

Main features of regulatory capital 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	16	17	18
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	Absa Group Limited	Absa Group Limited	Absa Group Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000255915	ZAG000191925	ZAG000200395	ZAG000205154	ZAG000210865	ZAG00217076	ZAG000223959	XS3372843964	ZAG000189580	ZAG000198334	ZAG000207291	ZAG000208679	Loan	ZAG000209552	ZAG000218751	XS3225241457	ZAG000223355	ZAG000227836
3	Governing law(s) of the instrument	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	English Law (except certain provisions under South African law)	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	South Africa	English Law (except certain provisions under South African law)	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 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	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	Tier 2
6	Eligible at solo/group /Group & solo Instrument type (types to be specified by each jurisdiction)	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group
7		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	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Notes	Subordinated Callable Loan	Subordinated 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)	R12 149	R1 999	R2 000	R1 511	R1 579	R3 009	R3,333	USD300	R 1 916	R2 158	R1,000	R2,019	R1,700	R500	R2 500	USD150	R2,403	R2,553
9	Par value of instrument	R1 694	R1 999	R2 000	R1 511	R1 579	R3 009	R3,333	USD300	R1 916	R2 158	R1 000	R2 019	R1 700	R500	R2 500	USD150	R2 403	R2,553
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	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	31-Aug-26
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	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	1-Sep-36
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	Yes
15	Optional call date, contingent call dates and redemption amount	NA	16-Nov-27 R1 999	31-Oct-28 R2 000	14-May-29 R1 511	29-Nov-29 R 1 579	9-Jul-31 R3 009	1-Apr-31 R3,333	19-May-33 USD300	16-Sep-27 R1 916	26-Aug-28 R2 158	6-Nov-29 R1 000	21-Sep-29 R2 019	12-Oct-29 R1 700	16-Oct-29 R500	10-Sep-30 R2 500	8-Jun-31 USD150	11-Mar-32 R2 403	1-Sep-31 R2,553

[illegible]

