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

No.	Disclosure template for main features of regulatory capital instruments	1	2	3	4	5	6	7	8	9	10	11	12	13
Part	1 Issuer													
Part		ZAE000	ZAG000	ZAG000	ZAG000		ZAG000	ZAG000	ZAG000	ZAG000	ZAG000	ZAG000	ZAG000	ZAG000
Part	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
	of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	-	-	-	-	-	-	-	-	-	-	-	-	-
Note	Regulatory treatment													
18	4 Transitional Basel III rules		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
State   Stat	5 Post-transitional Basel III rules		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
Processes   Proc			Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
Part	7 Instrument type (types to be specified by	capital and							ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	ordinated Callable	
Accounting description   Accounting descript	(Currency in mil, as of most recent reporting	R37 184	R1 678	R1 376	R1 209	USD500	R1 999	R2 000	R396	R1 015	R1 616	R2 710	R1 923	R 2 158
Marche   M	9 Par value of instrument	R304	R1 678	R1 376	R1 209	USD500	R1 999	R2 000	R390	R1 014	R1 580	R2 676	R1 916	R2 158
17	10 Accounting classification	holders'							,	1 '				
Name	11 Original date of issuance		28 May 2019	05 Dec 2019	26 Oct 2020	27 May 2021	15 Nov 2022	30 Oct 2023	14 Aug 2017	29 Sep 2017	10 Apr 2019	17 Feb 2020	15 Sep 2022	25 Aug 2023
Second continued of the continued of t	12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated
a provided the contingent call dates and not office office office of call dates, canning and called as contingent call dates and not office office of call dates, call dates, calling and called as contingent call dates and not office office of call dates, calling and called a calling and callin	13 Original maturity date	NA	NA	NA	NA	NA	NA	NA	14 Aug 2029	29 Sep 2029	11 Apr 2029	17 May 2030	16 Sep 2032	26 Aug 2033
15 Optional call date, contingent call dates and referentiation amount of referentiation amount		NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Usurietry after the first optional call district potant call date until maturity after the first optional call date until maturity after the first	15 Optional call date, contingent call dates and	NA												
Fixed or floating dividend/ coupon  Fixed or floating dividend/ coupon  Fixed Floating Floati	16 Subsequent call dates, if applicable	NA	first optional call	first optional call	first optional call	annually after the first optional call	first optional call	first optional call	first optional call date	first optional call date	first optional call	first optional call	first optional call	first optional call
coupon  18 Coupon rate and any related index  NA  3M JIBAR 4455bps 4455bps 455bps 45bps 455bps 45bps 455bps	Coupons / dividends													
18 Coupon rate and any related index NA 3M JIBAR 4450bps A450bps A450b	=	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating
Fully discretionary or mandatory  Fully discretionary  Mandatory  Mon-convertive  No-convertive  No-convertive  Non-cumulative  Non-cumulative  Non-cumulative  Non-convertible  Non-c		NA			3M JIBAR +455bps	6.375%								
mandatory discretionary discre	19 Existence of a dividend stopper	No	Yes	Yes	Yes	No	Yes	Yes	No	No	No	No	No	No
redeem Non-cumulative or cumulative Non-cumulative Non-convertible Non-c	20 Fully discretionary, partially discretionary or mandatory		Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Non-cumulative or cumulative or cumulative or cumulative Non-cumulative Non-cumul		NA	No	No	No	No	No	No	No	No	No	No	No	No
24 If convertible, conversion trigger (s) NA		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
25 If convertible, fully or partially NA	24 If convertible, conversion trigger (s)	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

26	If convertible, conversion rate	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
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						
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						
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						
33	If write-down, permanent or temporary	NA	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent						
34	If temporary write-own, description of write- up mechanism	NA	NA	NA	NA	N/A	N/A	N/A	NA	NA	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 hierarchy of the legal entity concerned)	Columns 8 to 13, then Columns 2 to 7	Columns 8 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					
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