Standard Bank Group
Capital instruments - main features disclosure template

	Ordinary share capital (including share premium)	Subordinated bond - SBK23	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 - SBT104
Issuer	SBG	SBSA	SBSA	SBSA	SBG	SBG	SBG	SBG	SBG	SBG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SBK ZAE 000109815	ZAG000126434	ZAG000135781	ZAG000135799	JBKP ZAE000038881	SBPP ZAE000056339	ZAG000143017	ZAG000146622	ZAG000157157	ZAG000170986
Governing law(s) of the instrument	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	Additional tier I	Additional Tier I	Additional Tier I	Additional Tier I	Additional Tier I
Post-transitional Basel III rules	CET I	Tier II	Tier II	Tier II	Ineligible	Ineligible	Additional Tier I	Additional Tier I	Additional Tier I	Additional Tier I
Eligible at solo/group/group & solo	Group	Group & Solo	Group & Solo	Group & Solo	Group	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	Preference share capital and share premium	Preference share capital and share premium	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 1 000	ZAR1 200	ZAR 500	ZAR 2.4	ZAR 1 649	ZAR 1 744	ZAR 1 800	ZAR 1 942	ZAR 1 539
Par value of instrument	10c	ZAR 1 000	ZAR 1 200	ZAR 500	ZAR 1	1 c	ZAR 1 744	ZAR 1 800	ZAR 1 942	ZAR 1 539
Accounting classification	Equity attributable to ordinary shareholders	Subordinated debt	Subordinated debt	Subordinated debt	Preference share capital and share premium	Preference share capital and share premium	Equity	Equity	Equity	Equity
Original date of issuance	Ongoing	28/05/2015	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	29/09/2020
Perpetual or dated	Perpetual	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
Original maturity date		28/05/2027	25/04/2026	25/04/2026						
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount (currency in million)		28/05/2022 ZAR 1 000	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	30/09/2025 ZAR 1 539
Subsequent call dates, if applicable		28/05/2022 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	30/09/2025 or any interest payment date thereafter
Coupons / dividends										
Fixed or floating dividend/coupon		Fixed	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating
Coupon rate and any related index		11.56%	JIBAR + 400bps	12.25%	6.50%	77% of prime interest rate	JIBAR + 565bps	JIBAR + 545bps	JIBAR + 440bps	JIBAR + 452bps
Existence of a dividend stopper	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Full discretionary	Mandatory	Mandatory	Mandatory	Full discretionary	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
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	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
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
If write-down, write-down trigger (s)		Point of non-viability Regulatory discretion	Point of non-viability Regulatory discretion	Point of non-viability Regulatory discretion			Point of non-viability Regulatory discretion	Point of non-viability Regulatory discretion	Point of non-viability Regulatory discretion	Point of non-viability Regulatory discretion
If write-down, full or partial										
If write-down, permanent or temporary		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	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	Tier 2 capital bonds
Non-compliant transitioned features	No	No	No	No	Yes	Yes	No	No	No	No
If yes, specify non-compliant features					Regulation 38(11)(b)(i)	Regulation 38(11)(b)(i)				

Subordinated bond - SBT201	Subordinated bond - SBT202	Subordinated bond - SBT203	Subordinated bond - SBT204	Subordinated bond - SBT205 (USD Reg S issuance)	Subordinated bond - SBT206	Subordinated bond - SBT207	Subordinated bond - SBT208	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	Subordinated loan - Standard Bank Angola	Subordinated loan - Stanbic Bank IBTC	Subordinated loan - Standard Bank Zambia
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	Standard Bank Angola	Stanbic Bank IBTC	Standard Bank Zambia
ZAG000149519	ZAG000155680	ZAG000155714	ZAG000158684	XS2001739379	ZAG000165754	ZAG000168964	ZAG000172651	SZ001	MZSTB0OC1516	MZSTB0OC1524	MZSTBOC1532	KE4000002438	Standard Bank South Africa	Standard Bank South Africa	Standard Bank South Africa
SA	SA	SA	SA	English and SA	SA	SA	SA	Swaziland	Mozambique	Mozambique	Mozambique	Kenya	Angola	Nigeria	Zambia
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	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Group	Group	Group	Group	Group	Group	Group	Group	Group / Solo	Group / Solo	Group / Solo	Group / Solo	Group / Solo	Group / Solo	Group / Solo	Group / 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
ZAR 3 000	ZAR 1 516	ZAR 484	ZAR 1 000	USD 400	ZAR 2 000	ZAR 3 500	ZAR 1 500	E 100	MT 300	MT 381	MT 320	KES 4 000	AOA 9 234	NGN 14 387	ZMK 173
ZAR 3 000	ZAR 1 516	ZAR 484	ZAR 1 000	USD 400	ZAR 2 000	ZAR 3 500	ZAR 1 500	E 100	MT 300	MT 381	MT 320	KES 4 000	AOA 9 234	NGN 14 387	ZMK 173
Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated bond	Subordinated bond	Subordinated bond	Subordinated debt	Subordinated loan	Subordinated loan	Subordinated loan
12/02/2018	03/12/2018	03/12/2018	15/04/2019	30/05/2019	30/01/2020	24/06/2020	27/11/2020	29/06/2018	07/08/2015	04/09/2015	29/10/2015	15/12/2014	03/12/2018	30/04/2013	13/12/2016
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13/02/2028	03/12/2028	03/12/2028	16/04/2029	31/05/2029	31/01/2030	25/06/2030	28/11/2030	29/06/2028	04/09/2025	04/09/2025	29/10/2025	08/12/2021	03/12/2028	31/05/2025	13/12/2026
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
13/02/2023 ZAR 3 000 13/02/2023 or any interest payment date thereafter	03/12/2023 ZAR 1 516 03/12/2023 or any interest payment date thereafter	03/12/2023 ZAR 484 03/12/2023 or any interest payment date thereafter	16/04/2024 ZAR 1 000 16/04/2024 or any interest payment date thereafter	31/05/2024 USD 400	31/01/2025 ZAR 2 000 31/01/2025 or any interest payment date thereafter	25/06/2025 ZAR 3 500 25/06/2025 or any interest payment date thereafter	28/11/2025 ZAR 1 500 28/11/2025 or any interest payment date thereafter	2023/06/30 E 100 30 June 2023 or any interest payment date thereafter	2020/09/04 MT 300 4 September 2020 or any interest payment date thereafter	2020/09/04 MT 381 4 September 2020 or any interest payment date thereafter	2020/10/29 MT 320 29 October 2020 or any interest payment date thereafter	June 2020 KES 4 000 June 2020 or any interest payment date thereafter	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
Floating	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	First coupon fixed rate, therafter fixed margin linked to a floating base 12%	First coupon fixed rate, therafter fixed margin linked to a floating base 12%	First coupon fixed rate, therafter fixed margin linked to a floating 12%	Fixed	Floating	Floating	Floating
JIBAR + 314bps	JIBAR + 240bps	10.395%	JIBAR + 240bps	5.95%	JIBAR + 215bps	JIBAR + 375bps	JIBAR + 260bps	Swailand prime rate - 50bps	SLF + 450bps	SLF + 450bps	SLF + 450bps	12.95%	LIBOR + 392bps	LIBOR + 360bps	LIBOR + 532bps
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No	No	No	No	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes
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
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes								
Point of non-viability Regulatory discretion Permanent	Point of non-viability Regulatory discretion Permanent	Point of non-viability Regulatory discretion Permanent	Point of non-viability Regulatory discretion Permanent	Point of non-viability Regulatory discretion Permanent	Point of non-viability Regulatory discretion Permanent	Point of non-viability Regulatory discretion Permanent	Point of non-viability Regulatory discretion 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
No	No	No	No	No	No	No	No								

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
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
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
Nigeria	Zamba	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	Additional Tier I	Additional Tier 1
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	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
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
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 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
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	Perpetual	Perpetual
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
2019/10/01	2019/11/01	2020/04/30	2020/08/03	2020/11/18	2021/04/01	2021/11/28	2022/06/16	2022/06/16	2023/05/31	2023/02/28	2024/02/15	2024/11/28	2024/11/28	2022/07/26	2023/12/14
NGN 15 440	ZMK 36.7	NAD 100	LES 50	GHS 61	UGX 72 803	GHS 73	BWP 60	BWP 140	TZS 18 390	USD30	USD20	BWP 212	BWP 88	GBP 11	GBP 21
1 October 2019 or any interest payment date thereafter	1 November 2019 or any interest payment date thereafter	1 May 2020 or any interest payment date thereafter	4 August 2020 or any interest payment date thereafter	18 November 2020 or any interest payment date thereafter	1 April 2021 or any interest payment date thereafter	29 November 2021 or any interest payment date thereafter			1 June 2023 or any interest payment date thereafter	29 February 2023 or any interest paytment date thereafter	15 February 2024 or any interest paytment date thereafter			2022/07/26 or any interest payment date thereafter	2023/12/14 or any interest payment date thereafter
Fixed	Floating	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating
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	Yes	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Full discretionary	Full discretionary
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-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	Tier 2 capital bonds	Tier 2 capital bonds
														No	No