Disclosure template for main features of regulatory capital instruments		Sukuk	Sukuk	Sukuk	Sukuk	Sukuk	Sukuk	Sukuk	Sukuk	Sukuk
	Ordinary Shares	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
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
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
4 Transitional Basel III rules	Common Equity Tier 1	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
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
7 Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	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
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
10 Accounting classification	Shareholders equity	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
12 Perpetual or dated	Perpetual	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
14 Issuer call subject to prior supervisory approval	N/A	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
				Any date subsequent to the 1						
16 Subsequent call dates, if applicable	N/A	Any date subsequent to the 30 Sept	Any date subsequent to the 1 April	October 2022 subject to	Any date subsequent to the 1 December 2022		Any date subsequent to the 31 May 2023		Any date subsequent to the 31 August 2023 subject	Any date subsequent to the 31 October 2023
To Subsequent cuit dutes, il appricable		2021 subject to supervisory approval	2022 subject to supervisory approval	supervisory approval	subject to supervisory approval	subject to supervisory approval	subject to supervisory approval	supervisory approval	to supervisory approval	subject to supervisory approval
17 Fixed or floating dividend/coupon	Discretionary	Floating based on underlying profit						Floating based on underlying profit earned by the		
	Discretionary	earned by the Advances pool	earned by the Advances pool	earned by the Advances pool	the Advances pool	the Advances pool	the Advances pool	Advances pool	Advances pool	the Advances pool
18 Coupon rate and any related index	N/A	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
20 Fully discretionary, partially discretionary or mandatory	Full discretionary	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
22 Noncumulative or cumulative	Non Cumulative	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
24 If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/Δ	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
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
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
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
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
30 Write-down feature	N/A	Voc	Voc	Yes	Voc	Yes	Vos	Yes	Voe	Vos
31 If write-down reactive 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					
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					
33 If write-down, rutt or partial 33 If write-down, permanent or temporary	N/A N/A	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
	N/A N/A	Permanent N/Δ	N/A	N/A	Permanent N/Δ	Permanent N/Δ	N/A	Permanent N/Δ	Permanent N/Δ	Permanent N/Δ
34 If temporary write-down, description of write-up mechanism	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
	N/A	creditors	creditors	senior creditors	creditors	creditors	creditors	N-	N-	N-
36 Non-compliant transitioned features	N/A N/A	NO N/Δ	No N/Δ	No N/Δ	NO N/A	No N/Δ	No N/A	NO N/Δ	NO N/Δ	NO N/Δ
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