

IRRBB1 - Quantitative information on IRRBB (Interest rate risk in the banking book)

In reporting currency (ZAR '000)		Δ EVE	Δ NII
Period	February 2018	February 2018	February 2018
Parallel up	(1 376 799)	350 771	
Parallel down	1 470 269	(344 671)	
Steeper	861 170		
Flattener	(836 179)		
Short rate up	(1 605 535)		
Short rate down	1 729 383		
Maximum	1 729 383	350 771	
Period	February 2018	February 2018	February 2018
Tier 1 Capital	17 485 475	17 485 475	17 485 475

Assessment horizons:

The change in projected Net Interest Income (NII) over a forward looking 12-month period compared to the bank's own best estimate 12-month projections, using a constant balance sheet assumption and an instantaneous shock.

Economic value equity (EVE) measures reflect changes in value of the remaining life of the bank's assets, liabilities and off balance sheet items, i.e. until all positions have run off.

The impact of the scenarios on net interest income was assessed using management's five year forward-looking best estimate baseline forecast.

The graph below represent the repo rates that we used in each of the six scenarios:

