COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE NAME OF BANK/CONTROLLING COMPANY: FIRSTRAND LIMITED Year ended 30 June 2013

COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES	June 2013 R million	Referen
Directly issued qualifying common share capital and share premium	5 452	а
Retained earnings	60 786	b
Accumulated other comprehensive income (and other reserves)	5 947	С
Directly issued capital subject to phase out from CET1 (only applicable to joint stock companies)		
Public sector capital injections grandfathered until 1 January 2018		
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1 347	d
CET1 capital before regulatory adjustments	73 532	
OMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS		
Prudential valuation adjustments	-	
Goodwill (net of related tax liability)	774	е
Other intangibles other than mortgage-servicing rights (net of related tax liability)	395	f
Deferred tax assets that rely on future probability excluding those arising from temporary differences (net of related tax liability)	232	g
1 Cash flow hedge reserve	100	-
2 Shortfall of provisions to expected losses	135	
3 Securitisation gain on sale	-	
4 Gains and losses due to changes in own credit risk on fair valued liabilities	17	
5 Defined-benefit pension fund net assets	-	
Investments in own shares (if not already netted off paid in capital on reported balance sheet)	10	
7 Reciprocal cross-holdings in common equity	_	
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)	-	
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)	-	
Mortgage servicing rights (amount above 10% threshold)		
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
2 Amount exceeding 15% threshold	-	
of which: significant investments in the common stock of financials	-	
4 of which: mortgage servicing rights		
of which: deferred tax assets arising from temporary differences	-	
National specific regulatory adjustments	-	
Regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	
8 Total regulatory adjustments to CET1	1 663	
9 CET1 capital	71 869	
DDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS		
Directly issued qualifying AT1 instruments plus related stock surplus	-	
of which: classified as equity under applicable accounting standards	-	
of which: classified as liability under applicable accounting standards	-	
3 Directly issued capital instruments subject to phase out from AT1	4 067	h
AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	1 276	
of which: instruments issued by subsidiaries subject to phase out	-	
AT1 capital before regulatory adjustments	5 343	
DDITIONAL TIER 1 CAPITAL: REGULATORY ADJUSTMENTS		
7 Investments in own AT1 instruments	-	
Reciprocal cross-holdings in AT1 instruments	-	
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)	-	
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 National specific regulatory adjustments	-	
2 Regulatory adjustments applied to AT1 due to insufficient Tier 2 to cover deductions	-	
3 Total regulatory adjustments to AT1 capital	-	
4 AT1 capital	5 343	
5 Tier 1 capital (CET1 + AT1)	77 212	

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

NAME OF BANK/CONTROLLING COMPANY: FIRSTRAND LIMITED Year ended 30 June 2013

		June 2013 R million	Reference*
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	-	
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)	7 237	i
49	of which: instruments issued by subsidiaries subject to phase out	8 217	
50	Provisions	241	
51	Tier 2 capital before regulatory adjustments	7 478	
TIE	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 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	7 478	
59	Total capital (Tier 1 + Tier 2)	84 690	
60	Total risk weighted assets	519 960	
CA	PITAL RATIOS		
61	CET1 (as a percentage of risk weighted assets)	13.82%	
62	Tier 1 (as a percentage of risk weighted assets)	14.85%	
63	Total capital (as a percentage of risk weighted assets)	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)	7.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercylical buffer requirement	0%	
67	of which: G-SIB buffer requirement	0%	
68	CET1 available to meet buffers (as a percentage of risk weighted assets)	13.82%	
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	997	
73	Significant investments in the capital of financials	2 055	
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of tax liability)	366	
AP	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)	241	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	516	
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	1 729	
CA	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		
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.

RECONCILIATION OF AUDITED FINANCIAL STATEMENTS AND REGULATORY CAPITAL AND RESERVES NAME OF BANK/CONTROLLING COMPANY: FIRSTRAND LIMITED Year ended: 30 June 2013

	Balance sheet as in published	Under regulatory scope of	
R million	financial statements	consolidation	Reference*
ASSETS			
Cash and cash equivalents	49 620		
Derivative financial instruments	52 316		
Commodities	6 016		
Accounts receivable	7 471		
Current tax asset	275		
Advances	598 975		
investment securities and other investments	131 293		
Investments in associates and joint ventures	6 992		
Property and equipment	14 058		
Intangible assets	1 169	1 169	
- Goodwill	774	774	е
- Intangibles	395	395	f
			•
Reinsurance assets	394		
Post-employment benefit asset	13		
Investment properties	459		
Deferred income tax asset	598	232	
- Relating to temporary differences	366		
- Other than temporary differences	232	232	g
Non-current assets and disposal groups held for sale	20		
Total assets	869 669	-	
EQUITY AND LIABILITIES			
Liabilities			
Short trading positions	2 991		
Derivative financial instruments	53 013		
Creditors and accruals	11 155		
Current tax liability	553		
Deposits	697 005		
Provisions	600		
Employee liabilities	8 092		
Other liabilities	6 669		
Policyholder liabilities under insurance contracts	1 112		
Deferred income tax liability	735		
Tier 2 liabilities and debt qualifying as capital	8 116	7 237	i
Total liabilities	790 041		
Equity			
Ordinary shares	55	55	а
Share premium	5 397	5 397	а
Reserves	66 733	66 733	u
			I_
- Retained earnings	60 786	60 786	b
- Accumulated other comprehensive income (and other reserves)	5 947	5 947	С
Capital and reserves attributable to ordinary equityholders	72 185		
NCNR preference shares	4 519	4 067	h
Capital and reserves attributable to equityholders of the Group	76 704		
Non-controlling interests	2 924	1 347	d
Total equity	79 628	-	-
Total equity and liabilities	869 669		

^{*} Reference to composition of capital table.

MAIN FEATURES DISCLOSURE TEMPLATE

NAME OF BANK/CONTROLLING COMPANY: FIRSTRAND LIMITED Year ended 30 June 2013

		Ordinary share	NCNR												
		capital and premium	preference shares	FRB03	FRB05	FRB08	FRB09	FRB10	FRB11	FRBC21	FRBC22	FNBB002	FNBB003	FNBJ22	FNBX22
1 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
	Unique identifier (eg 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
F	Regulatory treatment														
4 T	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 F	Post-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
6 E	Eligible at solo/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
7 li	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 <i>A</i>	Amount recognised in regulatory capital (R million)	5 452	4 067	1 566	1 899	90	90	900	1 350	565	396	BWP139	BWP23	NAD 252	NAD 99
9 F	Par value of instrument (R million)	5 452	4 519	1 740	2 110	100	100	1 000	1 500	628	440	BWP154	BWP25	NAD280	NAD110
10 A	Accounting classification	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual/ Fair Value	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual
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 F	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 ls	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 5	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 F	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%	70bps over 3 month jibar	70bps over 3 month jibar	200bps over 3 month jibar	290bps over 3 month jibar	12%	300bps over 3 month jibar	Bank rate less 190bps	7.25%	165bps over 3 month jibar	8.88%
19 E	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No	No	No	No
20 F	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 E	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 N	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	Non-convertible
24 lt	If convertible, conversion trigger(s)														
25 It	If convertible, fully or partially														
26 It	If convertible, conversion rate														
27 lf	If convertible, mandatory or optional conversion														
28 If	If convertible, specify instrument type convertible into														
29 If	If convertible, specify issuer of instrument it converts into														
30 V	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
31 It	If write-down, write-down trigger(s)														
32 lt	If write-down, full or partial														

		Ordinary share capital and premium	NCNR preference shares	FRB03	FRB05	FRB08	FRB09	FRB10	FRB11	FRBC21	FRBC22	FNBB002	FNBB003	FNBJ22	FNBX22
33	If write-down, permanent or temporary														
34	If temporary write-down, description of write-up mechanism														
	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/CONTROLLING COMPANY: FIRSTRAND BANK LIMITED* Year ended 30 June 2013

COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES	June 2013 R million	Reference*
Directly issued qualifying common share capital and share premium	15 308	a
2 Retained earnings	34 332	b
B Accumulated other comprehensive income (and other reserves)	2 463	С
Directly issued capital subject to phase out from CET1 (only applicable to joint stock companies)		
Public sector capital injections grandfathered until 1 January 2018		
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
CET1 capital before regulatory adjustments	52 103	
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS		
Prudential valuation adjustments	-	
Goodwill (net of related tax liability)	-	
Other intangibles other than mortgage-servicing rights (net of related tax liability)	151	d
Deferred tax assets that rely on future probability excluding those arising from temporary differences (net of related tax liability)	-	
1 Cash flow hedge reserve	100	
2 Shortfall of provisions to expected losses	135	
Securitisation gain on sale	-	
Gains and losses due to changes in own credit risk on fair valued liabilities	17	
5 Defined-benefit pension fund net assets	-	
Investments in own shares (if not already netted off paid in capital on reported balance sheet)	10	
Reciprocal cross-holdings in common equity	-	
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)	-	
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)	-	
Mortgage servicing rights (amount above 10% threshold)		
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	-	
of which: mortgage servicing rights		
of which: deferred tax assets arising from temporary differences	-	
National specific regulatory adjustments	1 517	
Regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	
8 Total regulatory adjustments to CET1	1 930	
9 CET1 capital	50 173	
DDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS		
Directly issued qualifying AT1 instruments plus related stock surplus	-	
of which: classified as equity under applicable accounting standards	-	
of which: classified as liability under applicable accounting standards	-	
Directly issued capital instruments subject to phase out from AT1	2 700	е
AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
of which: instruments issued by subsidiaries subject to phase out	-	
AT1 capital before regulatory adjustments	2 700	
DDITIONAL TIER 1 CAPITAL: REGULATORY ADJUSTMENTS		
Investments in own AT1 instruments	-	
Reciprocal cross-holdings in AT1 instruments	-	
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)	-	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
National specific regulatory adjustments	-	
Regulatory adjustments applied to AT1 due to insufficient Tier 2 to cover deductions	-	
3 Total regulatory adjustments to AT1 capital	-	
4 AT1 capital	2 700	
5 Tier 1 capital (CET1 + AT1)	52 873	

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

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

		June 2013 R million	Reference**
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	6 856	f
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	
TIE	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 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	157	
57	Total regulatory adjustments to Tier 2 capital	157	
58	Tier 2 capital	6 699	
59	Total capital (Tier 1 + Tier 2)	59 572	
60	Total risk weighted assets	398 519	
CA	PITAL RATIOS		
61	CET1 (as a percentage of risk weighted assets)	12.59%	
62	Tier 1 (as a percentage of risk weighted assets)	13.27%	
63	Total capital (as a percentage of risk weighted assets)	14.95%	
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)	7.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercylical buffer requirement	0%	
67	of which: G-SIB buffer requirement	0%	
68	CET1 available to meet buffers (as a percentage of risk weighted assets)	12.59%	
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%	
ΑN	OUNTS BELOW THE THRESHOLD FOR DEDUCTIONS (BEFORE RISK WEIGHTING)		
72	Non-significant investments in the capital of financials	790	
73	Significant investments in the capital of financials	396	
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of tax liability)		
AP	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	1 729	
CA	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		
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)		
	, , and the production of the state of the s		

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

** 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/CONTROLLING COMPANY: FIRSTRAND BANK LIMITED

Year ended: 30 June 2013

	Balance sheet	Under regulatory	
	as in published	scope of	
R million	financial statements*	consolidation**	Reference#
ASSETS			
Cash and cash equivalents	42 296		
Derivative financial instruments	51 755		
Commodities	6 016		
Accounts receivable	4 564		
Current tax asset	144		
Advances	548 226		
Amounts due by holding company and fellow subsidiary companies	20 882		
Investment securities and other investments	95 025		
Investments in subsidiary companies	5		
Investments in associates	44		
Property and equipment	10 421		
	154	151	d
Intangible assets Post-employment benefit asset	2 995	131	u
Total assets	782 527		
EQUITY AND LIABILITIES			
Liabilities			
Short trading positions	2 923		
Derivative financial instruments	52 940		
Creditors and accruals	8 935		
Deposits	629 842		
Provisions	246		
Employee liabilities	9 239		
Other liabilities	1 062		
Amounts due to holding company and fellow subsidiary companies	14 586		
Deferred income tax liability	250		
Tier 2 liabilities and debt qualifying as capital	7 625	6 856	f
Total liabilities	727 648		
Equity			
Ordinary shares	4	4	а
Share premium	15 304	15 304	а
Reserves	36 571	36 795	
- Retained earnings	34 115	34 332	b
•	2 456	2 463	
Accumulated other comprehensive income (and other reserves)	2 450	2 403	С
Capital and reserves attributable to ordinary equityholders	51 879		
NCNR preference shares	3 000	2 700	е
Total equity	54 879		
Total equity and liabilities	782 527		
Total equity and liabilities			

^{*} Reflects FRB Limited, i.e. FRB including foreign branches.

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

Reference to composition of capital table.

MAIN FEATURES DISCLOSURE TEMPLATE

NAME OF BANK/CONTROLLING COMPANY: FIRSTRAND BANK LIMITED Year ended 30 June 2013

		Ordinary share	NCNR								
		capital and	preference								
		premium	shares	FRB03	FRB05	FRB08	FRB09	FRB10	FRB11	FRBC21	FRBC22
1	Issuer	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
2	Unique identifier (eg 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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/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
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	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual/ Fair Value	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual
11	Original date of issuance	1 April	10 November	31 October	23 June	10 December	10 December	25 January	11 December	22 April	22 April
		1998	2004	2005	2006	2007	2007	2012	2012	2008	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%	70bps over 3 month jibar	70bps over 3 month jibar	200bps over 3 month jibar	290bps over 3 month jibar	12%	300bps over 3 month jibar
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No
	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

		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.

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE

NAME OF BANK/CONTROLLING COMPANY: FIRSTRAND BANK LIMITED GROUP Year ended 30 June 2013

COMMON EQUITY TIER 1 (CET1) CAPITAL: INSTRUMENTS AND RESERVES	June 2013 R million	Referenc
1 Directly issued qualifying common share capital and share premium	15 308	a
2 Retained earnings	34 133	b
3 Accumulated other comprehensive income (and other reserves)	2 474	С
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	51 915	
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS		
7 Prudential valuation adjustments	-	
Goodwill (net of related tax liability)	-	
Other intangibles other than mortgage-servicing rights (net of related tax liability)	154	d
Deferred tax assets that rely on future probability excluding those arising from temporary differences (net of related tax liability)	_	
11 Cash flow hedge reserve	100	
12 Shortfall of provisions to expected losses	135	
3 Securitisation gain on sale	-	
4 Gains and losses due to changes in own credit risk on fair valued liabilities	17	
5 Defined-benefit pension fund net assets	-	
6 Investments in own shares (if not already netted off paid in capital on reported balance sheet)	9	
7 Reciprocal cross-holdings in common equity	_	
8 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)	-	
9 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)	-	
0 Mortgage servicing rights (amount above 10% threshold)		
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22 Amount exceeding 15% threshold	-	
of which: significant investments in the common stock of financials	-	
of which: mortgage servicing rights		
of which: deferred tax assets arising from temporary differences	-	
National specific regulatory adjustments	-	
Regulatory adjustments applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	-	
28 Total regulatory adjustments to CET1	415	
9 CET1 capital	51 500	
ADDITIONAL TIER 1 (AT1) CAPITAL: INSTRUMENTS		
0 Directly issued qualifying AT1 instruments plus related stock surplus	-	
of which: classified as equity under applicable accounting standards	_	
of which: classified as liability under applicable accounting standards	_	
Directly issued capital instruments subject to phase out from AT1	2 700	е
AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
of which: instruments issued by subsidiaries subject to phase out	-	
AT1 capital before regulatory adjustments	2 700	
ADDITIONAL TIER 1 CAPITAL: REGULATORY ADJUSTMENTS		
7 Investments in own AT1 instruments	-	
Reciprocal cross-holdings in AT1 instruments	-	
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)	-	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
National specific regulatory adjustments	-	
Regulatory adjustments applied to AT1 due to insufficient Tier 2 to cover deductions	-	
13 Total regulatory adjustments to AT1 capital	-	
44 AT1 capital	2 700	
45 Tier 1 capital (CET1 + AT1)	54 200	

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

NAME OF BANK/CONTROLLING COMPANY: FIRSTRAND BANK LIMITED GROUP Year ended 30 June 2013

	June 2013 R million	Reference*
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	f
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	20	
51 Tier 2 capital before regulatory adjustments	6 876	
TIER 2 CAPITAL: REGULATORY ADJUSTMENTS		
52 Investments in own Tier 2 instruments	-	
53 Reciprocal cross-holdings in Tier 2 instruments	-	
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	157	
57 Total regulatory adjustments to Tier 2 capital	_	
58 Tier 2 capital	6 719	
59 Total capital (Tier 1 + Tier 2)	60 919	
Total risk weighted assets	409 602	
CAPITAL RATIOS		
61 CET1 (as a percentage of risk weighted assets)	12.57%	
62 Tier 1 (as a percentage of risk weighted assets)	13.23%	
Total capital (as a percentage of risk weighted assets)	14.87%	
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)	7.00%	
of which: capital conservation buffer requirement	2.50%	
of which: bank specific countercylical buffer requirement	0%	
67 of which: G-SIB buffer requirement	0%	
CET1 available to meet buffers (as a percentage of risk weighted assets)	12.57%	
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	790	
73 Significant investments in the capital of financials	396	
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		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	20	
77 Cap on inclusion of provisions in Tier 2 under standardised approach	141	
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	1 729	
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.

RECONCILIATION OF AUDITED FINANCIAL STATEMENTS AND REGULATORY CAPITAL AND RESERVES NAME OF BANK/CONTROLLING COMPANY: FIRSTRAND BANK LIMITED GROUP

Year ended: 30 June 2013

	Balance sheet as in published	Under regulatory scope of	
R million	financial statements	consolidation	Reference*
ASSETS			
Cash and cash equivalents	42 306		
Derivative financial instruments	51 755		
Commodities	6 016		
Accounts receivable	4 562		
Current tax asset	144		
Advances	548 236		
Amounts due by holding company and fellow subsidiary companies	20 882		
Investment securities and other investments	95 025		
Investments in associates	61		
Property and equipment	10 421		
Intangible assets	154	154	d
Post-employment benefit asset	2 995		
Total assets	782 557		
EQUITY AND LIABILITIES			
Liabilities			
Short trading positions	2 923		
Derivative financial instruments	52 940		
Creditors and accruals	8 934		
Deposits	629 842		
Provisions	246		
Employee liabilities	9 239		
Other liabilities	1 062		
Amounts due to holding company and fellow subsidiaries	14 579		
Deferred income tax liability	250	0.050	
Tier 2 liabilities and debt qualifying as capital	7 625	6 856	f
Total liabilities	727 640		
Equity			
Ordinary shares	4	4	a
Share premium	15 304	15 304	а
Reserves	36 607	36 607	
- Retained earnings	34 133	34 133	b
- Accumulated other comprehensive income (and other reserves)	2 474	2 474	С
Capital and reserves attributable to ordinary equityholders	51 915		
NCNR preference shares	3 000	2 700	е
Capital and reserves attributable to equityholders of the Bank Ltd Group	54 915		
Non-controlling interests	2	-	
Total equity	54 917		
Total equity and liabilities	782 557		

^{*} Reference to composition of capital table.

MAIN FEATURES DISCLOSURE TEMPLATE

NAME OF BANK/CONTROLLING COMPANY: FIRSTRAND BANK LIMITED GROUP Year ended 30 June 2013

		Ordinary share	NCNR								
		capital and	preference								
		premium	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 (eg 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	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/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
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	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual/ Fair Value	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual	IFRS: Accrual
11	Original date of issuance	1 April	10 November	31 October	23 June	10 December	10 December	25 January	11 December	22 April	22 April
		1998	2004	2005	2006	2007	2007	2012	2012	2008	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%	70bps over 3 month jibar	70bps over 3 month jibar	200bps over 3 month jibar	290bps over 3 month jibar	12%	300bps 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

		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.