COMPOSITION OF CAPITAL DISCLOSURE TEMPLAT

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Month ended	21-04-14																				
																				-	
	Ordinary share	non-cumulative.																			
	capital and	non-certicipating																			
Disclosure template for main features of regulatory capital instruments	Capital and	motivation and absent	5100	200		0.043		Date C		0.047		******		0.000	5100.4	1000	0.004			0000	
1 lour	Sounder Back	Investor Brok	Inventor Stock	Sounder Rad	Investec Bank	Inventor Bank	Investor Rank	Investor Book	Investor, Bank	Investor Bank	Investec Bank	Investor Bank	Investor Rank	Investor Book	Investor State	Invester Bank	Investor Stock	Investor State	Investor Rock	Investor Book	Investes Bank
A 1000M	Limited	Limited	Limited	Limite	Limited	Limited	Limited	Limited	Limited	limited	timinet	Limited	timbed	timbet	Limited	Limited	Limited	Desired	Limited	Limited	Limited
2. Uniona identifier (a.e. CUSIR, SIN or Moonthers identifier for colone placement)	Unlisted	ZA5000048393	ZAG000052713	ZAG00005272	ZAG0000273461	ZAG000079296	ZAG000078304	ZAG000080755	ZAG000091208	ZAG000091232	ZAG000094442		ZAG000094424	ZAG000097064	ZNG000097577	2AG000099680	ZAG000100041	ZNG0000000553	2AG000100884	ZAG000103722	ZAG000109051
3 Countries build of the instrument	Cough altino	Cough Mirins	County Allicing	Crush Micr	Cough Africa	County Advisors	Court Africa	Courth Africa	County delicing	Create Africa	Cough Africa	Counts Adding	Cough Africa	Cough Advice	County & Britis	Cough Africa	County Advisor	County Africa	Counts Africa	County allicing	Crush Milita
Basiston treatment																					
A. Transitional Result III roles	CETS	AT1	Ter 2	Tiec	Tier.2	Tier2	Tier 2	Tier 2	Tier 2	Tier 2	Tim 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier.2	Tier 2	Tier 2	Tier 2	Ter 2	Tier 2
5 Post-transitional Basel III rules	CETA		Phased out	Phased ou		Phased out	Phased out	Phased out	Phased out	Phased out	Tier 2		Phased out	Phased put	Tier 2	Phased out	Phased out	Tier 2	Tier 2	Tier 2	Tier 2
6 Diable of sols Lessus Lessus and sols	Group and solo	Group and splo	Group and solo Subordinated	Group and soli Subordinates			Group and solo Subordinated	Group and spip Subordinated	Group and solo Subordinated	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo
7 instrument type (types to be specified by each jurisdiction)	con	471	unsecured debt	unsecured deb	unsecured debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Cohardented data	Subordinated debt				
Amount recognised in resultatory capital (Currency in mill as of most recent reporting date) *	13 297	1227	200	40004000	VA	ATTENDED OFFICE	125	1 350		2 016	ASSESSMENT AND	AND ASSESSMENT ASSESSMENT AND ASSESSMENT ASSESSMENT AND ASSESSMENT ASSE	662	860	AND DESCRIPTION OF THE PARTY OF	1,000	200	224	250	2007	AND DESCRIPTION OF THE PARTY OF
Amount received in resultancy capital currency in this as at most recent receiving date.	12 297	1.534	200	20		50	125	1,00	225	1.716	- 64	224	997	860	106		750	224	209	500	810
# Accounting classification	IFRS: Squity		FRS: Accrual	IFRS: Accoun	IFRS: Account	FRS: Accrual	IFRS: Account	IFRS: Account	IFRS: Accrual	IFRS: Account			IFRS: Account	IFRS: Account	IFRS: Accrual		IFRS: Accrual	FRS: Accrual	FRS: Account		FRS: Acqual
# Distinct of the of income	31 March 1969	17 July 2003	30 April 2008	30 April 200		22 June 2000	22 June 2010	20 September 2010	6 December 2011	6 December 2011	2 April 2012		2 April 2012	11 July 2012	27 July 2012	12 September 2012	27 September 2012	18 October 2012	26 October 2012	11 March 2013	14 August 2013
# Durantual or risted	Esmenusi	Dernetoni	Dernetuni	Secreture	Person	Dated	Fratari	Donald	Dated	Franci	Consul	Dated	French	Coraci	Dated	French	Dopus	Owne	Fernant	Caraci	Dated
# Original maturity foto	No maturity		No maturity	No maturit				20 September 2022	6 December 2021	21 January 2022	31 March 2028		2 April 2022	11 July 2022		12 September 2024	27 September 2024	31 January 2025	21 January 2025		54 August 2023
# issuer rail subject to rainr supervisors second	No	No	Yes	Ya		Yes		Yes	Yes	Yes	Yes		Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes
# Optional call date contineent call dates and redemotion amount.	Not applicable		30 April 2018	30 April 2011	26 November 2014	22 June 2015	22 June 2015	20 September 2017	6 December 2016	21 January 2017	31 March 2023		2 April 2017	11 July 2017	27 July 2017	12 September 2019	27 September 2019	31 January 2020	21 January 2020		14 August 2018
To adding meninggo weet	Not applicable	Not applicable	Yes	Ye	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Redemption amount										amount plus	amount plus							amount plus	amount plus		
										interest plus change								interest plus change	interest plus change		
			200% of principal	100% of principa	100% of principal	200% of principal	100% of principal	100% of principal	200% of principal	in price of	in price of		100% of principal	100% of principal	100% of principal	100% of principal	100% of principal	in orige of	in price of	100% of principal	100% of principal
	Not applicable	Not applicable	glus interest	plus interes	plus interest	glus interest	plus interest	plus interest	glus interest	realicated band	replicated bond	replicated bond	plus interest	plus interest	glus interest	plus interest	plus interest	replicated bond	realicated bond	and interest	and interest
# Subsequent call date. If applicable	200,6800,629	No. 8003.000	Every reset date	Every reset dup						Every reset date	Every reset date	Every reset date	Every reset date	Every reset date				Serry reset date	Every reset date		Every reset date
a succeptura car man, a approprie	Not applicable	Not applicable	thereafter	thereafte	therwafter	thereafter		thereafter	thereafter	thereafter	thereafter		thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	thereafter	theceafter
Coupers / dividends						-															
# Special or Footing disident courses	Floatine	Figating	Fixed	Floatin	Floating	Floating	Fixed	Figating	Floating	Floating	Figating	Floating	Figating	Reating	Floating	Floating	Floating	Floating	Figating	Floating	Floating
# Coupon rate and any related index		83.33% of Prime																			
	Not applicable	Rate	13.735%	Shar + 3.755	Ebar + 3.25%	3bar + 2.75%	10.545%	Star + 2.65%	3bar + 2.75%	CPI linked	CPI-linked	CPI-linked	Ibar + 2.5%	Shar + 2.5%	Star + 2.7%	Page + 2.5%	Star + 2.45%	CPI-linked	CPI-linked	Shar + 2.95%	3bar + 2.95%
# Cuintanne of a disident stronger	Min	Ven	Non		Ain.	No.	Min	Ain.	Min	Nin	No.	Min	No	No.	Min	No	Non	Min	Nin	Non	Min
# Fully discretionary, partially discretionary or mandatory																					
	Fully discretionary Not applicable	Fully discretionary Not applicable	Mandatory	Mandator	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandaton
# Suitange of sten un or other investige to redeem. # Non-completion or completion	NOT ASSOCIATION	Non-communication	Completion	Currelative	Completion	Completion	Curredation	Completion	Completion	Completion		Completion	Cumulatina	Completion	Completion	Cumulativa	Completion	Cumulativa	Completion		Cumulation
# Convertible or non-convertible	Acceptance and the	MANUAL PROPERTY.	T TATE OF THE	710020012	FIREIRANA	FISHER	FUNCTOR	FIREIRANA	randona	FILMUSERUM	Convertible or		FIRMURA	FIRMUSENA	Convertible or	FIRMUTA	Fishion	Convertible or	Convertible or		Convertible or
E Convertible or non-convertible											write-off as per	write-off as per			write-off as per			write-off as per	write-off as per	write-off as per	write-off as per
											regulation, at	regulation, at			regulation, at			regulation, at	regulation, at	regulation, at	regulation, at
	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	action of regulator	option of regulator	Non-convertible	Non-convertible	option of regulator	Non-convertible	Non-convertible	cetion of regulator	cation of regulator	option of meulator	option of meulator
# Propostible mouspins triated/s	Not applicable	Not applicable	Not applicable	Not applicable				Not applicable	Not applicable	Not applicable			Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
# If convertible fails or contails	Nort woodinghis		Not soniirshie	Not workingly				More sensionable		Non sondirable			Mart sondirable	Not sociloshia			Not soulirship	New woolinghie	More sonicable		Net workinghis
# Economists conscious ate	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable			Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable		Not applicable
# Francistikis manifestru or retireal requisites	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
# if convertible specify instrument type convertible into # if convertible specify instrument inconvert into	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable	Not applicable Not applicable
# Write-down feature	200, 6400, 620	No. 8003.000	303,8663,667	360, 8000 Edit	30,400,000	760,8660,667	060,8000,607	00,000,000	360,6660,667	OKO, MONTO, MOTO	Partial or full write-	Particle or full work-	000,0000,007	200,2001,200	Parties or full write-	000,0000,000	300,600,000	Parties of full winds	Partial or full write-	Partial or full write-	Partial of full winds
* Williams											off as oer	offacper			off as per			off as per	off as per	off as per	off as per
											regulation, at	regulation, at			regulation, at			regulation, at	regulation, at	regulation, at	regulation, at
	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	action of regulator	option of regulator	Not applicable	Not applicable	option of regulator	Not applicable	Not applicable	cetion of regulator	cation of regulator	cotion of regulator	option of meulator
# If wite-down, wite-down trigger(s)											PONY as defined	PONV as defined			PONV as defined			PONV as defined	PONV as defined	PONY as defined	PONV as defined
	New woodership	More soundinable	Not applicable	Not workingly	Not sonicable	Not soniirabia	Not wonlinelia	Not socileshia	Not unalizable	Not southwhile	hu nemistar	hu remistror	Most socializable	Not socileshie	by regulator	Mor soniirshia	Not soulirable	by regulator	by namilator	he modulator	by mediator
# If write-down, full or partial											Partial or full, as				Partial or full, as			Partial or full, as	Fartial or full, as		Partial or full, as
											deemed required by				deemed required by			deemed required by	deemed required by		deemed required by
	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	regulator	regulator	Not applicable	Not applicable	regulator	Not applicable	Not applicable	reculator	regulator	regulator	meulator
# if write-down, permanent or temporary	1				1	1	1		1		1	1			Permanent as per			Permanent as per	Permanent as per	Permanent as per	Permanent as per
<u> </u>	Nor workship	More sensionable	Aire sonlinship	Not wonlined	Not sonitrable	Aint sonlinship	Not wonlinelike	Not socilestic	Aint anniirahia	Not southwhise Not southwhise	Not somirable	Aint sondirable	Mor soutirable Mor soutirable	Aire sentirable	6373843	Mara soniirahia	Aint sonlinship	62/2013	67/2012	67/3643	67/3013
# If with a down description of write-up mechanism # Position in subordination blessychy in liquidation (specify instrument type immediately senior to instrument)	Not applicable	Not applicable	Not applicable Any amounts due	Not applicable Any amounts du	Not applicable Any amounts due	Any amounts due	Not applicable Any amounts due		Any amounts due	Not applicable Any amounts due	Not applicable Any amounts due	Not applicable Any amounts due	Not applicable Any amounts due	Not applicable Any amounts due	Not applicable Any amounts due	Not applicable Any amounts due	Not applicable Any amounts due				
# proution in subardination hierarchy in riquidation (specify instrument type limitediately senior to instrument)	Additional Tier 1		and payable to	and payable to	and gayable to	and payable to	and payable to	and gayable to	and payable to	and payable to	and gayable to		and gayable to	and payable to	and payable to	and gayable to	and payable to	and payable to	and gayable to	and payable to	and payable to
1.1	Additional lier 1 instruments	Tier 2 instruments	Senior Creditors	Senior Creditor	Senior Creditors	Senior Creditors	Senior Creditors		Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors				
# Newcomplant transitioned features	Not applicable		Yes	To	Yes.	Yes	Yes Yes	Yes.	Yes	Tes.	No.	No.	Yes	Yes.	No.	Yes.	Yes.	No.	No.	No.	No.
# If yes, specify non-compliant features		Excludes loss																			
	1	absorbency	incentive to	incentive to	Incentive to	Incentive to	incentive to	incentive to	No PONV in	No PONY in	1	1	No PONV in	No PONV in		No PONV in	No PONV in				
1.1	Not applicable	requirements	redeem	redeen	redeem	redeem	redeem	redeem	contract	contract	1	1 1	contract	contract		contract	contract				

Not assistable resultence |
Not assistable resultence capital as at 21 July 2004 are obtaine out of non-aualityine instruments and minority adjustment which are not allocated are instrument