

MAIN FEATURES DISCLOSURE TEMPLATE

Name of bank/ controlling company ACCESS BANK (SOUTH AFRICA) LIMITED

As at 2022-11-30

TABLE CCA: MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

Disclosure template for main features of regulatory capital instruments		Ordinary Share Capital (Including Share Premium)	Subordinated Debt	Subordinated Debt
1	Issuer	ACCESS BANK SOUTH AFRICA LIMITED	ACCESS BANK SOUTH AFRICA LIMITED	ACCESS BANK SOUTH AFRICA LIMITED
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Not Applicable	Private placement	Private placement
3	Governing law(s) of the instrument	South African Banks Act 1990	South African Banks Act 1990	South African Banks Act 1990
Regulatory treatment				
4	Transitional Basel III rules	CET1	Tier 2	Tier 2
5	Post-transitional Basel III rules	CET1	Eligible	Elegible
6	Eligible at solo.group/group & solo	Solo	Solo	Solo
7	instrument type (types to be specified by each jurisdiction)	Ordinary Share Capital and Share Premium	Subordinated Debt	Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	ZAR 1,646 million	ZAR33.0 million	ZAR49.8 million
9	Par value of instrument	ZAR 1	ZAR55 million	ZAR83 million
10	Accounting classification	Equity attributable to ordinary shares	Liability	Liability
11	Original date of issuance	Ongoing	04-May-21	04-May-21
12	Perpetual or dated	Perpetual	Dated	Dated
13	Original maturity date	N/A	03-Aug-26	03-Aug-26
14	Issuer call subject to prior supervisory approval	No	Applicable yes	Applicable yes
15	Optional call date, contingent call dates and redemption amount	N/A	03-May-26	03-May-26
16	Subsequent call date, if applicable	N/A	N/A	N/A

Coupons / dividends				
17	Fixed or floating dividend / coupon	N/A	Floating	Floating
18	Coupon rate and any related index	N/A	12-Month JIBAR + 2% p.a.	12-Month JIBAR + 2% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Full Discretionary	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	N/A	Discretion of the regulator (The Prudential Authority)	Discretion of the regulator (The Prudential Authority)
25	If convertible, fully or partially	N/A	Full or partial	Full or partial
26	If convertible, conversion rate	N/A	20% of $\{(SC+SP+RI(AL)+NDR+RR)/SH\}$, SC= Share capital; SP = Share Premium; RI = Retained income (including year to date net profit / loss); AL = Accumulated loss (including year to date net profit / loss); NDR = Non Distributable reserve; RR = Revaluation Reserve; SH = Number of ordinary shares in issue at the Issue date.	20% of $\{(SC+SP+RI(AL)+NDR+RR)/SH\}$, SC= Share capital; SP = Share Premium; RI = Retained income (including year to date net profit / loss); AL = Accumulated loss (including year to date net profit / loss); NDR = Non Distributable reserve; RR = Revaluation Reserve; SH = Number of ordinary shares in issue at the Issue date.
27	If convertible, mandatory or optional conversion	N/A	Optional conversion at discretion of the regulator (The Prudential Authority)	Optional conversion at discretion of the regulator (The Prudential Authority)
28	If convertible, specify instrument type convertible into	N/A	Ordinary shares	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	N/A	ACCESS BANK SOUTH AFRICA LIMITED	ACCESS BANK SOUTH AFRICA LIMITED
30	Write-down feature	N/A	Applicable yes	Applicable yes
31	If write-down, write-down trigger (s)	N/A	Discretion of the regulator (The Prudential Authority)	Discretion of the regulator (The Prudential Authority)
32	If write-down, full or partial	N/A	Full or partial	Full or partial
33	If write-down, permanent or temporary	N/A	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preference shares, hybrid debt, subordinated debt, senior unsecured debt, depositors, senior creditors	Senior unsecured debt, depositors and senior creditors	Senior unsecured debt, depositors and senior creditors
36	Non-compliant transitioned features	No	No	No
37	If yes,specify non-compliant features	N/A	N/A	N/A