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

	Disclosure template for main features of regulatory	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
1	capital instruments Issuer	Absa Group Limited	Absa Bank 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	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	ZAG000073 669	ZAG000 129354	ZAG000 129362	ZAG000 129388	ZAG000 129396	ZAG000 129966	ZAG000 135997	ZAG000 136003	ZAG000 138801	ZAG000 138819	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	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	-	-	-	-	-	-		-		-	-				-	-	-	-	-	-	-		-	-	-	-
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post- transitional Basel III rules Eligible at	Common Equity Tier 1 Group	Ineligible Solo and	Additional Tier 1	Additional Tier 1	Additional Tier 1 Group	Additional Tier 1	Ineligible Solo and	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2 Group	Tier 2	Tier 2	Tier 2 Group	Tier 2	Tier 2 Group	Tier 2 Group	Tier 2	Tier 2 Group	Tier 2 Group	Tier 2 Group	Tier 2	Tier 2
6	solo/group /Group & solo Instrument	Ordinary	Group  Preference	Group Additional	Group Additional	Additional	Group Additional	Group	Group	Group	Group	Group	Group	Group	Sub	Group	Group	Sub	Group	Sub	Sub	Group	Sub	Sub	Sub	Group	Group
7	type (types to be specified by each jurisdiction)	share capital and premium	share capital and premium	Tier 1 Callable Notes	Tier 1 Callable Notes	Tier 1 Callable Notes	Tier 1 Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date Dec 19)	R12 086	R1 393	R1 500	R1 241	R1 678	R1 376	R2 388	R530	R440	R791	R30	R299	R31	R204	R1 528	R148	R509	R645	R505	R395	R295	R1 015	USD400	R1 513	R1 613	R2 676
9	Par value of instrument Accounting	R1 694 Share	R2 Share	R1 500 Share	R1 241 Share	R1 678 Share	R1 376 Share	R845 Liability –	R508 Liability –	R437 Liability –	R737 Liability –	R30 Liability –	R288	R31 Liability –	R200 Liability –	R1 510 Liability –	R140 Liability –	R500 Liability –	R642 Liability –	R500 Liability –	R390 Liability –	R295 Liability –	R1 014 Liability –	USD400 Liability –	R1 500 Liability –	R1 580 Liability –	R2 676 Liability –
10	Original date of issuance	holders' equity 1986	holders' equity 2006 and 2007	holders' equity 11 Sep 2017	holders' equity 09 Oct 2018	holders' equity 28 May 2019	holders' equity 05 Dec 2019	amortised cost 10 Dec 2009	amortised cost 03 Sep 2015	amortised cost 03 Sep 2015	amortised cost 03 Sep 2015	amortised cost 03 Sep 2015	amortised cost 28 Sep 2015	amortised cost 4 May 2016	amortised cost 4 May 2016	amortised cost 19 Aug 2016	amortised cost 19 Aug 2016	amortised cost 02 Nov 2016	amortised cost 16 Mar 2017	amortised cost 24 May 2017	amortised cost 14 Aug 2017	amortised cost 29 Sep 2017	amortised cost 29 Sep 2017	amortised cost 25 April 2018	amortised cost 28 Nov 2018	amortised cost 10 Apr 2019	amortised cost 17 Feb 2020
12 13	Perpetual or dated Original	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Dated 07 Dec	Dated 04 Sep	Dated 04 Sep	Dated 03 Sep	Dated 03 Sep	Dated 29 Sep	Dated 5 May	Dated 5 May	Dated 20 Aug	Dated 20 Aug	Dated 03 Nov	Dated 17 Mar	Dated 25 May	Dated 14 Aug	Dated 30 Sep	Dated 29 Sep	Dated 25 April	Dated 29 Nov	Dated 11 Apr	Dated 17 May
14	maturity date Issuer call subject to prior supervisory approval	NA	NA	Yes	Yes	Yes	Yes	2028 Yes	2025 Yes	2025 Yes	2027 Yes	2027 Yes	2025 Yes	2026 Yes	2026 Yes	2026 Yes	2026 Yes	2026 Yes	2027 Yes	2027 Yes	Yes	2027 Yes	2029 Yes	2028 Yes	2028 Yes	2029 Yes	2030 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	07 Dec 2023, R845	04 Sep 2020, R508	04 Sep 2020, R437	03 Sep 2022, R737	03 Sep 2022, R30	29 Sep 2020, R288	5 May 2021, R31	5 May 2021, R200	20 Aug 2021, R1 510	20 Aug 2021, R140	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	Quarterly after the first optional call date until maturity	Quarterly 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 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	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating
18	dividend/ coupon Coupon rate and any	NA	70% of the prime	3M JIBAR +565bps	3M JIBAR +475bps	3M JIBAR +450bps	3M JIBAR +425bps	5.5 % indexed to	11.365%	3M JIBAR +350bps	11.810%	3M JIBAR +360bps	11.400%	3M JIBAR +400bps	12.430%	3M JIBAR +400bps	11.740%	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	related index  Existence of a dividend	No	overdraft lending rate Yes	Yes	Yes	Yes	Yes	ZAR revised CPI No	No	No	No	No	No	No	No	No	No	No	No								
20	stopper Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory

	Existence of	NA	No	No	No	No	No	Yes	No																		
21	step up or other incentive to redeem																										
22	Non- cumulative or cumulative	Non- cumulative	Non- cumulative	Non- cumulativ e	Non- cumulative	Non- cumulative	Non- cumulative	Non- cumulative	Non- cumulativ e	Non- cumulative																	
23	Convertible or non- convertible	NA	Non- convertible	Non- convertibl	Non- convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertibl	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	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	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	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	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	into  If convertible, specify issuer of instrument it converts	NA	NA	NA	NA	NA	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	No	Yes																		
31	If write-down, write-down trigger(s)	NA	NA	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	NA	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	NA	Full or partial																		
33	If write-down, permanent or temporary	NA	NA	Permanen t	Permanent	Permanent	Permanent	NA	Permanen t	Permanent																	
34	If temporary write-own, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	NA	NA
34a	Type of subordination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarch of the legal entity concerned)	Columns 7 to 26, then Columns 2 to 6	Columns 7 to 26	Columns 6 to 26	Columns 7 to 26	Columns 7 to 26	Columns 7 to 26	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	NA	Yes	NA	NA	NA	NA	Yes	NA																		
37	features  If yes, specify non- compliant features	NA	Loss absorbency criteria and point of non- viability	NA	NA	NA	NA	Loss absorbency criteria and point of non-viability	NA																		