

Standard Bank of South Africa and Standard Bank Group
Annexure B - main features disclosure template

	Ordinary share capital (including share premium)	Subordinated bond - SBK9	Subordinated bond - SBK12	Subordinated bond - SBK13	Subordinated bond - SBK14	Subordinated bond - SBK15	Subordinated bond - SBK16	Subordinated bond - SBK17	Subordinated bond - SBK18	Subordinated bond - SBK19	Subordinated bond - SBK20	Subordinated bond - SBK21	Subordinated bond - SBK22	Subordinated bond - SBK23	Subordinated bond - SBK24	Ordinary share capital (including share premium)	Cumulative Preference Share Capital	Non Cumulative Preference Share Capital
October 2015																		
Issuer	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBSA	SBG	SBG	SBG
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)																		
Governing law(s) of the instrument	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA
Regulatory Treatment																		
Transitional Basel III rules	CET1	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	Tier II	N/A	N/A	N/A	N/A	N/A	CET1	Tier II	Additional tier I
Post-transitional Basel III rules	CET1	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	CET1	Tier II	Additional tier I
Eligible at solo/group/group & solo	Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group	Group	Group
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	Ordinary Share capital and premium	Preference share capital and share premium	Preference share capital and share premium
Amount recognised in regulatory capital (currency in Rm, as of most recent reporting date)	ZAR 40 198	ZAR 1 050	ZAR 1 120	ZAR 805	ZAR 1 190	ZAR 854	ZAR 1 400	ZAR 1 400	ZAR 2 450	ZAR 350	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR 17 947	ZAR 5.6	ZAR 3 846
Par value of instrument	ZAR 1	ZAR 1 500	ZAR 1 600	ZAR 1 150	ZAR 1 780	ZAR 1 220	ZAR 2 000	ZAR 2 000	ZAR 3 500	ZAR 500	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	10c	ZAR 1	1 c
Accounting classification	Equity attributable to ordinary shareholders	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	Equity attributable to ordinary shareholders	Preference share capital and share premium	Preference share capital and share premium
Original date of issuance	Ongoing	4/10/2006	11/24/2009	11/24/2009	12/1/2011	1/23/2012	3/15/2012	7/30/2012	10/24/2012	10/24/2012	12/2/2014	1/28/2015	5/28/2015	5/28/2015	10/19/2015	Ongoing	11/25/1969	2004/07/07, 2006/05/23, 2006/08/12
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual
Original maturity date	N/A	4/10/2023	11/24/2021	11/24/2021	12/1/2022	1/23/2022	3/15/2023	7/30/2024	10/24/2024	10/24/2024	12/2/2024	1/28/2025	5/28/2025	5/28/2025	10/19/2025	N/A	N/A	N/A
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No
Optional call date, contingent call dates and redemption amount (currency in Rm)	N/A	2018/04/10	ZAR 1 2016/11/24	ZAR 1 2016/11/24	ZAR 1 2017/12/01	ZAR 1 2017/01/23	ZAR 1 2018/03/15	ZAR 2 2019/07/30	ZAR 2 2020/10/24	ZAR 3 2019/10/24	ZAR 2019/12/02	ZAR 2 2020/01/28	ZAR 1 2020/05/28	ZAR 1 2022/05/28	ZAR 1 2020/10/19	N/A	N/A	N/A
Subsequent call dates, if applicable	N/A	2018/04/10 or any subsequent interest payment date	N/A	N/A	2017/12/01 or any subsequent interest payment date	N/A	N/A	N/A	N/A	N/A	2019/12/02 or any interest payment date thereafter	2020/01/28 or any interest payment date thereafter	2020/05/28 or any interest payment date thereafter	2022/05/28 or any interest payment date thereafter	2020/10/19 or any interest payment date thereafter	N/A	N/A	N/A
Coupons / dividends																		
Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	N/A	Fixed
Coupon rate and any related index	N/A	8.40% semi annual	10.82% semi annual	Jibar + 2.20	9.66% semi annual	Jibar + 2.00	Jibar + 2.10	Jibar + 2.20	Jibar + 2.35	Jibar + 2.20	Jibar + 3.50	Jibar + 3.30	Jibar + 3.50	11.56% semi annual	Jibar + 3.50	N/A	6.50%	77% of prime interest rate
Existence of a dividend stopper	No	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	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Full discretionary	Full discretionary	Full discretionary
Existence of step up or other incentive to redeem	No	Yes	Yes	Yes	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	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	Non-convertible
If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Write-down feature	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If write-down, write-down trigger (s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most subordinated	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Non-cumulative preference shares	Subordinated debt	Cumulative preference shares
Non-compliant transitioned features	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
If yes, specify non-compliant features	N/A	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	Regulation 38(14) (a)(i)	N/A	No loss absorbency features at the point of non-viability	No loss absorbency features at the point of non-viability

