

**INTEREST-RATE RISK**
**DI 410**

(Confidential and not available for inspection by the public)

Monthly

Name of the mutual bank .....

Month ended ..... 19.....

Country .....

(All amounts to be rounded off to the nearest R'000)

INTEREST-RATE MISMATCH	Line no.	Total book value	REPRICING GAP				
			Short-term	Medium-term		Long-term	
			0 - 31 days	32 - 91 days	92 - 181 days	182 - 365 days	Other <sup>a)</sup>
		1	2	3	4	5	6
<b>Fixed-rate items</b>							
Assets .....	1						
Liabilities (including all debt instruments) ..	2						
Fixed-rate repricing gap .....	3						
<b>Variable rate items</b>							
Assets							
Linked <sup>b)</sup> .....	4						
Discretionary <sup>b)</sup> .....	5						
Liabilities							
Linked <sup>b)</sup> .....	6						
Discretionary <sup>b)</sup> .....	7						
Variable rate repricing gap .....	8						
Subtotal: rated items .....	9						
Non-rate items (capital & other) .....	10						
Other balancing amounts to balance sheet ...	11						
Subtotal .....	12						
Increase/(decrease) in gap as a result of:							
Swaps .....	13						
Forward rate agreements .....	14						
Other (specify) .....	15						
Repricing gap after derivatives .....	16						
<b>Interest rate in month of reporting within:</b>			1 month	3 months	6 months	12 months	
<b>Forecast for:</b>			1	2	3	4	
Prime .....	17						
Wholesale call rate .....	18						
3-month NCD .....	19						
12-month NCD .....	20						
Expected capital market yield .....	21						
Impact on income statement as a result of yield curve changes <sup>c)</sup> over next 12 months if:			Line items 22, 23 as percentage of net qualifying capital and reserves				
Bank rate increases by 1% .....	22	R	- Bank rate increase .....				
Bank rate decreases by 1% .....	23	R	- Bank rate decrease .....				

Notes:

General notes:

- a) Including non-rate items  
 b) Distinction to be made at discretion of reporting mutual bank  
 c) Based on planned structure of balance sheet  
 d) A loss to be indicated in brackets in items 22 - 25