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

	Ordinary share capital (including share premium)	Subordinated bond - SBK9	Subordinated bond - SBK14	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	Subordinated bond - SBK25	Subordinated bond - SBK26	Subordinated loan (SBT101)
Issuer	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)		ZAG000029687	ZAG000091018	ZAG000093741	ZAG000097619	ZAG000100827	ZAG000100835	ZAG00121781	ZAG000123258	ZAG000126442	ZAG000126434	ZAG000130584	ZAG000135781	ZAG000135799	
Governing law(s) of the instrument	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	Tier II	Tier II	Tier II	Tier II	Tier II	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Post-transitional Basel III rules	CET 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	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	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
Amount recognised in regulatory capital (currency in Rm, as of most recent reporting date)	ZAR 43 698	ZAR 750	ZAR 890	ZAR 1 000	ZAR 1 000	ZAR 1750	ZAR 250	ZAR2 250	ZAR750	ZAR1 000	ZAR1 000	ZAR880	ZAR1 200	ZAR500	ZAR1 744
Par value of instrument	ZAR 1	ZAR 1 500	ZAR 1 780	ZAR 2 000	ZAR 2 000	ZAR 3 500	ZAR 500	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR1 000	ZAR 880	ZAR 1 200	ZAR 500	ZAR1 744
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	Equity
Original date of issuance	Ongoing	10/04/2006	01/12/2011	15/03/2012	30/07/2012	24/10/2012	24/10/2012	02/12/2014	28/01/2015	28/05/2015	28/05/2015	19/10/2015	25/04/2016	25/04/2016	30/03/2017
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual
Original maturity date	N/A	10/04/2023	01/12/2022	15/03/2023	30/07/2024	24/10/2025	24/10/2024	02/12/2024	28/01/2025	28/05/2025	28/05/2027	19/10/2025	25/04/2026	25/04/2026	N/A
Issuer call subject to prior supervisory approval	No	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 Rm)	N/A	2018/04/10 ZAR 1 500	2017/12/01 ZAR 1 780	2018/03/15 ZAR 2 000	2019/07/30 ZAR 2 000	2020/10/24 ZAR 3 500	2019/10/24 ZAR 500	2019/12/02 ZAR2 250	2020/01/28 ZAR750	2020/05/28 ZAR1 000	2022/05/28 ZAR1 000	2020/10/19 ZAR880	2021/04/25 ZAR1 200	2021/04/25 ZAR500	31/03/2022 ZAR 1 744
Subsequent call dates, if applicable	N/A	2018/04/10 or any subsequent interest payment date	2017/12/01 or any subsequent interest payment date	2018/03/15 or any subsequent interest payment date	2019/07/30 or any subsequent interest payment date	2020/10/24 or any subsequent interest payment date	2019/10/24 or any subsequent interest payment date	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	2021/04/25 or any interest payment date thereafter	2021/04/25 or any interest payment date thereafter	31/03/2022 or any interest payment date thereafter
Coupons / dividends															
Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	Floating
Coupon rate and any related index	N/A	8.40% semi annual	9.66% semi annual	JIBAR + 2.10	JIBAR + 2.20	JIBAR + 2.35	JIBAR + 2.20	JIBAR + 3.50	JIBAR + 330	JIBAR + 350	11.56% semi annual	JIBAR + 350	JIBAR + 400	12.25% semi annual	JIBAR + 565
Existence of a dividend stopper	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	Full discretionary
Existence of step up or other incentive to redeem	No	Yes	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
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
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
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
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
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
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
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
Write-down feature	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
If write-down, write-down trigger (s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
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
If temporary write-down, description of write-up mechani	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	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	Tier 2
Non-compliant transitioned features	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No
If yes, specify non-compliant features	N/A	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(D) Regulation 38(14)(a)(iv)(H)(ii)	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(H)(ii)	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(H)(ii)	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(H)(ii)	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(H)(ii)	Regulation 38(14)(a)(i) Regulation 38(14)(a)(iv)(H)(ii)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	