n BrindNote BillNote BillNote BillNote BillAnot22.5022.5022.500.00000000000000000000000000000000000	BALANCE SHEET UNDER PILLAR 3/REGULATORY CO	NSOLIDATION	I – NEDBAI	NK GROUP	
m2015comparintMethAsets2015comparintMethAsets22402253comparintMethChard as day lequidents22402253ComparintMethConstruction formation functionation funct		Group	Dillor 2		
Calman dash equivalents22 48022 5531Dirk and cache equivalents75 51471 5131Dirk and cache equivalents44 06044 0671Lears and advances44 06044 0671Dirk and cache equivalent scatters81 05111Dirk assets81 052113 1521 221Concreat task for and13 1521 2250 070Investment scatters13 1521 2250 070Investment sing instruments25 725 0700Investment sing instruments associates, associate comparies and joint arrangements25 725 070Investments in private-equity associates, associate comparies and joint arrangements25 725 070Investments in fraind-entrice above the 10% CET threshold25 725 070Investments in fraind-entrice above, unued ta credits and other equivalent in a stating from carry formarch of named ta lating.30 070Investment sing frain carry formarch of named ta lating.32 0712 0712 07Investment sing frain carry formarch of named ta lating.30 0712 0712 07Investment sing frain carry formarch of named ta lating.30 0712 0712 07Investment sing frain carry formarch of named ta lating.30 0712 0712 07Investment for poly32 0750 0712 0712 07Investment for poly32 0750 0712 0712 07Investment for poly32 0732 07	Rm	-		-	Ref ¹
Derivative financial instruments754475447543754475447544Derivative financial instruments30.04830.44830.44830.44830.448Lates and valences68.16268.16268.16212.241Dire advances10.0271.41111Dire advances10.0271.4111 <td>Assets</td> <td></td> <td></td> <td></td> <td></td>	Assets				
Derivative frame tail instruments30.488 </td <td>Cash and cash equivalents</td> <td>22 840</td> <td>22 553</td> <td></td> <td></td>	Cash and cash equivalents	22 840	22 553		
Government and other securities43 060 681 62343 067 686 6931Lam and advances681 623686 6931Charl agreed flows83 9848.1571Cirrent taxets names83 9848.1571Investment is presented to rasile13 1552.1321Investment is francial entities above the 10% CF11 threshold2250.07Investments in financial entities above the 10% CF11 threshold50.070Investments inform temporary differences82.022.22.2Property and explament16.23216.23216.2316.232Intergeties entities above the 10% CF11 threshold16.23216.23216.23Intergeties entities above the 20% CF11 threshold16.23216.23216.23Intergeties entities above the 20% CF11 threshold16.23216.23216.23Intergeties entities above the 20% CF11 threshold16.23216.2316.23Intergeties entit		75 614	74 531		
Government and other securities43 060 681 62343 067 686 6931Lam and advances681 623686 6931Charl agreed flows83 9848.1571Cirrent taxets names83 9848.1571Investment is presented to rasile13 1552.1321Investment is francial entities above the 10% CF11 threshold2250.07Investments in financial entities above the 10% CF11 threshold50.070Investments inform temporary differences82.022.22.2Property and explament16.23216.23216.2316.232Intergeties entities above the 10% CF11 threshold16.23216.23216.23Intergeties entities above the 20% CF11 threshold16.23216.23216.23Intergeties entities above the 20% CF11 threshold16.23216.23216.23Intergeties entities above the 20% CF11 threshold16.23216.2316.23Intergeties entit			30 488		
Total expected loss12 7141Other axets8 9848 1571Current Laxiton axets131052 1821Investments in private equaly associate, associate companies and joint arrangements9 7979 7971Investments in findancial entities above the 10% CET1 threshold5 7977 000Investments in findancial entities above the 10% CET1 threshold5 777 000Investments in findancial entities above the 10% CET1 threshold5 777 22570Investments in findancial entities above the 10% CET1 threshold5 777 225770Investments in findancial entities above the 10% CET1 threshold5 777 225770Investments in private solutions of unued tax cleases, unused tax credits and all other relevant amounts anding from temporary differences, net of the prior tax share of any deferred tax iabilities73 223 22777 <td>Government and other securities</td> <td>43 060</td> <td>43 047</td> <td></td> <td></td>	Government and other securities	43 060	43 047		
Total expected loss12 7141Other axets8 9848 1571Current Laxiton axets131052 1821Investments in private equaly associate, associate companies and joint arrangements9 7979 7971Investments in findancial entities above the 10% CET1 threshold5 7977 000Investments in findancial entities above the 10% CET1 threshold5 777 000Investments in findancial entities above the 10% CET1 threshold5 777 22570Investments in findancial entities above the 10% CET1 threshold5 777 225770Investments in findancial entities above the 10% CET1 threshold5 777 225770Investments in private solutions of unued tax cleases, unused tax credits and all other relevant amounts anding from temporary differences, net of the prior tax share of any deferred tax iabilities73 223 22777 <td>Loans and advances</td> <td>681 632</td> <td>686 649</td> <td></td> <td></td>	Loans and advances	681 632	686 649		
Other sests8 9848 817I I Instantion static10 02114I I I I I I Instantion static10 02114I I I I I I I I I I Instantion static lead to static activity				12 714	
Current taxition assets10.027141investment securities13.152.22Investments in private-equip associates, associate companies and pint arrangements95.7995.7950.70investments in financial entities above the 105 CET1 threshold5.00700investments in financial entities above the 105 CET1 threshold5.00700investments in financial entities above the 105 CET1 threshold5.00700of entities02.222.2600of entities, incompany differences, net of the pro rata share of any deferred tax labilities.3.22.200inextment property3.23.200 <td< td=""><td></td><td>8 984</td><td>8 157</td><td></td><td></td></td<>		8 984	8 157		
Investment securities131552.182I 2Non-current assets held for ale220Investments in financial entities above the 10% CET1 threshold50170Investments in financial entities above the 10% CET1 threshold50272260of which322272261amounts aring from arry flowards of unused tax isses, unused tax credits and all other32321relevent amounts, net of the por rata share of any deferred tax isluities3732321investment property323211Poperty and equipment5055500550556For every separate defined benefit pension scheme which gives rise to a net asset on the balance shere323216233216Inangble assis1623216235666Total gross value of goodwill5055505550556666Total gross value of all elevant intangble assis1623216232162316Total gross value of all elevant intangble assis162321623566Total gross value of all elevant intangble assets1717404040Condinary share openio181623184066666666666666666666666666					
Non-current assets held for sale221Investments in private equity associates, associate companies and point arrangements9573957950170Investments in norm shares522722650170Deferred taxation assets6227226711amounts arring from early forwards of unused tax losses, unused tax credits and all other relevant anounts, nor of the port as share of any deferred tax itabilities87848782111Investment property323211 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Investments in private equity associate, associate companies and joint arrangements Investments in francal entries above the 10% CET1 threshold9579957995790Investments in francal entries above the 10% CET1 threshold502722600Investments in francal entries above the 10% CET1 threshold22722600Investments in francal entries above the 10% CET1 threshold22722600Investment amounts arring from tarp of thrences, net of the pro rate share of any deferred tax isbiblies8784878200Investment property87848782000					
Investments in financial entities above the 10% CET1 threshold Investments in financial entities above the 10% CET1 threshold Investments in financial entities above the 10% CET1 threshold Investments in financial entities above the 10% CET1 threshold Investments are of any deferred tax liabilities around sarks of on used tax losses, unused tax credits and all other entexports from carry forwards of unused tax losses, unused tax credits and all other entexports in the protein state of any deferred tax liabilities around sarks, net of the protein state of any deferred tax liabilities around sarks, net of the protein state of any deferred tax liabilities around sarks, net of the protein state of any deferred tax liabilities around equipment is above the high gives rise to a net asset on the balance sheet which gives rise to a net asset on the balance sheet is above the financial Reporting Standards Info 232 In					
Investments in own shares339Deferred taxation assets227226111of which: amounts arising from carry forwards of numed tax losses, numed tax credits and all other relevant amounts, net of the pro rate share of any deferred tax liabilities111		5 57 5	5575	5 017	
Deferred taxition assets227226					
of which: amounts arising from carry forwards of unused tax losses, unused tax credits and all other relevant amounts arising from timporary differences, net of the pro rata share of any deferred tax habilities amounts arising from timporary differences, net of the pro rata share of any deferred tax habilities122323232Property and equipment Long-term employee benefit assis burge benefit assis8 7848 7828 784782278Iong-term employee benefit assis5 0055 0055 0056787		227	226	5	ч
anounts arising from temporary differences, net of the pro rats share of any deferred tax insibilities112112112Investmet property323212112Property and equipment87848782122112112Long-tem employee benefit assets5055505515112112112For every separate defined benefit persion scheme which gives rise to a net asset on the balance sheet16 232116 232116 232116112 <t< td=""><td></td><td>227</td><td>220</td><td></td><td></td></t<>		227	220		
ItabilitiesIII	amounts arising from carry forwards of unused tax losses, unused tax credits and all other			122	g
Property and equipment Long-term employee benefit assets8 784 8 7828 782 5 0553 782 5 055For evry separate defined benefit pension scheme which gives rise to a net asset on the balance sheet3 23716 232<					h
Long-term employee benefit assets5 0555 0555 0550For very separate defined benefit pension scheme which gives rise to a net asset on the balance sheet3 2373 237kMandatory reserve deposits with central banks16 23216 23216 23216 232kIntangible assets9 0109 0155 257eeAssociated deferred tax liability which would be extinguished if the goodwill becomes impaired or derecognised in terms of relevant friancial Reporting Standards925 726917 244eTotal gross value of all relevant intangible assets925 726917 244eeFourthary share capital17 56917 465eeOrdinary share capital17 56917 465eeOrdinary share premium Directly issue qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus18 046ssRetained earnings46 36246 362bbssAccumulated other comprehensive income (and other reserves)46 365bsssNon-controlling interest attributable to: - Ordinary shareholders35 6135 61ccc- Preference shareholders35 6135 6135 61ccc- Preference shareholders35 6135 61cccc- Preference shareholders35 6135 61cccc- Preference shareholders35 6135 61ccc <td>Investment property</td> <td>32</td> <td>32</td> <td></td> <td></td>	Investment property	32	32		
For every separate defined benefit pension scheme which gives rise to a net asset on the balance sheet 3 237 K Mandatory reserve deposits with central banks 16 232 16 232 16 232 K Intangible assets 9 010 9 015 5 257 e Total gross value of goodwill 5 257 9 017 6 225 9 017 6 225 9 017 6 225 <td>Property and equipment</td> <td>8 784</td> <td>8 782</td> <td></td> <td></td>	Property and equipment	8 784	8 782		
balance sheet3 237k kMandatory reserve deposits with central banks16 23216 23216 23216 232Intangible assets90 1090 1516 232	Long-term employee benefit assets	5 055	5 055		
Intagible assets9 0109 015Image assetsTotal gross value of goodwillS 2575 257eAssociated deferred tax liability which would be extinguished if the goodwill becomes impaired or derecognised in terms of relevant Financial Reporting Standards3 7535 257eTotal gross value of all relevant intangible assets925 726917 244eeEquity and liabilities917459eeOrdinary share capital17 56917 446eeOrdinary share aprial17 56917 446eeOrdinary share aprial17 56918 046aaReserves56 70853 936eeeRetained earnings46 362bbbbAccumulated other comprehensive income (and other reserves)656 70853 936eeTotal asset by subsidiaries and held by third parties (amount allowed in group CE11)3 5613 5613 561c- Ordinary share objects3 3 5613 5613 561caAdditional liter 1 instruments of which: classified a sequity in terms of Financial Reporting Standards3 8623 68aaTotal equity for financial instrumentsGains and Losses due to changes in own credit risk on fair valued liabilities72 57 5177 58 3177 184170 91Direvisions and other liabilities28 77 55 5374 71 5471 54371 54371 54371 543Additional liter 1 instruments of which: classified a sequity in terms				3 237	k
Total gross value of goodwill52575257525752579257Associated defered tax liability which would be estinguished if the goodwill becomes impaired or derecognised in terms of relevant Financial Reporting Standards9257269172446Total gross value of al relevant intangible assets925726917244917Equity and liabilities917 569174651Ordinary share capital17569174651Ordinary share premium180663593618066Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus1806636Reserves5570853936180660Retained armings463620b100100Accumulated other comprehensive income (and other reserves)46366437100Non-controlling interest attributable to: - Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)35613561361Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)336233623563Additional tier 1 instruments of which: classified a equity in terms of Financial Reporting Standards33628362100Additional tier 1 instruments3362833628200100Additional tier 1 instruments3362833628200100Additional tier 1 instruments3362833628200100Additional tier 1 instruments3362833628200 </td <td>Mandatory reserve deposits with central banks</td> <td>16 232</td> <td>16 232</td> <td></td> <td></td>	Mandatory reserve deposits with central banks	16 232	16 232		
Associated deferred tax liability which would be extinguished if the goodwill becomes impaired or derecognised in terms of relevant Financial Reporting Standards 3753 if Total goos value of all relevant intangible assets 925 726 917 244 Equity and liabilities 477 459 Ordinary share capital 17 569 17 446 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus 18 046 a a Reserves 56 708 53 936 18 046 a a Reserves 56 708 53 936 10 0 a Non-controlling interest attributable to equity holders of the parent 74 754 71 841 70 991 a - Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) -46 362 b b b b c a c c c b b c	Intangible assets	9 010	9 015		
impaired or derecognised in terms of relevant Financial Reporting StandardsImpaired processing of the sensitive	Total gross value of goodwill			5 257	е
Total assets925 726917 244917 245Equity and liabilities477459459Ordinary share capital17 56917 446450Ordinary share capital17 56917 446450Ordinary share premium18 04618 04648Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus18 04648Reserves56 70853 9365656Retained earnings46 362656Accumulated other comprehensive income (and other reserves)6 583656Total equity attributable to equity holders of the parent74 75471 84170 99170Non-controlling interest attributable to:43643766- Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)35613 5613 5616- Preference shareholders3 3 6283 3 628666Cotal equity in terms of Financial Reporting Standards78 75175 83974 14709Derivative financial instruments33 62833 628200nGains and Losses due to changes in own credit risk on fair valued liabilities725 851736 160nProvisions and other liabilities23 24022 32311					е
Equity and liabilities477459Ordinary share capital17 56917 446Ordinary share capital17 56917 446Ordinary share premium18 046aDirectly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus18 046Reserves56 70853 936Retained earnings46 362bAccumulated other comprehensive income (and other reserves)6 583bTotal equity attributable to equity holders of the parent74 75471 84170 991Non-controlling interest attributable to: - Ordinary share holders4364376- Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)356135616Additional tier 1 instruments of which: classified as equity in terms of Financial Reporting Standards78 75175 83974 714Derivative financial instruments33 62833 62836286Gains and Losses due to changes in own credit risk on fair valued liabilities725 851736 160nProvisions and other liabilities23 24022 323n	Total gross value of all relevant intangible assets			3 753	f
Equity and liabilities477459Ordinary share capital17 56917 446Ordinary share capital17 56917 446Ordinary share premium18 046aDirectly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus18 046Reserves56 70853 936Retained earnings46 362bAccumulated other comprehensive income (and other reserves)6 583bTotal equity attributable to equity holders of the parent74 75471 84170 991Non-controlling interest attributable to: - Ordinary share holders4364376- Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)356135616Additional tier 1 instruments of which: classified as equity in terms of Financial Reporting Standards78 75175 83974 714Derivative financial instruments33 62833 62836286Gains and Losses due to changes in own credit risk on fair valued liabilities725 851736 160nProvisions and other liabilities23 24022 323n	Tatal assats	025 726	017 244		
Ordinary share capital Ordinary share premium17 56917 4618 046Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus18 04618 046aReserves56 70853 93610 010 010 0Retained earnings66 36255 30 3656 30 3610 010 0Accumulated other comprehensive income (and other reserves)74 75471 84170 99110 0Non-controlling interest attributable to equity holders of the parent74 75471 84170 99110 0Non-controlling interest attributable to: - Ordinary shareholders43 6643 710 010 0Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)35613 5613 5616- Preference shareholders33 62133 62833 62833 62833 62810 010 0Contal equity in terms of Financial Reporting Standards725 851736 160725 851736 16010 0Provisions and other liabilities725 851736 16010 010 010 0Provisions and other liabilities200 023 24022 32310 0	10(d) 355215	923720	917 244		
Ordinary share premium Image: companies of the premium share capital (and equivalent for non-joint stock companies) plus related stock surplus Image: companies of the premium stock s	Equity and liabilities	477	459		
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus18 04618 04638Reserves56 70853 93651 936565658565856585658565856585658565858565858565858585658585658585658	Ordinary share capital	17 569	17 446		
companies) plus related stock surplus18 046aReserves56 70853 93653Retained earnings46 3624556Accumulated other comprehensive income (and other reserves)6 585856Total equity attributable to equity holders of the parent74 75471 84170 99171Non-controlling interest attributable to: - Ordinary shareholders436437717171Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)3 5613 5613 5616- Preference shareholders3 5613 5613 56166Additional tier 1 instruments of which: classified as equity in terms of Financial Reporting Standards78 75175 83974 71470Derivative financial instruments33 62833 628000Amounts owed to depositors725 851736 160736 1600Provisions and other liabilities23 24022 32300	Ordinary share premium				
Retained earnings 46 362 b Accumulated other comprehensive income (and other reserves) 6 83 b Total equity attributable to equity holders of the parent 74 754 71 841 70 991 Non-controlling interest attributable to: 74 754 71 841 70 991 1000000000000000000000000000000000000				18 046	а
Accumulated other comprehensive income (and other reserves)65839Total equity attributable to equity holders of the parent747547184170 991Non-controlling interest attributable to: - Ordinary shareholders4364376Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)78 751356135616- Preference shareholders33 5613561666Additional tier 1 instruments of which: classified as equity in terms of Financial Reporting Standards78 75175 83974 7146Derivative financial instruments33 62820010101010Amounts owed to depositors725 851736 160736 1601010Provisions and other liabilities23 24022 323101010	Reserves	56 708	53 936		
Total equity attributable to equity holders of the parent74 75471 84170 991Non-controlling interest attributable to: - Ordinary shareholders436437436Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) - Preference shareholders3 5613 56156Additional tier 1 instruments of which: classified as equity in terms of Financial Reporting Standards3 8 5613 359dTotal equity78 75175 83974 71470 991Derivative financial instruments33 62833 628200nAmounts owed to depositors725 851736 160nnProvisions and other liabilities23 24022 323n1	Retained earnings			46 362	b
Non-controlling interest attributable to:436437436437- Ordinary shareholders436437365cCommon share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)365c35613561c- Preference shareholders3 5613 5613 561ccc <td>Accumulated other comprehensive income (and other reserves)</td> <td></td> <td></td> <td>6 583</td> <td>b</td>	Accumulated other comprehensive income (and other reserves)			6 583	b
- Ordinary shareholders436437436437Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)365367365<	Total equity attributable to equity holders of the parent	74 754	71 841	70 991	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) 365 <td< td=""><td>Non-controlling interest attributable to:</td><td></td><td></td><td></td><td></td></td<>	Non-controlling interest attributable to:				
group CET1)365c- Preference shareholders3 5613 561cAdditional tier 1 instruments of which: classified as equity in terms of Financial Reporting Standardsc3 3561dTotal equity78 75175 83974 714cDerivative financial instruments33 628aaaGains and Losses due to changes in own credit risk on fair valued liabilities725 851736 160nAmounts owed to depositors23 24022 323aa	– Ordinary shareholders	436	437		
Additional tier 1 instruments of which: classified as equity in terms of Financial Reporting Standards3 359dTotal equity78 75175 83974 714Derivative financial instruments33 62833 6284Gains and Losses due to changes in own credit risk on fair valued liabilities725 851736 160nAmounts owed to depositors725 851736 16011Provisions and other liabilities23 24022 32311				365	с
classified as equity in terms of Financial Reporting Standards3 359dTotal equity78 75175 83974 714Derivative financial instruments33 62843 62844 100000000000000000000000000000000000		3 561	3 561		
Derivative financial instruments33 62833 628Gains and Losses due to changes in own credit risk on fair valued liabilities200nAmounts owed to depositors725 851736 160Provisions and other liabilities23 24022 323				3 359	d
Derivative financial instruments33 62833 628Gains and Losses due to changes in own credit risk on fair valued liabilities200nAmounts owed to depositors725 851736 160Provisions and other liabilities23 24022 323	Total equity	78 751	75 839	74 714	
Gains and Losses due to changes in own credit risk on fair valued liabilities200Amounts owed to depositors725 851Provisions and other liabilities23 24022 32322 323		33 628	33 628		
Amounts owed to depositors725 851736 160Provisions and other liabilities23 24022 323				200	n
Provisions and other liabilities 23 240 22 323	-	725 851	736 160		
	Gross amount of eligible provisions			10 923	1

Total equity and liabilities	925 726	917 244		
Total liabilities	846 975	841 405		
Grandfathering				I
Surplus attributable to minority interest			(496)	I
Long-term debt instruments Basel III			7 743	1
Long-term debt instruments subject to phase out			3 082	I
Tier 2 instruments of which: classified as liabilities in terms of Financial Reporting Standards				d
Long-term debt instruments	44 982	44 982		
Insurance contract liabilities	3 618			
Investment contract liabilities	10 988			
For every separate defined benefit pension scheme which gives rise to a net asset on the balance sheet			781	k
Long-term employee benefit liabilities	3 074	3 074		
Associated deferred tax liability which would be extinguished if the relevant intangible assets becomes impaired or derecognised in terms of relevant Financial Reporting Standards			64	ł
Associated deferred tax liability which would be extinguished if the relevant defined pension fund becomes impaired			688	k
Deferred taxation liabilities	1 182	1 147		
Other liabilities held for sale				
Current taxation liabilities	412	91		
General allowance for credit Impairments			108	m

¹ Refer to the table Nedbank Group – composition of capital disclosure for the twelve months ended 31 December 2015 for note references.

BALANCE SHEET UNDER PILLAR 3/REGULATORY CONSOLIDATION –	NEDBANK L	IMITED	
Rm	Bank ^{1, 2} 2015	Basel III capital components	Ref ³
Assets			
Cash and cash equivalents	16 738		
Other short-term securities	59 565		
Derivative financial instruments	30 398		
Government and other securities	43 053		
Loans and advances	619 345		
Total expected loss		12 547	f
Other assets	3 099		
Current taxation assets	863		
Investment securities	1 402		
Non-current assets held for sale	2		
Investments in private-equity associates, associate companies and joint arrangements	665		
Qualifying instruments held in banks or other regulated institutions		36	1
Investment in own shares		3	m
Deferred taxation assets			
Investment property	7 245		
Property and equipment	4 885		
Long-term employee benefit assets			
For every separate defined benefit pension scheme which gives rise to a net asset on the balance sheet		3 237	h
Mandatory reserve deposits with central banks	15 888		
Intangible assets	3 472		
Total gross value of goodwill		1 410	d
Associated deferred tax liability which would be extinguished if the goodwill becomes impaired or derecognised in terms of relevant Financial Reporting Standards			
Total gross value of all relevant intangible assets		3 471	е
Amounts invested in group companies	30 473		
Total assets	837 093		
Equity and liabilities			
Ordinary share capital	28		
Ordinary share premium	18 543		
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus		18 571	а
Reserves	36 114		
Retained earnings		33 949	b
Accumulated other comprehensive income (and other reserves)		335	b
Capital requirement in respect of foreign branches		(1 228)	i
Accumulated losses			i
Total equity attributable to equity holders of the parent	54 685	51 627	
Non-controlling interest attributable to:			
- Preference shareholders	3 561		
Additional tier 1 instruments of which: classified as equity in terms of Financial Reporting Standards		3 561	с
Total equity	58 246	55 188	
Derivative financial instruments	33 493		
Gains and Losses due to changes in own credit risk on fair valued liabilities		200	n
Amounts owed to depositors	659 989		
Provisions and other liabilities	9 127		
Gross amount of eligible provisions		10 740	g
General allowance for credit Impairments		6	T
Current taxation liabilities			

Fotal equity and liabilities	837 093	
Fotal liabilities	778 847	
Grandfathering		k
Long-term debt instruments Basel III	7 743	j
Long-term debt instruments subject to phase out	3 082	k
Tier 2 instruments of which: classified as liabilities in terms of Financial Reporting Standards		с
ong-term debt instruments	42 303	
Amounts due from group companies	30 537	
nsurance contract liabilities		
nvestment contract liabilities		
For every separate defined benefit pension scheme which gives rise to a net asset on the balance sheet	781	h
ong-term employee benefit liabilities	3 007	
Associated deferred tax liability which would be extinguished if the relevant intangible assets becomes impaired or derecognised in terms of relevant Financial Reporting Standards		e
Associated deferred tax liability which would be extinguished if the relevant defined pension fund becomes impaired	688	h
Associated deferred tax liability which would be extinguished if the goodwill becomes impaired or derecognised in terms of relevant Financial Reporting Standards		d
Deferred taxation liabilities	391	
Other liabilities held for sale		

¹ Note that there is no difference between the Regulatory and IFRS disclosure.

² Total SA operations, excluding foreign branches [regulations 18(3)].

³ Refer to the table Nedbank Limited – composition of capital disclosure for the twelve months ended 31 December 2015, for note references.