[⊕]Investec

Investec Bank Limited

Main features disclosure template 30 June 2024





MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 30-Jun-24

	Ordinary share capital												
Disclosure template for main features of regulatory capital instruments	and premium	IV051U	IV052U	IV053U	IV054U	IV055U	IV056U	IV057U	IV058U	IV059U	IV060U	IV061U	IV062
1 Issuer	Investec Bank Limited	Investor Bank Limited	Investec Bank Limited	Investec Bank Limited	Investor Bank Limited	Invester Bank Limited	Investor Bank Limited	Investec Bank Limited	Invester Bank Limited	Investec Bank Limited	Investor Bank Limited	Investec Bank Limited	Investec Bank Limited
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Unlisted	N/A			Unlisted		Unlisted		Unlisted	Unlisted	Unlisted	Unlisted	
3 Governing law(s) of the instrument	South Africa		· · · ·	South Africa	South Africa		South Africa		South Africa		South Africa	South Africa	
Regulatory treatment													
4 Transitional Basel III rules	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
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 sole
7 Instrument type (types to be specified by each jurisdiction)													
	CET1	AT1	AT1	AT1	Subordinated debt	AT1	AT1	AT1	Subordinated debt	Subordinated debt	Subordinated debt	AT1	Subordinated deb
⁸ Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹													
	14,268	128		100			777		400		2,831	500	
9 Par value of instrument	14,268									,	2,831	500	
10 Accounting classification	IFRS: Equity	IFRS: Equity			IFRS: Accrual				IFRS: Accrual		IFRS: Accrual	IFRS: Equity	
11 Original date of issuance	31 March 1969	22-Oct-20			09-Mar-21		24-May-21		22-Dec-21			28-Mar-23	
12 Perpetual or dated	Perpetual No moturity	Perpetual		Perpetual	Dated		Perpetual		Dated		Dated	Perpetual	
13 Original maturity date	No maturity No	No maturity Yes		No maturity Yes	09-Mar-31		No maturity Yes		22-Dec-31 Yes		13-Jul-32 Yes	No maturity Yes	
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	Not applicable	22-Jan-26		22-Jan-26	Yes 09-Mar-26		24-Aug-26		22-Mar-27		13-Jul-27	28-Jun-28	
Tax and/or regulatory event	Not applicable	Yes							Yes				· · ·
Redemption amount	Not applicable	103	103	103	103	103	103	103	103	103	103	103	103
		100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principal plus	100% of principle	100% of principal plus	100% of principal plus
	Not applicable	interest	interest	interest	interest	interest	interest	interest	interest	interest	amount	interest	interest
16 Subsequent call date, if applicable		Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date	Every reset date
	Not applicable	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter
Coupons / dividends													
17 Fixed or floating dividend coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Zero Coupon	Floating	Floating
18 Coupon rate and any related index		11 4 959/			11				11 - D 400/	11	0050 0 400	11	11
	Not applicable	Jibar + 4.85%		Jibar + 4.85%	Jibar + 2.60%		Jibar + 4.40%		Jibar + 2.10%	Jibar + 2.20%	SOFR + 3.16%	Jibar + 3.40%	
19 Existence of a dividend stopper	N0	Yes	Yes		No		Yes		No	-	No	Yes	
20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem	Fully discretionary Not applicable	Fully discretionary No			Mandatory No	Fully discretionary No	Fully discretionary No		Mandatory No			Fully discretionary	Mandatory No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative							Cumulative		Cumulative	Non-cumulative	-
23 Convertible or non-convertible	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Culturative	Cumulative	Cumulative	Non-cumulative	Cumulative
	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 if convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25 if convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
26 if convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
27 if convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
28 if convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
29 if convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
30 Write-down feature													
			Partial or full write-off								Partial or full write-off		
		as per regulation, at											
	Not applicable						option of regulator		option of regulator		option of regulator		
31 If write-down, write-down trigger(s)	Nat applicable	PONV as defined by					PONV as defined by		PONV as defined by				
22 If write down full or partial	Not applicable		regulator	regulator	regulator		regulator		regulator	regulator	regulator	regulator	
32 If write-down, full or partial		Partial or full, as deemed required by			Partial or full, as deemed required by		Partial or full, as deemed required by		Partial or full, as deemed required by		Partial or full, as deemed required by	Partial or full, as deemed required by	
	Not applicable		regulator	regulator	regulator		regulator		regulator	regulator	regulator	regulator	regulator
33 If write-down, permanent or temporary	Not applicable	Permanent as per			Permanent as per		Permanent as per	-	Permanent as per		Permanent as per		-
so in three worki, permanent or temporary	Not applicable	G7/2013	G7/2013	G7/2013	G7/2013		G7/2013		G7/2013	G7/2013	G7/2013	G7/2013	
34 If write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable		Not applicable		Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to													
instrument)				Contractual, replaced	Contractual, replaced	Contractual, replaced	Contractual, replaced	Contractual, replaced	Contractual, replaced	Contractual, replaced	Contractual, replaced	Contractual, replaced	Contractual, replaced
	Additional Tier 1			with statutory once									
	instruments	Tier 1 instruments	Tier 1 instruments		implemented		implemented		implemented	implemented	implemented	implemented	
36 Non-compliant transitioned features	Not applicable	No	No	No	No	No	No	No	No	No	No	No	No
37 If yes, specify non-compliant features													
	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Bank Limited 30-Jun-24

	losure template for main features of regulatory capital instruments	IV063U	IV064U
_	Issuer		
		Investec Bank Limited	Investec Bank Limite
_	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		
_	Transitional Basel III rules	Tier 2	AT
_	Post-transitional Basel III rules	Tier 2	AT
	Eligible at solo / group / group and solo	Group and solo	Group and sol
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) $^{ m 1}$	Subordinated debt	AT
		750	75
9	Par value of instrument	750	75
10	Accounting classification	IFRS: Accrual	IFRS: Equit
11	Original date of issuance	27-Nov-23	14-Dec-2
12	Perpetual or dated	Dated	Perptua
13	Original maturity date	27-Nov-33	No maturit
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 interes
16	Subsequent call date, if applicable	Every reset date	Every reset dat
		thereafter	thereafte
	Coupons / dividends		
17	Fixed or floating dividend coupon	Floating	Floatin
18	Coupon rate and any related index	Jibar + 1.95%	Jibar + 3.01
19	Existence of a dividend stopper	No	Ye
_	Fully discretionary, partially discretionary or mandatory	Mandatory	Fully discretionar
_	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-convertibl
24	if convertible, conversion trigger(s)	Not applicable	Not applicabl
25	if convertible, fully or partially	Not applicable	Not applicabl
26	if convertible, conversion rate	Not applicable	Not applicabl
27	if convertible, mandatory or optional conversion	Not applicable	Not applicabl
28	if convertible, specify instrument type convertible into	Not applicable	Not applicabl
29	if convertible, specify issuer of instrument it converts into	Not applicable	Not applicabl
30	Write-down feature	Partial or full write-off as per regulation, at option of regulator	Partial or full write-of as per regulation, a option of regulato
31	If write-down, write-down trigger(s)	PONV as defined by regulator	PONV as defined b regulate
32	lf write-down, full or partial	Partial or full, as deemed required by regulator	Partial or full, a deemed required b regulato
33	If write-down, permanent or temporary	Permanent as per G7/2013	Permannent as pe G7/201
34	If write-down, description of write-up mechanism	Not applicable	Not applicabl
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Contractual, replaced with statutory once	Contractual, replace with statutory onc
36	Non-compliant transitioned features	implemented	implemente N