Standard Bank of South Africa
Capital instruments - main features disclosure template

	Ordinary share capital (including share premium)	Subordinated bond - SBK23	Subordinated loan (SBT101)	Subordinated loan (SBT102)	Subordinated loan (SBT103)	Subordinated loan (SBT104)	Subordinated loan (SBT105)	Subordinated loan (SBT106)	Subordinated loan (SBT201)	Subordinated loan (SBT202)	Subordinated loan (SBT203)	Subordinated loan (SBT204)	Subordinated loan (SBT205)	Subordinated loan (SBT206)	Subordinated loan (SBT207)	Subordinated loan (SBT208)	Subordinated bond - SBT209
Issuer	SBSA	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)		ZAG000126434															
Governing law(s) of the instrument	SA	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	Additional tier I	Additional tier I	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
Post-transitional Basel III rules	CET I	Tier II	Additional tier I	Additional tier I	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
Eligible at solo/group/group & solo	Solo	Group & Solo	Solo	Solo	Solo	Solo	Solo	Solo	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	Subordinated debt
Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	ZAR 49 313	ZAR 1 000	ZAR 1 744	ZAR 1 800	ZAR 1 942	ZAR 1 539	ZAR 1 800	ZAR 1 724	ZAR 3 000	ZAR1 516	ZAR 484	ZAR 1 000	USD 400	ZAR 2 000	ZAR 3 500	ZAR 1 500	ZAR 1 722
Par value of instrument	ZAR 1	ZAR 1 000	ZAR 1 744	ZAR 1 800	ZAR 1 942	ZAR 1 539	ZAR 1 800	ZAR 1 724	ZAR 3 000	ZAR1 516	ZAR 484	ZAR 1 000	USD 400	ZAR 2 000	ZAR 3 500	ZAR 1 500	ZAR 1 722
Accounting classification	Equity attributable to ordinary shareholders	Subordinated debt	Equity	Equity	Equity	Equity	Equity	Equity	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
Original date of issuance	Ongoing	28/05/2015	30/03/2017	21/09/2017	20/02/2019	29/09/2020	29/03/2021	12/10/2021	12/02/2018	03/12/2018	03/12/2018	15/04/2019	30/05/2019	30/01/2020	24/06/2020	27/11/2020	28/06/2021
Perpetual or dated	Perpetual	Dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date		28/05/2027							13/02/2028	03/12/2028	03/12/2028	16/04/2029	31/05/2029	31/01/2030	25/06/2030	28/11/2030	29/06/2031
Issuer call subject to prior supervisory approval	No	Yes	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)		28/05/2022 ZAR 1 000	31/03/2022 ZAR 1 744	30/09/2022 ZAR 1 800	31/03/2024 ZAR 1 924	30/09/2025 ZAR 1 539	31/03/2026 ZAR 1 800	31/12/2026 ZAR 1 724	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	31/01/2025 ZAR 2 000	25/06/2025 ZAR 3 500	28/11/2025 ZAR 1 500	29/06/2026 ZAR 1 722
Subsequent call dates, if applicable		28/05/2022 or any interest payment date	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	31/03/2026 or any interest payment date thereafter	31/12/2026 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		31/01/2025 or any interest payment date thereafter	25/06/2025 or any interest payment date thereafter	28/11/2025 or any interest payment date thereafter	29/06/2026 or any interest payment date thereafter
Coupons / dividends																	
Fixed or floating dividend/coupon		Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating
Coupon rate and any related index		11.56%	JIBAR + 565bps	JIBAR + 545bps	JIBAR + 440bps	JIBAR + 452bps	JIBAR + 423bps	JIBAR + 391bps	JIBAR + 314bps	JIBAR + 240bps	10.395%	JIBAR + 240bps	5.95%	JIBAR + 215bps	JIBAR + 375bps	JIBAR + 260bps	JIBAR + 210bps
Existence of a dividend stopper	No	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	Full discretionary	Full discretionary	Full discretionary	Full discretionary	Full discretionary	Full discretionary	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
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	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
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	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	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	Point of non-viability Regulatory discretion	Point of non-viability Regulatory discretion
If write-down, full or partial		Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
If write-down, permanent or temporary																	
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	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	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
Non-compliant transitioned features	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
If yes, specify non-compliant features																	