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

	Disclosure template								(1 1000 0	-												
	for main 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
1	Issuer	Absa Group Limited	Absa Bank Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Bank Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000 255915	ZAE000 079810	ZAG000 146531	ZAG000 154527	ZAG000 159476	ZAG000 164906	ZAG000 171893	XS23391 0287	ZAG0000 73669	ZAG000 129388	ZAG000 129396	ZAG000 140203	ZAG000 142746	ZAG000 144254	ZAG000 146002	ZAG000 147018	ZAG000 147026	XS1799 058174	ZAG000 155615	ZAG000 158452	ZAG000 166125
3	Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	United Kingdom (except certain provisions under South African law)	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	United Kingdom (except certain provisions under South African law	South Africa	South Africa	South Africa
3a	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	-	-		-	-	-	-		-	-	-	-	-	-		-	-			-	-
	treatment Transitional Basel	Common Fauity	Additional	Additional	Additional	Additional	Additional	Additional	Additional	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
4	III rules	Common Equity Tier 1	Tier 1	Tier 1	Tier 1	Tier 1	Tier 1	Tier 1	Tier 1													
5	Post-transitional Basel III rules	Common Equity Tier 1	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	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
6	Eligible at solo/group /Group & solo	Group	Solo and Group	Group	Group	Group	Group	Group	Group	Solo and Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group
7	Instrument type (types to be specified by each	Ordinary share capital and premium	Preference share capital and premium	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 Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes				
8	jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent	R12 295	R464	R1 500	R1 241	R1 678	R1 376	R1 209	USD500	R1 611	R831	R30	R507	R644	R504	R394	R295	R1 014	USD400	R1 509	R1 607	R2 697
9	reporting date) Par value of	R1 694	R2	R1 500	R1 241	R1 678	R1 376	R1 209	USD500	R845	R737	R30	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580	R2 676
	instrument Accounting	Share	Share	Share	Share	Share	Share	Share	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –
10	classification	holders' equity	holders' equity	holders' equity	holders' equity	holders' equity	holders' equity	holders' equity	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost
11	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	03 Sep 2015	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
12	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 date	NA	NA	NA	NA	NA	NA	NA	NA	07 Dec 2028	03 Sep 2027	03 Sep 2027	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	Issuer call subject to prior supervisory approval	NA	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	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	03 Sep 2022, R30	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
16	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	Semi annually after the first optional call date until maturity	NA	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 after the first optional call date until maturity									
17	Coupons / dividends Fixed or floating dividend/	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating						
18	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%	3M JIBAR +360bps	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
19	Existence of a dividend stopper	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No
	Fully discretionary,	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	partially discretionary or mandatory																					
21	Existence of step up or other incentive to redeem		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 (s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	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
	conversion rate		<u> </u>	<u> </u>	<u> </u>	I		<u> </u>		l	I	·	I	·	I			<u> </u>	l			

	If convertible,	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	mandatory or																					1
	optional conversion																					1
	If convertible,	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	specify instrument																					1
20	type convertible																					1
	into																					
	If convertible,	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	specify issuer of																					1
	instrument it																					1
	converts into	.,	.,	77	.,		,,	**	.,	.,	.,,	.,	.,	.,	**	.,	.,	**	.,	77	**	L.
30	Write-down feature	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes								
	If write-down,	NA	NA	At SARB's	At SARB's	NA	At SARB's	At SARB's	At SARB's	At SARB's												
31	write-down			discretion	discretion	discretion	discretion	discretion	discretion		discretion	discretion	discretion	discretion								
31	trigger(s)																					1
										ļ												
32	If write-down, full	NA	NA	Full or partial	Full or	NA	Full or partial	Full or	Full or	Full or	Full or											
	or partial								partial										partial	partial	partial	partial
	If write-down,	NA	NA	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	NA	Permanent	Permanent	Permanent	Permanent								
33	permanent or																					1
	temporary							N7.4											/-			
	If temporary write-	NA	NA	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	NA	NA
34	own, description of																					1
	write-up mechanism																					1
	Type of									-		-										
34a	subordination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Position in	Columns 9 to 21,	Columns 9 to 21	Columns 9 to	Columns 9 to 21	Deposits	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits	Deposits	Deposits	Deposits			
	subordination	then Columns 2 to	Columns 7 to 21	23	Columns 7 to 21	Columns 7 to 21	Columns 7 to 21	CO10111113 7 to 21	and other general	other general	other general	other general	other general	other general	other general	other general	other general	other general	and other	and other	and other	and other
	hierarchy in	8		20					debits of the bank	debits of the bank	debits of the	general debits of	general debits of	general debits of	general debits of							
	liquidation (specify								including non-sub	including non-sub	bank including	the bank	the bank	the bank	the bank							
25	instrument type								ordinated notes	ordinated notes	non-sub	including non-	including non-	including non-	including non-							
35	immediately senior										ordinated notes	sub	sub	sub	sub							
	to instrument in the																		ordinated notes	ordinated notes	ordinated notes	ordinated notes
	insolvency creditor																					1
	hierarch of the legal																					1
	entity concerned)																					1
36	Non-compliant	NA	Yes	NA	NA	NA	NA	NA	NA	Yes	NA	NA	NA	NA								
	transitioned features									ļ												
	If yes, specify non-	NA	Loss	NA	NA	NA	NA	NA	NA	Loss absorbency	NA	NA	NA	NA								
	compliant features		absorbency							criteria and point												1
37			criteria							of non-viability												1
			and point							I			1									1
			of non-viability				1			ı		I	1		ı			ľ				1