



FIRSTRAND

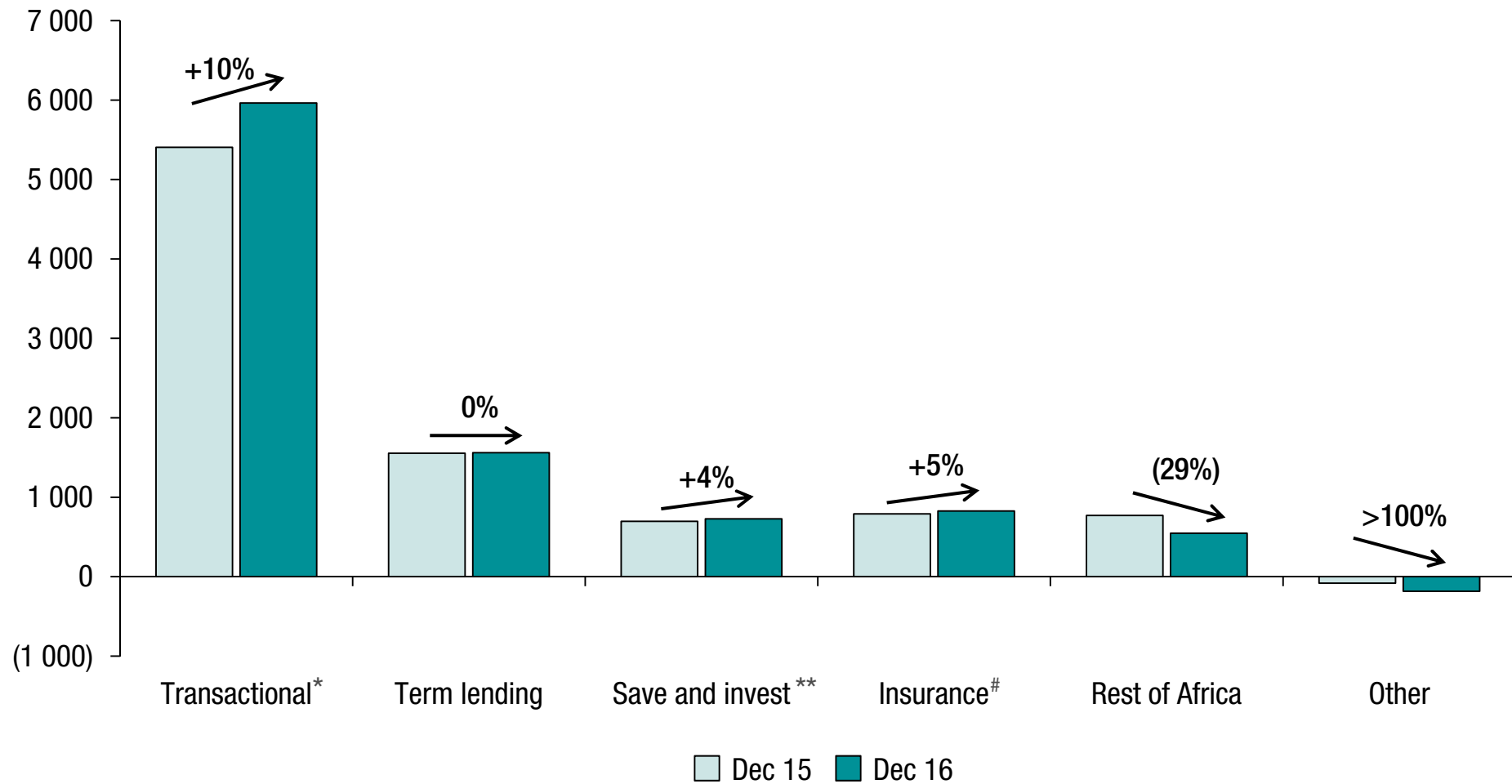
ADDITIONAL DISCLOSURE ON FNB ACTIVITY VIEW

It has come to our attention that the disclosure related to the activity split of FNB's pre-tax profits on pages 8, 9 and 10 of the published results presentation booklet for the six months ended 31 December 2016 was prepared on a different basis to the June 2016 disclosure, as the profits associated with embedded credit protection were actually included in "Transactional" and "Term lending" PBT in these graphs.

The following slide shows activity split of FNB's PBT with profits related to embedded credit life stripped out of "Transactional" and "Term lending" and included instead in "Insurance" which is consistent with the June 2016 disclosure.

Activity view of FNB performance

NORMALISED PBT (R million)



* Transactional includes transactional deposit products and deposit endowment, overdrafts and credit cards.

** Save and invest includes non-transactional deposits.

Insurance includes embedded credit protection.

