

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

NOTICE OF ANNUAL GENERAL MEETING, AVAILABILITY OF REPORTS AND AVAILABILITY OF BROAD-BASED BLACK ECONOMIC EMPOWERMENT (B-BBEE) COMPLIANCE REPORT

Notice of annual general meeting (AGM)

Notice is hereby given that the 28th AGM of ordinary shareholders will be held as a hybrid meeting at 09:00 on Friday, 29 November 2024, to transact the business as stated in the AGM notice.

Salient dates

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| Issuer name | FirstRand Limited |
| Type of instrument | Ordinary shares |
| ISIN number | ZAE000066304 |
| JSE share code | FSR |
| NSX ordinary share code | FST |
| Meeting type | Annual general meeting |
| Meeting venue | Hybrid meeting in person at the FirstRand Auditorium, Ground floor, 4 Merchant Place, Sandton or online through Computershare virtual meeting platform |
| Record date – to determine which shareholders are entitled to receive the notice of meeting | Friday, 18 October 2024 |
| Posting date | Wednesday, 30 October 2024 |
| Last day to trade – last day to trade to determine eligible shareholders that may attend, speak and vote at the AGM | Tuesday, 19 November 2024 |
| Record date –record date to determine eligible shareholders that may attend, speak and vote at the AGM | Friday, 22 November 2024 |
| Deadline for administrative purposes (forms of proxy for the AGM to be lodged)* | 09:00 on Wednesday, 27 November 2024 |
| AGM date and time | 09:00 on Friday, 29 November 2024 |
| Publication of AGM results | No later than 09:00 on Tuesday, 3 December 2024 |
| Website link to AGM notice | https://www.firstrand.co.za/investors/integrated-reporting-hub/governance/ |
| Website link to meeting guide | https://www.firstrand.co.za/investors/integrated-reporting-hub/governance/ |
| JSE cloudlink to annual financial statements | https://senspdf.jse.co.za/documents/2024/JSE/isse/fsr/fsr0624.pdf |

* *Forms of proxy should be received by Computershare Investor Services (Proprietary) Limited. Proxies will be accepted up until commencement of the meeting, but will be subject to a vetting and verification process.*

Availability of reports

FirstRand's audited annual financial statements for the year ended 30 June 2024 were published on its website (<https://www.firstrand.co.za/investors/integrated-reporting-hub/financial-reporting/>) and the JSE cloudlink when the group announced results on 12 September 2024. The group also published its remuneration report (<https://www.firstrand.co.za/media/investors/annual-reporting/firstrand-remuneration-report-2024.pdf>) on the same date.

Shareholders are advised that additional reports forming part of the group's annual integrated reporting suite for the year ended 30 June 2024 have been made available on the group's website (as outlined on

<https://www.firstrand.co.za/investors/integrated-reporting-hub/integrated-reporting-approach/>):

- Corporate governance report – <https://www.firstrand.co.za/investors/integrated-reporting-hub/governance/>
- Material risk factor disclosure as required in terms of paragraph 7.F.7 of the JSE Listings Requirements – <https://www.firstrand.co.za/investors/integrated-reporting-hub/risk-disclosures/>

Availability of broad-based black economic empowerment (B-BBEE) Compliance Report

Shareholders are advised that the annual compliance report in terms of Section 13G(2) of the B-BBEE Amendment Act No.46 of 2013, is available on FirstRand's website at: <https://www.firstrand.co.za/investors/esg-resource-hub/policies-and-practices/>.

Sandton

30 October 2024

Sponsor

Rand Merchant Bank (a division of FirstRand Bank Limited)