

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 ANNUAL REPORT AND THE UPDATED ISSUER DISCLOSURE DOCUMENT**

### **AVAILABILITY OF THE ANNUAL REPORT**

FRB is a wholly-owned subsidiary of FirstRand Limited (the group). The group released its annual report on 8 October 2019.

Securityholders are advised that FRB's annual report for the year ended 30 June 2019 and accompanying unqualified audit report (collectively, the annual report) are now available on its website at <https://www.firststrand.co.za/investors/annual-reporting/>.

The annual report is also available for inspection at FRB's registered office.

The bank adopted IFRS 9 and IFRS 15 during the current year. As a result, the statement of financial position as at 1 July 2018 was restated for IFRS 9. IFRS 15 had no impact on the bank. Reported information in the prior financial year to 30 June 2018 was unaffected by the application of IFRS 9 as permitted by this standard.

### **AVAILABILITY OF THE UPDATED ISSUER DISCLOSURE DOCUMENT**

FRB further advises securityholders that the issuer disclosure document, incorporated by reference in the FRB domestic medium term note programme, structured note and preference share programme, 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/investors/debt-investor-centre/prospectuses-and-programme-memoranda/>.

8 October 2019

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