



**Basel 3
common
disclosure
templates**



INTRODUCTION

In accordance with Section 6(6) of the Banks Act and Basel III, the South African Reserve Bank issued directives impacting the group's Pillar 3 disclosures. Common disclosures are required to be published for capital, liquidity and leverage in line with the following directives:

- Capital – Directive 3/2015;
- Leverage – Directive 4/2014; and
- Liquidity – Directives 6/2014 and 11/2014.

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Certain entities within the FirstRand group are Authorised Financial Services and Credit Providers

This analysis is available on the group's website: www.firststrand.co.za

Email questions to investor.relations@firststrand.co.za



capital

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COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

R million	FirstRand Limited as at 30 June			
	2016	Amounts subject to pre-Basel III treatment	Reference	2015
COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES				
1 Directly issued qualifying common share capital and share premium	8 008		a	8 053
2 Retained earnings	78 778		b	73 778
3 Accumulated other comprehensive income (and other reserves)	2 630		c	2 501
4 Directly issued capital subject to phase out from CET1 (only applicable to joint stock companies) Public sector capital injections grandfathered until 1 January 2018				
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	677	3 801	d	684
6 CET1 capital before regulatory adjustments	90 093			85 016
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS				
7 Prudential valuation adjustments	–			–
8 Goodwill (net of related tax liability)	929		e	628
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)	639		f	440
10 Deferred tax assets that rely on future probability excluding those arising from temporary differences (net of related tax liability)	331		g	310
11 Cash flow hedge reserve	308			190
12 Shortfall of provisions to expected losses	430			229
13 Securitisation gain on sale	–			–
14 Gains and losses due to changes in own credit risk on fair valued liabilities	–			–
15 Defined benefit pension fund net assets	9		h	4
16 Investments in own shares (if not already netted off paid in capital on reported balance sheet)	–			–
17 Reciprocal cross-holdings in common equity	–			–
18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	–			–
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	–			–
20 Mortgage servicing rights (amount above 10% threshold)	–			–
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	–			–
22 Amount exceeding 15% threshold	–			–
23 of which: significant investments in the common stock of financials	–			–
24 of which: mortgage servicing rights	–			–
25 of which: deferred tax assets arising from temporary differences	–			–
26 National specific regulatory adjustments	493			699
Regulatory adjustments applied to CET1 in respect of amounts subject to pre-Basel III treatment	–			–
of which:	–			–
of which:	–			–
27 Regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	–			–
28 Total regulatory adjustments to CET1	3 139			2 500
29 CET1 capital	86 954			82 516
ADDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS				
30 Directly issued qualifying AT1 instruments plus related stock surplus	–			–
31 of which: classified as equity under applicable accounting standards	–			–
32 of which: classified as liability under applicable accounting standards	–			–
33 Directly issued capital instruments subject to phase out from AT1	2 711		i	3 163
34 AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	1 976		j	1 884
35 of which: instruments issued by subsidiaries subject to phase out	–			–
36 AT1 capital before regulatory adjustments	4 687			5 047

Composition of capital disclosure template *continued*

<i>R million</i>	FirstRand Limited as at 30 June			
	2016	Amounts subject to pre-Basel III treatment	Reference	2015
ADDITIONAL TIER 1: REGULATORY ADJUSTMENTS				
37 Investments in own AT1 instruments	–			–
38 Reciprocal cross-holdings in AT1 instruments	–			–
39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	–			–
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	–			–
41 National specific regulatory adjustments	–			–
Regulatory adjustments applied to AT1 in respect of amounts subject to pre-Basel III treatment	–			–
of which:	–			–
of which:	–			–
42 Regulatory adjustments applied to AT1 due to insufficient Tier 2 to cover deductions	–			–
43 Total regulatory adjustments to AT1 capital	–			–
44 AT1 capital	4 687			5 047
45 Tier 1 capital (CET1 + AT1)	91 641			87 563
TIER 2 CAPITAL AND PROVISIONS				
46 Directly issued qualifying Tier 2 instruments	–			–
47 Directly issued capital instruments subject to phase out from Tier 2	–			–
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	14 852		k	11 150
49 of which: instruments issued by subsidiaries subject to phase out	6 410			6 489
50 Provisions	989			850
51 Tier 2 capital before regulatory adjustments	15 841			12 000
TIER 2 CAPITAL: REGULATORY ADJUSTMENTS				
52 Investments in own Tier 2 instruments	–			–
53 Reciprocal cross-holdings in Tier 2 instruments	–			–
54 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–			–
55 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	–			–
56 National specific regulatory adjustments	–			–
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Basel III treatment	–			–
of which:	–			–
of which:	–			–
57 Total regulatory adjustments to Tier 2 capital	–			–
58 Tier 2 capital	15 841			12 000
59 Total capital (Tier 1 + Tier 2)	107 482			99 563
Risk weighted assets in respect of amounts subject to pre-Basel III treatment	–			–
of which:	–			–
of which:	–			–
60 Total risk weighted assets	698 732			633 830
CAPITAL RATIOS				
61 CET1 (as a percentage of risk weighted assets)	12.44%			13.02%
62 Tier 1 (as a percentage of risk weighted assets)	13.12%			13.81%
63 Total capital (as a percentage of risk weighted assets)	15.38%			15.71%
64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	6.88%			6.50%
65 of which: capital conservation buffer requirement	0.63%			0%
66 of which: bank specific countercyclical buffer requirement	0%			0%
67 of which: G-SIB buffer requirement	0%			0%
68 CET1 available to meet buffers (as a percentage of risk weighted assets)	4.99%			5.71%

Composition of capital disclosure template *continued*

<i>R million</i>	FirstRand Limited as at 30 June			
	2016	Amounts subject to pre-Basel III treatment	Reference	2015
NATIONAL MINIMA (IF DIFFERENT FROM BASEL III)				
69 National CET1 minimum ratio	6.88%			6.50%
70 National Tier 1 minimum ratio	8.13%			8.00%
71 National total capital minimum ratio	10.38%			10.00%
AMOUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING)				
72 Non-significant investments in the capital of financials	802			646
73 Significant investments in the capital of financials	3 541			3 110
74 Mortgage servicing rights (net of related tax liability)				
75 Deferred tax assets arising from temporary differences (net of tax liability)	1 532		I	1 226
APPLICABLE CAPS ON THE INCLUSION OF PROVISIONS IN TIER 2				
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	989			850
77 Cap on inclusion of provisions in Tier 2 under standardised approach	1 537			1 316
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	–			–
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	2 269			2 080
CAPITAL INSTRUMENTS SUBJECT TO PHASE OUT ARRANGEMENTS (ONLY APPLICABLE BETWEEN 1 JAN 2018 AND 1 JAN 2022)				
80 Current cap on CET1 instruments subject to phase out arrangements				
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)				
82 Current cap on AT1 instruments subject to phase out arrangements				
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)				
84 Current cap on Tier 2 instruments subject to phase out arrangements				
85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)				

RECONCILIATION OF IFRS FINANCIAL STATEMENTS TO REGULATORY CAPITAL AND RESERVES

<i>R million</i>	FirstRand Limited as at 30 June 2016		Reference*
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	
ASSETS			
Cash and cash equivalents	64 303	64 199	
Derivative financial instruments	40 551	40 551	
Commodities	12 514	12 514	
Investment securities	185 354	183 339	
Advances	808 699	808 699	
Accounts receivable	10 152	10 130	
Current tax asset	428	419	
Non-current assets and disposal groups held for sale	193	193	
Investments in subsidiary companies	–	349	
Investments in associates	4 964	4 964	
Reinsurance assets	36	–	
Investments in joint ventures	1 344	1 344	
Property and equipment	16 909	16 908	
Intangible assets	1 569	1 464	
– Goodwill		929	e
– Intangibles		535	f**
Investment properties	386	386	
Post-employment benefit asset	9	9	h
Deferred income tax asset	1 866	1 843	
– Relating to temporary differences		1 532	l
– Other than temporary differences		311	g
Total assets	1 149 277		
EQUITY AND LIABILITIES			
Liabilities			
Short trading positions	14 263	14 263	
Derivative financial instruments	50 782	50 781	
Creditors, accruals and provisions	17 285	17 082	
Current tax liability	270	270	
Liabilities directly associated with disposal groups held for sale	141	141	
Deposits	919 930	919 884	
Employee liabilities	9 771	9 739	
Other liabilities	8 311	8 311	
Amounts due to subsidiary companies	–	132	
Policyholder liabilities	1 402	–	
Deferred income tax liability	1 053	1 023	
Tier 2 liabilities	18 004	14 852	k
Total liabilities	1 041 212		
Equity			
Ordinary shares	56	56	a
Share premium	7 952	7 952	a
Reserves	91 737	81 024	
– Retained earnings		78 448	b**, #
– Accumulated other comprehensive income (and other reserves)		2 576	c**
Capital and reserves attributable to ordinary equityholders	99 745	89 032	
NCNR preference shares	4 519	2 711	i
Capital and reserves attributable to equityholders of the group	104 264	91 743	
Non-controlling interests – CET1	3 801	677	d
Non-controlling interests – AT1	–	1 976	j
Total equity	108 065	94 396	
Total equity and liabilities	1 149 277		

* Reference to composition of capital table.

** Amount included under regulatory scope of consolidation excludes balances related to insurance entities.

Excludes unappropriated profits.

MAIN FEATURES DISCLOSURE TEMPLATE

FirstRand Limited as at 30 June 2016																						
	Ordinary share capital and premium	NCNR preference shares	FRB05	FRB09	FRB10	FRB11	FRBC21	FRBC22	FRB12	FRB13	FRB14	IFC (private placement)	FRB15	FRB16	FRB17	FRB18	FRB19	FRB20	FNBB002	FNBB003	FNBJ22	FNBX22
1 Issuer	FirstRand Limited	FirstRand Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FirstRand Bank Limited	FNB Botswana Ltd	FNB Botswana Ltd	FNB Namibia Ltd	FNB Namibia Ltd
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000066304	ZAE000060141	ZAG000031337	ZAG000047804	ZAG000092487	ZAG000102054	ZAG000052283	ZAG000052390	ZAG000116278	ZAG000116286	ZAG000116294	Not applicable	ZAG000124199	ZAG000127622	ZAG000127630	ZAG000135229	ZAG000135310	ZAG000135385	Not applicable	Not applicable	NA000A1G3AF2	NA000A1G3AG0
3 Governing law(s) of the instrument	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	South Africa Law	Botswana Law	Botswana Law	Namibia Law	Namibia Law
Regulatory treatment																						
4 Transitional Basel III rules	CET1	AT1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	CET1	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group and solo	Group	Group	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo
7 Instrument type (types to be specified by each jurisdiction)	CET1	AT1	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
8 Amount recognised in regulatory capital (R million)	8 008	2 711	1 669	79	791	1 187	497	348	1 727	148	125	US\$172.5	2 000	1 750	601	1 500	500	645	BWP92	BWP15	NAD168	NAD66
9 Par value of instrument (R million)	8 008	4 519	2 110	100	1 000	1 500	628	440	1 727	148	125	US\$172.5	2 000	1 750	601	1 500	500	645	BWP154	BWP25	NAD280	NAD110
10 Accounting classification	Shareholders' equity	Shareholders' equity	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	1 April 1998	10 November 2004	23 June 2006	10 December 2007	25 January 2012	11 December 2012	22 April 2008	22 April 2008	02 June 2014	02 June 2014	02 June 2014	09 April 2014	06 March 2015	08 July 2015	08 July 2015	13 April 2016	14 April 2016	15 April 2016	01 December 2011	01 December 2011	29 March 2012	29 March 2012
12 Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	No maturity	No maturity	21 December 2023	10 June 2022	25 January 2022	11 December 2022	No maturity	No maturity	02 June 2024	02 June 2026	02 June 2026	11 April 2024	06 March 2025	08 July 2025	08 January 2027	13 April 2026	14 April 2026	15 April 2026	01 December 2021	01 December 2021	29 March 2022	29 March 2022
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	21 December 2018	10 June 2017	25 January 2017	11 December 2017	21 December 2018	21 December 2018	02 June 2019	02 June 2021	02 June 2021	09 April 2019	06 March 2020	08 July 2020	08 January 2022	13 April 2021	14 April 2021	15 April 2021	01 December 2016	01 December 2016	29 March 2017	29 March 2017
Tax and/or regulatory event call	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Redemption amount	Not applicable	Not applicable	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	100% of principal
16 Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Coupons/dividends																						
17 Fixed or floating dividend/coupon	Floating	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	Floating	Fixed
18 Coupon rate and any related index	Not applicable	75.56% of prime	8.5%	70 bps over 3 month jibar	200 bps over 3 month jibar	290 bps over 3 month jibar	12%	300 bps over 3 month jibar	225 bps over 3 month jibar	239 bps over 3 month jibar	10%	415 bps over US\$6 month libor	350 bps over 3 month jibar	350 bps over 3 month jibar	365 bps over 3 month jibar	400 bps over 3 month jibar	12.345%	400 bps over 3 month jibar	Bank rate less 190 bps	7.25%	165 bps over 3 month jibar	8.88%
19 Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory

Main features disclosure template *continued*

FirstRand Limited as at 30 June 2016																						
	Ordinary share capital and premium	NCNR preference shares	FRB05	FRB09	FRB10	FRB11	FRBC21	FRBC22	FRB12	FRB13	FRB14	IFC (private placement)	FRB15	FRB16	FRB17	FRB18	FRB19	FRB20	FNBB002	FNBB003	FNBJ22	FNBX22
21	Existence of step up or other incentive to redeem	Not applicable	Not applicable	Yes	Yes	No	No	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	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
23	Convertible or non-convertible	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)												Contractual									
25	If convertible, fully or partially												Fully									
26	If convertible, conversion rate												Consistent with Clause 3.1.2 of Guidance Note 7									
27	If convertible, mandatory or optional conversion												Mandatory									
28	If convertible, specify instrument type convertible into												Ordinary shares									
29	If convertible, specify issuer of instrument it converts into												FirstRand Limited									
30	Write-down feature	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Yes	Yes	Yes	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Not applicable	Not applicable	Not applicable
31	If write-down, write-down trigger(s)								Contractual; replaced with statutory once implemented	Contractual; replaced with statutory once implemented	Contractual; replaced with statutory once implemented		Contractual; replaced with statutory once implemented	Contractual. Replaced with statutory once implemented, however, SARB can still elect contractual	Contractual. Replaced with statutory once implemented, however, SARB can still elect contractual	Contractual. Replaced with statutory once implemented, however, SARB can still elect contractual	Contractual. Replaced with statutory once implemented, however, SARB can still elect contractual	Contractual. Replaced with statutory once implemented, however, SARB can still elect contractual				
32	If write-down, full or partial								Full	Full	Full		Full	Full	Full	Full	Full	Full				
33	If write-down, permanent or temporary								Permanent	Permanent	Permanent		Permanent	Permanent	Permanent	Permanent	Permanent	Permanent				
34	If temporary write-down, description of write-up mechanism								Not applicable	Not applicable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NCNR preference shares	Subordinated debt	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
36	Non-compliant transitioned features	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features		Excludes loss absorbency requirement	Excludes loss absorbency requirement at PONV*	Excludes loss absorbency requirement at PONV*	Excludes loss absorbency requirement at PONV*	Excludes loss absorbency requirement at PONV*	Excludes loss absorbency requirement at PONV*	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Excludes loss absorbency requirement at PONV*	Excludes loss absorbency requirement at PONV*	Excludes loss absorbency requirement at PONV*	Excludes loss absorbency requirement at PONV*

* Point of non-viability.

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE (FIRSTRAND BANK INCLUDING FOREIGN BRANCHES)

<i>R million</i>	FirstRand Bank Limited* as at 30 June			
	2016	Amounts subject to pre-Basel III treatment	Reference	2015
COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES				
1 Directly issued qualifying common share capital and share premium	16 808		a	16 808
2 Retained earnings	51 131		b	48 131
3 Accumulated other comprehensive income (and other reserves)	1 614		c	1 643
4 Directly issued capital subject to phase out from CET1 (only applicable to joint stock companies) Public sector capital injections grandfathered until 1 January 2018				
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	–			–
6 CET1 capital before regulatory adjustments	69 553			66 582
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS				
7 Prudential valuation adjustments	–			–
8 Goodwill (net of related tax liability)	–			–
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)	106		d	71
10 Deferred tax assets that rely on future probability excluding those arising from temporary differences (net of related tax liability)	172		e	204
11 Cash flow hedge reserve	308			190
12 Shortfall of provisions to expected losses	430			229
13 Securitisation gain on sale	–			–
14 Gains and losses due to changes in own credit risk on fair valued liabilities	–			–
15 Defined benefit pension fund net assets	–			–
16 Investments in own shares (if not already netted off paid in capital on reported balance sheet)	1			12
17 Reciprocal cross-holdings in common equity	–			–
18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	–			–
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	–			–
20 Mortgage servicing rights (amount above 10% threshold)	–			–
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	–			–
22 Amount exceeding 15% threshold	–			–
23 of which: significant investments in the common stock of financials	–			–
24 of which: mortgage servicing rights	–			–
25 of which: deferred tax assets arising from temporary differences	–			–
26 National specific regulatory adjustments	–			–
Regulatory adjustments applied to CET1 in respect of amounts subject to pre-Basel III treatment	–			–
of which:	–			–
of which:	–			–
27 Regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	–			–
28 Total regulatory adjustments to CET1	1 017			706
29 CET1 capital	68 536			65 876
ADDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS				
30 Directly issued qualifying AT1 instruments plus related stock surplus	–			–
31 of which: classified as equity under applicable accounting standards	–			–
32 of which: classified as liability under applicable accounting standards	–			–
33 Directly issued capital instruments subject to phase out from AT1	1 800		f	2 100
34 AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	–			–
35 of which: instruments issued by subsidiaries subject to phase out	–			–
36 AT1 capital before regulatory adjustments	1 800			2 100

* FirstRand Bank Limited including foreign branches.

Composition of capital disclosure template (FRB including foreign branches) *continued*

<i>R million</i>	FirstRand Bank Limited* as at 30 June			
	2016	Amounts subject to pre-Basel III treatment	Reference	2015
ADDITIONAL TIER 1 CAPITAL: REGULATORY ADJUSTMENTS				
37 Investments in own AT1 instruments	–			–
38 Reciprocal cross-holdings in AT1 instruments	–			–
39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	–			–
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	–			–
41 National specific regulatory adjustments	–			–
Regulatory adjustments applied to AT1 in respect of amounts subject to pre-Basel III treatment	–			–
of which:	–			–
of which:	–			–
42 Regulatory adjustments applied to AT1 due to insufficient Tier 2 to cover deductions	–			–
43 Total regulatory adjustments to AT1 capital	–			–
44 AT1 capital	1 800			2 100
45 Tier 1 capital (CET1 + AT1)	70 336			67 976
TIER 2 CAPITAL AND PROVISIONS				
46 Directly issued qualifying Tier 2 instruments	11 525		g	6 093
47 Directly issued capital instruments subject to phase out from Tier 2	4 571		h	5 333
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	–			–
49 of which: instruments issued by subsidiaries subject to phase out	–			–
50 Provisions	279			337
51 Tier 2 capital before regulatory adjustments	16 375			11 763
TIER 2 CAPITAL: REGULATORY ADJUSTMENTS				
52 Investments in own Tier 2 instruments	–			–
53 Reciprocal cross-holdings in Tier 2 instruments	–			–
54 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–			–
55 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	–			–
56 National specific regulatory adjustments	148			145
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Basel III treatment	–			–
of which:	–			–
of which:	–			–
57 Total regulatory adjustments to Tier 2 capital	148			145
58 Tier 2 capital	16 227			11 618
59 Total capital (Tier 1 + Tier 2)	86 563			79 594
Risk weighted assets in respect of amounts subject to pre-Basel III treatment	–			–
of which:	–			–
of which:	–			–
60 Total risk weighted assets	561 575			502 378
CAPITAL RATIOS				
61 CET1 (as a percentage of risk weighted assets)	12.20%			13.11%
62 Tier 1 (as a percentage of risk weighted assets)	12.52%			13.53%
63 Total capital (as a percentage of risk weighted assets)	15.41%			15.84%
64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	6.88%			6.50%
65 of which: capital conservation buffer requirement	0.63%			0%
66 of which: bank specific countercyclical buffer requirement	0%			0%
67 of which: G-SIB buffer requirement	0%			0%
68 CET1 available to meet buffers (as a percentage of risk weighted assets)	4.39%			5.53%

* FirstRand Bank Limited including foreign branches.

Composition of capital disclosure template (FRB including foreign branches) *continued*

	FirstRand Bank Limited* as at 30 June			
	2016	Amounts subject to pre-BaseI III treatment	Reference	2015
<i>R million</i>				
NATIONAL MINIMA (IF DIFFERENT FROM BASEL III)				
69 National CET1 minimum ratio	6.88%			6.50%
70 National Tier 1 minimum ratio	8.13%			8.00%
71 National total capital minimum ratio	10.38%			10.00%
AMOUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING)				
72 Non-significant investments in the capital of financials	420			464
73 Significant investments in the capital of financials	343			308
74 Mortgage servicing rights (net of related tax liability)				
75 Deferred tax assets arising from temporary differences (net of tax liability)	1 197		i	998
APPLICABLE CAPS ON THE INCLUSION OF PROVISIONS IN TIER 2				
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	279			337
77 Cap on inclusion of provisions in Tier 2 under standardised approach	507			427
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	–			–
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	2 319			2 112
CAPITAL INSTRUMENTS SUBJECT TO PHASE OUT ARRANGEMENTS (ONLY APPLICABLE BETWEEN 1 JAN 2018 AND 1 JAN 2022)				
80 Current cap on CET1 instruments subject to phase out arrangements				
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)				
82 Current cap on AT1 instruments subject to phase out arrangements				
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)				
84 Current cap on Tier 2 instruments subject to phase out arrangements				
85 Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)				

* FirstRand Bank Limited including foreign branches.

RECONCILIATION OF IFRS FINANCIAL STATEMENTS TO REGULATORY CAPITAL AND RESERVES

<i>R million</i>	FirstRand Bank Limited as at 30 June 2016		
	IFRS published financial statements FirstRand Bank Limited	Under regulatory scope of consolidation*	Reference**
ASSETS			
Cash and cash equivalents	50 997	50 997	
Derivative financial instruments	39 923	39 923	
Commodities	12 514	12 514	
Investment securities	155 825	155 825	
Advances	719 693	719 693	
Current tax asset	166	166	
Accounts receivable	4 561	4 561	
Amounts due by holding company and fellow subsidiary companies	32 793	32 793	
Property and equipment	13 632	13 632	
Intangible assets	106	106	d
Deferred income tax asset	1 369	1 369	
– Relating to temporary differences		1 197	i
– Other than temporary differences		172	e
Total assets	1 031 579		
EQUITY AND LIABILITIES			
Liabilities			
Short trading positions	14 221	14 221	
Derivative financial instruments	50 624	50 624	
Creditors, accruals and provisions	12 644	12 644	
Current tax liability	75	75	
Deposits	826 473	826 473	
Employee liabilities	8 772	8 772	
Other liabilities	5 386	5 386	
Amounts due to holding company and fellow subsidiary companies	13 997	13 997	
Tier 2 liabilities	17 468	16 096	
– Basel III – compliant Tier 2 instruments		11 525	g
– Non-compliant Basel III Tier 2 instruments		4 571	h
Total liabilities	949 660		
Equity			
Ordinary shares	4	4	a
Share premium	16 804	16 804	a
Reserves	62 111	52 745	
– Retained earnings		51 131	b
– Accumulated other comprehensive income (and other reserves)		1 614	c
Capital and reserves attributable to ordinary equityholders	78 919	69 553	
NCNR preference shares	3 000	1 800	f
Total equity	81 919	71 353	
Total equity and liabilities	1 031 579		

* FirstRand Bank Limited including foreign branches. Amounts included under regulatory scope of consolidation excludes unappropriated profits.

** Reference to composition of capital table.



leverage

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LEVERAGE

LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

	FirstRand Limited	FirstRand Bank Limited*
<i>R million</i>		
As at 30 June 2016		
ON-BALANCE SHEET EXPOSURES		
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1 065 554	950 206
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(2 574)	(945)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1 062 980	949 261
DERIVATIVE EXPOSURES		
4 Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	16 070	15 762
5 Add-on amounts for PFE associated with all derivatives transactions	26 006	25 954
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	–	–
7 (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	–	–
8 (Exempted CCP leg of client-cleared trade exposures)	–	–
9 Adjusted effective notional amount of written credit derivatives	615	821
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	–	–
11 Total derivative exposures (sum of lines 4 to 10)	42 691	42 537
SECURITIES FINANCING TRANSACTION EXPOSURES		
12 Gross SFT assets (with no recognition of netting) after adjusting for sale accounting transactions	47 079	46 526
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	–	–
14 CCR exposure for SFT assets	2 769	2 769
15 Agent transaction exposures	–	–
16 Total securities financing transaction exposures (sum of lines 12 to 15)	49 848	49 295
OTHER OFF-BALANCE SHEET EXPOSURES		
17 Off-balance sheet exposure at gross notional amount	293 990	282 364
18 (Adjustments for conversion to credit equivalent amounts)	(229 848)	(221 398)
19 Off-balance sheet items (sum of lines 17 and 18)	64 142	60 966
CAPITAL AND TOTAL EXPOSURES		
20 Tier 1 capital	91 641	70 336
21 Total exposures (sum of lines 3, 11, 16 and 19)	1 219 661	1 102 059
LEVERAGE RATIO		
22 Basel III leverage ratio	7.51%	6.38%

SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE

	FirstRand Limited	FirstRand Bank Limited*
<i>R million</i>		
1 Total consolidated assets as per published financial statements	1 149 277	1 031 579
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	–	–
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	–	–
4 Adjustments for derivative financial instruments	2 137	2 234
5 Adjustment for securities financing transactions (i.e. repos and similar secured lending)	2 769	2 769
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	64 142	60 966
7 Other adjustments	1 336	4 511
8 Leverage ratio exposure	1 219 661	1 102 059

* FirstRand Bank Limited including foreign branches.



liquidity

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LIQUIDITY COVERAGE RATIO COMMON DISCLOSURE TEMPLATE

Directive 11 of 2014 requires the LCR to be calculated on a simple average of three month end data points for the past quarter.

The surplus HQLA holdings by subsidiaries and foreign branches in excess of the minimum required LCR of 70% have been excluded in the calculation of the consolidated group LCR.

Please refer to the Analysis of financial results for the year ended 30 June 2016 (Funding and Liquidity section) for further details on the liquidity coverage ratio; <http://www.firstrand.co.za/investorcentre/pages/commondisclosures.aspx>.

R million	FirstRand Limited consolidated*		FirstRand Bank Limited SA*	
	Total unweighted value (average)**	Total weighted value (average)#	Total unweighted value (average)**	Total weighted value (average)#
HIGH-QUALITY LIQUID ASSETS				
1 Total high-quality liquid assets (HQLA)		147 373		133 179
CASH OUTFLOWS				
2 Retail deposits and deposits from small business customers, of which:	199 203	19 920	189 261	18 926
3 Stable deposits	–	–	–	–
4 Less stable deposits	199 203	19 920	189 261	18 926
5 Unsecured wholesale funding, of which:	328 908	168 888	274 614	133 495
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	119 533	29 883	117 712	29 428
7 Non-operational deposits (all counterparties)	202 689	132 318	150 221	97 386
8 Unsecured debt	6 687	6 687	6 681	6 681
9 Secured wholesale funding		4 329		4 329
10 Additional requirements, of which:	109 488	20 258	100 914	19 294
11 Outflows related to derivative exposures and other collateral requirements	4 589	4 589	4 470	4 470
12 Outflows related to loss of funding on debt products	–	–	–	–
13 Credit and liquidity facilities	104 899	15 669	96 444	14 824
14 Other contractual funding obligations	7 482	7 482	7 482	7 482
15 Other contingent funding obligations	314 298	15 262	309 429	15 012
16 Total cash outflows		236 139		198 538
CASH INFLOWS				
17 Secured lending (e.g. reverse repos)	42 161	3 990	42 161	3 990
18 Inflows from fully performing exposures	86 568	61 923	67 439	49 984
19 Other cash inflows	9 937	1 788	7 172	743
20 Total cash inflows	138 666	67 701	116 773	54 717
		Total adjusted value†		Total adjusted value†
21 Total HQLA		147 373		133 179
22 Total net cash outflows		169 575		143 822
23 Liquidity coverage ratio (%)		87		93

* The consolidated LCR for the group includes FirstRand Bank Limited's operations in South Africa and all registered banks within the group. The FirstRand Bank Limited LCR reflects its operations in South Africa.

** Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

† Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on level 2B and level 2 assets for HQLA and cap on inflows).