Standard Bank Group
Capital instruments - main features disclosure template

	Ordinary share capital (including share premium)	Subordinated bond - SBK18	Subordinated bond - SBK21	Subordinated bond - SBK22	Subordinated bond - SBK23	Subordinated bond - SBK24	Subordinated bond - SBK25	Subordinated bond - SBK26	Cumulative Preference Share Capital	Non Cumulative Preference Share Capital	Subordinated bond - SBT101	Subordinated bond - SBT102	Subordinated bond - SBT103	Subordinated bond - SBT201	Subordinated bond - SBT202	Subordinated bond - SBT203	Subordinated bond - SBT204	Subordinated bond - SBT205 (USD Reg S issuance)	Subordinated bond - Standard Bank Swaziland	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Standard Bank Mozambique	Subordinated bond - Stanbic Bank Kenya
Issuer	SBG	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	Standard Bank Swaziland Limited	Standard Bank Mozambique	Standard Bank Mozambique	Standard Bank Mozambique	CFC Stanbic Bank Limited
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SBK ZAE 000109815	ZAG000100827	ZAG000123258	ZAG000126442	ZAG000126434	ZAG000130584	ZAG000135781	ZAG000135799	SBKP ZAE000038881	SBPP ZAE000056339	ZAG000143017	ZAG000146622	ZAG000157157	ZAG000149519	ZAG000155680	ZAG000155714	ZAG000158684	XS2001739379	SZ001	MZSTB0OC1516	MZSTB0OC1524	MZSTBOC1532	KE4000002438
Governing law(s) of the instrument	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	English and SA	Swaziland	Mozambique	Mozambique	Mozambique	Kenya
Regulatory Treatment																							
Transitional Basel III rules	CET I	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Additional tier I	Additional Tier I	Additional Tier I	Additional Tier I	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II
Post-transitional Basel III rules	CET I	Ineligible	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Ineligible	Ineligible									Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Eligible at solo/group/group & solo	Group	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group / Solo	Group / Solo	Group / Solo	Group / Solo	Group / 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	Preference share capital and share premium	Preference share capital and share 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
Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	ZAR 17 860	ZAR 1 050	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR1 200	ZAR 500	ZAR 2.4	ZAR 1 649	ZAR 1 744	ZAR 1 800	ZAR 1 942	ZAR 3 000	ZAR 1 516	ZAR 484	ZAR 1 000	USD 400	E 100	MT 300	MT 381	MT 320	KES 4 000
Par value of instrument	10c	ZAR 3 500	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR 1 200	ZAR 500	ZAR 1	1 c	ZAR 1 744	ZAR 1 800	ZAR 1 942	ZAR 3 000	ZAR 1 516	ZAR 484	ZAR 1 000	USD 400	E 100	MT 300	MT 381	MT 320	KES 4 000
Accounting classification	Equity attributable to ordinary shareholders	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Preference share capital and share premium	Preference share capital and share premium	Equity	Equity	Equity	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated bond	Subordinated bond	Subordinated bond	Subordinated debt
Original date of issuance	Ongoing	24/10/2012	28/01/2015	28/05/2015	28/05/2015	19/10/2015	25/04/2016	25/04/2016	25/11/1969	2004/07/07, 2006/05/23, 2006/08/12	30/03/2017	21/09/2017	20/02/2019	12/02/2018	03/12/2018	03/12/2018	15/04/2019	30/05/2019	29/06/2018	07/08/2015	04/09/2015	29/10/2015	15/12/2014
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date		24/10/2025	28/01/2025	28/05/2025	28/05/2027	19/10/2025	25/04/2026	25/04/2026						13/02/2028	03/12/2028	03/12/2028	16/04/2029	31/05/2029	29/06/2028	04/09/2025	04/09/2025	29/10/2025	08/12/2021
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount (currency in million)		24/10/2020 ZAR 3 500	28/01/2020 ZAR 750	28/05/2020 ZAR 1 000	28/05/2022 ZAR 1 000	19/10/2020 ZAR 880	25/04/2021 ZAR 1 200	25/04/2021 ZAR 500			31/03/2022 ZAR 1 744	30/09/2022 ZAR 1 800	31/03/2024 ZAR 1 924	13/02/2023 ZAR 3 000	03/12/2023 ZAR 1 516	03/12/2023 ZAR 484	16/04/2024 ZAR 1 000	31/05/2024 USD 400	2023/06/30 E 100	2020/09/04 MT 300	2020/09/04 MT 381	2020/10/29 MT 320	June 2020 KES 4 000
Subsequent call dates, if applicable		24/10/2020 or any subsequent interest payment date	28/01/2020 or any interest payment date thereafter	28/05/2020 or any interest payment date thereafter	28/05/2022 or any interest payment date thereafter	19/10/2020 or any interest payment date thereafter	25/04/2021 or any interest payment date thereafter	25/04/2021 or any interest payment date thereafter			31/03/2022 or any interest payment date thereafter	30/09/2022 or any interest payment date thereafter	31/03/2024 or any interest payment date thereafter	13/02/2023 or any interest payment date thereafter	03/12/2023 or any interest payment date thereafter	03/12/2023 or any interest payment date thereafter	16/04/2024 or any interest payment date thereafter		30 June 2023 or any interest payment date thereafter	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	June 2020 or any interest payment date thereafter
Coupons / dividends																							
Fixed or floating dividend/coupon		Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Floating	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	First coupon fixed rate, therafter fixed margin linked to a floating base rate	Fixed
Coupon rate and any related index		JIBAR + 235bps	JIBAR + 330bps	JIBAR + 350bps	11.56%	JIBAR + 350bps	JIBAR + 400bps	12.25%	6.50%	77% of prime interest rate	JIBAR + 565bps	JIBAR + 545bps	JIBAR + 440bps	JIBAR + 314bps	JIBAR + 240bps	10.395%	JIBAR + 240bps	5.95%	Swailand prime rate - 50bps	12%	12%	12%	12.95%
Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	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	Full discretionary	Full discretionary	Full discretionary	Full discretionary	Full discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	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	No	No	Yes	Yes	Yes	No	No
Non-cumulative or 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	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
If convertible, conversion trigger (s)																							
If convertible, fully or partially																							
If convertible, conversion rate																							
If convertible, mandatory or optional conversion																							
If convertible, specify instrument type convertible into																							
If convertible, specify issuer of instrument it converts into																							
Write-down feature				Yes	Yes	Yes	Yes	Yes	Yes					Yes	Yes	Yes	Yes	Yes	Yes				
If write-down, write-down trigger (s)				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				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				Permanent	Permanent	Permanent	Permanent	Permanent	Permanent					Permanent	Permanent	Permanent	Permanent	Permanent	Permanent				
If temporary write-down, description of write-up mechanism																							
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative preference shares, Basel 3 compliant Additional Tier 1 and Non-cumulative preference shares, subject to regulatory clarification of their ranking	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	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	Tier 2 capital bonds	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt
Non-compliant transitioned features	No	Yes	No	No	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	No					
If yes, specify non-compliant features		Regulation 38(12)(a)(i)							Regulation 38(11)(b)(i)	Regulation 38(11)(b)(i)													

Subordinated loan - Standard Bank Angola	Subordinated loan - Stanbic Bank IBTC	Subordinated loan - Standard Bank Zambia	Subordinated bond - Stanbic Bank IBTC	Subordinated bond - Stanbic Bank Zambia	Subordinated loan - Standard Bank Namibia	Subordinated loan - Standard Bank Lesotho	Subordinated loan - Stanbic Bank Ghana	Subordinated loan - Stanbic Bank Uganda	Subordinated loan - Stanbic Bank Ghana	Subordinated bond - Stanbic Bank Botswana	Subordinated bond - Stanbic Bank Botswana	Subordinated loan - Stanbic Bank Tanzania	Subordinated loan - Stanbic Bank Kenya	Subordinated bond - Stanbic Bank Kenya	Subordinated bond - Stanbic Bank Botswana	Subordinated bond - Stanbic Bank Botswana	Subordinated loan - Standard Bank Isle of Man	Subordinated loan - Standard Bank Jersey
Standard Bank Angola	Stanbic Bank IBTC	Standard Bank Zambia	Stanbic Bank IBTC	Stanbic Bank Zambia	Standard Bank Namibia	Standard Bank Lesotho	Stanbic Bank Ghana	Stanbic Bank Uganda	Stanbic Bank Ghana	Stanbic Bank Botswana	Stanbic Bank Botswana	Stanbic Bank Tanzania	Stanbic Bank Kenya Limited	Stanbic Bank Kenya Limited	Stanbic Bank Botswana	Stanbic Bank Botswana	Standard Bank Isle of Man Limited	Standard Bank Jersey Limited
Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	NGSB20245181	ZM2000000272	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa	BW 000 000 1791	BW 000 000 1783	Standard Bank South Africa	Standard Bank South Africa	Development Finance Institution	BW 000732198	BW 000000 2401	Standard Bank Offshore Group	Standard Bank Offshore Group
Angola	Nigeria	Zambia	Nigeria	Zamiba	Namibia	Lesotho	Ghana	Uganda	Ghana	Botswana	Botswana	Tanzania	Kenya	English and Kenya	Botswana	Botswana	Isle of Man	Jersey
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	Tier II	Tier II	Tier II	Additional Tier I	Additional Tier 1
Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier I	Additional Tier 1
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 / Solo	Solo	Solo	Solo	Solo
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	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
AOA 9 234	NGN 14 387	ZMK 173	NGN 15 440	ZMK 36.7	NAD 100	LES 50	GHS 61	UGX 72 803	GHS 73	BWP 60	BWP 140	TZS 18 390	USD 30	USD 20	BWP 212	BWP 88	GBP 11	GBP 21
AOA 9 234	NGN 14 387	ZMK 173	NGN 15 440	ZMK 36.7	NAD 100	LES 50	GHS 61	UGX 72 803	GHS 73	BWP 60	BWP 140	TZS 18 390	USD 30	USD 20	BWP 212	BWP 88	GBP 11	GBP 21
Subordinated loan	Subordinated loan	Subordinated loan	Subordinated debt	Subordinated debt	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated debt	Subordinated debt	Subordinated loan	Subordinated loan	Subordinated debt	Subordinated debt	Subordinated debt	Equity	Equity
03/12/2018	30/04/2013	13/12/2016	30/09/2014	31/10/2014	30/04/2015	03/08/2015	17/11/2015	31/03/2016	28/11/2016	15/06/2017	15/06/2017	31/05/2018	28/02/2018	21/12/2018	28/11/2019	28/11/2019	26/07/2017	14/12/2018
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual
03/12/2028	31/05/2025	13/12/2026	30/09/2024	31/10/2024	30/04/2025	03/08/2025	17/11/2025	31/03/2026	28/11/2026	15/06/2027	15/06/2027	31/05/2028	28/02/2028	21/12/2028	28/11/2029	28/11/2029		
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
2023/12/03 AOA 9 234 3 December 2023 or any interest payment date thereafter	2020/05/31 NGN 14 387 31 May 2020 or any interest payment date thereafter	2021/12/13 ZMK 173 13 December 2021 or any interest payment date thereafter	2019/10/01 NGN 15 440 1 October 2019 or any interest payment date thereafter	2019/11/01 ZMK 36.7 1 November 2019 or any interest payment date thereafter	2020/04/30 NAD 100 1 May 2020 or any interest payment date thereafter	2020/08/03 LES 50 4 August 2020 or any interest payment date thereafter	2020/11/18 GHS 61 18 November 2020 or any interest payment date thereafter	2021/04/01 UGX 72 803 1 April 2021 or any interest payment date thereafter	2021/11/28 GHS 73 29 November 2021 or any interest payment date thereafter	2022/06/16 BWP 60	2022/06/16 BWP 140	2023/05/31 TZS 18 390 1 June 2023 or any interest payment date thereafter	2023/02/28 USD30 29 February 2023 or any interest payment date thereafter	2024/02/15 USD20 15 February 2024 or any interest payment date thereafter	2024/11/28 BWP 212	2024/11/28 BWP 88	2022/07/26 GBP 11 2022/07/26 or any interest payment date thereafter	2023/12/14 GBP 21 2023/12/14 or any interest payment date thereafter
Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating
LIBOR + 392bps	LIBOR + 360bps	LIBOR + 532bps	0.1	182-day t-bill + 275 bps	JIBAR + 350bps	11.89%	LIBOR + 430bps	LIBOR + 590bps	LIBOR + 532bps	7.80%	BoBC + 225bps	LIBOR + 382bps	LIBOR + 411bps	LIBOR + 425bps	BoBC + 250bps	7.75%	LIBOR + 39bps	LIBOR +175bps
No	No	No	No	No	No	No	No	No	No	No	No	No	No	Yes	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Full discretionary	Full discretionary
Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
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
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
																	Yes	
																	Point of non-viability	Point of non-viability
																	Regulatory discretion	Regulatory discretion
																	Permanent	Permanent
Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	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
																	No	No