

Discount curves

Discount curves																				
Term Structure		Overnight	1M	3M	6M	12M	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	12Y	15Y	20Y	25Y	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																			
Steeper	90																			
Flattener	91																			
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		

Behavioural Supervisory outlier test

		Total	Total-Excluding Hedges
		1	2
Maximum	97		
Tier 1 capital	98		
Max (loss) % of Tier 1 Capital (item 97 / item 98)	99		

ZAR

Percentages per annum		Interest-rate forecast						
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							

Discount curves

Discount curves 1																				
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		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																			
Steeper	190																			
Flattener	191																			
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

		Total	Total-Excluding Hedges
		1	2
Maximum	194		
Tier 1 capital	195		
Max (loss) % of Tier 1 Capital	196		

Behavioural Supervisory outlier test

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