The Standard Bank of South Africa Limited
New Financial Instrument Listing Announcement

Dated: 11 November 2015

Authorised Programme size R90,000,000,000.00
Total notes in issue R73,010,917,630.00

Stock Codes: SBS40 – ZAG000131186
SBS41 – ZAG000131202
SBS42 – ZAG000131210
SBS43 – ZAG000131244

"SBS40"
Stock Code: SBS40
ISIN Code: ZAG000131186

The JSE Limited has granted a financial instrument listing to The Standard Bank of South Africa Limited – "SBS40" Senior Unsecured Floating Rate Notes under its Domestic Medium Term Note Programme - sponsored by The Standard Bank of South Africa Limited (acting through its Corporate and Investment Banking Division)

Full Note details are as follows:

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| Bond Code: | SBS40 |
| Aggregate Nominal Amount: | ZAR1,504,000,000 |
| Coupon Indicator: | Floating Rate |
| Trade Type: | Price |
| Floating Interest Rate: | 3 Month JIBAR as at 12 November 2015 plus 155bps |
| Issue Price: | 100% |
| Maturity Date: | 12 November 2020 |
| First Interest Payment Date: | 12 February 2016 |
| Interest Payment Dates: | 12 February, 12 May, 12 August and 12 November of each year until the Maturity Date |
| Books Close: | 2 February, 2 May, 2 August and 2 November of each year to the Maturity Date |
| Last day to register: | By 17h00 on 1 February, 1 May, 1 August and 1 November of each year |
| Interest Commencement Date: | 12 November 2015 |

Settlement Date: 12 November 2015
Placement Agent: The Standard Bank of South Africa Limited

"SBS41"
Stock Code: SBS41
ISIN Code: ZAG000131202

The JSE Limited has granted a financial instrument listing to The Standard Bank of South Africa Limited – "SBS41" Senior Unsecured Fixed Rate Notes under its Domestic Medium Term Note Programme - sponsored by The Standard Bank of South Africa Limited (acting through its Corporate and Investment Banking Division)

Full Note details are as follows:

Bond Code: SBS41
Aggregate Nominal Amount: ZAR451,000,000
Coupon Indicator: Fixed Rate
Trade Type: Yield
Fixed Interest Rate: 9.98% payable semi-annual in arrears
Issue Price: 100%
Maturity Date: 12 November 2022
First Interest Payment Date: 12 May 2016
Interest Payment Dates: 12 November and 12 May of each year until the Maturity Date
Books Close: 2 November and 2 May of each year to the Maturity Date
Last day to register: By 17h00 on 1 November and 1 May of each year
Interest Commencement Date: 12 November 2015
Settlement Date: 12 November 2015
Placement Agent: The Standard Bank of South Africa Limited

"SBS42"
Stock Code: SBS42
ISIN Code: ZAG000131210

The JSE Limited has granted a financial instrument listing to The Standard Bank of South Africa Limited – "SBS42"

Senior Unsecured Fixed Rate Notes under its Domestic Medium Term Note Programme - sponsored by The Standard Bank of South Africa Limited (acting through its Corporate and Investment Banking Division)

Full Note details are as follows:

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| Bond Code: | SBS42 |
| Aggregate Nominal Amount: | ZAR776,000,000 |
| Coupon Indicator: Fixed Rate | |
| Trade Type: Yield | |
| Fixed Interest Rate: | 10.64% payable semi-annual in arrears |
| Issue Price: | 100% |
| Maturity Date: 12 November 2025 | |
| First Interest Payment Date: | 12 May 2016 |
| Interest Payment Dates: | 12 November and 12 May of each year until the Maturity Date |
| Books Close: | 2 November and 2 May of each year to the Maturity Date |
| Last day to register: | By 17h00 on 1 November and 1 May of each year |
| Interest Commencement Date: | 12 November 2015 |
| Settlement Date: | 12 November 2015 |
| Placement Agent: | The Standard Bank of South Africa Limited |

"SBS43"
Stock Code: SBS43
ISIN Code: ZAG000131244

The JSE Limited has granted a financial instrument listing to The Standard Bank of South Africa Limited – "SBS43" Senior Unsecured Fixed Rate Notes under its Domestic Medium Term Note Programme - sponsored by The Standard Bank of South Africa Limited (acting through its Corporate and Investment Banking Division)

Full Note details are as follows:

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| Bond Code: | SBS43 |
| Aggregate Nominal Amount: | ZAR400,000,000 |
| Coupon Indicator: Fixed Rate | |

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|---|---|
| Trade Type: | Yield |
| Fixed Interest Rate: | 10.82% payable semi-annual in arrear |
| Issue Price: | 100% |
| Maturity Date: | 12 November 2027 |
| First Interest Payment Date: | 12 May 2016 |
| Interest Payment Dates: | 12 November and 12 May of each year until the Maturity Date |
| Books Close: | 2 November and 2 May of each year to the Maturity Date |
| Last day to register: | By 17h00 on 1 November and 1 May of each year |
| Interest Commencement Date: | 12 November 2015 |
| Settlement Date: | 12 November 2015 |
| Placement Agent: | The Standard Bank of South Africa Limited |

Notes will be deposited in the Central Depository ("CSD") and settlement will take place electronically in terms of JSE Rules.

For further information on the Notes issued please contact:

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| Alexi Contogiannis | SBSA (Sponsor) | (011) 721 8003 |