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 JSE company code ETN issuer: FRTN LEI: ZAYQDKTCATIXF90QY690 (FRB or the bank)

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-reporting-hub/risk-disclosures/

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

Sandton

30 November 2023

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