

FirstRand Bank Limited

(Registration Number 1929/001225/06)

(Incorporated with limited liability in the Republic of South Africa)

Issue of ZAR150,000,000 Senior Unsecured Floating Rate Notes due 14 March 2011

Under its ZAR20,000,000,000 Domestic Medium Term Note Programme

This document constitutes the Pricing Supplement relating to the issue of Notes described herein Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions set forth in the Programme Memorandum dated 22 April 2008 The Notes described in this Pricing Supplement are subject to the Terms and Conditions in the Programme Memorandum and this Pricing Supplement must be read in conjunction with such Programme Memorandum. To the extent that there is any conflict or inconsistency between the contents of this Pricing Supplement and the Programme Memorandum, the provisions of this Pricing Supplement shall prevail

DESCRIPTION OF THE NOTES

Issuer	FirstRand Bank Limited
Whether the Notes are Senior Notes or Subordinated	Senior Unsecured
Qualification of Notes of which the proceeds rank as Secondary Capital under the Banks Act, 1990	No
Qualification of Notes of which the proceeds rank as Tertiary Capital under the Banks Act, 1990	No
Series No	16
Tranche No.	2
Aggregate Nominal Amount of Tranche No 2	ZAR150, 000, 000
Aggregate Nominal Amount of Series No 16	ZAR300, 000, 000
Interest/Payment Basis	Floating Rate
Automatic Conversion from one Floating Rate to another	No
Form of Notes	Registered Notes
Issue Date	20 July 2009
Business Centre	Johannesburg
Additional Business Centre	N/A



Nominal Amount per Note ZAR1,000,000

Specified Denomination ZAR1,000,000

Issue Price 99.99620%

Interest Commencement Date 20 July 2009

Maturity Date 14 March 2011

Specified Currency ZAR

Applicable Business Day Convention Following Business Day

Final Redemption Amount 100% of Principal Amount

Interest Payment Dates 14 March, 14 June, 14 September and 14

December

Books Closed Period(s)

The Register will be closed from 9 March to 14

March and 9 Lynn to 14 Lynn and 9 September

March and 9 June to 14 June and 9 September to 14 September and 9 December to 14

December in each year until the Maturity Date

Last Date to Register

The Register will be closed by 17:00 on 8

March, 8 June, 8 September and 8 December

(all dates inclusive) in each year

Default Rate N/A

FLOATING RATE NOTES

(a) Floating Interest Payment Date(s) 14 March, 14 June, 14 September and 14

December with the first Interest Payment Date

being 14 September 2009

(b) Interest Period(s) From and including the applicable Interest

Payment Date and ending on but excluding the following Interest Payment Date, the first Interest Period commencing on 20 July 2009 and ending on the day before the next Interest

Payment Date

(c) Definitions of Business Day (if different

from that set out in Condition 1).

N/A

(d) Minimum Rate of Interest

N/A

(e) Maximum Rate of Interest

N/A

(f) Other terms relating to the method of calculating interest (e.g.: day count

fraction, rounding up provision)

Day Count Fraction is Actual/ 365

Manner in which the Rate of Interest is to be

determined

Screen Rate Determination

Margin

60 basis points to be added to the relevant Reference Rate from and including the Issue

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Date	to	hut	excli	ııding	14	March	2011
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If ISDA Determination

(a) Floating Rate N/A

(b) Floating Rate Option N/A

(c) Designated Maturity N/A

(d) Reset Date(s) N/A

(e) ISDA Definitions to apply N/A

If Screen Determination

(a) Reference Rate (including relevant period by reference to which the Rate of Interest is to be calculated)

ZAR – JIBAR - SAFEX with a designated maturity of three months

(b) Interest Rate Determination Date(s)

14 March, 14June, 14 September and 14 December of each year

(c) Relevant Screen page and Reference Code

SAFEY Page, Code ZA 01209

If Rate of Interest to be calculated otherwise than Screen Determination, insert basis for determining Rate of Interest/Margin/Fallback provisions

N/A

Calculation Agent, responsible for calculating amount of principal and interest

Issuer, acting through its Rand Merchant Bank Division

PROVISIONS REGARDING REDEMPTION/MATURITY

Prior consent of Registrar of Banks required for any redemption prior to Maturity Date

Yes

Issuer's Optional Redemption:

No

(a) Optional Redemption Date(s)

N/A

(b) Optional Redemption Amount(s) and method, if any, of calculation of such amount N/A

(c) Minimum Period of Notice (if different from Condition 10 3)

N/A

(d) If redeemable in part:

N/A

Minimum Redemption Amount(s)

N/A

Higher Redemption Amount(s)

N/A

(e) Other terms applicable on Redemption

The Issuer is entitled to redeem all or some of the Notes at the Optional Redemption Amount



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	mption at the Option of the Senior holders: if yes	No
(a)	Optional Redemption Date(s)	N/A
(b)	Optional Redemption Amount(s)	N/A
(c)	Minimum Period of Notice (if different from Condition 10 4)	N/A
(d)	If redeemable in part:	
	Minimum Redemption Amount(s)	N/A
	Higher Redemption Amount(s)	N/A
(e)	Other terms applicable on Redemption	N/A
(f)	Attach pro forma put notice(s)	N/A
reder	Redemption Amount(s) payable on nption for taxation reasons or on Event of ult (if required): If no insert	Yes
(a)	Amount payable; or	N/A
(b)	Method of calculation of amount payable	N/A
GEN	TERAL	
Exch	ange	The Bond Exchange of South Africa
Calc	ulation Agent	Issuer, acting through its Rand Merchant Bank Division
Payi	ng Agent	Issuer, acting through its Rand Merchant Bank Division
Spec	ified office of the Paying Agent	1 Merchant Place, Cnr of Rivonia Road and Fredman Drive, Sandton
Tran	sfer Secretary	Issuer, acting through its Rand Merchant Bank Division
Prov	isions relating to stabilisation	N/A
Cond Bank Payn Regi shall the	dition 6.4 applicable In the event that dition 6.4 applies where the Registrar of as has required or requested a Deferred ment, subject to such conditions as the strar of Banks may prescribe, the Issuer be entitled, by giving a Deferral Notice to Noteholders, to defer the due date for event of any principal or interest in respect	No

payment of any principal or interest in respect

on the Optional Redemption Date or any other Interest Payment Date thereafter



of such Notes.

Additional selling restrictions None

ISIN ZAG000051111

FRJ11 Stock Code

As per Condition 12.2 The notice period required for exchanging interests in Global Certificates for Individual

Certificates

As per Condition 12 7 Method of distribution

N/A If syndicated, names of Managers

Credit Rating assigned to Notes (if any) N/A

No Receipts attached?

If yes, number of Receipts attached N/A

No Coupons attached?

N/A If yes, number of Coupons attached

Talons attached? No

If yes, number of Talons attached N/A

Stripping of Receipts and/or Coupons N/A prohibited as provided in Condition 14.4.

Governing law (if the laws of South Africa are N/A

not applicable)

Other Banking Jurisdiction N/A

Pricing Methodology N/A

N/A Other provisions

Application is hereby made to list this issue of Notes as from 20 July 2009

Signed at Sandton on 20 July 2009, for and on behalf of FirstRand Bank Limited

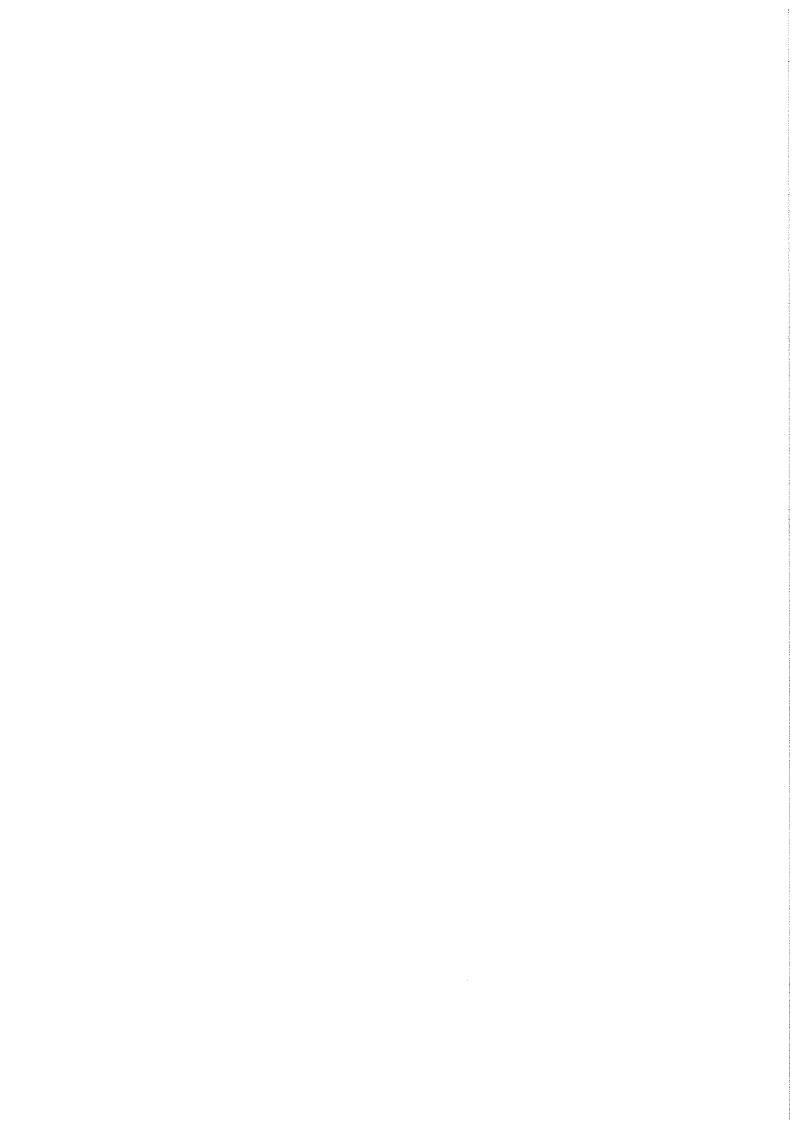
Duly authorised

Phillip Kahn Arlene Olding Manager, Copyring Transet Operations Manager Treasury Operations

By:

Duly authorised

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FirstRand Bank Limited

(Registration Number 1929/001225/06)

(Incorporated with limited liability in the Republic of South Africa)

Issue of ZAR60,000,000 Senior Unsecured Floating Rate Notes due 20 July 2014

Under its ZAR20,000,000,000 Domestic Medium Term Note Programme

This document constitutes the Pricing Supplement relating to the issue of Notes described herein Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions set forth in the Programme Memorandum dated 22 April 2008 The Notes described in this Pricing Supplement are subject to the Terms and Conditions in the Programme Memorandum and this Pricing Supplement must be read in conjunction with such Programme Memorandum. To the extent that there is any conflict or inconsistency between the contents of this Pricing Supplement and the Programme Memorandum, the provisions of this Pricing Supplement shall prevail

DESCRIPTION OF THE NOTES

Issuer	FirstRand Bank Limited
Whether the Notes are Senior Notes or Subordinated	Senior Unsecured
Qualification of Notes of which the proceeds rank as Secondary Capital under the Banks Act, 1990	No
Qualification of Notes of which the proceeds rank as Tertiary Capital under the Banks Act, 1990	No
Series No	1.7
Tranche No	1
Aggregate Nominal Amount of Tranche No 1	ZAR60, 000, 000
Aggregate Nominal Amount of Series No 17	ZAR60, 000, 000
Interest/Payment Basis	Floating Rate
Automatic Conversion from one Floating Rate to another	No
Form of Notes	Registered Notes
Issue Date	20 July 2009
Business Centre	Johannesburg
Additional Business Centre	N/A



Nominal Amount per Note ZAR1,000,000

Specified Denomination ZAR1,000,000

Issue Price 100%

Interest Commencement Date 20 July 2009

Maturity Date 20 July 2014

Specified Currency ZAR

Applicable Business Day Convention Following Business Day

Final Redemption Amount 100% of Principal Amount

Interest Payment Dates 20 October, 20 January, 20 April, 20 July

Books Closed Period(s)

The Register will be closed from 15 to 20
October, 15 to 20 January, 15 to 20 April, 15 to

20 July in each year until the Maturity Date

Last Date to Register

The Register will be closed by 17:00 on 14

October, 14 January, 14 April and 14 July (all

dates inclusive) in each year

Default Rate N/A

FLOATING RATE NOTES

(a) Floating Interest Payment Date(s) 20 October, 20 January, 20 April, 20 July with

the first Interest Payment Date being 20

October 2009

(b) Interest Period(s) From and including the applicable Interest

Payment Date and ending on but excluding the following Interest Payment Date, the first Interest Period commencing on 20 July 2009 and ending on the day before the next Interest

Payment Date

(c) Definitions of Business Day (if different

from that set out in Condition 1).

N/A

(d) Minimum Rate of Interest N/A

(e) Maximum Rate of Interest N/A

(f) Other terms relating to the method of

calculating interest (e.g.: day count fraction, rounding up provision)

Day Count Fraction is Actual/ 365

Manner in which the Rate of Interest is to be

determined

Screen Rate Determination

Margin 220 basis points to be added to the relevant

Reference Rate from and including the Issue Date to but excluding the Maturity Date

& B

If ISDA Determination

N/A Floating Rate (a) N/A (b) Floating Rate Option N/A (c) Designated Maturity N/A (d) Reset Date(s) N/A (e) ISDA Definitions to apply If Screen Determination Reference Rate (including relevant ZAR - JIBAR - SAFEX with a designated (a) period by reference to which the Rate of maturity of three months Interest is to be calculated) 20 October, 20 January, 20 April, 20 July of Interest Rate Determination Date(s) each year SAFEY Page, Code ZA 01209 (c) Relevant Screen page and Reference Code N/A If Rate of Interest to be calculated otherwise than Screen Determination, insert basis for determining Rate of Interest/Margin/Fallback provisions Issuer, acting through its Rand Merchant Bank Calculation Agent, responsible for calculating Division amount of principal and interest PROVISIONS REGARDING REDEMPTION/MATURITY Prior consent of Registrar of Banks required for Yes any redemption prior to Maturity Date Issuer's Optional Redemption: No Optional Redemption Date(s) N/A (a) N/A Optional Redemption Amount(s) and method, if any, of calculation of such amount N/A Minimum Period of Notice (if different (c) from Condition 10.3) N/A (d) If redeemable in part: N/A Minimum Redemption Amount(s) N/A Higher Redemption Amount(s) The Issuer is entitled to redeem all or some of (e) Other terms applicable on Redemption the Notes at the Optional Redemption Amount on the Optional Redemption Date or any other

Interest Payment Date thereafter

Redemption at the Option of the Senior No Noteholders: if yes Optional Redemption Date(s) N/A (a) (b) Optional Redemption Amount(s) N/A Minimum Period of Notice (if different N/A from Condition 10 4) (d) If redeemable in part: Minimum Redemption Amount(s) N/A Higher Redemption Amount(s) N/A Other terms applicable on Redemption N/A (e) Attach pro forma put notice(s) N/A (f)

Early Redemption Amount(s) payable on redemption for taxation reasons or on Event of Default (if required):If no insert

Amount payable; or

Method of calculation of amount payable

GENERAL

(a)

Exchange The Bond Exchange of South Africa

Calculation Agent Issuer, acting through its Rand Merchant Bank

Yes

N/A

N/A

Division

Paying Agent Issuer, acting through its Rand Merchant Bank

Division

Specified office of the Paying Agent 1 Merchant Place, Cnr of Rivonia Road and

Fredman Drive, Sandton

Transfer Secretary Issuer, acting through its Rand Merchant Bank

Division

Provisions relating to stabilisation N/A

Condition 6.4 applicable. In the event that Condition 6.4 applies where the Registrar of Banks has required or requested a Deferred Payment, subject to such conditions as the Registrar of Banks may prescribe, the Issuer shall be entitled, by giving a Deferral Notice to the Noteholders, to defer the due date for payment of any principal or interest in respect of such Notes.

No

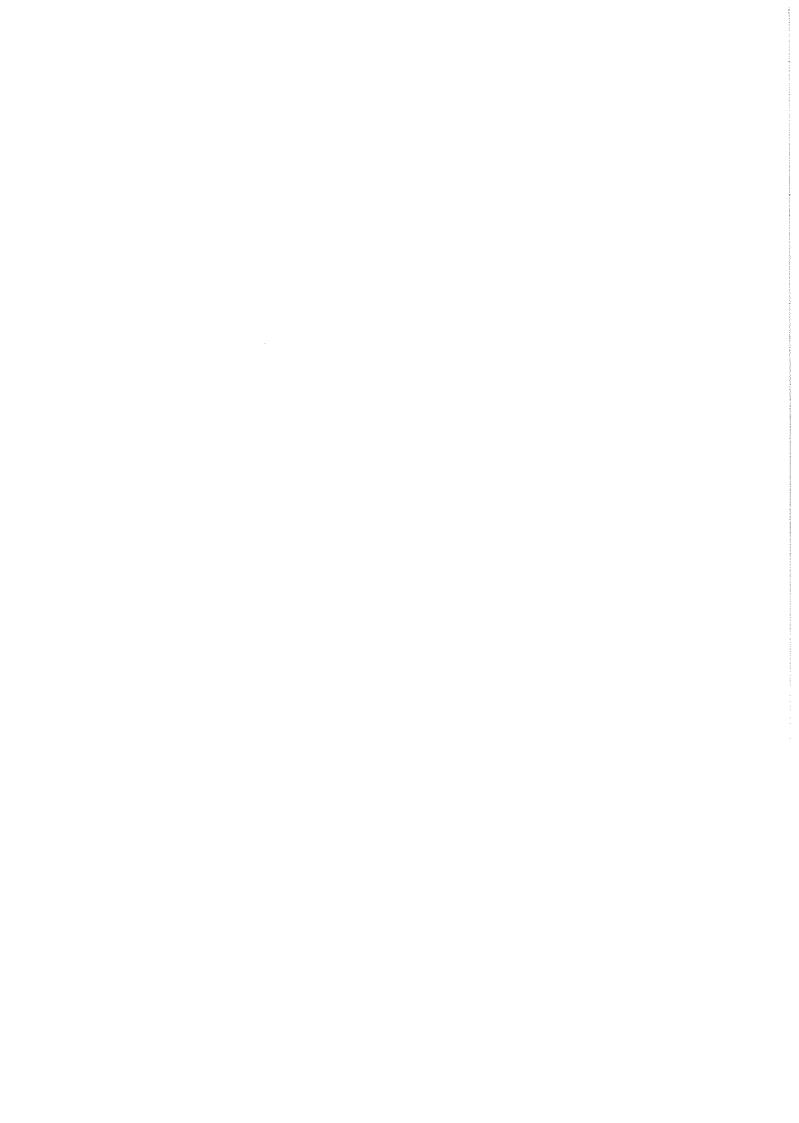


Additional selling restrictions None ISIN ZAG000069683 FRJ14 Stock Code As per Condition 122 The notice period required for exchanging interests in Global Certificates for Individual Certificates As per Condition 12 7 Method of distribution If syndicated, names of Managers N/A Credit Rating assigned to Notes (if any) N/A Receipts attached? No N/A If yes, number of Receipts attached Coupons attached? No N/A If yes, number of Coupons attached No Talons attached? If yes, number of Talons attached N/A N/A Stripping of Receipts and/or Coupons prohibited as provided in Condition 14.4. Governing law (if the laws of South Africa are N/A not applicable) N/A Other Banking Jurisdiction N/A Pricing Methodology Other provisions N/A Application is hereby made to list this issue of Notes as from 20 July 2009. Signed at Sandton on 20 July 2009, for and on behalf of FirstRand Bank Limited

By: Duly authorised

Duly authorised

Arlane Olding Manager Capital Starket Operations





FirstRand Bank Limited

(Registration Number 1929/001225/06)

(Incorporated with limited liability in the Republic of South Africa)

Issue of ZAR2,014,000,000 Senior Unsecured Fixed Rate Notes due 14 March 2015

Under its ZAR20,000,000,000 Domestic Medium Term Note Programme

This document constitutes the Pricing Supplement relating to the issue of Notes described herein Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions set forth in the Programme Memorandum dated 22 April 2008. The Notes described in this Pricing Supplement are subject to the Terms and Conditions in the Programme Memorandum and this Pricing Supplement must be read in conjunction with such Programme Memorandum. To the extent that there is any conflict or inconsistency between the contents of this Pricing Supplement and the Programme Memorandum, the provisions of this Pricing Supplement shall prevail

DESCRIPTION OF THE NOTES

Issuer	FirstRand Bank Limited
Whether the Notes are Senior Notes or Subordinated	Senior Unsecured
Qualification of Notes of which the proceeds rank as Secondary Capital under the Banks Act, 1990	No
Qualification of Notes of which the proceeds rank as Tertiary Capital under the Banks Act, 1990	No
Series No.	15
Tranche No	2
Aggregate Nominal Amount of this Tranche No	ZAR2,014, 000, 000
Aggregate Nominal Amount of this Series No	ZAR2,115, 000, 000
Interest/Payment Basis	Fixed Rate
Automatic Conversion from one Floating Rate to another	N/A
Form of Notes	Registered Notes
Issue Date	20 July 2009
Business Centre	Johannessburg



N/A Additional Business Centre ZAR1,000,000 Nominal Amount per Note Specified Denomination ZAR1,000,000 92 53698% Issue Price 20 July 2009 Interest Commencement Date Maturity Date 14 March 2015 ZAR Specified Currency Following Business Day Applicable Business Day Convention 100% of Principal Amount Final Redemption Amount 14 March and 14 September Interest Payment Dates The Register will be closed from 9 March to 14 Books Closed Period(s) March and 9 September to 14 September in each year until the Maturity Date The Register will be closed by 17:00 on 8 Last Date to Register March, 8 September (all dates inclusive) in each year N/A Default Rate FIXED RATE NOTES 8.75% per annum Fixed Rate of Interest 14 March and 14 September Interest Payment Dates PROVISIONS REGARDING REDEMPTION/MATURITY Prior consent of Registrar of Banks required for Yes any redemption prior to Maturity Date Issuer's Optional Redemption: No N/A Optional Redemption Date(s) (a) Optional Redemption Amount(s) and N/A method, if any, of calculation of such amount Minimum Period of Notice (if different N/A (c) from Condition 103) (d) If redeemable in part: N/A Minimum Redemption Amount(s) N/A

N/A

Higher Redemption Amount(s)



(e)	Other terms applicable on Redemption	N/A
	emption at the Option of the Senior holders: if yes	No
(a)	Optional Redemption Date(s)	N/A
(b)	Optional Redemption Amount(s)	N/A
(c)	Minimum Period of Notice (if different from Condition 10 4)	N/A
(d)	If redeemable in part:	
	Minimum Redemption Amount(s)	N/A
	Higher Redemption Amount(s)	N/A
(e)	Other terms applicable on Redemption	N/A
(f)	Attach pro forma put notice(s)	N/A
reder	Redemption Amount(s) payable on nption for taxation reasons or on Event of ult (if required):If no insert	Yes
(a)	Amount payable; or	N/A
(b)	Method of calculation of amount payable	N/A
GEN	JERAL	
Exch	ange	The Bond Exchange of South Africa
Calc	ulation Agent	Issuer, acting through its Rand Merchant Bank Division
Payii	ng Agent	Issuer, acting through its Rand Merchant Bank Division
Spec	ified office of the Paying Agent	1 Merchant Place, Cnr of Rivonia Road and Fredman Drive, Sandton
Tran	sfer Secretary	Issuer, acting through its Rand Merchant Bank Division
Prov	isions relating to stabilisation	N/A
Conc Bank Payn Regishall the payn	lition 6.4 applicable In the event that lition 6.4 applies where the Registrar of its has required or requested a Deferred ment, subject to such conditions as the strar of Banks may prescribe, the Issuer be entitled, by giving a Deferral Notice to Noteholders, to defer the due date forment of any principal or interest in respect ch Notes.	No O
or su	on notes.	///



Additional selling restrictions	None
ISIN	ZAG000051103
Stock Code	FRX15
The notice period required for exchanging interests in Global Certificates for Individual Certificates	As per Condition 12 2
Method of distribution	As per Condition 12.7
If syndicated, names of Managers	N/A
Credit Rating assigned to Notes (if any)	N/A
Receipts attached?	No
If yes, number of Receipts attached	N/A
Coupons attached?	No
If yes, number of Coupons attached	N/A
Talons attached?	No
If yes, number of Talons attached	N/A
Stripping of Receipts and/or Coupons prohibited as provided in Condition 14 4.	N/A
Governing law (if the laws of South Africa are not applicable)	N/A
Other Banking Jurisdiction	N/A
Pricing Methodology	N/A

Application is hereby made to list this issue of Notes as from 20 July 2009 Signed at Sandton on 20 July 2009, for and on behalf of FirstRand Bank Limited

N/A

Ву:

By:

Duly authorised Duly authorised

Ariona Olding Manager Capling Gerations

Other provisions