

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

NAME OF CONTROLLING COMPANY: FIRSTRAND LIMITED

Period ended 31 December 2013

		December 2013 R million	Amounts subject to pre-Basel III treatment
1	Directly issued qualifying common share capital and share premium	5 626	
2	Retained earnings	63 894	
3	Accumulated other comprehensive income (and other reserves)	5 221	
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)	676	2 183
6	CET1 capital before regulatory adjustments	75 417	
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS			
7	Prudential valuation adjustments	–	
8	Goodwill (net of related tax liability)	784	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	396	
10	Deferred tax assets that rely on future probability excluding those arising from temporary differences (net of related tax liability)	217	
11	Cash flow hedge reserve	170	
12	Shortfall of provisions to expected losses	378	
13	Securitisation gain on sale	–	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	11	
15	Defined-benefit pension fund net assets	–	
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	–	
27	Regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	–	
28	Total regulatory adjustments to CET1	1 956	
29	CET1 capital	73 461	
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	4 067	
34	AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	1 555	
35	of which: instruments issued by subsidiaries subject to phase out	–	
36	AT1 capital before regulatory adjustments	5 622	
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	5 622	
45	Tier 1 capital (CET1 + AT1)	79 083	

Note: Amounts subject to pre-Basel III treatment not applicable.

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE (continued)

NAME OF CONTROLLING COMPANY: FIRSTRAND LIMITED

Period ended 31 December 2013

		December 2013 R million	Amounts subject to pre-Basel III treatment
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)	7 332	
49	of which: instruments issued by subsidiaries subject to phase out	8 223	
50	Provisions	259	
51	Tier 2 capital before regulatory adjustments	7 591	
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	7 591	
59	Total capital (Tier 1 + Tier 2)	86 674	
60	Total risk weighted assets	535 410	
CAPITAL RATIOS			
61	CET1 (as a percentage of risk weighted assets)	13.72%	
62	Tier 1 (as a percentage of risk weighted assets)	14.77%	
63	Total capital (as a percentage of risk weighted assets)	16.19%	
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)	4.50%	
65	of which: capital conservation buffer requirement	0%	
66	of which: bank specific countercyclical buffer requirement	0%	
67	of which: G-SIB buffer requirement	0%	
68	CET1 available to meet buffers (as a percentage of risk weighted assets)	13.72%	
NATIONAL MINIMA (IF DIFFERENT FROM BASEL 3)			
69	National CET1 minimum ratio	4.50%	
70	National Tier 1 minimum ratio	6.00%	
71	National total capital minimum ratio	9.50%	
AMOUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING)			
72	Non-significant investments in the capital of financials	1 495	
73	Significant investments in the capital of financials	2 417	
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of tax liability)	215	
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)	259	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	683	
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	1 758	
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)		

Note: Amounts subject to pre-Basel III treatment not applicable.

MAIN FEATURES DISCLOSURE TEMPLATE (continued)
 NAME OF CONTROLLING COMPANY: FIRSTRAND LIMITED

Period ended 31 December 2013

		Ordinary share capital and premium	NCNR preference shares	FRB03	FRB05	FRB08	FRB09	FRB10	FRB11	FRBC21	FRBC22	FNBB002	FNBB003	FNB22	FNBX22
31	If write-down, write-down trigger(s)														
32	If write-down, full or partial														
33	If write-down, permanent or temporary														
34	If temporary write-down, description of write-up mechanism														
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable	Ordinary share capital and premium	NCNR preference shares	NCNR preference shares	NCNR preference shares	NCNR preference shares	NCNR preference shares	NCNR preference shares	NCNR preference shares	NCNR preference shares	Ordinary share capital and premium	Ordinary share capital and premium	Ordinary share capital and premium	Ordinary share capital and premium
36	Non-compliant transitioned features	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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*	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*	Excludes loss absorbency requirement at PONV*	Excludes loss absorbency requirement at PONV*

* Point of non-viability.

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

NAME OF BANK: FIRSTRAND BANK LIMITED*

Period ended 31 December 2013

		December 2013 R million
1	Directly issued qualifying common share capital and share premium	15 308
2	Retained earnings	39 682
3	Accumulated other comprehensive income (and other reserves)	1 849
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	56 839
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS		
7	Prudential valuation adjustments	-
8	Goodwill (net of related tax liability)	104
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	127
10	Deferred tax assets that rely on future probability excluding those arising from temporary differences (net of related tax liability)	-
11	Cash flow hedge reserve	175
12	Shortfall of provisions to expected losses	378
13	Securitisation gain on sale	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	11
15	Defined-benefit pension fund net assets	-
16	Investments in own shares (if not already netted off paid in capital on reported balance sheet)	5
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	1 945
27	Regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-
28	Total regulatory adjustments to CET1	2 745
29	CET1 capital	54 094
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	2 700
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	2 700
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	2 700
45	Tier 1 capital (CET1 + AT1)	56 794

* Reflects solo supervision, i.e. FRB excluding foreign branches.

Note: Amounts subject to pre-Basel III treatment not applicable.

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE (continued)

NAME OF BANK: FIRSTRAND BANK LIMITED*

Period ended 31 December 2013

		December 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	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	–
51	Tier 2 capital before regulatory adjustments	6 856
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	164
57	Total regulatory adjustments to Tier 2 capital	164
58	Tier 2 capital	6 692
59	Total capital (Tier 1 + Tier 2)	63 486
60	Total risk weighted assets	403 464
CAPITAL RATIOS		
61	CET1 (as a percentage of risk weighted assets)	13.41%
62	Tier 1 (as a percentage of risk weighted assets)	14.08%
63	Total capital (as a percentage of risk weighted assets)	15.74%
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)	4.50%
65	of which: capital conservation buffer requirement	0%
66	of which: bank specific countercyclical buffer requirement	0%
67	of which: G-SIB buffer requirement	0%
68	CET1 available to meet buffers (as a percentage of risk weighted assets)	13.41%
NATIONAL MINIMA (IF DIFFERENT FROM BASEL 3)		
69	National CET1 minimum ratio	4.50%
70	National Tier 1 minimum ratio	6.00%
71	National total capital minimum ratio	9.50%
AMOUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING)		
72	Non-significant investments in the capital of financials	665
73	Significant investments in the capital of financials	282
74	Mortgage servicing rights (net of related tax liability)	–
75	Deferred tax assets arising from temporary differences (net of tax liability)	–
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)	–
77	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)	–
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	1 758
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)	–

* Reflects solo supervision, i.e. FRB excluding foreign branches.

Note: Amounts subject to pre-Basel III treatment not applicable.

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

NAME OF BANK: FIRSTRAND BANK LIMITED GROUP

Period ended 31 December 2013

		December 2013 R million
1	Directly issued qualifying common share capital and share premium	15 308
2	Retained earnings	39 796
3	Accumulated other comprehensive income (and other reserves)	2 015
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	57 119
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS		
7	Prudential valuation adjustments	-
8	Goodwill (net of related tax liability)	104
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	129
10	Deferred tax assets that rely on future probability excluding those arising from temporary differences (net of related tax liability)	-
11	Cash flow hedge reserve	175
12	Shortfall of provisions to expected losses	378
13	Securitisation gain on sale	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	11
15	Defined-benefit pension fund net assets	-
16	Investments in own shares (if not already netted off paid in capital on reported balance sheet)	5
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	-
27	Regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-
28	Total regulatory adjustments to CET1	802
29	CET1 capital	56 317
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	2 700
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	2 700
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	2 700
45	Tier 1 capital (CET1 + AT1)	59 017

Note: Amounts subject to pre-Basel III treatment not applicable.

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE (continued)

NAME OF BANK: FIRSTRAND BANK LIMITED GROUP

Period ended 31 December 2013

		December 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	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	14
51	Tier 2 capital before regulatory adjustments	6 870
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	164
57	Total regulatory adjustments to Tier 2 capital	–
58	Tier 2 capital	6 706
59	Total capital (Tier 1 + Tier 2)	65 723
60	Total risk weighted assets	413 037
CAPITAL RATIOS		
61	CET1 (as a percentage of risk weighted assets)	13.63%
62	Tier 1 (as a percentage of risk weighted assets)	14.29%
63	Total capital (as a percentage of risk weighted assets)	15.91%
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)	4.50%
65	of which: capital conservation buffer requirement	0%
66	of which: bank specific countercyclical buffer requirement	0%
67	of which: G-SIB buffer requirement	0%
68	CET1 available to meet buffers (as a percentage of risk weighted assets)	13.63%
NATIONAL MINIMA (IF DIFFERENT FROM BASEL 3)		
69	National CET1 minimum ratio	4.50%
70	National Tier 1 minimum ratio	6.00%
71	National total capital minimum ratio	9.50%
AMOUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING)		
72	Non-significant investments in the capital of financials	665
73	Significant investments in the capital of financials	282
74	Mortgage servicing rights (net of related tax liability)	–
75	Deferred tax assets arising from temporary differences (net of tax liability)	–
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)	14
77	Cap on inclusion of provisions in Tier 2 under standardised approach	190
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	1 758
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)	–

Note: Amounts subject to pre-Basel III treatment not applicable.

MAIN FEATURES DISCLOSURE TEMPLATE (continued)

NAME OF BANK: FIRSTRAND BANK LIMITED

Period ended 31 December 2013

		Ordinary share capital and premium	NCNR preference shares	FRB03	FRB05	FRB08	FRB09	FRB10	FRB11	FRBC21	FRBC22
31	If write-down, write-down trigger(s)										
32	If write-down, full or partial										
33	If write-down, permanent or temporary										
34	If temporary write-down, description of write-up mechanism										
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable	Ordinary share capital and premium	NCNR preference shares	NCNR preference shares	NCNR preference shares	NCNR preference shares	NCNR preference shares	NCNR preference shares	NCNR preference shares	NCNR preference shares
36	Non-compliant transitioned features	Not applicable	Yes	Yes	Yes	Yes	Yes	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*	Excludes loss absorbency requirement at PONV*	Excludes loss absorbency requirement at PONV*	Excludes loss absorbency requirement at PONV*

* Point of non-viability.