Standard Bank of South Africa
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	Subordinated loan (SBT101)	Subordinated loan (SBT102)	Subordinated loan (SBT103)	Subordinated loan (SBT201)	Subordinated loan (SBT202)	Subordinated loan (SBT203)	Subordinated loan (SBT204)	Subordinated loan (SBT205)
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)		ZAG000100827	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	Additional tier I	Additional tier I	Additional tier I	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	Additional tier I	Additional tier I	Additional tier I	Tier II	Tier II	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	Solo	Solo	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 million, as of most recent reporting date)	ZAR 45 248	ZAR 1 050	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR 1 200	ZAR 500	ZAR 1 744	ZAR 1 800	ZAR 1 942	ZAR 3 000	ZAR1 516	ZAR 484	ZAR 1 000	USD 400
Par value of instrument	ZAR 1	ZAR 3 500	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR 1 200	ZAR 500	ZAR 1 744	ZAR 1 800	ZAR 1 942	ZAR 3 000	ZAR1 516	ZAR 484	ZAR 1 000	USD 400
Accounting classification	Equity attributable to ordinary shareholders	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Equity	Equity	Equity	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	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	30/03/2017	21/09/2017	20/02/2019	12/02/2018	03/12/2018	03/12/2018	15/04/2019	30/05/2019
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual	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
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 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
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	
Coupons / dividends																
Fixed or floating dividend/coupon		Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed
Coupon rate and any related index		JIBAR + 235bps	JIBAR + 330bps	JIBAR + 350bps	11.56%	JIBAR + 350bps	JIBAR + 400bps	12.25%	JIBAR + 565bps	JIBAR + 545bps	JIBAR + 440bps	JIBAR + 314bps	JIBAR + 240bps	10.395%	JIBAR + 240bps	5.95%
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	Full discretionary	Full discretionary	Full discretionary	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
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)																
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	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	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	Regulatory discretion	Regulatory discretion
If write-down, permanent or temporary			Permanent	Permanent	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)	Basel III compliant Additional Tier 1	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt
Non-compliant transitioned features	No	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No
If yes, specify non-compliant features		Regulation 38(12) (a)(i)														