## 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Issuer | 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 | ZAG000 154527 | ZAG000 159476 | ZAG000 164906 | ZAG000 171893 | XS23391 0287 | ZAG000191925 | ZAG000 146002 | ZAG000 147026 | XS1799 058174 | ZAG000 155615 | ZAG000 158452 | ZAG000 166125 | ZAG000 189580 |
| 3 | Governing law(s) of the instrument | 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 | United Kingdom (except certain provisions under South African law) | South Africa | 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 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 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 5 | Post-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 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 6 | Eligible at solo/group /Group & solo | 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 | 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 |
| 8 | Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) | R12 382 | R1 241 | R1 678 | R1 376 | R1 209 | USD500 | R1 999 | R394 | R1 015 | USD400 | R1 510 | R1 604 | R2 698 | R 1 916 |
| 9 | Par value of instrument | R1 694 | R1 241 | R1 678 | R1 376 | R1 209 | USD500 | R1 999 | R390 | R1 014 | USD400 | R1 500 | R1 580 | R2 676 | R1 916 |
| 10 | Accounting classification | Share holders' equity | Share holders' equity | Share holders' equity | Share holders' equity | Share holders' equity | Liability – amortised cost | Share holders' equity | 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 | 09 Oct 2018 | 28 May 2019 | 05 Dec 2019 | 26 Oct 2020 | 27 May 2021 | 15 Nov 2022 | 14 Aug 2017 | 29 Sep 2017 | 25 April 2018 | 28 Nov 2018 | 10 Apr 2019 | 17 Feb 2020 | 15 Sep 2022 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Dated | Dated | Dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | NA | NA | NA | NA | NA | NA | NA | 14 Aug 2029 | 29 Sep 2029 | 25 April 2028 | 29 Nov 2028 | 11 Apr 2029 | 17 May 2030 | 16 Sep 2032 |
| 14 | Issuer call subject to prior supervisory approval | NA | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | NA | 10 Oct 2023, R1 241 | 28 Nov 2024, R1 678 | 05 Jun 2025, R1 376 | 27 Oct 2025, R1 209 | 28 May 2026, USD500 | 16 Nov 2027, R1 999 | 14 Aug 2024, R390 | 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 Sep 2027, R1 916 |
| 16 | Subsequent call dates, if applicable | 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 | 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 | 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 |
| | **Coupons / dividends** | | | | | | | | | | | | | | |
| 17 | Fixed or floating dividend/ coupon | Floating | Floating | Floating | Floating | Floating | Fixed | Floating | Floating | Floating | Fixed | Floating | Floating | Floating | Floating |
| 18 | Coupon rate and any related index | NA | 3M JIBAR +475bps | 3M JIBAR +450bps | 3M JIBAR +425bps | 3M JIBAR +455bps | 6.375% | 3M JIBAR +358bps | 3M JIBAR +385bps | 3M JIBAR +345bps | 6.250% | 3M JIBAR +245bps | 3M JIBAR +240bps | 3M JIBAR +213bps | 3M JIBAR +210bps |
| 19 | Existence of a dividend stopper | No | Yes | Yes | Yes | Yes | No | Yes | No | No | No | No | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Mandatory | Fully discretionary | 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 | 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 |
| 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 |
| 24 | If convertible, conversion trigger (s) | 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 |
| 26 | If convertible, conversion rate | 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 |
| 28 | If convertible, specify instrument type convertible into | 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 |
| 30 | Write-down feature | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 31 | If write-down, write-down trigger(s) | 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 | At SARB's discretion |
| 32 | If write-down, full or partial | NA | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial | Full or partial |
| 33 | If write-down, permanent or temporary | NA | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent |
| 34 | If temporary write-own, description of write-up mechanism | NA | NA | NA | NA | NA | N/A | N/A | NA | NA | N/A | N/A | NA | 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 8 to 14, then Columns 2 to 7 | Columns 8 to 14 | Columns 8 to 14 | Columns 8 to 14 | Columns 8 to 14 | Columns 8 to 14 | Columns 8 to 14 | 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 | Deposits and other general debits of the bank including non-sub ordinated notes |
| 36 | Non-compliant transitioned features | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 37 | If yes, specify non-compliant features | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |