	Disclosure template for main features of regulatory capital	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	instruments Issuer	Barclays Africa Group Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Barclays Africa Group Limited	Barclays Africa Group Limited	Barclays Africa Group Limited	Barclays Africa Group Limited	Barclays Africa Group Limited	Barclays Africa Group Limited	Barclays Africa Group Limited	Barclays Africa Group Limited	Barclays Africa Group Limited							
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE00017412 4	ZAE00007981 0	ZAG000073669	ZAG000101 221	ZAG000101 239	ZAG000101 254	ZAG000121 476	ZAG000121 484	ZAG000123 100	ZAG000123 118	ZAG000129 354	ZAG000129 362	ZAG000129 388	ZAG000129 396	ZAG000129 966	ZAG000135 997	ZAG000136 003	ZAG000138 801	ZAG000138 819	ZAG000140 203	ZAG000142 746	ZAG000144 254
3	Governing law(s) of the instrument	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended)	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended)	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinate d callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinate d callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinate d callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The subordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.	Section 1 of the Banks Act, 1990 (Act no 94. of 1990) (As amended). The sub ordinated callable notes are listed on the JSE.
	Regulatory treatment																						
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post- transitional Basel III rules	Common Equity Tier 1	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2							
6	Eligible at solo/group/ group&solo	Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Group	Group	Group	Group	Group	Group	Group	Group	Group							
7	Instrument type (types to be specified by each jurisdiction)	Ordinary share capital and premium	Preference share capital and premium	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes										
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	R6 161	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
9	Par value of instrument	R 1 693	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
10	Accounting classification	Share holders' equity	Share holders' equity	Liability – fair value option	Liability – fair value option	Liability – fair value option	Liability – fair value option	Liability – fair value option	Liability – fair value option	Liability – fair value option	Liability – fair value option	Liability – fair value option	Liability – fair value option										
11	Original date of issuance	1986	2006 and 2007	10 Dec 2009	21 Nov 2012	21 Nov 2012	21 Nov 2012	18 Nov 2014	18 Nov 2014	04 Feb 2015	04 Feb 2015	03 Sep 2015	03 Sep 2015	03 Sep 2015	03 Sep 2015	28 Sep 2015	4 May 2016	4 May 2016	19 Aug 2016	19 Aug 2016	02 Nov 2016	16 Mar 2017	24 May 2017
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
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	Issuer call subject to prior supervisory approval	NA	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	NA	NA	07 Dec 2023, tax and regulatory contingent events call, nominal amount plus CPI adjustment if the amount is not less than R845.283.052 otherwise redemption amount equal to Principal Amount issued.	21 Nov 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	21 Nov 2018, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	19 Nov 2019, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	05 Feb 2020, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	05 Feb 2020, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	04 Sep 2020, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	04 Sep 2020, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	03 Sep 2022, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	03 Sep 2022, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	29 Sep 2020, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	5 May 2021, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	5 May 2021, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	20 Aug 2021, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	20 Aug 2021, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	03 Nov 2021, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	17 Mar 2022, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	25 May 2022, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.
16	Subsequent call dates, if applicable.	NA	NA	NA	Quarterly after the first optional call date	Quarterly after the first optional call date	Semi annualy after the first optional	Quarterly after the first optional call date	Semi annualy after the first optional	Quarterly after the first optional call date	Semi annualy after the first optional	Semi annualy after the first optional	Quarterly after the first optional call date	Semi annualy after the first optional	Quarterly after the first optional call date	Semi annualy after the first optional call	Quarterly after the first optional call date until	Semi annualy after the first optional call	Quarterly after the first optional call date until	Semi annualy after the first optional call	Quarterly after the first optional call date until	Quarterly after the first optional call date until	Quarterly after the first optional call date until

Annexure B: Main features disclosure Barclays Africa Group Limited 31 May 2017

					until maturity.	until maturity.	call date until maturity.	until maturity.	call date until maturity.	until maturity.	call date until maturity.	call date until maturity	until maturity.	call date until maturity	until maturity.	date until maturity.	maturity.	date until maturity.	maturity.	date until maturity.	maturity.	maturity.	maturity.
	Coupons / dividends																						
17	Fixed or floating dividend/ coupon	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Fixed	Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating
18	Coupon rate and any related index	NA	70% of the prime overdraft lending rate	5.5 % indexed to ZAR revised CPI	3M JIBAR +195bps	3M JIBAR +205bps	8.2950%	3M JIBAR +330bps	10.835%	3M JIBAR +350bps	10.05%	11.365%	3M JIBAR +350bps	11.810%	3M JIBAR +360bps	11.400%	3M JIBAR +400bps	12.430%	3M JIBAR +400bps	11.740%	3M JIBAR +400bps	3M JIBAR +378bps	3M JIBAR +385bps
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA	No	Yes	No	No	No	No	No	No	No	No	No	No	No	No	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	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 If convertible,	NA NA	Non- convertible NA	Non-convertible NA	Non- convertible	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non- convertible NA	Non-convertible NA
24	conversion trigger (s)																						
25	If convertible, fully or 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 NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
26	If convertible, mandatory or	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	optional conversion 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	NA	NA NA	NA	NA NA	NA	NA	NA
28	specify instrument type convertible into																						
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31	If write-down, trigger(s)	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non- Viability Trigger Event The	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non-Viability Trigger Event The	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non-Viability Trigger Event The	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non-Viability Trigger Event The	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non-Viability Trigger Event	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non- Viability Trigger Event The	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non-Viability Trigger Event	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non-Viability Trigger Event	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non- Viability Trigger Event The Principal	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non- Viability Trigger Event The Principal	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non- Viability Trigger Event The Principal	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non- Viability Trigger Event The Principal	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non- Viability Trigger Event	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non- Viability Trigger Event The Principal	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non-Viability Trigger Event	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation 38(12)(a)(i) of the Tier 2 Capital Regulations, upon the receipt by the Issuer of written notice from the Registrar of Banks of the occurrence of a Non- Viability Trigger Event
32	If write-down, full or partial	NA NA	NA NA	NA NA	IVA	INA	NA NA	Principal Amount and all accrued unpaid interest owing in respect of	Principal Amount and all accrued unpaid interest owing in respect of	Principal Amount and all accrued unpaid interest owing in respect of	Principal Amount and all accrued unpaid interest owing in respect of	Principal Amount and all accrued unpaid interest owing in respect of	Principal Amount and all accrued unpaid interest owing in respect of	Principal Amount and all accrued unpaid interest owing in respect of	Principal Amount and all accrued unpaid interest owing in respect of	Amount and all accrued unpaid interest owing in respect of the Notes of	Amount and all accrued unpaid interest owing in respect of the Notes of	Amount and all accrued unpaid interest owing in respect of the Notes of	Amount and all accrued unpaid interest owing in respect of the Notes of	Amount and all accrued unpaid interest owing in respect of the Notes of	Amount and all accrued unpaid interest owing in respect of the Notes of	Amount and all accrued unpaid interest owing in respect of the Notes of	Amount and all accrued unpaid interest owing in respect of the Notes of

								the Notes of	this Tranche														
								this Tranche shall be	shall be written-off														
								written-off	permanently,														
								permanently	in full or in														
								, in full or in	part on a pro														
								part on a	rata basis (in														
								pro rata	the case of a														
								basis (in the	write off in														
								case of a	part) in														
								write off in	accordance														
								part) in	with the														
								accordance	Capital														
								with the Capital	with the Capital	with the	with the Capital	Regulations and to the											
								Regulations	Regulations	Capital Regulations	Regulations	Regulations	Regulations	Regulations	Regulations	satisfaction							
								and to the	of the	of the	of the	of the	of the	of the	of the	of the							
								satisfaction	Registrar of														
								of the	Banks														
								Registrar of															
								Banks															
	If write-down,	NA	NA	NA	NA	NA	NA	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent							
33	permanent or																						
	temporary																					ļ	
	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	NA NA	NA	NA NA	NA
34	write-down,																						
34	description of write-up																						
	mechanism																						
	Position in	Columns 3 to	Columns 3 to	Deposits and	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits and							
	subordination	22, then	22	other general	and other	and other	and other	and other	and other	and other	and other	and other	and other	and other	and other	other general							
	hierarchy in	Column 2		debits of the bank	general	general	general	general	general	general	general	general	general	general	general	debits of the							
	liquidation			including non sub	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	bank							
35	(specify			ordinated notes	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	including							
	instrument type				including	including	including	including	including	including	including	including	including	including	including	non sub							
	immediately				non sub	non sub	non sub	non sub	non sub	non sub	non sub	non sub	non sub	non sub	non sub	ordinated							
	senior to				ordinated	ordinated	ordinated	ordinated	ordinated	ordinated	ordinated	ordinated	ordinated	ordinated	ordinated	notes							
	instrument)	NIA	V	V	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	NA.	114	114	N/A	1 114	114	1,14	1 114
36	Non-compliant	NA	Yes	Yes	Yes	Yes	Yes	NA NA	NA NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
36	transitioned features																						
-		NA	Loss	Loss absorbency	Loss	Loss	Loss	NA NA	NA NA	NA NA	NA	NA	NA NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	If yes, specify non-compliant	INA	absorbency	criteria and point	absorbency	absorbency	absorbency	11/	11/	11/	14/1	13/	13/	11/1	13/	13/1	13/	13/	13/1	17/	INA.	13/	IN/A
37	features		criteria and	of non-viability	criteria and	criteria and	criteria and																
٠	.catares		point of non-	So. viability	point of	point of	point of																
			viability	l .	F 2	non-viability	F 3 0.	I	I	I		I	I		I	ı	1	1	I	1	1	1	1