Annexure B: Main features disclosure

Barclays Africa Group Limited 30 November 2016

tem feat reg	closure nplate for main tures of julatory capital truments	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
lssu 1	uer	Barclays Africa Group	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group	Barclays Africa Group
Unio	ique identifier	Limited ZAE0001741	ZAE0000798	ZAG0000736	ZAG0000770	ZAG0000770	ZAG0001012	ZAG0001012	ZAG0001012	Limited ZAG0001214	Limited ZAG0001214	Limited ZAG0001231	Limited ZAG0001231	Limited ZAG0001293	Limited ZAG0001293	Limited ZAG0001293	Limited ZAG0001293	Limited ZAG0001299	Limited ZAG0001359	Limited ZAG0001360	Limited ZAG0001388	Limited ZAG0001388	Limited ZAG0001402
2 (e.g or B ider priv	g. CUSIP, ISIN Bloomberg ntifier for	24	10	69	74	82	21	39	54	76	84	00	18	54	62	88	96	66	97	03	01	19	03
Gov	verning law(s)	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of	Section 1 of
of ti	he instrument	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990	the Banks Act, 1990
		(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As	(Act no 94. of 1990) (As
3		amended)	amended)	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The	amended). The
				subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable	subordinated callable
				notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the	notes are listed on the
Rea	gulatory			JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.	JSE.
trea	atment	Common	Additional	Tion 2	Tion 2	Tion 2	Tion 2	Tion 2	Tion 2	Tion 2	Tion 2	Tion 2	Tion 2	Ties 2	Tion 2	Tion 2	Tion 2						
4 III ru	nsitional Basel ules	Common Equity 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
5 Bas	st-transitional sel III rules	Common Equity Tier 1	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	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
_	ible at o/group/group	Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group
&so Inst	olo trument type	Ordinary	Preference	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated
	pes to be ecified by each	shares	shares	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes
juris	sdiction) nount	R 1 694	R 2 786	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
8 reco regu (Cu as o	ognised in ulatory capital urrency in mil, of most recent orting date)																						
9 Par	value of	R 1 694	R 4 644	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
10 Acc	counting	Shareholders'	Shareholders'	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair	Liability – fair
Orig	ssification ginal date of	equity 1986	equity 2006 and	value option 10 Dec 2009	value option 03 May 2010	value option 03 May 2010	value option 21 Nov 2012	value option 21 Nov 2012	value option 21 Nov 2012	value option 18 Nov 2014	value option 18 Nov 2014	value option 04 Feb 2015	value option 04 Feb 2015	value option 03 Sep 2015	value option 03 Sep 2015	value option 03 Sep 2015	value option 03 Sep 2015	value option 28 Sep 2015	value option 4 May 2016	value option 4 May 2016	value option 19 Aug 2016	value option 19 Aug 2016	value option 02 Nov 2016
	petual or dated	Perpetual	2007 Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Orig	,	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
Issu		NA	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	pervisory proval																						
	tional call date, ntingent call	NA	NA	07 Dec 2023, tax and	03 May 2017, tax	03 May 2017, tax	21 Nov 2017, tax and	21 Nov 2018, tax and	21 Nov 2018, tax and	19 Nov 2019, tax and	19 Nov 2019, tax and	05 Feb 2020, tax and	05 Feb 2020, tax and	04 Sep 2020, tax and	04 Sep 2020, tax and	03 Sep 2022, tax and	03 Sep 2022, tax and	29 Sep 2020, tax and	5 May 2021, tax and	5 May 2021, tax and	20 Aug 2021, tax and	20 Aug 2021, tax and	03 Nov 2021, tax and
date	es and emption			regulatory contingent	and regulatory	and regulatory	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent	regulatory contingent
	ount			events call,	contingent	contingent	events call,	events call,	events call,	events call,	events call,	events call,	events call,	events call,	events call,	events call,	events call,	events call,	events call,	events call,	events call,	events call,	events call,
				nominal amount plus	events call, redemption	events call, redemption	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount	redemption amount
				CPI adjustment if	amount equal to	amount equal to	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal	equal to Principal
5				the amount is not less	Principal Amount	Principal Amount	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.	Amount issued.
				than R 845.283.052 otherwise redemption	issued.	issued.																	
				amount equal to Principal Amount issued.																			
date	osequent call es, if olicable.	NA	NA	NA	NA	NA	Quarterly after the first optional call date until	Quarterly after the first optional call date until	Semiannualy after the first optional call date until	Quarterly after the first optional call date until	Semiannualy after the first optional call date until	Quarterly after the first optional call date until	Semiannualy after the first optional call date until	Semiannualy after the first optional call date until	Quarterly after the first optional call date until	Semiannualy after the first optional call date until	Quarterly after the first optional call date until	Semiannualy after the first optional call date until	Quarterly after the first optional call date until	Semiannualy after the first optional call date until	Quarterly after the first optional call date until	Semiannualy after the first optional call date until	Quarterly after the first optional call date until
							maturity.	maturity.	maturity.	maturity.	maturity.	maturity.	maturity.	maturity	maturity.	maturity	maturity.	maturity.	maturity.	maturity.	maturity.	maturity.	maturity.

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	Coupons / dividends																						
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Floating	Fixed to floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Fixed	Fixed	Floating								
18	Coupon rate and any related index	NA	70% of the prime overdraft	5.5 % indexed to ZAR revised	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
19	Existence of a	No	lending rate No	CPI No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
	dividend stopper Fully	Fully	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	discretionary, partially discretionary or mandatory	discretionary																					
	Existence of step up or other	NA	No	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
21	incentive to redeem																						
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
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
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
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
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
27	If convertible, mandatory or	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	optional conversion If 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
28	specify instrument type convertible into																						
29	If convertible, specify issuer of instrument it	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	converts into Write-down	No	No	No	No	No	No	No	No	Yes													
30		No NA	No NA	No NA	No NA	No NA	No NA	No NA	No NA	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event	Yes At SARB's discretion in accordance with Condition 11.12 of the Terms and Conditions and 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-Viability Trigger Event

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	If write-down, full	NA	NA	NA	NA	NA	NA	NA	NA	The Principal													
	or partial									Amount and													
										all accrued													
										unpaid													
										interest													
										owing in													
										respect of													
										the Notes of													
										this Tranche													
										shall be													
										written-off													
										permanently,													
										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	14/3	14/1	1471	1477	11/1	14/1	1471	1177	1 Cimanent	1 Cilliancii	1 cilliancii	1 Cimaricii	1 Cilliancii	Termanent	1 cirriancii	1 cilliancii	1 Cilliancii	1 Cimanent	1 Cimanent	1 Cimanent	remanent	1 cirriarient
33	temporary																						
-	If temporary	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	write-down,	INA	INA	INA	INA	INA.	INA	INA	INA	INA	INA	INA	INA	INA.	INA.	INA	INA	INA	INA	INA.	INA	INA	INA
24	description of																						
34	•																						
	write-up																						
	mechanism	61 21	C 1 21	D " 1	D :: 1	D :: 1	D " 1	D " I	D 11 1	D " 1	D :: 1	D :: 1	D 11 1	D :: 1	D " 1	D " 1	D :: 1	D " I	D " 1	D " 1	5 " 1	D " 1	D " 1
	Position in	Columns 3 to	Columns 3 to	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and	Deposits and						
	subordination	22, then	22	other general	other general	other general	other general	other general	other general	other general	other general	other general	other general	other general	other general	other general	other general						
	hierarchy in	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						
25	liquidation			bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank	bank						
35	(specify			including	including	including	including	including	including	including	including	including	including	including	including	including	including						
	instrument type			non	non	non	non	non	non	non	non	non	non	non	non	non	non						
	immediately			subordinated	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated						
	senior to			notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes						
	instrument)																						
	Non-compliant	NA	Yes	NA																			
36	transitioned																						
	features		ļ																				
	If yes, specify	NA	Loss	NA																			
	non-compliant		absorbency																				
37	features		criteria and																				
			point of non-																				
			viability																				
													-	-									