

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
(FirstRand Bank or FRB or the bank)

AVAILABILITY OF THE UNAUDITED INTERIM FINANCIAL RESULTS AND UPDATED ISSUER DISCLOSURE DOCUMENT

FRB is a wholly-owned subsidiary of FirstRand Limited (FSR or the group). The group released its unaudited interim financial results on 12 March 2019.

Bondholders are advised that FRB's unaudited condensed financial results for the six months ended 31 December 2018 are now available on the group's website
<https://www.firststrand.co.za/InvestorCentre/Pages/interim-results.aspx>.

The interim financial results are also available for inspection at FRB's registered office.

The bank adopted IFRS 9 and IFRS 15 during the current period. The bank, as permitted by these standards, elected to not restate any comparative information. Accordingly, the impact of adopting these standards has been applied retrospectively with an adjustment to the bank's opening reserves as at 1 July 2018.

Reported information in the prior interim period to 31 December 2017 and the prior financial year to 30 June 2018 were unaffected by the application of IFRS 9 and IFRS 15.

UPDATED ISSUER DISCLOSURE DOCUMENT

FRB hereby advises bondholders that the issuer disclosure document, incorporated by reference in the FRB domestic medium term note programme, structured note and preference share programme and note programme, has been updated. The updated issuer disclosure document is available at FRB's registered office and on the group's website at <https://www.firststrand.co.za/InvestorCentre/Pages/debt-programmes.aspx>.

12 March 2019

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