**Market Notice**

**Date: 12 November 2019**

**Subject:** Early Full Redemption

***(FirstRand Bank – “FRS190; FRS191”)***

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In accordance with the Terms and Conditions of **The FirstRand Bank ZAR 30 000 000 000** note programme, investors are herewith advised of the Fullcapital redemption of the below note effective **15 November 2019.**

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|  | **Capital Redemption Amount** | **Amount Outstanding After Capital Redemption** |
| ***FRS190– ZAG000157835*** | R 243,356,760.00 | R 0.00 |
| ***FRS191– ZAG000157827*** | R 86,884,920.00 | R 0.00 |

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For further information on the Note issued please contact:

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