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

	upitai motramento e	and or other TEAO	eligible instrument	is (Absa Bank Em	iitea)														1	
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
instruments 1 Issuer	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000 079810	ZAE000 079810	ZAG000 146465	ZAG000 154519	ZAG000 159484	ZAG000 164955	ZAG000 171976	NA	ZAG000 073669	ZAG000 129438	ZAG000 129446	ZAG000 142753	ZAG000 144247	ZAG000 146010	ZAG000 147042	ZAG000 147034	NA	ZAG000 155722	ZAG000 158494	ZAG000 166174
3 Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	·
treatment 4 Transitional	Common Equity	Additional	Additional Tier 1	Additional Tier	Additional Tier 1	Additional Tier 1	Additional Tier 1	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
Basel III rules 5 Post-transitional	Tier 1	Tier 1	Additional Tier 1	1 Additional Tier	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 1	Ingligible	Tier 2	Tier 2	Tier 2	Tier 2	Tion 2	Tier 2	Tier 2	Tier 2	Tion 2	Tion 2	Tier 2
Basel III rules 6 Eligible at	Common Equity Tier 1 Solo	Ineligible Solo and	Solo	Additional Her 1 Solo	Solo Solo	solo	Solo	Additional Tier 1 Solo	Ineligible Solo and	Solo	Solo	Solo	Solo	Tier 2 Solo	Solo	Solo	Solo	Tier 2	Tier 2 Solo	Solo
solo/group /group & solo 7 Instrument type	Ordinary share	Group Preference	Additional Tier 1	Additional Tier	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional	Group	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub
(types to be specified by each jurisdiction)	capital and premium	share capital and premium	Callable Notes	1 Callable Notes	Callable Notes	Callable Notes	Callable Notes	Tier 1 Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes	ordinated Loan	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	R37 184	R 464	R1 500	R1 241	R1 678	R1 376	R1 209	USD500	R1 611	R831	R30	R644	R504	R394	R295	R1 014	USD400	R1 509	R1 607	R2 697
9 Par value of instrument	R304	R2	R1 500	R1 241	R1 678	R1 376	R1 209	USD500	R845	R737	R30	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580	R2 676
10 Accounting classification	Share holders'	Share holders' equity	Share holders' equity	Share holders'	Share holders' equity	Share holders' equity	Share holders' equity	Liability – amortised	Liability – amortised cost	Liability – amortised	Liability – amortised	Liability – amortised	Liability – amortised	Liability – amortised	Liability – amortised	Liability – amortised	Liability – amortised	Liability – amortised	Liability – amortised	Liability – amortised
11 Original date of issuance	1986	2006 and 2007	11 Sep 2017	equity 09 Oct 2018	28 May 2019	05 Dec 2019	26 Oct 2020	27 May 2021	10 Dec 2009	03 Sep 2015	03 Sep 2015	16 Mar 2017	24 May 2017	14 Aug 2017	29 Sep 2017	29 Sep 2017	25 April 2018	28 Nov 2018	10 Apr 2019	17 Feb 2020
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	NA	NA	NA	NA	NA	NA	NA	NA	07 Dec 2028	03 Sep 2027	03 Sep 2027	17 Mar 2027	25 May 2027	14 Aug 2029	30 Sep 2027	29 Sep 2029	25 April 2028	29 Nov 2028	11 Apr 2029	17 May 2030
14 Issuer call subject to prior supervisory	NA	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
approval 15 Optional call date, contingent call dates and redemption amount	NA	NA	12 Sep 2022, R1 500	10 Oct 2023, R1 241	28 Nov 2024, R1 678	05 Jun 2025, R1 376	27 Oct 2025, R1 209	28 May 2026, USD500	07 Dec 2023, R845	03 Sep 2022, R737	03 Sep 2022, R30	17 Mar 2022, R642	25 May 2022, R500	14 Aug 2024, R390	30 Sep 2022, R295	29 Sep 2024, R1 014	25 April 2023, USD400	29 Nov 2023, R1 500	11 Apr 2024, R1 580	17 May 2025, R2 676
16 Subsequent call dates, if applicable	NA	NA	Quarterly after the first optional call date until maturity	Quarterly after the first optional call date until maturity	Quarterly after the first optional call date until maturity	Quarterly after the first optional call date until maturity	Quarterly after the first optional call date until maturity	Semi annually after the first optional call date until maturity	NA	Semi annually after the first optional call date until maturity	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					
Coupons / dividends																				
17 Fixed or floating dividend/ coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating
18 Coupon rate and any related index	NA	70% of the prime overdraft	3M JIBAR +565bps	3M JIBAR +475bps	3M JIBAR +450bps	3M JIBAR +425bps	3M JIBAR +455bps	6.375%	5.5 % indexed to ZAR revised CPI	11.810%	3M JIBAR +360bps	3M JIBAR +378bps	3M JIBAR +385bps	3M JIBAR +385bps	3M JIBAR +315bps	3M JIBAR +345bps	6.250%	3M JIBAR +245bps	3M JIBAR +240bps	3M JIBAR +213bps
19 Existence of a dividend stopper	No	lending rate Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretion ary	Fully discretionary	Fully discretion ary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory

	Existence of step up or other incentive to redeem	NA	No	No	No	No	No	No	No	Yes	No	No	No	No	No						
	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
	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	Non- convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertible
	If convertible, conversion trigger (s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA	NA	NA	NA
	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	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	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	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes						
	If write-down, write-down trigger(s)	NA	NA	At SARB's discretion	NA	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion											
32	If write-down, full or partial	NA	NA	Full or partial	NA	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial											
	If write-down, permanent or temporary	NA	NA	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	NA	Permanent	Permanent	Permanent	Permanent	Permanent						
34	If temporary write-own, description of write-up	NA	NA	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA							
34a	Type of subordination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Columns 9 to 21, then Columns 2 to 8	Columns 9 to 21	Columns 9 to 21	Columns 9 to 21	Columns 9 to 21	Columns 9 to 21	Columns 9 to 21	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	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							
	Non-compliant transitioned features	NA	Yes	NA	NA	NA	NA	NA	NA	Yes	NA	NA	NA	NA	NA						
	If yes, specify non-compliant features	NA	Loss absorbency criteria and point of non- viability	NA	NA	NA	NA	NA	NA	Loss absorbency criteria and point of non- viability	NA	NA	NA	NA	NA						