## 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)	ZAE000255915	ZAG000164906	ZAG000171893	XS233910287	ZAG000191925	ZAG000200395	ZAG000205154	ZAG000210865	ZAG000189580	ZAG000198334	ZAG000207291	ZAG000208679	Loan	ZAG000209552
3	Governing law(s) of the instrument	South Africa	South Africa	South Africa	United Kingdom (except certain provisions under	South Africa									
	Means by which enforceability				South African law)										
3a	requirement of Section 13 of the TLAC term sheet is achieved (for other TLAC- eligible instruments governed by foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	law) Regulatory treatment														
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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	Additional Tier 1	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	Additional Tier 1	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	Additional Tier 1 Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Sub ordinated Callable Notes	Subordinated Callable Notes	Subordinated Loan	Subordinated Callable Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	R11 845	R1 376	R1 209	USD500	R1 999	R2 000	R1 511	R1 579	R 1 923	R2 179	R1 000	R2 019	R1 700	R500
9	Par value of instrument	R1 694	R1 376	R1 209	USD500	R1 999	R2 000	R1 511	R1 579	R1 916	R2 158	R1 000	R2 019	R1 700	R500
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability – amortised cost	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability – amortised cost	Liability – amortised cost				
11	Original date of issuance	1986	05 Dec 2019	26 Oct 2020	27 May 2021	15 Nov 2022	30 Oct 2023	13 May 2024	28 Nov 2024	15 Sep 2022	25 Aug 2023	6 Aug 2024	20 Sep 2024	11 Oct 2024	15 Oct 2024
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	NA	NA	NA	NA	NA	NA	NA	NA	16 Sep 2032	26 Aug 2033	6 Aug 2034	21 Sep 2034	27 Sep 2034	16 Oct 2034
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	05 Jun 2025, R1 376	27 Oct 2025, R1 209	28 May 2026, USD500	16 Nov 2027, R1 999	31 Oct 2028, R2 000	14 May 2029, R1 511	29 Nov 2029, R 1 579	16 Sep 2027, R1 916	26 Aug 2028, R2 158	6 Nov 2029, R1 000	21 Sep 2029, R2 019	12 Oct 2029, R1 700	16 Oct 2029, R500
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	Semi annually after the first optional call date until maturity	Quarterly after the first optional call date until maturity									
	Coupons / dividends														
17	Fixed or floating dividend/	Floating	Floating	Floating	Fixed	Floating									
18	Coupon rate and any related index	NA	3M JIBAR +425bps	3M JIBAR +455bps	6.375%	3M JIBAR +358bps	3M JIBAR +294bps	3M JIBAR +290bps	3M JIBAR +274bps	3M JIBAR +210bps	3M JIBAR +172bps	3M JIBAR +172bps	3M JIBAR +175bps	3M JIBAR +162bps	3M JIBAR +170bps
19	Existence of a dividend stopper	No	Yes	Yes	No	Yes	Yes	Yes	Yes	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	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	NA	NA	NA
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												
32	If write-down, full or partial	NA	Full or partial												
33	If write-down, permanent or temporary	NA	Permanent												
34	If temporary write-own, description of write-up mechanism	NA	NA	NA	N/A	N/A	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 hierarch of the legal entity concerned)	Cumulative preference shares	Tier 2 capital notes	Senior debt 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