# 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)		
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		
15 Defined-benefit pension fund net assets	-	
16       Investments in own shares (if not already netted off paid in capital on reported balance sheet)	_	
	-	
	_	
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%		
<ul> <li>threshold)</li> <li>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)</li> </ul>	_	
41 National specific regulatory adjustments	_	
<ul> <li>42 Regulatory adjustments applied to AT1 due to insufficient Tier 2 to cover deductions</li> </ul>	_	
43     Total regulatory adjustments to AT1 capital	-	
43 Internegulatory adjustments to ATT capital 44 AT1 capital	5 622	
	79 083	
45 <b>Tier 1 capital (CET1 + AT1)</b> Note: Amounts subject to pre-Basel III treatment not applicable.	/9 083	

# COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE (continued) NAME OF CONTROLLING COMPANY: FIRSTRAND LIMITED Period ended 31 December 2013

**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) 49 of which: instruments issued by subsidiaries subject to phase out 50 Provisions 51 **Tier 2 capital before regulatory adjustments 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 a 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) 60 Total risk weighted assets **CAPITAL RATIOS** 61 CET1 (as a percentage of risk weighted assets) 62 Tier 1 (as a percentage of risk weighted assets) 63 Total capital (as a percentage of risk weighted assets) 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) 65 of which: capital conservation buffer requirement 66 of which: bank specific countercylical buffer requirement 67 of which: G-SIB buffer requirement 68 CET1 available to meet buffers (as a percentage of risk weighted assets) NATIONAL MINIMA (IF DIFFERENT FROM BASEL 3) 69 National CET1 minimum ratio 70 National Tier 1 minimum ratio 71 National total capital minimum ratio AMOUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING) 72 Non-significant investments in the capital of financials 73 Significant investments in the capital of financials 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 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.

	December 2013 R million	Amounts subject to pre-Basel III treatment
	-	
	-	
	7 332	
	8 223	
	259	
	7 591	
	-	
	-	
above the 10%	_	
	-	
	-	
	-	
	7 591	
	86 674	
	535 410	
	13.72%	
	14.77%	
	16.19%	
	4.50%	
	0%	
	0%	
	0%	
	13.72%	
	4.50%	
	6.00%	
	9.50%	
	3.0070	
	1 495	
	2 417	
	215	
	259	
	683	
	_	
	1 758	

# MAIN FEATURES DISCLOSURE TEMPLATE NAME OF CONTROLLING COMPANY: FIRSTRAND LIMITED Period ended 31 December 2013

		Ordinary share	NCNR												
		capital and premium	preference shares	FRB03	FRB05	FRB08	FRB09	FRB10	FRB11	FRBC21	FRBC22	FNBB002	FNBB003	FNBJ22	FNBX22
1	Issuer	FirstRand	FirstRand	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	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	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	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
5	Post-transitional Basel III rules	CET1	AT1	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	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
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)	5 626	4 067	1 566	1 899	90	90	900	1 350	565	396	BWP139	BWP23	NAD 252	NAD 99
9	Par value of instrument (R million)	5 626	4 519	1 740	2 110	100	100	1 000	1 500	628	440	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								
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	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
13	Original maturity date	No maturity	No maturity	15 September 2019	21 December 2023	10 June 2021	10 June 2022	25 January 2017	11 December 2022	No maturity	No maturity	01 December 2021	01 December 2021	29 March 2022	29 March 2022
14	Issuer call subject to prior supervisory approval	No	No	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	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
	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	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	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
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	Cumulative	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
24	If convertible, conversion trigger(s)														
25	If convertible, fully or partially														
26	If convertible, conversion rate														
27	If convertible, mandatory or optional conversion														
28	If convertible, specify instrument type convertible into														
29	If convertible, specify issuer of instrument it converts into														
30	Write-down feature	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

# 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	FNBJ22	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	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*											

\* Point of non-viability.

#### COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE NAME OF BANK: FIRSTRAND BANK LIMITED\* Period ended 31 December 2013

1	Directly issued qualifying common share capital and share premium
2	Retained earnings
3	Accumulated other comprehensive income (and other reserves)
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
CO	MMON 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)
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
12	Shortfall of provisions to expected losses
13	Securitisation gain on sale
14	Gains and losses due to changes in own credit risk on fair valued liabilities
15	Defined-benefit pension fund net assets
16	Investments in own shares (if not already netted off paid in capital on reported balance sheet)
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% f
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
29	CET1 capital
ADI	DITIONAL 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
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
ADI	DITIONAL 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
	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
45	Tier 1 capital (CET1 + AT1)
* Refi	lects solo supervision, i.e. FRB excluding foreign branches.
A / /	

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

	December 2013 R million
	15 308
	39 682
	1 849
	-
	56 839
	-
	104
	127
	-
	175
	378
	-
	11
	-
	5
	-
hreshold)	-
	-
	-
	-
	-
	_
	1 945
	-
	2 745
	54 094
	_
	-
	-
	2 700
	-
	-
	2 700
	-
	-
(amount	-
	-
	_
	-
	-
	2 700
	56 794

#### COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE (continued) NAME OF BANK: FIRSTRAND BANK LIMITED\* Period ended 31 December 2013

		December 2013 R million
TIE	R 2 CAPITAL AND PROVISIONS	
46	Directly issued qualifying Tier 2 instruments	
47	Directly issued capital instruments subject to phase out from Tier 2	6 85
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 85
	R 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	
5-	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	16
57	Total regulatory adjustments to Tier 2 capital	16
58	Tier 2 capital	6 69
59	Total capital (Tier 1 + Tier 2)	63 48
60	Total risk weighted assets	403 46
CAI	PITAL RATIOS	
61	CET1 (as a percentage of risk weighted assets)	13.419
62	Tier 1 (as a percentage of risk weighted assets)	14.089
63	Total capital (as a percentage of risk weighted assets)	15.749
34	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)	4.500
65	of which: capital conservation buffer requirement	0¢
66	of which: bank specific countercylical buffer requirement	09
67	of which: G-SIB buffer requirement	09
68	CET1 available to meet buffers (as a percentage of risk weighted assets)	13.419
NA	TIONAL 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%
AM	OUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING)	
72	Non-significant investments in the capital of financials	66
73	Significant investments in the capital of financials	28
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of tax liability)	-
APF	PLICABLE 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 75
CAI	PITAL 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	
33	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)	
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#### COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE NAME OF BANK: FIRSTRAND BANK LIMITED GROUP Period ended 31 December 2013

1	Directly issued qualifying common share capital and share premium
2	Retained earnings
3	Accumulated other comprehensive income (and other reserves)
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
CO	MMON 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)
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
12	Shortfall of provisions to expected losses
13	Securitisation gain on sale
14	Gains and losses due to changes in own credit risk on fair valued liabilities
15	Defined-benefit pension fund net assets
16	Investments in own shares (if not already netted off paid in capital on reported balance sheet)
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% f
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
29	CET1 capital
ADD	DITIONAL 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
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
ADD	DITIONAL 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 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
45	Tier 1 capital (CET1 + AT1)
Note: A	Amounts subject to pre-Basel III treatment not applicable.

	December 2013 R million
	15 308
	39 796
	2 015
	_
	57 119
	104
	129
	175
	378
	-
	11
	5
	-
hreshold)	-
	-
	-
	-
	-
	802
	56 317
	-
	-
	-
	2 700
	-
	-
	2 700
	-
	-
(amount	-
	-
	-
	-
	2 700
	59 017

#### COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE (continued) NAME OF BANK: FIRSTRAND BANK LIMITED GROUP Period ended 31 December 2013

		December 201 R millio
TIE	2 CAPITAL AND PROVISIONS	
46	Directly issued qualifying Tier 2 instruments	
47	Directly issued capital instruments subject to phase out from Tier 2	6 85
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	1
51	Tier 2 capital before regulatory adjustments	6 87
	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	16
57	Total regulatory adjustments to Tier 2 capital	
58	Tier 2 capital	6 70
59	Total capital (Tier 1 + Tier 2)	65 72
60	Total risk weighted assets	413 03
CAF	ITAL RATIOS	
61	CET1 (as a percentage of risk weighted assets)	13.639
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 countercylical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	4.50
65	of which: capital conservation buffer requirement	00
66	of which: bank specific countercylical buffer requirement	09
67	of which: G-SIB buffer requirement	0
68	CET1 available to meet buffers (as a percentage of risk weighted assets)	13.63
NAT	IONAL 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
AM	DUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING)	
72	Non-significant investments in the capital of financials	66
73	Significant investments in the capital of financials	28
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of tax liability)	
APF	LICABLE 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	19
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 75
CAF	ITAL 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	
_	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

#### MAIN FEATURES DISCLOSURE TEMPLATE NAME OF BANK: FIRSTRAND BANK LIMITED Period ended 31 December 2013

		Ordinary share	NCNR								
		capital and premium	preference shares	FRB03	FRB05	FRB08	FRB09	FRB10	FRB11	FRBC21	FRBC22
1	Issuer	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)	Unlisted	Unlisted	ZAG000026774	ZAG000031337	ZAG000047796	ZAG000047804	ZAG000092487	ZAG000102054	ZAG000052283	ZAG000052390
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
	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
5	Post-transitional Basel III rules	CET1	AT1	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
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
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
8	Amount recognised in regulatory capital (R million)	15 308	2 700	1 566	1 899	90	90	900	1 350	565	396
9	Par value of instrument (R million)	15 308	3 000	1 740	2 110	100	100	1 000	1 500	628	440
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
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	15 September 2019	21 December 2023	10 June 2021	10 June 2022	25 January 2017	11 December 2022	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	No	No	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
	Tax and/or regulatory event call	Not applicable	Not applicable	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
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
	Coupons/dividends										
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed	Fixed	Floating	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
19	Existence of a dividend stopper	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
21	Existence of step up or other incentive to redeem	Not applicable	Not applicable	Yes	Yes	Yes	Yes	No	No	Yes	Yes
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	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
24	If convertible, conversion trigger(s)										
25	If convertible, fully or partially										
26	If convertible, conversion rate										
27	If convertible, mandatory or optional conversion										
28	If convertible, specify instrument type convertible into										
29	If convertible, specify issuer of instrument it converts into										
30	Write-down feature	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	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							
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*							

\* Point of non-viability.