

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 | 15 |
|----|--|------------------------------------|--|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | Absa Group Limited |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | ZAE000255915 | XS233910287 | ZAG000191925 | ZAG000200395 | ZAG000205154 | ZAG000210865 | ZAG00217076 | ZAG000189580 | ZAG000198334 | ZAG000207291 | ZAG000208679 | Loan | ZAG000209552 | ZAG000218751 | XS3225241457 |
| 3 | Governing law(s) of the instrument | 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 | South Africa | South Africa | South Africa | South Africa | English Law (except certain provisions under South African law) |
| 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 | 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 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 6 | Eligible at solo/group /Group & solo | Group | 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 | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Loan | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes |
| 8 | Amount recognised in regulatory capital (Currency in million, as of most recent reporting date) | R12 149 | USD500 | R1 999 | R2 000 | R1 511 | R1 579 | R3 009 | R 1 923 | R2 178 | R1 013 | R2 023 | R1 692 | R510 | R2 500 | USD150 |
| 9 | Par value of instrument | R1 694 | USD500 | R1 999 | R2 000 | R1 511 | R1 579 | R3 009 | R1 916 | R2 158 | R1 000 | R2 019 | R1 700 | R500 | R2 500 | USD150 |
| 10 | Accounting classification | Shareholders' equity | Liability – amortised cost | Shareholders' equity | Shareholders' equity | Shareholders' equity | Shareholders' equity | Shareholders' equity | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 1986 | 27 May 2021 | 15 Nov 2022 | 30 Oct 2023 | 13 May 2024 | 28 Nov 2024 | 9 Jul 2025 | 15 Sep 2022 | 25 Aug 2023 | 6 Aug 2024 | 20 Sep 2024 | 11 Oct 2024 | 15 Oct 2024 | 9 Sep 2025 | 8 Dec 2025 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Dated | Dated | Dated | Dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 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 | 10 Sept 2035 | 8 Jun 2036 |
| 14 | Issuer call subject to prior supervisory approval | NA | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | NA | 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 | 9 Jul 2031, R3 009 | 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 | 10 Sept 2030 R2 500 | 8 June 2031 USD150 |
| 16 | Subsequent call dates, if applicable | NA | 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 | 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 | NA |
| | Coupons / dividends | | | | | | | | | | | | | | | |
| 17 | Fixed or floating dividend/ coupon | Floating | Fixed | Floating | Floating | Floating | Floating | Floating | Floating | Floating | Floating | Floating | Floating | Floating | Floating | Fixed |
| 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 | 6.625% (Initial rate until call date) CMT+292bps (Reset rate after call date) |
| 19 | Existence of a dividend stopper | No | No | Yes | Yes | Yes | Yes | Yes | No | No | No | No | No | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Mandatory | Mandatory | 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 | NA | NA | NA | NA | No |
| 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 | 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 | Non-convertible |
| 24 | If convertible, conversion trigger (s) | NA | 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 | NA |
| 26 | If convertible, conversion rate | NA | 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 | NA |
| 28 | If convertible, specify instrument type convertible into | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |

[illegible]