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

			_				u or our				`		•											
	Disclosure template for main features of regulatory capital in struments	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
1	Issuer	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 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
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	XS23391 0287	ZAG0000 73669	ZAG000 129388	ZAG000 129396	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	United Kingdom (except certain provisions under South African law)	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 Tier 1	Additional Tier 1	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
5	Post- transitional Basel III rules	Common Equity Tier 1	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1	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
6	Eligible at solo/group /Group & solo	Group	Solo and Group	Group	Group	Group	Group	Group	Group	Solo and 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	Additional Tier 1 Callable Notes	Additional Tier 1 Callable Notes	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
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date	R12 218	R929	R1 500	R1 241	R1 678	R1 376	R1 209	USD500	R2 428	R831	R30	R1 525	R152	R507	R644	R504	R394	R295	R1 014	USD400	R1 509	R1 607	R2 697
9	Par value of instrument	R1 694	R2	R1 500	R1 241	R1 678	R1 376	R1 209	USD500	R845	R737	R30	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
11	Original date of issuance	1986	2006 and 2007	11 Sep 2017	09 Oct 2018	28 May 2019	05 Dec 2019	26 Oct 2020	27 May 2021	10 Dec 2009	03 Sep 2015	03 Sep 2015	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 NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual	Perpetual	Dated 07 Dec	Dated 03 Sep	Dated 03 Sep	Dated 20 Aug	Dated 20 Aug	Dated 03 Nov	Dated 17 Mar	Dated 25 May	Dated 14 Aug	Dated 30 Sep	Dated 29 Sep	Dated 25 April	Dated 29 Nov	Dated 11 Apr	Dated 17 May
13	Original maturity date Issuer call subject to	NA NA	NA NA	Yes	Yes	Yes	Yes	NA Yes	NA Yes	2028 Yes	2027 Yes	2027 Yes	2026 Yes	2026 Yes	2026 Yes	2027 Yes	2027 Yes	2029 Yes	2027 Yes	2029 Yes	2028 Yes	2028 Yes	2029 Yes	2030 Yes
14	prior supervisory approval Optional call	NA	NA	12 Sep	10 Oct	28 Nov	05 Jun	27 Oct	28 May	07 Dec 2023,	03 Sep	03 Sep	20 Aug	20 Aug	03 Nov	17 Mar	25 May	14 Aug	30 Sep	29 Sep	25 April	29 Nov	11 Apr	17 May
15	date, contingent call dates and redemption amount			2022, R1 500	2023, R1 241	2024, R1 678	2025, R1 376	2025, R1 209	2026, USD500	R845	2022, R737	2022, R30	2021, R1 510	2021, R140	2021, R500	2022, R642	2022, R500	2024, R390	2022, R295	2024, R1 014	2023, USD400	2023, R1 500	2024, R1 580	2025, R2 676
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	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	Semi annually 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	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	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	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	Floating	Fixed	Floating	Fixed	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating

	coupon														I									
	Coupon rate	NA	70% of the	3M JIBAR	6.375%	5.5 %	11.810%	3M JIBAR	3M JIBAR	11.740%	3M JIBAR	6.250%	3M JIBAR	3M JIBAR	3M JIBAR									
18	and any related index		prime overdraft lending rate	+565bps	+475bps	+450bps	+425bps	+455bps		indexed to ZAR revised CPI		+360bps	+400bps		+400bps	+378bps	+385bps	+385bps	+315bps	+345bps		+245bps	+240bps	+213bps
19	Existence of a dividend stopper	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
	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
20	partially discretionary or mandatory																							
	Existence of step up or	NA	No	No	No	No	No	No	No	Yes	No													
21	other incentive to redeem																							
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	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	trigger (s) 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
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
27	rate 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	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
28	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	specify issuer of instrument				1.22			INA					1-1-1										141	
30	it converts into Write-down	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes													
31	feature If write-down, write-down	NA	NA	At SARB's discretion	NA	At SARB's discretion																		
32	trigger(s) If write-down,	NA	NA	Full or	NA	Full or																		
33	full or partial If write-down,	NA	NA	partial Permanen	partial Permanent	partial Permanent	partial Permanent	partial Permanent	partial Permanent	NA	partial Permanent													
33	permanent or temporary If temporary	NA	NA	NA NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	NA	NA
34	write-own, description of write-up																							
34a	mechanism Type of subordination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Position in subordination	Columns 9 to 23, then	Columns 9 to 23	Columns 9 to 23	Columns 9 to 23	Columns 9 to 23	Columns 9 to 23	Columns 9 to 23	Deposits and other	Deposits and other general	Deposits and other													
	hierarchy in liquidation (specify	Columns 2 to 8							general debits of the bank	debits of the bank including	general debits of the bank													
	instrument type								including non-sub	non-sub ordinated	including non-sub													
35	immediately senior to								ordinated notes	notes	ordinated notes													
	instrument in the insolvency								-												- 1		- 1	
	creditor hierarch of the																							
	legal entity concerned) Non-	NA	Yes	NA	NA	NA	NA	NA	NA	Yes	NA													
36	compliant transitioned features							1121																
	If yes, specify non-compliant	NA	Loss absorbency	NA	NA	NA	NA	NA	NA	Loss absorbency	NA													
37	features		criteria and point							criteria and point of non-														
			of non- viability							viability														