FirstRand Bank Limited (Incorporated in the Republic of South Africa) (Registration number: 1929/001225/06) LEI: ZAYQDKTCATIXF9OQY690

JSE company code interest rate issuer: FRII JSE

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 will be releasing its audited annual financial statements on 14 September 2023.

Noteholders are advised that FRB's annual report, containing the audited annual financial statements, for the year ended 30 June 2023 and accompanying unqualified audit report (collectively, the annual report) will be available on the group's website https://www.firstrand.co.za/investors/integrated-reporting-hub/financial-reporting/.

The annual report is available through a secure electronic manner at the election of the person requesting inspection.

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 2023.

14 September 2023

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