Standard Bank Group
Capital instruments - main features disclosure template

	Ordinary share capital (including share premium)	Subordinated bond - SBK23	Cumulative Preference Share Capital	Non Cumulative Preference Share Capital	Subordinated bond - SBT101	Subordinated bond - SBT102	Subordinated bond - SBT103	Subordinated bond - SBT104	Subordinated bond - SBT105	Subordinated bond - SBT106	Subordinated bond - SBT201	Subordinated bond - SBT202	Subordinated bond - SBT203	Subordinated bond - SBT204
Issuer	SBG	SBSA	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SBK ZAE 000109815	ZAG000126434	SBKP ZAE000038881	SBPP ZAE000056339	ZAG000143017	ZAG000146622	ZAG000157157	ZAG000170986	ZAG000174830	ZAG000180431	ZAG000149519	ZAG000155680	ZAG000155714	ZAG000158684
Governing law (s) of the instrument	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	Additional tier I	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
Post-transitional Basel III rules	CET I	Tier II	Ineligible	Ineligible	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
Eligible at solo/group/group & solo	Group	Group & Solo	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group
Instrument type (types to be specified by each jurisdiction)	Ordinary Share capital and premium	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
Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	ZAR 17 860	ZAR 1 000	ZAR 2.4	ZAR 1 649	ZAR 1 744	ZAR 1 800	ZAR 1 942	ZAR 1 539	ZAR 1 800	ZAR 1 724	ZAR 3 000	ZAR 1 516	ZAR 484	ZAR 1 000
Par value of instrument	10c	ZAR 1 000	ZAR 1	1 c	ZAR 1 744	ZAR 1 800	ZAR 1 942	ZAR 1 539	ZAR 1 800	ZAR 1 724	ZAR 3 000	ZAR 1 516	ZAR 484	ZAR 1 000
Accounting classification	Equity attributable to ordinary shareholders	Subordinated debt	Preference share capital and share premium	Preference share capital and share premium	Equity	Equity	Equity	Equity	Equity	Equity	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
Original date of issuance	Ongoing	28/05/2015	25/11/1969	2004/07/07, 2006/05/23, 2006/08/12	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
Perpetual or dated	Perpetual	Dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated
Original maturity date		28/05/2027									13/02/2028	03/12/2028	03/12/2028	16/04/2029
Issuer call subject to prior supervisory approval	No	Yes	No	No	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
Subsequent call dates, if applicable		28/05/2022 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	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
Coupons / dividends														
Fixed or floating dividend/coupon		Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating
Coupon rate and any related index		11.56%	6.50%	77% of prime interest rate	JIBAR + 565bps	JIBAR + 545bps	JIBAR + 440bps	JIBAR + 452bps	JIBAR + 423bps	JIBAR + 391bps	JIBAR + 314bps	JIBAR + 240bps	10.395%	JIBAR + 240bps
Existence of a dividend stopper	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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	Full discretionary	Full discretionary	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
Non-cumulative or 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
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
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
If write-down, write-down trigger (s)		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	Point of non-viability Regulatory discretion Permanent	Point of non-viability Regulatory discretion Permanent	Point of non-viability Regulatory discretion Permanent
If write-down, full or partial														
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)	Cumulative preference shares, Basel 3 compliant Additional Tier 1 and Non-cumulative preference shares, subject to regulatory clarification of their ranking	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	Tier 2 capital bonds	Tier 2 capital bonds	Senior debt	Senior debt	Senior debt	Senior debt
Non-compliant transitioned features	No	No	Yes	Yes	No	No	No	No	No	No	No	No	No	No
If yes, specify non-compliant features			Regulation 38(11)(b)(i)	Regulation 38(11)(b)(i)										

Subordinated bond - SBT205 (USD Reg S Issuance)	Subordinated bond - SBT206	Subordinated bond - SBT207	Subordinated bond - SBT208	Subordinated bond - SBT209	Subordinated bond - Standard Bank Swaziland	Subordinated loan - Standard Bank Angola	Subordinated loan - Standard Bank Zambia	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
SBG	SBG	SBG	SBG	SBG	Standard Bank Swaziland Limited	Standard Bank Angola Standard Bank South Africa	Standard Bank Zambia Standard Bank South Africa	Stanbic Bank Uganda Standard Bank South Africa	Stanbic Bank Ghana Standard Bank South Africa	Stanbic Bank Botswana	Stanbic Bank Botswana	Stanbic Bank Tanzania Standard Bank South Africa	Stanbic Bank Kenya Limited Standard Bank South Africa	Stanbic Bank Kenya Limited Development Finance Institution	Stanbic Bank Botswana	Stanbic Bank Botswana	Standard Bank Isle of Man Limited Standard Bank Offshore Group	Standard Bank Jersey Limited Standard Bank Offshore Group
XS2001739379	ZAG000165754	ZAG000168964	ZAG000172651	ZAG000177353	SZ001	AOA 9 234	ZMK 173	UGX 72 803	GHS 73	BWP 60	BWP 140	TZS 18 390	USD 30	USD 20	BWP 212	BWP 88	GBP 11	GBP 21
English and SA	SA	SA	SA	SA	Swaziland	Angola	Zambia	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
Tier II	Tier II	Tier II	Tier II	Tier II	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier I	Additional Tier 1
Group	Group	Group	Group	Group	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
USD 400	ZAR 2 000	ZAR 3 500	ZAR 1 500	ZAR 1 722	E 100	AOA 9 234	ZMK 173	UGX 72 803	GHS 73	BWP 60	BWP 140	TZS 18 390	USD 30	USD 20	BWP 212	BWP 88	GBP 11	GBP 21
USD 400	ZAR 2 000	ZAR 3 500	ZAR 1 500	ZAR 1 722	E 100	AOA 9 234	ZMK 173	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 debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated debt	Subordinated debt	Subordinated loan	Subordinated loan	Subordinated debt	Subordinated debt	Subordinated debt	Equity	Equity
30/05/2019	30/01/2020	24/06/2020	27/11/2020	28/06/2021	29/06/2018	03/12/2018	13/12/2016	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
31/05/2029	31/01/2030	25/06/2030	28/11/2030	29/06/2031	29/06/2028	03/12/2028	13/12/2026	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
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	29/06/2026 ZAR 1 722 29/06/2026 or any interest payment date thereafter	2023/06/30 E 100 30 June 2023 or any interest payment date thereafter	2023/12/03 AOA 9 234 3 December 2023 or any interest payment date thereafter	2021/12/13 ZMK 173 13 December 2021 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
Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating
5.95%	JIBAR + 215bps	JIBAR + 375bps	JIBAR + 260bps	JIBAR + 210bps	Swaliland prime rate - 50bps	LIBOR + 392bps	LIBOR + 532bps	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
No	No	No	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	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
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	No	No	No													No	No