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

Disclosure			-								` 																	
template for main features of regulatory capital instrument	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
l 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	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 073669	ZAG000 121492	ZAG000 121500	ZAG000 123126	ZAG000 123134	ZAG000 129412	ZAG000 129420	ZAG000 129438	ZAG000 129446	ZAG000 129958	ZAG000 136045	ZAG000 136052	ZAG000 138835	ZAG000 138827	ZAG000 140211	ZAG000 142753	ZAG000 144247	ZAG000 146010	ZAG000 147042	ZAG000 147034	NA	ZAG000 155722	ZAGOO 158494
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	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa
3a Means by which enforceabilit																												
y requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law) Regulatory treatment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	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	Common Equity Tier 1	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1	Ineligible	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
6 Eligible at solo/group /group &	Solo	Solo and Group	Solo	Solo	Group	Solo and Group	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
solo 7 Instrument type (types to be specified by each jurisdiction)	Ordinary share capital and premium	Preferenc e share capital and premium	Additional Tier 1 Callable Notes	Additional Tier 1 Callable Notes	Additional Tier 1 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	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	Sub ordinated Callable Notes	Sub ordinated Loan	Sub ordinated Callable Notes	Sub ordinated Callable Notes
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	R37 184	R1 394	R1 500	R1 241	R1 678	R1 500	R370	R130	R1 693	R807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580
9 Par value of instrument		R2	R1 500	R1 241	R1 678	R845	R370	R130	R1 693	R807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580
10 Accounting classificatio n	Share holders' equity	Share holders' equity	Share holders' equity	Share holders' equity	Share holders' equity	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	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
11 Original date of issuance 12 Perpetual or	1986 Perpetual	2006 and 2007 Perpetual	11 Sep 2017 Perpetual	09 Oct 2018 Perpetual	28 May 2019 Perpetual	10 Dec 2009 Dated	18 Nov 2014 Dated	18 Nov 2014 Dated	04 Feb 2015 Dated	04 Feb 2015 Dated	03 Sep 2015 Dated	03 Sep 2015 Dated	03 Sep 2015 Dated	03 Sep 2015 Dated	28 Sep 2015 Dated	4 May 2016 Dated	4 May 2016 Dated	19 Aug 2016 Dated	19 Aug 2016 Dated	02 Nov 2016 Dated	16 Mar 2017 Dated	24 May 2017 Dated	14 Aug 2017 Dated	29 Sep 2017 Dated	29 Sep 2017 Dated	25 April 2018 Dated	28 Nov 2018 Dated	10 Apr 2019 Dated
dated 13 Original	NA	NA	NA	NA	NA .	07 Dec 2028	19 Nov 2024	19 Nov 2024	05 Feb 2025	05 Feb 2025	04 Sep 2025	04 Sep 2025	03 Sep 2027	03 Sep 2027	29 Sep 2025	5 May 2026	5 May 2026	20 Aug 2026	20 Aug 2026	03 Nov 2026	17 Mar 2027	25 May 2027	14 Aug 2029	30 Sep 2027	29 Sep 2029	25 April 2028	29 Nov 2028	11 Apr 2029
14 Issuer call subject to	NA	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
prior supervisory approval						07.5	10.1															25.11				25.5		
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	07 Dec 2023, R845	19 Nov 2019, R370	19 Nov 2019, R130	05 Feb 2020, R1 693	05 Feb 2020, R807	04 Sep 2020, R508	04 Sep 2020, R437	03 Sep 2022, R737	03 Sep 2022, R30	29 Sep 2020, R288	5 May 2021, R31	5 May 2021, R200	20 Aug 2021, R1 510	20 Aug 2021, R140	03 Nov 2021, R500	17 Mar 2022, R642	25 May 2022, R500	14 Aug 2024, R390	30 Sep 2022, R295	29 Sep 2024, R1 014	25 April 2023, USD400	29 Nov 2023, R1 500	11 Apr 2024, R1 580
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	NA	Quarterly after the first optional call date until maturity	Semi annually after the first optional call date until maturity	Quarterly after the first optional call date until maturity	Semi annually after the first optional call date until maturity	Semi annually after the first optional call date until maturity	Quarterly after the first optional call date until maturity	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													

	Coupons /																												
17	dividends Fixed or	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating								
	floating dividend/ coupon																											-	
18	Coupon rate and any related index	NA	70% of the prime overdraft lending	3M JIBAR +565bps	3M JIBAR +475bps	3M JIBAR +450bps	5.5 % indexed to ZAR revised	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	3M JIBAR +385bps	3M JIBAR +315bps	3M JIBAR +345bps	6.250%	3M JIBAR +245bps	3M JIBAR +240bps
19	a dividend	No	rate Yes	Yes	Yes	Yes	CPI No	No																					
20	stopper Fully discretionar y, partially discretionar	Fully discretionar y	Fully discretion ary	Fully discretionar y	Fully discretion ary	Fully discretionar y	Mandator y																						
21	y or mandatory Existence of step up or	NA	No	No	No	No	Yes	No																					
	other incentive to redeem	Nu	Neg		Neg		N	N	N	Ne	N		N	N	N	N	N			N				N	Nec		N	N	Nu
22	Non- cumulative or cumulative	Non- cumulative	Non- cumulativ e	Non- cumulative	Non- cumulativ e	Non- cumulative	Non- cumulativ e																						
23	Convertible or non-	NA	Non- convertibl	Non- convertible	Non- convertibl	Non- convertible	Non- convertibl																						
24	convertible If convertible, conversion	NA	NA	NA	e NA	NA	NA	NA	e NA	NA	e NA	e NA	NA	NA															
25	trigger (s) 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	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	convertible, mandatory or optional	NA	NA	NA	NA	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	conversion If convertible, specify instrument type 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
29	into If convertible, specify issuer of instrument it converts	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	into Write-down feature	No	No	Yes	Yes	Yes	No	Yes																					
31	lf write- down, write-down	NA	NA	At SARB's discretion	At SARB's discretion	At SARB's discretion	NA	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	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								
32	trigger(s) If write- down, full or	NA	NA	Full or partial	Full or partial	Full or partial	NA	Full or partial																					
33	partial If write- down, permanent or	NA	NA	Permanent	Permanen t	Permanent	NA	Permanen t																					
	temporary If temporary write-own, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
34a	Type of subordinatio n	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Position in subordinatio n hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity	Columns 6 to 28, then Columns 2 to 5	Columns 6 to 28	Columns 6 to 28	Columns 6 to 28	Columns 6 to 28	Deposits and other general debits of the bank including non-sub ordinated notes																						

36 Non- compliant transitioned	NA Yes	NA	NA	NA	Yes	NA																					
features																											
37 If yes, specify non- compliant features	NA Loss absorbenc y criteria and point of non- viability	NA	NA	NA	Loss absorbenc y criteria and point of non- viability	NA																					