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	ZAG000 155615	ZAG000 158452	ZAG000 166125	ZAG000 189580	ZAG000 198334
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	South Africa	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	Additional	Additional	Additional	Additional	Additional	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group	Tier 1 Group	Tier 1 Group	Tier 1 Group	Tier 1 Group	Tier 1 Group	Tier 1 Group	Group	Group	Group	Group	Group	Group	Group	Group
0	/Group & solo Instrument type (types to be	Ordinary share	Additional Tier 1	Additional Tier 1	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
7	specified by each jurisdiction)	capital and premium	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes	Callable Notes
8	Amount recognised in regulatory capital (Currency in mil, as of	R12 287	R1 241	R1 678	R1 376	R1 209	USD500	R1 999	R396	R1 015	R1 515	R1 616	R2 710	R 1 923	R 2 158
9	most recent reporting date) Par value of instrument	R1 694	R1 241	R1 678	R1 376	R1 209	USD500	R1 999	R390	R1 014	R1 500	R1 580	R2 676	R1 916	R2 158
9	Accounting classification	Share	Share	Share	Share	Share	Liability –	Share	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –	Liability –
10		holders' equity	holders' equity	holders' equity	holders' equity	holders' equity	amortised cost	holders' equity	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	amortised cost	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 Dated	29 Sep 2017 Dated	28 Nov 2018	10 Apr 2019	17 Feb 2020 Dated	15 Sep 2022	25 Aug 2023 Dated
12	Perpetual or dated Original maturity date	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	Perpetual NA	14 Aug 2029	29 Sep 2029	Dated 29 Nov 2028	Dated 11 Apr 2029	17 May 2030	Dated 16 Sep 2032	26 Aug 2033
13	Issuer call subject to prior	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	supervisory approval														
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	29 Nov 2023, R1 500	11 Apr 2024, R1 580	17 May 2025, R2 676	16 Sep 2027, R1 916	26 Aug 2028, R2 158
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	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
	Coupons / dividends														
17	Fixed or floating dividend/ coupon	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	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	3M JIBAR +245bps	3M JIBAR +240bps	3M JIBAR +213bps	3M JIBAR +210bps	3M JIBAR +172bps
19	index Existence of a dividend stopper	NA No					6.375% No								
19 20			+475bps	+450bps	+425bps	+455bps		+358bps	+385bps	+345bps	+245bps	+240bps	+213bps	+210bps	+172bps
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other	No	+475bps Yes	+450bps Yes	+425bps Yes	+455bps Yes	No	+358bps Yes	+385bps No	+345bps No	+245bps No	+240bps No	+213bps No	+210bps No	+172bps No
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	+475bps Yes Fully discretionary	+450bps Yes Fully discretionary	+425bps Yes Fully discretionary	+455bps Yes Fully discretionary	No Mandatory	+358bps Yes Fully discretionary	+385bps No Mandatory	+345bps No Mandatory	+245bps No Mandatory	+240bps No Mandatory	+213bps No Mandatory	+210bps No Mandatory	+172bps No Mandatory
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or cumulative	No Fully discretionary NA Non-cumulative	+475bps Yes Fully discretionary No No-cumulative	+450bps Yes Fully discretionary No No-cumulative	+425bps Yes Fully discretionary No	+455bps Yes Fully discretionary No No	No Mandatory No Non-cumulative	+358bps Yes Fully discretionary No	+385bps No Mandatory No No Non-cumulative	+345bps No Mandatory No	+245bps No Mandatory No Non-cumulative	+240bps No Mandatory No No Non-cumulative	+213bps No Mandatory No No-cumulative	+210bps No Mandatory No No-cumulative	+172bps No Mandatory No Non-cumulative
20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Fully discretionary NA Non-cumulative NA NA	+475bps Yes Fully discretionary No Non-cumulative Non-convertible NA	+450bps Yes Fully discretionary No Non-cumulative Non-convertible NA	+425bps Yes Fully discretionary No Non-cumulative Non-convertible NA	+455bps Yes Fully discretionary No Non-cumulative Non-convertible NA	No Mandatory No Non-cumulative Non-convertible NA	+358bps Yes Fully discretionary No Non-cumulative Non-convertible NA	+385bps No Mandatory No Non-cumulative Non-convertible NA	+345bps No Mandatory No Non-cumulative Non-convertible NA	+245bps No Mandatory No Non-cumulative Non-convertible NA	+240bps No Mandatory No Non-cumulative Non-convertible NA	+213bps No Mandatory No Non-cumulative Non-convertible NA	+210bps No Mandatory No Non-cumulative Non-convertible NA	+172bps No Mandatory No Non-cumulative Non-convertible NA
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Fully discretionary NA Non-cumulative NA NA NA	+475bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA	+450bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA	+425bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA	+455bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA	No Mandatory No Non-cumulative Non-convertible NA NA	+358bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA	+385bps No Mandatory No No Non-cumulative Non-convertible NA NA	+345bps No Mandatory No Non-cumulative Non-convertible NA NA	+245bps No Mandatory No No Non-cumulative Non-convertible NA NA	+240bps No Mandatory No No Non-cumulative Non-convertible NA NA	+213bps No Mandatory No Non-cumulative Non-convertible NA NA	+210bps No Mandatory No Non-cumulative Non-convertible NA NA	+172bps No Mandatory No Non-cumulative Non-convertible NA NA
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Fully discretionary NA Non-cumulative NA NA NA NA	+475bps Yes Fully discretionary No No-cumulative Non-convertible NA NA NA	+450bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA	+425bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA	+455bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA	No Mandatory No Non-cumulative Non-convertible NA NA NA	+358bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA	+385bps No Mandatory No Non-cumulative Non-convertible NA NA NA	+345bps No Mandatory No Non-cumulative Non-convertible NA NA NA	+245bps No Mandatory No No Non-cumulative Non-convertible NA NA NA	+240bps No Mandatory No No Non-cumulative Non-convertible NA NA NA	+213bps No Mandatory No No-cumulative Non-convertible NA NA NA	+210bps No Mandatory No Non-cumulative Non-convertible NA NA NA	+172bps No Mandatory No No-cumulative Non-convertible NA NA NA
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Fully discretionary NA Non-cumulative NA	+475bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA	+450bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA	+425bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA	+455bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA	No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+358bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA	+385bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+345bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+245bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+240bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+213bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+210bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+172bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or	No Fully discretionary NA Non-cumulative NA NA NA NA	+475bps Yes Fully discretionary No No-cumulative Non-convertible NA NA NA	+450bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA	+425bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA	+455bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA	No Mandatory No Non-cumulative Non-convertible NA NA NA	+358bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA	+385bps No Mandatory No Non-cumulative Non-convertible NA NA NA	+345bps No Mandatory No Non-cumulative Non-convertible NA NA NA	+245bps No Mandatory No No Non-cumulative Non-convertible NA NA NA	+240bps No Mandatory No No Non-cumulative Non-convertible NA NA NA	+213bps No Mandatory No No-cumulative Non-convertible NA NA NA	+210bps No Mandatory No Non-cumulative Non-convertible NA NA NA	+172bps No Mandatory No No-cumulative Non-convertible NA NA NA
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument	No Fully discretionary NA Non-cumulative NA	+475bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA	+450bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA	+425bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA	+455bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA	No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+358bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA	+385bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+345bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+245bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+240bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+213bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+210bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA	+172bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of	No Fully discretionary NA NA- NA	+475bps Yes Fully discretionary No No Non-cumulative Non-convertible NA NA NA NA NA NA	+450bps Yes Fully discretionary No No Non-cumulative Non-convertible NA NA NA NA NA NA	+425bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA	+455bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA	No Mandatory No Non-cumulative Non-convertible NA	+358bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA	+385bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA	+345bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA	+245bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA	+240bps No Mandatory No No Non-cumulative Non-convertible NA NA NA NA NA	+213bps No Mandatory No No-cumulative Non-convertible NA NA NA NA NA NA	+210bps No Mandatory No No-cumulative Non-convertible NA NA NA NA NA NA	+172bps No Mandatory No No Non-cumulative Non-convertible NA NA NA NA NA NA
20 21 22 23 24 25 26 27 28 29	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible into	No Fully discretionary NA Non-cumulative NA	+475bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA NA	+450bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA NA	+425bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA	+455bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA	No Mandatory No Non-cumulative Non-convertible NA	+358bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA	+385bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA	+345bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA	+245bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA	+240bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA	+213bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA	+210bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA	+172bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, fully or partially If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger(s)	No Fully discretionary NA	+475bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA A A SARB's discretion	+450bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA NA	+425bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA NA SAR Yes At SARB's discretion	+455bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA NA A A SARB's discretion	No Mandatory No Non-cumulative Non-convertible NA NA	+358bps Yes Fully discretionary No Non-cumulative NA NA NA NA NA NA NA NA NA NA NA A A SARB's discretion	+385bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA A A SARB's discretion	+345bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA NA A A SARB's discretion	+245bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA NA A A SARB's discretion	+240bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA A A SARB's discretion	+213bps No Mandatory No No-cumulative Non-convertible NA NA NA NA NA NA NA NA A SARB's discretion	+210bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA SARB's discretion	+172bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA A SARB's discretion
20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down	No Fully discretionary NA Non-cumulative NA NA	+475bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA NA	+450bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA NA	+425bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA NA	+455bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA A A A A SARB's	No Mandatory No Non-cumulative Non-convertible NA NA	+358bps Yes Fully discretionary No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA NA A A SARB's	+385bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA A A A A SARB's	+345bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA A A A SARB's	+245bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA A A A A SARB's	+240bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA A A A SARB's	+213bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA A A A A SARB's	+210bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA NA A A A A SARB's	+172bps No Mandatory No Non-cumulative Non-convertible NA NA NA NA NA NA NA NA A A A A A A A

34	If temporary write-own, description of write-up mechanism	NA	NA	NA	NA	NA	N/A	N/A	NA	NA	N/A	NA	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	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