

MAIN FEATURES DISCLOSURE TEMPLATE

		FirstRand Limited as at 31 March 2017																			
		Ordinary share capital and premium	NCNR preference shares	FRB05	FRB09	FRB11	FRBC21	FRBC22	FRB12	FRB13	FRB14	IFC (private placement)	FRB15	FRB16	FRB17	FRB18	FRB19	FRB20	FRB21	FRB22	
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	FirstRand Bank Limited	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000066304	ZAE000060141	ZAG000031337	ZAG000047804	ZAG000102054	ZAG000052283	ZAG000052390	ZAG000116278	ZAG000116286	ZAG000116294	Not applicable	ZAG000124199	ZAG000127622	ZAG000127630	ZAG000135229	ZAG000135310	ZAG000135385	ZAG000140856	ZAG000141219	
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	South Africa 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	
5	Post-transitional Basel III rules	CET1	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	Tier 2	Tier 2	
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	
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	
8	Amount recognised in regulatory capital (R million)	8 090	2 711	1 682	80	1 196	500	351	1 727	148	125	US\$172.5	2 000	1 750	601	1 500	500	645	1 000	1 250	
9	Par value of instrument (R million)	8 090	4 519	2 110	100	1 500	628	440	1 727	148	125	US\$172.5	2 000	1 750	601	1 500	500	645	1 000	1 250	
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	
11	Original date of issuance	1 April 1998	10 November 2004	23 June 2006	10 December 2007	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	24 November 2016	08 December 2016	
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Perpetual	Perpetual	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	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	24 November 2026	08 December 2027	
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	
15	Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	21 December 2018	10 June 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	24 November 2021	08 December 2022	
	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	
	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	
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	
Coupons/dividends																					
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed	Floating	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	
18	Coupon rate and any related index	Not applicable	75.56% of prime	8.5%	70 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	385 bps over 3 month jibar	390 bps over 3 month jibar	
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	
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	

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21	Existence of step up or other incentive to redeem	Not applicable	Not applicable	Yes	Yes	No	Yes	Yes	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	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
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	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	Yes
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	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	Full	Full
33	If write-down, permanent or temporary								Permanent	Permanent	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	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
36	Non-compliant transitioned features	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No
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	Not applicable	Not applicable

* Point of non-viability.