## 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	18	19	20	21	22	23	24	25	26	27
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	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	ZAE000 079810	ZAE000 079810	ZAG000 146465	ZAG000 154519	ZAG000 159484	ZAG000 164955	ZAG000 073669	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	ZAG000 158494
identifier for private placement)  3 Governing	South Africa	South Africa	South	South	South	South	South	South	South	South	South	South	South	South	South	South	South	South	South	South	South	South	South	South	South	South	South Africa
law(s) of the instrument  3a Means by which			Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	Africa	
enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
governed by foreign law) Regulatory																											
4 Transitional Basel III rules	Common Equity	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	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	Tier 1  Common Equity	Ineligible	Additional Tier 1	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
Basel III rules 6 Eligible at solo/group	Tier 1 Solo	Solo and Group	Solo	Solo	Solo	Solo	Solo and Group	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	Ordinary share capital and premium	Preference share capital and premium	Additional Tier 1 Callable Notes	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 Loan	Sub ordinated Callable Notes	Sub ordinated Callable Notes
jurisdiction)  8 Amount recognised in	R37 184	R1 393	R1 500	R1 241	R1 678	R1 376	R1 500	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
regulatory capital (Currency in mil, as of most recent reporting																											
9 Par value of instrument	R304	R2	R1 500	R1 241	R1 678	R1 376	R845	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 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 04 Feb	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost 4 May	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 dated	1986 Perpetual	2006 and 2007 Perpetual	11 Sep 2017 Perpetual	09 Oct 2018 Perpetual	28 May 2019 Perpetual	05 Dec 2019 Perpetual	10 Dec 2009 Dated	04 Feb 2015 Dated	2015 Dated	03 Sep 2015 Dated	03 Sep 2015 Dated	03 Sep 2015 Dated	03 Sep 2015 Dated	28 Sep 2015 Dated	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
13 Original maturity date	NA	NA	NA	NA	NA	NA	07 Dec 2028	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 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	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption	NA	NA	12 Sep 2022, R1 500	10 Oct 2023, R1 241	28 Nov 2024, R1 678	05 Jun 2025, R1 376	07 Dec 2023, R845	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
amount  16 Subsequent call dates, if applicable  Coupons /	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	NA	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													
dividends  17 Fixed or floating dividend/ coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating								

18					3M JIBAR	3M JIBAR	3M JIBAR	5.5 %	3M JIBAR	10.05%	11.365%	3M JIBAR	11.810%	3M JIBAR	11.400%	3M JIBAR	12.430%	3M JIBAR	11.740%	3M JIBAR	6.250%	3M JIBAR	3M JIBAR					
	and any related index		prime overdraft lending rate	+565bps	+475bps	+450bps	+425bps	indexed to ZAR revised CPI	+350bps			+350bps		+360bps		+400bps		+400bps		+400bps	+378bps	+385bps	+385bps	+315bps	+345bps		+245bps	+240bps
19	Existence of a dividend stopper	No	Yes	Yes	Yes	Yes	Yes	No																				
20	Fully discretionary, partially discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	or mandatory  Existence of step up or other incentive to redeem	NA	No	No	No	No	No	Yes	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	Non- cumulative	Non- cumulative	Non- cumulative	Non- cumulative	Non- cumulative
23	Convertible or non-	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	Non- convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertible
24	convertible If convertible, conversion	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
25	trigger (s)  If convertible, fully or	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	partially If convertible, conversion	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	rate  If 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
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
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
30	into Write-down feature	No	No	Yes	Yes	Yes	Yes	No	Yes																			
31	If write-down, write-down	NA	NA	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	NA	At SARB's discretion																			
32	trigger(s)  If write-down, full or partial	NA	NA	Full or partial	Full or partial	Full or partial	Full or partial	NA	Full or partial																			
33	If write-down, permanent or temporary	NA	NA	Permanent	Permanent	Permanent	Permanent	NA	Permanent																			
34	If temporary write-own, description of write-up	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 subordination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity	Columns 7 to 27, then Columns 2 to 6	Columns 7 to 27	Columns 7 to 27	Columns 7 to 27	Columns 7 to 27	Columns 7 to 27	Deposits and other general debits of the bank including non-sub ordinated notes																				
36	concerned) Non- compliant	NA	Yes	NA	NA	NA	NA	Yes	NA																			
37	transitioned features If yes, specify non-	NA	Loss absorbency	NA	NA	NA	NA	Loss absorbency	NA																			
	compliant features		criteria and point of non- viability					criteria and point of non- viability																				