**Market Notice**

**Date: 28 January 2014**

**Subject:** New Financial Instrument Listing

***(FIRSTRAND BANK LIMITED –“FRS105”)***

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

**INSTRUMENT TYPE: COMMODITY LINKED NOTE**

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

**Total Notes Outstanding** R 5,329,064,928.00

**Bond Code** FRS105

**Nominal Issued** R 5,000,000.00

**Issue Price** 100%

**Coupon Indicator** Zero

**Trade Type** Price

**Maturity Date** 10 November 2015

**Books Close** 6 November 2015

**Interest Date(s)** 10 November 2015

**Last Day to Register** By 17:00 on5 November 2015

**Issue Date** 29 January 2014

**Date Convention** Modified Following

**Interest Commencement Date** 29 January 2014

**First Interest Date** 10 November 2015

**ISIN No.** ZAG000112046

**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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