Barclays Africa Group Limited 31 August 2017

	Disclosure template for main features of regulatory capital instruments	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
1	Issuer	Barclays Africa Group	Absa Bank Limited	Barclays Africa Group Limited																				
	Unique	Limited ZAE0001741	ZAE0000798	ZAG0000736	ZAG0001012	ZAG0001012	ZAG0001012	ZAG0001214	ZAG0001214	ZAG0001231	ZAG0001231	ZAG0001293	ZAG0001293	ZAG0001293	ZAG0001293	ZAG0001299	ZAG0001359	ZAG0001360	ZAG0001388	ZAG0001388	ZAG0001402	ZAG0001427	ZAG0001442	ZAG0001460
2	identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	24	10	69	21	39	54	76	84	00	18	54	62	88	96	66	97	03	01	19	03	46	54	02
	Governing	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of
	law(s) of the instrument	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990
		(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.	(Act no 94.
		of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As	of 1990) (As
3		amended)	amended)	amended). The sub	amended). The sub	amended). The sub	amended). The	amended). The	amended). The	amended). The sub	amended). The sub	amended). The sub	amended). The	amended). The	amended). The	amended). The sub								
				ordinated	ordinated	ordinated	ordinated	ordinated	ordinated	ordinated	subordinate	subordinate	subordinate	ordinated	ordinated	ordinated	subordinate	subordinate	subordinate	ordinated	ordinated	ordinated	ordinated	ordinated
				callable notes are	callable notes are	callable notes are	d callable notes are	d callable notes are	d callable notes are	callable notes are	callable notes are	callable notes are	d callable notes are	d callable notes are	d callable notes are	callable notes are	callable notes are	callable notes are	callable notes are	callable notes are				
				listed on the	listed on the	listed on the	listed on the	listed on the	listed on the	listed on the	listed on the	listed on the	listed on the	listed on the	listed on the	listed on the	listed on the	listed on the	listed on the	listed on the				
				JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.
	Regulatory treatment																							
4	Transitional	Common	Additional	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				
	Basel III rules Post-	Equity Tier 1 Common	Tier 1 Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2																
5	transitional	Equity Tier 1	mengible	mengible	mengible	mengible	mengible	TICL Z	TICL Z	TICI Z	TICI Z	TICI Z	TICL 2	TICL 2	TICI Z	TICL 2	TICL 2	TICL 2	TICI Z	TICL 2	TICL Z	TICI Z	TICL 2	TICL Z
	Basel III rules																							
6	Eligible at solo/group/	Group	Solo and Group	Group																				
	group&solo		Group	Стоир	Стоир	Стоир	Стоир																	
	Instrument	Ordinary	Preference	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub
7	type (types to	share capital and	share capital and	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable
'	be specified by each	premium	premium	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes
	jurisdiction)																							
	Amount recognised in regulatory	R14 562	R 2 322	R 1 500	R 1 805	R 2 007	R 1 188	R 370	R 130	R 1 693	R 807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390
	capital																							
8	(Currency in																							
	mil, as of most recent																							
	reporting																							
	date)							0.05	2.45		2.05-		2.105						B4 515	24.5	8505	8015	8505	2006
9	Par value of instrument	R 1 694	R 2	R 845	R 1 805	R 2 007	R 1 188	R 370	R 130	R 1 693	R 807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390
	Accounting	Share	Share	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –				
10	classification	holders'	holders'	fair value	fair value	fair value	fair value	fair value	fair value	fair value	fair value	fair value	fair value	fair value	fair value	fair value	fair value	fair value	fair value	fair value				
	Original date	equity	equity 2006 and	option 10 Dec	option 21 Nov 2012	option 21 Nov 2012	option 21 Nov 2012	option 18 Nov 2014	option 18 Nov 2014	option 04 Feb	option 04 Feb	option 03 Sep	option 03 Sep	option 03 Sep	option 03 Sep	option 28 Sep	option 4 May	option 4 May	option 19 Aug 2016	option 19 Aug 2016	option 02 Nov 2016	option 16 Mar 2017	option 24 May	option 14 Aug 2017
11	of issuance	1986	2007	2009						2015	2015	2015	2015	2015	2015	2015	2016	2016					2017	
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	NA	NA	07 Dec 2028	21 Nov 2022	21 Nov 2023	21 Nov 2023	19 Nov 2024	19 Nov 2024	05 Feb 2025	05 Feb 2025	04 Sep 2025	04 Sep 2025	03 Sep 2027	03 Sep 2027	29 Sep 2025	5 May 2026	5 May 2026	20 Aug 2026	20 Aug 2026	03 Nov 2026	17 Mar 2027	25 May 2027	14 Aug 2029
<u> </u>	maturity date	<u> </u>	l	2020	<u> </u>	I	l .	l .	l	2023	2023	2023	2023	2021	4041	2023	2020	2020	İ				2021	1

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	Issuer call subject to	NA	NA	Yes																				
14	prior																							
	supervisory																							
	approval																							
	Optional call	NA	NA	07 Dec	21 Nov	21 Nov	21 Nov	19 Nov	19 Nov	05 Feb 2020,	05 Feb 2020,	04 Sep 2020,	04 Sep 2020,	03 Sep 2022,	03 Sep 2022,	29 Sep 2020,	5 May 2021,	5 May 2021,	20 Aug	20 Aug	03 Nov	17 Mar	25 May	14 Aug
	date,			2023, tax	2017, tax	2018, tax	2018, tax	2019, tax	2019, tax	tax and	2021, tax	2021, tax	2021, tax	2022, tax	2022, tax	2024, tax								
	contingent			and	and	and	and	and	and	regulatory	and	and	and	and	and	and								
	call dates and			regulatory	regulatory	regulatory	regulatory	regulatory	regulatory	contingent	regulatory	regulatory	regulatory	regulatory	regulatory	regulatory								
	redemption amount			contingent events call,	events call, redemption	contingent events call,																		
	amount			nominal	redemption	redemption	redemption	redemption	redemption	amount	redemption	redemption	redemption	redemption	redemption	redemption								
				amount plus	amount	amount	amount	amount	amount	equal to	amount	amount	amount	amount	amount	amount								
				CPI	equal to	Principal	equal to																	
				adjustment	Principal	Principal	Principal	Principal	Principal	Amount	Principal	Principal	Principal	Principal	Principal	Principal								
15				if the	Amount	Amount	Amount	Amount	Amount	issued.	Amount	Amount	Amount	Amount	Amount	Amount								
				amount is	issued.	issued.	issued.	issued.	issued.										issued.	issued.	issued.	issued.	issued.	issued.
				not less than																				
				845.283.052																				
				otherwise																				
				redemption																				
				amount																				
				equal to																				
				Principal																				
				Amount																				
-	Subsequent	NA	NA	issued. NA	Quarterly	Quarterly	Semi	Quarterly	Semi	Quarterly	Semi	Semi	Quarterly	Quarterly	Quarterly	Quarterly								
	call dates, if	INA	INA.	INA	after the	after the	annually	after the	annually	after the	annually	annually	after the	after the	after the	after the								
	applicable.				first optional	first optional	after the	first optional	after the	first optional	after the	after the	first optional	first optional	first optional	first optional								
16					call date	call date	first optional	call date	first optional	call date	first optional	first optional	call date	call date	call date	call date								
					until	until	call date	until	call date	until	call date	call date	until	until	until	until								
					maturity.	maturity.	until	maturity.	until	maturity.	until	until	maturity.	maturity.	maturity.	maturity.								
							maturity.		maturity.		maturity.	maturity		maturity		maturity.		maturity.		maturity.				
	Coupons / dividends																							
	Fixed or	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating								
	floating	riouting	rixed	riodding	riodding	riodding	TIACG	riodding	Tixed	riouting	TIACG	Tixed	riodding	TIACG	riodding	TIACG	riodding	TIACG	riodding	rixed	riouting	riodding	riodding	riodting
17	dividend/																							
	coupon																							
	Coupon rate	NA	70% of the	5.5 %	3M JIBAR	3M JIBAR	8.2950%	3M JIBAR	10.835%	3M JIBAR	10.05%	11.365%	3M JIBAR	11.810%	3M JIBAR	11.400%	3M JIBAR	12.430%	3M JIBAR	11.740%	3M JIBAR	3M JIBAR	3M JIBAR	3M JIBAR
18	and any		prime	indexed to	+195bps	+205bps		+330bps		+350bps			+350bps		+360bps		+400bps		+400bps		+400bps	+378bps	+385bps	+385bps
	related index		overdraft	ZAR revised																				
	Foliation of a	N-	lending rate	CPI	NI-	N-	N.	N-	NI-	NI-	N	NI-	N-	N.	N.	N.	NI-	NI-	NI-	N-	N-	N-	NI-	NI-
19	Existence of a dividend	INO	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
13	stopper																							
	Fully	Fully	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	discretionary,	discretionar		•	,				•	,	,	,		,		,	,	,	,				,	,
20	partially	у																						
	discretionary																							
	or mandatory																							
	Existence of	NA	No	Yes	No																			
21	step up or																							
21	other incentive to																							
	redeem																							
	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-
22	cumulative or	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative
L	cumulative																							
	Convertible	NA	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-
23	or non-		convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible
	convertible																							
24	If convertible,	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	conversion	1	ı		I	1	1	1	i			l	1		I	1	I	I		Ī	ĺ	I	l	

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	trigger (s) If convertible,	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	fully or	INA	INA.	INA.	INA	INA	INA.	INA.	INA	INA	INA	INA	INA	IVA	INA	l No	INA.	INA.	INA	INA.	INA .	INA	INA.	INA
23	partially																							
	If convertible,	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	conversion																							
	rate																							
	If convertible,	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	mandatory or																							
	optional																							
	conversion		l													l								
	If convertible,	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	specity instrument																							
28	type																							
	convertible																							
	into																							
	If convertible,	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	specify issuer																							
29	of instrument																							
	it converts																							
	into	No	Ne	No	Ne	Ne	Ne	Vac	Vac	Vee	Vee	Vee	Ves	Vac	Vee	Vec	Vee	Vee	Vee	Ves	Vee	Vee	Vee	Vac
30	Write-down feature	No	No	No	No	No	No	Yes																
	If write-down,	NA	NA	NA	NA	NA	NA	At SARB's																
	write-down							discretion in																
	trigger(s)							accordance																
								with																
								Condition																
								11.12 of the																
								Terms and																
								Conditions																
								and Regulation																
								38(12)(a)(i)																
								of the Tier 2																
								Capital																
31								Regulations,																
								upon the																
								receipt by																
								the Issuer of																
								written																
								notice from the Registrar																
								of Banks of																
								the																
								occurrence																
								of a Non-																
								Viability																
								Trigger																
	16 20 1							Event																
	If write-down, full or partial	NA	NA	NA	NA	NA	NA	The Principal	The Principal Amount and	The Principal Amount and	The Principal Amount and	The Principal Amount and	The Principal Amount and	The Principal Amount and	The Principal Amount and	The Principal Amount and	The Principal Amount and	The Principal Amount and	The Principal Amount and	The Principal Amount and				
	iuii oi pattiai							Amount and all accrued	all accrued	all accrued	all accrued	all accrued	all accrued	all accrued	all accrued	all accrued	all accrued	all accrued	all accrued	all accrued	all accrued	all accrued	all accrued	all accrued
								unpaid																
								interest																
								owing in																
32								respect of																
32								the Notes of																
								this Tranche																
								shall be																
								written-off																
								permanently,																
								in full or in																
L		<u> </u>	İ	İ	I	I	1	part on a																

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			1	1			1	pro rata																
								basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the	basis (in the
								case of a																
			1	1			1	write off in	write off in	write off in	write off in	write off in	write off in	write off in	write off in	write off in	write off in	write off in	write off in	write off in	write off in	write off in	write off in	write off in
								part) in																
								accordance																
								with the																
								Capital																
								Regulations																
								and to the																
								satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction	satisfaction
								of the																
								Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of	Registrar of
			1	1			1	Banks																
	If write-down,	NA	NA	NA	NA	NA	NA	Permanent																
33	permanent or																							
	temporary																							
	If temporary	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	write-down,	100			100	100		100		101	100	100	100	100	107			100	100	100	100	101		147
34	,																							
]]	write-up																							
	mechanism																							
	-	C-1	C-1	Donosito	Danasita	Danasita	December	D it.	D it .	D	D it .	D it .	December	D it .	D it.	D it.	December	D it.	December	D it .	D it .	D it .	Danasita	Danasita
	Position in	Columns 3	Columns 3	Deposits																				
	subordination	to 23, then	to 23	and other																				
	hierarchy in	Column 2		general																				
	liquidation			debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the	debits of the
35	(specify			bank																				
	instrument			including																				
	type			non sub																				
	immediately			ordinated																				
	senior to			notes																				
	instrument)																							
	Non-	NA	Yes	Yes	Yes	Yes	Yes	NA																
36	compliant																							
	transitioned																							
	features																							
	If yes, specify	NA	Loss	Loss	Loss	Loss	Loss	NA																
	non-		absorbency	absorbency	absorbency	absorbency	absorbency	[1								1							
37	compliant		criteria and	criteria and	criteria and	criteria and	criteria and																	
	features		point of																					
			non-viability	non-viability	non-viability	non-viability	non-viability																	
Ь		1			riddinty	riddinty	ridomity	<u> </u>	<u> </u>	1	1	1	1	1	1	1	<u> </u>	<u> </u>	<u> </u>	1	1	1	<u> </u>	<u>. </u>