instrument issue instrument instrument issue instrument instrument instrument is instrument instrument instrument instrument inspecify instrument type immediately service instrument instrument	26 if convertible, conversion rate	Not applicable												
2g /f convertible Not applicable Not	27 if convertible, mandatory or optional conversion	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 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 regulator Partial or full write-off Par	28 if convertible, specify instrument type convertible into	Not applicable												
Partial or full write-off Pa	29 if convertible, specify issuer of instrument it converts into	Not applicable												
11 f write-down, write-down, write-down, full or partial PONV as defined by regulator	30 Write-down feature	Not applicable	as per regulation, at											
Image: Contract (Contract) Not applicable regulator reg	31 If write-down, write-down trigger(s)													
22 If write-down, full or partial Partial or full, as Partical or full, as Partial or full, as	,	Not applicable												regulator
Image: space spac	32 If write-down, full or partial		Partial or full, as											
33 If write-down, permanent or temporary Permanent as per		Not applicable												
34I write-down, description of write-up mechanismNot applicableNot appl	33 If write-down, permanent or temporary		Permanent as per											
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instruments) Additional Tier 1 Additional Tier 1 Contractual, replaced with statutory once implemented Contractual														
instrument instrument Contractual, replaced Co		Not applicable	ivot applicable	ivot applicable	ivot applicable	ivot applicable	Not applicable	ivot applicable	ivot applicable	Not applicable				
Image: specify non-compliant featuresTier 1 instrumentsTier 1 instr		Additional Tier 1												
36 Non-compliant transitioned features Not applicable No No <t< td=""><td></td><td></td><td>Tier 1 instruments</td><td>Tier 1 instruments</td><td></td><td></td><td></td><td></td><td> </td><td></td><td></td><td></td><td></td><td></td></t<>			Tier 1 instruments	Tier 1 instruments										
37 If yes, specify non-compliant features Image: Compliant features Image: Compliant features	36 Non-compliant transitioned features													
Not applicable	37 If yes, specify non-compliant features					110		NO		110				
		Not applicable												

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



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 31-Aug-24

_	losure template for main features of regulatory capital instruments Issuer	IV063U	IV064
1		Investec Bank Limited	Investec Bank Limite
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Unlisted	Unliste
3	Governing law(s) of the instrument	South Africa	South Afric
	Regulatory treatment		
4	Transitional Basel III rules	Tier 2	A
5	Post-transitional Basel III rules	Tier 2	A
6	Eligible at solo / group / group and solo	Group and solo	Group and so
7	Instrument type (types to be specified by each jurisdiction)		
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹	Subordinated debt	TA
		750	75
9	Par value of instrument	750	75
10	Accounting classification	IFRS: Accrual	IFRS: Equi
11	Original date of issuance	27-Nov-23	14-Dec-2
12	Perpetual or dated	Dated	Perptu
13	Original maturity date	27-Nov-33	No maturi
14	Issuer call subject to prior supervisory approval	Yes	Ye
15	Optional call date, contingent call dates and redemption amount	27-Feb-29	14-Mar-2
	Tax and/or regulatory event	Yes	Ye
	Redemption amount	100% of principal plus interest	100% of principal plu intere
16	Subsequent call date, if applicable	Every reset date thereafter	Every reset dat thereaft
	Coupons / dividends	therealter	therealth
17		Electing	Election
	Fixed or floating dividend coupon	Floating	Floatir
18	Coupon rate and any related index	Jibar + 1.95%	Jibar + 3.01
19	Existence of a dividend stopper	No	Ye
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Fully discretiona
21	Existence of step up or other incentive to redeem	No	N
22	Non-cumulative or cumulative	Cumulative	Non-cumulativ
23	Convertible or non-convertible	Non-convertible	Non-convertib
24	if convertible, conversion trigger(s)	Not applicable	Not applicab
25	if convertible, fully or partially	Not applicable	Not applicab
26	if convertible, conversion rate	Not applicable	Not applicab
27	if convertible, mandatory or optional conversion	Not applicable	Not applicab
28	if convertible, specify instrument type convertible into	Not applicable	Not applicab
29	if convertible, specify issuer of instrument it converts into	Not applicable	Not applicab
30	Write-down feature	Partial or full write-off as per regulation, at option of regulator	Partial or full write-o as per regulation, a option of regulate
31	If write-down, write-down trigger(s)	PONV as defined by regulator	PONV as defined b regulate
32	If write-down, full or partial	Partial or full, as deemed required by regulator	Partial or full, a deemed required b regulate
33	If write-down, permanent or temporary	Permanent as per G7/2013	Permannent as p G7/201
34	If write-down, description of write-up mechanism	Not applicable	Not applicab
	n write-down, description of write-op mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Contractual, replaced with statutory once	Contractual, replace with statutory one
		implemented	implemente
	Non-compliant transitioned features	No	N 1
	If yes, specify non-compliant features		

Note 1: Amount recognised in regulatory capital pre phasing out of non-qualifying instruments whoch is $n_{\rm I}$