Standard Bank of South Africa
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	Subordinated loan (SBT101)	Subordinated loan (SBT102)	Subordinated loan (SBT201)	Subordinated loan (SBT202)	Subordinated loan (SBT203)
Issuer	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		ZAG000097619	ZAG000100827	ZAG000100835	ZAG00121781	ZAG000123258	ZAG000126442	ZAG000126434	ZAG000130584	ZAG000135781	ZAG000135799					
Governing law(s) of the instrument	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	Tier II	Additional tier I	Additional tier I	Tier II	Tier II	Tier II
Post-transitional Basel III rules	CET I	Ineligible	Ineligible	Ineligible	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Additional tier I	Additional tier I	Tier II	Tier II	Tier II
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	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	Subordinated debt
Amount recognised in regulatory capital (currency in Rm, as of most recent reporting date)	ZAR 44 448	ZAR 1 000	ZAR 1 750	ZAR 250	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR 1 200	ZAR 500	ZAR 1 744	ZAR 1 800	ZAR 3 000	ZAR1 516	ZAR 484
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	ZAR 1 744	ZAR 1 800	ZAR 3 000	ZAR1 516	ZAR 484
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	Equity	Subordinated debt	Subordinated debt	Subordinated debt
Original date of issuance	Ongoing	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	30/03/2017	21/09/2017	12/02/2018	03/12/2018	03/12/2018
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Dated	Dated	Dated
Original maturity date	N/A	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	13/02/2028	03/12/2028	03/12/2028
Issuer call subject to prior supervisory approval	No	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)	N/A	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	2021/04/25 ZAR1 200	2021/04/25 ZAR500	2022/03/31 ZAR 1 744	2022/09/30 ZAR 1 800	2023/02/13 ZAR 3 000	2023/11/03 ZAR 1 516	2023/12/03 ZAR 484
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	2022/03/31 or any interest payment date thereafter	2022/09/30 or any interest payment date thereafter	2023/02/13 or any interest payment date thereafter	2023/12/03 or any interest payment date thereafter	2023/12/03 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	Floating	Floating	Floating	Floating	Fixed
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	JIBAR + 565bps	JIBAR + 545bps	JIBAR + 314bps	JIBAR + 240bps	10.395% semi annual
Existence of a dividend stopper	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	Full discretionary	Full discretionary	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	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	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
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
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
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
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
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
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
Write-down feature	N/A	N/A	N/A	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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	Point of non-viability	Point of non-viability	Point of non-viability	Point of non-viability	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	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion
If write-down, permanent or temporary	N/A	N/A	N/A	N/A	Permanent	Permanent	Permanent	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	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	Tier 2 capital bonds	Tier 2 capital bonds	Senior debt	Senior debt	Senior debt
Non-compliant transitioned features	No	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No
If yes, specify non-compliant features	N/A	Regulation 38(12) (a)(i)	Regulation 38(12) (a)(i)	Regulation 38(12) (a)(i)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A