

Investec Limited

Main features disclosure template 30 June 2024





MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited 30-Jun-24

		Non-redeemable, non-											
		cumulative, non-											
Disclosure template for main features of regulatory capital instruments	Ordinary share capital and premium	participating preference shares	INLV01	INLV06	INLV07	INLV08	INLV09	INLV10	INLV11	INLV12	IVLIX01	INLV13	INLV14
1 Issuer	and premium	preference shares	HALVOI	HALAOO	INCOO	INEVOS	HELVOS	INCOLO	HATAII	IIVLV12	IVLIAUI	INCVIS	INCOLA
	Investec Limited	Investec Limited	Investec Limited	Investec Limited	Investec Limited	Investec Limited	Investec Limited	Investec Limited	Investec Limited	Investec Limited	Investec Limited	Investec Limited	Investec Limited
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000081949	ZAE000063814	ZAG000118647	ZAG000171943	ZAG000174640	ZAG000174764		ZAG000182148	ZAG000182585	ZAG000184672	Unlisted	ZAG000194960	ZAG000197286
3 Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	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	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group
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 debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 1	803	2,451	550	273	1,636	450	777	600	400	1,100	2,831	500	500
9 Par value of instrument	803	2,451	550	273	1,636	450	777	600	400	1,100	,	500	
10 Accounting classification	IFRS: Equity	IFRS: Equity	IFRS: Equity	IFRS: Equity	IFRS: Accrual		IFRS: Equity	IFRS: Equity	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Equity	IFRS: Accrual
11 Original date of issuance	10 December 1925	16 February 2005	12 August 2014	22-Oct-20	09-Mar-21	12-Mar-21	24-May-21	06-Dec-21	22-Dec-21	22-Dec-21	13-Jul-22	28-Mar-23	30-Jun-23
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Perpetual	Perpetual	Perpetual	Dated	Dated			Dated
13 Original maturity date	No maturity	No maturity	-	No maturity	09-Mar-31		No maturity	No maturity	22-Dec-31	25-Mar-32		No maturity	30-Jun-33
14 Issuer call subject to prior supervisory approval	No				Yes		Yes		Yes				
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable		22-Jan-26	09-Mar-26		24-Aug-26		22-Mar-27	25-Jun-27			
Tax and/or regulatory event	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Redemption amount													
			1000/ -fiil -l	1000/ -fiil -l	1000/ -fiil -l	1000/ -fiil -l	1000/ -fiil -l	1000/ of animainal alua	1000/ -fiil -l	1000/ -fiil -l	1000/ -fii-l-	1000/ of animal alma	1000/ -fiii
	Not applicable	Not applicable		interest	interest	100% of principal plus interest	interest	interest	interest	100% of principal plus interest	amount	100% of principal plus interest	100% of principal amount
16 Subsequent call date, if applicable	Not applicable	ічот арріісавіе											
10 Subsequent can date, if applicable	Not applicable	Not applicable	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter	Every reset date thereafter
Coupons / dividends	Not applicable	Not applicable	tilerearter	thereafter	therealter	therearter	thereafter	therearter	therearter	thereafter	therealter	therearter	therearter
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													
20 coapon rate and any related mack	Not applicable	77.77% of Prime Rate	Jibar + 4.25%	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%
19 Existence of a dividend stopper	No	Yes			No		Yes		No				
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary		Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Fully discretionary	Mandatory
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	No		No		No	, No	No	No	No		No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Cumulative
23 Convertible or non-convertible													
	Not applicable	Not applicable	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		l I	Partial or full write-off			Partial or full write-off	
			as per regulation, at						as per regulation, at				
	Not applicable	Not applicable		-			option of regulator		option of regulator				
31 If write-down, write-down trigger(s)			PONV as defined by	- 1		1 '1	PONV as defined by	·	PONV as defined by	· ·		· · · · · · · · · · · · · · · · · · ·	
	Not applicable	Not applicable		regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator
32 If write-down, full or partial			Partial or full, as	Partial or full, as	Partial or full, as	1 1	Partial or full, as	Partial or full, as	Partial or full, as	Partial or full, as			Partial or full, as
	Not applicable	Not applicable	deemed required by				deemed required by		deemed required by			1 ' '1	
22 If write days normanant or temporary	Not applicable	Not applicable		regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator	regulator
33 If write-down, permanent or temporary	Not applicable	Not applicable	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013		Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013	Permanent as per G7/2013		Permanent as per 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
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	140t applicable	140t applicable	riot applicable	140t applicable	riot applicable	140t applicable	reor applicable	140t applicable	140t applicable	14Ot applicable	140t applicable	140t applicable	140t applicable
33 i ostaon in superdination merarchy in inquidation (specify instrument type infiniediately senior to instrument)	Contractual, replaced	Contractual, replaced	Contractual roplaced	Contractual roplaced	Contractual roplaced	Contractual, replaced	Contractual, replaced	Contractual, replaced	Contractual roplaced	Contractual replaced	Contractual confessed	Contractual roplaced	Contractual, replaced
	with statutory once								Contractual, replaced with statutory once			Contractual, replaced with statutory once	
	implemented	implemented	implemented	implemented	implemented		implemented	implemented	implemented	implemented			implemented
36 Non-compliant transitioned features	Not applicable	Yes		-	No	No	No		No		-		
37 If yes, specify non-compliant features	st applicable	Excludes loss		NO	140	, inc	110	110	110	110	110	, inc	
		absorbency											
	Not applicable	requirements	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
<u> </u>	1.17710010												



MAIN FEATURES DISCLOSURE TEMPLATE

Investec Limited 30-Jun-24

Disclosure template for main features of regulatory capital instruments						
1	Issuer	Investec Limited	Investec Limited			
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAG000200601	ZAG000201914			
-	Governing law(s) of the instrument	South Africa	South Africa			
	Regulatory treatment					
4	Transitional Basel III rules	Tier 2	AT1			
5	Post-transitional Basel III rules	Tier 2	AT1			
6	Eligible at solo / group / group and solo	Group	Group			
7	Instrument type (types to be specified by each jurisdiction)	Subordinated debt	AT1			
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) ¹	750	750			
9	Par value of instrument	750	750			
-	Accounting classification	IFRS: Accrual	IFRS: Equity			
-	Original date of issuance	27-Nov-23	14-Dec-23			
-	Perpetual or dated	Dated	Perptual			
-	Original maturity date	27-Nov-33	No maturity			
-	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	27-Feb-29	14-Mar-29			
<u> </u>	Tax and/or regulatory event	Yes	Yes			
	Redemption amount					
		100% of principal plus interest	100% of principal plus interest			
16	Subsequent call date, if applicable	Every reset date	Every reset date			
L	Coupons / dividends	thereafter	thereafter			
17	Fixed or floating dividend coupon	Floating	Floating			
-	Coupon rate and any related index	riouting	riodding			
	Existence of a dividend stopper	Jibar + 1.95% No	Jibar + 3.01% Yes			
-	Fully discretionary, partially discretionary or mandatory	Mandatory	Fully discretionary			
-	Existence of step up or other incentive to redeem	No	No			
-	Non-cumulative	Cumulative	Non-cumulative			
23	Convertible or non-convertible					
		Non-convertible	Non-convertible			
-	if convertible, conversion trigger(s)	Not applicable	Not applicable			
-	if convertible, fully or partially	Not applicable	Not applicable			
-	if convertible, conversion rate	Not applicable	Not applicable			
	if convertible, mandatory or optional conversion	Not applicable Not applicable	Not applicable Not applicable			
-	if convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable			
-	Write-down feature	Not applicable	Not applicable			
30	white down leadare	Partial or full write-off as per regulation, at option of regulator	Partial or full write-off as per regulation, at option of regulator			
31	If write-down, write-down trigger(s)	PONV as defined by regulator	PONV as defined by regulator			
32	If write-down, full or partial	Partial or full, as	Partial or full, as			
		deemed required by	deemed required by			
L		regulator	regulator			
33	If write-down, permanent or temporary	Permanent as per G7/2013	Permannent as per G7/2013			
34	If write-down, description of write-up mechanism	Not applicable	Not applicable			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)					
		Contractual, replaced	Contractual, replaced			
		with statutory once	with statutory once			
<u> </u>	N P 10 10 16 1	implemented	implemented			
-	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features					
		Not applicable	Not applicable			