ALBARAKA BANK LIMITED
MAIN FEATURES OF CAPITAL INSTRUMENTS
As at 31 December 2019

	Disclosure template for main features of regulatory capital instruments		Sukuk	Sukuk	Sukuk	Sukuk	Sukuk	Sukuk	Sukuk	Sukuk	Sukuk	Sukuk
		Ordinary Shares	Tier 2 Certificates	Tier 2 Certificates	Tier 2 Certificates	Tier 2 Certificates	Tier 2 Certificates	Tier 2 Certificates	Tier 2 Certificates	Tier 2 Certificates	Tier 2 Certificates	Tier 2 Certificates
1	Issuer	Albaraka Bank Limited	Albaraka Bank Limited	Albaraka Bank Limited	Albaraka Bank Limited	Albaraka Bank Limited	Albaraka Bank Limited	Albaraka Bank Limited	Albaraka Bank Limited	Albaraka Bank Limited	Albaraka Bank Limited	Albaraka Bank Limited
2	Unique identifier (e.g. CUSP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3	Governing law(s) of the instrument	South African Law	South African Law	South African Law	South African Law	South African Law	South African Law	South African Law	South African Law	South African Law	South African Law	South African Law
4	Transitional Basel III rules	Common Equity 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	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
8	Amount recognized in regulatory capital (Rands million)	404.7	30.3	9.5	5.1	0.6	15	48.9	15.5	27.1	48	107.7
9	Par value of instrument (Rands)	10	30,300,000	9,500,000	5,100,000	600,000	15,000,000	48,900,000	15,500,000	27,100,000	48,000,000	107,700,000
10	Accounting classification	Shareholders equity	Liability per IFRS	Liability per IFRS	Liability per IFRS	Liability per IFRS	Liability per IFRS	Liability per IFRS	Liability per IFRS	Liability per IFRS	Liability per IFRS	Liability per IFRS
11	Original date of issuance	June 1989	30 Sept 2016	1 April 2017	01 October 2017	01 December 2017	29 March 2018	31 May 2018	29 June 2018	31 August 2018	31 October 2018	31 December 2019
12	Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	N/A	30 Sept 2026	1 April 2027	1 October 2027	01 December 2027	29 March 2028	31 May 2028	29 June 2028	31 August 2028	31 October 2028	31 December 2029
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	30 Sept 2021	1 April 2022	01 October 2022	01 December 2022	29 March 2023	31 May 2023	29 June 2023	31 August 2023	31 October 2023	31 December 2024
16	Subsequent call dates, if applicable	N/A	Any date subsequent to the 30 Sept 2021 subject to supervisory approval	Any date subsequent to the 1 April 2022 subject to supervisory approval	Any date subsequent to the 1 October 2022 subject to supervisory approval	Any date subsequent to the 1 December 2022 subject to supervisory approval	Any date subsequent to the 29 March 2023 subject to supervisory approval	Any date subsequent to the 31 May 2023 subject to supervisory approval	Any date subsequent to the 29 June 2023 subject to supervisory approval	Any date subsequent to the 31 August 2023 subject to supervisory approval	Any date subsequent to the 31 October 2023 subject to supervisory approval	Any date subsequent to the 31 December 2024 subject to supervisory approval
17	Fixed or floating dividend/coupon	Discretionary	Floating based on underlying profit earned by the Advances pool	Floating based on underlying profit earned by the Advances pool	Floating based on underlying profit earned by the Advances pool	Floating based on underlying profit earned by the Advances pool	Floating based on underlying profit earned by the Advances pool	Floating based on underlying profit earned by the Advances pool	Floating based on underlying profit earned by the Advances pool	Floating based on underlying profit earned by the Advances pool	Floating based on underlying profit earned by the Advances pool	Floating based on underlying profit earned by the Advances pool
18	Coupon rate and any related index	N/A	No	No	No	No	No	No	No	No	No	No
19	Existence of a dividend stopper	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Full discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N/A	No	No	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Non Cumulative	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit
23	Convertible or 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)	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	N/A	N/A	N/A	N/A	N/A
30	Write-down feature	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	N/A	Discretion of the Regulator	Discretion of the Regulator	Discretion of the Regulator	Discretion of the Regulator	Discretion of the Regulator	Discretion of the Regulator	Discretion of the Regulator	Discretion of the Regulator	Discretion of the Regulator	Discretion of the Regulator
32	If write-down, full or partial	N/A	Both full or partial	Both full or partial	Both full or partial	Both full or partial	Both full or partial	Both full or partial	Both full or partial	Both full or partial	Both full or partial	Both full or partial
33	If write-down, permanent or temporary	N/A	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A	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	Subordinated to depositors and senior creditors	Subordinated to depositors and senior creditors	Subordinated to depositors and senior creditors	Subordinated to depositors and senior creditors	Subordinated to depositors and senior creditors	Subordinated to depositors and senior creditors	Subordinated to depositors and senior creditors	Subordinated to depositors and senior creditors	Subordinated to depositors and senior creditors	Subordinated to depositors and senior creditors
36	Non-compliant transitioned features	N/A	No	No	No	No	No	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A