**INTEREST RATES MARKET NOTICE – With Coupon**

**Date: 19 August 2022**

**Subject:** New Financial Instrument Listing

***(*FIRSTRAND BANK LIMITED *–“FRC431”)***

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The JSE Limited has granted a listing to **FIRSTRAND BANK LIMITED** on Interest Rate Market with effect from 25 August 2022.

**INSTRUMENT TYPE: MIXED RATE NOTE**

**Bond Code** FRC431

**Nominal Issued** R65,000,000.00

**Issue Price** 100%

**Coupon** 8.758% (3 Month JIBAR as at 25 August 2022 of 5.758% plus 300bps) Maximum Rate Interest: 10.615%. Fixed Rate Interest: 11.072% commencing on 31 October 2027

**Coupon Rate Indicator** Floating

**Trade Type** Price

**Final Maturity Date** 28 February 2035

**Books Close** 24 February, 27 May, 27 August, 26 November

**Interest Payment Date(s)** 28 February, 31 May, 31 August, 30 November

**Last Day to Register** By 17:00 on23 February, 26 May, 26 August, 25 November

**Issue Date** 25 August 2022

**Date Convention** Modified Following

**Interest Commencement Date** 25 August 2022

**First Interest Payment Date** 30 November 2022

**Call / Step Up Date** 31 August 2027, 31 August 2028, 31 August 2029, 31 August 2030, 31 August 2031, 31 August 2032, 31 August 2033, 31 August 2034

**ISIN No.** ZAG000189218

**Additional Information** Senior Unsecured, Unsubordinated

**Applicable Pricing Supplement**

<https://clientportal.jse.co.za/Content/JSEPricingSupplementsItems/FRC431%20PricingSupplement1508.pdf>

The note will be dematerialised 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:

Courtney Galloway RMB

Corporate Actions JSE +27 11 5207000