FirstRand Bank Limited
(Incorporated in the Republic of South Africa)
(Registration number: 1929/001225/06)

LEI: ZAYQDKTCATIXF9OQY690 JSE company code debt issuer: FRD JSE company code ETN issuer: FRTN JSE company code ETF issuer: FRLE

(FRB or the bank)

AVAILABILITY OF THE ANNUAL REPORT

FRB is a wholly owned subsidiary of FirstRand Limited (FirstRand or the group). The group released its audited annual financial statements on 15 September 2022.

Noteholders are advised that FRB's annual report, containing the audited annual financial statements, for the year ended 30 June 2022 and accompanying unqualified audit report (collectively, the annual report) is now available on the group's website https://www.firstrand.co.za/investors/annual-reporting/

The annual report will be available for inspection at FRB's registered office from 15 September 2022.

Furthermore, noteholders 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 2021.

15 September 2022

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