### Credit Ratings - Note Issuers

<table>
<thead>
<tr>
<th>Counterparty Name</th>
<th>Foreign Issuer Long Term credit rating</th>
<th>Date rating changed</th>
<th>Outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td>BNP PARIBAS</td>
<td>A+</td>
<td>05-Apr-19</td>
<td>Stable</td>
</tr>
<tr>
<td>NATIXIS</td>
<td>A+</td>
<td>19-Oct-18</td>
<td>Stable</td>
</tr>
<tr>
<td>NOMURA BANK</td>
<td>A-</td>
<td>01-Aug-19</td>
<td>Stable</td>
</tr>
<tr>
<td>INTERNATIONAL PLC</td>
<td>BBB+</td>
<td>01-Aug-19</td>
<td>Stable</td>
</tr>
<tr>
<td>HSBC BANK PLC</td>
<td>AA-</td>
<td>09-Jun-15</td>
<td>Negative</td>
</tr>
<tr>
<td>ROYAL BANK OF CANADA</td>
<td>AA-</td>
<td>27-Oct-92</td>
<td>Stable</td>
</tr>
<tr>
<td>SOCIETE GENERALE</td>
<td>A</td>
<td>23-Jan-12</td>
<td>Pos</td>
</tr>
<tr>
<td>THE STANDARD BANK OF SOUTH AFRICA LTD</td>
<td>NR</td>
<td>28-Nov-16</td>
<td>Not Available</td>
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</table>

### Quantum PLUS series

<table>
<thead>
<tr>
<th>ISIN</th>
<th>Product name</th>
<th>Currency</th>
<th>Underlying</th>
<th>Strike Value</th>
<th>Current Value</th>
<th>Product summary</th>
<th>Investment start date</th>
<th>Maturity date</th>
<th>Current indicative maturity value</th>
<th>Minimum return at maturity</th>
<th>Deposit Taker</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 15 - Option 1</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>6810.60</td>
<td>7346.53</td>
<td>The Quantum portion matured at 2.15%. The 5 year PLUS portion return is calculated as the greater of 5% or a 60% participation in the Index performance</td>
<td>29/01/2015</td>
<td>06/02/2020</td>
<td>105.00%</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 15 - Option 2</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>6810.60</td>
<td>7346.53</td>
<td>The Quantum portion matured at 2.15%. The 5 year PLUS portion return is calculated as 70% participation in the Index performance</td>
<td>29/01/2015</td>
<td>06/02/2020</td>
<td>105.14%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 15 - Option 1</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>6173.94</td>
<td>9241.66</td>
<td>The Quantum portion matured at 2.0%. The 5 year PLUS portion return is calculated as 90% participation in the Index performance</td>
<td>29/01/2015</td>
<td>06/02/2020</td>
<td>122.28%</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 15 - Option 2</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>6173.94</td>
<td>9241.66</td>
<td>The Quantum portion matured at 2.0%. The 5 year PLUS portion return is calculated as a 90% participation in the Index performance</td>
<td>29/01/2015</td>
<td>06/02/2020</td>
<td>125.99%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 15 - Option 1</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5569.49</td>
<td>6846.00</td>
<td>The Quantum portion matured at 4.5%. The 5 year PLUS portion return is calculated as 80% participation in the Index performance</td>
<td>29/01/2015</td>
<td>06/02/2020</td>
<td>111.31%</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 15 - Option 2</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5569.49</td>
<td>6846.00</td>
<td>The Quantum portion matured at 4.5%. The 5 year PLUS portion return is calculated as 90% participation in the Index performance</td>
<td>29/01/2015</td>
<td>06/02/2020</td>
<td>112.72%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 16</td>
<td>GBP</td>
<td>S&amp;P Europe 350 Low Volatility &amp; S&amp;P 500 Low Volatility Index</td>
<td>224.09</td>
<td>261.94</td>
<td>The Quantum portion matured at 2.0%. The 5 year PLUS portion return is calculated as 60% participation in the Index Basket Performance</td>
<td>25/09/2015</td>
<td>02/10/2020</td>
<td>121.06%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 16</td>
<td>USD</td>
<td>S&amp;P Europe 350 Low Volatility &amp; S&amp;P 500 Low Volatility Index</td>
<td>224.09</td>
<td>261.94</td>
<td>The Quantum portion matured at 2.0%. The 5 year PLUS portion return is calculated as 60% participation in the Index Basket Performance</td>
<td>25/09/2015</td>
<td>02/10/2020</td>
<td>121.06%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>ISIN</td>
<td>Product name</td>
<td>Currency</td>
<td>Underlying</td>
<td>Strike Value</td>
<td>Current Value</td>
<td>Product summary</td>
<td>Investment start date</td>
<td>Maturity date</td>
<td>Current indicative maturity value</td>
<td>Minimum return at maturity</td>
<td>Deposit Taker</td>
</tr>
<tr>
<td>-------</td>
<td>---------------------------------------------</td>
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</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 17 - Option 1</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>5673.58</td>
<td>7346.53</td>
<td>The Quantum portion matured at 2.00%. The 5 year PLUS portion return is calculated as 70% participation in the Index performance</td>
<td>20/01/2016</td>
<td>27/01/2021</td>
<td>120.43%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 17 - Option 2</td>
<td>GBP</td>
<td>S&amp;P Europe 350 Low Volatility</td>
<td>213.06</td>
<td>261.94</td>
<td>The Quantum portion matured at 2.00%. The 5 year PLUS portion return is calculated as 70% participation in the Index performance</td>
<td>20/01/2016</td>
<td>27/01/2021</td>
<td>115.13%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 17 - Option 1</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>5832.15</td>
<td>9241.66</td>
<td>The Quantum portion matured at 2.00%. The 5 year PLUS portion return is calculated as 70% participation in the Index performance</td>
<td>20/01/2016</td>
<td>27/01/2021</td>
<td>140.61%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 17 - Option 2</td>
<td>USD</td>
<td>S&amp;P Europe 350 Low Volatility</td>
<td>213.06</td>
<td>261.94</td>
<td>The Quantum portion matured at 2.00%. The 5 year PLUS portion return is calculated as 70% participation in the Index performance</td>
<td>20/01/2016</td>
<td>27/01/2021</td>
<td>115.13%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 18</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>7074.34</td>
<td>7346.53</td>
<td>The 2 year Quantum portion matured at 2.00%. The 5 and a half year PLUS portion return is calculated as 70% participation in the Index performance</td>
<td>04/10/2016</td>
<td>11/04/2022</td>
<td>102.69%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 18</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>6544.16</td>
<td>9241.66</td>
<td>The 2 year Quantum portion matured at 3.00%. The 5 and a half year PLUS portion return is calculated as 70% participation in the Index performance</td>
<td>04/10/2016</td>
<td>11/04/2022</td>
<td>128.85%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 19</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>7164.43</td>
<td>7346.53</td>
<td>The 2 year Quantum portion matured at 2.250%. The 5 and a half year PLUS portion return is calculated as 70% participation in the Index performance</td>
<td>25/01/2017</td>
<td>01/08/2022</td>
<td>101.78%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 19</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>6721.78</td>
<td>9241.66</td>
<td>The 2 year Quantum portion matured at 3.00%. The 5 and a half year PLUS portion return is calculated as 70% participation in the Index performance</td>
<td>25/01/2017</td>
<td>01/08/2022</td>
<td>126.24%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 20</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>7322.82</td>
<td>7346.53</td>
<td>The Quantum portion matured at 1.40%. The 5 and a half year PLUS portion return is calculated as 60% participation in the Index performance</td>
<td>28/09/2017</td>
<td>04/04/2023</td>
<td>100.19%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 20</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>7353.94</td>
<td>9241.66</td>
<td>The Quantum portion matured at 2.50%. The 5 and a half year PLUS portion return is calculated as 60% participation in the Index performance</td>
<td>28/09/2017</td>
<td>04/04/2023</td>
<td>115.40%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 21</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>7762.94</td>
<td>7346.53</td>
<td>The Quantum portion matured at 1.40%. The 5 and a half year PLUS portion return is calculated as 60% participation in the Index performance</td>
<td>11/01/2018</td>
<td>18/07/2023</td>
<td>100.00%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 21</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>7696.83</td>
<td>9241.66</td>
<td>The Quantum portion matured at 2.50%. The 5 and a half year PLUS portion return is calculated as 60% participation in the Index performance</td>
<td>11/01/2018</td>
<td>18/07/2023</td>
<td>112.04%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
</tbody>
</table>
### Quantum PLUS series

**Prices as at 29 November 2019**

<table>
<thead>
<tr>
<th>ISIN</th>
<th>Product name</th>
<th>Currency</th>
<th>Underlying</th>
<th>Strike Value</th>
<th>Current Value</th>
<th>Product summary ¹</th>
<th>Investment start date</th>
<th>Maturity date</th>
<th>Current indicative maturity value ²</th>
<th>Minimum return at maturity ³</th>
<th>Deposit Taker</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 22</td>
<td>GBP</td>
<td>S&amp;P UNITED KINGDOM (GBP)</td>
<td>1464.60</td>
<td>1481.45</td>
<td>1.50% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance</td>
<td>13/09/2018</td>
<td>20/03/2024</td>
<td>100.86%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 22</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>8110.15</td>
<td>9241.66</td>
<td>2.9589% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance</td>
<td>13/09/2018</td>
<td>20/03/2024</td>
<td>110.46%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 22</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>6128.72</td>
<td>6846.00</td>
<td>2.9589% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance</td>
<td>13/09/2018</td>
<td>20/03/2024</td>
<td>111.70%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 23</td>
<td>GBP</td>
<td>S&amp;P UNITED KINGDOM (GBP)</td>
<td>1358.28</td>
<td>1481.45</td>
<td>1.50% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance</td>
<td>20/12/2018</td>
<td>27/06/2024</td>
<td>106.80%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 23</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>7509.15</td>
<td>9241.66</td>
<td>2.9589% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance</td>
<td>20/12/2018</td>
<td>27/06/2024</td>
<td>117.30%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 23</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5505.82</td>
<td>6846.00</td>
<td>2.9589% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 100% participation in the Index performance</td>
<td>20/12/2018</td>
<td>27/06/2024</td>
<td>124.34%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 24</td>
<td>GBP</td>
<td>S&amp;P UNITED KINGDOM (GBP)</td>
<td>1453.94</td>
<td>1481.45</td>
<td>1.50% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance</td>
<td>29/05/2019</td>
<td>06/12/2024</td>
<td>101.42%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
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<td>PLUS portion of Quantum PLUS 24</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>8526.87</td>
<td>9241.66</td>
<td>2.9500% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance</td>
<td>29/05/2019</td>
<td>06/12/2024</td>
<td>106.29%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 24</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>6440.03</td>
<td>6846.00</td>
<td>2.9508% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 100% participation in the Index performance</td>
<td>29/05/2019</td>
<td>06/12/2024</td>
<td>106.30%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
</tbody>
</table>

1. Return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance.

2. Return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 100% participation in the Index performance.

3. Return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance.

4. Return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 100% participation in the Index performance.
<table>
<thead>
<tr>
<th>ISIN</th>
<th>Product name</th>
<th>Currency</th>
<th>Underlying</th>
<th>Strike Value</th>
<th>Current Value</th>
<th>Product summary</th>
<th>Investment start date</th>
<th>Maturity date</th>
<th>Current indicative maturity value</th>
<th>Minimum return at maturity</th>
<th>Deposit Taker</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 1</td>
<td>GBP</td>
<td>S&amp;P Europe 350 Low Volatility</td>
<td>205.97</td>
<td>261.94</td>
<td>The return is calculated as the greater of 90% participation in the Market Performance over the 5 year 6 months term, and 5%</td>
<td>12/06/2014</td>
<td>19/12/2019</td>
<td>115.04%</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 1</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>5594.84</td>
<td>9241.66</td>
<td>The return is calculated as the greater of 90% participation in the Market Performance over the 5 year 6 months term, and 5%</td>
<td>12/06/2014</td>
<td>19/12/2019</td>
<td>145.16%</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
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<td>N/A</td>
<td>Deposit PLUS Issue 1</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5428.80</td>
<td>6846.00</td>
<td>The return is calculated as the greater of 100% participation in the Market Performance over the 5 year 6 months term, and 5%</td>
<td>12/06/2014</td>
<td>19/12/2019</td>
<td>115.90%</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 2</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>7033.33</td>
<td>7346.53</td>
<td>The return is calculated as the greater of 70% participation in the Market Performance over the 5 year 6 months term, and 5%</td>
<td>27/05/2015</td>
<td>04/12/2020</td>
<td>105.00%</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 2</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>6058.60</td>
<td>9241.66</td>
<td>The return is calculated as the greater of 70% participation in the Market Performance over the 5 year 6 months term, and 5%</td>
<td>27/05/2015</td>
<td>04/12/2020</td>
<td>135.86%</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 2</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5725.25</td>
<td>6846.00</td>
<td>The return is calculated as the greater of 100% participation in the Market Performance over the 5 year 6 months term, and 5%</td>
<td>27/05/2015</td>
<td>04/12/2020</td>
<td>118.50%</td>
<td>107.50%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 3</td>
<td>GBP</td>
<td>S&amp;P Europe 350 Low Volatility</td>
<td>228.80</td>
<td>261.94</td>
<td>The return is calculated as the greater of 60% participation in the Market Performance over the 5 year term, and 5%</td>
<td>27/05/2016</td>
<td>03/06/2021</td>
<td>108.69%</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 3</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>6537.31</td>
<td>9241.66</td>
<td>The return is calculated as the greater of 60% participation in the Market Performance over the 5 year term, and 5%</td>
<td>27/05/2016</td>
<td>03/06/2021</td>
<td>124.82%</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Energy Defender Deposit Issue 1</td>
<td>GBP</td>
<td>BP PLC Royal Dutch Shell PLC</td>
<td>432.25</td>
<td>480.20</td>
<td>The return is calculated as 15% if Stock Performance is positive or 2% if Stock Performance is negative</td>
<td>28/09/2016</td>
<td>05/01/2020</td>
<td>115.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Energy Defender Deposit Issue 1</td>
<td>USD</td>
<td>BP PLC Royal Dutch Shell PLC</td>
<td>432.25</td>
<td>480.20</td>
<td>The return is calculated as 20% if Stock Performance is positive or 2% if Stock Performance is negative</td>
<td>28/09/2016</td>
<td>05/01/2020</td>
<td>120.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>ISIN</td>
<td>Product name</td>
<td>Currency</td>
<td>Underlying</td>
<td>Strike Value</td>
<td>Current Value</td>
<td>Product summary¹</td>
<td>Investment start date</td>
<td>Maturity date</td>
<td>Current indicative maturity value³</td>
<td>Minimum return at maturity³</td>
<td>Deposit Taker</td>
</tr>
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</tr>
<tr>
<td>N/A</td>
<td>Energy Defender Deposit Issue 2</td>
<td>USD</td>
<td>BP PLC</td>
<td>495.10</td>
<td>480.20</td>
<td>The return is calculated as 20% if Stock Performance is positive or 2% if Stock Performance is negative</td>
<td>20/12/2016</td>
<td>29/12/2020</td>
<td>102.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 4</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>7511.87</td>
<td>7346.53</td>
<td>The return is calculated as 65% participation in the Market Performance over the 5 year 6 months term</td>
<td>12/06/2017</td>
<td>19/12/2022</td>
<td>100.00%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 4</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>7259.10</td>
<td>9241.66</td>
<td>The return is calculated as 65% participation in the Market Performance over the 5 year 6 months term</td>
<td>12/06/2017</td>
<td>19/12/2022</td>
<td>117.75%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>Defined Return Deposit Issue 2</td>
<td>GBP</td>
<td>S&amp;P UNITED KINGDOM (GBP)</td>
<td>1463.10</td>
<td>1481.45</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 11% applies</td>
<td>07/09/2018</td>
<td>14/09/2022</td>
<td>111.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>Defined Return Deposit Issue 2</td>
<td>USD</td>
<td>S&amp;P 500 Index</td>
<td>2871.68</td>
<td>3140.98</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is flat or positive the Defined Return of 15% applies</td>
<td>07/09/2018</td>
<td>14/09/2022</td>
<td>115.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>Defined Return Deposit Issue 2</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>6143.81</td>
<td>6846.00</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 15% applies</td>
<td>07/09/2018</td>
<td>14/09/2022</td>
<td>115.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>Defined Return Deposit Issue 3</td>
<td>GBP</td>
<td>S&amp;P UNITED KINGDOM (GBP)</td>
<td>1391.66</td>
<td>1481.45</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 11% applies</td>
<td>13/12/2018</td>
<td>20/12/2022</td>
<td>111.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Defined Return Deposit Issue 3</td>
<td>USD</td>
<td>S&amp;P 500 Index</td>
<td>2650.54</td>
<td>3140.98</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 15% applies</td>
<td>13/12/2018</td>
<td>20/12/2022</td>
<td>115.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Defined Return Deposit Issue 3</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5661.61</td>
<td>6846.00</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 15% applies</td>
<td>13/12/2018</td>
<td>20/12/2022</td>
<td>115.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Defined Return Deposit Issue 4</td>
<td>GBP</td>
<td>S&amp;P UNITED KINGDOM (GBP)</td>
<td>1462.69</td>
<td>1481.45</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 10% applies</td>
<td>23/05/2019</td>
<td>30/05/2023</td>
<td>110.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>Defined Return Deposit Issue 4</td>
<td>USD</td>
<td>S&amp;P 500 Index</td>
<td>2822.24</td>
<td>3140.98</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 14% applies</td>
<td>23/05/2019</td>
<td>30/05/2023</td>
<td>114.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
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<td>N/A</td>
<td>Defined Return Deposit Issue 4</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>6491.79</td>
<td>6846.00</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 14% applies</td>
<td>23/05/2019</td>
<td>30/05/2023</td>
<td>114.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 5</td>
<td>GBP</td>
<td>S&amp;P UNITED KINGDOM (GBP)</td>
<td>1500.50</td>
<td>1481.45</td>
<td>The return is calculated as 80% participation in the Market Performance over the 5 year 6 months term</td>
<td>27/09/2019</td>
<td>03/04/2025</td>
<td>100.00%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
</tbody>
</table>

¹ The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 11% applies.
² The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 15% applies.
³ Market Performance is flat or positive the Defined Return of 15% applies.
⁴ Market Performance is flat or positive the Defined Return of 15% applies.
⁵ Market Performance is flat or positive the Defined Return of 15% applies.
⁶ Market Performance is flat or positive the Defined Return of 15% applies.
⁷ Market Performance is flat or positive the Defined Return of 15% applies.
⁸ Market Performance is flat or positive the Defined Return of 15% applies.
⁹ Market Performance is flat or positive the Defined Return of 15% applies.
¹⁰ Market Performance is flat or positive the Defined Return of 15% applies.
¹¹ Market Performance is flat or positive the Defined Return of 15% applies.
¹² Market Performance is flat or positive the Defined Return of 15% applies.
¹³ Market Performance is flat or positive the Defined Return of 15% applies.
¹⁴ Market Performance is flat or positive the Defined Return of 15% applies.
¹⁵ Market Performance is flat or positive the Defined Return of 15% applies.
¹⁶ Market Performance is flat or positive the Defined Return of 15% applies.
¹⁷ Market Performance is flat or positive the Defined Return of 15% applies.
¹⁸ Market Performance is flat or positive the Defined Return of 15% applies.
¹⁹ Market Performance is flat or positive the Defined Return of 15% applies.
²⁰ Market Performance is flat or positive the Defined Return of 15% applies.
²¹ Market Performance is flat or positive the Defined Return of 15% applies.
<table>
<thead>
<tr>
<th>ISIN</th>
<th>Product name</th>
<th>Currency</th>
<th>Underlying</th>
<th>Strike Value</th>
<th>Current Value</th>
<th>Product summary</th>
<th>Investment start date</th>
<th>Maturity date</th>
<th>Current indicative maturity value</th>
<th>Minimum return at maturity</th>
<th>Deposit Taker</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 5</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>9283.52</td>
<td>9241.66</td>
<td>The return is calculated as 80% participation in the Market Performance over the 5 year 6 months term</td>
<td>27/09/2019</td>
<td>03/04/2025</td>
<td>100.00%</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>Deposit PLUS Issue 5</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>6716.12</td>
<td>6846.00</td>
<td>The return is calculated as 80% participation in the Market Performance over the 5 year 6 months term</td>
<td>27/09/2019</td>
<td>03/04/2025</td>
<td>101.55%</td>
<td>100.00%</td>
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<td>N/A</td>
<td>Defined Return Deposit Issue 5</td>
<td>GBP</td>
<td>S&amp;P UNITED KINGDOM (GBP)</td>
<td>1484.30</td>
<td>1481.45</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 14% applies.</td>
<td>20/09/2019</td>
<td>27/09/2023</td>
<td>102.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
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<td>Defined Return Deposit Issue 5</td>
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<td>S&amp;P 500 Index</td>
<td>2992.07</td>
<td>3140.98</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 14% applies.</td>
<td>20/09/2019</td>
<td>27/09/2023</td>
<td>114.00%</td>
<td>102.00%</td>
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<td>6730.75</td>
<td>6846.00</td>
<td>The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 14% applies.</td>
<td>20/09/2019</td>
<td>27/09/2023</td>
<td>110.00%</td>
<td>102.00%</td>
<td>Standard Bank Offshore Entity</td>
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<td>Underlying</td>
<td>Strike Value</td>
<td>Current Value</td>
<td>Product summary</td>
<td>Investment start date</td>
<td>Maturity date</td>
<td>Current indicative maturity value</td>
<td>Minimum return at maturity</td>
<td>Issuer</td>
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<td>XS1084192886</td>
<td>Stock Optimizer Issue 1</td>
<td>GBP</td>
<td>GlaxoSmithKline PLC</td>
<td>1415.99</td>
<td>1754.00</td>
<td>6 year capital protected structured note offering a “High Water Mark” feature by locking in the highest level reached by the Least Performing Underlying Stock on any monthly Observation Date during the life of the product.</td>
<td>18/09/2014</td>
<td>25/09/2020</td>
<td>100.00%</td>
<td>100.00%</td>
<td>BNP Paribas Arbitrage Issuance BV</td>
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<td>XS1084192704</td>
<td>Stock Optimizer Issue 1</td>
<td>USD</td>
<td>GlaxoSmithKline PLC</td>
<td>1415.99</td>
<td>1754.00</td>
<td>6 year capital protected structured note offering a “High Water Mark” feature by locking in the highest level reached by the Least Performing Underlying Stock on any monthly Observation Date during the life of the product.</td>
<td>18/09/2014</td>
<td>25/09/2020</td>
<td>100.00%</td>
<td>100.00%</td>
<td>BNP Paribas Arbitrage Issuance BV</td>
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<td>XS1222785062</td>
<td>Stock Optimizer Issue 2</td>
<td>USD</td>
<td>Diageo PLC</td>
<td>1793.50</td>
<td>3165.00</td>
<td>6 year capital protected structured note offering a “High Water Mark” feature by locking in the highest level reached by the Least Performing Underlying Stock on any quarterly Observation Date during the life of the product.</td>
<td>18/05/2015</td>
<td>26/05/2021</td>
<td>100.00%</td>
<td>100.00%</td>
<td>BNP Paribas Arbitrage Issuance BV</td>
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<tr>
<td>XS1251231392</td>
<td>European Opportunity Note Issue 1</td>
<td>USD</td>
<td>EURO STOXX 50 Price EUR</td>
<td>3220.09</td>
<td>3703.58</td>
<td>Potential gain equal to 90% of positive Index Growth, plus return of initial capital invested. Designed to limit capital losses to 10% of the nominal investment amount in the event of negative Index Performance, when the product is held to maturity.</td>
<td>06/10/2015</td>
<td>20/10/2020</td>
<td>112.98%</td>
<td>90.00%</td>
<td>BNP Paribas Arbitrage Issuance BV</td>
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<td>ISIN</td>
<td>Product name</td>
<td>Currency</td>
<td>Underlying</td>
<td>Strike Value</td>
<td>Current Value</td>
<td>Product summary</td>
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<td>Maturity date</td>
<td>Current indicative maturity value</td>
<td>Minimum return at maturity</td>
<td>Issuer</td>
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<td>XS1293107402</td>
<td>Aussie Participation Note Issue 3 Tranche 1</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5028.45</td>
<td>6846.00</td>
<td>80% participation in any positive index growth.</td>
<td>16/12/2015</td>
<td>23/12/2019</td>
<td>121.55%</td>
<td>100.00%</td>
<td>BNP Paribas Arbitrage Issuance BV</td>
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<tr>
<td>XS1293141849</td>
<td>Aussie Participation Note Issue 3 Tranche 2</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>4909.38</td>
<td>6846.00</td>
<td>80% participation in any positive index growth.</td>
<td>14/01/2016</td>
<td>21/01/2020</td>
<td>125.36%</td>
<td>100.00%</td>
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<td>Aussie Participation Note Issue 4</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5351.31</td>
<td>6846.00</td>
<td>80% participation in any positive index growth.</td>
<td>20/05/2016</td>
<td>27/05/2020</td>
<td>122.53%</td>
<td>100.00%</td>
<td>BNP Paribas Arbitrage Issuance BV</td>
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<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5788.11</td>
<td>6846.00</td>
<td>85% participation in any positive index growth.</td>
<td>02/06/2017</td>
<td>09/06/2021</td>
<td>114.62%</td>
<td>100.00%</td>
<td>BNP Paribas Arbitrage Issuance BV</td>
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<tr>
<td>XS1581933022</td>
<td>Aussie Participation Note Issue 6 Tranche 1</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5747.11</td>
<td>6846.00</td>
<td>85% participation in any positive index growth.</td>
<td>18/08/2017</td>
<td>25/08/2021</td>
<td>116.25%</td>
<td>100.00%</td>
<td>Natixis Structured Issuance SA</td>
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<td>XS1616828296</td>
<td>Aussie Participation Note Issue 6 Tranche 2</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5709.09</td>
<td>6846.00</td>
<td>85% participation in any positive index growth.</td>
<td>20/09/2017</td>
<td>27/09/2021</td>
<td>116.93%</td>
<td>100.00%</td>
<td>Natixis Structured Issuance SA</td>
</tr>
<tr>
<td>ISIN</td>
<td>Product name</td>
<td>Currency</td>
<td>Underlying</td>
<td>Strike Value</td>
<td>Current Value</td>
<td>Product summary</td>
<td>Investment start date</td>
<td>Maturity date</td>
<td>Current indicative maturity value</td>
<td>Minimum return at maturity</td>
<td>Issuer</td>
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<tr>
<td>XS1496199339</td>
<td>US Participation Note</td>
<td>USD</td>
<td>S&amp;P 500 Index</td>
<td>2385.26</td>
<td>3140.98</td>
<td>85% participation in any positive index growth.</td>
<td>15/03/2017</td>
<td>22/03/2021</td>
<td>117.28%</td>
<td>100.00%</td>
<td>Natixis Structured Issuance SA</td>
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<td>XS166718032</td>
<td>Equity Linked Note Issue 1</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>7674.92</td>
<td>9241.66</td>
<td>Where the Market Performance is positive, the gain will be 75% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.</td>
<td>04/01/2018</td>
<td>11/01/2023</td>
<td>115.31%</td>
<td>95.00%</td>
<td>Natixis Structured Issuance SA</td>
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<td>Equity Linked Note Issue 1</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>6077.08</td>
<td>6846.00</td>
<td>Where the Market Performance is positive, the gain will be 140% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.</td>
<td>04/01/2018</td>
<td>11/01/2023</td>
<td>117.71%</td>
<td>95.00%</td>
<td>Natixis Structured Issuance SA</td>
</tr>
<tr>
<td>XS1741753658</td>
<td>Equity Linked Note Issue 2</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>6087.36</td>
<td>6846.00</td>
<td>Where the Market Performance is positive, the gain will be 100% of the Market Performance subject to a maximum loss of 5%.</td>
<td>18/05/2018</td>
<td>25/05/2023</td>
<td>116.20%</td>
<td>95.00%</td>
<td>Natixis Structured Issuance SA</td>
</tr>
<tr>
<td>XS1741753732</td>
<td>Equity Linked Note Issue 2</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>7470.81</td>
<td>9241.66</td>
<td>Where the Market Performance is positive, the gain will be 70% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.</td>
<td>18/05/2018</td>
<td>25/05/2023</td>
<td>116.59%</td>
<td>95.00%</td>
<td>Natixis Structured Issuance SA</td>
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<tr>
<td>XS1741753815</td>
<td>Equity Linked Note Issue 2</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>7778.79</td>
<td>7346.53</td>
<td>Where the Market Performance is positive, the gain will be 70% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.</td>
<td>18/05/2018</td>
<td>25/05/2023</td>
<td>95.00%</td>
<td>95.00%</td>
<td>Natixis Structured Issuance SA</td>
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<tr>
<td>ISIN</td>
<td>Product name</td>
<td>Currency</td>
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<td>Current Value</td>
<td>Product summary 1</td>
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<tr>
<td>XS1823345530</td>
<td>Defined Return Note Issue 2</td>
<td>USD</td>
<td>S&amp;P 500 Index</td>
<td>2727.72</td>
<td>3140.98</td>
<td>The performance is linked to the S&amp;P 500 Index. If Market Performance as measured</td>
<td>11/05/2018</td>
<td>18/05/2022</td>
<td>114.00%</td>
<td>102.00%</td>
<td>The Standard Bank of South Africa Limited</td>
</tr>
<tr>
<td>XS1763348866</td>
<td>Equity Autocall Note June 2021</td>
<td>USD</td>
<td>EURO STOXX 50 Index</td>
<td>3447.30</td>
<td>3703.58</td>
<td>Where the Market Performance for both Underlying Indices is above the Autocall</td>
<td>08/06/2018</td>
<td>15/06/2021</td>
<td>113.50%</td>
<td>0.00%</td>
<td>Natixis Structured Issuance SA</td>
</tr>
<tr>
<td>XS1763348940</td>
<td>Equity Downturn Note US June 2020</td>
<td>USD</td>
<td>S&amp;P 500 Index</td>
<td>2779.03</td>
<td>3140.98</td>
<td>If Market Performance is positive the Capital Protection Barrier has not been</td>
<td>08/06/2018</td>
<td>15/06/2020</td>
<td>100.00%</td>
<td>0.00%</td>
<td>Natixis Structured Issuance SA</td>
</tr>
<tr>
<td>ISIN</td>
<td>Product name</td>
<td>Currency</td>
<td>Underlying</td>
<td>Strike Value</td>
<td>Current Value</td>
<td>Product summary</td>
<td>Investment start date</td>
<td>Maturity date</td>
<td>Current indicative maturity value</td>
<td>Minimum return at maturity</td>
<td>Issuer</td>
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<tr>
<td>XS1815153769</td>
<td>Equity Autocall Note August 2021</td>
<td>USD</td>
<td>EURO STOXX 50 Price EUR</td>
<td>3494.13</td>
<td>3703.58</td>
<td>Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your initial investment plus the Defined Gain applicable to the End Date. The gain is calculated as 4.5% for each Semi annual observation date.</td>
<td>09/08/2018</td>
<td>16/08/2021</td>
<td>112.75%</td>
<td>0.00%</td>
<td>Natixis Structured Issuance SA</td>
</tr>
<tr>
<td>XS1815448482</td>
<td>Equity Growth Note USA September 2021</td>
<td>USD</td>
<td>S&amp;P 500 Index</td>
<td>2877.13</td>
<td>3140.98</td>
<td>At maturity, if Market Performance is positive you will receive your original investment plus the Market Linked Gain which is 90% of the Market Performance. Where Market Performance is negative and the Capital Protection Barrier has not been breached no Market Linked Loss will apply and the original investment will be returned in full. Where Market Performance is negative and the Capital Protection Barrier has been breached, that is Market Performance is worse than negative 30%, your Market Linked Loss is the full extent of the negative Market Performance.</td>
<td>10/09/2018</td>
<td>17/09/2021</td>
<td>108.25%</td>
<td>0.00%</td>
<td>Natixis Structured Issuance SA</td>
</tr>
<tr>
<td>XS1849217234</td>
<td>USD Equity Linked Note Nov 2023</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>7950.62</td>
<td>9241.66</td>
<td>Where the Market Performance is positive, the gain will be 89% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.</td>
<td>13/11/2018</td>
<td>27/11/2023</td>
<td>114.45%</td>
<td>95.00%</td>
<td>Natixis Structured Issuance SA</td>
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<tr>
<td>XS1921301310</td>
<td>One Year Fixed Rate Note December 2019</td>
<td>USD</td>
<td>Fixed USD Interest rate</td>
<td>n/a</td>
<td>n/a</td>
<td>One year investment paying a fixed interest rate of 3.12% per annum over quarterly coupons. Quarterly coupon dates are 11 March 2019, 11 June 2019 and 11 September 2019, and at maturity on 11 December 2019 the final quarterly coupon plus the original investment amount are returned</td>
<td>11/12/2018</td>
<td>11/12/2019</td>
<td>100.79%</td>
<td>100.00%</td>
<td>The Standard Bank of South Africa Limited</td>
</tr>
<tr>
<td>ISIN</td>
<td>Product name</td>
<td>Currency</td>
<td>Underlying</td>
<td>Strike Value</td>
<td>Current Value</td>
<td>Product summary</td>
<td>Investment start date</td>
<td>Maturity date</td>
<td>Current indicative maturity value</td>
<td>Minimum return at maturity</td>
<td>Issuer</td>
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<tr>
<td>XS1953053409</td>
<td>One Year Fixed Rate Note February 2020</td>
<td>USD</td>
<td>Fixed USD Interest rate</td>
<td>n/a</td>
<td>n/a</td>
<td>One year investment paying a fixed interest rate of 3.00% per annum over quarterly coupons. Quarterly coupon dates are 13 May 2019, 13 August 2019 and 13 November 2019, and at maturity on 13 February 2020 the final quarterly coupon plus the original investment amount are returned</td>
<td>13/02/2019</td>
<td>13/02/2020</td>
<td>100.77%</td>
<td>100.00%</td>
<td>The Standard Bank of South Africa Limited</td>
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<tr>
<td>XS1963065526</td>
<td>One Year Fixed Rate Note March 2020</td>
<td>USD</td>
<td>Fixed USD Interest rate</td>
<td>n/a</td>
<td>n/a</td>
<td>One year investment paying a fixed interest rate of 3.00% per annum over quarterly coupons. Quarterly coupon dates are 13 June 2019, 13 September 2019 and 13 December 2019, and at maturity on 13 March 2019 the final quarterly coupon plus the original investment amount are returned</td>
<td>13/03/2019</td>
<td>13/03/2020</td>
<td>100.77%</td>
<td>100.00%</td>
<td>The Standard Bank of South Africa Limited</td>
</tr>
<tr>
<td>XS1983344307</td>
<td>One Year Fixed Rate Note April 2020</td>
<td>USD</td>
<td>Fixed USD Interest rate</td>
<td>n/a</td>
<td>n/a</td>
<td>One year investment paying a fixed interest rate of 2.65% per annum over quarterly coupons. Quarterly coupon dates are 15 July 2019, 15 October 2019 and 15 January 2020, and at maturity on 15 April 2020 the final quarterly coupon plus the original investment amount are returned</td>
<td>15/04/2019</td>
<td>15/04/2020</td>
<td>101.47%</td>
<td>100.00%</td>
<td>The Standard Bank of South Africa Limited</td>
</tr>
<tr>
<td>XS1881350133</td>
<td>USD Equity Linked Note April 2024</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>8512.19</td>
<td>9241.66</td>
<td>Where the Market Performance is positive, the gain will be 89% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%,</td>
<td>05/04/2019</td>
<td>19/04/2024</td>
<td>101.57%</td>
<td>95.00%</td>
<td>Natixis Structured Issuance SA</td>
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<tr>
<td>XS1997058141</td>
<td>One Year Fixed Rate Note May 2020</td>
<td>USD</td>
<td>Fixed USD Interest rate</td>
<td>n/a</td>
<td>n/a</td>
<td>One year investment paying a fixed interest rate of 2.75% per annum over quarterly coupons. Quarterly coupon dates are 14 August 2019, 14 November 2019 and 14 February 2020, and at maturity on 14 May 2020 the final quarterly coupon plus the original investment amount are returned</td>
<td>14/05/2019</td>
<td>14/05/2020</td>
<td>101.39%</td>
<td>100.00%</td>
<td>The Standard Bank of South Africa Limited</td>
</tr>
<tr>
<td>XS2011132961</td>
<td>One Year Fixed Rate Note June 2020</td>
<td>USD</td>
<td>Fixed USD Interest rate</td>
<td>n/a</td>
<td>n/a</td>
<td>One year investment paying a fixed interest rate of 2.40% per annum over quarterly coupons. Quarterly coupon dates are 12 September 2019, 12 December 2019 and 12 March 2020, and at maturity on 12 June 2020 the final quarterly coupon plus the original investment amount are returned</td>
<td>12/06/2019</td>
<td>12/06/2020</td>
<td>101.83%</td>
<td>100.00%</td>
<td>The Standard Bank of South Africa Limited</td>
</tr>
<tr>
<td>XS2027929798</td>
<td>One Year Fixed Rate Note July 2020</td>
<td>USD</td>
<td>Fixed USD Interest rate</td>
<td>n/a</td>
<td>n/a</td>
<td>One year investment paying a fixed interest rate of 2.40% per annum over quarterly coupons. Quarterly coupon dates are 15 October 2019, 15 January 2020 and 15 April 2020, and at maturity on 15 July 2020 the final quarterly coupon plus the original investment amount are returned</td>
<td>15/07/2019</td>
<td>15/07/2020</td>
<td>101.83%</td>
<td>100.00%</td>
<td>The Standard Bank of South Africa Limited</td>
</tr>
<tr>
<td>XS1988372451</td>
<td>Equity Autocall Note July 2022</td>
<td>USD</td>
<td>EURO STOXX 50 Price EUR</td>
<td>3523.76</td>
<td>3703.58</td>
<td>Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 3.75% for each Semi annual observation date</td>
<td>08/07/2019</td>
<td>08/07/2022</td>
<td>107.50%</td>
<td>0.00%</td>
<td>BNP Paribas Arbitrage Issuance BV</td>
</tr>
<tr>
<td>XS2033218483</td>
<td>Equity Growth Note USA Bespoke November 2022</td>
<td>USD</td>
<td>S&amp;P 500 Index</td>
<td>3076.78</td>
<td>3140.98</td>
<td>At maturity, if Market Performance is positive you will receive your original investment plus the Market Linked Gain which is 98.23% of the Market Performance. Where Market Performance is negative and the Capital Protection Barrier has not been breached no Market Linked Loss will apply and the original investment will be returned in full. Where Market Performance is negative and the Capital Protection Barrier has been breached, that is Market Performance is worse than negative 3%, your Market Linked Loss is the full extent of the negative Market Performance.</td>
<td>06/11/2019</td>
<td>07/11/2022</td>
<td>102.05%</td>
<td>0.00%</td>
<td>BNP Paribas Arbitrage Issuance BV</td>
</tr>
<tr>
<td>ISIN</td>
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<td>Strike Value</td>
<td>Current Value</td>
<td>Product summary</td>
<td>Investment start date</td>
<td>Maturity date</td>
<td>Current indicative maturity value</td>
<td>Minimum return at maturity</td>
<td>Issuer</td>
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<tr>
<td>XS2079880733</td>
<td>One Year Fixed Rate Note November 2020</td>
<td>USD</td>
<td>Fixed USD Interest rate</td>
<td>n/a</td>
<td>n/a</td>
<td>One year investment paying a fixed interest rate of 2.00% per annum over quarterly coupons. Quarterly coupon dates are 13 February 2020, 13 May 2020 and 13 August 2020, and at maturity on 13 November 2020 the final quarterly coupon plus the original investment amount are returned</td>
<td>13/11/2019</td>
<td>13/11/2020</td>
<td>102.03%</td>
<td>100.00%</td>
<td>The Standard Bank of South Africa Limited</td>
</tr>
</tbody>
</table>
## Matured structured products

<table>
<thead>
<tr>
<th>ISIN</th>
<th>Product name</th>
<th>Currency</th>
<th>Underlying</th>
<th>Strike Value</th>
<th>Value at Maturity</th>
<th>Product summary ¹</th>
<th>Investment start date</th>
<th>Maturity date</th>
<th>Maturity value</th>
<th>Current indicative maturity value ²</th>
<th>Minimum return at maturity³</th>
<th>Issuer</th>
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</thead>
<tbody>
<tr>
<td>XS1815481939</td>
<td>Equity Autocall Note November 2021</td>
<td>USD</td>
<td>EURO STOXX 50 Price EUR</td>
<td>3229.49</td>
<td>3703.58</td>
<td>Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 4.0% for each Semi annual observation date</td>
<td>09/11/2018</td>
<td>16/05/2019</td>
<td>104.00%</td>
<td>Matured</td>
<td>0.00%</td>
<td>Natio Structured Issuance SA</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 13 - Option 1</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>6826.33</td>
<td>7501.46</td>
<td>The Quantum portion matured at 3%. The 5 and a half year PLUS portion return is calculated as the greater of 5% or a 50% participation in the Index performance</td>
<td>22/01/2014</td>
<td>29/07/2019</td>
<td>105.00%</td>
<td>Matured</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 13 - Option 2</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>6826.33</td>
<td>7501.46</td>
<td>The Quantum portion matured at 3%. The 5 and a half year PLUS portion return is calculated as the greater of 5% or a 50% participation in the Index performance</td>
<td>22/01/2014</td>
<td>29/07/2019</td>
<td>104.46%</td>
<td>Matured</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 13 - Option 1</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>5304.78</td>
<td>8954.36</td>
<td>The Quantum portion matured at 3%. The 5 and a half year PLUS portion return is calculated as the greater of 5% or a 50% participation in the Index performance</td>
<td>22/01/2014</td>
<td>29/07/2019</td>
<td>125.08%</td>
<td>Matured</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 13 - Option 2</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>5304.78</td>
<td>8954.36</td>
<td>The Quantum portion matured at 3%. The 5 and a half year PLUS portion return is calculated as the greater of 5% or a 50% participation in the Index performance</td>
<td>22/01/2014</td>
<td>29/07/2019</td>
<td>13.10%</td>
<td>Matured</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 13 - Option 1</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5319.77</td>
<td>6776.67</td>
<td>The Quantum portion matured at 6%. The 5 and a half year PLUS portion return is calculated as the greater of 5% or a 50% participation in the Index performance</td>
<td>22/01/2014</td>
<td>29/07/2019</td>
<td>110.48%</td>
<td>Matured</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 13 - Option 2</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5319.77</td>
<td>6776.67</td>
<td>The Quantum portion matured at 6%. The 5 and a half year PLUS portion return is calculated as the greater of 5% or a 50% participation in the Index performance</td>
<td>22/01/2014</td>
<td>29/07/2019</td>
<td>111.98%</td>
<td>Matured</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 14 - Option 1</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>6792.24</td>
<td>7346.53</td>
<td>The Quantum portion matured at 3.5%. The 5 year PLUS portion return is calculated as a 80% participation in the Index performance</td>
<td>16/09/2014</td>
<td>23/09/2019</td>
<td>105.00%</td>
<td>Matured</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 14 - Option 2</td>
<td>GBP</td>
<td>FTSE 100 Index</td>
<td>6792.24</td>
<td>7346.53</td>
<td>The Quantum portion matured at 3.5%. The 5 year PLUS portion return is calculated as 60% participation in the Index performance</td>
<td>16/09/2014</td>
<td>23/09/2019</td>
<td>104.44%</td>
<td>Matured</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 14 - Option 1</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>5654.67</td>
<td>9241.66</td>
<td>The Quantum portion matured at 3.5%. The 5 year PLUS portion return is calculated as 60% participation in the Index performance</td>
<td>16/09/2014</td>
<td>23/09/2019</td>
<td>122.21%</td>
<td>Matured</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 14 - Option 2</td>
<td>USD</td>
<td>S&amp;P 500 Low Volatility Index</td>
<td>5654.67</td>
<td>9241.66</td>
<td>The Quantum portion matured at 3.5%. The 5 year PLUS portion return is calculated as 60% participation in the Index performance</td>
<td>16/09/2014</td>
<td>23/09/2019</td>
<td>126.65%</td>
<td>Matured</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
</tr>
<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 14 - Option 1</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5445.36</td>
<td>6846.00</td>
<td>The Quantum portion matured at 9%. The 5 year PLUS portion return is calculated as the greater of 5% or a 50% participation in the Index performance</td>
<td>16/09/2014</td>
<td>23/09/2019</td>
<td>109.15%</td>
<td>Matured</td>
<td>105.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>N/A</td>
<td>PLUS portion of Quantum PLUS 14 - Option 2</td>
<td>AUD</td>
<td>S&amp;P/ASX 200</td>
<td>5445.36</td>
<td>6846.00</td>
<td>The Quantum portion matured at 9%. The 5 year PLUS portion return is calculated as an 80% participation in the Index performance</td>
<td>16/09/2014</td>
<td>23/09/2019</td>
<td>110.46%</td>
<td>Matured</td>
<td>100.00%</td>
<td>Standard Bank Offshore Entity</td>
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<tr>
<td>XS1251272073</td>
<td>Aussie Participation Note Issue 2</td>
<td>AUD</td>
<td>#N/A Invalid Security</td>
<td>#N/A Invalid Security</td>
<td>80% participation in any positive index growth.</td>
<td>02/10/2015</td>
<td>09/10/2019</td>
<td>118.61%</td>
<td>Matured</td>
<td>100.00%</td>
<td>BNP Paribas Arbitrage Issuance BV</td>
<td></td>
</tr>
</tbody>
</table>

- **Product summary**: Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 4.0% for each Semi annual observation date.
- **Investment start date**: 09/11/2018
- **Maturity date**: 16/05/2019
- **Maturity value**: 104.00%
- **Minimum return at maturity**: 0.00%
- **Issuer**: Natio Structured Issuance SA
## Matured structured products

<table>
<thead>
<tr>
<th>ISIN</th>
<th>Product name</th>
<th>Currency</th>
<th>Underlying</th>
<th>Strike Value</th>
<th>Value at Maturity</th>
<th>Product summary</th>
<th>Investment start date</th>
<th>Maturity date</th>
<th>Maturity value</th>
<th>Current indicative maturity value</th>
<th>Minimum return at maturity</th>
<th>Issuer</th>
</tr>
</thead>
<tbody>
<tr>
<td>XS1741749979</td>
<td>Equity Autocall Note May 2021</td>
<td>USD</td>
<td>S&amp;P 500 Index</td>
<td>2672.63</td>
<td>3140.98</td>
<td>Indicies is above the Autocall Trigger the payout will be your initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 4.5% for each Semi annual observation date</td>
<td>07/06/2018</td>
<td>14/05/2021</td>
<td>113.50%</td>
<td>Matured</td>
<td>0.00%</td>
<td>Natixis Structured Issuance SA</td>
</tr>
<tr>
<td>XS1859423334</td>
<td>One Year Fixed Rate Note July 2019</td>
<td>USD</td>
<td>Fixed USD Interest rate</td>
<td>n/a</td>
<td>n/a</td>
<td>One year investment paying a fixed interest rate of 2.72% per annum over quarterly coupons. Quarterly coupon dates are 25 October 2018, 25 January 2019 and 25 April 2019, and at maturity on 25 July 2019 the final quarterly coupon plus the original investment amount are returned</td>
<td>25/07/2018</td>
<td>25/07/2019</td>
<td>100.00%</td>
<td>Matured</td>
<td>100.00%</td>
<td>The Standard Bank of South Africa Limited</td>
</tr>
<tr>
<td>XS1910926432</td>
<td>One Year Fixed Rate Note November 19</td>
<td>USD</td>
<td>Fixed USD Interest rate</td>
<td>n/a</td>
<td>n/a</td>
<td>One year investment paying a fixed interest rate of 3.12% per annum over quarterly coupons. Quarterly coupon dates are 13 February 2019, 13 May 2019 and 13 August 2019, and at maturity on 13 November 2019 the final quarterly coupon plus the original investment amount are returned</td>
<td>13/11/2018</td>
<td>13/11/2019</td>
<td>100.00%</td>
<td>Matured</td>
<td>100.00%</td>
<td>The Standard Bank of South Africa Limited</td>
</tr>
<tr>
<td>XS1881347857</td>
<td>Equity Autocall Note March 2022</td>
<td>USD</td>
<td>EURO STOXX 50 Price EUR</td>
<td>3283.60</td>
<td>3703.58</td>
<td>Where the Market Performance for both Underlying Indicies is above the Autocall Trigger the payout will be your initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 4.5% for each Semi annual observation date</td>
<td>08/03/2019</td>
<td>16/09/2019</td>
<td>104.50%</td>
<td>Matured</td>
<td>0.00%</td>
<td>Natixis Structured Issuance SA</td>
</tr>
</tbody>
</table>
1. The product summary gives a basic explanation of the product payout. For a full description of the product terms please read all literature pertaining to the specific product.

2. The date at which the investment starts to be evaluated.

3. The current indicative maturity value shows the indicative return if the level(s) of the underlying reference(s) to which the performance is linked, remain(s) unchanged until maturity. It is more than likely that the actual maturity value will turn out to be different to the current indicative maturity value at the end of the investment period because the level(s) of the underlying reference(s) change(s) continuously. Depositors and investors should therefore be aware that their returns can go down as well as up and are likely to fluctuate during the investment term.

4. The current indicative maturity value is unlikely to equal the current market value. Deposits are not tradable and can only be broken in exceptional circumstances and at Standard Bank’s discretion. While structured notes are tradable (subject to a market price being available), you should be prepared to commit your capital invested for the full product term to avoid being impacted negatively by fees.

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Important Information and footnotes

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