FirstRand Limited (Incorporated in the Republic of South Africa) (Registration number 1966/010753/06) JSE ordinary share code: FSR Ordinary share ISIN: ZAE000066304 NSX ordinary share code: FST LEI:529900XYOP8CUZU7R671 (FirstRand or the group)

PILLAR 3 QUARTERLY DISCLOSURES AS AT 30 SEPTEMBER 2023

Regulation 43 of the Regulations relating to Banks and the Basel Committee on Banking Supervision (BCBS) Pillar 3 framework require quarterly disclosures on capital, risk-weighted assets, leverage and liquidity. Quarterly disclosures as at 30 September 2023 are available at: https://www.firstrand.co.za/investors/integrated-reportinghub/risk-disclosures/

These disclosures have not been audited or reviewed by the group's joint external auditors.

Sandton

30 November 2023

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