## Main features of regulatory capital instruments and of other TLAC-eligible instruments (Absa Bank 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 Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited								
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000079810	NA	ZAG000192063	ZAG000200320	ZAG000205162	ZAG000210873	ZAG000217209	ZAG000189598	ZAG000198888	ZAG000207531	ZAG000208687	ZAG000209669	ZAG000209594	ZAG000218926
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	South Africa
3a	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						
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						
6	Eligible at solo/group /group & solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
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	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	R37 184	USD500	R1 999	R2 000	R1 511	R 1 579	R3 009	R1 923	R2 178	R1 013	R2 023	R1 692	R510	R2 500
9	Par value of instrument	R304	USD500	R1 999	R2 000	R1 511	R 1 579	R3 009	R1 916	R2 158	R1 000	R2 019	R1 700	R500	R2 500
10	Accounting classification	Shareholders' equity	Liability – amortised cost	Shareholders' equity	Liability – amortised cost										
11 12	Original date of issuance Perpetual or dated	1986 Perpetual	27 May 2021 Perpetual	15 Nov 2022 Perpetual	30 Oct 2023 Perpetual	13 May 2024 Perpetual	28 Nov 2024 Perpetual	9 Jul 2025 Perpetual	15 Sep 2022 Dated	25 Aug 2023 Dated	6 Aug 2024 Dated	20 Sep 2024 Dated	11 Oct 2024 Dated	15 Oct 2024 Dated	9 Sep 2025 Dated
	Original maturity date	NA	NA	NA	NA	NA	NA	NA	16 Sep 2032	26 Aug 2033	6 Aug 2034	21 Sep 2034	27 Sept 2034	16 Oct 2034	10 Sep 2035
	Issuer call subject to prior supervisory	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	approval  Optional call date, contingent call dates	NA	28 May 2026,	16 Nov 2027,	31 Oct 2028,	14 May 2029,	29 Nov 2029,	9 Jul 2031,	16 Sep 2027,	26 Aug 2028,	6 Nov 2029,	21 Sep 2029,	12 Oct 2029,	16 Oct 2029,	10 Sep 2030
16	and redemption amount  Subsequent call dates, if applicable	NA	USD500 Semi	R1 999 Quarterly after	R2 000 Quarterly after	R1 511 Quarterly after	R 1 579 Quarterly after	R3 009 Quarterly after	R1 916 Quarterly after	R2 158 Quarterly after	R1 000 Quarterly after	R2 019 Quarterly after	R1 700 Quarterly after	R500 Quarterly after	R 2 500 Quarterly after
10	oubsequent can dates, if applicable	NO.	annually after the first optional call date until maturity	the first optional call date until maturity											
	Coupons / dividends		· · · · · · · · · · · · · · · · · · ·												
17	Fixed or floating dividend/ coupon	Floating	Fixed	Floating											
18	Coupon rate and any related index	NA	6.375%	3M JIBAR +358bps	3M JIBAR +294bps	3M JIBAR +290bps	3M JIBAR +274bps	3M JIBAR +257bps	3M JIBAR + 210bps	3M JIBAR +172bps	3M JIBAR +172bps	3M JIBAR +175bps	3M JIBAR +162bps	3M JIBAR +170bps	3M JIBAR- SAFEX +158bps
19	Existence of a dividend stopper	No	No	Yes	Yes	Yes	Yes	Yes	No						
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory						
21	Existence of step up or other incentive to redeem	NA	No	No	No	No	No	No	No	No	No	NA	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	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				
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	N/A	N/A	N/A	N/A	N/A	N/A	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)	Additional Tier 1 Callable Notes	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Senior debt									
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