CONTRACTUAL

Static repricing gap

		Overnight	2 days to 1 month	More than 1 month to 3 months	More than 3 months to 6 months	More than 6 months to 12 months	More than 12 months to 3 years	More than 3 years to 5 years	More than 5 years to 10 years	More than 10 years	Non-rate sensitive items	Total
		1	2	3	4	5	6	7	8	9	10	11
Assets (total of items 2 to 6)	1											-
Variable rate items	2											-
Fixed rate items	3											-
Benchmark rate items	4											
Other Interbank indices (Adjustable, discretionary rate items)	5											
Non rate sensitive items1	6											-
Liabilities and capital and reserve funds (total of items 8 to 12)	7											-
Variable rate items	8											-
Fixed rate items	9											-
Benchmark rate items	10											
Other Interbank indices (Adjustable, discretionary rate items)	11											
Non rate sensitive items1	12											-
Net funding to / (from) trading desk	13											-
Net funding to / (from) ZAR banking book2	14											-
Net static gap, excluding derivative instruments (item 1 minus item 7 plus items 13 and 14)	15											-
Net impact of derivative instruments held in the banking book (total of items 17 and 20)	16											-
Swaps and FRAs (total of items 18 and 19)	17											-
of which: pay fixed and receive floating	18											-
of which: receive fixed and pay floating	19											-
Other	20											-
Net static gap, including derivative instruments (item 15 and 16)	21											-
Cumulative static gap, including derivative instruments	22											-

BEHAVIOURAL

Static repricing gap

		Overnight	2 days to 1 month	More than 1 month to 3 months	More than 3 months to 6 months	More than 6 months to 12 months	More than 12 months to 3 years	More than 3 years to 5 years	More than 5 years to 10 years	More than 10 years	Non-rate sensitive items	Total
		1	2	3	4	5	6	7	8	9	10	11
Assets (total of items 2 to 6)	1											-
Variable rate items	2											-
Fixed rate items	3											-
Benchmark rate items	4											
Other Interbank indices (Adjustable, discretionary rate items)	5											
Non rate sensitive items1	6											-
Liabilities and capital and reserve funds (total of items 8 to 12)	7											-
Variable rate items	8											-
Fixed rate items	9											-
Benchmark rate items	10											
Other Interbank indices (Adjustable, discretionary rate items)	11											
Non rate sensitive items1	12											-
Net funding to / (from) trading desk	13											-
Net funding to / (from) ZAR banking book2	14											-
Net static gap, excluding derivative instruments (item 1 minus item 7 plus items 13 and 14)	15											-
Net impact of derivative instruments held in the banking book (total of items 17 and 20)	16											-
Swaps and FRAs (total of items 18 and 19)	17											-
of which: pay fixed and receive floating	18											-
of which: receive fixed and pay floating	19											-
Other	20											-
Net static gap, including derivative instruments (item 15 and 16)	21											-
Cumulative static gap, including derivative instruments	22											-

Contractual Interest rate sensitivity: banking book Impact on Net Interest Income

		Up to 1 month	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 12 months	Cumulative total for 12 months
		1	2	3	4	5	6
Interest rate increase	23						-
Interest rate decrease	24						-
Interest rate increase	25						-
Interest rate decrease	26						-
Interest rate increase	27						-
Interest rate decrease	28						-
Interest rate increase	29						-
Interest rate decrease	30						-
Adverse impact	31						-

Behavioural Interest rate sensitivity: banking book Impact on Net Interest Income

		Up to 1 month	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 12 months	Cumulative total for 12 months
		1	2	3	4	5	6
Interest rate increase	23						-
Interest rate decrease	24						-
Interest rate increase	25						-
Interest rate decrease	26						-
Interest rate increase	27						-
Interest rate decrease	28						-
Interest rate increase	29						-
Interest rate decrease	30						-
Adverse impact	31						-

Contractual Interest rate sensitivity: banking book

		Up to 1 month	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 12 months	Cumulative total for 12 months
		1	2	3	4	5	6
NII impact: bank specific shock with assumptions	32						-
NII impact: bank specific shock - % of 12 month forecast NII	33						-
Net Income impact: bank specific shock - % of 12 month forecast net income1, 2	34						-

Behavioural Interest rate sensitivity: banking book

		Up to 1 month	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 12 months	Cumulative total for 12 months
		1	2	3	4	5	6
NII impact: bank specific shock with assumptions	32						-
NII impact: bank specific shock - % of 12 month forecast NII	33						-
Net Income impact: bank specific shock - % of 12 month forecast net income1, 2	34						-

Contractual Change in the economic value of equity

Change in the economic value of equity										
Interest rate increase	35									
Interest rate decrease	36									
Steepener	37									
Flattener	38									
Short rate up	39									
Short rate down	40									
Maximum	41									
Tier 1 capital	42									
Max (loss) % of Tier 1 Capital	43									

Behavioural Change in the economic value of equity

Change in the economic value of equity		Up to 1 month	More than 1 month to 3 months	More than 3 months to 6 months	More than 6 months to 12 months	More than 12 months to 3 years	More than 3 years to 5 years	More than 5 years to 10 years	More than 10 years	Total
Interest rate increase	35									
Interest rate decrease	36									
Steepener	37									
Flattener	38									
Short rate up	39									
Short rate down	40									
Maximum	41									

Tier 1 capital	42									
Max (loss) % of Tier 1 Capital	43									

*Foreign currency could be a memo section

Percentages per annum

Interest rate in month of reporting within (period):		**Interest-rate forecast**				
		1 months'time	**2 months' time**	**3 months' time**	**6 months' time**	**Total**
Forecast for:						
Prime/repo	44					
Wholesale call rate	45					
3-month NCD	46					
12-month NCD	47					
Hash total	48					