

FirstRand Bank Limited
(Incorporated in the Republic of South Africa)
(Registration number: 1929/001225/06)
Issuer code: FRIL
LEI: ZAYQDKTCATIXF9OQY690
Bond code: FRS284 ISIN: ZAG000180951
Bond code: FRS285 ISIN: ZAG000180969
Bond code: FRS286 ISIN: ZAG000180944
(FRB)

LISTING OF NEW FINANCIAL INSTRUMENTS

The JSE Limited has granted FirstRand Bank Limited the listing of its FRS284 and FRS285 senior unsecured unsubordinated notes and its FRS286 unsecured notes, in terms of its note programme (the programme) dated 29 November 2011, as amended from time to time, effective 25 October 2021.

Debt security code:	FRS284
ISIN:	ZAG000180951
Type of debt security:	Fixed rate notes
Nominal issued:	ZAR 30 000 000.00
Coupon rate:	9.510% nacs
First interest payment date:	28 February 2022
Interest payment date(s):	28 February and 31 August of each year until the Maturity Date
Last day to register:	By 17:00 on 23 February and 26 August of each year until the Maturity Date
Books close:	24 February and 27 August of each year until the Maturity Date
Maturity date:	28 February 2031
Other:	The pricing supplement contains additional terms and conditions to the terms and conditions as contained in the programme
Summary of additional terms:	Please refer to the reference bond early redemption event, the early redemption at the option of the issuer, the early redemption amount and the reference bond and hedging disruption provisions contained in the pricing supplement

Debt security code:	FRS285
ISIN:	ZAG000180969
Type of debt security:	Fixed rate notes
Nominal issued:	ZAR 30 000 000.00
Coupon rate:	9.510% nacs
First interest payment date:	28 February 2022
Interest payment date(s):	28 February and 31 August of each year until the Maturity Date
Last day to register:	By 17:00 on 23 February and 26 August of each year until the Maturity Date
Books close:	24 February and 27 August of each year until the Maturity Date
Maturity date:	28 February 2031
Other:	The pricing supplement contains additional terms and conditions to the terms and conditions as contained in the programme
Summary of additional terms:	Please refer to the reference bond early redemption event, the early redemption at the option of the issuer, the early redemption amount and the reference bond and hedging disruption provisions contained in the pricing supplement

Debt security code:	FRS286
ISIN:	ZAG000180944
Type of debt security:	Floating rate notes
Nominal issued:	ZAR 300 000 000.00
Coupon rate:	3 Month JIBAR plus 185 basis points
Interest determination date(s):	The first Business Day of each Interest Period

First interest payment date:	25 January 2022
Interest payment date(s):	25 January, 25 April, 25 July and 25 October of each year until the Maturity Date
Last day to register:	By 17:00 on 20 January, 20 April, 20 July and 20 October of each year until the Maturity Date
Books close:	21 January, 21 April, 21 July and 21 October of each year until the Maturity Date
Maturity date:	25 October 2026
Other:	The pricing supplement contains additional terms and conditions to the terms and conditions as contained in the programme
Summary of additional terms:	Please refer to the early redemption at the option of the issuer and the early redemption amount provisions contained in the pricing supplement
Issue date:	25 October 2021
Issue price:	100% of par
Interest commencement date:	25 October 2021
Business day convention:	Modified Following Business Day
Final maturity amount:	100% of the Aggregate Nominal Amount
Programme amount:	ZAR 30 000 000 000.00
Total notes in issue under programme:	ZAR 26 214 181 460.14 as at the signature date of the FRS286 pricing supplement
Dealer:	FirstRand Bank Limited, acting through its Rand Merchant Bank division

22 October 2021

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