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

wain reature	3 or regu	iatory o	apitai ilis	unicin	is and or	Other 11	LAO-CIIÇ	JIDIC III3	trument	.s (Absa	Dank L	iiiiteu)														
Disclosure template for main features of regulatory capital instruments	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 Issuer	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank	Absa Bank Limited	Absa Bank	Absa Bank	Absa Bank	Absa Bank	Absa Bank Limited	Absa Bank	Absa Bank Limited	Absa Bank	Absa Bank Limited	Absa Bank	Absa Bank Limited	Absa Bank	Absa Bank	Absa Bank Limited	Absa Bank Limited	Absa Bank	Absa Bank Limited	Absa Bank	Absa Bank	Absa Bank	Absa Bank
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000 079810	ZAE000 079810	ZAG000 146465	Limited ZAG000 154519	ZAG000 159484	Limited ZAG000 073669	Limited ZAG000 123126	Limited ZAG000 123134	Limited ZAG000 129412	ZAG000 129420	Limited ZAG000 129438	ZAG000 129446	Limited ZAG000 129958	ZAG000 136045	Limited ZAG000 136052	ZAG000 138835	Limited ZAG000 138827	Limited ZAG000 140211	ZAG000 142753	ZAG000 144247	Limited ZAG000 146010	ZAG000 147042	Limited ZAG000 147034	NA NA	Limited ZAG000 155722	Limited ZAG000 158494
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	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	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																										
4 Transitional Basel III rules	Common Equity 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	Tier 2
5 Post- transitional Basel III rules	Common Equity Tier 1	Ineligible	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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/group	Solo	Solo and Group	Solo	Solo	Group	Solo and Group	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
/group & solo 7 Instrument type (types to	Ordinary share capital	Preference share	Additional Tier 1	Additional Tier 1	Additional Tier 1	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated
be specified by each jurisdiction)	and premium	capital and premium	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Loan	Callable Notes	Callable Notes
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	R37 184	R1 393	R1 500	R1 241	R1 678	R1 500	R1 693	R807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580
9 Par value of instrument	R304	R2	R1 500	R1 241	R1 678	R845	R1 693	R807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580
10 Accounting classification	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 – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	1986	2006 and 2007	11 Sep 2017	09 Oct 2018	28 May 2019	10 Dec 2009	04 Feb 2015	04 Feb 2015	03 Sep 2015	03 Sep 2015	03 Sep 2015	03 Sep 2015	28 Sep 2015	4 May 2016	4 May 2016	19 Aug 2016	19 Aug 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
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	NA	NA	NA	NA	NA	07 Dec 2028	05 Feb 2025	05 Feb 2025	04 Sep 2025	04 Sep 2025	03 Sep 2027	03 Sep 2027	29 Sep 2025	5 May 2026	5 May 2026	20 Aug 2026	20 Aug 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
14 Issuer call subject to prior supervisory	NA	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
approval 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	07 Dec 2023, R845	05 Feb 2020, R1 693	05 Feb 2020, R807	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
16 Subsequent call dates, if applicable Coupons / dividends	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	NA	Quarterly after the first optional call date until maturity	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													
17 Fixed or floating dividend/ coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating								

	Coupon rate and any related index	NA	70% of the prime overdraft lending	3M JIBAR +565bps	3M JIBAR +475bps	3M JIBAR +450bps	5.5 % indexed to ZAR revised CPI	3M JIBAR +350bps	10.05%	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
	Existence of a dividend	No	rate	Yes	Yes	Yes	No																				
20	stopper Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretion ary	Fully discretionary	Fully discretion ary	Fully discretionary	Mandatory																				
21	Existence of step up or other incentive to redeem	NA	No	No	No	No	Yes	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	Non- cumulative	Non- cumulative	Non- cumulative	Non- cumulative	Non- cumulative
	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	Non- convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertible
	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
	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
	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
	If convertible, mandatory or optional	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	conversion 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	into Write-down feature	No	No	Yes	Yes	Yes	No	Yes																			
	If write- down, write- down	NA	NA	At SARB's discretion	At SARB's discretion	At SARB's discretion	NA	At SARB's discretion																			
32	trigger(s) If write- down, full or	NA	NA	Full or partial	Full or partial	Full or partial	NA	Full or partial																			
33	partial If write- down, permanent or	NA	NA	Permanent	Permanent	Permanent	NA	Permanent																			
34	temporary If temporary write-own, description of write-up	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
34a	mechanism Type of subordination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Position in subordination in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of	Columns 6 to 26, then Columns 2 to 5	Columns 6 to 26	Columns 6 to 26	Columns 6 to 26	Columns 6 to 26	Deposits and other general debits of the bank including non-sub ordinated notes																				
	the legal entity concerned) Non-	NA	Yes	NA	NA	NA	Yes	NA																			
	compliant transitioned features																										
	If yes, specify non- compliant features	NA	Loss absorbency criteria and point of non- viability	NA	NA	NA	Loss absorbency criteria and point of non- viability	NA																			