

**Absa Group Limited**  
**Additional disclosure tables**  
Pillar 3 risk management report  
for the reporting period ended 30 June 2018









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## Additional disclosure tables

### Composition of capital disclosure template (Absa Group Limited)

		Amount subject to Basel III Rm <sup>1</sup>	Amount subject to pre-Basel III treatment Rm	Reference <sup>2</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	12 514		(e)
2	Retained earnings	80 961		(f)
3	Accumulated other comprehensive income (and other reserves)	5 423		(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)	2 251	—	(h) – (i)
6	<b>CET1 capital before regulatory adjustments</b>	<b>101 149</b>		
<b>CET1 capital: regulatory adjustments</b>				
7	Prudential valuation adjustments	(71)	—	
	Other regulatory adjustments (excess of provisions to expected losses)	(1 431)	—	
8	Goodwill (net of related tax liability)	792	—	(b)
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	4 720	—	(c)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	96	—	
11	Cash flow hedge reserve	62	—	
12	Shortfall of provisions to expected losses	—	—	
13	Securitisation gain on sale	—	—	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	(144)	—	
15	Defined-benefit pension fund net assets	470	—	
16	Investments in own shares (if not already netted off 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, net of eligible short positions, 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	—	—	
28	<b>Total regulatory adjustment to CET1</b>	<b>4 494</b>		
29	<b>CET1 capital (CET1)</b>	<b>96 655</b>		

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

<sup>2</sup> References refer to the reconciliation of accounting capital to regulatory capital.

## Additional disclosure tables

### Composition of capital disclosure template (Absa Group Limited) (continued)

		Amount subject to Basel III Rm <sup>1</sup>	Amount subject to pre-Basel III treatment Rm	Reference <sup>2</sup>
<b>Additional Tier 1 capital: instruments</b>				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	6 144		
31	of which: classified as equity under applicable accounting standards	6 144		
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 Additional Tier 1)	2 832		
35	of which: instruments issued by subsidiaries subject to phase out	1 858		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>4 332</b>		(j)
<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, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	61	—	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	—	
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>	<b>61</b>		(k)
44	<b>Additional Tier 1 capital (AT1)</b>	<b>4 271</b>		(j) — (k)
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>100 926</b>		
<b>Tier 2 capital instruments and provisions</b>				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	15 706		(d)
47	Directly issued capital instruments subject to phase out from Tier 2	4 695		(d)
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)	(818)		(d)
49	of which: instruments issued by subsidiaries subject to phase out	4 695		
50	Provisions	2 279		(d)
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>21 862</b>		
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
55	Significant investments in the capital 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>	<b>—</b>		
58	<b>Tier 2 capital (T2)</b>	<b>21 862</b>		
59	<b>Total capital (TC = T1 + T2)</b>	<b>122 788</b>		
	RWA IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	—		
	of which: Basel III amendments	—		
60	<b>Total RWA</b>	<b>771 268</b>		

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

<sup>2</sup> References refer to the reconciliation of accounting capital to regulatory capital.

## Additional disclosure tables

### Composition of capital disclosure template (Absa Group Limited) (continued)

		Amount subject to Basel III Rm <sup>1</sup>	Amount subject to pre-Basel III treatment Rm	Reference <sup>2</sup>
Capital ratios				
61	CET1 (as a percentage of RWA)	12.5		
62	Tier 1 (as a percentage of RWA)	13.1		
63	Total capital (as a percentage of RWA)	15.9		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer 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: G-SIB buffer requirement	—		
68	CET1 available to meet buffers (as a percentage of RWA)	5.1		
National minima (if different from Basel III)				
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		
Amounts below the thresholds for deduction (before risk weighting)				
72	Non-significant investments in the capital of other financials	—		
73	Significant investments in the common stock of financials	1 075		
74	Mortgage servicing rights (net of related tax liability)	—		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	1 980		
Applicable caps on the inclusion of provisions in Tier 2				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2 279		(a)
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2 013		
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 IRBA	266		
Capital instruments subject to phase-out arrangements (only applicable between 1 January 2018 and 1 January 2022)				
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> Numbers reported on a regulatory basis and include the contribution amounts received from Barclays PLC as part of the separation.

<sup>2</sup> References refer to the reconciliation of accounting capital to regulatory capital.

1	Additional disclosure tables
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## Additional disclosure tables

### Composition of capital disclosure template (Absa Bank Limited)<sup>1</sup>

		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	31 319		(e)
3	Accumulated other comprehensive income (and other reserves)	3 900		(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)	—	—	
6	<b>CET1 capital before regulatory adjustments</b>	<b>72 403</b>		
<b>CET1 capital: regulatory adjustments</b>				
7	Prudential valuation adjustments	—	—	
	Other regulatory adjustments (excess of provisions to expected losses)	(1 169)	—	
8	Goodwill (net of related tax liability)	144	—	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	4 162	—	(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	62	—	
12	Shortfall of provisions to expected losses	273	—	
13	Securitisation gain on sale	—	—	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	(144)	—	
15	Defined-benefit pension fund net assets	466	—	
16	Investments in own shares (if not already netted off 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, net of eligible short positions, 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	—	—	
28	<b>Total regulatory adjustment to CET1</b>	<b>3 794</b>		
29	<b>CET1 capital (CET1)</b>	<b>68 609</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 capital disclosure template (Absa Bank Limited)<sup>1</sup> (continued)

		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	6 144		
31	of which: classified as equity under applicable accounting standards	6 144		
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>	<b>3 357</b>		(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, net of eligible short positions, 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 (net of eligible short positions)	—	—	
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>	<b>—</b>		
44	<b>Additional Tier 1 capital (AT1)</b>	<b>3 357</b>		
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>71 966</b>		
<b>Tier 2 capital instruments and provisions</b>				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	15 706		(c)
47	Directly issued capital instruments subject to phase out from Tier 2	4 695		(c)
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	4 695		
50	Provisions	317		(c)
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>20 401</b>		
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
55	Significant investments in the capital 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>	<b>317</b>		
58	<b>Tier 2 capital (T2)</b>	<b>20 718</b>		
59	<b>Total capital (TC = T1 + T2)</b>	<b>92 684</b>		
	RWA IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	—		
	of which: Basel III amendments	—		
60	<b>Total RWA</b>	<b>541 822</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 capital disclosure template (Absa Bank Limited)<sup>1</sup> (continued)

		Amount subject to Basel III Rm <sup>2</sup>	Amount subject to pre-Basel III treatment Rm	Reference <sup>3</sup>
<b>Capital ratios and buffers</b>				
61	CET1 (as a percentage of RWA)	12.7		
62	Tier 1 (as a percentage of RWA)	13.3		
63	Total capital (as a percentage of RWA)	17.1		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer 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: G-SIB buffer requirement	—		
68	CET1 available to meet buffers (as a percentage of RWA)	5.3		
<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		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>				
72	Non-significant investments in the capital of other financials	—		
73	Significant investments in the common stock of financials	218		
74	Mortgage servicing rights (net of related tax liability)	—		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	780		
<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)	317		(a)
77	Cap on inclusion of provisions in Tier 2 under standardised approach	317		
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 IRBA	—		
<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> 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 accounting capital to regulatory capital template (Absa Group Limited)

As at 30 June 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	48 578	45 331	
Investment securities	127 437	123 438	
Loans and advances to banks	62 843	61 071	
Trading portfolio assets	124 982	124 978	
Hedging portfolio assets	2 325	2 325	
Other assets	37 974	36 860	
Current tax assets	1 018	976	
Non-current assets held for sale	79	79	
Loans and advances to customers	812 291	783 116	
Less impairments	(29 175)	(29 175)	
of which gross amount of eligible provisions: standardised approach	—	(3 996)	
of which general allowance for credit impairment, after deferred tax: standardised approach	—	(2 279)	(a)
of which gross amount of eligible provisions: IRB approach	—	(22 863)	
of which gross amount of eligible provisions: Securitisation	—	(37)	
Reinsurance assets	905	—	
Investment linked to investment contracts	19 194	6 237	
Investments in associates and joint ventures	1 217	1 217	
Goodwill and intangible assets	6 392	5 512	
of which goodwill	875	792	(b)
of which other intangibles	5 517	4 720	(c)
Investment properties	420	218	
Property and equipment	15 752	15 626	
Deferred tax assets	2 411	916	
<b>Total assets</b>	<b>1 234 643</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 accounting capital to regulatory capital template (Absa Group Limited) (continued)

As at 30 June 2018	Accounting balance sheet per published financial statements <sup>1, 2</sup>	Balance sheet per regulatory scope of consolidation <sup>2, 3</sup>	Reference <sup>4</sup>
	Rm	Rm	
<b>Liabilities</b>			
Deposits from banks	88 466	88 466	
Trading portfolio liabilities	67 697	67 697	
Hedging portfolio liabilities	1 339	1 339	
Other liabilities	42 775	41 733	
Provisions	2 558	2 496	
Current tax liabilities	309	203	
Non-current liabilities held for sale	7	7	
Deposits due to customers	714 491	714 491	
Debt securities in issue	140 782	140 782	
Liabilities under investment contracts	30 546	3 119	
Policyholder liabilities under insurance contracts	4 570	(33)	
Borrowed funds	21 448	21 862	
of which Tier 2 instruments subject to phase out	4 695	4 695	(d)
of which directly issued qualifying Tier 2 instruments	15 706	15 706	(d)
of which relates to general allowance for credit impairments	—	2 279	(d)
of which relates to minority interest	—	(818)	(d)
of which relates to accrued interest and fair value adjustments	1 047	—	
Deferred tax liabilities	136	78	
<b>Total liabilities</b>	<b>1 115 124</b>		
<b>Equity</b>			
<b>Capital and reserves</b>			
Attributable to ordinary equity holders:			
Paid-in share capital	12 514	12 514	
of which amount eligible for CET1	—	12 514	(e)
Retained earnings including unappropriated profits	90 147	80 961	(f)
Accumulated other comprehensive income	6 100	6 073	
of which amount eligible for CET1	6 100	5 423	(g)
of which amount related to non-qualifying reserves	—	650	
Non-controlling interest – ordinary shares	4 614	4 332	(h)
of which relate to surplus deduction CET1	—	2 081	(i)
Non-controlling Interest – preference shares	6 144	4 271	
of which AT1 instruments subject to phase out	4 644	1 858	(j)
of which directly issued qualifying AT1 instruments	1 500	1 500	(j)
of which relates to minority interest	—	974	(j)
of which relates to regulatory adjustments	—	(61)	(k)
<b>Total equity</b>	<b>119 519</b>		
<b>Total liabilities and equity</b>	<b>1 234 643</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 accounting capital to regulatory capital (Absa Bank<sup>1</sup>)

As at 30 June 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>Assets</b>			
Cash, cash balances and balances with central banks	24 698	24 698	
Investment securities	86 794	86 794	
Loans and advances to banks	49 173	49 173	
Trading portfolio assets	96 333	96 333	
Hedging portfolio assets	2 320	2 320	
Other assets	26 593	26 593	
Current tax assets	614	614	
Non-current assets held for sale	37	37	
Loans and advances to customers	704 735	704 735	
Less impairments	(21 583)	(21 583)	
of which gross amount of eligible provisions: standardised approach	—	(748)	
of which general allowance for credit impairment, after deferred tax: standardised approach	—	(317)	(a)
of which gross amount of eligible provisions: IRB approach	—	(20 518)	
of which gross amount of eligible provisions: securitisation	—	—	
Loans to Absa Group companies	38 730	38 730	
Investments linked to investment contracts	—	—	
Investments in associates and joint ventures	1 217	1 217	
Investment properties	165	165	
Property and equipment	13 663	13 663	
Goodwill and intangible assets	4 912	4 306	
of which goodwill	144	144	
of which other intangibles	4 768	4 162	(b)
Deferred tax assets	860	860	
<b>Total assets</b>	<b>1 029 261</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 accounting capital to regulatory capital (Absa Bank<sup>1</sup>) (continued)

As at 30 June 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>Liabilities</b>			
Deposits from banks	95 723	95 723	
Trading portfolio liabilities	57 011	57 011	
Hedging portfolio liabilities	1 334	1 334	
Other liabilities	38 249	38 249	
Provisions	1 468	1 468	
Current tax liabilities	—	—	
Non-current liabilities held for sale	—	—	
Deposits due to customers	590 827	590 827	
Debt securities in issue	140 363	140 363	
Borrowed funds	21 416	20 718	
of which Tier 2 instruments subject to phase out	4 695	4 695	(c)
of which directly issued qualifying Tier 2 instruments	15 706	15 706	(c)
of which relates to general allowance for credit impairments	—	317	(a)
of which relates to accrued interest and fair value adjustments	1 015	—	
Deferred tax liabilities	12	12	
<b>Total liabilities</b>	<b>946 403</b>		
<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	35 629	31 319	(e)
Accumulated other comprehensive income	3 900	3 900	
of which amount eligible for CET1	—	3 900	(f)
of which amount related to non-qualifying reserves	—	—	
Non-controlling interest – ordinary shares	1	1	
of which relate to surplus deduction CET1	—	—	
Non-controlling interest – preference shares	6 144	3 357	
of which AT1 instruments subject to phase out	4 644	1 857	(g)
of which directly issued qualifying AT1 instruments	1 500	1 500	(g)
of which relates to regulatory adjustments	—	—	
<b>Total equity</b>	<b>82 858</b>		
<b>Total liabilities and equity</b>	<b>1 029 261</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 Limited

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

Item	a	
	June 2018 Rm <sup>1</sup>	March 2018 Rm <sup>1</sup>
1 Total consolidated assets	1 234 643	1 174 244
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulator consolidation	(37 474)	(37 049)
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	6 771	8 915
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)	211 406	193 574
7 Other adjustments	(7 641)	(7 100)
<b>8 Leverage ratio exposure</b>	<b>1 407 707</b>	<b>1 332 584</b>
Item	a	
	June 2018 Rm <sup>1</sup>	March 2018 Rm <sup>1</sup>
<b>On-balance sheet exposures</b>		
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1 090 862	1 052 077
2 (Assets amounts deducted in determining Basel III Tier 1 capital)	(6 138)	(5 470)
<b>3 Total on-balance sheet exposures (excluding derivatives and SFTs (sum of lines 1 and 2))</b>	<b>1 084 724</b>	<b>1 046 607</b>
<b>Derivative exposures</b>		
4 Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	26 016	17 697
5 Add-on amounts for PFE associated with all derivatives transactions	49 161	21 854
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	(9 230)	20 196
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	—	—
<b>11 Total derivative exposures (sum of lines 4 to 10)</b>	<b>65 947</b>	<b>59 747</b>
<b>Security financing transaction exposures</b>		
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	47 132	34 287
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 lines 12 to 15)</b>	<b>47 132</b>	<b>34 287</b>
<b>Other off-balance sheet exposures</b>		
17 Off-balance sheet exposures at gross notional amount	333 096	305 456
18 (Adjustments for conversion to credit equivalent amounts)	(121 690)	(111 882)
<b>19 Off-balance sheet items (sum of lines 17 to 18)</b>	<b>211 406</b>	<b>193 574</b>
<b>Capital and total exposure</b>		
<b>20 Tier 1 capital</b>	<b>100 926</b>	<b>94 317</b>
<b>21 Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>1 409 209</b>	<b>1 334 215</b>
IFRS9 Transitional Adjustment	(1 502)	(1 631)
<b>Total exposures (including IFRS9 adjustment)</b>	<b>1 407 707</b>	<b>1 332 584</b>
<b>Leverage ratio</b>		
<b>22 Basel III leverage ratio</b>	<b>7.2</b>	<b>7.1</b>

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



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## Additional disclosure tables

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

**Absa Group Limited** (continued)

#### 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	<p>Balance sheet assets deducted from Basel III Tier 1 capital (as set out in paragraphs 66 – 89 of the Basel III framework). For example,</p> <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> <p>As the adjustments in row 2 reduce the exposure measure, they shall be reported as negative figures.</p>
3	<b>Sum of lines 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 Annex).
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	<p>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.</p> <p>As the adjustments in row 7 reduce the exposure measure, they shall be reported as negative figures.</p>
8	<p>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.</p> <p>As the adjustments in row 8 reduce the exposure measure, they shall be reported as negative figures.</p>
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	<p>This row includes:</p> <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> <p>As the adjustments in row 10 reduce the exposure measure, they shall be reported as negative figures.</p>
11	<b>Sum of lines 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.

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## Additional disclosure tables

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

**Absa Group Limited** (continued)

Explanatory table for the common disclosure template (continued)

(Explanation of each row of the common disclosure template) (continued)

Row number	Explanation
15	The amount for which the bank acting as an agent in an SFT has provided an indemnity or guarantee determined accordance with paragraphs 35 – 7 of the Basel III leverage ratio framework and disclosure requirements
16	<b>Sum of lines 12–15</b>
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 lines 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 lines 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

### Leverage ratio common disclosure template and summary

#### Absa Bank Limited<sup>1</sup>

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

		<sup>a</sup>	
		June 2018 Rm <sup>2</sup>	March 2018 Rm <sup>2</sup>
Item			
1	Total consolidated assets	1 029 261	995 397
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulator 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	7 079	8 920
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)	180 403	179 026
7	Other adjustments	(6 214)	(5 263)
8	<b>Leverage ratio exposure</b>	<b>1 210 529</b>	<b>1 178 080</b>

  

		<sup>a</sup> <sup>b</sup>	
		June 2018 Rm <sup>2</sup>	March 2018 Rm <sup>2</sup>
Item			
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	923 262	910 874
2	(Assets amounts deducted in determining Basel III Tier 1 capital)	(5 045)	(4 151)
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs (sum of lines 1 and 2))</b>	<b>918 217</b>	<b>906 723</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	26 016	17 697
5	Add-on amounts for PFE associated with all derivatives transactions	49 161	21 854
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	(9 230)	20 196
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	—	—
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>65 947</b>	<b>59 747</b>
<b>Security financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	47 131	34 285
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	—	—
14	CCR exposure for SFT assets	—	—
15	Agent transaction exposures	—	—
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>47 131</b>	<b>34 285</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposures at gross notional amount	285 080	286 352
18	(Adjustments for conversion to credit equivalent amounts)	(104 677)	(107 915)
19	<b>Off-balance sheet items (sum of lines 17 to 18)</b>	<b>180 403</b>	<b>178 437</b>
<b>Capital and total exposure</b>			
20	Tier 1 capital	71 966	71 971
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>1 211 698</b>	<b>1 179 192</b>
	IFRS9 transitional adjustment	(1 169)	(1 112)
	<b>Total exposures including IFRS9 adjustment</b>	<b>1 210 529</b>	<b>1 178 080</b>
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio</b>	<b>6.0</b>	<b>6.1</b>

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

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

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## Additional disclosure tables

### Leverage ratio common disclosure template and summary

**Absa Bank Limited<sup>1</sup>** (continued)

#### 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> <p>As the adjustments in row 2 reduce the exposure measure, they shall be reported as negative figures.</p>
3	<b>Sum of lines 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 Annex).
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. <p>As the adjustments in row 7 reduce the exposure measure, they shall be reported as negative figures.</p>
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. <p>As the adjustments in row 8 reduce the exposure measure, they shall be reported as negative figures.</p>
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> <p>As the adjustments in row 10 reduce the exposure measure, they shall be reported as negative figures.</p>
11	<b>Sum of lines 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.



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## Additional disclosure tables

### Leverage ratio common disclosure template and summary (continued)

Absa Bank Limited<sup>1</sup> (continued)

#### Explanatory table for the common disclosure template (continued)

(Explanation of each row of the common disclosure template) (continued)

Row number	Explanation
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.
<b>16</b>	<b>Sum of lines 12 – 15</b>
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.
<b>19</b>	<b>Sum of lines 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.
<b>21</b>	<b>Sum of lines 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.

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## Additional disclosure tables

### Main features of capital instruments disclosure template (Absa Group Limited)

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 Bank Limited	Absa Bank Limited	Absa Bank Limited	National Bank of Commerce	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)	ZAE000174124	ZAE000079810	ZAG000146531	ZAG000073669	ZAG000101239	ZAG000101254	N/A	ZAG000121476	ZAG000121484	ZAG000123100	ZAG000123118		
3	Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	Tanzania	South Africa	South Africa	South Africa	South Africa		
Regulatory treatment														
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	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	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2		
6	Eligible at solo/group/Group and solo	Group	Solo and Group	Group	Solo and Group	Solo and Group	Solo and 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	Subordinated 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 million, as of most recent reporting date)	R12 514	R1 858	R1 500	R1 500	R2 007	R1 188	R0	R370	R130	R1 693	R807		
9	Par value of instrument	R1 694	R2	R1 500	R845	R2 007	R1 188	R29	R370	R130	R1 693	R807		
10	Accounting classification	Shareholders' 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		
11	Original date of issuance	1986	2006 and 2007	11 Sep 2017	10 Dec 2009	21 Nov 2012	21 Nov 2012	29 Jan 2014	18 Nov 2014	18 Nov 2014	04 Feb 2015	04 Feb 2015		
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated		
13	Original maturity date	NA	NA	NA	07 Dec 2028	21 Nov 2023	21 Nov 2023	29 Jan 2024	19 Nov 2024	19 Nov 2024	05 Feb 2025	05 Feb 2025		
14	Issuer call subject to prior supervisory approval	NA	NA	Yes	Yes	Yes	Yes	NA	Yes	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	NA	NA	12 Sep 2022, R1 500	07 Dec 2023, R845	21 Nov 2018, R2 007	21 Nov 2018, R1 188	29 Jan 2019, TZ55 000	19 Nov 2019, R370	19 Nov 2019, R130	05 Feb 2020, R1 693	05 Feb 2020, R807		
16	Subsequent call dates, if applicable	NA	NA	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	Semi-annually after the first optional call date until maturity		
Coupons/dividends														
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating	Fixed	Fixed	Floating	Fixed	Floating	Fixed		
18	Coupon rate and any related index	NA	70% of the prime overdraft lending rate	3M JIBAR +565bps	5.5 % indexed to ZAR revised CPI	3M JIBAR +205bps	8.2950%	16.44%	3M JIBAR +330bps	10.835%	3M JIBAR +350bps	10.05%		
19	Existence of a dividend stopper	No	Yes	Yes	No	No	No	No	No	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of step up or other incentive to redeem	NA	No	No	Yes	No	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		
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	No	No	No	No	Yes	Yes	Yes	Yes		
31	If write-down, write-down trigger(s)	NA	NA	At SARB's discretion	NA	NA	NA	NA	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	NA	NA	NA	NA	Full or partial	Full or partial	Full or partial	Full or partial		
33	If write-down, permanent or temporary	NA	NA	Permanent	NA	NA	NA	NA	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		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Columns 4 to 27, then Columns 2 and 3	Columns 4 to 27	Columns 4 to 27	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		
36	Non-compliant transitioned features	NA	Yes	NA	Yes	Yes	Yes	Yes	NA	NA	NA	NA		
37	If yes, specify non-compliant features	NA	Loss absorbency criteria and point of non-viability	NA	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	NA	NA	NA	NA		

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Additional disclosure tables

12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
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	Absa Group Limited
ZAG000129354	ZAG000129362	ZAG000129388	ZAG000129396	ZAG000129966	ZAG000135997	ZAG000136003	ZAG000138801	ZAG000138819	ZAG000140203	ZAG000142746	ZAG000144254	ZAG000146002	ZAG000147018	ZAG000147026	XS1799058174
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	United Kingdom (except certain provisions under South African law)
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	Tier 2	Tier 2
Group	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	Subordinated Callable Notes
R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400
R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400
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
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	2 Nov 2016	16 Mar 2017	24 May 2017	14 Aug 2017	29 Sep 2017	29 Sep 2017	25 April 2018
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
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
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
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	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
Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed
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%
No	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	Mandatory
No	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	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	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
Yes	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	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	Full or partial
Permanent	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	N/A
Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated notes	Deposits and other general debts of the bank including non-sub-ordinated 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	NA	NA

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## Additional disclosure tables

### Main features of capital instruments disclosure template (Absa Bank Limited<sup>1</sup>)

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)	ZAE000079810	ZAE000079810	ZAG000146465	ZAG000073669	ZAG000101239	ZAG000101254	ZAG000121492	ZAG000121500	ZAG000123126	ZAG000123134	ZAG000129412
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
Regulatory treatment												
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	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	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group and solo	Solo	Solo and Group	Solo	Solo and Group	Solo and Group	Solo and Group	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	Subordinated 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 million, as of most recent reporting date)	R37 184	R1 858	R1 500	R1 500	R2 007	R1 188	R370	R130	R1 693	R807	R508
9	Par value of instrument	R304	R2	R1 500	R845	R2 007	R1 188	R370	R130	R1 693	R807	R508
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' 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
11	Original date of issuance	1986	2006 and 2007	11 Sep 2017	10 Dec 2009	21 Nov 2012	21 Nov 2012	18 Nov 2014	18 Nov 2014	04 Feb 2015	04 Feb 2015	03 Sep 2015
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	NA	NA	NA	07 Dec 2028	21 Nov 2023	21 Nov 2023	19 Nov 2024	19 Nov 2024	05 Feb 2025	05 Feb 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	07 Dec 2023, R845	21 Nov 2018, R2 007	21 Nov 2018, R1 188	19 Nov 2019, R370	19 Nov 2019, R130	05 Feb 2020, R1 693	05 Feb 2020, R807	04 Sep 2020, R508
16	Subsequent call dates, if applicable	NA	NA	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	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
Coupons/dividends												
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	NA	70% of the prime overdraft lending rate	3M JIBAR +565bps	5.5 % indexed to ZAR revised CPI	3M JIBAR +205bps	8.295%	3M JIBAR +330bps	10.835%	3M JIBAR +350bps	10.05%	11.365%
19	Existence of a dividend stopper	No	Yes	Yes	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA	No	No	Yes	No	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
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	No	No	No	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	NA	NA	At SARB's discretion	NA	NA	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	NA	NA	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	NA	NA	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	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Columns 4 to 26, then Columns 2 and 3	Columns 4 to 26	Columns 4 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	Deposits and other general debits of the bank including non-subordinated notes
36	Non-compliant transitioned features	NA	Yes	NA	Yes	Yes	Yes	NA	NA	NA	NA	NA
37	If yes, specify non-compliant features	NA	Loss absorbency criteria and point of non-viability	NA	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	Loss absorbency criteria and point of non-viability	NA	NA	NA	NA	NA

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



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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
ZAG000129420	ZAG000129438	ZAG000129446	ZAG000129958	ZAG000136045	ZAG000136052	ZAG000138835	ZAG000138827	ZAG000140211	ZAG000142753	ZAG000144247	ZAG000146010	ZAG000147042	ZAG000147034	NA
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 Callable Notes	Subordinated Loan
R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400
R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400
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	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
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
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
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
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	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
Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed
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%
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
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
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-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes	Deposits and other general debits of the bank including non-sub-ordinated notes
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

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## Additional disclosure tables

### LCR common disclosure template and summary [LIQ1]

		Absa Bank Limited <sup>2</sup>		Absa Group Limited	
		Total unweighted value (average)	Total weighted value (average)	Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>					
1	Total high-quality liquid assets (HQLA)		159 667		173 915
<b>Cash outflows</b>					
2	Retail deposits and deposits from small business customers, of which:	242 646	18 831	311 977	24 765
3	Stable deposits	—	—	—	—
4	Less stable deposits	242 646	18 831	311 977	24 765
5	Unsecured wholesale funding, of which:	284 999	154 919	335 584	178 662
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	101 291	25 323	101 291	25 323
7	Non-operational deposits (all counterparties)	177 230	123 119	225 607	144 653
8	Unsecured debt	6 478	6 478	8 686	8 686
9	Secured wholesale funding	—	174	—	174
10	Additional requirements, of which:	244 736	28 085	265 481	30 054
11	Outflows related to derivative exposures and other collateral requirements	10 935	10 935	10 987	10 988
12	Outflows related to loss of funding on debt products	—	—	—	—
13	Credit and liquidity facilities	233 802	17 151	254 494	19 066
14	Other contractual funding obligations	212	212	212	212
15	Other contingent funding obligations	152 650	7 535	175 917	8 578
16	<b>Total cash outflows</b>	—	209 756	—	242 444
<b>Cash inflows</b>					
17	Secured lending (e.g. reverse repos)	20 448	4 665	20 448	4 665
18	Inflows from fully performing exposures	76 049	56 431	105 702	71 258
19	Other cash inflows	4 562	4 342	6 592	6 372
20	<b>Total cash inflows</b>	101 058	65 438	132 742	82 294
			<b>Total adjusted value</b>		<b>Total adjusted value</b>
21	<b>Total HQLA</b>		159 667		173 915
22	<b>Total net cash outflows</b>		144 318		160 150
23	<b>LCR (%)</b>		110.6		108.6

<sup>1</sup> The values disclosed represent the simple average of the relevant three month-end data points.

<sup>2</sup> Absa Bank Limited includes the South African banking operations.

## Additional disclosure tables

### Net stable funding ratio (NSFR) [LIQ2]

	Unweighted value by residual maturity			Weighted value
June 2018 (Rbn)	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item				
Capital	—	—	127 155	127 155
Regulatory capital	—	—	120 138	120 138
Other capital instruments	—	—	7 017	7 017
Retail deposits and deposits from small business customers:	276 930	33 465	12 752	292 108
Stable deposits	—	—	—	—
Less stable deposits	276 930	33 465	12 752	292 108
Wholesale funding:	494 704	74 472	109 025	322 159
Operational deposits	94 806	1 892	1 355	49 704
Other wholesale funding	399 898	72 580	107 670	272 455
Liabilities with matching interdependent assets				
Other liabilities:	18 569	48	25 031	14 448
NSFR derivative liabilities	—	—	10 607	—
All other liabilities and equity not included in the above categories	18 569	48	14 424	14 448
Total ASF	790 203	107 985	273 963	755 870
Required stable funding (RSF) item				
Total NSFR high-quality liquid assets (HQLA)	83 035	15 465	87 887	10 583
Deposits held at other financial institutions for operational purposes	—	—	—	—
Performing loans and securities:	175 591	67 972	531 747	499 033
Performing loans to financial institutions secured by Level 1 HQLA	11 495	—	—	1 150
Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	74 177	23 712	75 057	98 039
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	71 717	24 152	—	47 935
With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	12 574	12 703	307 635	274 128
Performing residential mortgages, of which:	3 039	3 364	142 158	68 605
With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	2 589	4 041	6 897	9 177
Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	—	—	—	—
Assets with matching interdependent liabilities	—	—	—	—
Other assets:	43 391	3 142	195 534	187 132
Physical traded commodities, including gold	—	—	—	—
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	—	—	—	—
NSFR derivative assets	—	—	15 498	4 891
NSFR derivative liabilities before deduction of variation margin posted	—	—	14 154	4 075
All other assets not included in the above categories	43 391	3 142	165 882	178 166
Off-balance sheet items	444 667	—	—	16 543
Total RSF	746 684	86 580	815 167	713 291
Net stable funding ratio (%)				106%



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