

Standard Bank Group
Capital instruments - main features disclosure template

	Ordinary share capital (including share premium)	Subordinated bond - SBK9	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	Ordinary share capital (including share premium)	Cumulative Preference Share Capital	Non Cumulative Preference Share Capital
Issuer	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	ZAG000029687 SA	ZAG000097619 SA	ZAG000100827 SA	ZAG000100835 SA	ZAG00121781 SA	ZAG000123258 SA	ZAG000126442 SA	ZAG000126434 SA	ZAG000130584 SA	ZAG000135781 SA	ZAG000135799 SA	SBK ZAE 000109815 SA	SBKP ZAE000038881 SA	SBPP ZAE000056339 SA
Regulatory Treatment															
Transitional Basel III rules	CET I	Tier II	Tier II	Tier II	Tier II	N/A	N/A	N/A	N/A	N/A	N/A	N/A	CET I	Tier II	Additional tier I
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	CET I	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	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	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 43 698	ZAR 750	ZAR 1 000	ZAR 1 750	ZAR 250	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR1 200	ZAR 500	ZAR 17 871	ZAR 4.0	ZAR 2 748
Par value of instrument	ZAR 1	ZAR 1 500	ZAR 2 000	ZAR 3 500	ZAR 500	ZAR 2 250	ZAR 750	ZAR 1 000	ZAR 1 000	ZAR 880	ZAR 1 200	ZAR 500	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	Equity attributable to ordinary shareholders	Preference share capital and share premium	Preference share capital and share premium
Original date of issuance	Ongoing	2006/04/10	2012/07/30	2012/10/24	2012/10/24	2014/12/02	2015/01/28	2015/05/28	2015/05/28	2015/10/19	2016/04/25	2016/04/25	Ongoing	1969/11/25	2004/07/07, 2006/05/23, 2006/08/12
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Perpetual
Original maturity date	N/A	2023/04/10	2024/07/30	2025/10/24	2024/10/24	2024/12/02	2025/01/28	2025/05/28	2027/05/28	2025/10/19	2026/04/25	2026/04/25	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	No	No	No
Optional call date, contingent call dates and redemption amount (currency in Rm)	N/A	2018/04/10 ZAR 1 500	2019/07/30 ZAR 2 000	2020/10/24 ZAR 3 500	2019/10/24 ZAR 500	2019/12/02 ZAR 2 250	2020/01/28 ZAR 750	2020/05/28 ZAR 1 000	2022/05/28 ZAR 1 000	2020/10/19 ZAR 880	2021/04/25 ZAR 1 200	2021/04/25 ZAR 500	N/A	N/A	N/A
Subsequent call dates, if applicable	N/A	2018/04/10 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 subsequent interest payment date thereafter	2020/01/28 or any subsequent interest payment date thereafter	2020/05/28 or any subsequent interest payment date thereafter	2022/05/28 or any subsequent interest payment date thereafter	2020/10/19 or any subsequent interest payment date thereafter	2021/04/25 or any subsequent interest payment date thereafter	2021/04/25 or any subsequent interest payment date thereafter	N/A	N/A	N/A
Coupons / dividends															
Fixed or floating dividend/coupon	N/A	Fixed	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	Fixed	Floating
Coupon rate and any related index	N/A	8.40% semi annual	JIBAR + 220bps	JIBAR + 235bps	JIBAR + 220bps	JIBAR + 350bps	JIBAR + 330bps	JIBAR + 350bps	11.56% semi annual	JIBAR + 350bps	JIBAR + 400bps	12.25% semi annual	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	Yes
Fully discretionary, partially discretionary or mandatory	Full discretionary	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	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	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	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A	N/A
If write-down, write-down trigger (s)	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	Regulatory discretion	N/A	N/A	N/A
If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	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
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Basel III compliant Additional Tier 1	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	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
Non-compliant transitioned features	No	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	Yes	Yes
If yes, specify non-compliant features	N/A	Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)	Regulation 38(12)(a)(i)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Regulation 38(11)(b)(i)	Regulation 38(11)(b)(i)

