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

	Disclosure	s or regi			1				J		(,														
	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	24	25	26	27
	capital																											
	Issuer	Absa	Absa Bank	Absa	Absa	Absa	Absa	Absa Bank	Absa	Absa Group	Absa																	
1		Group Limited	Limited	Group Limited	Group Limited	Group Limited	Group Limited	Limited	Group Limited	Limited	Group Limited																	
	Unique identifier (e.g.	ZAE000 255915	ZAE000 079810	ZAG000 146531	ZAG000 154527	ZAG000 159476	ZAG000 164906	ZAG000073669	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	ZAG000155615	ZAG000 158452
2	CUSIP, ISIN or Bloomberg																											
	identifier for private																											
	placement) Governing	South	South Africa	South	South	South	South	South Africa	South	United	South Africa	South																
	law(s) of the instrument	Africa		Africa	Africa	Africa	Africa		Africa	Kingdom (except		Africa																
3																										certain provisions		
																										under South		
	Means by																									African law		
	which enforceability																											
	requirement of Section 13																											
3a	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	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	Tier 2	Tier 2	Tier 2	Tier 2
5	Post- transitional	Tier 1 Common Equity	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Ineligible	Tier 2	Tier 2																		
	Basel III rules Eligible at	Tier 1 Group	Solo and	Group	Group	Group	Group	Solo and	Group	Group																		
6	solo/group /Group & solo		Group					Group																				
	Instrument type (types to	Ordinary share capital	Preference share capital	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated	Sub ordinated
7	be specified by each	and premium	and premium	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes																	
	jurisdiction) Amount	R11 860	R1 393	R1 500	R1 241	R1 678	R1 376	R1 500	R1 693	R807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580
	recognised in regulatory																											
8	capital (Currency in																											
	mil, as of most recent																											
	reporting date)																											
9	Par value of instrument	R1 694	R2	R1 500	R1 241	R1 678	R1 376	R845	R1 693	R807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580
10	Accounting classification	Share holders'	Share holders'	Share holders'	Share holders'	Share holders'	Share holders'	Liability – amortised cost	Liability – amortised cost	Liability – amortised																		
11	Original date	equity 1986	equity 2006 and	11 Sep	equity 09 Oct	28 May	05 Dec	10 Dec	04 Feb	04 Feb	03 Sep	03 Sep	03 Sep	03 Sep	28 Sep	4 May	4 May	19 Aug	19 Aug	02 Nov	16 Mar	cost 24 May	14 Aug	cost 29 Sep	29 Sep	25 April	28 Nov	10 Apr
12	of issuance Perpetual or	Perpetual	2007 Perpetual	2017 Perpetual	2018 Perpetual	2019 Perpetual	2019 Perpetual	2009 Dated	2015 Dated	2016 Dated	2016 Dated	2016 Dated	2016 Dated	2016 Dated	2017 Dated	2017 Dated	2017 Dated	2017 Dated	2017 Dated	2018 Dated	2018 Dated	2019 Dated						
13	dated Original	NA	NA	NA	NA	NA	NA	07 Dec	05 Feb	05 Feb	04 Sep	04 Sep	03 Sep	03 Sep	29 Sep	5 May	5 May	20 Aug	20 Aug	03 Nov	17 Mar	25 May	14 Aug	30 Sep	29 Sep	25 April	29 Nov	11 Apr
	Issuer call	NA	NA	Yes	Yes	Yes	Yes	2028 Yes	2025 Yes	2025 Yes	2025 Yes	2025 Yes	2027 Yes	2027 Yes	2025 Yes	2026 Yes	2026 Yes	2026 Yes	2026 Yes	2026 Yes	2027 Yes	2027 Yes	2029 Yes	2027 Yes	2029 Yes	2028 Yes	2028 Yes	2029 Yes
14	subject to prior																											
	supervisory approval			42.5	10.5	20.11	05.	07.5	05.5.	05.5.	04.5	0.15	02.5	02.5	20.5			20:	20.		47	25	1111	20.5	20.5	25	20.14	44 :
	Optional call date,	NA	NA	12 Sep 2022,	10 Oct 2023,	28 Nov 2024,	05 Jun 2025,	07 Dec 2023, R845	05 Feb 2020,	05 Feb 2020,	04 Sep 2020,	04 Sep 2020,	03 Sep 2022,	03 Sep 2022,	29 Sep 2020,	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,
15	contingent call dates and			R1 500	R1 241	R1 678	R1 376		R1 693	R807	R508	R437	R737	R30	R288	R31	R200	R1 510	R140	R500	R642	R500	R390	R295	R1 014	USD400	R1 500	R1 580
	redemption amount	N/A	NA	0	0	0	0				Co. 1	0	Con 1		Carl 1	0	Co. 1		c			0			0	C- :	Oursi I. S	Our to
	Subsequent call dates, if	NA	NA	Quarterly after the	Quarterly after the	Quarterly after the	Quarterly after the	NA	Quarterly after the	Semi annually	Semi	Quarterly after the	Semi annually	Quarterly after the	Semi	Quarterly after the	Semi	Quarterly after the	Semi	Quarterly after the	Semi	Quarterly after the first	Quarterly after the					
16	applicable			first optional	first optional	first optional	first optional		first optional	after the first	after the first	first optional	first optional	first optional	first optional	first optional	first optional	after the first	optional call date until	first optional								
				call date until	call date until	call date until	call date until		call date until	optional call date	optional call date	call date until	optional call date	maturity	call date until													
	Coupens /			maturity	maturity	maturity	maturity		maturity	until maturity	until maturity	maturity	maturity	maturity	maturity	maturity	maturity	until maturity		maturity								
	Coupons / dividends Fixed or	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating								
17	floating dividend/		- 9																								. 3	
	coupon																											

18	Coupon rate and any related index	NA	70% of the prime overdraft lending rate	3M JIBAR +565bps	3M JIBAR +475bps	3M JIBAR +450bps	3M JIBAR +425bps	5.5 % indexed to ZAR revised CPI	3M JIBAR +350bps	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 +240bps
19	Existence of a dividend stopper	No	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
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	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA	No	No	No	No	No	Yes	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- 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	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	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
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	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 If write-down,	No NA	No NA	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	No NA	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's	Yes At SARB's
31	write-down trigger(s)	NA.	NA .	discretion	discretion	discretion	discretion	IVA	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion	discretion
32	If write-down, full or partial If write-down,	NA NA	NA NA	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	NA NA	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent
33	permanent or temporary	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	N/A	N/A	NA NA
34	write-own, description of write-up mechanism																									.,		
34a	Type of subordination Position in	- Columns 7	- Columns 7	- Columns 6	- Columns 7	- Columns 7	- Columns 7	- Deposits and	- Deposits	- Deposits	- Deposits	- Danasits	- Deposits	- Deposits	Deposits	- Danasits	- Deposits	- Deposits	- Deposits	Deposits	Deposits							
	subordination hierarchy in liquidation (specify instrument type immediately	to 27, then Columns 2 to 6	to 27	to 26	to 27	to 27	to 27	other general debits of the bank including non-sub ordinated notes	and other general debits of the bank including non-sub ordinated	and other general debits of the bank including non-sub ordinated	and other general debits of the bank including non-sub ordinated	Deposits and other general debits of the bank including non-sub ordinated	and other general debits of the bank including non-sub ordinated	and other general debits of the bank including non-sub ordinated	and other general debits of the bank including non-sub ordinated	Deposits and other general debits of the bank including non-sub ordinated	and other general debits of the bank including non- sub ordinated notes	and other general debits of the bank including non-sub ordinated										
35	senior to instrument in the insolvency creditor hierarch of the legal entity concerned)	NA.	Ver				NA.	Mar	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes	notes		notes
36	Non- compliant transitioned	NA	Yes	NA	NA	NA	NA	Yes	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
37	features If yes, specify non- compliant features	NA	Loss absorb ency criteria and point of non- viability	NA	NA	NA	NA	Loss absorbency criteria and point of non- viability	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA NA	NA	NA	NA	NA	NA