# Highlighted in yellow are the proposed amendments.

COMBINED CURRENCY REPORTING

## CONTRACTUAL

#### Static repricing gap

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	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											
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											
Discretionary rate items	11											
Non rate sensitive items1	12											
Net funding to / (from) trading book	13											
Net funding to / (from) foreign branches	14											
Net static gap, excluding derivative instruments (item 1 minus item 8 plus	15											
Net impact of derivative instruments held in the banking book (total of items 17 - 20)	16											
of which: pay fixed and receive floating	17											
of which: receive fixed and pay floating	18											
of which: pay floating and receiving floating	19											
Other	20											
Net static gap, including derivative instruments (item 15 and 16)	21											
Cumulative static gap, including derivative instruments	22							İ	i i			

## BEHAVIOURAL

Repricing gap

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 24 to 28)	23											
Variable rate items	24											
Fixed rate items	25											
Benchmark rate items	26											
Discretionary rate items	27											
Non rate sensitive items1	28											
Liabilities and capital and reserve funds (total of items 30 to 34)	29											
Variable rate items	30											
Fixed rate items	31											
Benchmark rate items	32											
Discretionary rate items	33											
Non rate sensitive items1	34											
Net funding to / (from) trading book	35											
Net funding to / (from) foreign branches	36											
Net static gap, excluding derivative instruments (item 23 minus item 29	37											
Net impact of derivative instruments held in the banking book (total of items 39 - 42)	38											
of which: pay fixed and receive floating	39											
of which: receive fixed and pay floating	40											
of which: pay floating and receiving floating	41											
Other	42											
Net static gap, including derivative instruments (items 37 and 38)	43											
Cumulative static gap, including derivative instruments	44											

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

Interest rate sensitivity: banking book impact on Net Interest Income (NII)		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	Cumulative total for 12 months
		1	2	3	4	5	6	7	8	9	10
Net NII impact, exicuding derivative instruments											
Parallel shock up	45										
Parallel shock down	46								-		
Net NII impact, including derivative instruments											
Parallel shock up	47										
Parallel shock down	48								-		
Percentage impact of a parallel rate shock on Tier 1 Capital											
Parallel shock up	49						-	-	-		
Parallel shock down	50							-	-		
Percentage impact of a parallel rate shock on forecast NII											
Parallel shock up	51						-	-	-		
Parallel shock down	52						-	-	-		
Impact of adverse change in specified key rates											
Adverse impact	53										
Adverse correlated risk shock											
NII impact: bank specific shock with assumptions	54								-		
NII impact: bank specific shock - % of 12 month forecast NII	55							-	-		

Robavioural Interes	t rate concitivity: banking	book Impact on Net Interest Income

Interest rate sensitivity: banking book impact on Net Interest Income (NII)		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	Cumulative total for 12 months
		1	2	3	4	5	6	7	8	9	10
Net NII impact, exicuding derivative instruments											
Parallel shock up	56						-				
Parallel shock down	57						-				
Net NII impact, including derivative instruments											
Parallel shock up	58						-				
Parallel shock down	59						-				
Percentage impact of a parallel rate shock on Tier 1 Capital											
Parallel shock up	60						-				
Parallel shock down	61						-				
Percentage impact of a parallel rate shock on forecast NII											
Parallel shock up	62						-				
Parallel shock down	63						-				
Impact of adverse change in specified key rates											
Adverse impact	64										
Adverse correlated risk shock											
NII impact: bank specific shock with assumptions	65						-	-	-		
NII impact: bank specific shock - % of 12 month forecast NII	66						-	-	-	-	

	•			Contractual Ch	ange in the ec		•						
		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		years to 5		More than 10 years	Non-rate sensitive items	Total	Total- Excluding Hedges
		1	2	3	4	5	6	7	8	9	10	11	12
Total assets	67												
Total liabilities	68												
Net repricing gap	69												
Base economic value of equity	70												1
Parallel shock up	71												1
Parallel shock down	72												
Steepener	73												
Flattener	74												
Short rate up	75												
Short rate down	76												

				Behavioural Cl	nange in the ec	onomic value	of equity						
		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	years to 5	More than 5 years to 10 years	More than 10 years	Non-rate sensitive items	Total	Total- Excluding Hedges
		1	2	3	4	5	6	7	8	9	10	11	12
Total assets	77												
Total liabilities	78												
Net repricing gap	79												
Base economic value of equity	80												T
Parallel shock up	81												T
Parallel shock down	82												
Steepener	83												
Flattener	84												
Short rate up	85												
Short rate down	86												

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						Discount co	ırves													
Term Structure		Overnight	1M	3M	6M	12M	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	12Y	15Y	20Y		More than 25 years
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Base curve	87																			
Parallel shock up	88																			
Parallel shock down	89																			
Steepener	90																			T I
Flattener	91																			T I
Short rate up	92																			
Short rate down	93																			

Contractual Supervisory outlier test

		Total	Total- Excluding Hedges
		1	2
Maximum	94		
Tier 1 capital	95		
Max (loss) % of Tier 1 Capital (item 94 / item 95)	96		

		Total	Total- Excluding Hedges
		1	2
Maximum	97		
Tier 1 capital	98		
Max (loss) % of Tier 1 Capital (item 97 / item 98)	00		

ZAR								
Percentages per annum				Interest-rate	orecast			
Interest rate in month of reporting within (period):		Scenario probability (%)	Current rate	1 month	2 months	3 months	6 months	12 months
		1	2	3	4	5	6	7
Forecast for central bank main reference rate:								
Base case	100							
Bearish case	101							
Bullish case	102							

### SIGNIFICANT CURRENCY REPORTING

## CONTRACTUAL

#### Static repricing gap

						Static repri	cing gap					
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 104 to 108)	103											
Variable rate items	104											
Fixed rate items	105											
Benchmark rate items	106											
Discretionary rate items	107											
Non rate sensitive items1	108											
Liabilities and capital and reserve funds (total of items 110 to 114)	109											
Variable rate items	110											
Fixed rate items	111											
Benchmark rate items	112											
Discretionary rate items	113											
Non rate sensitive items1	114											
Net funding to / (from) trading book	115											
Net funding to / (from) foreign branches	116											
Net static gap, excluding derivative instruments (item 103 minus item 109 plus items 115 and 116)	117											
Net impact of derivative instruments held in the banking book (total of items 119 - 122)	118											
of which: pay fixed and receive floating	119											
of which: receive fixed and pay floating	120											
of which: pay floating and receiving floating	121											
Other	122											
Net static gap, including derivative instruments (item 117 and 118)	123											
Cumulative static gap, including derivative instruments	124											

## BEHAVIOURAL

Repricing gap

Repricing gap			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 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 126 to 130)	125											
Variable rate items	126											
Fixed rate items	127											
Benchmark rate items	128											
Discretionary rate items	129											
Non rate sensitive items1	130											
Liabilities and capital and reserve funds (total of items 132 to 136)	131											
Variable rate items	132											
Fixed rate items	133											
Benchmark rate items	134											
Discretionary rate items	135											
Non rate sensitive items1	136											
Net funding to / (from) trading book	137											
Net funding to / (from) foreign branches	138											
Net static gap, excluding derivative instruments (item 125 minus item 131 plus items 137 and 138)	139											
Net impact of derivative instruments held in the banking book (total of	140											
of which: pay fixed and receive floating	141											
of which: receive fixed and pay floating	142											
of which: pay floating and receiving floating	143											
Other	144											
Net static gap, including derivative instruments (item 139 and 140)	145											
Cumulative static gap, including derivative instruments	146											

Contractual Interest rate	concitivity; banking b	ook Impact on Not	Interest Income

					sitivity: Danking						
Interest rate sensitivity: banking book impact on Net Interest Income (NII)	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	Cumulative total for 12 months	
		1	2	3	4	5	6	7	8	9	10
Net NII impact, exicuding derivative instruments											
Parallel shock up	147										
Parallel shock down	148										
Net NII impact, including derivative instruments											
Parallel shock up	149										
Parallel shock down	150										
Percentage impact of a parallel rate shock on Tier 1 Capital											
Parallel shock up	151										
Parallel shock down	152										
Percentage impact of a parallel rate shock on forecast NII											
Parallel shock up	153										
Parallel shock down	154										
Adverse correlated risk shock											
NII impact: bank specific shock with assumptions	155							-	-		
NII impact: bank specific shock - % of 12 month forecast NII	156							-	-		
	•	•	Behavioural II	nterest rate sen	sitivity: banking	book Impact	on Net Inter	est Income			•
Interest rate sensitivity: banking book impact on Net Interest Income (NII)			2 days to 1	More than 1	More than 3	More than 6	More than	More than 3		More than	Cumulative
		Overnight	month	month to 3 months	months to 6 months	months to 12 months	12 months to 3 years	years to 5	years to 10	10 years	total for 12
				months							monthe
		1	2	3	4	5	6	7	years 8	9	months 10
Net NII impact, exicuding derivative instruments		1	2	3	4	5					
Net NII impact, exicuding derivative instruments Parallel shock up	157	1	2	3	4	5					
	157 158	1	2	3	4	5					
Parallel shock up		1	2	3	4	5					
Parallel shock up Parallel shock down		1	2	3	4	5					
Parallel shock up Parallel shock down Net NII impact, including derivative instruments	158	1	2	3	4	5					
Parallel shock up Parallel shock down Net NII impact, including derivative instruments Parallel shock up	158 159	1	2	3	4	5					
Parallel shock up Parallel shock down Net NII impact, including derivative instruments Parallel shock up Parallel shock down	158 159	1	2	3	4	5					
Parallel shock up Parallel shock down  Net NII impact, including derivative instruments  Parallel shock up  Parallel shock down  Percentage impact of a parallel rate shock on Tier 1 Capital	158 159 160	1	2	3	4	5					
Parallel shock up Parallel shock down Net NII impact, including derivative instruments Parallel shock up Parallel shock down Percentage impact of a parallel rate shock on Tier 1 Capital Parallel shock up	158 159 160	1	2	3	4	5					
Parallel shock up Parallel shock down  Net NII impact, including derivative instruments  Parallel shock up Parallel shock down  Percentage impact of a parallel rate shock on Tier 1 Capital  Parallel shock up Parallel shock down	158 159 160	1	2	3	4	5					
Parallel shock up Parallel shock down Net NII impact, including derivative instruments Parallel shock up Parallel shock down Percentage impact of a parallel rate shock on Tier 1 Capital Parallel shock up Parallel shock down Percentage impact of a parallel rate shock on forecast NII	158 159 160 161 161 162	1	2	3	4	5					
Parallel shock up Parallel shock down Net NII impact, including derivative instruments Parallel shock up Parallel shock down Percentage impact of a parallel rate shock on Tier 1 Capital Parallel shock down Parallel shock down Parallel shock down Parallel shock down Parallel shock up	158 159 160 161 162 163	1	2	3	4	5					
Parallel shock up Parallel shock down Net NII impact, including derivative instruments Parallel shock up Parallel shock down Percentage impact of a parallel rate shock on Tier 1 Capital Parallel shock down Parallel shock down Percentage impact of a parallel rate shock on Tier 1 Capital Parallel shock up Parallel shock up Parallel shock up Parallel shock down	158 159 160 161 162 163	1	2	3	4	5					

				Contractual Ch	nange in the ec								
		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 5 years to 10 years	More than 10 years	Non-rate sensitive items	Total	Total- Excluding Hedges
		1	2	3	4	5	6	7	8	9	10	11	12
Total assets	167												
Total liabilities	168												
Net repricing gap	169												
Base economic value of equity	170												
Parallel shock up	171												
Parallel shock down	172												
Steepener	173												
Flattener	174												
Short rate up	175												
Short rate down	176												

				Behavioural C	hange in the ed								
		Overnigh	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	years to o	More than 5 years to 10 years	More than 10 years	Non-rate sensitive items	Total	Total- Excluding Hedges
		1	2	3	4	5	6	7	8	9	10	11	12
Total assets	177												
Total liabilities	178	1											
Net repricing gap	179	1											
Base economic value of equity	180												T
Parallel shock up	181												
Parallel shock down	182	!											T
Steepener	183	ı											T
Flattener	184												
Short rate up	185												
Short rate down	186											1	

Discount curves

Discount curves 1																				
Term Structure		Overnight	1M	3M	6M	12M	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	12Y	15Y	20Y		More than 25 years
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Base curve	187																			
Parallel shock up	188																			
Parallel shock down	189																			
Steepener	190																			
Flattener	191																			T I
Short rate up	192																			
Short rate down	193																			

1 Significant Currency Reporting BA330: Base curve USD risk free curve based on SOFR. GBP, EUR, JPY and other developed market curves- risk free curve based on SONIA. Africa Regions- Sovereign bond curves.

Contractual Supervisory outlier test

- Contractant C	Jupei visoi y o	utiloi toot	
		Total	Total- Excluding Hedges
		1	2
Maximum	194		
Tier 1 capital	195		
Max (loss) % of Tier 1 Capital	196		

Behavioural Supervisory outlier test

Bellavioural	Bellavioural Supervisory of							
		Total	Total- Excluding Hedges					
		1	2					
Maximum	197							
Tier 1 capital	198							
Max (loss) % of Tier 1 Capital	199							
Hashtotal	200							