

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	Subordinated bond - SBT102
Issuer	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBG	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	ZAG000146622
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	CET I	Tier II	Additional tier I	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	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	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	Subordinated debt
Amount recognised in regulatory capital (currency in Rm, as of most recent reporting date)	ZAR 44 448	ZAR 800	ZAR 1 400	ZAR 200	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR1 200	ZAR 500	ZAR 17 789	ZAR 4.0	ZAR 2 748	ZAR 1 744	ZAR 1 800
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	ZAR 1 800
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	Equity
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	Ongoing	25/11/1969	2004/07/07, 2006/05/23, 2006/08/12	30/03/2017	21/09/2017
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
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	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	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	2022/09/30 ZAR 1 800
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	2022/09/30 or any interest payment date thereafter
Coupons / dividends																
Fixed or floating dividend/coupon	N/A	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	N/A	Fixed	Floating	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	JIBAR + 545bps
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No	No	No	Yes	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	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	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	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	N/A	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A	N/A	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	N/A	N/A	N/A	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	N/A	N/A	N/A	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	N/A	N/A	N/A	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	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	Tier 2 capital bonds
Non-compliant transitioned features	No	Yes	Yes	Yes	No	No	No	No	No	No	No	No	Yes	Yes	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	Regulation 38(11)(b)(i)	Regulation 38(11)(b)(i)		

Subordinated bond - Stanbic Bank Botswana	Subordinated loan - Stanbic Bank Tanzania	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 Tanzania	Standard Bank Offshore Group Limited	Standard Bank Offshore Group Limited	Standard Bank Offshore Group Limited	Standard Bank Jersey Limited
BW 000 000 1783 Botswana	Standard Bank South Africa Tanzania	Standard Bank Isle of Man Isle of Man	Standard Bank South Africa Jersey	Group International Ltd Jersey	Standard Bank Offshore Group Jersey
Ineligible Solo	Ineligible Solo	Ineligible Solo	Ineligible Solo	Ineligible Solo	Ineligible Solo
Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
BWP 140	TZS 18 390	GBP 11	GBP 10	GBP 6	GBP 21
BWP 140	TZS 18 390	GBP 11	GBP 10	GBP 6	GBP 21
Subordinated debt	Subordinated loan	Equity	Subordinated debt	Subordinated debt	Equity
15/06/2017	31/05/2018	26/07/2017	10/06/2010	15/06/2011	14/12/2018
Dated	Dated	Perpetual	Dated	Dated	Perpetual
15/06/2027	31/05/2028	N/A	30/06/2025	30/06/2026	N/A
Yes	Yes	N/A	N/A	N/A	N/A
2022/06/16	2023/05/31	N/A	N/A	N/A	N/A
BWP 140	TZS 18 390	N/A	N/A	N/A	N/A
N/A	1 June 2023 or any interest payment date thereafter	N/A	N/A	N/A	N/A
Fixed margin linked to a floating base rate	Fixed margin linked to a floating base rate	Floating	Floating	Floating	Floating
BoBC + 225bps	LIBOR + 382bps	39bps over LIBOR, payable 6 monthly	390bps over LIBOR, payable 3 monthly	25bps over LIBOR, payable 3 monthly	175bps over LIBOT, payable 6 monthly
No	No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Yes	Yes	No	No	No	No
Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
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	Point of non-viability
N/A	N/A	Regulatory discretion	N/A	N/A	Regulatory discretion
N/A	N/A	Permanent	N/A	N/A	Permanent
N/A	N/A	N/A	N/A	N/A	N/A
Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt
N/A	N/A	N/A	N/A	N/A	N/A