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

March Country   March Countr															
Compact Services   Compact Ser		regulatory capital	1	2	3	4	5	6	7	8	9	10	11	12	13
2	1	Issuer		Group Limited		Group Limited	Group Limited	Group Limited		Absa Group Limited		Absa Group Limited		•	Absa Group Limited
Secretary continues	2	CUSIP, ISIN or Bloomberg identifier for private placement)	255915	154527	159476	164906	171893	0287	146002	147026	058174	155615	158452	166125	189580
A	3		South Africa	(except certain provisions under	South Africa	South Africa	(except certain provisions under South	South Africa	South Africa	South Africa	South Africa				
Authorities Read     Authorities Read   Authorities Read     Authoriti	3a	enforceability requirement of Section 13 of the TLAC term sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	-	-	-	-	-	-	-	-	-	-	-	-	-
For Communication Residency   Authorized	4	Transitional Basel III	Common Equity		Additional	Additional			Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Builde de societation   Group   Grou	5	Post-transitional Basel III	Common Equity	Additional	Additional	Additional	Additional	Additional	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Part	6	Eligible at solo/group							Group	Group	Group	Group	Group	Group	Group
Part	7	Instrument type (types to be specified by each													Sub ordinated Callable Notes
District Californ	8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	R12 382	R1 241	R1 678	R1 376	R1 209	USD500	R394	R1 015	USD400	R1 510	R1 604	R2 698	R 1 916
11   Cycling date of insurance   Modern explanary   Modern equity   Modern e	9	Par value of instrument	R1 694	R1 241	R1 678	R1 376	R1 209	USD500	R390	R1 014	USD400	R1 500	R1 580	R2 676	R1 916
Perpetual Perp	10	Accounting classification	holders'												Liability – amortised cost
1	11	Original date of issuance	1986	09 Oct 2018	28 May 2019	05 Dec 2019	26 Oct 2020	27 May 2021	14 Aug 2017	29 Sep 2017	25 April 2018	28 Nov 2018	10 Apr 2019	17 Feb 2020	15 Sep 2022
Salver call solubility to provide the provided of the provid	12	Perpetual or dated	·	·	· ·		·								
14	13	• •								· ·	·			·	16 Sep 2032
R1 20	14	prior supervisory approval	NA		Yes		Yes	Yes	Yes	Yes		Yes	Yes		
Process of the proc	15	contingent call dates and	NA												16 Sep 2027, R1 916
Fixed or floating dividend coupon  Found or floating floa	16		NA	first optional call	first optional call	first optional call	optional call date until	annually after the first optional call date until	first optional call	first optional call	annually after the first optional call date until	first optional call	first optional call	first optional call	Quarterly after the first optional call date until maturity
17 dividend/ coupon and any coupon are and any coupon and any coup							-								<b>-</b>
18 related index	17	dividend/ coupon	Ü	-			_			-		, and the second	J	-	, and the second
Stopper   Fully discretionary, partially discretionary   Fully discretionary   Mandatory   Mandato	18		NA	+475bps				6.375%			6.250%				3M JIBAR +210bps
Fully discretionary, partially discretionary or mandatory  Fully discretionary Mandatory Mandato	19		No	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No
21 other incentive to redeem 22 Non-cumulative or cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversible, fully or partially 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, conversion rate 28 Other incentive to redeem 39 Non-cumulative or cumulative or cumulative non-cumulative non-cumulat	20	Fully discretionary, partially discretionary or	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory				
Non-cumulative or cumulative o	21	other incentive to	NA	No	No	No	No	No	No	No	No	No	No	No	No
23	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
24         trigger (s)         Lift convertible, fully or partially         NA	23	convertible													Non-convertible
25 If convertible, fully or partially  26 If convertible, conversion rate  17 If convertible, mandatory NA	24		NA NA	NA	NA	NA NA	NA NA	I NA	NA NA	NA NA	INA	NA NA	INA	INA	INA
26 If convertible, conversion rate  18 Convertible, mandatory NA	25	If convertible, fully or	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	26	If convertible, conversion rate													
	27		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
29	If convertible, specify issuer of instrument it converts into	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
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					
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					
33	If write-down, permanent or temporary	NA	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	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 7 to 13, then Columns 2 to 6	Columns 7 to 13	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
37	If yes, specify non- compliant features	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA