



# **Absa Group Limited** **Additional disclosure tables**

Pillar 3 risk management report  
for the reporting period ended 31 December 2018



## Additional disclosure tables

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## Additional disclosure tables

### Composition of regulatory capital (Absa Group) [CC1]

	Amount subject to Basel III Rm <sup>2</sup>	Amount subject to Pre-Basel III treatment Rm	Reference <sup>1</sup>
<b>CET1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	11 860	(e)
2	Retained earnings	79 476	(f)
3	Accumulated other comprehensive income (and other reserves)	5 629	(g)
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	–	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	2 435	– (a)
<b>6</b>	<b>CET1 capital before regulatory adjustments</b>	<b>99 400</b>	
<b>CET1 capital: regulatory adjustments</b>			
7	Prudential valuation adjustments	201	–
	Other regulatory adjustments (IFRS 9 phase-in adjustment)	(2 576)	–
8	Goodwill (net of related tax liability)	770	– (b)
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	7 108	– (c)
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	54	–
11	Cash-flow hedge reserve	402	–
12	Shortfall of provisions to expected losses	0	–
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework)	0	–
14	Gains and losses due to changes in own credit risk on fair valued liabilities	(167)	–
15	Defined-benefit pension fund net assets	779	–
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	–	–
17	Reciprocal cross-holdings in common equity	–	–
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	–	–
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	–	–
20	Mortgage servicing rights (amount above 10% threshold)	–	–
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	–	–
22	Amount exceeding the 15% threshold	–	–
23	of which: significant investments in the common stock of financials	–	–
24	of which: mortgage servicing rights	–	–
25	of which: deferred tax assets arising from temporary differences	–	–
26	National specific regulatory adjustments	–	–
27	Regulatory adjustments applied to CET1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	–	–
<b>28</b>	<b>Total regulatory adjustment to CET1</b>	<b>6 571</b>	
<b>29</b>	<b>CET1 capital (CET1)</b>	<b>92 829</b>	

<sup>1</sup> References refer to the reconciliation of accounting capital to regulatory capital.

<sup>2</sup> Numbers reported on a regulatory basis and include the contribution amounts received from Barclays PLC as part of the separation.

## Additional disclosure tables

### Composition of regulatory capital (Absa Group) [CC1]

	Amount subject to Basel III Rm <sup>2</sup>	Amount subject to Pre-Basel III treatment Rm	Reference <sup>1</sup>
<b>Additional Tier 1 capital: instruments</b>			
30	2 741		(h)
31	2 741		
32	–		
33	–		
34	2 977		
35	1 858		(h)
36	<b>5 718</b>		
<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	–	–	
38	–	–	
39	–	–	
40	–	–	
41	–		
42	–		
43	–		(k)
44	<b>5 718</b>		
45	<b>98 547</b>		
<b>Tier 2 capital instruments and provisions</b>			
46	17 472		(d)
47	–		
48	1 671		(i)
49	1 500		
50	2 145		
51	<b>21 288</b>		

<sup>1</sup> References refer to the reconciliation of accounting capital to regulatory capital.

<sup>2</sup> Numbers reported on a regulatory basis and include the contribution amounts received from Barclays PLC as part of the separation.

## Additional disclosure tables

### Composition of regulatory capital (Absa Group) [CC1]

	Amount subject to Basel III Rm <sup>2</sup>	Amount subject to Pre-Basel III treatment Rm	Reference <sup>1</sup>
<b>Tier 2 capital: regulatory adjustments</b>			
52	Investments in own Tier 2 instruments	–	–
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	–	–
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–	–
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for GSIBs only)	–	–
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	–	–
56	National specific regulatory adjustments	–	–
57	<b>Total regulatory adjustments to Tier 2 capital</b>	–	
58	<b>Tier 2 capital (T2)</b>	<b>21 288</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>119 835</b>	
	RWA in respect of amounts subject to pre-Basel III treatment	–	
	of which: Basel III amendments	–	
60	<b>Total RWA</b>	<b>818 592</b>	
<b>Capital ratios and buffers</b>			
61	CET1 (as a percentage of RWA)	11.3	
62	Tier 1 (as a percentage of RWA)	12.0	
63	Total capital (as a percentage of RWA)	14.6	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of RWA)	7.4	
65	of which: capital conservation buffer requirement	1.9	
66	of which: bank-specific countercyclical buffer requirement	–	
67	of which: higher loss absorbency requirement	–	
68	CET1 available to meet buffers (as a percentage of RWA) available after meeting the bank's minimum capital requirements	3.9	
<b>National minima (if different from Basel III)</b>			
69	National CET1 minimum ratio (if different from Basel III minimum)	7.4	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	8.9	
71	National total capital minimum ratio (if different from Basel III minimum)	11.1	

<sup>1</sup> References refer to the reconciliation of accounting capital to regulatory capital.

<sup>2</sup> Numbers reported on a regulatory basis and include the contribution amounts received from Barclays PLC as part of the separation.

## Additional disclosure tables

### Composition of regulatory capital (Absa Group) [CC1]

	Amount subject to Basel III Rm <sup>2</sup>	Amount subject to Pre-Basel III treatment Rm	Reference <sup>1</sup>
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72 Non-significant investments in the capital and other TLAC liabilities of other financial entities	4 312		
73 Significant investments in the common stock of financial entities	–		
74 Mortgage servicing rights (net of related tax liability)	–		
75 Deferred tax assets arising from temporary differences (net of related tax liability)	2 281		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2 145		
77 Cap on inclusion of provisions in Tier 2 under standardised approach	2 145		
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (IRBA) (prior to application of cap)	–		
79 Cap for inclusion of provisions in Tier 2 under internal ratings based approach	2 545		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 January 2018 and 1 January 2022)</b>			
80 Current cap on CET1 instruments subject to phase out arrangements	–		
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	–		
82 Current cap on AT1 instruments subject to phase out arrangements	–		
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	–		
84 Current cap on T2 instruments subject to phase out arrangements	–		
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	–		

<sup>1</sup> References refer to the reconciliation of accounting capital to regulatory capital.

<sup>2</sup> Numbers reported on a regulatory basis and include the contribution amounts received from Barclays PLC as part of the separation.

## Additional disclosure tables

### Composition of regulatory capital (Absa Bank)<sup>1</sup> [CC1]

	Amount subject to Basel III Rm <sup>2</sup>	Amount subject to Pre-Basel III treatment Rm	Reference <sup>3</sup>
<b>CET1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	37 184	(d)
2	Retained earnings	30 076	(e)
3	Accumulated other comprehensive income (and other reserves)	3 917	(f)
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	–	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	–	–
<b>6</b>	<b>CET1 capital before regulatory adjustments</b>	<b>71 177</b>	
<b>CET1 capital: regulatory adjustments</b>			
7	Prudential valuation adjustments	201	–
	Other regulatory adjustments (IFRS 9 phase-in adjustment)	(1 572)	–
8	Goodwill (net of related tax liability)	112	(c)
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	6 611	(b)
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	–	–
11	Cash-flow hedge reserve	403	–
12	Shortfall of provisions to expected losses	297	–
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework)	–	–
14	Gains and losses due to changes in own credit risk on fair valued liabilities	(167)	–
15	Defined-benefit pension fund net assets	465	–
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	–	–
17	Reciprocal cross-holdings in common equity	–	–
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	–	–
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	–	–
20	Mortgage servicing rights (amount above 10% threshold)	–	–
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	–	–
22	Amount exceeding the 15% threshold	–	–
23	of which: significant investments in the common stock of financials	–	–
24	of which: mortgage servicing rights	–	–
25	of which: deferred tax assets arising from temporary differences	–	–
26	National specific regulatory adjustments	–	–
27	Regulatory adjustments applied to CET1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	–	–
<b>28</b>	<b>Total regulatory adjustment to CET1</b>	<b>6 350</b>	
<b>29</b>	<b>CET1 capital (CET1)</b>	<b>64 827</b>	

<sup>1</sup> Absa Bank Limited includes subsidiary undertakings, special-purpose entities, joint ventures, associates and offshore holdings.

<sup>2</sup> Numbers reported are on a regulatory basis and include the contribution amounts received from Barclays PLC as part of the separation.

<sup>3</sup> References refer to the reconciliation of accounting capital to regulatory capital.



## Additional disclosure tables

### Composition of regulatory capital (Absa Bank)<sup>1</sup> [CC1]

	Amount subject to Basel III Rm <sup>2</sup>	Amount subject to Pre-Basel III treatment Rm	Reference <sup>3</sup>
<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	7 385	
31	of which: classified as equity under applicable accounting standards	7 385	
32	of which: classified as liabilities under applicable accounting standards	–	
33	Directly issued capital instruments subject to phase out from additional Tier 1	4 644	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	–	
35	of which: instruments issued by subsidiaries subject to phase out	–	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	4 599	(g)
<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	Investments in own additional Tier 1 instruments	–	–
38	Reciprocal cross-holdings in additional Tier 1 instruments	–	–
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	–	–
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	–	–
41	National specific regulatory adjustments	–	
42	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	–	
43	<b>Total regulatory adjustments to additional Tier 1 capital</b>	–	
44	<b>Additional Tier 1 capital (AT1)</b>	4 599	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	69 426	
<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	17 472	(a)
47	Directly issued capital instruments subject to phase out from Tier 2	–	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	–	
49	of which: instruments issued by subsidiaries subject to phase out	1 500	(a)
50	Provisions	312	
51	<b>Tier 2 capital before regulatory adjustments</b>	19 284	

<sup>1</sup> Absa Bank Limited includes subsidiary undertakings, special-purpose entities, joint ventures, associates and offshore holdings.

<sup>2</sup> Numbers reported are on a regulatory basis and include the contribution amounts received from Barclays PLC as part of the separation.

<sup>3</sup> References refer to the reconciliation of accounting capital to regulatory capital.

## Additional disclosure tables

### Composition of regulatory capital (Absa Bank)<sup>1</sup> [CC1]

	Amount subject to Basel III Rm <sup>2</sup>	Amount subject to Pre-Basel III treatment Rm	Reference <sup>3</sup>
<b>Tier 2 capital: regulatory adjustments</b>			
52			
Investments in own Tier 2 instruments	–	–	
53			
Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	–	–	
54			
Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	–	–	
54a			
Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for GSIBs only)	–	–	
55			
Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	–	–	
56			
National specific regulatory adjustments	–	–	
57			
<b>Total regulatory adjustments to Tier 2 capital</b>	–	–	
58			
<b>Tier 2 capital (T2)</b>	<b>19 284</b>		
59			
<b>Total capital (TC = T1 + T2)</b>	<b>88 710</b>		
RWA in respect of amounts subject to pre-Basel III treatment	–		
of which: Basel III amendments	–		
60			
<b>Total RWA</b>	<b>569 503</b>		
<b>Capital ratios and buffers</b>			
61			
CET1 (as a percentage of RWA)	11.4		
62			
Tier 1 (as a percentage of RWA)	12.2		
63			
Total capital (as a percentage of RWA)	15.6		
64			
Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement expressed as a percentage of RWA)	7.4		
65			
of which: capital conservation buffer requirement	1.9		
66			
of which: bank specific countercyclical buffer requirement	–		
67			
of which: higher loss absorbency requirement	–		
68			
CET1 (as a percentage of RWA) available after meeting the bank's minimum capital requirements	4.0		
<b>National minima (if different from Basel III)</b>			
69			
National CET1 minimum ratio (if different from Basel III minimum)	7.4		
70			
National Tier 1 minimum ratio (if different from Basel III minimum)	8.9		
71			
National total capital minimum ratio (if different from Basel III minimum)	11.1		

<sup>1</sup> Absa Bank Limited includes subsidiary undertakings, special-purpose entities, joint ventures, associates and offshore holdings.

<sup>2</sup> Numbers reported are on a regulatory basis and include the contribution amounts received from Barclays PLC as part of the separation.

<sup>3</sup> References refer to the reconciliation of accounting capital to regulatory capital.

## Additional disclosure tables

### Composition of regulatory capital (Absa Bank)<sup>1</sup> [CC1]

	Amount subject to Basel III Rm <sup>2</sup>	Amount subject to Pre-Basel III treatment Rm	Reference <sup>3</sup>
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72 Non-significant investments in the capital and other TLAC liabilities of other financial entities	–		
73 Significant investments in the common stock of financial entities	391		
74 Mortgage servicing rights (net of related tax liability)	–		
75 Deferred tax assets arising from temporary differences (net of related tax liability)	1 324		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	312		
77 Cap on inclusion of provisions in Tier 2 under standardised approach	312		
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to IRBA (prior to application of cap)	–		
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	2 470		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 January 2018 and 1 January 2022)</b>			
80 Current cap on CET1 instruments subject to phase out arrangements	–		
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	–		
82 Current cap on AT1 instruments subject to phase out arrangements	1 858		
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	–		
84 Current cap on T2 instruments subject to phase out arrangements	6 444		
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	–		

<sup>1</sup> Absa Bank Limited includes subsidiary undertakings, special-purpose entities, joint ventures, associates and offshore holdings.

<sup>2</sup> Numbers reported are on a regulatory basis and include the contribution amounts received from Barclays PLC as part of the separation.

<sup>3</sup> References refer to the reconciliation of accounting capital to regulatory capital.

## Additional disclosure tables

### Reconciliation of regulatory capital to balance sheet (Absa Group) [CC2]

As at 31 December 2018	Accounting balance sheet per published financial statements <sup>1,2</sup> Rm	Balance sheet per regulatory scope of consolidation <sup>2,3</sup> Rm	Reference <sup>4</sup>
<b>Assets</b>			
Cash, cash balances and balances with central banks	46 929	42 850	
Investment securities	135 420	131 998	
Loans and advances to banks	53 140	50 830	
Trading portfolio assets	128 569	128 562	
Hedging portfolio assets	2 411	2 411	
Other Assets	30 642	29 810	
Current tax assets	819	699	
Non-current assets held for sale	239	239	
Loans and advances to customers	841 720	841 720	
Reinsurance assets	618	–	
Investment linked to Investment contracts	18 481	–	
Investments in associates and joint ventures	1 310	3 924	
Goodwill and intangible assets	8 672	7 878	
of which goodwill	856	770	(b)
of which other intangibles	7 816	7 630	(c)
of which deferred tax	–	(522)	(c)
Investment properties	508	251	
Property and equipment	15 835	15 758	
Deferred tax assets	3 431	3 261	
<b>Total Assets</b>	<b>1 288 744</b>		
<b>Liabilities</b>			
Deposits from banks	121 421	121 421	
Trading portfolio liabilities	51 632	51 632	
Hedging portfolio liabilities	1 343	1 343	
Other liabilities	36 662	35 259	
Provisions	4 017	3 933	
Current tax liabilities	236	197	
Non-current liabilities held for sale	124	124	
Deposits due to customers	736 305	736 305	
Debt securities in issue	160 971	160 971	
Liabilities under investment contracts	29 674	8 973	
Policyholder liabilities under insurance contracts	4 168	–	
Borrowed funds	20 225	18 661	
of which directly issued qualifying Tier 2 instruments	–	17 472	(d)
of which relates to subsidiaries	–	1 189	(i)
of which relates to accrued interest and fair value adjustments	–	–	
Deferred tax liabilities	360	234	
<b>Total Liabilities</b>	<b>1 167 138</b>		

<sup>1</sup> Relates to Absa Group Limited balance sheet, including insurance entities.

<sup>2</sup> Includes the contribution amounts received from Barclays PLC as part of the separation.

<sup>3</sup> Relates to Absa Group Limited excluding insurance entities.

<sup>4</sup> References to composition of capital disclosure table.

## Additional disclosure tables

As at 31 December 2018	Accounting	Balance sheet	Reference <sup>4</sup>
	balance sheet per published financial statements <sup>1,2</sup>	per regulatory scope of consolidation <sup>2,3</sup>	
	Rm	Rm	
<b>Equity</b>			
<b>Capital and reserves</b>			
Attributable to ordinary equity holders:			
Paid-in share capital	11 860	11 860	
of which amount eligible for CET1	–	11 860	(e)
Retained earnings including unappropriated profits	91 237	91 237	
of which amount eligible for CET1	–	79 476	(f)
of which unappropriated profits	–	11 761	
Accumulated other comprehensive income	6 387	6 449	
of which amount eligible for CET1	–	5 629	(g)
of which amount eligible for T2	–	824	
Non-controlling Interest - Ordinary shares	4 737	4 036	
of which relate to eligible CET1	–	2 435	(a)
of which relates to eligible AT1	–	1 119	
of which amount eligible for T2	–	482	(i)
Non-controlling Interest - Preference shares	7 385	4 599	
of which AT1 instruments subject to phase out	–	1 858	(h)
of which directly issued qualifying AT1 instruments	–	2 741	(h)
<b>Total Equity</b>	<b>121 606</b>		
<b>Total liabilities and equity</b>	<b>1 288 744</b>		

<sup>1</sup> Relates to Absa Group Limited balance sheet, including insurance entities.

<sup>2</sup> Includes the contribution amounts received from Barclays PLC as part of the separation.

<sup>3</sup> Relates to Absa Group Limited excluding insurance entities.

<sup>4</sup> References to composition of capital disclosure table.

## Additional disclosure tables

### Reconciliation of regulatory capital to balance sheet (Absa Bank<sup>1</sup>) [CC2]

As at 31 December 2018	Accounting balance sheet per published financial statements <sup>1,2</sup> Rm	Balance sheet per regulatory scope of consolidation <sup>2,3</sup> Rm	Reference <sup>4</sup>
<b>Assets</b>			
Cash, cash balances and balances with central banks	22 679	22 679	
Investment securities	93 576	93 576	
Loans and advances to banks	40 533	40 533	
Trading portfolio assets	101 271	101 271	
Hedging portfolio assets	2 407	2 407	
Other Assets	22 294	22 294	
Current tax assets	366	366	
Non-current assets held for sale	50	50	
Loans and advances to customers	735 200	735 200	
Loans to Absa Group Companies	37 363	37 363	
Investment linked to Investment contracts	–	–	
Investments in associates and joint ventures	1 310	1 310	
Investment properties	180	180	
Property and equipment	13 609	13 609	
Goodwill and intangible assets	7 246	6 723	
of which goodwill	112	112	(c)
of which other intangibles	7 134	7 134	(b)
of which deferred tax	–	(523)	(b)
Deferred tax assets	1 595	1 595	
<b>Total Assets</b>	<b>1 079 679</b>		
<b>Liabilities</b>			
Deposits from banks	127 959	127 959	
Trading portfolio liabilities	46 280	46 280	
Hedging portfolio liabilities	1 343	1 343	
Other liabilities	31 907	31 907	
Provisions	2 682	2 682	
Current tax liabilities	66	66	
Non-current liabilities held for sale	–	–	
Deposits due to customers	605 647	605 647	
Debt securities in issue	160 042	160 042	
Borrowed funds	20 052	18 972	(a)
Deferred tax liabilities	15	15	
<b>Total Liabilities</b>	<b>995 993</b>		

<sup>1</sup> Absa Bank Limited includes subsidiary undertakings, special-purpose entities, joint ventures, associates and offshore holdings.

<sup>2</sup> Relates to the Absa Bank Limited balance sheet, including insurance entities and the contribution amounts received from Barclays PLC as part of the separation.

<sup>3</sup> Relates to Absa Bank Limited excluding insurance entities and includes the contribution amounts received from Barclays PLC as part of the separation.

<sup>4</sup> References to composition of capital disclosure table.

## Additional disclosure tables

### Reconciliation of regulatory capital to balance sheet (Absa Bank<sup>1</sup>) [CC2]

As at 31 December 2018	Accounting balance sheet per published financial statements <sup>2</sup> Rm	Balance sheet per regulatory scope of consolidation <sup>2,3</sup> Rm	Reference <sup>4</sup>
<b>Equity</b>			
<b>Capital and reserves</b>			
Attributable to ordinary equity holders:			
Paid-in share capital	37 184	37 184	
of which amount eligible for CET1	–	37 184	(d)
Retained earnings including unappropriated profits	35 209	35 209	
of which amount eligible for CET1	–	30 076	(e)
of which amount unappropriated profits	–	5 133	
Accumulated other comprehensive income	3 918	3 917	
of which amount eligible for CET1	–	3 917	(f)
of which amount eligible for Tier 2	–	–	
Non-controlling Interest – Ordinary shares	(10)	–	
Non-controlling Interest – Preference shares	7 385	4 599	
of which AT1 instruments subject to phase out	–	1 858	(g)
of which directly issued qualifying AT1 instruments	–	2 741	(g)
<b>Total equity</b>	<b>83 686</b>		
<b>Total liabilities and equity</b>	<b>1 079 679</b>		

<sup>1</sup> Absa Bank Limited includes subsidiary undertakings, special-purpose entities, joint ventures, associates and offshore holdings.

<sup>2</sup> Relates to the Absa Bank Limited balance sheet, including insurance entities and the contribution amounts received from Barclays PLC as part of the separation.

<sup>3</sup> Relates to Absa Bank Limited excluding insurance entities and includes the contribution amounts received from Barclays PLC as part of the separation.

<sup>4</sup> References to composition of capital disclosure table.

## Additional disclosure tables


### Leverage ratio common disclosure template and summary [LR1, LR2]

#### Absa Group

#### Summary comparison of accounting assets versus leverage ratio exposure measure

Item	a			
	December 2018 Rm <sup>1</sup>	September 2018 Rm <sup>1,2</sup>		
1 Total consolidated assets as per published financial statements	1 288 744	1 257 326		
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(37 105)	(37 839)		
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	–	–		
4 Adjustments for derivative financial instruments	10 143	5 575		
5 Adjustments for securities financing transactions (i.e. repos and similar secured lending)	–	–		
6 Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	244 381	215 499		
7 Other adjustments	(11 302)	(9 467)		
<b>8 Leverage ratio exposure measure</b>	<b>1 494 861</b>	<b>1 431 094</b>		
Item	a		b	
	December 2018 Rm <sup>1</sup>	September 2018 Rm <sup>1,2</sup>	December 2018 Rm <sup>1</sup>	September 2018 Rm <sup>1,2</sup>
<b>On-balance sheet exposures</b>				
1 On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1 158 946	1 121 589		
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(8 711)	(6 875)		
<b>3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)</b>	<b>1 150 235</b>	<b>1 114 714</b>		
<b>Derivative exposures</b>				
4 Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/ or with bilateral netting)	20 795	23 855		
5 Add-on amounts for PFE associated with all derivatives transactions	46 429	48 195		
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	–	–		
7 (Deductions of receivable assets for cash variation margin provided in derivatives transactions)	–	–		
8 (Exempted CCP leg of client-cleared trade exposures)	–	–		
9 Adjusted effective notional amount of written credit derivatives	(10 143)	(9 980)		
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	–	–		
<b>11 Total derivative exposures (sum of rows 4 to 10)</b>	<b>57 081</b>	<b>62 070</b>		
<b>Security financing transaction exposures</b>				
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	45 756	41 403		
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	–	–		
14 CCR exposure for SFT assets	–	–		
15 Agent transaction exposures	–	–		
<b>16 Total securities financing transaction exposures (sum of rows 12 to 15)</b>	<b>45 756</b>	<b>41 403</b>		
<b>Other off-balance sheet exposures</b>				
17 Off-balance sheet exposures at gross notional amount	384 452	345 822		
18 (Adjustments for conversion to credit equivalent amounts)	(140 071)	(130 323)		
<b>19 Off-balance sheet items (sum of rows 17 and 18)</b>	<b>244 381</b>	<b>215 499</b>		
<b>Capital and total exposures</b>				
20 <b>Tier 1 capital (excluding unappropriated profits)</b>	<b>98 547</b>	<b>98 993</b>		
<b>21 Total exposures (sum of lines 3, 11, 16 and 19) excluding IFRS 9 adjustment</b>	<b>1 497 453</b>	<b>1 433 686</b>		
<b>IFRS 9 transitional adjustment</b>	<b>(2 592)</b>	<b>(2 592)</b>		
<b>Total exposures (including IFRS 9 adjustment)</b>	<b>1 494 861</b>	<b>1 431 094</b>		
<b>Leverage ratio</b>				
<b>22 Basel III leverage ratio<sup>1</sup></b>	<b>6.6</b>	<b>6.9</b>		

<sup>1</sup> Numbers reported are on a regulatory basis, and include the contribution amounts from Barclays PLC as part of the separation.

<sup>2</sup> These numbers have been restated  Reporting changes overview on the inside front cover of the Absa Group results booklet for the year ended 31 December 2018.



## Additional disclosure tables

### Leverage ratio common disclosure template and summary [LR1, LR2]


Absa Bank<sup>1</sup>

#### Summary comparison of accounting assets vs leverage ratio exposure measure

Item	a	
	December 2018 Rm <sup>2</sup>	September 2018 Rm <sup>2,3</sup>
1 Total consolidated assets as per published financial statements	1 079 679	1 045 804
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	–	–
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	–	–
4 Adjustments for derivative financial instruments	10 948	6 055
5 Adjustments for securities financing transactions (i.e. repos and similar secured lending)	–	–
6 Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	215 717	184 852
7 Other adjustments	(9 057)	(7 709)
<b>8 Leverage ratio exposure measure</b>	<b>1 297 287</b>	<b>1 229 002</b>
Item	a	
	December 2018 Rm <sup>2</sup>	September 2018 Rm <sup>2,3</sup>
<b>On-balance sheet exposures</b>		
1 On-balance sheet exposures (excluding derivatives and SFTs, but including collateral)	987 493	947 922
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(7 188)	(5 673)
<b>3 Total on-balance sheet exposures (excluding derivatives and SFTs (sum of rows 1 and 2))</b>	<b>980 305</b>	<b>942 249</b>
<b>Derivative exposures</b>		
4 Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	20 795	23 855
5 Add-on amounts for PFE associated with all derivatives transactions	47 233	48 195
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	–	–
7 (Deductions of receivable assets for cash variation margin provided in derivatives transactions)	–	–
8 (Exempted CCP leg of client-cleared trade exposures)	–	–
9 Adjusted effective notional amount of written credit derivatives	(10 947)	(9 980)
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	–	–
<b>11 Total derivative exposures (sum of rows 4 to 10)</b>	<b>57 081</b>	<b>62 070</b>
<b>Security financing transaction exposures</b>		
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	45 756	41 403
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	–	–
14 CCR exposure for SFT assets	–	–
15 Agent transaction exposures	–	–
<b>16 Total securities financing transaction exposures (sum of rows 12 to 15)</b>	<b>45 756</b>	<b>41 403</b>
<b>Other off-balance sheet exposures</b>		
17 Off-balance sheet exposures at gross notional amount	313 446	296 690
18 (Adjustments for conversion to credit equivalent amounts)	(97 729)	(111 838)
<b>19 Off-balance sheet items (sum of rows 17 and 18)</b>	<b>215 717</b>	<b>184 852</b>
<b>Capital and total exposures</b>		
20 <b>Tier 1 capital (excluding unappropriated profits)</b>	<b>69 426</b>	<b>70 712</b>
21 <b>Total exposures (sum of lines 3, 11, 16 and 19) excluding IFRS 9 adjustment</b>	<b>1 298 859</b>	<b>1 230 574</b>
IFRS 9 transitional adjustment	(1 572)	(1 572)
Total exposures including IFRS 9 adjustment	<b>1 297 287</b>	<b>1 229 002</b>
<b>Leverage ratio</b>		
<b>22 Basel III leverage ratio</b>	<b>5.4</b>	<b>5.8</b>

<sup>1</sup> Absa Bank Limited includes subsidiary undertakings, special purpose entities, joint ventures, associates and offshore holdings.

<sup>2</sup> Numbers are reported on a regulatory basis and include the contribution amounts received from Barclays PLC as part of the separation.

<sup>3</sup> These numbers have been restated  Reporting changes overview on the inside front cover of the Absa Group results booklet for the year ended 31 December 2018.

## Additional disclosure tables

### Explanatory table for the common disclosure template

(Explanation of each row of the common disclosure template)

Row number	Explanation
1	Banks must include all balance sheet assets in their exposure measure, including on-balance sheet derivatives collateral and collateral for SFTs, with the exception of on-balance sheet derivative and SFT assets that are included in rows 4–16.
2	Balance sheet assets deducted from Basel III Tier 1 capital (as set out in paragraphs 66–89 of the Basel III framework). For example, <ul style="list-style-type: none"> <li>Where a banking, financial or insurance entity is not included in the regulatory scope of consolidation as set out in paragraph 8 of the Basel III leverage ratio framework and disclosure requirements, the amount of any investment in the capital of that entity that is totally or partially deducted from CET1 capital or from additional Tier 1 capital of the bank following the corresponding deduction approach in paragraphs 84–9 of the Basel III framework may also be deducted from the exposure measure.</li> <li>For banks using the internal ratings-based (IRB) approach to determining capital requirements for credit risk, paragraph 73 of the Basel III framework requires any shortfall in the stock of eligible provisions relative to expected losses to be deducted from CET1 capital. The same amount may be deducted from the exposure measure.</li> </ul> As the adjustments in row 2 reduce the exposure measure, they shall be reported as negative figures.
3	<b>Sum of rows 1 and 2.</b>
4	Replacement cost (RC) associated with all derivatives transactions (including exposures resulting from direct transactions between a client and a CCP where the bank guarantees the performance of its clients' derivative trade exposures to the CCP). Where applicable, in accordance with the Basel III leverage ratio framework and disclosure requirements, net of cash variation margin received (as set out in paragraph 26 of the Basel III leverage ratio framework and disclosure requirements), and with bilateral netting (as set out in the Annexure).
5	Add-on amount for the potential future exposure (PFE) of all derivative exposures calculated in accordance with paragraphs 19–21 and 31 of the Basel III leverage ratio framework and disclosure requirements.
6	Grossed-up amount of any collateral provided in relation to derivative exposures where the provision of that collateral has reduced the value of the balance sheet assets under the bank's operative accounting framework, in accordance with paragraph 24 of the Basel III leverage ratio framework and disclosure requirements.
7	Deductions of receivable assets in the amount of the cash variation margin provided in derivatives transactions where the posting of cash variation margin has resulted in the recognition of a receivable asset under the bank's operative accounting framework. As the adjustments in row 7 reduce the exposure measure, they shall be reported as negative figures.
8	Trade exposures associated with the CCP leg of derivatives transactions resulting from client-cleared transactions or which the clearing member, based on the contractual arrangements with the client, is not obligated to reimburse the client for any losses suffered due to changes in the value of its transactions in the event that a QCCP defaults. As the adjustments in row 8 reduce the exposure measure, they shall be reported as negative figures.
9	The effective notional amount of written credit derivatives which may be reduced by the total amount of negative changes in fair value amounts that have been incorporated into the calculation of Tier 1 capital with respect to written credit derivatives according to paragraph 30 of the Basel III leverage ratio framework and disclosure requirements.
10	This row includes: <ul style="list-style-type: none"> <li>The amount by which the notional amount of a written credit derivative is reduced by a purchased credit derivative on the same reference name according to paragraph 30 of the Basel III leverage ratio framework and disclosure requirements.</li> <li>The deduction of add-on amounts for PFE in relation to written credit derivatives determined in accordance with paragraph 31 of the Basel III leverage ratio framework and disclosure requirements.</li> </ul> As the adjustments in row 10 reduce the exposure measure, they shall be reported as negative figures.
11	<b>Sum of rows 4–10.</b>
12	The gross amount of SFT assets without recognition of netting, other than novation with QCCPs, determined in accordance with paragraph 33 of the Basel III leverage ratio framework and disclosure requirements, adjusted for any sales accounting transactions in accordance with paragraph 34 of the Basel III leverage ratio framework and disclosure requirements.
13	The cash payables and cash receivables of gross SFT assets with netting determined in accordance with paragraph 33(i), second bullet, of the Basel III leverage ratio framework and disclosure requirements. As these adjustments reduce the exposure measure, they shall be reported as a negative figure.
14	The amount of the counterparty credit risk add-on for SFTs determined in accordance with paragraph 33(ii) of the Basel III leverage ratio framework and disclosure requirements.
15	The amount for which the bank acting as an agent in an SFT has provided an indemnity or guarantee determined in accordance with paragraphs 35–7 of the Basel III leverage ratio framework and disclosure requirements.
16	<b>Sum of rows 12–15.</b>

## Additional disclosure tables

Row number	Explanation
17	Total off-balance sheet exposure amounts (excluding off-balance sheet exposure amounts associated with SFT and derivative transactions) on a gross notional basis, before any adjustment for credit conversion factors (CCFs).
18	Reduction in gross amount of off-balance sheet exposures due to the application of CCFs. This corresponds to the complement of CCFs of the standardised approach for credit risk under the Basel II framework, subject to a floor of 10%. The floor of 10% will affect commitments that are unconditionally cancellable at any time by the bank without prior notice, or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness. These may receive a 0% CCF under the risk-based capital framework. As these adjustments reduce the exposure measure, they shall be reported as negative figures.
19	<b>Sum of rows 17 and 18.</b>
20	The amount of Tier 1 capital of the risk-based capital framework as defined in paragraphs 49 to 96 of the Basel III framework taking account of the transitional arrangements.
21	<b>Sum of rows 3, 11, 16 and 19.</b>
22	Basel III leverage ratio is defined as the Tier 1 capital measure of row 20 (the numerator) divided by the exposure (the denominator) of row 21, with this ratio expressed as a percentage.

## Additional disclosure tables

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

Disclosure template for main features of regulatory capital instruments

	1	2	3	4	5	6	7	8	9	10	11
1 Issuer	Absa Group Limited	Absa Bank 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
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000255915	ZAE000079810	ZAG000146531	ZAG000154527	ZAG000073669	ZAG000121476	ZAG000121484	ZAG000123100	ZAG000123118	ZAG000129354	ZAG000129362
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
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)	-	-	-	-	-	-	-	-	-	-	-
<b>Regulatory treatment</b>											
4 Transitional Basel III rules	Common Equity 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
5 Post-transitional Basel III rules	Common Equity Tier 1	Ineligible	Additional Tier 1	Additional Tier 1	Ineligible	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	Solo and Group	Group	Group	Group	Group	Group	Group
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	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	R11 860	R1 858	R1 500	R1 241	R1 500	R370	R130	R1 693	R807	R508	R437
9 Par value of instrument	R1 694	R2	R1 500	R1 241	R845	R370	R130	R1 693	R807	R508	R437
10 Accounting classification	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
11 Original date of issuance	1986	2006 and 2007	11 Sep 2017	09 Oct 2018	10 Dec 2009	18 Nov 2014	18 Nov 2014	04 Feb 2015	04 Feb 2015	03 Sep 2015	03 Sep 2015
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	NA	NA	NA	NA	07 Dec 2028	19 Nov 2024	19 Nov 2024	05 Feb 2025	05 Feb 2025	04 Sep 2025	04 Sep 2025
14 Issuer call subject to prior supervisory approval	NA	NA	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	07 Dec 2023, R845	19 Nov 2019, R370	19 Nov 2019, R130	05 Feb 2020, R1 693	05 Feb 2020, R807	04 Sep 2020, R508	04 Sep 2020, R437
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	NA	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	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
<b>Coupons / dividends</b>											
17 Fixed or floating dividend/ coupon	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Fixed	Floating
18 Coupon rate and any related index	NA	70% of the prime overdraft lending rate	3M JIBAR +565bps	3M JIBAR +475bps	5.5% indexed to ZAR revised CPI	3M JIBAR +330bps	10.835%	3M JIBAR +350bps	10.05%	11.365%	3M JIBAR +350bps
19 Existence of a dividend stopper	No	Yes	Yes	Yes	No	No	No	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	NA	No	No	No	Yes	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

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

Disclosure template for main features of regulatory capital instruments

12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
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	Absa Group Limited	Absa Group Limited
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	X51799 058174	ZAG000 155615
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
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group
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 Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes
R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500
R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500
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
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
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
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
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
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	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
Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating
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
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
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

## Additional disclosure tables

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

Disclosure template for main features of regulatory capital instruments

	1	2	3	4	5	6	7	8	9	10	11
23	Convertible or non-convertible	NA	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
25	If convertible, fully or partially	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
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	NA	NA	At SARB's discretion	At SARB's discretion	NA	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion
32	If write-down, full or partial	NA	NA	Full or partial	Full or partial	NA	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	NA	NA	Permanent	Permanent	NA	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	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 5 to 26, then Columns 3 and 4	Columns 5 to 26	Columns 5 to 26	Columns 5 to 26	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes
36	Non-compliant transitioned features	NA	Yes	NA	NA	Yes	NA	NA	NA	NA	NA
37	If yes, specify non-compliant features	NA	Loss absorbency criteria and point of non-viability	NA	NA	Loss absorbency criteria and point of non-viability	NA	NA	NA	NA	NA

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

Disclosure template for main features of regulatory capital instruments

12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
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
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	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	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion
Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial
Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes
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	NA	NA	NA	NA

## Additional disclosure tables

### Main features of regulatory capital instruments and of other TLAC-eligible instruments (Absa Bank) [CCA]

Disclosure template for main features of regulatory capital instruments

	1	2	3	4	5	6	7	8	9	10	11
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
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000 079810	ZAE000 079810	ZAG000 146465	ZAG000 154519	ZAG000 073669	ZAG000 121492	ZAG000 121500	ZAG000 123126	ZAG000 123134	ZAG000 129412	ZAG000 129420
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
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)	-	-	-	-	-	-	-	-	-	-	-
<b>Regulatory treatment</b>											
4 Transitional Basel III rules	Common Equity 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
5 Post-transitional Basel III rules	Common Equity Tier 1	Ineligible	Additional Tier 1	Additional Tier 1	Ineligible	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 and Group	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	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	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	R1 858	R1 500	R1 241	R1 500	R370	R130	R1 693	R807	R508	R437
9 Par value of instrument	R304	R2	R1 500	R1 241	R845	R370	R130	R1 693	R807	R508	R437
10 Accounting classification	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
11 Original date of issuance	1986	2006 and 2007	11 Sep 2017	09 Oct 2018	10 Dec 2009	18 Nov 2014	18 Nov 2014	04 Feb 2015	04 Feb 2015	03 Sep 2015	03 Sep 2015
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	NA	NA	NA	NA	07 Dec 2028	19 Nov 2024	19 Nov 2024	05 Feb 2025	05 Feb 2025	04 Sep 2025	04 Sep 2025
14 Issuer call subject to prior supervisory approval	NA	NA	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	07 Dec 2023, R845	19 Nov 2019, R370	19 Nov 2019, R130	05 Feb 2020, R1 693	05 Feb 2020, R807	04 Sep 2020, R508	04 Sep 2020, R437
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	NA	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	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
<b>Coupons / dividends</b>											
17 Fixed or floating dividend/ coupon	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Fixed	Floating
18 Coupon rate and any related index	NA	70% of the prime overdraft lending rate	3M JIBAR +565bps	3M JIBAR +475bps	5.5 % indexed to ZAR revised CPI	3M JIBAR +330bps	10.835%	3M JIBAR +350bps	10.05%	11.365%	3M JIBAR +350bps
19 Existence of a dividend stopper	No	Yes	Yes	Yes	No	No	No	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	NA	No	No	No	Yes	No	No	No	No	No	No



12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
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
ZAG000 129438	ZAG000 129446	ZAG000 129958	ZAG000 136045	ZAG000 136052	ZAG000 138835	ZAG000 138827	ZAG000 140211	ZAG000 142753	ZAG000 144247	ZAG000 146010	ZAG000 147042	ZAG000 147034	NA	ZAG000 155722
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
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
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 Callable Notes	Subordinated Callable Notes	Subordinated Loan	Subordinated Callable Notes
R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500
R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500
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
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
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
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
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
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	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
Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating
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
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No

## Additional disclosure tables

### Main features of regulatory capital instruments and of other TLAC-eligible instruments (Abs Bank) [CCA]

Disclosure template for main features of regulatory capital instruments

	1	2	3	4	5	6	7	8	9	10	11
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
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
24 If convertible, conversion trigger (s)	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
26 If convertible, conversion rate	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
28 If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29 If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30 Write-down feature	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	NA	NA	At SARB's discretion	At SARB's discretion	NA	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion
32 If write-down, full or partial	NA	NA	Full or partial	Full or partial	NA	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial
33 If write-down, permanent or temporary	NA	NA	Permanent	Permanent	NA	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
34a Type of subordination	-	-	-	-	-	-	-	-	-	-	-
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Columns 5 to 26, then Columns 3 and 4	Columns 5 to 26	Columns 5 to 26	Columns 5 to 26	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes	Deposits and other general debits of the bank including non subordinated notes
36 Non-compliant transitioned features	NA	Yes	NA	NA	Yes	NA	NA	NA	NA	NA	NA
37 If yes, specify non-compliant features	NA	Loss absorbency criteria and point of non-viability	NA	NA	Loss absorbency criteria and point of non-viability	NA	NA	NA	NA	NA	NA

	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
	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-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
	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	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	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion
	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial
	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes	Deposits and other general debits of the bank including non-subordinated notes
	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	NA	NA	NA	NA

## Additional disclosure tables

### Liquidity Coverage Ratio (LCR) Common disclosure template<sup>1</sup> and summary [LIQ1]

December 2018 (R'bn)		Absa Bank		Absa Group	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	<b>Total high-quality liquid assets (HQLA)</b>		173 987		189 979
<b>CASH OUTFLOWS</b>					
2	Retail deposits and deposits from small business customers, of which:	258 940	19 877	337 488	26 550
3	Stable deposits	–	–	–	–
4	Less stable deposits	258 940	19 877	337 488	26 550
5	Unsecured wholesale funding, of which:	292 746	169 407	349 073	194 930
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	89 186	22 297	94 760	23 690
7	Non-operational deposits (all counterparties)	197 486	141 036	245 122	162 049
8	Unsecured debt	6 074	6 074	9 191	9 191
9	Secured wholesale funding		979	–	979
10	Additional requirements, of which:	267 235	27 934	286 696	29 825
11	Outflows related to derivative exposures and other collateral requirements	10 115	10 115	10 187	10 187
12	Outflows related to loss of funding on debt products	–	–	–	–
13	Credit and liquidity facilities	257 120	17 819	276 509	19 638
14	Other contractual funding obligations	–	–	–	–
15	Other contingent funding obligations	163 275	8 006	195 979	9 464
16	<b>TOTAL CASH OUTFLOWS</b>		<b>226 203</b>	–	<b>261 748</b>
17	Secured lending (eg reverse repos)	22 291	5 606	22 291	5 606
18	Inflows from fully performing exposures	88 265	69 462	114 606	83 536
19	Other cash inflows	6 585	6 041	10 287	9 744
20	<b>TOTAL CASH INFLOWS</b>	<b>117 141</b>	<b>81 109</b>	<b>147 184</b>	<b>98 886</b>
			<b>Total Adjusted Value</b>		<b>Total Adjusted Value</b>
21	<b>TOTAL HQLA</b>		<b>173 987</b>		<b>189 979</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>145 094</b>		<b>162 862</b>
23	<b>LCR (%)</b>		<b>119.9</b>		<b>116.7</b>

## Additional disclosure tables

### Net Stable Funding Ratio (NSFR) [LIQ2]

#### Absa Group

December 2018 (R'bn)	Unweighted value by residual maturity			Weighted Value
	< 6 months	6 months to < 1 year	≥ 1 year	
<b>AVAILABLE STABLE FUNDING (ASF) ITEM</b>				
<b>Capital</b>	–	–	<b>132 530</b>	<b>132 530</b>
Regulatory capital	–	–	125 876	125 876
Other capital instruments	–	–	6 654	6 654
<b>Retail deposits and deposits from small business customers:</b>	<b>292 350</b>	<b>31 972</b>	<b>21 244</b>	<b>313 134</b>
Stable deposits	–	–	–	–
Less stable deposits	292 350	31 972	21 244	313 134
<b>Wholesale funding:</b>	<b>517 596</b>	<b>82 104</b>	<b>123 357</b>	<b>338 743</b>
Operational deposits	110 234	51	1 431	56 573
Other wholesale funding	407 362	82 053	121 926	282 170
<b>Liabilities with matching interdependent assets</b>				
<b>Other liabilities:</b>	<b>26 966</b>	<b>15</b>	<b>28 551</b>	<b>23 944</b>
NSFR derivative liabilities	–	–	4 614	–
All other liabilities and equity not included in the above categories	26 996	15	23 937	23 944
<b>Total ASF</b>	<b>836 912</b>	<b>114 091</b>	<b>305 682</b>	<b>808 351</b>
<b>REQUIRED STABLE FUNDING (RSF) ITEM</b>				
<b>Total NSFR high-quality liquid assets (HQLA)</b>	<b>79 254</b>	<b>27 632</b>	<b>148 414</b>	<b>14 469</b>
<b>Deposits held at other financial institutions for operational purposes</b>	–	–	–	–
<b>Performing loans and securities:</b>	<b>206 273</b>	<b>67 014</b>	<b>529 945</b>	<b>539 007</b>
Performing loans to financial institutions secured by Level 1 HQLA	14 828	–	797	2 280
Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	93 436	26 635	84 517	111 850
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	74 072	22 172	–	48 122
With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	15 979	11 669	326 999	291 773
Performing residential mortgages, of which:	3 148	2 911	111 275	75 359
With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	–	–	–	–
Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	4 810	3 627	6 357	9 623
<b>Assets with matching interdependent liabilities</b>	–	–	–	–
<b>Other assets:</b>	<b>46 648</b>	<b>3 559</b>	<b>158 339</b>	<b>162 701</b>
Physical traded commodities, including gold	–	–	–	–
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	–	–	–	–
NSFR derivative assets	–	–	12 660	8 046
NSFR derivative liabilities before deduction of variation margin posted	–	–	6 528	2 089
All other assets not included in the above categories	46 648	3 559	139 151	152 566
<b>Off-balance sheet items</b>	<b>360 467</b>	–	–	<b>18 023</b>
<b>Total RSF</b>	<b>692 642</b>	<b>98 205</b>	<b>836 698</b>	<b>734 200</b>
<b>Net Stable Funding Ratio (%)</b>				<b>110.1</b>

## Additional disclosure tables

### Basel Pillar 3 remuneration disclosures [REMA]

The Group's remuneration policy which describes the Group's key features of the reward approach is outlined in the remuneration report in section two of the integrated report and the online Remuneration Report.

In the following three tables, senior managers are defined as members of the Executive Committee and other individuals with management responsibility for a material portion of the Group's business. Other material risk takers are identified in accordance with the Group's Material Risk Taker Methodology, which was developed by Group Operational Risk in order to ensure that the methodology used was fit for purpose, given the Separation.

In 2018, a total of 15 individuals were classified as senior managers and 20 individuals as other material risk takers (2017:13 senior managers and 59 material risk takers). Given the changes to the classification of material risk takers in 2018, the composition of the material risk taker population has changed year-on-year.

### Remuneration awarded during the financial year [REM1]

			a	b
			2018	
			Senior managers Rm	Other material risk takers Rm
Aggregate remuneration for senior managers and material risk takers				
1	Fixed remuneration	Number of employees	15	20
2		Total fixed remuneration (includes Role base pay)	106	80
3		Of which: cash based	106	80
4		Of which: deferred	–	–
5		Of which: shares or other share linked instruments	–	–
6		Of which: deferred	–	–
7	Variable remuneration	Number of employees	15	20
8		Total variable remuneration	112	78
9		Of which: cash based <sup>1</sup>	84	61
10		Of which: deferred <sup>2</sup>	28	17
11		Of which: shares or other share linked instruments <sup>3</sup>	28	17
12		Of which: deferred	28	17
13		<b>Total</b>	<b>218</b>	<b>158</b>

			a	b
			2017	
			Senior managers Rm	Other material risk takers Rm
Aggregate remuneration for senior managers and material risk takers				
1	Fixed remuneration	Number of employees	13	59
2		Total fixed remuneration (includes Role base pay)	134	259
3		Of which: cash based	134	259
4		Of which: deferred	–	–
5		Of which: shares or other share linked instruments	–	–
6		Of which: deferred	–	–
7	Variable remuneration	Number of employees	13	59
8		Total variable remuneration	396	596
9		Of which: cash based <sup>1</sup>	53	104
10		Of which: deferred <sup>2</sup>	31	50
11		Of which: shares or other share linked instruments <sup>3</sup>	343	492
12		Of which: deferred	343	492
13		<b>Total</b>	<b>530</b>	<b>855</b>

<sup>1</sup> This includes the cash bonus and cash value plan award during 2017.

<sup>2</sup> The deferred portion is released in three equal annual tranches (five equal tranches for certain material risk takers, including executive directors and prescribed officers), subject to continued service and malus provisions.

<sup>3</sup> This amount includes the share incentive award, share value plan, restricted shares and LTIP awards during the 2017 financial year.

## Additional disclosure tables

### Special payments [REM2]

		a	b	c	d	e	f
		2018					
		Guaranteed bonus		Sign-on awards		Severance payments	
		Number of employees	Total amounts Rm	Number of employees	Total amount Rm	Number of employees	Total amount Rm
1	Senior management	–	–	–	–	1	5.6
2	Other material risk-takers	–	–	–	–	–	–

		a	b	c	d	e	f
		2017					
		Guaranteed bonus		Sign-on awards		Severance payments	
		Number of employees	Total amounts Rm	Number of employees	Total amount Rm	Number of employees	Total amount Rm
1	Senior management	–	–	–	–	–	–
2	Other material risk-takers	–	–	–	–	–	–

### Deferred remuneration [REM3]

		a	b	c	d	e
		2018				
		Total amount of outstanding deferred remuneration as at the end December 2018 Rm	Of which: Total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment Rm	Total amount of amendment during the year due to ex post explicit adjustments <sup>1</sup> Rm	Total amount of amendment during the year due to ex post implicit adjustments <sup>2</sup> Rm	Total amount of deferred remuneration paid out in the financial year Rm
Deferred and retained remuneration		Rm	Rm	Rm	Rm	Rm
1	<b>Senior management</b>					
2	Cash <sup>3</sup>	53	53	1	–	18
3	Shares <sup>4</sup>	479	479	14	–	110
4	Cash linked instruments	–	–	–	–	–
5	Other	–	–	–	–	–
6	<b>Other material risk takers</b>					
7	Cash <sup>3</sup>	21	21	–	–	10
8	Shares <sup>4</sup>	220	220	8	–	63
9	Cash linked instruments	–	–	–	–	–
10	Other	–	–	–	–	–
11	<b>Total</b>	<b>773</b>	<b>773</b>	<b>23</b>	<b>–</b>	<b>202</b>

## Additional disclosure tables

### Deferred remuneration [REM3]

	a	b	c	d	e
	2017				
	Total amount of outstanding deferred remuneration as at the end December 2017 Rm	Of which: Total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment Rm	Total amount of amendment due to ex post explicit adjustments <sup>1</sup> Rm	Total amount of amendment during the year due to ex post implicit adjustments <sup>2</sup> Rm	Total amount of deferred remuneration paid out in the financial year Rm
	Deferred and retained remuneration				
1 Senior management					
2 Cash <sup>3</sup>	44	44	3		24
3 Shares <sup>4</sup>	459	459	12	57	110
4 Cash linked instruments	–	–	–	–	–
5 Other	–	–	–	–	–
6 Other material risk takers					
7 Cash <sup>3</sup>	77	77	3		34
8 Shares <sup>4</sup>	641	641	23	74	193
9 Cash linked instruments	–	–	–	–	–
10 Other	–	–	–	–	–
11 Total	1 221	1 221	41	131	360

### Ex post implicit adjustments are comprised as follows:

	2018		
	Senior Management (Rm)	Other Material Risk Takers (Rm)	Total Rm
Long term incentive plan (LTIP) <sup>1</sup>	–	–	–
Restricted shares and share value plan	–	–	–
Other share instruments	–	–	–
	2017		
	Senior Management (Rm)	Other Material Risk Takers (Rm)	Total Rm
Long term incentive plan (LTIP)	24	38	62
Restricted shares and share value plan	33	39	72
Other share instruments	–	(3)	(3)

<sup>1</sup> Ex post explicit adjustments reflect service credits and dividend equivalents determined and paid on vesting for the Cash Value Plan and Share Value Plan respectively.

<sup>2</sup> Ex post implicit adjustments were determined using each individual's award dates, award values and vesting dates. No LTIP awards vested during the 2018 financial year.

<sup>3</sup> Cash is the cash value plan, which is deferred over three years in equal tranches, subject to continued service and malus provisions.

<sup>4</sup> Shares include Share Incentive Awards, the Share Value Plan, restricted shares and the LTIP.



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