| | 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 | ZAG000192063 | ZAG000200320 | ZAG000205162 | ZAG000210873 | ZAG000217209 | ZAG000224189 | NA | 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 | R1 999 | R2 000 | R1 511 | R 1 579 | R3 009 | R3,333 | USD300 | R1 923 | R2 178 | R1 013 | R2 023 | R1 692 | R510 | R2 500 | USD150 | R 2 403 |
| 9 | Par value of instrument | R304 | R1 999 | R2 000 | R1 511 | R 1 579 | R3 009 | R3,333 | USD300 | R1 916 | R2 158 | R1 000 | R2 019 | R1 700 | R500 | R2 500 | USD150 | R 2 403 |
| 10 | Accounting classification | Shareholders' equity | 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 | Liability – amortised cost |
| 11 | Original date of issuance | 1986 | 15-Nov-22 | 30-Oct-23 | 13-May-24 | 28-Nov-24 | 9-Jul-25 | 31-Mar-26 | 19-May-26 | 15-Sep-22 | 25-Aug-23 | 6-Aug-24 | 20-Sep-24 | 11-Oct-24 | 15-Oct-24 | 9-Sep-25 | 8-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-Sep-32 | 26-Aug-33 | 6-Aug-34 | 21-Sep-34 | 27-Sep-34 | 16-Oct-34 | 10-Sep-35 | 8-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 | 16-Nov-27<br>R1 999 | 31-Oct-28<br>R2 000 | 14-May-29<br>R1 511 | 29-Nov-29<br>R 1 579 | 9-Jul-31<br>R3 009 | 1-Apr-31<br>R3,333 | 19-May-33<br>USD300 | 16-Sep-27<br>R1 916 | 26-Aug-28<br>R2 158 | 6-Nov-29<br>R1 000 | 21-Sep-29<br>R2 019 | 12-Oct-29<br>R1 700 | 16-Oct-29<br>R500 | 10-Sep-30<br>R 2 500 | 8-Jun-31<br>USD150 | 11-Mar-32<br>R 2 403 |
| 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 | 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 | 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 | Floating | Floating | Floating | Floating | Floating | Floating | Fixed | Floating | Floating | Floating | Floating | Floating | Floating | Floating | Fixed | Floating |
| 18 | Coupon rate and any related index | NA | 3M JIBAR +358bps | 3M JIBAR +294bps | 3M JIBAR +290bps | 3M JIBAR +274bps | 3M JIBAR +257bps | ZARONIA +226bps | 7.74% | 3M JIBAR + 210bps | 3M JIBAR +172bps | 3M JIBAR +172bps | 3M JIBAR +175bps | 3M JIBAR +162bps | 3M JIBAR +170bps | 3M JIBAR-SAFEX +158bps | 6.63% | ZARONIA + 148bps |
| 19 | Existence of a dividend stopper | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No | No | No | No | No | No | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Mandatory | 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 | NA | 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 notes | 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 |