

**Standard Bank Group**  
Capital instruments - main features disclosure template

	Ordinary share capital (including share premium)	Subordinated bond - SBK9	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	Subordinated bond - SBK25	Subordinated bond - SBK26	Ordinary share capital (including share premium)	Cumulative Preference Share Capital	Non Cumulative Preference Share Capital	Subordinated bond - Standard Bank Swaziland 1	Subordinated bond - Stanbic Bank Botswana 5	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Standard Bank Mozambique
<b>November 2016</b>																								
Issuer	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBG	SBG	SBG	Standard Bank Swaziland Limited	Stanbic Bank Botswana Limited	Standard Bank Mozambique	Standard Bank Mozambique	Standard Bank Mozambique	Standard Bank Mozambique
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)																								
Governing law(s) of the instrument	SA	ZAG000029687 SA	ZAG000091018 SA	ZAG000092339 SA	ZAG000093741 SA	ZAG000097619 SA	ZAG000100827 SA	ZAG000100835 SA	ZAG000121781 SA	ZAG000123258 SA	ZAG000126442 SA	ZAG000126434 SA	ZAG000130584 SA	ZAG000135781 SA	ZAG000135799 SA	SBK ZAE 000109815 SA	SBKP ZAE00038881 SA	SBPP ZAE00056339 SA	SZD000551465 Swaziland	SBBL057 Botswana	MZSTB00C0756 Mozambique	MZSTB00C1516 Mozambique	MZSTB00C1524 Mozambique	MZSTB0C1532 Mozambique
<b>Regulatory Treatment</b>																								
Transitional Basel III rules	CET I	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	N/A	N/A	N/A	N/A	N/A	N/A	N/A	CET I	Tier II	Additional tier I	N/A	Tier II	Tier II	N/A	N/A	N/A
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	Additional tier I	N/A	N/A	Tier II	Tier II	N/A	N/A	N/A
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	Solo	Group & Solo	Group & Solo	Solo	Solo	Solo	Solo
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	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated bond	Subordinated bond	Subordinated bond
Amount recognised in regulatory capital (currency in Rm, as of most recent reporting date)	ZAR 41 198	ZAR 900	ZAR 1 068	ZAR 732	ZAR 1 200	ZAR 1 200	ZAR 2 100	ZAR 300	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR 1 200	ZAR 500	ZAR 17 895	ZAR 4.8	ZAR 3 297	E 50	ZAR 63 BWP 80	ZAR 8 MT 260	ZAR 50 MT 260	MT 300	MT 381
Par value of instrument	ZAR 1	ZAR 1 500	ZAR 1 780	ZAR 1 220	ZAR 2 000	ZAR 2 000	ZAR 3 500	ZAR 500	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR 1 200	ZAR 500	10c	ZAR 1	1c	E 50	ZAR 63 BWP 80	ZAR 8 MT 260	ZAR 50 MT 260	MT 300	MT 381
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	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated bond	Subordinated bond	Subordinated bond
Original date of issuance	Ongoing	10/04/2006	01/12/2011	23/01/2012	15/03/2012	30/07/2012	24/10/2012	24/10/2012	02/12/2014	28/01/2015	28/05/2015	28/05/2015	19/10/2015	25/04/2016	25/04/2016	Ongoing	25/11/1969	2004/07/07, 2006/05/23, 2006/08/12	14/12/2014	23/05/2012	29/06/2007	07/08/2015	04/09/2015	29/10/2015
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	N/A	10/04/2023	01/12/2022	23/01/2022	15/03/2023	30/07/2024	24/10/2025	24/10/2024	02/12/2024	28/01/2025	28/05/2025	28/05/2027	19/10/2025	25/04/2026	25/04/2026	N/A	N/A	N/A	14/12/2024	23/05/2022	29/06/2017	04/09/2025	04/09/2025	29/10/2025
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	Yes	Yes	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount (currency in Rm)	N/A	2018/04/10	2017/12/01	ZAR 1 500	ZAR 1 780	ZAR 1 220	ZAR 2 000	ZAR 2 000	ZAR 3 500	ZAR 500	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR 1 200	ZAR 500	N/A	N/A	2019/12/14	2017/05/23	2020/09/04	2020/09/04	2020/10/29
Subsequent call dates, if applicable	N/A	2018/04/10 or any subsequent interest payment date	2017/12/01 or any subsequent interest payment date	2017/01/23 or any subsequent interest payment date	2018/03/15 or any subsequent interest payment date	2019/07/30 or any subsequent interest payment date	2020/10/24 or any subsequent interest payment date	2019/10/24 or any subsequent interest payment date	2019/12/02 or any subsequent interest payment date	2020/01/28 or any subsequent interest payment date	2020/05/28 or any subsequent interest payment date	2022/05/28 or any subsequent interest payment date	2020/10/19 or any subsequent interest payment date	2021/04/25 or any subsequent interest payment date	2021/04/25 or any subsequent interest payment date	N/A	N/A	N/A	15 December 2019 or any interest payment date thereafter	On or after 23 May 2017	N/A	4 September 2020 or any interest payment date thereafter	4 September 2020 or any interest payment date thereafter	29 October 2020 or any interest payment date thereafter
<b>Coupons / dividends</b>																								
Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	N/A	Fixed	Floating	Fixed	Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	First coupon fixed rate, thereafter fixed margin linked to a floating base rate	First coupon fixed rate, thereafter fixed margin linked to a floating base rate	First coupon fixed rate, thereafter fixed margin linked to a floating base rate
Coupon rate and any related index	N/A	8.40% semi annual	9.66% semi annual	JIBAR + 2.00	JIBAR + 2.10	JIBAR + 2.20	JIBAR + 2.35	JIBAR + 2.20	JIBAR + 3.50	JIBAR + 3.30	JIBAR + 3.50	11.56% semi annual	JIBAR + 3.50	JIBAR + 4.00	12.25% semi annual	N/A	6.50%	77% of prime interest rate	8.75%	91 Day BoBC +150bps	WA +50bps	12% SLF + 450bps	12% SLF + 450bps	12% SLF + 450bps
Existence of a dividend stopper	No	No	No	No	No	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	Full discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Full discretionary	Full discretionary	Full discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	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	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	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	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	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	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	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	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	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	Yes	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	Point of non-viability	Point of non-viability	Point of non-viability	Point of non-viability	Point of non-viability	Point of non-viability	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	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	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	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	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	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	Subordinated debt	Cumulative preference shares	Senior/unsecured	Senior unsecured	Senior unsecured	Senior debt	Senior debt	Senior debt
Non-compliant transitioned features	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	Yes	Yes	N/A	N/A	Yes	N/A	N/A	N/A
If yes, specify non-compliant features	N/A	Regulation 38(14)(a)(i)	Regulation 38(14)(a)(i)	Regulation 38(14)(a)(i)	Regulation 38(14)(a)(i)	Regulation 38(14)(a)(i)	Regulation 38(14)(a)(i)	Regulation 38(14)(a)(i)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Regulation 38(13)(b)(i)	Regulation 38(13)(b)(i)	N/A	Regulation 38(14)(a)(i)(D)	Regulation 38(14)(a)(i)(D)	Regulation 38(14)(a)(i)(D)	Regulation 38(14)(a)(i)(D)	Regulation 38(14)(a)(i)(D)

