	Disclosure template for main features of regulatory capital instruments	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Issuer	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	Absa Bank Limited	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	ZAG000224189	ZAG000189598	ZAG000198888	ZAG000207531	ZAG000208687	ZAG000209669	ZAG000209594	ZAG000218926	NA	ZAG000223595
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	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 Tier1	Additional 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	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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group /group & solo	Solo	Solo	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	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	Subordinated Callable Notes	Subordinated Callable Note
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	R3 333	R1 923	R2 178	R1 013	R2 023	R1 692	R510	R2 500	USD150	R 2 403
9	Par value of instrument	R304	USD500	R1 999	R2 000	R1 511	R 1 579	R3 009	R3 333	R1 916	R2 158	R1 000	R2 019	R1 700	R500	R2 500	USD150	R 2 403
10	Accounting classification	Shareholders' equity	Liability – amortised cost	Shareholders' equity	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	Liability – amortised cost
11	Original date of issuance	1986	27-May-21	15-Nov-22	30-Oct-23	13-May-24	28-Nov-24	09-Jul-25	31-Mar-26	15-Sept-22	25-Aug-23	06-Aug-24	20-Sept-24	11-Oct-24	15-Oct-24	09-Sept-25	08-Dec-25	11-Mar-26
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	NA	NA	NA	NA	NA	NA	NA	NA	16-Sept-32	26-Aug-33	06-Aug-34	21-Sept-34	27-Sept-34	16-Oct-34	10-Sept-35	08-Jun-36	11-Mar-37
14	Issuer call subject to prior supervisory approval	NA	Yes	Yes	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-26 USD500	16-Nov-27 R1 999	31-Oct-28 R2 000	14-May-29 R1 511	29-Nov-29 R 1 579	09-Jul-31 R3 009	01-Apr-31 R3 333	16-Sept-27 R1 916	26-Aug-28 R2 158	06-Nov-29 R1 000	21-Sept-29 R2 019	12-Oct-29 R1 700	16-Oct-29 R500	10-Sept-30 R 2 500	08-Jun-31 USD150	11-Mar-32 R 2 403
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	Any Interest Payment Date after the First Optional Redemption Date	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	Any Interest Payment Date after the First Optional Redemption Date
	Coupons / dividends																	
17	Fixed or floating dividend/ coupon	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating
18	Coupon rate and any related index	NA	6.38%	3M JIBAR +358bps	3M JIBAR +294bps	3M JIBAR +290bps	3M JIBAR +274bps	3M JIBAR +257bps	ZARONIA +226bps	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)	ZARONIA + 148bps
19	Existence of a dividend stopper	No	No	Yes	Yes	Yes	Yes	No	No	No	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	Fully discretionary	Mandatory	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	No	No	No	No	No	No	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	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	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	NA	NA
25	If convertible, fully or partially	NA	NA	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	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	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	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	NA	NA	NA
30	Write-down feature	No	Yes	Yes	Yes	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	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	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	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	NA	NA	NA	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)	Additional Tier 1 Callable Notes	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital notes	Flac	Flac	Flac	Flac	Flac	Flac	Flac	Flac	Flac
36	Non-compliant transitioned features	NA	NA	NA	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	NA	NA	NA