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

		ı	1																		
	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
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 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
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	ZAE000 255915	ZAE000 079810	ZAG000 146531	ZAG000 154527	ZAG000 159476	ZAG000 164906	ZAG000 171893	XS23391 0287	ZAG0000 73669	ZAG000 129388	ZAG000 129396	ZAG000 142746	ZAG000 144254	ZAG000 146002	ZAG000 147018	ZAG000 147026	XS1799 058174	ZAG000 155615	ZAG000 158452	ZAG000 166125
	identifier for private placement) Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	United Kingdom (except certain	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	United Kingdom (except certain	South Africa	South Africa	South Africa
3	Means by which	7 11130							provisions under South African law)									provisions under South African law			
3а	enforceability requirement of Section 13 of the TLAC term sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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
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
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
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
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	R12 295	R464	R1 500	R1 241	R1 678	R1 376	R1 209	USD500	R1 611	R831	R30	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	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
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	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 Original maturity	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Dated 07 Dec	Dated 03 Sep	Dated 03 Sep	Dated 17 Mar 2027	25 May 2027	Dated 14 Aug 2029	Dated 30 Sep	Dated 29 Sep	Dated 25 April	Dated 29 Nov	Dated 11 Apr 2029	17 May 2030
13	date Issuer call subject to prior supervisory	NA	NA	Yes	Yes	Yes	Yes	Yes	Yes	2028 Yes	2027 Yes	2027 Yes	Yes	Yes	Yes	2027 Yes	2029 Yes	2028 Yes	2028 Yes	Yes	Yes
15	approval Optional call date, contingent call dates and	NA	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	28 May 2026, USD500	07 Dec 2023, R845	03 Sep 2022, R737	03 Sep 2022, R30	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	redemption amount 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	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	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																				
17	Fixed or floating dividend/ coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating
18	Coupon rate and any related index	NA NA	70% of the prime overdraft lending rate	3M JIBAR +565bps	3M JIBAR +475bps	3M JIBAR +450bps	3M JIBAR +425bps	3M JIBAR +455bps	6.375%	5.5 % indexed to ZAR revised CPI	11.810%	3M JIBAR +360bps	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 stopper	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory		Fully discretionary	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	No	No	Yes	No	No	No	No	No	No	No	No	No	No	No
22	Non-cumulative or 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- 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	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 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 NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
27	If convertible, mandatory or 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 NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
28	specify instrument type convertible into	101			100	101	101	N/A				191					100	101	100	100	100

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
30	Write-down feature	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes							
31	If write-down, write- down trigger(s)	NA	NA	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				
32	If write-down, full or partial	NA	NA	Full or partial	NA	Full or partial	Full or partial	Full or partial	Full or partial												
33	If write-down, permanent or temporary	NA	NA	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	NA	Permanent	Permanent	Permanent	Permanent							
34	If temporary write- own, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	N/A	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 9 to 21, then Columns 2 to 8	Columns 9 to 21	Columns 9 to 23	Columns 9 to 21	Columns 9 to 21	Columns 9 to 21	Columns 9 to 21	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	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	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 features	NA	Yes	NA	NA	NA	NA	NA	NA	Yes	NA	NA	NA	NA							
37	If yes, specify non- compliant features	NA	Loss absorbency criteria and point of non-viability	NA	NA	NA	NA	NA	NA	Loss absorbency criteria and point of non-viability	NA	NA	NA	NA							