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 | 15 |
|----|--|--|--|--|---|--|--|--|--|--|--|--|--|--|--|--|
| 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 |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | ZAE000079810 | ZAG000164955 | ZAG000171976 | NA | ZAG000192063 | ZAG000200320 | ZAG000205162 | ZAG000210873 | ZAG000166174 | ZAG000189598 | ZAG000198888 | ZAG000207531 | ZAG000208687 | ZAG000209669 | ZAG000209594 |
| 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 |
| 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 |
| 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 |
| 6 | Eligible at solo/group /group & 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 | Sub ordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes | Subordinated Callable Notes |
| 8 | Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) | R37 184 | R1 376 | R1 209 | USD500 | R1 999 | R2 000 | R1 511 | R 1 579 | R2 711 | R1 923 | R2 179 | R1 000 | R2 019 | R1 700 | R500 |
| 9 | Par value of instrument | R304 | R1 376 | R1 209 | USD500 | R1 999 | R2 000 | R1 511 | R 1 579 | R2 676 | R1 916 | R2 158 | R1 000 | R2 019 | R1 700 | R500 |
| 10 | Accounting classification | Shareholders' equity | Shareholders' equity | Shareholders' equity | Liability – amortised cost | Shareholders' equity | Shareholders' equity | Shareholders' equity | Shareholders' equity | Liability – amortised cost |
| | Original date of issuance | 1986 | 05 Dec 2019 | 26 Oct 2020 | 27 May 2021 | 15 Nov 2022 | 30 Oct 2023 | 13 May 2024 | 28 Nov 2024 | 17 Feb 2020 | 15 Sep 2022 | 25 Aug 2023 | 6 Aug 2024 | 20 Sep 2024 | 11 Oct 2024 | 15 Oct 2024 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Dated |
| 13 | Original maturity date | NA | NA | NA | NA | NA | NA | NA | NA | 17 May 2030 | 16 Sep 2032 | 26 Aug 2033 | 6 Aug 2034 | 21 Sep 2034 | 27 Sept 2034 | 16 Oct 2034 |
| 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 | 05 Jun 2025, R1 376 | 27 Oct 2025, R1 209 | 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 | 17 May 2025, R2 676 | 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 |
| 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 | Semi annually after the first optional call date until maturity | Quarterly after the first optional call date until maturity |
| | Coupons / dividends | | | | matanty | | | | | | | | | | | |
| 17 | Fixed or floating dividend/ | Floating | Floating | Floating | Fixed | Floating |
| 18 | coupon Coupon rate and any related index | NA | 3M JIBAR +425bps | 3M JIBAR +455bps | 6.375% | 3M JIBAR +358bps | 3M JIBAR +294bps | 3M JIBAR +290bps | 3M JIBAR +274bps | 3M JIBAR +213bps | 3M JIBAR + 210bps | 3M JIBAR +172bps | 3M JIBAR +172bps | 3M JIBAR +175bps | 3M JIBAR +162bps | 3M JIBAR +170bps |
| 19 | Existence of a dividend stopper | No | Yes | Yes | No | Yes | Yes | Yes | Yes | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Mandatory | 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 | No | No | 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 | 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 |

| 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 |
|-----|--|------------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| 30 | Write-down feature | No | 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 |
| 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 |
| 33 | If write-down, permanent or temporary | NA | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent |
| 34 | If temporary write-own, description of write-up mechanism | NA | NA | NA | 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) | Cumulative preference shares | 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 | NA |
| 37 | If yes, specify non-compliant features | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |