closure 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	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
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
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
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
Post-transitional Basel III rules	Common Equity Tier 1	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible
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
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
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
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
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
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
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
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
Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
Subsequent call dates, if applicable	N/A			Any date subsequent to the 1						
		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	
		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
7 Fixed or floating dividend/coupon	Discretionary	Floating based on underlying profit	Floating based on underlying profit	Floating based on underlying profit	Floating based on underlying profit earned by the	Floating based on underlying profit earned by the	Floating based on underlying profit earned			
		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
Coupon rate and any related index	N/A	No	No	No	No	No	No	No	No	No
Existence of a dividend stopper	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Full discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	N/A	No	No	No	No	No	No	No	No	No
Noncumulative or cumulative	Non Cumulative	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit	Cumulative profit
Convertible or non-convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible
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
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
If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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
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
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
Write-down feature	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
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
If write-down, permanent or temporary	N/A	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
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
Position in subordination hierarchy in liquidation (specify instrument type	N/A	Subordinated to depositors and senior	Subordinated to depositors and senior	Subordinated to depositors and	Subordinated to depositors and senior	Subordinated to depositors and senior	Subordinated to depositors and senior	Cohardinated to depositors and conic	Cohardinated to describes and cost	Cuberdinated to describers and a * ***
immediately senior to instrument)	N/A	creditors	creditors	senior creditors	creditors	creditors	creditors	Subordinated to depositors and senior creditors	Subordinated to depositors and senior creditors	Subordinated to depositors and senior credit
6 Non-compliant transitioned features	N/A	No	No	No	No	No	No	No	No	No