Figure 1.41 Rate of Change in the Net Fair Value of Capital of the Five Banking Groups as a Result of a Decline of One Percentage Point in the Interest Rate, Total Indexation **Segments, 2011–15** 25 20 15 Profit 10 5 0 -5 -10 Total system Loss -15 Variance between banks -20 -25 The plot area reflects a loss (or profit) as a result of a decline in the interest rate. SOURCE: Published financial statements and reports to the Banking Supervision Department.