



# FirstRand

## FIRSTRAND BANK LIMITED REGISTER OF CONFLICTS OF INTEREST

September 2023

In accordance with paragraph 7.6 of the JSE Debt Listings Requirements and in addition to the requirements of Section 75 of the Companies Act 71 of 2008 (the Act), FirstRand Bank Limited (FRB or the bank) board members' disclosures are provided quarterly before the group and the bank's board and board committee meetings. The disclosures include all personal financial interests and any business or other interest that could create a potential conflict of interest.

The bank is a wholly owned subsidiary of FirstRand Limited, which is a bank controlling company for the purposes of the South African Banks Act 1990. The bank provides a comprehensive range of retail, commercial, corporate and investment banking products and services in South Africa and offers various niche products in certain international markets. Directors procure financial services and products from the bank in the ordinary course of business, including funding on an arm's length basis.

This board's conflicts of interest policy is available on the group's website at <https://www.firstrand.co.za/investors/governance-and-compliance/>

Name of director	Personal financial interest
Hetash Surendrakumar Kellan	2 000 000 debt securities in FirstRand Bank Limited