## Annexure B: Main features disclosure

Barclays Africa Group Limited

31 March 2017

	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
1	lssuer	Barclays Africa Group Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Barclays Africa Group Limited														
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE00017412 4	ZAE000079 810	ZAG000073 669	ZAG000077 074	ZAG000077 082	ZAG000101 221	ZAG000101 239	ZAG000101 254	ZAG000121 476	ZAG000121 484	ZAG000123 100	ZAG000123 118	ZAG000129 354	ZAG000129 362	ZAG000129 388	ZAG000129 396	ZAC000129 966	ZAG000135 997	ZAG000136 003	ZAG000138 801	ZAG000138 819	ZAG000140 203	ZAG000142 746
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 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 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.
	Regulatory treatment Transitional	Common	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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
4	Basel III rules Post-	Equity Tier 1 Common	Tier 1 Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2														
5	transitional Basel III rules Eligible at	Equity Tier 1 Group	Solo and	Solo and	Solo and	Solo and	Solo and	Solo and	Solo and	Group														
6	solo/group/ group&solo Instrument type	Ordinary	Group Preference	Group Sub	Group Sub	Group Sub	Group	Group Sub	Group Sub	Sub														
7	(types to be specified by each jurisdiction)	share capital and premium	share capital and premium	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 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 Callable Notes	ordinated Callable Notes	ordinated Callable Notes	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 400	R 600	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
9	Par value of instrument	R 1 693	R 2	R 845	R 400	R 600	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
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	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	Liability – fair value option
11	Original date of issuance	1986	2006 and 2007	10 Dec 2009	03 May 2010	03 May 2010	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
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	Dated
13	Original maturity date	NA	NA	07 Dec 2028	03 May 2022	03 May 2022	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
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
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 R 845.283.052 otherwise redemption amount	03 May 2017, tax and regulatory contingent events call, redemption amount equal to Principal Amount issued.	03 May 2017, tax and regulatory contingent events call, 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.

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				equal to Principal Amount issued.																				
16	Subsequent call dates, if applicable.	NA	NA	NA	NA	NA	Quarterly after the first optional call date until maturity.	Quarterly after the first optional call date until maturity.	Semi annualy after the first optional call date until maturity.	Quarterly after the first optional call date until maturity.	Semi annualy after the first optional call date until maturity.	Quarterly after the first optional call date until maturity.	Semi annualy after the first optional call date until maturity.	Semi annualy after the first optional call date until maturity	Quarterly after the first optional call date until maturity.	Semi annualy after the first optional call date until maturity	Quarterly after the first optional call date until maturity.	Semi annualy after the first optional call date until maturity.	Quarterly after the first optional call date until maturity.	Semi annualy after the first optional call date until maturity.	Quarterly after the first optional call date until maturity.	Semi annualy 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								Í											Í				
17	Fixed or floating dividend/ coupon	Floating	Fixed	Floating	Floating	Fixed to floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Fixed	Fixed	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 +210bps	10.28%	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
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	No
20	Fully discretionary, partially discretionary or	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	mandatory Existence of step up or other incentive to redeem	NA	No	Yes	Yes	Yes	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	Non- cumulative
23	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	Non- convertible	Non- convertible	Non- convertible
24	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	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	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
27	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	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	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	NA	NA	NA
30	Write-down feature	No	No	No	No	No	No	No	No	Yes														
	If write-down, write-down trigger(s)	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	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Population	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Paculation	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Regulation	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Population	At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and Population								
31										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-	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-	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-	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-	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-	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-	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-	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-	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-	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-	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-	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-	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-	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-	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-

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										Trigger														
										Event														
	If write-down,	NA	NA	NA	NA	NA	NA	NA	NA	The														
	full or partial									Principal														
										Amount and all accrued	Amount and all accrued	Amount and all accrued	Amount and all accrued	Amount and	Amount and all accrued	Amount and all accrued	Amount and	Amount and	Amount and all accrued	Amount and				
										unpaid	unpaid	unpaid	unpaid	all accrued unpaid	unpaid	unpaid	all accrued unpaid	all accrued unpaid	unpaid	all accrued unpaid				
										interest														
										owing in														
										respect of														
										the Notes of this Tranche														
										shall be														
										written-off														
										permanently														
22										, in full or in														
32										part on a pro rata														
										basis (in the														
										case of a														
										write off in														
										part) in														
										accordance with the														
										Capital														
										Regulations														
										and to the														
										satisfaction														
										of the Registrar of														
										Banks														
	If write-down,	NA	NA	NA	NA	NA	NA	NA	NA	Permanent														
33	permanent or																							
	temporary	NA	NA	NA	NA	NIA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NIA	NA	NA	NA	NIA
	If temporary write-down,	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
34	description of																							
	write-up																							
	mechanism																							
	Position in	Columns 3 to	Columns 3	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits	Deposits
	subordination hierarchy in	23, then Column 2	to 23	and other general	and other general	and other general	and other general	and other general	and other general	and other general	and other general	and other general	and other general	and other general	and other general	and other general	and other general	and other general	and other general					
	liquidation	Column 2		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	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
35	(specify			bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank
	instrument type			including	including	including	including	including	including	including	including	including	including	including	including	including	including	including	including	including	including	including	including	including
	immediately			non sub	non sub	non sub	non sub	non sub	non sub	non sub	non sub	non sub	non sub	non sub	non sub	non sub	non sub	non	non	non sub	non	non	non sub	non sub
	senior to instrument)			ordinated notes	ordinated notes	ordinated notes	ordinated notes	ordinated notes	ordinated notes	ordinated notes	ordinated notes	ordinated notes	ordinated notes	ordinated notes	ordinated notes	ordinated notes	ordinated notes	subordinate d notes	subordinate d notes	ordinated notes	subordinate d notes	subordinate d notes	ordinated notes	ordinated notes
	Non-compliant	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	NA														
36	transitioned			~	~		~		~															
	features		<u> </u>																					
	If yes, specify	NA	Loss	Loss	Loss	Loss	Loss	Loss	Loss	NA														
	non-compliant		absorbency	absorbency	absorbency	absorbency	absorbency	absorbency	absorbency															
37	features		criteria and point of	criteria and point of	criteria and point of	criteria and point of	criteria and point of	criteria and point of	criteria and point of															
			non-	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability															
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