**Market Notice**

**Date: 21 January 2014**

**Subject:** New Financial Instrument Listing

***(FIRSTRAND BANK LIMITED –“FRS103” and “FRS104” )***

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The JSE Limited has granted a listing to **FIRSTRAND BANK LIMITED** on Interest Rate Market with effect from 23 January 2014 under its **Note Programme** dated **29 November 2011**.

**INSTRUMENT TYPE: FIXED RATE NOTE**

**Authorised Programme size** R 30,000,000,000.00

**Total Notes Outstanding** R 5,164,064,928.00

**Bond Code** FRS103

**Nominal Issued** R 185,000,000.00

**Issue Price** 100%

**Coupon** 10.38%

**Coupon Indicator** Fixed

**Trade Type** Price

**Final Maturity Date** 23 January 2024

**Books Close** 19 January, 19 April, 19 July, 19 October

**Interest Date(s)** 23 January, 23 April, 23 July, 23 October

**Last Day to Register** By 17:00 on 18 January, 18 April, 18 July, 18 October

**Issue Date** 23 January 2014

**Date Convention** Modified Following

**Interest Commencement Date** 23 January 2014

**First Interest Date** 23 April 2014

**ISIN No.** ZAG000111840

**Additional Information** Unsecured Notes

**INSTRUMENT TYPE: FIXED RATE NOTE**

**Authorised Programme size** R 30,000,000,000.00

**Total Notes Outstanding** R 5,214,064,928.00

**Bond Code** FRS104

**Nominal Issued** R 50,000,000.00

**Issue Price** 100%

**Coupon** 10.38%

**Coupon Indicator** Fixed

**Trade Type** Price

**Final Maturity Date** 23 January 2024

**Books Close** 19 January, 19 April, 19 July, 19 October

**Interest Date(s)** 23 January, 23 April, 23 July, 23 October

**Last Day to Register** By 17:00 on18 January, 18 April, 18 July, 18 October

**Issue Date** 23 January 2014

**Date Convention** Modified Following

**Interest Commencement Date** 23 January 2014

**First Interest Date** 23 April 2014

**ISIN No.** ZAG000111857

**Additional Information** Unsecured Notes

The note will be immobilised in the Central Securities Depository (“CSD”) and settlement will take place electronically in terms of JSE Rules. Further information on theNote issue please contact:

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