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

	Disclosure 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	25	26	27
1	instruments Issuer	Absa Group Limited	Absa Bank 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	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	ZAE000 255915	ZAE000 079810	ZAG000 146531	ZAG000 154527	ZAG00007 3669	ZAG000 121476	ZAG000 121484	ZAG000 123100	ZAG000 123118	ZAG000 129354	ZAG000 129362	ZAG000 129388	ZAG000 129396	ZAG000 129966	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
3	placement) 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	South Africa	South Africa	South Africa	South Africa	United Kingdom (except certain provisions under South African	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)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	law)	-	-
	Regulatory treatment Transitional Basel III	Common	Additional	Additional	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	Tier 2	Tier 2
4	rules Post-transitional	Equity Tier 1 Common	Tier 1	Tier 1 Additional	Tier 1 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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Basel III rules Eligible at	Equity Tier 1 Group	Solo and	Tier 1 Group	Tier 1 Group	Solo and	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group
6	solo/group /Group & solo Instrument type	Ordinary	Group Preferenc	Additional	Additional	Group	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub	Sub
7	(types to be specified by each jurisdiction)	share capital and	e share capital and premium	Tier 1 Callable Notes	Tier 1 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	ordinated Callable Notes	ordinated Callable Notes	ordinated Callable Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent	R11 860	R1 394	R1 500	R1 241	R1 500	R370	R130	R807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 500	R1 580
9	reporting date) Par value of	R1 694	R2	R1 500	R1 241	R845	R370	R130	R807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 500	R1 580
10	instrument Accounting classification	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	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	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	10 Dec 2009	18 Nov 2014	18 Nov 2014	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	24 May 2017	14 Aug 2017	29 Sep 2017	29 Sep 2017	25 April 2018	28 Nov 2018	28 Nov 2018	10 Apr 2019
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	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	NA	NA	07 Dec 2028	19 Nov 2024	19 Nov 2024	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	29 Nov 2028	11 April 2029
14	Issuer call subject to prior supervisory approval Optional call date,	NA NA	NA NA	Yes 12 Sep	Yes 10 Oct	Yes 07 Dec	Yes 19 Nov	Yes 19 Nov	Yes 05 Feb	Yes 04 Sep	Yes 04 Sep	Yes 03 Sep	Yes 03 Sep	Yes 29 Sep	Yes 5 May	Yes 5 May	Yes 20 Aug	Yes 20 Aug	Yes 03 Nov	Yes 17 Mar	Yes 25 May	Yes 14 Aug	Yes 30 Sep	Yes 29 Sep	Yes 25 April	Yes 29 Nov	Yes 29 Nov	Yes 11 Apr
15	contingent call dates and redemption amount			2022, R1 500	2023, R1 241	2023, R845	2019, R370	2019, R130	2020, R807	2020, R508	2020, R437	2022, R737	2022, R30	2020, R288	2021, R31	2021, R200	2021, R1 510	2021, R140	2021, R500	2022, R642	2022, R500	2024, R390	2022, R295	2024, R1 014	2023, USD400	2023, R1 500	2023, R1 500	2024, R1 580
16	Subsequent call dates, if applicable	NA	NA	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	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	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					
17	Coupons / dividends Fixed or floating dividend/	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Fixed	Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating
18	coupon Coupon rate and any related index	NA	70% of the prime overdraft lending	3M JIBAR +565bps	3M JIBAR +475bps	5.5 % indexed to ZAR revised	3M JIBAR +330bps	10.835%	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	3M JIBAR +385bps	3M JIBAR +385bps	3M JIBAR +315bps	3M JIBAR +345bps	6.250%	3M JIBAR +245bps	3M JIBAR +245bps	3M JIBAR +240bps
19	Existence of a	No	rate Yes	Yes	Yes	CPI No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
20	dividend stopper Fully discretionary, partially discretionary or mandatory	Fully discretionar y	Fully discretionar y	Fully discretionar y	Fully discretionar y	Mandatory	Mandatory	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	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e	Non- cumulativ e

23	Convertible or non- convertible	NA	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl	Non- convertibl
			е	е	е	е	е	е	е	e	е	е	е	е	е	е	е	е	е	е	е	е	е	е	е	е	е	е
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	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	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	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	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	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	NA	NA	NA
30	Write-down feature	No	No	Yes	Yes	No	Yes																					
31	If write-down, write-down trigger(s)	NA	NA	At SARB's discretion	At SARB's discretion	NA	At SARB's discretion																					
32	If write-down, full or partial	NA	NA	Full or partial	Full or partial	NA	Full or partial																					
33	If write-down, permanent or temporary	NA	NA	Permanen t	Permanen t	NA	Permanen t																					
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	NA	NA	NA	N/A	N/A	N/A	N/A
34 a	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 5 to 27, then Columns 2 to 4	Columns 5 to 27	Columns 5 to 27	Columns 5 to 27	Deposits and other general debits of the bank including non-sub ordinated notes																						
36	Non-compliant transitioned features	NA	Yes	NA	NA	Yes	NA																					
37	If yes, specify non- compliant features	NA	Loss absorb ency criteria and point of non- viability	NA	NA	Loss absorb ency criteria and point of non- viability	NA																					