COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE NAME OF CONTROLLING COMPANY: FIRSTRAND LIMITED Year ended 30 June 2014

	June 2014 R million	Amounts subject to pre-Basel III treatment	Reference*	June 2013 R million
COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES				
1 Directly issued qualifying common share capital and share premium	5 586		a	5 452
2 Retained earnings	69 277		b	60 786
3 Accumulated other comprehensive income (and other reserves)	5 651		С	5 947
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)	693	3 184	d	1 347
6 CET1 capital before regulatory adjustments	81 207			73 532
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS				
7 Prudential valuation adjustments	_			
8 Goodwill (net of related tax liability)	660		е	774
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)	387		f	395
10 Deferred tax assets that rely on future probability excluding those arising from temporary differences (net of related tax liability)	194		a	232
11 Cash flow hedge reserve	461		9	100
12 Shortfall of provisions to expected losses	-			135
13 Securitisation gain on sale				
14 Gains and losses due to changes in own credit risk on fair valued liabilities	7			17
15 Defined-benefit pension fund net assets	5			
16 Investments in own shares (if not already netted off paid in capital on reported balance sheet)	-			10
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)				
 20 Workgage servicing rights (anount above 10% threshold) 21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 				
 Amount exceeding 15% threshold of which: significant investments in the common stock of financials 				
24 of which: mortgage servicing rights				
 of which: deferred tax assets arising from temporary differences National and if a manufacture of instances 	-			
26 National specific regulatory adjustments 27 Paralatan adjustments	149			
27 Regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-			-
28 Total regulatory adjustments to CET1	1 863			1 663
29 CET1 capital	79 344			71 869
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	3 615		h	4 067
AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	1 688			1 276
35 of which: instruments issued by subsidiaries subject to phase out				
36 AT1 capital before regulatory adjustments	5 303			5 343
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				
42 Regulatory adjustments applied to AT1 due to insufficient Tier 2 to cover deductions	-			
43 Total regulatory adjustments to AT1 capital	-			-
44 AT1 capital	5 303			5 343
45 Tier 1 capital (CET1 + AT1)	84 647			77 212
Source based on reference to balance sheet under scope of regulatory consolidation.				

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE (continued) NAME OF CONTROLLING COMPANY: FIRSTRAND LIMITED Year ended 30 June 2014

	June 2014 R million	Amounts subject to pre-Basel III treatment R	Reference*	June 2013 R million
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)	9 954		i	7 237
49 of which: instruments issued by subsidiaries subject to phase out	8 225			8 217
50 Provisions	767			241
51 Tier 2 capital before regulatory adjustments	10 721			7 478
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	-			
57 Total regulatory adjustments to Tier 2 capital				
58 Tier 2 capital	10 721			7 478
59 Total capital (Tier 1 + Tier 2)	95 368			84 690
60 Total risk weighted assets	572 446			519 960
CAPITAL RATIOS				
61 CET1 (as a percentage of risk weighted assets)	13.86%			13.82%
62 Tier 1 (as a percentage of risk weighted assets)	14.79%			14.85%
63 Total capital (as a percentage of risk weighted assets)	16.66%			16.29%
64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercylical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	5.50%			4.50%
65 of which: capital conservation buffer requirement	0%			0%
66 of which: bank specific countercylical 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)	13.86%			13.82%
NATIONAL MINIMA (IF DIFFERENT FROM BASEL 3)				
69 National CET1 minimum ratio	5.50%			4.50%
70 National Tier 1 minimum ratio	7.00%			6.00%
71 National total capital minimum ratio	10.00%			9.50%
AMOUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING)				
72 Non-significant investments in the capital of financials	1 581			997
73 Significant investments in the capital of financials	2 926			2 055
74 Mortgage servicing rights (net of related tax liability)				
75 Deferred tax assets arising from temporary differences (net of tax liability)			j	366
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)	455			241
77 Cap on inclusion of provisions in Tier 2 under standardised approach	790			516
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	312			
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	1 959			1 729
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 T2 instruments subject to phase out arrangements				
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)				
* Source based on reference to balance sheet under scope of regulatory consolidation				

* Source based on reference to balance sheet under scope of regulatory consolidation.

MAIN FEATURES DISCLOSURE TEMPLATE NAME OF CONTROLLING COMPANY: FIRSTRAND LIMITED Year ended 30 June 2014

	Ordinary share	NCNR												IFC				
	capital and premium	preference	FRB03	FRB05	FRB08	FRB09	FRB10	FRB11	FRBC21	FRBC22	FRB12	FRB13	FRB14	(private placement)	FNBB002	FNBB003	FNBJ22	FNBX22
1 Issuer	FirstRand	FirstRand	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FNB	FNB	FNB	FNB
	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Botswana Ltd	Botswana Ltd	Namibia Ltd	Namibia Ltd
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ZAE000066304	ZAE000060141	ZAG000026774	ZAG000031337	ZAG000047796	ZAG000047804	ZAG000092487	ZAG000102054	ZAG000052283	ZAG000052390	ZAG000116278	ZAG000116286	ZAG000116294	Not applicable	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	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
5 Post-transitional Basel III rules	CET1	AT1	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group & 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
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
8 Amount recognised in regulatory capital (R million)	5 586	3 615	1 392	1 688	80	80	800	1 200	502	352	1,727	148	125	US\$172.5	BWP123	BWP20	NAD224	NAD88
9 Par value of instrument (R million)	5 586	4 519	1 740	2 110	100	100	1 000	1 500	628	440	1,727	148	125	US\$172.5	BWP154	BWP25	NAD280	NAD110
10 Accounting classification	Shareholders' equity	Shareholders' equity	Liability – amortised cost & liability – fair value option	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	31 October 2005	23 June 2006	10 December 2007	10 December 2007	25 January 2012	11 December 2012	22 April 2008	22 April 2008		02 June 2014	02 June 2014	09 April 2014	01 December 2011	01 December 2011	29 March 2012	29 March 2012
12 Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	No maturity	No maturity	15 September 2019	21 December 2023	10 June 2021	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	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
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	15 September 2014	21 December 2018	10 June 2016	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	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
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
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
Coupons/dividends																		
17 Fixed or floating dividend/coupon	Floating	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	Floating	Fixed
18 Coupon rate and any related index	Not applicable	75.56% of prime	9%	8.5%	70 bps over 3 month jibar	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	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
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
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	Yes	Yes	Yes	Yes	No	No	Yes	Yes	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
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	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	Not applicable	Not applicable	Not applicable	Yes	Yes	Yes	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

MAIN FEATURES DISCLOSURE TEMPLATE (continued) NAME OF CONTROLLING COMPANY: FIRSTRAND LIMITED Year ended 30 June 2014

	Ordinary share capital and premium	NCNR preference shares	FRB03	FRB05	FRB08	FRB09	FRB10	FRB11	FRBC21	FRBC22	FRB12	FRB13	FRB14	IFC (private placement)	FNBB002	FNBB003	FNBJ22	FNBX22
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					
32 If write-down, full or partial											Full	Full	Full					
33 If write-down, permanent or temporary											Permanent	Permanent	Permanent					
34 If temporary write-down, description of write-up mechanism											N/A	N/A	N/A					
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								
36 Non-compliant transitioned features	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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*	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.

RECONCILIATION OF AUDITED FINANCIAL STATEMENTS AND REGULATORY CAPITAL AND RESERVES NAME OF CONTROLLING COMPANY: FIRSTRAND LIMITED *Year ended:* 30 June 2014

R million	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference*
ASSETS			
Cash and cash equivalents	60 756		
Derivative financial instruments	39 038		
Commodities	7 904		
Accounts receivable	8 159		
Current tax asset			
	131		
Advances Investment securities and other investments	685 926 119 107		
	5 847		
Investments in associates	1 205		
Investment in joint ventures			
Property and equipment	14 495	1.047	
ntangible assets	1 047	1 047	
– Goodwill		660	е
- Intangibles		387	f
Reinsurance assets	408		
Post-employment benefit asset	5		
Investment properties	419		
Deferred income tax asset	862	862	
- Relating to temporary differences		668	i
- Other than temporary differences		194	g
Non-current assets and disposal groups held for sale	226		
Total assets	945 535		
EQUITY AND LIABILITIES			
Liabilities			
Short trading positions	5 442		
Derivative financial instruments	41 659		
Creditors and accruals	13 437		
Current tax liability	369		
Deposits	768 234		
Provisions	700 204		
Employee liabilities	7 441		
Other liabilities	6 586		
	540		
Policyholder liabilities under insurance contracts	540 796		
Deferred income tax liability		0.054	i
Tier 2 liabilities	11 983	9 954	I
Liabilities directly associated with disposal groups held for sale	34		
Total liabilities	857 318		
Equity			
Ordinary shares	55	55	а
Share premium	5 531	5 531	а
Reserves	74 928	74 928	
- Retained earnings		69 277	b
- Accumulated other comprehensive income (and other reserves)		5 651	С
Capital and reserves attributable to ordinary equityholders	80 514		
NCNR preference shares	4 519	3 615	h
Capital and reserves attributable to equityholders of the Group	85 033		
Non-controlling interests	3 184	693	d
Total equity	88 217		
			,
Total equity and liabilities	945 535		
Beference to composition of capital table			

* Reference to composition of capital table.

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE NAME OF BANK: FIRSTRAND BANK LIMITED* Year ended 30 June 2014

	June 2014 R million	Reference**	June 2013 R million
COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES			
1 Directly issued qualifying common share capital and share premium	15 308	a	15 308
2 Retained earnings	43 337	b	34 332
3 Accumulated other comprehensive income (and other reserves)	1 934	C	2 463
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	60 579		52 103
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)	83	d	151
Deferred tax assets that rely on future probability excluding those arising from temporary differences (net of related tax liability)	88	e	15
	461	e	100
11 Cash flow hedge reserve			
12 Shortfall of provisions to expected losses			13
13 Securitisation gain on sale	- 7		
14 Gains and losses due to changes in own credit risk on fair valued liabilities	I		17
15 Defined-benefit pension fund net assets	-		
16 Investments in own shares (if not already netted off paid in capital on reported balance sheet)	6		10
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	2 402		1 517
27 Regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	_		-
28 Total regulatory adjustments to CET1	3 047		1 930
29 CET1 capital	57 532		50 173
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	2 400	f	2 700
AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		1	2100
34 AT instruments (and CET instruments induced in ow 3) issued by subsidiaries and held by third parties (anount allowed in group AT) 35 of which: instruments issued by subsidiaries subject to phase out			
	2 400		2 700
	2 400		2700
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 due to insufficient Tier 2 to cover deductions	-		
41 National specific regulatory adjustments 42 Regulatory adjustments applied to AT1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to AT1 capital 44 AT1 capital	2 400		2 700

* Reflects solo supervision, i.e. FRB excluding foreign branches.
 ** Source based on reference to balance sheet under scope of regulatory consolidation.

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE (continued)

NAME OF BANK: FIRSTRAND BANK LIMITED* Year ended 30 June 2014

Pired visued capital instruments subject to phase out from Tier 2 If 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) If Tier 2 instruments issued by subsidiaries subject to phase out If Tier 2 capital before regulatory adjustments If the setting in own Tier 2 instruments If 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) If Tier 2 capital Financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) If Tier 2 capital Tier 2 capital If Tier 2 capital Capital (Tier 1 + Tier 2) If Tier 2 capital Capital (Tier 1 + Tier 2) If Tier 2 capital Capital (Tier 1 + Tier 2) If Tier 2 capital (Tier 1 + T	3 835 6 094 - 312 10 241 - - - - 2 009 2 009	g h	6 85 6 85
7 Directly issued capital instruments subject to phase out from Tier 2 8 Tier 2 instruments (and CET) and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third paries (amount allowed in group Tier 2) 9 of which: instruments issued by subsidiaries subject to phase out 0 Provisions 1 Ter 2 capital before regulatory adjustments 10 Investments in constructions 20 Investments in own Tier 2 instruments 31 Reciprocal cross-holdings in Tier 2 instruments 41 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 instruments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 35 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 36 National specific regulatory adjustments 37 Total regulatory adjustments 38 Tier 2 capital 39 Total regulatory adjustments 31 Tier 2 capital 32 Tier 2 capital	6 094 - 312 10 241 - - - - 2 009	0	
7 Directly issued capital instruments subject to phase out from Tier 2 8 Tier 2 instruments (and CET) and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third paries (amount allowed in group Tier 2) 9 of which: instruments issued by subsidiaries subject to phase out 0 Provisions 1 Ter 2 capital before regulatory adjustments 10 Investments in constructions 20 Investments in own Tier 2 instruments 31 Reciprocal cross-holdings in Tier 2 instruments 41 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 instruments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 35 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 36 National specific regulatory adjustments 37 Total regulatory adjustments 38 Tier 2 capital 39 Total regulatory adjustments 31 Tier 2 capital 32 Tier 2 capital	- 312 10 241 - - - 2 009	h	
8 Ter 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) Image: Cet 1 and AT1 instruments issued by subsidiaries subject to phase out 0 of which: instruments issued by subsidiaries subject to phase out Image: Cet 1 and AT1 instruments issued by subsidiaries subject to phase out 0 Provisions Cet 2 apital before regulatory adjustments Cet 2 1 TER 2 capital before regulatory adjustments Cet 2 1 Investments in own Tier 2 instruments Cet 2 2 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 inty (amount above the 10% threshold) Cet 2 5 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions) Cet 2 6 National specific regulatory adjustments Cet 2 Cet 2 7 Total regulatory adjustments to The 2 capital Cet 2 Cet 2 8 Ter 2 capital Cet 2 Cet 2 Cet 2 Cet 2 9 Total regulatory adjustments to The 2 capital Cet 2 Cet 2	10 241 2 009		6 85
9 of which: instruments issued by subsidiaries subject to phase out Image: Subject to phase out 10 Provisions Image: Subject to phase out Image	10 241 2 009		6 85
50 Provisions 1 51 Tier 2 capital before regulatory adjustments 1 51 Tier 2 capital before regulatory adjustments 1 52 Investments in own Tier 2 instruments 1 53 Reciprocal cross-holdings in Tier 2 instruments 1 54 Investments in own Tier 2 instruments 1 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) 1 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) 1 56 National specific regulatory adjustments 1 57 Total regulatory adjustments to Tier 2 capital 1 58 Tier 2 capital 1 59 Total regulatory adjustments to Tier 2 capital 1 50 Total regulatory adjustments to Tier 2 capital 1 59 Total regulatory adjustments to Tier 2 capital 1 50 Total regulatory adjustments to Tier 2 capital 1 50 <td>10 241 2 009</td> <td></td> <td>6 85</td>	10 241 2 009		6 85
51 Tier 2 capital before regulatory adjustments 1 TIER 2 CAPITAL: REGULATORY ADJUSTMENTS 1 52 Investments in own Tier 2 instruments 1 53 Reciprocal cross-holdings in Tier 2 instruments 1 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 (mount above the 10% threshold) 1 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) 1 56 National specific regulatory adjustments 1 57 Total regulatory adjustments to Tier 2 capital 1 58 Total regulatory adjustments to Tier 2 capital 1 59 Total regulatory adjustments to Tier 2 capital 1 50 Total regulatory adjustments to Tier 2 capital 1 50 Total regulatory adjustments to Tier 2 capital 1 50 Total regulatory adjustments to Tier 2 capital 1 50 Total regulatory adjustments to Tier 2 capital 1 50 Total regulatory adjustments to Tier 2 capital	10 241 2 009		6 85
TIFE 2 CAPITAL: REGULATORY ADJUSTMENTS 22 Investments in own Tier 2 instruments 33 Reciprocal cross-holdings in Tier 2 instruments 34 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) 35 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 36 National specific regulatory adjustments 37 Total regulatory adjustments to Tier 2 capital 38 Tier 2 capital 39 Total capital (Tier 1 + Tier 2) 30 Total risk weighted assets 30 Total risk weighted assets	- - 2 009		
38 Reciprocal cross-holdings in Tie 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 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital 59 Total capital (Tier 1 + Tier 2) 50 Total risk weighted assets 50 Total risk weighted assets 50 Total risk weighted assets)	- - 2 009		
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 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital 59 Total capital (Tier 1 + Tier 2) 50 Total risk weighted assets 50 Total risk weighted assets 50 Total risk weighted assets)	- 2 009		
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 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital 59 Total capital (Tier 1 + Tier 2) 50 Total risk weighted assets 50 Total risk weighted assets 50 Total risk weighted assets)	2 009		
56 National specific regulatory adjustments 1 57 Total regulatory adjustments to Tier 2 capital 1 58 Tier 2 capital 1 59 Total capital (Tier 1 + Tier 2) 6 50 Total risk weighted assets 42 51 CETT (as a percentage of risk weighted assets) 1	2 009		
Total regulatory adjustments to Tier 2 capital Image: Capital Capital (Tier 1 + Tier 2) Total capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Total risk weighted assets Image: Capital Capital (Tier 1 + Tier 2) CAPITAL RATIOS Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital Capital (Tier 1 + Tier 2) Image: Capital Capital Capital (Tier 1 + Tier 2) Image: Capital			
Total regulatory adjustments to Tier 2 capital Image: Capital Capital (Tier 1 + Tier 2) Total capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Total risk weighted assets Image: Capital Capital (Tier 1 + Tier 2) CAPITAL RATIOS Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital (Tier 1 + Tier 2) Image: Capital Capital Capital (Tier 1 + Tier 2) Image: Capital Capital Capital (Tier 1 + Tier 2) Image: Capital	2 009		15
7 Tier 2 capital 1 50 Total capital (Tier 1 + Tier 2) 6 60 Total risk weighted assets 642 CAPITAL RATIOS 1 61 CET1 (as a percentage of risk weighted assets) 1			15
60 Total risk weighted assets 42 CAPITAL RATIOS 61 CET1 (as a percentage of risk weighted assets) 11	8 232		6 6
60 Total risk weighted assets 42 CAPITAL RATIOS 61 CET1 (as a percentage of risk weighted assets) 11	68 164		59 57
61 CET1 (as a percentage of risk weighted assets)	23 257		398 5 [.]
	13.59%		12.59
	14.16%		13.27
53 Total capital (as a percentage of risk weighted assets)	16.10%		14.95
	5.50%		4.50
65 of which: capital conservation buffer requirement	0%		C
66 of which: bank specific countercylical buffer requirement	0%		C
67 of which: G-SIB buffer requirement	0%		C
	13.59%		12.59
NATIONAL MINIMA (IF DIFFERENT FROM BASEL 3)			
	5.50%		4.50
	7.00%		6.00
	10.00%		9.50
AMOUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING)	0.0070		
72 Non-significant investments in the capital of financials	761		7
73 Significant investments in the capital of financials	275		3
74 Mortgage servicing rights (net of related tax liability)	210		
75 Deferred tax assets arising from temporary differences (net of tax liability)	312	i	
APPLICABLE CAPS ON THE INCLUSION OF PROVISIONS IN TIER 2	012		
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	_		
7 Cap on inclusion of provisions in Tier 2 under standardised approach			
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	312		
	1 959		17
	1 959		1.7
CAPITAL INSTRUMENTS SUBJECT TO PHASE OUT ARRANGEMENTS (ONLY APPLICABLE BETWEEN 1 JAN 2018 AND 1 JAN 2022) 30 Current cap on CET1 instruments subject to phase out arrangements			
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
22 Current cap on AT1 instruments subject to phase out arrangements			
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
Current cap on T2 instruments subject to phase out arrangements			
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) Reflects solo supervision, i.e. FRB excluding foreign branches.			

** Source based on reference to balance sheet under scope of regulatory consolidation.

MAIN FEATURES DISCLOSURE TEMPLATE NAME OF BANK: FIRSTRAND BANK LIMITED Year ended 30 June 2014

	Ordinary share capital and premium	NCNR preference shares	FRB03	FRB05	FRB08	FRB09	FRB10	FRB11	FRBC21	FRBC22	FRB12	FRB13	FRB14	IFC (private placement)
1 Issuer	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank	FirstRand Bank
	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited	Limited
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Unlisted	Unlisted	ZAG000026774	ZAG000031337	ZAG000047796	ZAG000047804	ZAG000092487	ZAG000102054	ZAG000052283	ZAG000052390	ZAG000116278	ZAG000116286	ZAG000116294	Not applicable
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
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
5 Post-transitional Basel III rules	CET1	AT1	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/group/group & solo	Solo	Solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & solo	Group & 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
8 Amount recognised in regulatory capital (R million)	15 308	2 400	1 392	1 688	80	80	800	1 200	502	352	1 727	148	125	US\$172.5
9 Par value of instrument (R million)	15 308	3 000	1 740	2 110	100	100	1 000	1 500	628	440	1 727	148	125	US\$172.5
10 Accounting classification	Shareholders' equity	Shareholders' equity	Liability – amortised cost & liability – fair value option	Liability – amortised cost										
11 Original date of issuance	1 April 1998	10 November 2004	31 October 2005	23 June 2006	10 December 2007	10 December 2007	25 January 2012	11 December 2012	22 April 2008	22 April 2008	2 June 2014	2 June 2014	2 June 2014	9 April 2014
12 Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated
13 Original maturity date	No maturity	No maturity	15 September 2019	21 December 2023	10 June 2021	10 June 2022	25 January 2022	11 December 2022	No maturity	No maturity	2 June 2024	2 June 2026	2 June 2026	11 April 2024
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	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	15 September 2014	21 December 2018	10 June 2016	10 June 2017	25 January 2017	11 December 2017	21 December 2018	21 December 2018	2 June 2019	2 June 2021	2 June 2021	9 April 19 2019
Tax and/or regulatory event call	Not applicable	Not applicable	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
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
Coupons/dividends														
17 Fixed or floating dividend/coupon	Floating	Floating	Fixed	Fixed	Floating	Floating	Floating	Floating	Fixed	Floating	Floating	Floating	Fixed	Floating
18 Coupon rate and any related index	Not applicable	75.56% of prime	9%	8.5%	70 bps over 3 month jibar	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
19 Existence of a dividend stopper	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
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	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	Non-convertible	Non-convertible	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	Not applicable	Not applicable	Not applicable	Yes	Yes	Yes	Not applicable

MAIN FEATURES DISCLOSURE TEMPLATE (continued) NAME OF BANK: FIRSTRAND BANK LIMITED Year ended 30 June 2014

	Ordinary share capital and premium	NCNR preference shares	FRB03	FRB05	FRB08	FRB09	FRB10	FRB11	FRBC21	FRBC22	FRB12	FRB13	FRB14	IFC (private placement)
31 If write-down, write-down trigger(s)											Contractual; replaced with statutory once implemented	Contractual; replaced with statutory once implemented	,	
32 If write-down, full or partial											Full	Full	Full	
33 If write-down, permanent or temporary											Permanent	Permanent	Permanent	
34 If temporary write-down, description of write-up mechanism											N/A	N/A	N/A	
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								
36 Non-compliant transitioned features	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
37 If yes, specify non-compliant features		Excludes loss absorbency requirement	Excludes loss absorbency requirement at PONV*	Not applicable	Not applicable	Not applicable	Not applicable							

* Point of non-viability.

RECONCILIATION OF AUDITED FINANCIAL STATEMENTS AND REGULATORY CAPITAL AND RESERVES NAME OF BANK: FIRSTRAND BANK LIMITED

Year ended 30 June 2014

R million	Balance sheet as in published financial statements*	Under regulatory scope of consolidation**	Reference [#]
ASSETS			
Cash and cash equivalents	51 788		
Derivative financial instruments	38 633		
Commodities	7 904		
Accounts receivable	4 131		
Current tax asset	_		
Advances	622 112		
Amounts due by holding company and fellow subsidiary companies	26 005		
Investment securities and other investments	88 783		
Investments in subsidiary companies [†]			
Investments in associates [†]			
Property and equipment	11 369		
Intangible assets	84	83	d
Deferred income tax asset	400	400	ŭ
- Relating to temporary differences		312	I
 Other than temporary differences 		88	е
Total assets	851 209		
EQUITY AND LIABILITIES			
Liabilities			
Short trading positions	5 398		
Derivative financial instruments	41 628		
Creditors and accruals	10 380		
Current tax liability	53		
Deposits	693 176		
Provisions	386		
Employee liabilities	8 080		
Other liabilities	4 268		
Amounts due to holding company and fellow subsidiary companies	12 292		
Tier 2 liabilities	11 484	9 929	
- Basel III - compliant Tier 2 instruments		3 835	g
– Non-compliant Basel III Tier 2 instruments		6 094	h
Total liabilities	787 145		
Equity			
Ordinary shares	4	4	а
Share premium	15 304	15 304	а
Reserves	45 756	45 271	
- Retained earnings		43 337	b
 Accumulated other comprehensive income (and other reserves) 		1 934	c
Capital and reserves attributable to ordinary equityholders	61 064		
NCNR preference shares	3 000	2 400	f
Total equity	64 064		
Total equity and liabilities	851 209		
* Reflects FRB Limited, i.e. FRB including foreign branches.			

* Reflects FRB Limited, i.e. FRB including foreign branches.

** Reflects solo supervision, i.e. FRB excluding foreign branches.
 # Reference to composition of capital table.

Reference to composition of capital tab.
 Denotes amounts less than R500 000.

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE NAME OF BANK: FIRSTRAND BANK LIMITED GROUP Year ended 30 June 2014

COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES Image: Common share capital and share premium 1 Directly issued qualifying common share capital and share premium Image: Common share capital and share premium 2 Retained earnings Image: Common share capital and other reserves) Image: Common share capital subject to phase out from CET1 (only applicable to joint stock companies) Image: Common share capital injections grandfathered until 1 January 2018 Image: Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) Image: Common share capital before regulatory adjustments Image: Common stare capital term time trappicable to giont stock companies) Image: Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) Image: Common share capital before regulatory adjustments Image: Common share capital term time to capital term time to capital term time to capital term time to capital before regulatory adjustments Image: Common share capital term time to capital term titerm time to capital term time to capital term time to c	15 308 43 631 2 123 - 61 062	a b c	15 308 34 133 2 474
1 Directly issued qualifying common share capital and share premium Image: Common share capital and share premium 2 Retained earnings Image: Common share capital and other reserves) 3 Accumulated other comprehensive income (and other reserves) Image: Common share capital subject to phase out from CET1 (only applicable to joint stock companies) 4 Directly issued capital injections grandfathered until 1 January 2018 Image: Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) 5 Common share capital before regulatory adjustments CET1 capital before regulatory adjustments	43 631 2 123 - 61 062	b	34 133
2 Retained earnings	2 123 - 61 062	-	
4 Directly issued capital subject to phase out from CET1 (only applicable to joint stock companies) 9 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	- 61 062	C	2 474
4 Directly issued capital subject to phase out from CET1 (only applicable to joint stock companies) 9 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			
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			
 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) CET1 capital before regulatory adjustments 			
6 CET1 capital before regulatory adjustments			
	-		51 915
	-		
7 Prudential valuation adjustments			
8 Goodwill (net of related tax liability)			
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)	84	d	154
10 Deferred tax assets that rely on future probability excluding those arising from temporary differences (net of related tax liability)	89	e	
11 Cash flow hedge reserve	461	0	100
12 Shortfall of provisions to expected losses			135
13 Securitisation gain on sale			
14 Gains and losses due to changes in own credit risk on fair valued liabilities	7		17
15 Defined-benefit pension fund net assets	1		
16 Investments in own shares (if not already netted off paid in capital on reported balance sheet)	6		9
17 Reciprocal cross-holdings in common equity	0		3
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	-		
27 Regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-		
28 Total regulatory adjustments to CET1	647		415
29 CET1 capital	60 415		51 500
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	2 400	f	2 700
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	2 400		2 700
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	-		
42 Regulatory adjustments applied to AT1 due to insufficient Tier 2 to cover deductions	_		
43 Total regulatory adjustments to AT1 capital	_		
44 AT1 capital	2 400		2 700
45 Tier 1 capital (CET1 + AT1)	62 815		54 200
* Source based on reference to balance sheet under scope of regulatory consolidation.			

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE (continued) NAME OF BANK: FIRSTRAND BANK LIMITED GROUP Year ended 30 June 2014

	June 2014 R million	Reference*	June 2013 R million
TIER 2 CAPITAL AND PROVISIONS			
46 Directly issued qualifying Tier 2 instruments	3 835	g	-
47 Directly issued capital instruments subject to phase out from Tier 2	6 094	h	6 856
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	502		20
51 Tier 2 capital before regulatory adjustments	10 431		6 876
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		157
57 Total regulatory adjustments to Tier 2 capital	148		157
58 Tier 2 capital	10 283		6 719
59 Total capital (Tier 1 + Tier 2)	73 098		60 919
60 Total risk weighted assets	445 593		409 602
CAPITAL RATIOS			
61 CET1 (as a percentage of risk weighted assets)	13.56%		12.57%
62 Tier 1 (as a percentage of risk weighted assets)	14.10%		13.23%
63 Total capital (as a percentage of risk weighted assets)	16.40%		14.87%
64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercylical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	5.50%		4.50%
65 of which: capital conservation buffer requirement	0%		0%
66 of which: bank specific countercylical 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)	13.56%		12.57%
NATIONAL MINIMA (IF DIFFERENT FROM BASEL 3)			
69 National CET1 minimum ratio	5.50%		4.50%
70 National Tier 1 minimum ratio	7.00%		6.00%
71 National total capital minimum ratio	10.00%		9.50%
AMOUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING)			
72 Non-significant investments in the capital of financials	761		790
73 Significant investments in the capital of financials	275		396
74 Mortgage servicing rights (net of related tax liability)			
75 Deferred tax assets arising from temporary differences (net of tax liability)	311	i	
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)	190		20
77 Cap on inclusion of provisions in Tier 2 under standardised approach	265		141
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	312		
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	1 959		1 729
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			
 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 			
 84 Current cap on T2 instruments subject to phase out arrangements 			
 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 			
* Source based on reference to balance sheet under scope of regulatory consolidation.			

* Source based on reference to balance sheet under scope of regulatory consolidation.

RECONCILIATION OF AUDITED FINANCIAL STATEMENTS AND REGULATORY CAPITAL AND RESERVES NAME OF BANK: FIRSTRAND BANK LIMITED GROUP Year ended 30 June 2014

R million	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference [*]
ASSETS			
Cash and cash equivalents	51 790		
Derivative financial instruments	38 633		
Commodities	7 904		
Accounts receivable	4 130		
Current tax asset	1		
Advances	622 121		
Amounts due by holding company and fellow subsidiary companies	25 984		
Investment securities and other investments	88 783		
Investments in associates	1		
Property and equipment	11 369		
Intangible assets	84	84	
Deferred income tax asset	400	400	
Delehed income tax asset	400	400	
 Relating to temporary differences 		311	
 Other than temporary differences 		89	
Total assets			
EQUITY AND LIABILITIES	·		
Liabilities			
Short trading positions	5 397		
Derivative financial instruments	41 628		
Creditors and accruals	10 376		
	53		
Current tax liability			
Deposits	693 176		
Provisions	386		
Employee liabilities	8 081		
Other liabilities	4 268		
Amounts due to holding company and fellow subsidiary companies	12 289		
Deferred income tax liability	-		
Tier 2 liabilities	11 484	9 929	
 Basel III – compliant Tier 2 instruments 		3 835	
 Non-compliant Basel III Tier 2 instruments 		6 094	
Total liabilities	787 138		
Equity			
Ordinary shares	4	4	
Share premium	15 304	15 304	
Reserves	45 754	45 754	
		40.001	
- Retained earnings		43 631	
 Accumulated other comprehensive income (and other reserves) 		2 123	
Capital and reserves attributable to ordinary equityholders	61 062		
NCNR preference shares	3 000	2 400	
Capital and reserves attributable to equityholders of the Bank Ltd Group Non-controlling interests	64 062	-	
Total equity	64 062		
Total equity and liabilities			
Poterson to composition of conital table			

* Reference to composition of capital table.