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

	Disclosure				i i sti di i i						1		1	<u>,                                     </u>											
	template for main features of regulatory capital	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
1	instruments Issuer	Absa Group Limited	Absa Bank Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Bank Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited	Absa Group Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000 255915	ZAE000 079810	ZAG000 146531	ZAG000 154527	ZAG000 159476	ZAG000 164906	ZAG000 171893	ZAG0000 73669	ZAG000 129388	ZAG000 129396	ZAG000 135997	ZAG000 136003	ZAG000 138801	ZAG000 138819	ZAG000 140203	ZAG000 142746	ZAG000 144254	ZAG000 146002	ZAG000 147018	ZAG000 147026	XS1799 058174	ZAG000 155615	ZAG000 158452	ZAG000 166125
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	United Kingdom (except certain provisions under South African law	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		-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
4	Transitional Basel III rules	Common Equity	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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post- transitional Basel III rules	Tier 1 Common Equity Tier 1	Ineligible	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				
6	Eligible at solo/group /Group &	Group	Solo and Group	Group	Group	Group	Group	Group	Solo and Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary share capital and premium	Preference share capital and premium	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				
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting that the control of the c	R11 990	R929	R1 500	R1 241	R1 678	R1 376	R1 209	R2 428	R831	R30	R31	212	R1 525	R152	R507	R644	R504	R394	R295	R1 014	USD400	R1 509	R1 607	R2 697
9	date Dec 19) Par value of instrument	R1 694	R2	R1 500	R1 241	R1 678	R1 376	R1 209	R845	R737	R30	R31	R200	R1 510	R140	R500	R642	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	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
11	Original date of issuance	1986	2006 and 2007	11 Sep 2017	09 Oct 2018	28 May 2019	05 Dec 2019	26 Oct 2020	10 Dec 2009	03 Sep 2015	03 Sep 2015	4 May 2016	4 May 2016	19 Aug 2016	19 Aug 2016	02 Nov 2016	16 Mar 2017	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	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date Issuer call	NA NA	NA NA	NA Yes	NA Yes	NA Yes	NA Yes	NA Yes	07 Dec 2028 Yes	03 Sep 2027 Yes	03 Sep 2027 Yes	5 May 2026 Yes	5 May 2026 Yes	20 Aug 2026 Yes	20 Aug 2026 Yes	03 Nov 2026 Yes	17 Mar 2027 Yes	25 May 2027 Yes	14 Aug 2029 Yes	30 Sep 2027 Yes	29 Sep 2029 Yes	25 April 2028 Yes	29 Nov 2028 Yes	11 Apr 2029 Yes	17 May 2030 Yes
14	subject to prior supervisory approval																								
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	05 Jun 2025, R1 376	27 Oct 2025, R1 209	07 Dec 2023, R845	03 Sep 2022, R737	03 Sep 2022, R30	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	17 May 2025, R2 676
16	Subsequent call dates, if applicable	NA	NA	Quarterly after the first optional call date until maturity	NA	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	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	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 Fixed or	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating
17	floating dividend/ coupon	rioating	rioating	FIOAUIIG	rioating	rioating	rioating	Floating	rioaurig	rixed	Fioating	rioaurig	FIXEG	rioaurig	Fixed	rioating	rioating	rioating	Fioaurig	rioaurig	rioaurig	rixed	rioating	rivating	rivating

18	Coupon rate and any related index	NA	70% of the prime overdraft lending rate	3M JIBAR +565bps	3M JIBAR +475bps	3M JIBAR +450bps	3M JIBAR +425bps	3M JIBAR +455bps	5.5 % indexed to ZAR revised CPI	11.810%	3M JIBAR +360bps	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	3M JIBAR +213bps
19	Existence of a dividend	No	Yes	Yes	Yes	Yes	Yes	Yes	No																
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Fully discretionary	Mandatory																
21	Existence of step up or other incentive to redeem	NA	No	No	No	No	No	No	Yes	No															
22	Non- cumulative or cumulative	Non- cumulative	Non- cumulative	Non- cumulativ e	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- convertibl e	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- convertibl e	Non- convertibl e	Non- convertibl e
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	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	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
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	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	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	NA
30	Write-down feature	No	No	Yes	Yes	Yes	Yes	Yes	No	Yes															
31	If write-down, write-down trigger(s)	NA	NA	At SARB's discretion	NA	At SARB's discretion																			
32	If write-down, full or partial	NA	NA	Full or partial	NA	Full or partial																			
33	If write-down, permanent or temporary	NA	NA	Permanen t	Permanent	Permanent	Permanent	Permanent	NA	Permanent															
34	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	N/A	N/A	NA	NA
34a	Type of subordination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarch of the legal entity	Columns 8 to 24 then Columns 2 to 8	Columns 8 to 24	Columns 8 to 24	Columns 8 to 24	Columns 8 to 24	Columns 8 to 24	Columns 8 to 24	Deposits and other general debits of the bank including non-sub ordinated notes																
36	concerned) Non- compliant	NA	Yes	NA	NA	NA	NA	NA	Yes	NA															
30	transitioned features If yes, specify	NA	Loss	NA	NA	NA	NA	NA	Loss	NA															
37	non- compliant features		absorbency criteria and point of non- viability						absorbency criteria and point of non-viability																