

Standard Bank Group
Capital instruments - main features disclosure template

	Ordinary share capital (including share premium)	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 - SBT101
Issuer	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBG	SBG	SBG	SBG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		ZAG000097619	ZAG000100827	ZAG000100835	ZAG00121781	ZAG000123258	ZAG000126442	ZAG000126434	ZAG000130584	ZAG000135781	ZAG000135799	SBK ZAE 000109815	SBKP ZAE000038881	SBPP ZAE000056339	ZAG000143017
Governing law(s) of the instrument	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	Tier II	CET I	Tier II	Additional tier I	Additional Tier I
Post-transitional Basel III rules	CET I	Ineligible	Ineligible	Ineligible	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	CET I	Ineligible	Ineligible	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	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	Ordinary Share capital and premium	Preference share capital and share premium	Preference share capital and share premium	Subordinated debt
Amount recognised in regulatory capital (currency in Rm, as of most recent reporting date)	ZAR 43 698	ZAR 800	ZAR 1 400	ZAR 200	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR 1 200	ZAR 500	ZAR 17 871	ZAR 4.0	ZAR 2 748	ZAR 1 744
Par value of instrument	ZAR 1	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	1 c	ZAR 1 744
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	Equity attributable to ordinary shareholders	Preference share capital and share premium	Preference share capital and share premium	Equity
Original date of issuance	Ongoing	2012/07/30	2012/10/24	2012/10/24	2014/12/02	2015/01/28	2015/05/28	2015/05/28	2015/10/19	2016/04/25	2016/04/25	Ongoing	1969/11/25	2004/07/07, 2006/05/23, 2006/08/12	2017/03/30
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual	Perpetual
Original maturity date	N/A	2024/07/30	2025/10/24	2024/10/24	2024/12/02	2025/01/28	2025/05/28	2027/05/28	2025/10/19	2026/04/25	2026/04/25	N/A	N/A	N/A	N/A
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes
Optional call date, contingent call dates and redemption amount (currency in Rm)	N/A	2019/07/30 ZAR 2 000	2020/10/24 ZAR 3 500	2019/10/24 ZAR 500	2019/12/02 ZAR 2 250	2020/01/28 ZAR 750	2020/05/28 ZAR 1 000	2022/05/28 ZAR 1 000	2020/10/19 ZAR 880	2021/04/25 ZAR 1 200	2021/04/25 ZAR 500	N/A	N/A	N/A	2022/03/31 ZAR 1 744
Subsequent call dates, if applicable	N/A	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 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	2021/04/25 or any interest payment date thereafter	2021/04/25 or any interest payment date thereafter	N/A	N/A	N/A	2022/03/31 or any interest payment date thereafter
Coupons / dividends															
Fixed or floating dividend/coupon	N/A	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	N/A	Fixed	Floating	Floating
Coupon rate and any related index	N/A	JIBAR + 220bps	JIBAR + 235bps	JIBAR + 220bps	JIBAR + 350bps	JIBAR + 330bps	JIBAR + 350bps	11.56% semi annual	JIBAR + 350bps	JIBAR + 400bps	12.25% semi annual	N/A	6.50%	77% of prime interest rate	JIBAR + 565bps
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No	No	No	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Full discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Full discretionary	Full discretionary	Full discretionary	Full discretionary
Existence of step up or other incentive to redeem	No	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	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
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
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
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
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
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
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
Write-down feature	N/A	N/A	N/A	N/A	N/A	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A	N/A	Yes
If write-down, write-down trigger (s)	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	Point of non-viability	N/A	N/A	N/A	Point of non-viability
If write-down, full or partial	N/A	N/A	N/A	N/A	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	N/A	N/A	N/A	Regulatory discretion
If write-down, permanent or temporary	N/A	N/A	N/A	N/A	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Basel III compliant Additional Tier 1	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Cumulative preference shares, Basel 3 compliant Additional Tier 1 and Non-cumulative preference shares, subject to regulatory clarification of their ranking	Basel 3 compliant Additional Tier 1, and Non-cumulative preference shares subject to regulatory clarification of their ranking	Basel 3 compliant Additional Tier 1 and, subject to regulatory clarification of their ranking, the portion of Basel II qualifying non-cumulative preference shares	Tier 2 capital bonds
Non-compliant transitioned features	No	Yes	Yes	Yes	No	No	No	No	No	No	No	No	Yes	Yes	No
If yes, specify non-compliant features		Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)									Regulation 38(11)(b)(i)	Regulation 38(11)(b)(i)	

Subordinated bond - Stanbic Bank Botswana	Subordinated loan - Stanbic Bank Botswana	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
Stanbic Bank Botswana	Stanbic Bank Botswana	Standard Bank Offshore Group Limited	Standard Bank Offshore Group Limited	Standard Bank Offshore Group Limited	Standard Bank Jersey Limited	Standard Bank Jersey Limited
BW 000 000 1791 Botswana	BW 000 000 1783 Botswana	Standard Bank Isle of Man	Standard Bank South Africa Jersey	Standard Bank Group International Ltd Jersey	Standard Bank Offshore Group Jersey	Standard Bank Offshore Group Jersey
Ineligible Solo	Ineligible Solo	Additional tier I Solo	Tier II Ineligible Solo	Tier II Ineligible Solo	Tier II Ineligible Solo	Tier II Ineligible Solo
Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
BWP 60	BWP 140	GBP 11	GBP 10	GBP 6	GBP 10	GBP 11
BWP 60	BWP 140	GBP 11 Equity	GBP 10 Subordinated debt	GBP 6 Subordinated debt	GBP 10 Subordinated debt	GBP 11 Subordinated debt
2017/06/15	2017/06/15	2017/07/26	2010/06/10	2011/06/15	2011/06/15	2011/06/29
Dated	Dated	Perpetual	Dated	Dated	Dated	Dated
2027/06/15	2027/06/15	N/A	2025/06/30	2026/06/30	2025/06/30	2026/06/30
Yes	Yes	N/A	N/A	N/A	N/A	N/A
2022/06/16	2022/06/16	N/A	N/A	N/A	N/A	N/A
BWP 60	BWP 140	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fixed	Fixed margin linked to a floating base rate	Floating	Floating	Floating	Floating	Floating
7.80%	BoBC + 225bps	39bps over LIBOR, payable 6 monthly	390bps over LIBOR, payable 3 monthly	25bps over LIBOR, payable 3 monthly	LIBOR+390bps, payable 3 monthly	25bps over LIBOR, payable 3 monthly
No	No	No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Yes	Yes	No	No	No	No	No
Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	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	Point of non-viability	N/A	N/A	N/A	N/A
N/A	N/A	Regulatory discretion	N/A	N/A	N/A	N/A
N/A	N/A	Permanent	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A
Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt
N/A	N/A	No	Yes	Yes	Yes	Yes
			Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)