Main features of regulatory capital instruments and of other TLAC-eligible instruments (Absa Bank Limited)

| | Disclosure template formain features of regulatory capital in struments | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
|----|--|--|---|--|---|--|--|--|--|--|--|--|---|---|---|---|---|---|---|---|---|---|
| | Issuer | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limited | Absa Bank Limite |
| | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | ZAE000 079810 | ZAE000 079810 | ZAG000 146465 | ZAG000 154519 | ZAG000 159484 | ZAG000 164955 | ZAG000 171976 | NA | ZAG000 073669 | ZAG000 129438 | ZAG000 136052 | ZAG000 140211 | ZAG000 142753 | ZAG000 144247 | ZAG000 146010 | ZAG000 147042 | ZAG000 147034 | NA | ZAG000 155722 | ZAG000 158494 | ZAG000 166174 |
| | 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 | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa | South Africa |
| | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Transitional Basel III rules | Common Equity Tier 1 | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Additional Ter 1 | Additional Tier | Additional Tier 1 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional | Common Equity | Ineligible | Additional Tier 1 | Additional | Additional Tier 1 | Additional Tier 1 | Additional Tier | Additional | Ineligible | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| _ | Basel III rules Eligible at | Tier 1 Solo | Solo and Group | Solo | Tier 1 Solo | Solo | solo | 1 Solo | Tier 1 Solo | Solo and | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo |
| | solo/group /group & solo | | | | | | | | | Group | | | | | | | | | | | | |
| | Instrument type (types to be specified by each jurisdiction) | Ordinary share capital and premium | Preference share capital and premium | Additional Ter 1 Callable Notes | Additional Tier 1 Callable Notes | Additional Tier 1 Callable Notes | Additional Tier 1 Callable Notes | Additional Tier 1 Callable Notes | Additional Tier 1 Callable Notes | Sub ordinated Callable Notes | Sub ordinated Callable Notes | Sub ordinated Callable Notes | Sub ordinated Callable Notes | Sub ordinated Callable Notes | Sub ordinated Callable Notes | Sub ordinated Callable Notes | Sub ordinated Callable Notes | Sub ordinated Callable Notes | Sub ordinated Loan | Sub ordinated Callable Notes | Sub ordinated Callable Notes | Sub ordinated Callable Not |
| | Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) | R37 184 | R 464 | R1 500 | R1 241 | R1 678 | R1 376 | R1 209 | USD500 | R1 611 | R831 | 212 | R507 | R644 | R504 | R394 | R295 | R1 014 | USD400 | R1 509 | R1 607 | R2 697 |
| 9 | Par value of instrument | R304 | R2 | R1 500 | R1 241 | R1 678 | R1 376 | R1 209 | USD500 | R845 | R737 | R200 | R500 | R642 | R500 | R390 | R295 | R1 014 | USD400 | R1 500 | R1 580 | R2 676 |
| | Accounting classification | Share holders' equity | Share holders' equity | Share holders' equity | Share holders' equity | Share holders' equity | Share holders' equity | Share holders' equity | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – a mortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised co |
| | Original date of issuance | 1986 | 2006 and 2007 | 11 Sep 2017 | 09 Oct 2018 | 28 May 2019 | 05 Dec 2019 | 26 Oct 2020 | 27 May 2021 | 10 Dec 2009 | 03 Sep 2015 | 4 May 2016 | 02 Nov 2016 | 16 Mar 2017 | 24 May 2017 | 14 Aug 2017 | 29 Sep 2017 | 29 Sep 2017 | 25 April 2018 | 28 Nov 2018 | 10 Apr 2019 | 17 Feb 2020 |
| | Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity | NA | NA | NA | NA | NA | NA | NA | NA | 07 Dec 2028 | 03 Sep 2027 | 5 May 2026 | 03 Nov 2026 | 17 Mar 2027 | 25 May 2027 | 14 Aug 2029 | 30 Sep 2027 | 29 Sep 2029 | 25 April 2028 | 29 Nov 2028 | 11 Apr 2029 | 17 May 2030 |
| 14 | date Issuer call subject | NA | NA | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| | to prior supervisory approval | | | | | | | | | | | | | | | | | | | | | |
| | Optional call date, contingent call dates and redemption | NA | NA | 12 Sep 2022, R1 500 | 10 Oct 2023, R1 241 | 28 Nov 2024, R1 678 | 05 Jun 2025, R1 376 | 27 Oct 2025, R1 209 | 28 May 2026, USD500 | 07 Dec 2023, R845 | 03 Sep 2022, R737 | 5 May 2021, R200 | 03 Nov 2021, R500 | 17 Mar 2022, R642 | 25 May 2022, R500 | 14 Aug 2024, R390 | 30 Sep 2022, R295 | 29 Sep 2024, R1 014 | 25 April 2023, USD400 | 29 Nov 2023, R1 500 | 11 Apr 2024, R1 580 | 17 May 2025 R2 676 |
| | amount Subsequent call dates, if applicable | NA | NA | Quarterly after the first optional call date until maturity | Quarterly after the first optional call date until maturity | Quarterly after the first optional call date until maturity | Quarterly after the first optional call date until maturity | Quarterly after the first optional call date until maturity | Semi annually after the first optional call date until maturity | NA | Semi annually after the first optional call date until maturity | Semi annually after the first optional call date until maturity | Quarterly after the first optional call date until maturity | Semi annually after the first optional call date until maturity | Quarterly after the first optional call date until maturity | Quarterly after the first optional call date until maturity | Quarterly aff the first optional call date until maturity |
| | Coupons / | | | | | | | | | | | | | | | | | | | | | |
| 17 | dividends Fixed or floating dividend/ | Floating | Floating | Floating | Floating | Floating | Floating | Floating | Fixed | Floating | Fixed | Fixed | Floating | Floating | Floating | Floating | Floating | Floating | Fixed | Floating | Floating | Floating |
| | Coupon rate and any related index | NA | 70% of the prime overdraft lending rate | 3M JIBAR +565bps | 3M JIBAR +475bps | 3M JIBAR +450bps | 3M JIBAR +425bps | 3M JIBAR +455bps | 6.375% | 5.5 % indexed to ZAR revised CPI | 11.810% | 12.430% | 3M JIBAR +400bps | 3M JIBAR +378bps | 3M JIBAR +385bps | 3M JIBAR +385bps | 3M JIBAR +315bps | 3M JIBAR +345bps | 6.250% | 3M JIBAR +245bps | 3M JIBAR +240bps | 3M JIBAR +213bps |
| | Existence of a | No | Yes | Yes | Yes | Yes | Yes | Yes | No | No | No | No | No | No | No | No | No | No | No | No | No | No |
| 20 | Fully discretionary, | Fully discretionary | Fully discretion ary | Fully discretionary | Fully discretion | Fully discretionary | Fully discretionary | Fully discretionary | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Mandatory |

| | | 1 | 1 | 1 | | 1 | | | | | | | | 1 | | | | 1 | 1 | 1 | 1 | |
|-----|--|--|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|---|---|---|---|---|-------------------------------|---|---|---|---|---|---|---|---|
| | discretionary or mandatory | | | | | | | | | | | | | | | | | | | | | |
| 21 | Existence of step up or other incentive to redeem | NA | No | No | No | No | No | No | No | Yes | No | No | No | No | No | No | No | No | No | No | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non- cumulative | Non-cumulative | Non- cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non- cumulative | Non- cumulative | Non- cumulative | Non- cumulative | Non- cumulative | Non- cumulative | Non- cumulative | Non- cumulative | Non- cumulative | Non- cumulative | Non- cumulative | Non- cumulative | Non- cumulative | Non- cumulative |
| 23 | Convertible or non-convertible | NA | Non- convertible | Non-convertible | Non- convertible | Non-convertible | Non-convertible | Non-convertible | Non- convertible | Non- convertible | 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 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 25 | (3) | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 26 | If convertible, conversion rate | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 27 | If convertible, mandatory or optional conversion | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 28 | If convertible, specify instrument type convertible into | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 30 | Write-down feature | No | No | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 31 | If write-down, write-down trigger(s) | NA | NA | At SARB's discretion | NA | At SARB's discretion | At SARB's discretion | At SARB's discretion | At SARB's discretion | At SARB's discretion | At SARB's discretion | At SARB's discretion | At SARB's discretion | At SARB's discretion | At SARB's discretion | At SARB's discretion | At SARB's discretion |
| 32 | If write-down, full or partial | NA | NA | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | NA | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial |
| 33 | If write-down, permanent or temporary | NA | NA | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | NA | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent |
| 34 | If temporary write-own, description of write-up mechanism | NA | NA | NA | NA | NA | NA | NA | N/A | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 34a | Type of subordination | = | = | = | = | = | = | = | = | - | = | = | = | - | = | - | = | - | - | = | = | - |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Columns 9 to 21, then Columns 2 to 8 | Columns 9 to 21 | Columns 9 to 21 | Columns 9 to 21 | Columns 9 to 21 | Columns 9 to 21 | Columns 9 to 21 | Deposits and other general debits of the bank including non- sub ordinated notes | Deposits and other general debits of the bank including non-sub ordinated notes | non-sub ordinated notes | Deposits and other general debits of the bank including non-sub ordinated notes | Deposits and other general debits of the bank including non- sub ordinated notes |
| 36 | Non-compliant transitioned features | NA | Yes | NA | NA | NA | NA | NA | NA | Yes | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 37 | If yes, specify non- compliant features | NA | Loss absorbency criteria and point of non- viability | NA | NA | NA | NA | NA | NA | Loss absorbency criteria and point of non- via bility | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |