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

Disclosure																							
template for main																							
features of regulatory	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
capital																							
Issuer	Absa Group	Absa Bank Limited	Absa Group	Absa Group	Absa Group	Absa Group	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	Absa Group	Absa Group
1	Limited	Dalik Lillited	Limited	Limited	Limited	Limited	Linited	Linited	Linited	Linned	Linited	Lillited	Linited	Linited	Linited	Linneo	Linited	Linited	Linited	Linited	Limited	Limited	Limited
Unique identifier (e.s	ZAE000 . 255915	ZAE000 079810	ZAG000 146531	ZAG000 154527	ZAG000 159476	ZAG000 164906	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
CUSIP, ISIN o 2 Bloomberg		079010	140551	154527	135470	104500	/ 300 /	127500	12,3,50	133777	130003	150001	150015	140205	142/40	144254	140002	14/010	147020	050174	155015	130432	100125
identifier for																							
private placement)	Cauth	Courth Africa	Conth	Cauth	Couth	Couth	Courth Africa	Couth	Couth	Courth	Couth	Couth	Couth	Couth	Couth	Court	Couth	Couth	Couth	11-54	Couth	Courth	Couth
Governing law(s) of the	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	South Africa	South Africa	South Africa
instrument 3																				(except certain			
																				provisions under			
																				South African law			
Means by which																							
enforceabilit; requirement	·																						
of Section 13 of the TLAC																							
3a term sheet is achieved (for	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
other TLAC- eligible																							
instruments governed by																							
foreign law) Regulatory																							
treatment	Common	Additional	Additional	Additional	Additional	Additional	Tion 2	Ties 3	Ties 2	Tion 2	Ties 3	Tion 2	Ties 2	Ties 3	Ties 3	Tion 2	Ties 3	Ties 2	Ties 3	Tine 2	Ties 3	Tine 2	Ting 2
4 Basel III rules	Common Equity 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
Post-	Common	Ineligible	Additional	Additional	Additional	Additional	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
5 transitional Basel III rules	Equity Tier 1	Colored	Tier 1	Tier 1	Tier 1	Tier 1	Colored	6	6	6	6	6	6	6	6	6	6	6		6	6	6	6
Eligible at 6 solo/group /Group & solo	Group	Solo and Group	Group	Group	Group	Group	Solo and Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group
Instrument	Ordinary	Preference	Additional	Additional	Additional	Additional	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub
7 be specified	o share capital and premium	share capital and premium	Tier 1 Callable	Tier 1 Callable	Tier 1 Callable	Tier 1 Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable
by each jurisdiction)			Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes	Notes
Amount recognised ir	R11 990	R929	R1 500	R1 241	R1 678	R1 376	R2 428	R831	R30	R31	212	R1 525	R152	R507	R644	R504	R394	R295	R1 014	USD400	R1 509	R1 607	R2 697
regulatory capital																							
8 (Currency in mil, as of																							
most recent reporting																							
date Dec 19) 9 Par value of	R1 694	R2	R1 500	R1 241	R1 678	R1 376	R845	R737	R30	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580	R2 676
9 instrument Accounting	Share	Share	Share	Share	Share	Share	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –
10 classification	holders' equity	holders' equity	holders' equity	holders' equity	holders' equity	holders' equity	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost
11 Original date of issuance	1986	2006 and 2007	11 Sep 2017	09 Oct 2018	28 May 2019	05 Dec 2019	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	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	NA	NA	NA	NA	NA	NA	07 Dec 2028	03 Sep 2027	03 Sep 2027	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	17 May 2030
Issuer call	NA	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
subject to 14 prior																							
supervisory approval																							
Optional call date,	NA	NA	12 Sep 2022,	10 Oct 2023,	28 Nov 2024,	05 Jun 2025,	07 Dec 2023,	03 Sep 2022,	03 Sep 2022,	5 May 2021,	5 May 2021,	20 Aug 2021,	20 Aug 2021,	03 Nov 2021,	17 Mar 2022,	25 May 2022,	14 Aug 2024,	30 Sep 2022,	29 Sep 2024,	25 April 2023,	29 Nov 2023,	11 Apr 2024,	17 May 2025,
15 contingent call dates and	1		R1 500	R1 241	R1 678	R1 376	R845	R737	R30	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580	R2 676
redemption amount																							
Subsequent call dates, if	NA	NA	Quarterly after the	Quarterly after the	Quarterly after the	Quarterly after the	NA	Semi annually	Quarterly after the	Quarterly after the	Semi annually	Quarterly after the	Semi annually	Quarterly after the	Semi annually	Quarterly after the	Quarterly after the	Quarterly after the					
applicable			first optional	first optional	first optional	first optional		after the first	first optional	first optional	after the first	first optional	after the first	first optional	first optional	first optional	first optional	first optional	first optional	after the first	first optional	first optional	first optional
16			call date until	call date until	call date until	call date until		optional call date	call date until	call date until	optional call date	call date until	optional call date	call date until	optional call date	call date until	call date until	call date until					
			maturity	maturity	maturity	maturity		until maturity	maturity	maturity	until maturity	maturity	until maturity	maturity	maturity	maturity	maturity	maturity	maturity	until maturity	maturity	maturity	maturity
Coupons / dividends								,					,							, see by			
Fixed or	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating
dividend/																							
coupon Coupon rate	NA	70% of the	3M JIBAR	3M JIBAR	3M JIBAR	3M JIBAR	5.5 %	11.810%	3M JIBAR	3M JIBAR	12.430%	3M JIBAR	11.740%	3M JIBAR	6.250%	3M JIBAR	3M JIBAR	3M JIBAR					
18 and any related index		prime overdraft	+565bps	+475bps	+450bps	+425bps	indexed to ZAR revised		+360bps	+400bps		+400bps		+400bps	+378bps	+385bps	+385bps	+315bps	+345bps		+245bps	+240bps	+213bps
Existence of	a No	lending rate Yes	Yes	Yes	Yes	Yes	CPI No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
19 dividend stopper																							

20	Fully discretionary, partially discretionary or mandatory	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
21	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- 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
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- 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	Yes	Yes	Yes	Yes	No	Yes															
31	If write-down, write-down trigger(s)	NA	NA	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	NA	At SARB's discretion															
32	lf 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	Permanen t	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	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 concerned)	Columns 7 to 23, then Columns 2 to 6	Columns 7 to 23	Columns 6 to 23	Columns 7 to 23	Columns 7 to 23	Columns 7 to 23	Deposits and other general debits of the bank including non-sub ordinated notes	Deposits and other general debits of the bank including non-sub ordinated notes															
36	Non- compliant transitioned	NA	Yes	NA	NA	NA	NA	Yes	NA															
37	features If yes, specify non- compliant features	NA	Loss absorbency criteria and point of non- viability	NA	NA	NA	NA	Loss absorbency criteria and point of non-viability	NA															