

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

| | 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 |
|----|--|------------------------------------|--------------------------------------|---|---|---|---|---|---|-----------------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 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 Limited | Absa Bank Limited | Absa Bank Limited |
| 2 | Unique identifier (eg 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 138835 | ZAG000 138827 | ZAG000 140211 | ZAG000 142753 | ZAG000 144247 | ZAG000 146010 | ZAG000 147042 | ZAG000 147034 | NA | ZAG000 155722 | ZAG000 158494 | ZAG000 166174 |
| 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 |
| 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 | 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 |
| 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 | Tier 2 | Tier 2 |
| 6 | Eligible at solo/group /group & solo | Solo | Solo and Group | Solo | Solo | Solo | solo | Solo | Solo | Solo and Group | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo | Solo |
| 7 | Instrument type (types to be specified by each jurisdiction) | Ordinary share capital and premium | Preference share capital and premium | 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 | Additional Tier 1 Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Loan | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes |
| 8 | Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) | R37 184 | R929 | R1 500 | R1 241 | R1 678 | R1 376 | R1 209 | USD500 | R2 428 | R831 | 212 | R1 525 | R152 | 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 | R1 510 | R140 | R500 | R642 | R500 | R390 | R295 | R1 014 | USD400 | R1 500 | R1 580 | R2 676 |
| 10 | 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 – 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 | 05 Dec 2019 | 26 Oct 2020 | 27 May 2021 | 10 Dec 2009 | 03 Sep 2015 | 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 | 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 | Dated | Dated |
| 13 | Original maturity date | NA | NA | NA | NA | NA | NA | NA | NA | 07 Dec 2028 | 03 Sep 2027 | 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 | 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 | 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 | 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 | 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 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 | 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 |

