**INTEREST RATES MARKET NOTICE**

**Date: 8 August 2016**

**Subject:** New Financial Instrument Listing

***(FIRSTRAND BANK LIMITED –“FRS154”)***

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The JSE Limited has granted a listing to **FIRSTRAND BANK LIMITED** on Interest Rate Market with effect from 8 August 2016.

**INSTRUMENT TYPE: FLOATING RATE NOTE**

**Bond Code** FRS154

**Nominal Issued** R 125,571,248.00

**Issue Price** 105.66666667%

**Coupon** 8.158% (3 Month JIBAR as at 8 August 2016 of 7.358% plus 80 bps)

**Coupon Rate Indicator** Floating

**Trade Type** Price

**Final Maturity Date** 8 August 2017

**Books Close Date(s)** 4 February, 4 May, 4 August, 4 November

**Interest Payment Date(s)** 8 February, 8 May, 8 August, 8 November

**Last Day to Register** By 17:00 on3 February, 3 May, 3 August, 3 November

**Issue Date** 8 August 2016

**Date Convention** Modified Following

**Interest Commencement Date** 8 August 2016

**First Interest Payment Date** 8 November 2016

**ISIN No.** ZAG000138611

**Additional Information** Unsecured

**Applicable Pricing Supplement**

https://www.jse.co.za/content/JSEPricingSupplementsItems/2014/BondDocuments/FRS154 Pricing Supplement 20160808.pdf

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

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**Please note that this Note is designated as an Inward Listed Instrument as approved by the South African Reserve Bank. Therefore exchange control provisions apply to the trading and holding of this debt instrument.**

This note has been **privately placed** by FirstRand Bank Limited. Any prospective purchaser of the note should contact FirstRand Bank Limited for details of the terms of the note. In this regard, prospective purchasers should be aware that:

1. The Note issued is subject to the terms and conditions of the Pricing Supplement agreed between the Issuer and the subscriber(s) for the Note and the General Terms and Conditions of the Notes as set out in the Note Programme dated 29 November 2011.
2. Copies of the Programme Memorandum are available from the Issuer.