

TICS REPORT (BEST PRICE TEMPLATE) - INVESTEC: DATA AS AT 01 APRIL 2019

Investec is a leading South African bank. It operates across three core business areas: corporate and institutional banking, private banking, wealth, investment and asset management. Total assets exceed \$72 billion. Total Tier 1 assets exceed \$2 billion. Market capitalisation is in excess of \$5 billion. Investec has more than 10,000 employees and more than X million customers.

TICS CODE		TICS FACTOR	ANGLE	STATUS	INV DATA	BEST	WORST	AVERAGE
CREDIT RATINGS	CR:F1	STANDARD & POOR'S L/T RATING	FORWARD	VIEW	NULL	AA- STABLE	BBB- POSITIVE	A- POSITIVE
	CR:F2	STANDARD & POOR'S OUTLOOK	FORWARD	VIEW	NULL			
	CR:F3	MOODY'S L/T RATING	FORWARD	VIEW	A1	Aa3 STABLE	Baa3 STABLE	A2 STABLE
	CR:F4	MOODY'S OUTLOOK	FORWARD	VIEW	STABLE			
	CR:F5	FITCH L/T RATING	FORWARD	VIEW	BBB+	AA STABLE	BBB NEGATIVE	A POSITIVE
	CR:F6	FITCH OUTLOOK	FORWARD	VIEW	STABLE			
CDS	CDS:F1	5 YEAR CDS	PREVAILING	INDICATOR	N/A	29.14	153.00	63.78
	CDS:F2	1 YEAR CDS	PREVAILING	INDICATOR	N/A	7.12	69.62	20.19
	CDS:F3	5 YEAR CDS DIRECTION	BACKWARD	INDICATOR	N/A	0.00%	125.14%	46.04%
	CDS:F4	5 YEAR CDS VOLATILITY	BACKWARD	INDICATOR	N/A	0.00%	99.87%	48.85%
BALANCE SHEET	FBS:F1	TIER 1 CAP RATIO	HISTORIC	FACT	16.50%	23.40%	12.80%	17.96%
	FBS:F2	LEVERAGE RATIO (ASSET/EQTY)	HISTORIC	FACT	12.14	3.80	29.49	16.33
	FBS:F3	LOAN-TO-DEPOSIT RATIO	HISTORIC	FACT	79.82	12.60	187.26	84.79
	FBS:F4	PRICE-TO-BOOK RATIO (Bps)	HISTORIC	FACT	0.94	0.22	2.31	0.80
	FBS:F5	TIER 1 CAPITAL SIZE (\$Bln)	HISTORIC	FACT	2.46	324.13	2.46	96.03
	FBS:F6	TOTAL ASSETS (\$Bln)	HISTORIC	FACT	27.16	878,778.00	27.16	23,990.79
MARKET INDICATORS	FMI:F1	MARKET CAPITALISATION (\$Bln)	PREVAILING	INDICATOR	5.93	331.45	5.93	84.85
	FMI:F2	SHARE PRICE VOLATILITY (260d)	BACKWARD	INDICATOR	28.15	11.78	38.31	23.83
	FMI:F3	SHARE PRICE BETA	BACKWARD	INDICATOR	1.09	0.61	1.78	1.20
	FMI:F4	SHARE PRICE DIRECTION	BACKWARD	INDICATOR	77.60%	97.29%	53.44%	77.47%
	FMI:F5	ANALYSTS' RECOMMENDATIONS	FORWARD	VIEW	BUY	BUY	SELL	BUY
SYSTEMIC IMPORTANCE	SI:F1	G-SIB STATUS	PREVAILING	FACT	N	Y	N	Y
	SI:F2	G-SIBADD TIER1 CAP RATIO REQ	PREVAILING	FACT	N/A	2.50%	1.00%	1.00%
	SI:F3	TOTAL DEPOSITS (\$Bln)	HISTORIC	FACT	17.93	3,171.17	17.93	896.42
	SI:F4	SOVEREIGN S&P RATING	HISTORIC	FACT	AA	AAA STABLE	BBB NEGATIVE	AA NEGATIVE
	SI:F5	SOVEREIGN S&P OUTLOOK	FORWARD	VIEW	NEGATIVE			
	SI:F6	NO. OF EMPLOYEES	PREVAILING	FACT	10,146	487,307	327	127,073

Source: Tempo Structured Products | Thomson Reuters | FT Banker Database | Issuers, 01 Apr 2019.

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