

FirstRand Bank Limited
(Incorporated in the Republic of South Africa)
(Registration number: 1929/001225/06)
LEI: ZAYQDKTCATIXF90QY690
JSE company code debt issuer: FRD
JSE company code ETF issuer: FRLE
JSE company code ETN issuer: FRTN
(FRB or the bank)

AVAILABILITY OF THE ANNUAL REPORT AND UPDATE TO THE DECLARATION AND CONFLICTS OF INTEREST POLICY

Securityholders are advised that FRB's annual report, containing the audited annual financial statements, for the year ended 30 June 2021 and accompanying unqualified audit report (collectively, the annual report) are now available at <https://www.firstrand.co.za/investors/annual-reporting/>

The annual report will be available for inspection at FRB's registered office from 16 September 2021.

Furthermore, securityholders are hereby advised that there were no restatements and changes in presentation to FRB's previously published primary statements in the annual financial statements for the year ended 30 June 2020. FRB adopted the amendments to IFRS 9 and IAS 39, as part of phase 1 of the interest rate benchmark reform (IBOR reform) and elected to early adopt phase 2 of the IBOR reform. There were no other changes in accounting policies.

DECLARATION AND CONFLICTS OF INTEREST POLICY

Pursuant to paragraph 4.21 of the JSE Limited Debt Listings Requirements, securityholders are hereby advised that the FirstRand and FRB declaration and conflicts of interest policy (the policy), incorporated by reference in the FRB domestic medium term note programme, has been updated.

The updated policy and register of conflicts are available for inspection at FRB's registered office and will be made available for inspection at <https://www.firstrand.co.za/investors/governance-and-compliance/>.

16 September 2021

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