

PRICING SUPPLEMENT

11 April 2016

Investec Bank plc
Issue of EUR 19,000,000 90% Capital Protected Global Bond Fund EUR Index Linked Note due
2025 under the
£2,000,000,000 Impala Bonds Programme

The Offering Memorandum referred to below (as completed by this Pricing Supplement) has been prepared on the basis that any offer of Notes in any Member State of the European Economic Area which has implemented the Prospectus Directive (each, a "**Relevant Member State**") will be made pursuant to an exemption under the Prospectus Directive, as implemented in that Relevant Member State, from the requirement to publish a prospectus for offers of the Notes. Accordingly any person making or intending to make an offer in that Relevant Member State of the Notes may only do so in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of the Prospectus Directive or supplement a prospectus pursuant to Article 16 of the Prospectus Directive, in each case, in relation to such offer. Neither the Issuer nor any Dealer has authorised, nor do they authorise, the making of any offer of Notes in any other circumstances. The expression "**Prospectus Directive**" means Directive 2003/71/EC (as amended by Directive 2008/11/EC, Directive 2010/73/EU and Directive 2008/78/EU) and includes any relevant implementing measures in the Relevant Member State.

Prospective investors considering acquiring any Notes should understand the risks of transactions involving the Notes and should reach an investment decision only after carefully considering the suitability of the Notes in light of their particular circumstances (including without limitation their own financial circumstances and investment objectives and the impact the Notes will have on their overall investment portfolio) and the information contained in this Offering Memorandum and the applicable Pricing Supplement. Prospective investors should consider carefully the risk factors set out under "*Risk Factors*" in the Offering Memorandum referred to below.

PART A – CONTRACTUAL TERMS

This document constitutes the pricing supplement ("Pricing Supplement") relating to the issue of the Tranche of Notes described herein for the purposes of listing on the Official List of the Irish Stock Exchange and must be read in conjunction with the Offering Memorandum dated 4 March 2016 as supplemented from time to time (the "Offering Memorandum") which, together with this Pricing Supplement, constitute listing particulars for the purposes of listing on the Official List of the Irish Stock Exchange and trading on its Global Exchange Market.

Unless otherwise defined herein, terms used herein shall be deemed to be defined as such for the purposes of the Conditions, the Terms and the Additional Terms set forth in the Offering Memorandum.

Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of this Pricing Supplement and the Offering Memorandum. The Offering Memorandum is available for viewing at and copies may be obtained from <http://treasury.investec.co.uk/institutions/impala-bonds.html> and during normal working hours from Investec Bank plc, 2 Gresham Street, London EC2V 7QP, and from Deutsche Bank AG, London Branch, Winchester House, 1 Great Winchester Street, London EC2N 2DB.

The Offering Memorandum does not comprise (i) a prospectus for the purposes of Part VI of the Financial Services and Markets Act 2000 (as amended) or (ii) a base prospectus for the purposes of Directive 2003/71/EC as amended (the "Prospectus Directive"). The Offering Memorandum has been prepared solely with regard to Notes that are not to be admitted to listing or trading on any regulated market for the purposes of Directive 2004/39/EC and not to be offered to the public in a Member State (other than pursuant to one or more of the exemptions set out in Article 3.2 of the Prospectus Directive).

- | | | |
|----|-----------------------------------|---|
| 1. | Issuer: | Investec Bank plc |
| 2. | (a) Series Number: | 172S |
| | (b) Tranche Number: | 1 |
| 3. | Specified Currency or Currencies: | EUR |
| 4. | Aggregate Nominal Amount: | |
| | (a) Series: | EUR 19,000,000 |
| | (b) Tranche: | EUR 19,000,000 |
| 5. | Issue Price: | 100 per cent. of the Aggregate Nominal Amount |
| 6. | (a) Specified Denominations: | EUR100,000 and integral multiples of EUR1,000 in excess thereof up to and including EUR199,000. |
| | (b) Calculation Amount: | EUR1,000 |
| 7. | (a) Issue Date: | 12 April 2016 |
| | (b) Interest Commencement Date: | Not Applicable |
| | (c) Trade Date: | 21 March 2016 |
| 8. | Maturity Date: | 22 December 2025 |

9.	Interest Basis:	Not Applicable. The Notes do not bear interest.
10.	Redemption/Payment Basis:	Index Linked Notes (see Annex 1 (<i>Equity/Index/Fund/Multi Underlying Linked Note Provisions</i>)) to this Pricing Supplement for further details)
11.	Change of Interest Basis or Redemption/Payment Basis:	Not Applicable
12.	Call Option:	Applicable
13.	Put Option:	Not Applicable
14.	(a) Security Status:	Secured Notes. The Issuer has designated the Notes as covered bonds.
	(b) Date of Board approval for issuance of Notes obtained:	Not Applicable
15.	Method of distribution:	Non-syndicated
16.	Redenomination on Euro Event:	Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

17.	Fixed Rate Note Provisions	Not Applicable
18.	Floating Rate Note Provisions	Not Applicable
19.	Coupon Deferral	Not Applicable
20.	Zero Coupon Notes	Not Applicable

PROVISIONS RELATING TO REDEMPTION

21.	Final Redemption Amount of each Note:	Index Linked Notes (see Annex 1 (<i>Equity/Index/Fund/Multi Underlying Linked Note Provisions</i>)) to this Pricing Supplement for further details)
22.	Early Redemption Amount: Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons or on event of default or other early redemption and/or the method of calculating the same (if required or if different from that set out in the Conditions):	Not Applicable
23.	Issuer Call Option	Applicable
	(a) Optional Redemption Date(s):	Any Business Day prior to Maturity
	(b) Notice period (if other than as set out in the Conditions):	Not Applicable
	(c) Optional Redemption Amount of each Note and method, if any, of	Fair Market Value

calculation of such amount(s):

- (d) If redeemable in part:
- (i) Minimum Redemption Amount: Not Applicable
 - (ii) Maximum Redemption Amount: Not Applicable

24. Noteholder Put Option Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

25. Form of Notes: Bearer Notes: Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes only upon an Exchange Event.
26. Additional Financial Centre(s) or other special provisions relating to Payment Days: Not Applicable
27. Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature): No
28. Details relating to Instalment Notes: Not Applicable

DISTRIBUTION

29. (a) If syndicated, names and addresses of Managers: Not Applicable
- (b) Date of Subscription Agreement: Not Applicable
30. If non-syndicated, name and address of relevant Dealer: Investec Bank plc, 2 Gresham Street, London EC2V 7QP.
31. Total commission and concession: Not Applicable
32. Selling Restrictions:
- United States of America: Reg. S Compliance Category: 2
- TEFRA D
- Exemption(s) from requirements under Directive 2003/71/EC (as amended) (the "Prospectus Directive"): The denomination of the Notes is greater than or equal to EUR100,000 (or equivalent amount in another currency)
- Additional selling restrictions: Not Applicable

TAXATION

33. Taxation: Condition 7A (*Taxation - No Gross up*) applies.

SECURITY

34. Security Provisions: Applicable

(a) Secured Portion: 100 per cent. of the Notes

(b) Whether Collateral Pool secures this Series of Notes only or this Series and other Series: This Series and other Series.

(c) Date of Supplemental Trust Deed relating to the Collateral Pool securing the Notes and Series Number of first Series of Secured Notes secured thereby: Supplemental Trust Deed dated on or about the Issue Date securing Series 172S among others.

(d) Eligible Collateral:

	Valuation Percentage	Maximum Percentage
(i) Cash in an Eligible Currency	100%	100%
(ii) Negotiable debt obligations issued by the governments of Germany having an original maturity at issuance of not more than one year	100%	100%
(iii) Negotiable debt obligations issued by the governments of Germany having an original maturity at issuance of more than one year but not more than 10 years	100%	100%
(iv) Negotiable debt obligations issued by the governments of Germany having an original maturity at issuance of more than 10 years	100%	100%
(v) Negotiable senior debt obligations issued or guaranteed by any of the following entities:	Not Applicable	Not Applicable
(vi) Negotiable subordinated debt obligations issued or guaranteed by any of the following entities:	Not Applicable	Not Applicable

(e) Valuation Dates: Every Business Day from and including the Issue Date to but excluding the date on which the Notes are due to be redeemed.

- (f) Eligible Currency(ies): EUR
- (g) Base Currency: EUR
- (h) Minimum Transfer Amount: EUR10,000
- (i) Independent Amount: EUR50,000
- (j) Dealer Waiver of Rights: Not Applicable

CREDIT LINKAGE

35. Credit Linkage Applicable
- (a) Form of Credit Linkage: ISDA Credit Linkage
- (b) Credit Linked Portion: 100 per cent. of the Notes
- (c) CDS Event Redemption Amount: Option B
- (d) Reference Entities:
- | Name of Reference Entity | Reference Entity Weighting (%) | Reference Entity Removal Date |
|--------------------------|--------------------------------|-------------------------------|
| UniCredit SpA | 100 | Not Applicable |
- (e) Recovery Rate: General Recovery Rate shall apply.
- (f) Reference Entity Reference Obligation: Not Applicable
- (g) Seniority Level: Subordinated Level
- (h) Quotation Amount: Not Applicable
- (i) Recovery Rate Gearing: Not Applicable
- (j) Reference Entity Removal Provisions: Not Applicable
- (k) Parallel Credit Linkage Provisions: Applicable
- Parallel Credit Reference Entity: Federal Republic of Germany
 - Parallel Credit Linkage Recovery Rate: Specific Recovery Rate shall apply
 - Parallel Reference Obligation(s): ISIN: DE0001102382
 - Parallel Credit Linkage: CDS Event Redemption: Option B

	Amount	
• Parallel Credit Linkage Seniority Level:		Not Applicable
• Parallel Credit Linkage Quotation Amount:		Not Applicable
• Parallel Credit Linkage Recovery Rate Gearing:		Not Applicable
(l) Standard Reference Obligation:		Applicable

RESPONSIBILITY

Signed on behalf of the Issuer:

By: 
Duly authorised

Jennifer Peacock
Authorised Signatory

By: 
Duly authorised
Harris Gorm
Authorised Signatory

PART B – OTHER INFORMATION

1. LISTING

- (i) Listing: Official List of the Irish Stock Exchange
- (ii) Admission to trading: Application is expected to be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Global Exchange Market with effect from the Issue Date.

2. RATINGS

Ratings: The Notes to be issued have not been rated.

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER

Save as discussed in the "Subscription and Sale" section of the Offering Memorandum, relating to the Issuer's agreement to reimburse the Dealers certain of their expenses in connection with the update of the Programme and the issue of Notes under the Programme and to indemnify the Dealers against certain liabilities incurred by them in connection therewith, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

4. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- (i) Reasons for the offer: Information not required
- (ii) Estimated net proceeds: Information not required
- (iii) Estimated total expenses: Information not required

5. PERFORMANCE AND VOLATILITY OF THE UNDERLYING AND OTHER INFORMATION CONCERNING THE UNDERLYING

Information about the past and the further performance of the underlying and its volatility can be found on Bloomberg page <CBKIGLBD>.

The Issuer does not intend to provide post-issuance information.

6. OPERATIONAL INFORMATION

- (i) ISIN Code: XS1386664178
- (ii) SEDOL Code: Not Applicable
- (iii) Common Code: 138666417
- (iv) Any clearing system(s) other than Euroclear and Clearstream, Luxembourg and the relevant identification number(s): Not Applicable
- (v) Delivery: Delivery against payment
- (vi) Additional Paying Agent(s) (if any): Not Applicable
- (vii) Common Depository: Deutsche Bank AG, London Branch

- (viii) Calculation Agent: Investec Bank plc
- is Calculation Agent to make calculations? Yes
 - if not, identify calculation agent: Not Applicable

ANNEX 1
EQUITY/INDEX/MULTI UNDERLYING LINKED NOTE PROVISIONS

- | | | |
|--------|--|-------------------|
| 1. | Type of Note | Index Linked Note |
| 2. | Type of Underlying | Single Index |
| 3. | Redemption and Interest Payment Provisions: | |
| (i) | <i>Kick Out Notes with Capital at Risk Redemption Provisions</i> | Not Applicable |
| (ii) | <i>Kick Out Notes without Capital at Risk Redemption Provisions</i> | Not Applicable |
| (iii) | <i>Phoenix Kick Out Notes with Capital at Risk Redemption Provisions</i> | Not Applicable |
| (iv) | <i>Upside Notes with Capital at Risk Redemption Provisions</i> | Not Applicable |
| (v) | <i>Upside Notes without Capital at Risk Redemption Provisions</i> | Not Applicable |
| (vi) | <i>N Barrier (Income) Notes with Capital at Risk Redemption Provisions</i> | Not Applicable |
| (vii) | <i>Range Accrual (Income) Notes with Capital at Risk Redemption Provisions</i> | Not Applicable |
| (viii) | <i>Range Accrual (Income) Notes without Capital at Risk Redemption Provisions:</i> | Not Applicable |
| (ix) | <i>Reverse Convertible Notes with Capital at Risk Redemption Provisions</i> | Not Applicable |
| (x) | <i>Dual Underlying Kick Out Notes with Capital at Risk Redemption Provisions</i> | Not Applicable |
| (xi) | <i>Dual Underlying Upside Notes with Capital at Risk Redemption Provisions</i> | Not Applicable |
| (xii) | <i>Provisions for determining Final Redemption Amount in respect of Series 172S:</i> | |

Final Redemption Amount

If the Final Index Level is greater than or equal to the Initial Index Level, then the Final Redemption Amount shall be calculated as follows:

Specified Denomination * $[90\% + 150\% * \frac{FIL - IIL}{IIL}]$

If the Final Index Level is less than the Initial Index Level, then the Final Redemption Amount shall be calculated as follows:

Specified Denomination * 90%

4. Additional Provisions

- (i) Underlying(s):
 - Index The Global Bond Fund EUR Index
 - Index Sponsor: Commerzbank Bank AG
- (ii) Averaging Dates Market Disruption: Not Applicable
- (iii) Additional Disruption Events: Insolvency Filing, Change of Law, Hedging Disruption and Increased Cost of Hedging
- (iv) Business Day: A day on which commercial banks and foreign exchange markets settle payments and are open for general business (including dealing in foreign exchange and foreign currency deposits) in London.
- (v) Valuation Time: The time at which the Index Sponsor publishes the closing level of the Index.
- (vi) Strike Date: 12 April 2016
- (vii) Initial Index Level The Level of the Index on the Strike Date
- (viii) Initial Averaging: Not Applicable
- (ix) Automatic Early Redemption: Not Applicable
- (ix) Automatic Early Redemption Averaging: Not Applicable
- (xi) Barrier Condition: Not Applicable
- (xii) Barrier Averaging: Not Applicable
- (xiii) Final Index Level The Level of the Index on the Final Redemption Valuation Date
 - Final Redemption Valuation Date: 8 December 2025
- (xiv) Final Averaging: Not Applicable
- (xv) Fund Documents: Not Applicable
- (xvi) Fund Business Day: Not Applicable
- (xvii) Fund Service Provider: Not Applicable
- (xviii) NAV Trigger Percentage: Not Applicable
- (xix) Number of NAV Publication Days: Not Applicable

- (xx) Minimum AUM Level: Not Applicable
- (xxi) Delayed redemption on Occurrence of an Extraordinary Fund Event: Not Applicable
- (xxii) Delayed Payment Cut-Off Date: Not Applicable

ANNEX 2
**TERMS FOR EQUITY LINKED NOTES/INDEX LINKED NOTES/FUND LINKED NOTES/MULTI-
UNDERLYING LINED NOTES**

In respect of Series 172S only, the following provisions Terms for Equity Linked Notes/Index Linked Notes/Fund Linked Notes/Multi-Underlying Lined Notes set out in the Offering Memorandum are amended as set out below.

The following definitions shall be deleted and replaced as follows:

"Change in Law" means that, on or after the Issue Date (or as otherwise set forth in the applicable Pricing Supplement) (A) due to the adoption of or any change in any applicable law or regulation (including, without limitation, any tax law) or (B) due to the promulgation of or any change in the interpretation by any court, tribunal or regulatory authority with competent jurisdiction of any applicable law or regulation (including any action taken by a taxing authority), the Calculation Agent determines that (X) it has become illegal for the Issuer and/or any of its affiliates to hold, acquire or dispose of any Index Component, or (Y) the Issuer and/or any of its affiliates will incur a materially increased cost in holding, acquiring or disposing of any Index Component and/or performing its obligations under the Equity Linked/Index Linked/Fund Linked/Multi Underlying Linked Notes (including, without limitation, due to any increase in tax liability, decrease in tax benefit or other adverse effect on its tax position);

"Final Redemption Valuation Date" means the date specified as such in the applicable Pricing Supplement, subject to adjustment in accordance with Term 4 (*Adjustments, Consequences of certain Events and Currency in respect of Indices*) below or, if such date is not a Scheduled Valuation Day in respect of the Index, the immediately preceding Scheduled Valuation Day;

"Index Modification" means, in respect of an Index, the relevant Index Sponsor announces that it will make (in the opinion of the Calculation Agent) a material change in the formula for or the method of calculating such Index or in any other way materially modifies such Index (other than a modification prescribed in that formula or method to maintain such Index in the event of changes in constituent Index Components and other routine events);

"Insolvency Filing" means that the Calculation Agent determines that any Component Fund has instituted or has had instituted against it by a regulator, supervisor or any similar official with primary insolvency, rehabilitative or regulatory jurisdiction over it in the jurisdiction of its incorporation or organisation or the jurisdiction of its head or home office, or it consents to, a proceeding seeking a judgment of insolvency or bankruptcy or any other relief under any bankruptcy or insolvency law or other similar law affecting creditors' rights, or a petition is presented for its winding-up or liquidation by it or such regulator, supervisor or similar official or it consents to such a petition;

"Scheduled Valuation Day" means any day on which the Index Sponsor is scheduled to publish the level of the Index; and

"Strike Date" means the date specified as such in the applicable Pricing Supplement, subject to adjustment in accordance with Term 4 (*Adjustments, Consequences of certain Events and Currency in respect of Indices*) below or, if such date is not a Scheduled Valuation Day in respect of the Index, the next following Scheduled Valuation Day.

The following definitions shall be added:

"Component Fund" means each Mutual Fund, Hedge Fund or Private Equity Fund, the Component Fund Interests of which are specified as comprising the level of the Index;

"Component Fund Interest" means each of the ownership interests issued to or held by an investor in a Component Fund; and

"Index Component" means each of the Component Fund Interests comprising the level of the Index.

The following definitions shall be deleted

"Disrupted Day" means:

- (a) in respect of an Index, any Scheduled Valuation Day on which (i) if "Multi-Exchange Index" is specified in the applicable Pricing Supplement, the relevant Index Sponsor fails to publish the level of the relevant Index or, if "Non Multi-Exchange Index" is specified in relation to that Index in the applicable Pricing Supplement, the relevant Exchange fails to open for trading during its regular trading session, (ii) any Related Exchange fails to open for trading during its regular trading session or (iii) a Market Disruption Event has occurred, all as determined by the Calculation Agent;
- (b) in respect of a Basket of Indices, any day which is a Disrupted Day in respect of any Index comprising the Basket;
- (c) in respect of a Share, any Scheduled Valuation Day on which (i) the relevant Exchange fails to open for trading during its regular trading session, (ii) any Related Exchange fails to open for trading during its regular trading session or (iii) a Market Disruption Event has occurred, all as determined by the Calculation Agent; and
- (d) in respect of a Basket of Shares, any day which is a Disrupted Day in respect of any Share comprising the Basket;

The following Additional Terms shall be amended:

The provisions of Additional Term 2 shall be deleted and replaced with the words "INTENTIONALLY DELETED".

**ANNEX 3
ADDITIONAL RISK FACTORS**

In addition to the risk factors set out in the Offering Memorandum, Investors should be aware of the following in relation to the EUR 90% Capital Protected Global Bond Fund EUR Index Linked Note.

If the Final Index Level is equal to or greater than the Initial Index Level, the return on the Notes will be calculated by multiplying the Specified Denomination by 90 per. cent plus 150 per cent. of any increase in the level of the index from its initial level (the "Index Increase"). Consequently, even if the Final Index Level is equal to or greater than the Initial Index Level, investors could suffer a reduction of their initial investment unless the Index Increase is sufficient for such formula to return an amount equal to or greater than 100 per cent. In order for this to be case, the Index Increase will need to be at least 6.667 per cent. (the "Threshold Increase").

In circumstances where the Final Index Level greater than the Initial Index Level but the Index Increase is less than the Threshold Increase, the return on the Notes will be less than the initial investment and investors will suffer a reduction of their initial investment in proportion with the amount by which the Index Increase is less than the Threshold Increase up to a maximum of ten per cent. of the initial investment.

ANNEX 4
ADDITIONAL PROVISIONS RELATING TO THE UNDERLYING

Statements regarding the Reference Entity:	Not Applicable
Statements Regarding the FTSE® 100 Index:	Not Applicable
Statements Regarding the FTSE® All-World Index:	Not Applicable
Statements regarding the S&P® 500 Index:	Not Applicable
Statements regarding the EuroSTOXX® Index:	Not Applicable
Statements regarding the MSCI® Index:	Not Applicable
Statements regarding the MSCI Emerging Market Index:	Not Applicable
Statements regarding the Hang Seng China Enterprises (HSCEI) Index:	Not Applicable
Statements regarding the Deutscher Aktien Index (DAX):	Not Applicable
Statements regarding the S&P/ASX 200 (AS51) Index:	Not Applicable
Statements regarding the CAC 40 Index:	Not Applicable
Statements regarding the Nikkei 225 Index:	Not Applicable
Statements regarding the JSE Top40 Index:	Not Applicable
Statements regarding the BNP Paribas SLI Enhanced Absolute Return Index:	Not Applicable

Statements regarding the Finvex Sustainable Efficient Europe 30 Price Index: Not Applicable

Statements regarding the Finvex Sustainable Efficient World 30 Price Index: Not Applicable

Statements regarding the Tokyo Stock Exchange Price Index: Not Applicable

Statements regarding the EVEN 30™ Index: Not Applicable

Statements regarding the EURO 70™ Low Volatility Index: Not Applicable

Statements regarding the SMI Index: Not Applicable

Statements regarding the Global Bond Fund EUR Index: Applicable

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Information about the Global Bond Fund EUR Index can be obtained from Bloomberg page <CBKIGLBD>.