FirstRand Bank Limited (Incorporated in the Republic of South Africa) (Registration number: 1929/001225/06) JSE company code interest rate issuer: FRII JSE company code debt issuer: FRD JSE company code ETF issuer: FRLE

(FRB or the bank)

AVAILABILITY OF THE AUDITED ANNUAL REPORT

FRB is a wholly-owned subsidiary of FirstRand Limited (FSR or the group). The group released its annual integrated report on 4 October 2018.

Security holders are advised that FRB's annual report and unqualified audit report for the year ended 30 June 2018 are now available on the group's website https://www.firstrand.co.za/InvestorCentre/Pages/annual-reportsfrb.aspx.

There have been no restatements for the year ended 30 June 2018.

The annual report and unqualified audit report are also available for inspection at FRB's registered office.

4 October 2018

Debt Sponsor RAND MERCHANT BANK (a division of FirstRand Bank Limited)