Standard Bank of South Africa and Standard Bank Group

Annexure B - main features disclosure template

	Ordinary share capital (including share premium)	Subordinated bond - SBK9	Subordinated bond - SBK12	Subordinated bond - SBK13	Subordinated bond - SBK14	Subordinated bond - SBK15	Subordinated bond - SBK16	Subordinated bond - SBK17	Subordinated bond - SBK18	Subordinated bond - SBK19	Subordinated bond - SBK20	Subordinated bond - SBK21	Subordinated bond - SBK22	Subordinated bond - SBK23	Subordinated bond - SBK24	Ordinary share capital (including share premium)	Cumulative Preference Share Capital	Non Cumulative Preference Share Capital
October 2015																		
Issuer	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBG	SBG	SBG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		ZAG000029687	ZAG000073388	ZAG000073396	ZAG000091018	ZAG000092339	ZAG000093741	ZAG000097619	ZAG000100827	ZAG000100835	ZAG0012178 1	ZAG000123258	ZAG000126442	ZAG000126434	ZAG000130584	SBK ZAE 000109815	SBKP ZAE000038881	SBPP ZAE000056339
Governing law(s) of the instrument	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA
Regulatory Treatment																		
Transitional Basel III rules	CET I	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	N/A	N/A	N/A	N/A	N/A	CET I	Tier II	Additional tier I
Post-transitional Basel III rules	CET I	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	CET I	Tier II	Additional tier I
Eligible at solo/group/group & solo	Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group	Group	Group
Instrument type (types to be specified by each jurisdiction)	Ordinary Share capital and premium	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Ordinary Share capital and premium	Preference share capital and share premium	Preference share capital and share premium
Amount recognised in regulatory capital (currency in Rm, as of most recent reporting date)	ZAR 40 198	ZAR 1 050	ZAR 1 120	ZAR 805	ZAR 1 190	ZAR 854	ZAR1 400	ZAR 1 400	ZAR 2 450	ZAR 350	ZAR2 250	ZAR750	ZAR1 000	ZAR1 000	ZAR880	ZAR 17 947	ZAR 5.6	ZAR 3 846
Par value of instrument	ZAR 1	ZAR 1 500	ZAR 1 600	ZAR 1 150	ZAR 1 780	ZAR 1 220	ZAR 2 000	ZAR 2 000	ZAR 3 500	ZAR 500	ZAR2 250	ZAR750	ZAR1 000	ZAR1 000	ZAR880	10c	ZAR 1	1 c
Accounting classification	Equity attributable to ordinary shareholders	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Equity attributable to ordinary shareholders	Preference share capital and share premium	Preference share capital and share premium
Original date of issuance	Ongoing	4/10/2006	11/24/2009	11/24/2009	12/1/2011	1/23/2012	3/15/2012	7/30/2012	10/24/2012	10/24/2012	12/2/2014	1/28/2015	5/28/2015	5/28/2015	10/19/2015	Ongoing	11/25/1969	2004/07/07, 2006/05/23, 2006/08/12
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual
Original maturity date	N/A	4/10/2023	11/24/2021	11/24/2021	12/1/2022	1/23/2022	3/15/2023	7/30/2024	10/24/2025	10/24/2024	12/2/2024	1/28/2025	5/28/2025	5/28/2027	10/19/2025	N/A	N/A	N/A
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No
Optional call date, contingent call dates and redemption amount (currency in Rm)	N/A	2018/04/10 ZAR 1 500	2016/11/24 ZAR 1 600	2016/11/24 ZAR 1 150	2017/12/01 ZAR 1 780	2017/01/23 ZAR 1 220	2018/03/15 ZAR 2 000	2019/07/30 ZAR 2 000	2020/10/24 ZAR 3 500	2019/10/24 ZAR 500	2019/12/02 ZAR2 250	2020/01/28 ZAR750	2020/05/28 ZAR1 000	2022/05/28 ZAR1 000	2020/10/19 ZAR880	N/A	N/A	N/A
Subsequent call dates, if applicable	N/A	2018/04/10 or any subsequent interest payment date	N/A	N/A	2017/12/01 or any subsequent interest payment date	N/A	N/A	N/A	N/A	N/A	2019/12/02 or any interest payment date thereafter	2020/01/28 or any interest payment date thereafter	2020/05/28 or any interest payment date thereafter	2022/05/28 or any interest payment date thereafter	2020/10/19 or any interest payment date thereafter	N/A	N/A	N/A
Coupons / dividends																		
Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	N/A	Fixed	Floating
Coupon rate and any related index	N/A	8.40% semi annual	10.82% semi annual	Jibar + 2.20	9.66% semi annual	Jibar + 2.00	Jibar + 2.10	Jibar + 2.20	Jibar + 2.35	Jibar + 2.20	Jibar + 3.50	Jibar + 330	Jibar + 350	11.56% semi annual	Jibar + 350	N/A	6.50%	77% of prime interest rate
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Full discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Full discretionary	Full discretionary	Full discretionary
Existence of step up or other incentive to redeem	No	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Non-cumulative
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	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						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						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						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						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						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						N/A	N/A	N/A
Write-down feature	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Yes	Yes	Yes	Yes	Yes	N/A	N/A	N/A
If write-down, write-down trigger (s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A						N/A	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A						N/A	N/A	N/A
If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A						N/A	N/A	N/A
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	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most subordinated	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Non-cumulative preference shares	Suordinated debt	Cululative preference shares
Non-compliant transitioned features	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	Yes	Yes
If yes, specify non-compliant features	N/A	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(H)(ii)	N/A	N/A	N/A	N/A	N/A	N/A	No loss absorbancy features at the point of on non- viability	No loss absorbancy features at the point of on non- viability

Standard Bank of South Africa and Standard Bank Group

Annexure B - main features disclosure template

	Subordinated bond - Standard Bank Swaziland 1	Subordinated bond - Standard Bank Swaziland 2	Subordinated bond - Stanbic Bank Botswana 1	Subordinated bond - Stanbic Bank Botswana 5	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Standard Bank Mozambique	Subordinated bond - CfC Stanbic Bank Kenya 3	Subordinated bond - CfC Stanbic Bank Kenya 3	Subordinated bond - CfC Stanbic Bank Kenya	Subordinated bond - Stanbic Bank Ghana 1	Subordinated loan - Standard Bank Mauritius	Subordinated loan - Standard Bank Tanzania	Subordinated loan - Stanbic Bank Uganda	Subordinated loan - Standard Bank Angola	Subordinated loan - Stanbic Bank IBTC	Subordinated loan - Standard Bank Zambia	Subordinated loan - Stanbic Bank DRC	Subordinated bond - Stanbic Bank IBTC
October 2015																			
Issuer	Standard Bank Swaziland Limited	Standard Bank Swaziland Limited	Stanbic Bank Botswana Limited	Stanbic Bank Botswana Limited	Standard Bank Mozambique	Standard Bank Mozambique	Standard Bank Mozambique	CFC Stanbic Bank Limited	CFC Stanbic Bank Limited	CFC Stanbic Bank Limited	Stanbic Bank Ghana Limited	Standard Bank Mauritius	Standard Bank Tanzania	Stanbic Bank Uganda	Standard Bank Angola	Stanbic Bank IBTC	Standard Bank Zambia	Stanbic Bank DRC	Stanbic Bank IBTC
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SZD000551465	SZD000551242	SBBL056	SBBL057	MZSTB0OC07S6	MZSTB0OC1516	MZSTB0OC1524	KE1000001684	KE1000001672	KE4000002438	SBG001	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	NGSB20245181
Governing law(s) of the instrument	Swaziland	Swaziland	Botswana	Botswana	Mozambique	Mozambique	Mozambique	Kenya	Kenya	Kenya	Ghana	Mauritius	Tanzania	Uganda	Angola	Nigeria	Zambia	DRC Congo	Nigeria
Regulatory Treatment																			
Transitional Basel III rules	N/A	Tier II	Tier II	Tier II	Tier II	N/A	N/A	Tier II	Tier II	N/A	Tier II	Tier II	Tier II	Tier II	N/A	N/A	Tier II	N/A	N/A
Post-transitional Basel III rules	N/A	Tier II	Tier II	Tier II	Tier II	N/A	N/A	Tier II	Tier II	N/A	Tier II	Tier II	Tier II	Tier II	N/A	N/A	Tier II	N/A	N/A
Eligible at solo/group/group & solo	Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Solo	Solo	Group & Solo	Group & Solo	Solo	Group & Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
Instrument type (types to be specified by each jurisdiction)	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated bond	Subordinated bond	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated debt
Amount recognised in regulatory capital (currency in Rm, as of most recent reporting date)	E 50	ZAR 35	ZAR 46	ZAR 74	ZAR 23	MT 300	MT 381	KES 2 402	KES 98	KES 4 000	ZAR 18 GHS 7	USD 25	TZS 10 794	UGX 25 803	AOA 4 060	NGN 7 911	ZMK 180	CDF 2 772	NGN 15 440
Par value of instrument	E 50	ZAR 50	ZAR 65	ZAR 105	ZAR 81	MT 300	MT 381	KES 2 402	KES 98	KES 4 000	ZAR 26 GHS 7	USD 25	TZS 10 794	UGX 25 803	AOA 4 060	NGN 7 911	ZMK 180	CDF 2 772	NGN 15 440
Accounting classification	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated bond	Subordinated bond	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated debt
Original date of issuance	12/14/2014	10/14/2010	6/13/2011	5/23/2012	6/29/2007	8/7/2015	9/4/2015	7/7/2009	7/7/2009	12/15/2014	1/23/2012	12/3/2012	12/15/2011	10/31/2011	5/23/2013	4/30/2013	12/13/2011	5/20/2014	9/30/2014
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	12/14/2024	10/14/2020	6/13/2021	5/23/2022	6/29/2017	9/4/2025	9/4/2025	7/7/2016	7/7/2016	12/8/2021	1/23/2022	12/4/2022	12/15/2021	10/31/2021	5/23/2023	5/31/2025	12/13/2021	5/20/2024	9/30/2024
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount (currency in Rm)	2019/12/14	2015/10/14	2016/06/13	2017/05/23	N/A	2020/09/04	2020/09/04	N/A	N/A	June 2020	2017/01/23	2017/12/04	2016/12/15	2016/10/31	2018/05/23	2020/05/31	2016/12/13	2019/05/20	CDF 2 772
Subsequent call dates, if applicable	E 50 15 December 2019 or any interest payment date thereafter	E 50 On or after 14 October 2015	BWP 50 On or after 13 June 2016	BWP 80 On or after 23 May 2017	N/A	MT 300 4 September 2020 or any interest payment date thereafter	MT 381 4 September 2020 or any interest payment date thereafter	N/A	N/A	KES 4 000 June 2020 or any interest payment date thereafter	GHS 7 23 January 2017 or any interest payment date thereafter	USD 25 5 December 2017 or any interest payment date thereafter	TZS 10 794 16 December 2016 or any interest payment date thereafter	UGX 25 803 31 October 2016 or any interest payment date thereafter	AOA 4 060 23 May 2018 or any interest payment date thereafter	NGN 7 911 31 May 2020 or any interest payment date thereafter	ZMK 180 13 December 2016 or any interest payment date thereafter	CDF 2 772 20 May or any interest payment date thereafter	NGN 15 440 1 October 2019 or any interest payment date thereafter
Coupons / dividends																			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	First coupon fixed rate, therafter fixed margin linked to a floating base rate	First coupon fixed rate, therafter fixed margin linked to a floating base rate	Fixed	Fixed margin linked to a floating base rate	Fixed	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed
Coupon rate and any related index	8.75%	8.1%	91 Day BoBC +130bps	91 Day BoBC +150bps	WA +50bps	12% SLF + 450bps	12% SLF + 450bps	12.5%	182 day T-bill +175 bps	12.95%	365 T-Bill + 350bps	LIBOR + 300bps	LIBOR + 395bps	LIBOR + 376bps	LIBOR + 360bps	LIBOR + 360bps	LIBOR + 385bps	LIBOR + 975bps	13.25%
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
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	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	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	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	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	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	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Write-down feature	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If write-down, write-down trigger (s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
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	N/A	N/A	N/A	N/A	N/A	N/A		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior/unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior debt	Senior debt	Senior unsecured	Senior unsecured	Senior/unsecured	Senior unsecured	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior unsecured
Non-compliant transitioned features	N/A	Yes	Yes	Yes	Yes	N/A	N/A	Yes	Yes	N/A	Yes	Yes	Yes	Yes	N/A	N/A	Yes	N/A	N/A
If yes, specify non-compliant features		Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)			Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)		Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)	Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)			Regulation 38(14) (a)(i) Regulation 38(14) (a)(iv)(D) Regulation 38(14) (a)(iv)(H)(ii)		

Standard Bank of South Africa and Standard Bank Group

Annexure B - main features disclosure template

	Subordinated bond - Standard Bank Namibia	Subordinated loan - Stanbic Bank Botswana	Subordinated bond - Stanbic Bank Zambia	Subordinated loan - Standard Bank Namibia	Subordinated loan - Standard Bank Lesotho	Subordinated loan - Standard Bank Offshore Group	Subordinated loan - Standard Bank Offshore Group	Subordinated loan - Standard Bank Offshore Group	Subordinated loan - Standard Bank Offshore Group	Subordinated loan - Standard Bank Offshore Group	Subordinated loan - Standard Bank Offshore Group
October 2015											
Issuer	Standard Bank Namibia	Stanbic Bank Botswana	Stanbic Bank Zambia	Standard Bank Namibia	Standard Bank Lesotho	SBOG	SBOG	SBOG	SBOG	SBOG	SBOG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA000A12RK11	Standard Bank South Africa	ZM2000000272	Standard Bank South Africa	Standard Bank South Africa	Standard Bank Offshore Group	Standard Bank Offshore Group	Standard Bank South Africa	Standard Bank Group International Ltd	Standard Bank Offshore Group	Standard Bank Offshore Group
Governing law(s) of the instrument	Namibia	Botswana	Zambia	Namibia	Lesotho	IOM Ltd	IOM Ltd	Jersey	Jersey	Jersey	Jersey
Regulatory Treatment											
Transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II
Post-transitional Basel III rules	N/A	N/A	N/A	N/A	N/A	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II
Eligible at solo/group/group & solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
Instrument type (types to be specified by each jurisdiction)	Subordinated debt	Subordinated loan	Subordinated debt	Subordinated loan	Subordinated loan	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
Amount recognised in regulatory capital (currency in Rm, as of most recent reporting date)	NAD 100	BWP 300	ZMK 36.7	NAD 100	LES 50	GBP 8	GBP 3	GBP 10	GBP 6	GBP 10	GBP 11
Par value of instrument	NAD 100	BWP 300	ZMK 36.7	NAD 100	LES 50	GBP 8	GBP 3	GBP 10	GBP 6	GBP 10	GBP 11
Accounting classification	Subordinated debt	Subordinated loan	Subordinated debt	Subordinated loan	Subordinated loan	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
Original date of issuance	10/23/2014	11/28/2014	10/31/2014	4/30/2015	8/3/2015	6/9/2011	6/9/2011	6/10/2010	6/15/2011	6/15/2011	6/29/2011
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	10/23/2024	11/28/2024	10/31/2024	4/30/2025	8/3/2025	6/30/2021	6/30/2025	6/30/2025	6/30/2021	6/30/2025	6/30/2021
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	N/A	N/A	N/A	N/A	N/A	N/A
Optional call date, contingent call dates and redemption amount (currency in Rm)	2019/10/24	2019/11/28 BWP 300	2019/11/01 ZMK 36.7	2020/04/30 NAD 100	2020/08/03 LES 50	N/A	N/A	N/A	N/A	N/A	N/A
Subsequent call dates, if applicable	24 October 2019 or any interest payment date thereafter	29 November or any interest payment date thereafter	1 November 2019 or any interest payment date thereafter	1 May 2020 or any interest payment date thereafter	4 August 2020 or any interest payment date thereafter	N/A	N/A	N/A	N/A	N/A	N/A
Coupons / dividends											
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Floating	Floating	Floating	Floating	Floating	Floating
Coupon rate and any related index	9.00%	10.25%	182-day t-bill + 275 bps	JIBAR + 350bps	JIBAR + 350bps	25bps over LIBOR, payable 6 monthly	25bps over LIBOR, payable 3 monthly	390bps over LIBOR, payable 3 monthly	25bps over LIBOR, payable 3 monthly	LIBOR+390bps, payable 3 monthly	25bps over LIBOR, payable 3 monthly
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	Yes	No	No	Yes	Yes	No	No	No	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non cumulative	Non cumulative	Non cumulative	Non cumulative	Non cumulative	Non cumulative
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
If convertible, conversion trigger (s)						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
If convertible, conversion rate						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
If convertible, specify instrument type convertible into						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
Write-down feature	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If write-down, write-down trigger (s)						n/a	n/a	n/a	n/a	n/a	n/a
If write-down, full or partial						n/a	n/a	n/a	n/a	n/a	n/a
If write-down, permanent or temporary						n/a	n/a	n/a	n/a	n/a	n/a
If temporary write-down, description of write-up mechanism						n/a	n/a	n/a	n/a	n/a	n/a
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior unsecured	Senior debt	Senior/unsecured	Senior debt	Senior debt	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
Non-compliant transitioned features	N/A	N/A	N/A	N/A	N/A	Yes	Yes	Yes	Yes	Yes	Yes
If yes, specify non-compliant features						Non compliant with Basel III post transition	Non compliant with Basel III post transition	Non compliant with Basel III post transition	Non compliant with Basel III post transition	Non compliant with Basel III post transition	Non compliant with Basel III post transition