

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

	Disclosure template for main features of regulatory capital instruments	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	Issuer	Absa Group Limited	Absa Bank 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	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)	ZAE000255915	ZAE000079810	ZAG000146531	ZAG000154527	ZAG000159476	ZAG000164906	ZAG000073669	ZAG000123100	ZAG000123118	ZAG000129354	ZAG000129362	ZAG000129388	ZAG000129396	ZAG000129966	ZAG000135997	ZAG000136003	ZAG000138801	ZAG000138819	ZAG000140203	ZAG000142746	ZAG000144254	ZAG000146002	ZAG000147018	ZAG000147026	XS1799058174	ZAG000155615	ZAG000158452	
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 provisions under South African law)	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 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	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	Post-transitional Basel III rules	Common Equity Tier 1	Ineligible	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	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	Solo and Group	Group	Group	Group	Group	Group	Group	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	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	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	
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' 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	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	10 Dec 2009	04 Feb 2015	04 Feb 2015	03 Sep 2015	03 Sep 2015	03 Sep 2015	03 Sep 2015	28 Sep 2015	4 May 2016	4 May 2016	20 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	
12	Perpetual or dated	Perpetual	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	
13	Original maturity date	NA	NA	NA	NA	NA	NA	07 Dec 2028	05 Feb 2025	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	11 Apr 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	
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	05 Jun 2025, R1 376	07 Dec 2023, R845	05 Feb 2020, R1 693	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	11 Apr 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	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	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	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
Coupons / dividends																													
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating

