

African Bank Holdings Limited

(Incorporated in the Republic of South Africa)

(Registration number: 2014/176855/06)

Company code: ABLI

LEI: 254900UUEMIK0XL5A056

Bond code: ABH003 ISIN: ZAG000209149

("ABHL")

LISTING OF NEW FINANCIAL INSTRUMENT

The JSE Limited has granted ABHL the listings of its R 342 000 000 Unsecured Subordinated Capital Floating Rate Tier 2 Notes (ABH003) due 30 September 2034 under its R25,000,000,000 Domestic Medium Term Note Programme as documented in the Programme Memorandum dated 29 June 2023 (the "Programme"), effective 30 September 2024.

Debt Security Code:	ABH003
ISIN:	ZAG000209149
Type of Debt Security:	Floating Rate Notes
Nominal Issued:	R 342 000 000
Issue Date:	30 September 2024
Issue Price:	100% of the Nominal Amount of the Note
Interest Commencement Date:	30 September 2024
Interest Rate:	3 month JIBAR plus 450 basis points
Interest Determination Date(s):	25 September 2024 and thereafter the first Business Day of each Interest Period
First Interest Payment Date:	30 December 2024
Interest Payment Date(s):	The first Floating Interest Payment Date of 30 December 2024 (the First Floating Interest Payment Date) and thereafter 30 March, 30 June, 30 September and 30 December in each year up to and including the Maturity Date/Optional Redemption date (and the Maturity Date/Optional Redemption Date) or, if such day is not a Business Day, the Business Day on which the interest will be paid, as determined in accordance with the Applicable Business Day Convention
Last Day to Register:	By 17h00 on 24 March, 24 June, 24 September and 24 December, or if such day is not a Business Day, the Business Day preceding each Books Closed Period, in each year until the Maturity Date/Optional Redemption Date
Books Close:	25 March to 29 March, from 25 June to 29 June, from 25 September to 29 September and from



Business Day Convention:	25 December to 29 December of each year until the Maturity Date/Optional Redemption date Modified Following Business Day
Maturity Date:	30 September 2034
Optional Redemption Date:	30 September 2029 (being 5 years from Issue Date) and every Floating Interest Payment Date thereafter, subject to the Terms and Conditions and the applicable Regulatory Capital Regulations
Final Redemption Amount:	100% of the outstanding Nominal Amount (after taking account of any Write-Off required pursuant to the Contractual Write-Off Condition)
Other:	The pricing supplement contains additional terms and conditions to the terms and conditions as contained in the Programme
Summary of Additional Terms:	Please refer to the provisions regarding redemption/maturity, the trigger event and the use of proceeds as contained in the pricing supplement
Programme Amount:	R 25 000 000 000.00
Total Notes in Issue Under Programme:	As at the Issue Date, the Issuer has issued Notes in the aggregate total Nominal Amount of R1 167 000 000 under the Programme dated 29 June 2023 including the issuance of Notes under this Applicable Pricing Supplement. Other than the issuance of the Notes described herein, no other Notes have been issued under the Programme, as at the Issue Date
Dealer:	FirstRand Bank Limited, acting through its Rand Merchant Bank division

27 September 2024

Debt sponsor
The Standard Bank of South Africa Limited

