



CCA: Main Features of Capital Instruments – February 2025

Disclosure template for main features of regulatory capital instruments		Unlisted Ordinary shares	Unlisted Ordinary shares	Listed ABH001	Listed ABH003	Listed ABH004
1	Issuer	African Bank Holdings Limited	African Bank Limited	African Bank Holdings Limited	African Bank Holdings Limited	African Bank Holdings Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Unlisted	Unlisted	(ISIN) ZAG000202029	(ISIN) ZAG000209149	(ISIN) ZAG000212697
3	Governing law(s) of the instrument	South African Law	South African Law	South African Law	South African Law	South African Law
Regulatory treatment						
4	Transitional Basel III rules	Common Equity Tier 1	Common Equity Tier 1	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Common Equity Tier 1	Common Equity Tier 1	Eligible	Eligible	Eligible
6	Eligible at solo/group/group & solo	Group	Solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Subordinated debt	Subordinated debt	Subordinated debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) (Rm)	ZAR10 000	ZAR14 368	ZAR825	ZAR342	ZAR102
9	Par value of instrument	ZAR 0.01	ZAR 0.01	ZAR825	ZAR342	ZAR102
10	Accounting classification	Shareholders' equity	Shareholders' equity	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	4 April 2016	Ongoing	20 December 2023	30 September 2024	26 February 2025
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated
13	Original maturity date	N/A	N/A	20 March 2034	30 September 2034	26 February 2035
14	Issuer call subject to prior supervisory approval	No	No	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	20 March 2029	30 September 2029	27 February 2030
16	Subsequent call dates, if applicable	N/A	N/A	Any day coupon date after optional call day	Any coupon date after optional call day	Any coupon date after optional call day
Coupons / dividends						
17	Fixed or floating dividend/coupon	Discretionary dividend	Discretionary dividend	Floating	Floating	Floating
18	Coupon rate and any related index	N/A	N/A	3 Months ZAR-JIBAR+450bps	3 Months ZAR-JIBAR+450bps	3 Months ZAR-JIBAR+445bps
19	Existence of a dividend stopper	No	No	No	No	No



20	Fully discretionary, partially discretionary, or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory, or optional conversion	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
30	Write-down feature	N/A	N/A	Applicable	Applicable	Applicable
31	If write-down, write-down trigger(s)	N/A	N/A	Discretion of Regulator	Discretion of Regulator	Discretion of Regulator
32	If write-down, full or partial	N/A	N/A	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	N/A	N/A	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	N/A	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A