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

	Disclosure template for main features of regulatory capital instrument s	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	28
1	lssuer	Absa Group Limited	Absa Bank 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	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	ZAG0000736 69	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	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	South Africa	United Kingdom (except certain provision s under South African law)	South Africa	South Africa
За	Means by which enforceabili ty requirement of Section 13 of the TLAC term sheet is achieved (for other TLAC- eligible instruments governed by foreign law) Regulatory	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	treatment Transitional Basel III	Common Equity	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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	rules Post- transitional Basel III	Tier 1 Common Equity Tier 1	Ineligible	Additional Tier 1	Additional Tier 1	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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	rules Eligible at solo/group	Group	Solo and Group	Group	Group	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	Group
7	/Group & solo Instrument type (types to be specified by each jurisdiction)	Ordinary share capital and premium	Preference share capital and premium	Additional Tier 1 Callable Notes	Additional Tier 1 Callable Notes	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	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 date)	R11 860	R1 394	R1 500	R1 241	R1 678	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	Par value of instrument	R1 694	R2	R1 500	R1 241	R1 678	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	Accounting classification	Share holders' equity	Share holders' equity	Share holders' equity	Share holders' equity	Share holders' equity	Liability – amortised cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost	Liability – amortise d cost
11	Original date of issuance	1986	2006 and 2007	11 Sep 2017	09 Oct 2018	28 May 2019	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	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	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	NA	NA	Yes	Yes	Yes	Yes	Yes	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	12 Sep 2022, R1 500	10 Oct 2023, R1 241	28 Nov 2024, R1 678	07 Dec 2023, R845	19 Nov 2019, R370	19 Nov 2019, R130	05 Feb 2020, R807	04 Sep 2020, R508	04 Sep 2020, R437	03 Sep 2022, R737	03 Sep 2022, R30	29 Sep 2020, R288	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	29 Nov 2023, R1 500	11 Apr 2024, R1 580
16	Subsequent call dates, if applicable	NA	NA	Quarterly after the first optional call date	Quarterly after the first optional call date	Quarterly after the first optional call date	NA	Quarterly after the first optional call date	Semi annually after the first optional	Semi annually after the first optional	Semi annually after the first optional	Quarterly after the first optional call date	Semi annually after the first optional	Quarterly after the first optional call date	Quarterly after the first optional call date	Quarterly after the first optional call date													

				until maturity	until maturity	until maturity		until maturity	call date until maturity	call date until maturity	call date until maturity	until maturity	until maturity	until maturity	until maturity	until maturity	until maturity	call date until maturity	until maturity	until maturity	until maturity								
17	Coupons / dividends Fixed or floating dividend/ coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating								
18	Coupon rate and any related index	NA	70% of the prime overdraft lending rate	3M JIBAR +565bps	3M JIBAR +475bps	3M JIBAR +450bps	5.5 % indexed to ZAR revised CPI	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 dividend stopper	No	Yes	Yes	Yes	Yes	No	No	No	No	No		No																
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	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	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA	No	No	No	No	Yes	No																					
22	Non- cumulative or cumulative	Non- cumulative	Non- cumulative	Non- cumulative	Non- cumulative	Non- cumulative	Non- cumulative	Non- cumulativ e																					
23	Convertible or non- convertible	NA	Non- convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertible	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	NA	NA	NA	NA
25	If convertible, fully or	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	NA
26	partially If convertible, 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	NA
	rate If convertible, mandatory	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	NA
	or optional <u>conversion</u> 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	NA	NA
28	specify instrument type convertible into																												
29	If convertible, specify issuer of instrument it converts	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	NA
30	into Write-down feature	No	No	Yes	Yes	Yes	No	Yes																					
31	lf write- down, write-down trigger(s)	NA	NA	At SARB's discretion	At SARB's discretion	At SARB's discretion	NA	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion	At SARB's discretion		At SARB's discretion	At SARB's discretion									
32	lf write- down, full or partial	NA	NA	Full or partial	Full or partial	Full or partial	NA	Full or partial																					
33	If write- down, permanent or	NA	NA	Permanent	Permanent	Permanent	NA	Permane nt																					
34	temporary 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	NA	N/A	N/A	N/A	N/A
34 a	Type of subordinati on	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Position in subordinati on hierarchy in liquidation (specify instrument type immediately senior to instrument in the	Columns 6 to 28, then Columns 2 to 5	Columns 6 to 28	Columns 6 to 28	Columns 6 to 28	Columns 6 to 28	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																					
	in the insolvency creditor hierarch of the legal																												

	entity concerned)																												
36	Non- compliant transitioned features	NA	Yes	NA	NA	NA	Yes	NA																					
37	If yes, specify non- compliant features	NA	Loss absorb ency criteria and point of non- viability	NA	NA	NA	Loss absorb ency criteria and point of non-viability	NA																					