

Structured Deposits
31/12/2021

ISIN	Product name	Currency	Underlying	Start Level	Current Level	Start date	Maturity date	Current indicative maturity value	Minimum return at maturity	Deposit Taker
N/A	PLUS portion of Quantum PLUS 18	GBP	FTSE 100 Index	7074.34	7384.54	04/10/2016	11/04/2022	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 18	USD	S&P 500 Low Volatility Index	6544.16	11011.54	04/10/2016	11/04/2022	135.42%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 19	GBP	FTSE 100 Index	7164.43	7384.54	25/01/2017	01/08/2022	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 19	USD	S&P 500 Low Volatility Index	6721.78	11011.54	25/01/2017	01/08/2022	137.29%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 20	GBP	FTSE 100 Index	7322.82	7384.54	28/09/2017	04/04/2023	100.19%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 20	USD	S&P 500 Low Volatility Index	7353.94	11011.54	28/09/2017	04/04/2023	128.75%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 21	GBP	FTSE 100 Index	7762.94	7384.54	11/01/2018	18/07/2023	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 21	USD	S&P 500 Low Volatility Index	7696.83	11011.54	11/01/2018	18/07/2023	125.84%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 22	GBP	S&P UNITED KINGDOM (GBP)	1464.60	1481.25	13/09/2018	20/03/2024	100.85%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 22	USD	S&P 500 Low Volatility Index	8110.15	11011.54	13/09/2018	20/03/2024	126.83%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 22	AUD	S&P/ASX 200	6128.72	7444.64	13/09/2018	20/03/2024	121.47%	100.00%	Standard Bank Offshore Entity

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N/A	PLUS portion of Quantum PLUS 23	GBP	S&P UNITED KINGDOM (GBP)	1358.28	1481.25	20/12/2018	27/06/2024	106.79%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 23	USD	S&P 500 Low Volatility Index	7509.15	11011.54	20/12/2018	27/06/2024	134.98%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 23	AUD	S&P/ASX 200	5505.82	7444.64	20/12/2018	27/06/2024	135.21%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 24	GBP	S&P UNITED KINGDOM (GBP)	1453.94	1481.25	29/05/2019	06/12/2024	101.41%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 24	USD	S&P 500 Low Volatility Index	8526.87	11011.54	29/05/2019	06/12/2024	121.85%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 24	AUD	S&P/ASX 200	6440.03	7444.64	29/05/2019	06/12/2024	115.60%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 25	GBP	S&P UNITED KINGDOM (GBP)	1541.18	1481.25	15/01/2020	22/07/2025	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 25	USD	S&P 500 Low Volatility Index	9485.52	11011.54	15/01/2020	22/07/2025	109.65%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 25	AUD	S&P/ASX 200	6994.84	7444.64	15/01/2020	22/07/2025	103.86%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 26	GBP	S&P UNITED KINGDOM (GBP)	1184.67	1481.25	13/05/2020	20/11/2025	112.52%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 26	USD	S&P 500 Low Volatility Index	7574.28	11011.54	13/05/2020	20/11/2025	127.23%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 26	AUD	S&P/ASX 200	5421.85	7444.64	13/05/2020	20/11/2025	122.38%	100.00%	Standard Bank Offshore Entity

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N/A	Deposit PLUS Issue 4	GBP	FTSE 100 Index	7511.87	7384.54	12/06/2017	19/12/2022	100.00%	100.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 4	USD	S&P 500 Low Volatility Index	7259.10	11011.54	12/06/2017	19/12/2022	130.88%	100.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 2	GBP	S&P UNITED KINGDOM (GBP)	1463.10	1481.25	07/09/2018	14/09/2022	111.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 2	USD	S&P 500 INDEX	2871.68	4778.73	07/09/2018	14/09/2022	115.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 2	AUD	S&P/ASX 200	6143.81	7444.64	07/09/2018	14/09/2022	115.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 3	GBP	S&P UNITED KINGDOM (GBP)	1391.66	1481.25	13/12/2018	20/12/2022	111.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 3	USD	S&P 500 INDEX	2650.54	4778.73	13/12/2018	20/12/2022	115.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 3	AUD	S&P/ASX 200	5661.61	7444.64	13/12/2018	20/12/2022	115.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 4	GBP	S&P UNITED KINGDOM (GBP)	1462.69	1481.25	23/05/2019	30/05/2023	110.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 4	USD	S&P 500 INDEX	2822.24	4778.73	23/05/2019	30/05/2023	114.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 4	AUD	S&P/ASX 200	6491.79	7444.64	23/05/2019	30/05/2023	114.00%	102.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 5	GBP	S&P UNITED KINGDOM (GBP)	1500.50	1481.25	27/09/2019	03/04/2025	100.00%	100.00%	Standard Bank Offshore Entity

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N/A	Deposit PLUS Issue 5	USD	S&P 500 Low Volatility Index	9283.52	11011.54	27/09/2019	03/04/2025	114.89%	100.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 5	AUD	S&P/ASX 200	6716.12	7444.64	27/09/2019	03/04/2025	108.68%	100.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 5	GBP	S&P UNITED KINGDOM (GBP)	1484.30	1481.25	20/09/2019	27/09/2023	102.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 5	USD	S&P 500 INDEX	2992.07	4778.73	20/09/2019	27/09/2023	114.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 5	AUD	S&P/ASX 200	6730.75	7444.64	20/09/2019	27/09/2023	110.00%	102.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 6	GBP	S&P UNITED KINGDOM (GBP)	1191.51	1481.25	10/09/2020	17/03/2026	114.59%	100.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 6	USD	S&P 500 Low Volatility Index	8547.81	11011.54	10/09/2020	17/03/2026	117.29%	100.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 6	AUD	S&P/ASX 200	5908.52	7444.64	10/09/2020	17/03/2026	115.60%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 27	GBP	S&P UNITED KINGDOM (GBP)	1347.80	1481.25	11/01/2021	18/01/2027	104.95%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 27	USD	S&P 500 Low Volatility Index	9085.26	11011.54	11/01/2021	18/01/2027	110.60%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 27	AUD	S&P/ASX 200	6697.16	7444.64	11/01/2021	18/01/2027	105.58%	100.00%	Standard Bank Offshore Entity
N/A	ESG Deposit Issue 1	USD	S&P 500 ESG Index (USD)	321.54	415.59	14/01/2021	21/07/2026	117.00%	100.00%	Standard Bank Offshore Entity

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N/A	ESG Deposit Issue 2	USD	S&P 500 ESG Index (USD)	354.66	415.59	17/05/2021	24/11/2026	112.88%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 28	GBP	S&P UNITED KINGDOM (GBP)	1399.28	1481.25	12/05/2021	19/05/2027	102.93%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 28	USD	S&P 500 Low Volatility Index	9710.71	11011.54	12/05/2021	19/05/2027	106.70%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 28	AUD	S&P/ASX 200	7044.87	7444.64	12/05/2021	19/05/2027	102.84%	100.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 7	GBP	S&P Europe 350 Low Volatility	280.68	297.17	15/09/2021	22/03/2027	103.53%	100.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 7	USD	S&P 500 Low Volatility Index	10202.96	11011.54	15/09/2021	22/03/2027	103.96%	100.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 7	AUD	S&P/ASX 200	7417.03	7444.64	15/09/2021	22/03/2027	100.22%	100.00%	Standard Bank Offshore Entity

Credit Ratings - Note Issuers

Counterparty Name	Standard & Poors				Moody's				Fitch		
	Foreign Issuer Long Term credit rating	Date rating changed	Outlook		Foreign Issuer Long Term credit rating	Date rating changed	Outlook		Foreign Issuer Long Term credit rating	Date rating changed	Outlook
BNP PARIBAS	A+	05-Apr-19	STABLE		Aa3	27-Sep-17	STABLE		A+	12-Oct-20	STABLE
NATIXIS	A	24-Jun-21	STABLE		A1	29-Jun-18	STABLE		A+	24-Sep-20	NEG
NOMURA BANK INTERNATIONAL PLC	A-	01-Aug-19	STABLE		WR	Not Available	Not Available		Not Rated	Not available	Not Available
NOMURA HOLDINGS INC	BBB+	01-Aug-19	STABLE		Baa1	09-Oct-14	NEG		A-	25-Sep-13	STABLE
HSBC BANK PLC	A+	13-May-20	STABLE		A1	20-Oct-20	STABLE		AA-	01-Apr-20	NEG
ROYAL BANK OF CANADA	AA-	27-Oct-92	STABLE		A2 *+	07-Oct-21	Not Available		AA-	15-Jul-21	STABLE
SOCIETE GENERALE	A	23-Jan-12	STABLE		A1	21-Feb-19	STABLE		A-	28-May-20	STABLE
THE STANDARD BANK OF SOUTH AFRICA LTD	NR	28-Nov-16	Not Available		Ba2	Not Available	NEG		BB-	27-Nov-20	STABLE

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XS1667718032	Equity Linked Note Issue 1	USD	S&P 500 Low Volatility Index	7674.92	11011.54	04/01/2018	11/01/2023	132.61%	95.00%	Natixis Structured Issuance SA
XS1667718115	Equity Linked Note Issue 1	AUD	S&P/ASX 200	6077.08	7444.64	04/01/2018	11/01/2023	131.51%	95.00%	Natixis Structured Issuance SA

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XS1741753658	Equity Linked Note Issue 2	AUD	S&P/ASX 200	6087.36	7444.64	18/05/2018	25/05/2023	128.99%	95.00%	Natixis Structured Issuance SA
XS1741753732	Equity Linked Note Issue 2	USD	S&P 500 Low Volatility Index	7470.81	11011.54	18/05/2018	25/05/2023	133.18%	95.00%	Natixis Structured Issuance SA
XS1741753815	Equity Linked Note Issue 2	GBP	FTSE 100 Index	7778.79	7384.54	18/05/2018	25/05/2023	95.00%	95.00%	Natixis Structured Issuance SA
XS1823345530	Defined Return Note Issue 2	USD	S&P 500 INDEX	2727.72	4778.73	11/05/2018	18/05/2022	114.00%	102.00%	The Standard Bank of South Africa Limited
XS1849217234	USD Equity Linked Note Nov 2023	USD	S&P 500 Low Volatility Index	7950.62	11011.54	13/11/2018	27/11/2023	134.26%	95.00%	Natixis Structured Issuance SA
XS1881350133	USD Equity Linked Note April 2024	USD	S&P 500 Low Volatility Index	8512.19	11011.54	05/04/2019	19/04/2024	122.52%	95.00%	Natixis Structured Issuance SA
XS2033218483	Equity Growth Note USA Bespoke November 2022	USD	S&P 500 INDEX	3076.78	4778.73	06/11/2019	15/11/2022	154.34%	0.00%	BNP Paribas Issuance B.V.
XS2111873365	Equity Linked Note Issue 3	USD	MSCI World Index	2410.23	3237.07	22/01/2020	29/01/2025	130.87%	95.00%	The Standard Bank of South Africa Limited

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XS2114323061	Two Year Fixed Rate Note 7 February 2022	GBP	Fixed interest rate			07/02/2020	07/02/2022	100.37%	100.00%	The Standard Bank of South Africa Limited
XS2117757422	Two Year Fixed Rate Note 14 February 2022	GBP	Fixed interest rate			14/02/2020	14/02/2022	100.37%	100.00%	The Standard Bank of South Africa Limited
XS2133179544	Equity Linked Note Issue 4	USD	MSCI World Index	2243.09	3237.07	04/03/2020	11/03/2025	139.88%	95.00%	The Standard Bank of South Africa Limited
XS2174388293	Two Year Fixed Rate Note 13 May 2022	USD	Fixed interest rate			13/05/2020	13/05/2022	100.67%	100.00%	The Standard Bank of South Africa Limited
XS2174206289	Equity Autocall Note September 2025	USD	EURO STOXX 50 Price EUR	3267.37	4177.15	08/09/2020	22/09/2025	108.00%	0.00%	BNP Paribas Issuance B.V.
			S&P 500 INDEX	3331.84	4514.07					
XS2232084280	Equity Linked Note Issue 6	USD	MSCI World Index	2368.14	3237.07	11/09/2020	18/09/2025	129.35%	90.00%	The Standard Bank of South Africa Limited
XS2258993042	Two Year Fixed Rate Note 14 November 2022	USD	Fixed interest rate			12/11/2020	14/11/2022	101.02%	100.00%	The Standard Bank of South Africa Limited
XS2262065076	Three Year Fixed Rate Note 20 November 2023	GBP	Fixed interest rate			18/11/2020	20/11/2023	102.51%	100.00%	The Standard Bank of South Africa Limited

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XS2235692188	Equity Autocall Note 28 January 2026	USD	EURO STOXX 50 Price EUR	3557.04	4103.03	28/01/2021	04/02/2026	103.00%	0.00%	BNP Paribas Issuance B.V.
			S&P 500 INDEX	3787.38	4400.64					
XS2300169096	Two Year Fixed Rate Note 13 February 2023	USD	Fixed interest rate			12/02/2021	13/02/2023	101.12%	100.00%	The Standard Bank of South Africa Limited
XS2253550706	Equity Growth Note US March 2024	USD	S&P 500 INDEX	3821.35	4778.73	08/03/2021	15/03/2024	117.54%	0.00%	Barclays Bank PLC
XS2253550961	Equity Growth Note EM March 2024	USD	MSCI Emerging Markets Index	1308.14	1222.75	08/03/2021	15/03/2024	100.00%	0.00%	Barclays Bank PLC
XS2253535491	Equity Growth Note US March 2026	USD	MSCI World Index	2722.64	3237.07	08/03/2021	16/03/2026	113.96%	0.00%	Barclays Bank PLC
XS2331930383	Five Year Fixed Rate Note 14 April 2026	USD	Fixed interest rate			14/04/2021	14/04/2026	106.94%	100.00%	The Standard Bank of South Africa Limited
XS2331951975	Two Year Fixed Rate Note 14 April 2023 USD	USD	Fixed interest rate			14/04/2021	14/04/2023	100.99%	100.00%	The Standard Bank of South Africa Limited
XS2331939335	Two Year Fixed Rate Note 14 April 2023 GBP	GBP	Fixed interest rate			14/04/2021	14/04/2023	100.90%	100.00%	The Standard Bank of South Africa Limited
XS2269452889	Equity Growth Note April 2024	USD	S&P 500 INDEX	4079.95	4778.73	07/04/2021	15/04/2024	111.65%	0.00%	Barclays Bank PLC
XS2269452533	Equity Autocall Note 15 April 2024 USD	USD	S&P 500 INDEX	4079.95	4778.73	07/04/2021	15/04/2024	103.00%	0.00%	Barclays Bank PLC
XS2275453301	Equity Autocall Note May 2024 USD	USD	S&P 500 INDEX	4232.60	4778.73	07/05/2021	14/05/2024	104.92%	0.00%	Barclays Bank PLC
			EURO STOXX 50 Price EUR	4034.25	4298.41					

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XS2275453483	Equity Autocall Note May 2024 EUR	EUR	S&P 500 INDEX	4232.60	4778.73	07/05/2021	14/05/2024	103.61%	0.00%	Barclays Bank PLC
			EURO STOXX 50 Price EUR	4034.25	4298.41					
XS2275454291	Equity Growth Note EM May 2026	USD	MSCI Emerging Markets Index	1348.57	1222.75	07/05/2021	14/05/2026	100.00%	0.00%	Barclays Bank PLC
XS2201040792	Equity Autocall Note 10 June 2024 USD	USD	S&P 500 INDEX	4208.12	4778.73	02/06/2021	10/06/2024	105.70%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4088.50	4298.41					
XS2285497033	Equity Autocall Note June 2024 USD	USD	S&P 500 INDEX	4208.12	4778.73	07/06/2021	14/06/2024	105.00%	0.00%	Barclays Bank PLC
			EURO STOXX 50 Price EUR	4088.50	4298.41					
XS2285496738	Equity Growth Note EM June 2026	USD	MSCI Emerging Markets Index	1380.59	1222.75	07/06/2021	15/06/2026	100.00%	0.00%	Barclays Bank PLC
XS2353380921	Five Year Fixed Rate Note 15 June 2026 USD	USD	Fixed interest rate			14/06/2021	15/06/2026	106.39%	100.00%	The Standard Bank of South Africa Limited
XS2291628456	Equity Autocall Note July 2024 USD	USD	S&P 500 INDEX	4358.13	4778.73	07/07/2021	15/07/2024	104.50%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4078.53	4298.41					
XS2291628027	Equity Autocall Note July 2024 GBP	GBP	S&P 500 INDEX	4358.13	4778.73	07/07/2021	15/07/2024	103.80%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4078.53	4298.41					

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XS2291627649	Equity Autocall Note July 2024 EUR	EUR	S&P 500 INDEX	4358.13	4778.73	07/07/2021	15/07/2024	103.00%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4078.53	4298.41					
XS2299332721	Equity Growth Note 10 August 2026 EUR	EUR	EURO STOXX 50 Price EUR	4117.95	4298.41	03/08/2021	10/08/2026	104.38%	0.00%	Barclays Bank PLC
XS2299518741	Equity Autocall Note August 2024 USD	USD	S&P 500 INDEX	4432.35	4778.73	09/08/2021	16/08/2024	104.50%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4177.15	4298.41					
XS2299519988	Equity Autocall Note August 2026 USD	USD	S&P 500 INDEX	4432.35	4778.73	09/08/2021	17/08/2026	105.00%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4177.15	4298.41					
XS2299519129	Equity Autocall Note August 2024 GBP	GBP	S&P 500 INDEX	4432.35	4778.73	09/08/2021	16/08/2024	103.80%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4177.15	4298.41					
XS2300797227	Equity Growth Note 31 August 2027 AUD	AUD	S&P/ASX 200	7502.98	7444.64	24/08/2021	31/08/2027	100.00%	0.00%	Barclays Bank PLC
XS2387667889	Equity Linked Note Issue 7	USD	MSCI World Index	3146.96	3237.07	08/09/2021	15/09/2026	102.15%	80.00%	The Standard Bank of South Africa Limited
XS2306661567	Equity Autocall Note September 2024 USD	USD	S&P 500 INDEX	4354.19	4778.73	21/09/2021	30/09/2024	104.50%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4097.51	4298.41					

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XS2306660593	Equity Autocall Note September 2024 EUR	EUR	S&P 500 INDEX	4354.19	4778.73	21/09/2021	30/09/2024	103.00%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4097.51	4298.41					
XS2306661211	Equity Autocall Note September 2024 GBP	GBP	S&P 500 INDEX	4354.19	4778.73	21/09/2021	30/09/2024	103.80%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4097.51	4298.41					
XS2315178637	Equity Growth Note October 2026 USD	USD	EURO STOXX 50 Price EUR	4098.34	4298.41	07/10/2021	15/10/2026	108.79%	0.00%	BNP Paribas Issuance B.V.
XS2314450136	Equity Autocall Note October 2024 USD	USD	S&P 500 INDEX	4399.76	4778.73	07/10/2021	15/10/2024	105.50%	0.00%	Barclays Bank PLC
			EURO STOXX 50 Price EUR	4098.34	4298.41					
XS2315178553	Equity Growth Note October 2027 USD	USD	EURO STOXX 50 Price EUR	4098.34	4298.41	07/10/2021	15/10/2027	110.11%	0.00%	BNP Paribas Issuance B.V.
XS2315158449	Equity Autocall Note 26 October 2026 USD	USD	S&P 500 INDEX	4486.46	4778.73	18/10/2021	26/10/2026	105.00%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4151.40	4298.41					
XS2317591233	Equity Autocall Note November 2024 USD	USD	S&P 500 INDEX	4701.70	4778.73	08/11/2021	15/11/2024	118.75%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4352.53	4298.41					
XS2317591407	Equity Autocall Note November 2024 GBP	GBP	S&P 500 INDEX	4701.70	4778.73	08/11/2021	15/11/2024	116.50%	0.00%	BNP Paribas Issuance B.V.
			EURO STOXX 50 Price EUR	4352.53	4298.41					
XS2317591316	Equity Growth Note November 2026 USD	USD	EURO STOXX 50 Price EUR	4352.53	4298.41	08/11/2021	16/11/2026	100.00%	0.00%	BNP Paribas Issuance B.V.

Structured Notes

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ISIN	Product name	Currency	Underlying	Start Level	Current Level	Start date	Maturity date	Current indicative maturity value	Minimum return at maturity	Issuer
XS2407538045	Two Year Fixed Rate Note 9 November 2023 USD	USD	Fixed interest rate			09/11/2021	09/11/2023	101.58%	100.00%	The Standard Bank of South Africa Limited
XS2327002627	Equity Autocall Note December 2024 USD	USD	S&P 500 INDEX	4591.67	4778.73	06/12/2021	13/12/2024	105.50%	0.00%	Barclays Bank PLC
			EURO STOXX 50 Price EUR	4137.11	4298.41					
XS2329430412	Equity Growth Note December 2026 USD	USD	EURO STOXX 50 Price EUR	4137.11	4298.41	06/12/2021	14/12/2026	106.24%	0.00%	BNP Paribas Issuance B.V.
XS2329431659	Equity Growth Note 14 December 2026 USD	USD	S&P 500 INDEX	4591.67	4778.73	06/12/2021	14/12/2026	102.93%	0.00%	BNP Paribas Issuance B.V.
XS2420979473	Two Year Fixed Rate Note 13 December 2023 USD	USD	Fixed interest rate			13/12/2021	13/12/2023	102.23%	100.00%	The Standard Bank of South Africa Limited

Matured structured products

ISIN	Product name	Currency	Underlying	Start Level	Level at Maturity	Start date	Maturity date	Maturity value	Minimum return at maturity	Issuer / Deposit Taker
XS2269469776	Equity Autocall Note April 2024	USD	S&P 500 INDEX	4097.17	4391.34	08/04/2021	22/04/2024	103.00%	0.00%	Barclays Bank PLC
			EURO STOXX 50 Price EUR	3977.83	4073.29					
XS2253543248	Equity Autocall Note March 2024 GBP	GBP	EURO STOXX 50 Price EUR	3763.24	4177.15	08/03/2021	15/03/2024	103.00%	0.00%	Barclays Bank PLC
			S&P 500 INDEX	3821.35	4514.07					
XS2253556737	Equity Autocall Note March 2024	USD	EURO STOXX 50 Price EUR	3763.24	4177.15	08/03/2021	15/03/2024	103.00%	0.00%	Barclays Bank PLC
			S&P 500 INDEX	3821.35	4514.07					
XS1616828296	Aussie Participation Note Issue 6 Tranche 2	AUD	S&P/ASX 200	5709.09	7248.17	20/09/2017	27/09/2021	116.65%	100.00%	Natixis Structured Issuance SA
XS1815448482	Equity Growth Note USA September 2021	USD	S&P 500 INDEX	2877.13	4458.58	10/09/2018	17/09/2021	149.47%	0.00%	Natixis Structured Issuance SA
XS2230266053	One Year Fixed Rate Note September 2021	USD	Fixed interest rate			16/09/2020	16/09/2021	100.00%	100.00%	The Standard Bank of South Africa Limited
XS2237776948	Equity Autocall Note February 2024	USD	EURO STOXX 50 Price EUR	3665.51	4177.15	08/02/2021	15/02/2024	102.67%	0.00%	Barclays Bank PLC
			S&P 500 INDEX	3915.59	4432.35					
XS2237777086	Equity Autocall Note February 2024 GBP	GBP	EURO STOXX 50 Price EUR	3665.51	4177.15	08/02/2021	15/02/2024	102.55%	0.00%	Barclays Bank PLC
			S&P 500 INDEX	3915.59	4432.35					

Matured structured products

ISIN	Product name	Currency	Underlying	Start Level	Level at Maturity	Start date	Maturity date	Maturity value	Minimum return at maturity	Issuer / Deposit Taker
XS2216448915	One Year Fixed Rate Note August 2021	USD	Fixed interest rate			14/08/2020	16/08/2021	100.00%	100.00%	The Standard Bank of South Africa Limited
XS2064081388	Equity Autocall Note February 2023	USD	EURO STOXX 50 Price EUR	3840.97	4202.44	14/02/2020	02/03/2023	109.75%	0.00%	Barclays Bank PLC
			S&P 500 INDEX	3380.16	4479.71					
XS1581933022	Aussie Participation Note Issue 6 Tranche 1	AUD	S&P/ASX 200	5747.11	7502.15	18/08/2017	25/08/2021	115.13%	100.00%	Natixis Structured Issuance SA
XS2223868022	Equity Autocall Note January 2024	USD	EURO STOXX 50 Price EUR	3622.42	4078.53	07/01/2021	22/01/2024	102.04%	0.00%	Barclays Bank PLC
			S&P 500 INDEX	3803.79	4358.13					
XS2053631573	Equity Autocall Note January 2023	USD	EURO STOXX 50 Price EUR	3795.88	4068.09	09/01/2020	16/01/2023	109.00%	0.00%	BNP Paribas Arbitrage Issuance BV
			S&P 500 INDEX	3274.70	4369.55					
XS2219511230	Equity Autocall Note December 2023	USD	MSCI World Index	2635.88	3000.97	07/12/2020	21/12/2023	102.05%	0.00%	Barclays Bank PLC
			S&P 500 INDEX	3691.96	4226.52					

Matured structured products

ISIN	Product name	Currency	Underlying	Start Level	Level at Maturity	Start date	Maturity date	Maturity value	Minimum return at maturity	Issuer / Deposit Taker
XS2219739849	Equity Autocall Note 11 December 2023	USD	MSCI World Index	2627.53	2996.64	09/12/2020	26/12/2023	102.07%	0.00%	Barclays Bank PLC
			S&P 500 INDEX	3672.82	4219.55					
XS2194316357	Equity Autocall Note November 2023	USD	MSCI World Index	2470.05	2952.03	06/11/2020	24/11/2023	102.51%	0.00%	Barclays Bank PLC
			S&P 500 INDEX	3509.44	4201.62					
XS2184476609	Equity Autocall Note October 2023	USD	MSCI World Index	2409.40	2881.15	07/10/2020	23/10/2023	103.07%	0.00%	Barclays PLC
			S&P 500 INDEX	3419.45	4079.95					
XS2160760877	Equity Autocall Note August 2023	USD	MSCI World Index	2355.97	2661.69	07/08/2020	21/08/2023	103.00%	0.00%	Barclays PLC
			S&P 500 INDEX	3351.28	3714.24					
XS2144397275	Equity Autocall Note 3 July 2023	USD	EURO STOXX 50 Price EUR	3267.26	3560.87	17/06/2020	03/07/2023	105.75%	0.00%	BNP Paribas Arbitrage Issuance BV
			S&P 500 INDEX	3113.49	3722.48					
XS2149602737	Equity Autocall Note July 2023	USD	EURO STOXX 50 Price EUR	3321.56	3622.42	07/07/2020	21/07/2023	102.75%	0.00%	Barclays PLC
			S&P 500 INDEX	3145.32	3803.79					
XS2124724332	Equity Autocall Note June 2023	USD	EURO STOXX 50 Price EUR	3366.29	3525.87	08/06/2020	15/06/2023	103.50%	0.00%	Barclays PLC
			S&P 500 INDEX	3232.39	3702.25					

Matured structured products

ISIN	Product name	Currency	Underlying	Start Level	Level at Maturity	Start date	Maturity date	Maturity value	Minimum return at maturity	Issuer / Deposit Taker
XS2121689637	Equity Autocall Note May 2025	USD	EURO STOXX 50 Price EUR	2942.39	3492.54	20/05/2020	27/05/2025	104.00%	0.00%	BNP Paribas Arbitrage Issuance BV
			S&P 500 INDEX	2971.61	3621.63					
XS2111177379	Equity Autocall Note May 2023	USD	EURO STOXX 50 Price EUR	2810.55	3486.25	13/05/2020	15/05/2023	103.87%	0.00%	Barclays PLC
			S&P 500 Index	2820.00	3585.15					
XS2076275002	Equity Autocall Note March 2023	USD	EURO STOXX 50 Price EUR	3232.07	3193.61	06/03/2020	20/03/2023	107.25%	0.00%	Barclays PLC
			S&P 500 Index	2972.37	3363.00					

Important Information

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. In the event of a discrepancy arising, the Issuer's Final Terms in relation to Structured Notes or the product brochure in relation to Structured Deposits will prevail.

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. For certain products the fluctuation in the indicative maturity value can be large even with small changes in the underlying reference(s) to which the performance is linked, for example the level of the underlying references is linked to a trigger event such as determining whether a Defined Return is paid or an early maturity event.

The current indicative maturity value is unlikely to equal the current market value as several factors including prevailing interest rates, market volatility, credit quality of the issuer / deposit taker and time to maturity will also impact on the 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.

The minimum return at maturity shows the minimum value that the product is designed to return at maturity. The capital protection, as well as the potential return are dependent upon the Issuer, for Structured Notes, or Deposit Taker, for Structured Deposits, being able to meet its financial obligations. These obligations are only obligations of the Issuer or Deposit Taker as appropriate and in the event that the Issuer or Deposit Taker becomes insolvent or otherwise fails to meet its obligations, payment of the maturity proceeds is not guaranteed by any member of the Standard Bank Group. This could result in the loss of your initial investment / deposit and any potential gain.

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