Standard Bank Group
Capital instruments - main features disclosure template

	Ordinary share capital (including share premium)	Cumulative Preference Share Capital	Non Cumulative Preference Share Capital	Subordinated bond - SBT103	Subordinated bond - SBT104	Subordinated bond - SBT105	Subordinated bond - SBT106	Subordinated bond - SBT107
Issuer	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SBK ZAE 000109815	SBKP ZAE000038881	SBPP ZAE000056339	ZAG000157157	ZAG000170986	ZAG000174830	ZAG000180431	ZAG000184896
Governing law(s) of the instrument	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
Post-transitional Basel III rules	CET I	Ineligible	Ineligible	Additional Tier I	Additional Tier I	Additional Tier I	Additional Tier I	Additional Tier I
Eligible at solo/group/group & solo	Group	Group	Group	Group	Group	Group	Group	Group
Instrument type (types to be specified by each jurisdiction)	Ordinary Share capital and premium	Preference share capital and share premium	Preference share capital and share premium	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 27 497	ZAR 0	ZAR 0	ZAR 1 942	ZAR 1 539	ZAR 1 800	ZAR 1 724	ZAR 1 559
Par value of instrument	10c	ZAR 1	1 c	ZAR 1 942	ZAR 1 539	ZAR 1 800	ZAR 1 724	ZAR 1 559
Accounting classification	Equity attributable to ordinary shareholders	Preference share capital and share premium	Preference share capital and share premium	Equity	Equity	Equity	Equity	Equity
Original date of issuance	Ongoing	25/11/1969	2004/07/07, 2006/05/23, 2006/08/12	20/02/2019	29/09/2020	29/03/2021	12/10/2021	07/04/2022
Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
Original maturity date								
Issuer call subject to prior supervisory approval	No	No	No	Yes	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount (currency in million)				31/03/2024 ZAR 1 924	30/09/2025 ZAR 1 539	31/03/2026 ZAR 1 800	31/12/2026 ZAR 1 724	08/04/2027 ZAR 1 559
Subsequent call dates, if applicable				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	08/04/2027 or any interest payment date thereafter
Coupons / dividends								
Fixed or floating dividend/coupon		Fixed	Floating	Floating	Floating	Floating	Floating	Floating
Coupon rate and any related index		6.50%	77% of prime interest rate	JIBAR + 440bps	JIBAR + 452bps	JIBAR + 423bps	JIBAR + 391bps	JIBAR + 379bps
Existence of a dividend stopper	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Full discretionary	Full discretionary	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
Non-cumulative or cumulative	Non-cumulative	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
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
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
If write-down, full or partial				Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion
If write-down, permanent or temporary				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	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
Non-compliant transitioned features	No	Yes	Yes	No	No	No	No	No
If yes, specify non-compliant features		Regulation 38(11)(b)(i)	Regulation 38(11)(b)(i)					

Subordinated bond - SBT108	Subordinated bond - SBT109	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 - SBT209	Subordinated bond - SST201	Subordinated bond - SST202	Subordinated bond - Standard Bank Swaziland
SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	SBG	Standard Bank Swaziland
ZAG000187972	ZAG000191966	ZAG000149519	ZAG000155680	ZAG000155714	ZAG000158684	XS2001739379	ZAG000165754	ZAG000168964	ZAG000172651	ZAG000177353	ZAG000182031	ZAG000189325	SZ001
SA	SA	SA	SA	SA	SA	English and SA	SA	SA	SA	SA	SA	SA	Swaziland
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	Tier II	Tier II
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	Tier II	Ineligible
Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	Group	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
ZAR 2 000	ZAR 3 600	ZAR 3 000	ZAR 1 516	ZAR 484	ZAR 1 000	USD 400	ZAR 2 000	ZAR 3 500	ZAR 1 500	ZAR 1 722	ZAR 1 444	ZAR 1 639	E 100
ZAR 2 000	ZAR 3 600	ZAR 3 000	ZAR 1 516	ZAR 484	ZAR 1 000	USD 400	ZAR 2 000	ZAR 3 500	ZAR 1 500	ZAR 1 722	ZAR 1 444	ZAR 1 639	E 100
Equity	Equity	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
12/07/2022	21/11/2022	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	07/12/2021	30/08/2022	29/06/2018
Perpetual	Perpetual	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	29/06/2031	08/12/2031	31/08/2032	29/06/2028
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
13/07/2027	31/12/2027	13/02/2023	03/12/2023	03/12/2023	16/04/2024	31/05/2024	31/01/2025	25/06/2025	28/11/2025	29/06/2026	08/12/2026	31/08/2027	2023/06/30
ZAR 2 000 13/07/2027 or any interest payment date thereafter	ZAR 3 600 31/12/2027 or any interest payment date thereafter	ZAR 3 000 13/02/2023 or any interest payment date thereafter	ZAR 1 516 03/12/2023 or any interest payment date thereafter	ZAR 484 03/12/2023 or any interest payment date thereafter	ZAR 1 000 16/04/2024 or any interest payment date thereafter	USD 400	ZAR 2 000 31/01/2025 or any interest payment date thereafter	ZAR 3 500 25/06/2025 or any interest payment date thereafter	ZAR 1 500 28/11/2025 or any interest payment date thereafter	ZAR 1 722 29/06/2026 or any interest payment date thereafter	ZAR 1 444 08/12/2026 or any interest payment date thereafter	ZAR 1 639 31/08/2027or any interest payment date thereafter	E 100 30 June 2023 or any interest payment date thereafter
Floating	Floating	Floating	Floating	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating
JIBAR + 370bps	JIBAR + 350bps	JIBAR + 314bps	JIBAR + 240bps	10.395%	JIBAR + 240bps	5.95%	JIBAR + 215bps	JIBAR + 375bps	JIBAR + 260bps	JIBAR + 210bps	JIBAR + 200bps	JIBAR + 215bps	Swailand prime rate - 50bps
Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No
Full discretionary	Full discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No	No	No	No	No	No	No	No	No	No	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-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	Yes	Yes	Yes	Yes	Yes	
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	
Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	Regulatory discretion Permanent	
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	Senior debt	Senior debt
No	No	No	No	No	No	No	No	No	No	No	No	No	

Subordinated loan - Standard Bank Angola	Subordinated bond - Stanbic Bank Botswana	Subordinated bond - Stanbic Bank Botswana	Subordinated loan - Stanbic Bank Kenya	Subordinated bond - Stanbic Bank Kenya	Subordinated loan - Stanbic Bank Kenya	Subordinated loan - Stanbic Bank IBTC	Subordinated loan - Stanbic Bank Uganda	Subordinated loan - Standard Bank Zambia	Subordinated loan - Standard Bank Namibia	Subordinated loan - Standard Bank Isle of Man	Subordinated loan - Standard Bank Jersey
Standard Bank Angola	Stanbic Bank Botswana	Stanbic Bank Botswana	Stanbic Bank Kenya Limited	Stanbic Bank Kenya Limited	Stanbic Bank Kenya Limited	Stanbic Bank IBTC	Stanbic Bank Uganda	tandard Bank Zambia	Standard Bank Namibia	Standard Bank Isle of Man Limited	Standard Bank Jersey Limited
Standard Bank of South Africa	BW 000732198	BW 000000 2401	Standard Bank of South Africa	Development Finance Institution	Standard Bank of South Africa	Standard Bank of South Africa	Standard Bank of South Africa	Standard Bank of South Africa	Standard Bank South Africa	Standard Bank Offshore Group	Standard Bank Offshore Group
Angola	Botswana	Botswana	Kenya	English and Kenya	Kenya	Nigeria	Uganda	Zambia	Namibia	Isle of Man	Jersey
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	Additional Tier I	Additional Tier 1
Solo	Solo	Solo	Solo	Solo	Solo	Solo	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
USD 30	BWP 212	BWP 88	USD 30	USD 20	USD 30	USD 40	USD 20	USD 15	NAD 100	GBP 11	GBP 21
USD 30	BWP 212	BWP 88	USD 30	USD 20	USD 30	USD 40	USD 20	USD 15	NAD 100	GBP 11	GBP 21
Subordinated loan	Subordinated debt	Subordinated debt	Subordinated loan	Subordinated debt	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Subordinated loan	Equity	Equity
03/12/2018	28/11/2019	28/11/2019	28/02/2018	21/12/2018	28/09/2022	01/02/2021	01/04/2021	13/12/2016	30/04/2015	26/07/2017	14/12/2018
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual
03/12/2028	28/11/2029	28/11/2029	28/02/2028	21/12/2028	29/09/2032	01/02/2031	01/04/2031	13/12/2026	30/04/2025		
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
2023/12/03	2024/11/28	2024/11/28	2023/02/28	2024/02/15	2027/09/29	2026/02/02	2026/04/02	2021/12/13	2020/04/30	2022/07/26	2023/12/14
AOA 9 234	BWP 212	BWP 88	USD30	USD20	USD30	USD 40	USD 20	ZMK 173	NAD 100	GBP 11	GBP 21
3 December 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	29 September 2027 or any interest paytment date thereafter	2 February 2026 or any interest payment date thereafter	2 April 2026 or any interest payment date thereafter	13 December 2021 or any interest payment date thereafter	1 May 2020 or any interest payment date thereafter	2022/07/26 or any interest payment date thereafter	2023/12/14 or any interest payment date thereafter
Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating
LIBOR + 392bps	BoBC + 250bps	0.1	LIBOR + 411bps	LIBOR + 425bps	SOFR + 436.7bps	LIBOR + 482bps	LIBOR + 477bps	LIBOR + 632bps	JIBAR + 350bps	LIBOR + 39bps	LIBOR +175bps
No	No	No	No	Yes	No	No	No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Full discretionary	Full discretionary
Yes	No	No	Yes	Yes	No	No	Yes	Yes	Yes	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-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	Tier 2 capital bonds	Tier 2 capital bonds
										No	No