Absa Bank Limited 31 August 2017

| Disclosu<br>templat<br>main<br>features<br>regulato<br>capital<br>instrum          | e for s of 1 ory                 | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10   | 11   | 12   | 13   | 14   | 15   | 16   | 17   | 18   | 19   | 20   | 21   | 22   | 23   |
|--|----------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 1 Issuer   | Absa Bar<br>Limited              | k Absa Bank<br>Limited                             | Absa Bank<br>Limited                     | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   | Absa Bank<br>Limited   |
| Unique identifie (e.g. CU: ISIN or Bloomboidentifie private placeme                | SIP,<br>erg<br>r for             | 798 ZAE00007<br>810                                | 9 ZAG000073<br>669                       | ZAG000101<br>221   | ZAG000101<br>239   | ZAG000101<br>254   | ZAG000121<br>492   | ZAG000121<br>500   | ZAG000123<br>126   | ZAG000123<br>134   | ZAG000129<br>412   | ZAG000129<br>420   | ZAG000129<br>438   | ZAG000129<br>446   | ZAG000129<br>958   | ZAG000136<br>045   | ZAG000136<br>052   | ZAG000138<br>835   | ZAG000138<br>827   | ZAG000140<br>211   | ZAG000142<br>753   | ZAG000144<br>247   | ZAG00014<br>010  |
| 3 Governing law(s) of instrume   | ng Section the Bank              | of the Banks Act 1990 (Act no 94. of               | (Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended).<br>The sub<br>ordinated<br>callable<br>notes are<br>listed on<br>the JSE. | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended).<br>The sub<br>ordinated<br>callable<br>notes are<br>listed on<br>the JSE. | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended).<br>The sub<br>ordinated<br>callable<br>notes are<br>listed on<br>the JSE. | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94.<br>of 1990) (As<br>amended). | Section 1 of<br>the Banks<br>Act, 1990<br>(Act no 94<br>of 1990) (A<br>amended). |
| Regulato   |                                  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4 Transition Basel III   | onal Common                      | Additional<br>er 1 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   | Tier 2   |
| 5 Post-<br>transitio<br>Basel III  | 1 ' '                            |  | Ineligible                               | Ineligible   | Ineligible   | Ineligible   | Tier 2   | Tier 2   |
| 6 Eligible solo/group 8 solo   | oup                              | Solo and<br>Group                                  | Solo and<br>Group                        | Solo and<br>Group  | Solo and<br>Group  | Solo and<br>Group  | Solo   | Solo   |
| 7 Instrume<br>type (type)<br>to be<br>specified<br>each<br>jurisdicti              | share ca<br>and<br>d by premium  | Preference<br>ital share<br>capital and<br>premium | ordinated                                | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  | Sub<br>ordinated<br>Callable<br>Notes  |
| 8 Amount recognis regulato capital (Currenc mil, as comost recognis reportin date) | R37 184 sed in rry cy in of cent | R2 322   | R1 500                                   | R1 805   | R2 007   | R1 188   | R370   | R130   | R 1 693  | R 807  | R508   | R437   | R737   | R30  | R288   | R31  | R200   | R1 510   | R140   | R500   | R642   | R500   | R390   |
| 9 Par valu   |                                  | R2   | R845                                     | R1 805   | R2 007   | R1 188   | R370   | R130   | R 1 693  | R 807  | R508   | R437   | R737   | R30  | R288   | R31  | R200   | R1 510   | R140   | R500   | R642   | R500   | R390   |
| 10 Account classifica  | -                                | Share<br>holders'                                  | Liability –<br>fair value                | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability –<br>fair value  | Liability – fair value option  |

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Absa Bank Limited

| Disclosure<br>template for<br>main<br>features of<br>regulatory<br>capital<br>instruments | 1         | 2                                     | 3  | 4                          | 5                          | 6                          | 7                          | 8                          | 9                          | 10                         | 11                         | 12                         | 13                         | 14                         | 15                         | 16                         | 17                         | 18                         | 19                         | 20                         | 21                         | 22                       | 23                 |
|---|-----------|---------------------------------------|--|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|--------------------------|--------------------|
|   | equity    | equity                                | option   | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                     | option                   |                    |
| Original date   |           | 2006 and                              | 10 Dec   | 21 Nov                     | 21 Nov                     | 21 Nov                     | 18 Nov                     | 18 Nov                     | 04 Feb                     | 04 Feb                     | 03 Sep                     | 03 Sep                     | 03 Sep                     | 03 Sep                     | 28 Sep                     | 4 May                      | 4 May                      | 19 Aug                     | 19 Aug                     | 02 Nov                     | 16 Mar                     | 24 May                   | 14 Aug 2017        |
| of issuance   | 1986      | 2007                                  | 2009   | 2012                       | 2012                       | 2012                       | 2014                       | 2014                       | 2015                       | 2015                       | 2015                       | 2015                       | 2015                       | 2015                       | 2015                       | 2016                       | 2016                       | 2016                       | 2016                       | 2016                       | 2017                       | 2017                     |                    |
| Perpetual or dated  | Perpetual | Perpetual                             | Dated  | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                      | Dated                    | Dated              |
| Original  | NA        | NA                                    | 07 Dec   | 21 Nov                     | 21 Nov                     | 21 Nov                     | 19 Nov                     | 19 Nov                     | 05 Feb                     | 05 Feb                     | 04 Sep                     | 04 Sep                     | 03 Sep                     | 03 Sep                     | 29 Sep                     | 5 May                      | 5 May                      | 20 Aug                     | 20 Aug                     | 03 Nov                     | 17 Mar                     | 25 May                   | 14 Aug 2029        |
| maturity date   | NA        | NA                                    | 2028<br>Yes  | 2022<br>Yes                | 2023<br>Yes                | 2023<br>Yes                | 2024<br>Yes                | 2024<br>Yes                | 2025<br>Yes                | 2025<br>Yes                | 2025<br>Yes                | 2025<br>Yes                | 2027<br>Yes                | 2027<br>Yes                | 2025<br>Yes                | 2026<br>Yes                | 2026<br>Yes                | 2026<br>Yes                | 2026<br>Yes                | 2026<br>Yes                | 2027<br>Yes                | 2027<br>Yes              | Yes                |
| subject to prior supervisory approval   | 140       |                                       |  |                            | 10                         | 10                         | 10                         |                            |                            |                            | 163                        | 163                        |                            | 103                        | 163                        |                            |                            |                            |                            |                            |                            |                          | 163                |
| Optional call   | NA        | NA                                    | 07 Dec   | 21 Nov                     | 21 Nov                     | 21 Nov                     | 19 Nov                     | 19 Nov                     | 05 Feb                     | 05 Feb                     | 04 Sep                     | 04 Sep                     | 03 Sep                     | 03 Sep                     | 29 Sep                     | 5 May                      | 5 May                      | 20 Aug                     | 20 Aug                     | 03 Nov                     | 17 Mar                     | 25 May                   | 14 Aug             |
| date,   |           |                                       | 2023, tax  | 2017, tax                  | 2018, tax                  | 2018, tax                  | 2019, tax                  | 2019, tax                  | 2020, tax                  | 2020, tax                  | 2020, tax                  | 2020, tax                  | 2022, tax                  | 2022, tax                  | 2020, tax                  | 2021, tax                  | 2022, tax                  | 2022, tax                | 2024, tax          |
| contingent  |           |                                       | and .  | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                      | and .                    | and<br>regulatory  |
| call dates  |           |                                       | regulatory   | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory                 | regulatory<br>contingent | contingent         |
| and redemption  |           |                                       | contingent<br>events call,   | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | contingent<br>events call, | events call,             | events call,       |
| amount  |           |                                       | nominal  | redemption                 | redemption               | redemption         |
|   |           |                                       | amount   | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                     | amount                   | amount<br>equal to |
|   |           |                                       | plus CPI   | equal to                   | equal to                 | Principal          |
|   |           |                                       | adjustment   | Principal                  | Principal                | Amount             |
|   |           |                                       | if the amount is   | Amount issued.             | Amount issued.           | issued.            |
|   |           |                                       | not less<br>than R<br>845.283.052<br>otherwise<br>redemption<br>amount<br>equal to<br>Principal<br>Amount<br>issued. |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                          |                    |
| Subsequent  | NA        | NA                                    | NA   | Quarterly                  | Quarterly                  | Semiannual                 | Quarterly                  | Semiannual                 | Quarterly                  | Semiannual                 | Semiannual                 | Quarterly                  | Quarterly                  | Quarterly                | Quarterly          |
| call dates, if applicable   |           |                                       |  | after the<br>first         | after the<br>first         | y after the<br>first       | after the<br>first         | y after the<br>first       | after the<br>first         | y after the<br>first       | y after the<br>first       | after the first            | y after the<br>first       | after the first            | y after the<br>first       | after the<br>first         | y after the<br>first       | after the first            | y after the<br>first       | after the first            | after the first            | after the first          | after the first    |
| аррисавие   |           |                                       |  | optional call              |                            | optional call              | optional call            | date until         |
|   |           |                                       |  | date until                 | date until               | maturity.          |
|   |           | 1                                     |  | maturity                   | maturity                   | maturity                   | maturity                   | maturity                   | maturity.                  | maturity.                  | maturity                   | maturity.                  | maturity                   | maturity.                  | maturity.                |                    |
| Coupons /   |           |                                       |  |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                          |                    |
| dividends   | Floating  | Fived                                 | Floatic  | Floatic                    | Floatic                    | Fixed                      | Floatics                   | Fixed                      | Floatic -                  | Fixed                      | Fixed                      | Floating                   | Fixed                      | Floating                   | Fixed                      | Floatin-                   | Fixed                      | Floating                   | Fixed                      | Floating                   | Floatin n                  | Floatin -                | Floating           |
| fixed or floating dividend/cou  | rioating  | Fixed                                 | Floating   | Floating                   | Floating                   | Fixed                      | Floating                   | Fixed                      | Floating                   | Fixed                      | Fixed                      | Floating                   | Floating                   | Floating                 | rioauiig           |
| Coupon rate   | NA        | 70% of the                            | 5.5 %  | 3M JIBAR                   | 3M JIBAR                   | 8.295%                     | 3M JIBAR                   | 10.835%                    | 3M JIBAR                   | 10.05%                     | 11.365%                    | 3M JIBAR                   | 11.810%                    | 3M JIBAR                   | 11.400%                    | 3M JIBAR                   | 12.430%                    | 3M JIBAR                   | 11.740%                    | 3M JIBAR                   | 3M JIBAR                   | 3M JIBAR                 | 3M JIBAR           |
| and any<br>related index  |           | prime<br>overdraft<br>lending<br>rate | indexed to<br>ZAR revised<br>CPI   | +195bps                    | +205bps                    |                            | +330bps                    |                            | +350bps                    |                            |                            | +350bps                    |                            | +360bps                    |                            | +400bps                    |                            | +400bps                    |                            | +400bps                    | +378bps                    | +385bps                  | +385bps            |
| Existence of  | No        | No                                    | No   | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                         | No                       | No                 |
| a dividend<br>stopper   |           |                                       |  |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                            |                          |                    |

Absa Bank Limited

|    | Disclosure<br>template for<br>main<br>features of<br>regulatory<br>capital | 1                      | 2                   | 3                   | 4                   | 5                   | 6                   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20   | 21  | 22  | 23  |
|----|--|------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|--|---|---|---|
| 20 | Fully<br>discretionary,<br>partially<br>discretionary                      | Fully<br>discretionary | Mandatory           | Mandatory           | Mandatory           | Mandatory           | Mandatory           | Mandatory   | Mandatory   | Mandatory   | Mandatory   | Mandatory   | Mandatory   | Mandatory   | Mandatory   | Mandatory   | Mandatory   | Mandatory   | Mandatory   | Mandatory   | Mandatory  | Mandatory   | Mandatory   | Mandatory   |
|    | or<br>mandatory  |                        |                     |                     |                     |                     |                     |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |
| 21 | Existence of<br>step up or<br>other<br>incentive to<br>redeem              | NA                     | No                  | Yes                 | No                  | No                  | No                  | No  | No  | No  | No  | No  | No  | No  | No  | No  | No  | No  | No  | No  | No   | No  | No  | No  |
| 22 | Non-<br>cumulative<br>or<br>cumulative                                     | Non-<br>cumulative     | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative   | Non-<br>cumulative  | Non-<br>cumulative  | Non-<br>cumulative  |
| 23 | Convertible or non-convertible   | NA                     | Non-<br>convertible | Non-<br>convertible | Non-<br>convertible | Non-<br>convertible | Non-<br>convertible | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible  | Non-<br>convertible   | Non-<br>convertible   | Non-<br>convertible   |
| 24 | If convertible,<br>conversion<br>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  |
| 25 | If convertible,<br>fully or<br>partially                                   | 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  |
| 27 | If convertible,<br>mandatory<br>or optional<br>conversion                  | 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,<br>specify<br>instrument<br>type<br>convertible<br>into    | NA                     | NA                  | NA                  | NA                  | NA                  | NA                  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA   | NA  | NA  | NA  |
| 29 | If convertible,<br>specify issuer<br>of instrument<br>it converts<br>into  | 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<br>feature  | No                     | No                  | No                  | No                  | No                  | No                  | Yes   | Yes  | Yes   | Yes   | Yes   |
| 31 | If write-<br>down, write-<br>down<br>trigger(s)                            | NA                     | NA                  | NA                  | NA                  | NA                  | NA                  | At SARB's<br>discretion<br>in<br>accordance<br>with<br>Condition<br>11.12 of the<br>Terms and | At SARB's discretion in accordance with Condition 11.12 of the Terms and | At SARB's<br>discretion<br>in<br>accordance<br>with<br>Condition<br>11.12 of the<br>Terms and | At SARB's<br>discretion<br>in<br>accordance<br>with<br>Condition<br>11.12 of the<br>Terms and | At SARB's<br>discretion in<br>accordance<br>with<br>Condition<br>11.12 of the<br>Terms and<br>Conditions<br>and |
|    |  |                        |                     |                     |                     |                     |                     | Conditions<br>and   | Conditions<br>and   | Conditions<br>and   | Conditions and  | Conditions<br>and   | Conditions and  | Conditions<br>and  | Conditions and  | Conditions<br>and   | Regulation<br>38(12)(a)(i)  |

Absa Bank Limited

| Disclosure template for main features of regulatory capital | 1  | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10   | 11   | 12   | 13   | 14   | 15   | 16   | 17   | 18   | 19   | 20   | 21   | 22   | 23  |
|---|----|----|----|----|----|----|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|---|
| instruments   |    |    |    |    |    |    | Regulation<br>38(12)(a)(i)<br>of the Tier<br>2 Capital<br>Regulations,       | of the Tier 2<br>Capital<br>Regulations,<br>upon the<br>receipt by                |
|   |    |    |    |    |    |    | upon the<br>receipt by<br>the Issuer<br>of written<br>notice from            | the Issuer of<br>written<br>notice from<br>the Registrar<br>of Banks of<br>the    |
|   |    |    |    |    |    |    | the Registrar of Banks of the occurrence of a Non-                           | Registrar of Banks of the occurrence of a Non-                               | the Registrar of Banks of the occurrence of a Non-                           | Registrar of<br>Banks of<br>the<br>occurrence<br>of a Non-                   | the Registrar of Banks of the occurrence of a Non-                           | Registrar of Banks of the occurrence of a Non-                               | the Registrar of Banks of the occurrence of a Non-                           | Registrar of Banks of the occurrence of a Non-                               | the Registrar of Banks of the occurrence of a Non-                           | Registrar of<br>Banks of<br>the<br>occurrence<br>of a Non-                   | the Registrar of Banks of the occurrence of a Non-                           | Registrar of Banks of the occurrence of a Non-                               | the Registrar of Banks of the occurrence of a Non-                           | Registrar of Banks of the occurrence of a Non-                               | the Registrar of Banks of the occurrence of a Non-                           | Registrar of Banks of the occurrence of a Non-                               | occurrence<br>of a Non-<br>Viability<br>Trigger Event                             |
| 32 If write-<br>down, full or<br>partial                    | NA | NA | NA | NA | NA | NA | Viability Trigger Event The Principal Amount                                 | The Principal Amount and all accrued  |
|   |    |    |    |    |    |    | and all accrued unpaid interest owing in                                     | and all accrued unpaid interest owing in                                     | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | and all accrued unpaid interest owing in                                     | and all accrued unpaid interest owing in                                     | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | and all<br>accrued<br>unpaid<br>interest<br>owing in                         | unpaid interest owing in respect of the Notes of this Tranche                     |
|   |    |    |    |    |    |    | respect of<br>the Notes<br>of this<br>Tranche<br>shall be<br>written-off     | shall be<br>written-off<br>permanently,<br>in full or in<br>part on a<br>pro rata |
|   |    |    |    |    |    |    | permanentl y, in full or in part on a pro rata basis (in the case of a       | permanentl y, in full or in part on a pro rata basis (in the case of a       | permanentl y, in full or in part on a pro rata basis (in the case of a       | y, in full or<br>in part on a<br>pro rata<br>basis (in the<br>case of a      | y, in full or<br>in part on a<br>pro rata<br>basis (in the<br>case of a      | permanentl y, in full or in part on a pro rata basis (in the case of a       | y, in full or<br>in part on a<br>pro rata<br>basis (in the<br>case of a      | permanentl y, in full or in part on a pro rata basis (in the case of a       | permanentl y, in full or in part on a pro rata basis (in the case of a       | y, in full or<br>in part on a<br>pro rata<br>basis (in the<br>case of a      | y, in full or<br>in part on a<br>pro rata<br>basis (in the<br>case of a      | y, in full or<br>in part on a<br>pro rata<br>basis (in the<br>case of a      | y, in full or<br>in part on a<br>pro rata<br>basis (in the<br>case of a      | y, in full or<br>in part on a<br>pro rata<br>basis (in the<br>case of a      | y, in full or<br>in part on a<br>pro rata<br>basis (in the<br>case of a      | y, in full or<br>in part on a<br>pro rata<br>basis (in the<br>case of a      | basis (in the case of a write off in part) in accordance with the                 |
|   |    |    |    |    |    |    | write off in part) in accordance with the Capital                            | write off in<br>part) in<br>accordance<br>with the<br>Capital                | write off in part) in accordance with the Capital                            | write off in part) in accordance with the Capital                            | write off in<br>part) in<br>accordance<br>with the<br>Capital                | write off in part) in accordance with the Capital                            | write off in<br>part) in<br>accordance<br>with the<br>Capital                | write off in part) in accordance with the Capital                            | write off in part) in accordance with the Capital                            | write off in part) in accordance with the Capital                            | write off in<br>part) in<br>accordance<br>with the<br>Capital                | write off in<br>part) in<br>accordance<br>with the<br>Capital                | write off in<br>part) in<br>accordance<br>with the<br>Capital                | write off in part) in accordance with the Capital                            | write off in part) in accordance with the Capital                            | write off in part) in accordance with the Capital                            | Capital Regulations and to the satisfaction of the Registrar of                   |
|   |    |    |    |    |    |    | Regulations<br>and to the<br>satisfaction<br>of the<br>Registrar of<br>Banks | Banks   |
| 33 If write-<br>down,<br>permanent<br>or temporary          | NA | NA | NA | NA | NA | NA | Permanent   |

Absa Bank Limited

|    | Disclosure<br>template for<br>main<br>features of<br>regulatory<br>capital<br>instruments                      | 1                                     | 2  | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20  | 21  | 22  | 23  |
|----|--|---------------------------------------|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 34 | If temporary<br>write-down,<br>description<br>of write-up<br>mechanism   | NA                                    | NA   | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  | NA  |
| 35 | Position in subordinatio n hierarchy in liquidation (specify instrument type immediately senior to instrument) | Columns 3<br>to 23, then<br>Column 2. | Columns 3<br>to 23.  | Deposits<br>and other<br>general<br>debits of<br>the bank<br>including<br>non sub<br>ordinated<br>notes | Deposits and other general debits of the bank including non sub ordinated notes |
| 36 | Non-<br>compliant<br>transitioned<br>features<br>If yes, specify   | NA NA                                 | Yes  | Yes   | Yes   | Yes   | Yes   | NA NA   | NA NA   | NA<br>NA  | NA<br>NA  | NA<br>NA  | NA<br>NA  | NA NA   | NA<br>NA  | NA<br>NA  | NA NA   | NA NA   | NA<br>NA  | NA<br>NA  | NA<br>NA  | NA<br>NA  | NA<br>NA  | NA NA   |
| 31 | non-<br>compliant<br>features  | IVA                                   | absorbenc<br>y criteria<br>and point<br>of non-<br>viability | absorbency<br>criteria and<br>point of<br>non-<br>viability   | absorbency<br>criteria and<br>point of<br>non-<br>viability   | absorbency<br>criteria and<br>point of<br>non-<br>viability   | absorbency<br>criteria and<br>point of<br>non-<br>viability   | IVA   | IVA   | INA   | INA   | INA   | INA   | IVA   | INA   | INA   | IVA   | IVA   | INA   | IVA   | INA   | IVA   | INA   | IVA   |