

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

	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
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
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000 079810	ZAG000 146465	ZAG000 154519	ZAG000 159484	ZAG000 164955	ZAG000 171976	NA	ZAG000 129438	ZAG000 129446	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
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 Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional 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
5	Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional 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
6	Eligible at solo/group /group & 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	Additional Tier 1 Callable Notes	Additional Tier 1 Callable Notes	Additional Tier 1 Callable Notes	Additional Tier 1 Callable Notes	Additional Tier 1 Callable Notes	Additional Tier 1 Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Loan	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	R37 184	R1 500	R1 241	R1 678	R1 376	R1 209	USD500	R748	R30	R504	R394	R295	R1 015	USD400	R1 509	R1 602	R2 696
9	Par value of instrument	R304	R1 500	R1 241	R1 678	R1 376	R1 209	USD500	R737	R30	R500	R390	R295	R1 014	USD400	R1 500	R1 580	R2 676
10	Accounting classification	Share holders' equity	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
11	Original date of issuance	1986	11 Sep 2017	09 Oct 2018	28 May 2019	05 Dec 2019	26 Oct 2020	27 May 2021	03 Sep 2015	03 Sep 2015	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	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	NA	NA	NA	NA	NA	NA	NA	03 Sep 2027	03 Sep 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 approval	NA	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	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	03 Sep 2022, R737	03 Sep 2022, R30	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	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	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	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	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating
18	Coupon rate and any related index	NA	3M JIBAR +565bps	3M JIBAR +475bps	3M JIBAR +450bps	3M JIBAR +425bps	3M JIBAR +455bps	6.375%	11.810%	3M JIBAR +360bps	3M JIBAR +385bps	3M JIBAR +385bps	3M JIBAR +315bps	3M JIBAR +345bps	6.250%	3M JIBAR +245bps	3M JIBAR +240bps	3M JIBAR +213bps

