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## GOEWERMENSKENNISGEWINGS

### DEPARTEMENT VAN FINANSIES

No. R. 1761 29 Augustus 1986

#### REGULASIES KRAGTENS DIE WET OP ONDER- LINGE BOUVERENIGINGS, 1965

Die Minister van Finansies het kragtens artikel 84 van die Wet op Onderlinge Bouverenigings, 1965 (Wet 24 van 1965), die regulasies in die Bylae vervat, uitgevaardig.

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#### REGULASIES KRAGTENS DIE WET OP ONDER- LINGE BOUVERENIGINGS, 1965

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### DEPARTMENT OF FINANCE

No. R. 1761 29 August 1986

#### REGULATIONS UNDER THE MUTUAL BUILDING SOCIETIES ACT, 1965

The Minister of Finance has under section 84 of the Mutual Building Societies Act, 1965 (Act No. 24 of 1965), made the regulations contained in the Schedule hereto.

#### SCHEDULE

#### REGULATIONS UNDER THE MUTUAL BUILDING SOCIETIES ACT, 1965

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**DEEL I****OMSKRYWINGS**

1. In hierdie Regulasies het 'n woord of uitdrukking waaraan in die Wet 'n betekenis geheg word, die betekenis aldus daaraan geheg en, tensy uit die samehang anders blyk, beteken—

“afbetalingsverkooptransaksie” 'n transaksie ingevolge waarvan—

- (a) goedere deur die verkoper aan die koper verkoop word teen betaling deur die koper aan die verkoper van 'n bepaalde of bepaalbare geldsom op 'n bepaalde of bepaalbare toekomstige datum of in die geheel of gedeeltelik in paaiemente oor 'n tydperk in die toekoms; en
- (b) die koper nie eienaar van daardie goedere word bloot op grond van die lewering daarvan aan of die gebruik, besit of genot daarvan deur hom nie; of
- (c) die verkoper geregtig is op teruggawe van daardie goedere indien die koper in gebreke bly om aan 'n beding van daardie transaksie te voldoen;

en sluit ook in huurkoop- en uitgestelde verkooptransaksies maar nie huurtransaksies nie;

“agterstallige bedrag”—

- (a) ten opsigte van 'n bedrag betaalbaar in paaiemente, rente betaalbaar op bepaalde datums, en ten opsigte van wissels wat in 'n reeks uitgereik is, enige bedrag betaalbaar maar onbetaald vir twee maande of langer met inbegrip, in die volgende gevalle, van die volle bedrag uitstaande ingevolge die betrokke transaksie, insluitende paaiemente nog nie betaalbaar nie, naamlik:
  - (i) Waar die rekening vir invordering in die hande van 'n derde party is;
  - (ii) waar die skuldenaar onderworpe is aan 'n administrasiebevel, sy boedel oorgegee het, met sy skuldeisers 'n skikking aangegaan het, onder geregtelike bestuur geplaas is, in likwidasie is of insolvent verklaar is;
  - (iii) waar 'n paaiement, 'n rentebetaling, of 'n wissel wat in 'n reeks uitgereik is vir ses maande of langer verskuldig en onbetaald is; of
  - (iv) waar die vereniging die verhaal van die skuld vir enige rede as twyfelagtig beskou; en
- (b) ten opsigte van 'n bedrag wat nie in paaiemente betaalbaar is nie, enige bedrag waarvan die verslagdoenende vereniging die verhaal as twyfelagtig beskou, met inbegrip van 'n bedrag waarteen spesifieke voorsiening in geheel of gedeeltelik gemaak is;

“algemene voorsiening vir slegte skulde” enige voorsiening wat geskep is om toekomstige verliese wat mag blyk in die geheel of gedeeltelik onverhaalbaar te wees, te absorbeer en wat nie apart geïdentifiseer is nie maar wat redelikerwys aanvaar kan word te bestaan;

“buitelandse bate” enige bate (anders as 'n vordering) geleë buite die Republiek, en 'n bate bestaande uit 'n vordering op 'n nie-inwoner deur die verslaggewende vereniging;

“huurtransaksie” 'n transaksie ingevolge waarvan 'n verhuurder goedere aan 'n huurder verhuur teen betaling deur die huurder aan die verhuurder van 'n bepaalde of bepaalbare som geld op 'n bepaalde of bepaalbare toekomstige datum of in die geheel of gedeeltelik in paaiemente oor 'n tydperk in die toekoms, maar sluit nie 'n transaksie in nie waarby ten tye van die aangaan daarvan ooreengekom word dat die skuldenaar of iemand namens hom, op enige tydstip gedurende of na verstryking van die huurtermyn of na die beëindiging van daardie transaksie, eienaar van daardie goedere word of na sodanige verstryking of beëindiging die besit of gebruik of genot van daardie goedere behou;

“inwoner”—

- (a) 'n persoon wat woon, of beoog om te woon, of sy hoofkwartier maak, in Suid-Afrika, vir 'n tydperk van 12 opeenvolgende maande of langer;
- (b) 'n organisasie wat in Suid-Afrika opereer; of
- (c) 'n Suid-Afrikaanse ambassade of konsulaat in die buiteland,

maar met uitsluiting van enige buitelandse diplomatieke of militêre sending of verteenwoordiger in Suid-Afrika;

“likwiede bate” 'n likwiede bate soos omskryf in artikel 1 (1) van die Wet;

“nie-inwoner” 'n persoon wat nie 'n inwoner is nie;



- “onafhanklike staat” ’n staat waarvan die grondgebied voorheen deel van die Republiek uitgemaak het;
- “onmiddellik opeisbare deposito” enige bedrag wat onmiddellik terugbetaalbaar is, met inbegrip van:
- (a) saldo’s op transmissierekeninge;
  - (b) daggeld;
  - (c) onopgeëiste saldo’s;
  - (d) tellersurplusse; en
  - (e) enige ander bedrae verskuldig wat onmiddellik opvraagbaar is;
- “openbare korporasie” \* ’n organisasie en sy filiale, wat besit of beheer word deur die Sentrale Regering ingevolge enige wet;
- “openbare sektor” die sentrale, streeks- en plaaslike owerhede, met inbegrip van Staatsdepartemente, die Suid-Afrikaanse Vervoerdienste, die Departement van Pos- en Telekommunikasiewese, openbare korporasies en die sentrale owerhede van self-regerende gebiede binne die Republiek;
- “plaaslike bestuur”—
- (a) ’n instelling, raad of liggaam beoog in artikel 84 (1) (f) van die Wet op Provinsiale Bestuur, 1961 (Wet 32 van 1961); en
  - (b) ’n plaaslike owerheid ingestel kragtens die Wet op Swart Plaaslike Owerhede, 1982 (Wet 102 van 1982);
- “selfregerende gebied” ’n gebied waarvoor ’n wetgewende vergadering kragtens die Grondwet van die Nasionale State, 1971 (Wet 21 van 1971), ingestel is;
- “spesifieke voorsiening vir slegte skulde” enige voorsiening gemaak teen verliese op ’n skuld wat spesifiek geïdentifiseer is as sleg of twyfelagtig, of voorsiening gemaak teen groepe van skulde op die basis van hulle ouderdom;
- “Suid-Afrika” die Republiek; en “Suid-Afrikaanse” het ’n ooreenstemmende betekenis;
- “verpligting teenoor nie-inwoners” enige vordering van ’n nie-inwoner teen ’n vereniging;
- “Wet” beteken die Wet op Onderlinge Bouverenigings, 1965 (Wet 24 van 1965).

## DEEL II

### APPELLE NA DIE MINISTER

2. Iemand wat verlang om ingevolge artikel 3 (1) van die Wet appèl na die Minister aan te teken teen enige beslissing of weiering van die registrateur, moet binne 30 dae nadat die betrokke beslissing of weiering bekend gemaak is, by die registrateur ’n kennisgewing van appèl indien, wat duidelik die beslissing of weiering uiteensit waarteen appèl aangeteken word en die gronde vir die appèl.

3. Na ontvangs van die kennisgewing in regulasie 2 vermeld, moet die registrateur ’n uiteensetting van die redes vir sy beslissing of weiering opstel.

4. Die registrateur moet ’n afskrif van die uiteensetting in regulasie 3 beoog aan die appellant per geregistreerde pos stuur en hom versoek om binne 21 dae na versending van sodanige uiteensetting, of binne sodanige verdere tydperk as wat die registrateur goedkeur, te kenne te gee of hy voornemens is om met sy appèl voort te gaan al dan nie.

5. Indien die appellant verklaar dat hy nie voornemens is om met sy appèl voort te gaan nie, of indien hy versuim om die registrateur ooreenkomstig regulasie 4 van sy voorneme te verwittig nie, verval die appèl outomaties.

6. Indien die appellant ooreenkomstig regulasie 4 verklaar dat hy voornemens is om met sy appèl voort te gaan, moet hy saam met sy verklaring by die registrateur ’n antwoord op die uiteensetting in regulasie 3 beoog, indien.

7. Na ontvangs van die appellant se verklaring en antwoord moet die registrateur hulle, tesame met alle ander tersaaklike stukke, so spoedig doenlik aan die Minister voorleë.

8. Die registrateur of die appellant moet enige verdere of ander inligting wat die Minister nodig ag vir ’n regverdigde beslissing oor die appèl, skriftelik aan hom verstrek.

9. Die Minister moet sy beslissing oor die appèl aan die registrateur bekend maak, wat dit skriftelik aan die appellant moet meedeel.

## DEEL III

### AANSOEKVORMS EN -PROSEDURES EN VORMS VAN SERTIFIKATE VAN REGISTRASIE

#### AANSOEK OM VOORLOPIGE REGISTRASIE AS ’N ONDERLINGE BOUVERENIGING

10. ’n Persoon wat die registrateur se voorlopige toestemming ingevolge artikel 4 van die Wet verkry het om ’n onderlinge bouvereniging te stig, moet op die voorgeskrewe vorm (OBVW—Vorm 1) aansoek doen om voorlopige registrasie as ’n onderlinge bouvereniging. Sodanige aansoek moet vergesel gaan van twee afskrifte van die statute van die voorgestelde vereniging, soos deur die oprigter vir die bestuur van die vereniging aanvaar, en deur hulle en die beoogde sekretaris onderteken, asook van die voorgeskrewe registrasiegeld.

11. Die aansoek om voorlopige registrasie, die sertifikaat van voorlopige registrasie en finale registrasie en die aansoek om goedkeuring van die aanstelling van ouditeure moet in die onderskeie vorms hieronder uiteengesit, wees.

\* ’n Lys van hierdie korporasies word gepubliseer in die *Institusionele Sektorklassifikasiegids* verkrygbaar van die Reserwebank (Ekonomiese Departement, Posbus 7433, Pretoria, 0001)

- (a) Vorm van aansoek om voorlopige registrasie as 'n onderlinge bouvereniging bedoel in artikel 5 (1) van die Wet: (OBVW—Vorm 1)

(Moet in tweevoud voorgelê word)

### AANSOEK OM VOORLOPIGE REGISTRASIE AS 'N ONDERLINGE BOUVERENIGING

[Ingevolge artikel 5 (1) van die Wet]

Die Registrateur van Bouverenigings  
Pretoria

1. Ons, die ondergetekende persone, wat besluit het om 'n onderlinge bouvereniging te stig, deur ondertekening van die statute, en die beoogde sekretaris van die vereniging doen hierby aansoek om voorlopige registrasie van die vereniging as 'n permanente/tydelike vereniging kragtens artikel 5.
- (2) Twee kopieë van die statute van die vereniging behoorlik onderteken en voltooi soos in artikel 5 (3) bepaal, is hierby ingesluit.
- (3) Ingevolge artikel 7 (5) word u goedkeuring gevra om die naam ..... as 'n verkorting en die naam ..... as 'n letterlike vertaling van die naam van die vereniging te gebruik.
- (4) Die voorgeskrewe registrasiegeld van R ..... is by hierdie aansoek ingesluit.
- (5) Die hoofkantoor van die vereniging sal gevestig wees te .....

|             | Volle name | Handtekening |
|-------------|------------|--------------|
| 1. ....     |            |              |
| 2. ....     |            |              |
| 3. ....     |            |              |
| 4. ....     |            |              |
| 5. ....     |            |              |
| 6. ....     |            |              |
| 7. ....     |            |              |
| 8. ....     |            |              |
| Datum ..... |            |              |

(Sekretaris)

- (b) Vorm van sertifikaat van voorlopige registrasie bedoel in artikel 5 (5) van die Wet:

(OBVW—Vorm 2)

### REPUBLIEK VAN SUID-AFRIKA WET OP ONDERLINGE BOUVERENIGINGS, 1965

Kantoor van die Registrateur van Bouverenigings  
Pretoria

### SERTIFIKAAT VAN VOORLOPIGE REGISTRASIE

[Ingevolge artikel 5 (5) van die Wet]

Ek sertifiseer hierby dat ..... , voorheen bekend as ..... , voorlopig geregistreer is deur my as 'n onderlinge bouvereniging kragtens artikel 5 (5) van die Wet op Onderlinge Bouverenigings, 1965, vir die tydperk eindigende ..... 19.....

Gedateer te Pretoria, op hede die ..... dag van ..... Eenduisend Negehonderd .....

Registrateur van Bouverenigings

- (c) Vorm van sertifikaat van finale registrasie bedoel in artikel 5 (7) of 25 (2) van die Wet:

(OBVW—Vorm 3)

### REPUBLIEK VAN SUID-AFRIKA WET OP ONDERLINGE BOUVERENIGINGS, 1965

Kantoor van die Registrateur van Bouverenigings  
Pretoria

### SERTIFIKAAT VAN FINALE REGISTRASIE

[Ingevolge artikel 5 (7) of 25 (2) van die Wet]

Ek sertifiseer hierby dat ..... , voorheen bekend as ..... , deur my as 'n onderlinge bouvereniging geregistreer is ingevolge artikel 5 (7)/25 (2) van die Wet op Onderlinge Bouverenigings, 1965.

Gedateer te Pretoria, op hede die ..... dag van ..... Eenduisend Negehonderd .....

Registrateur van Bouverenigings

- (d) Vorm van aansoek om goedkeuring van aanstelling van ouditeur bedoel in artikel 67 (19) van die Wet:

(OBVW—Vorm 4)

(Moet in tweevoud voorgelê word)

### AANSOEK OM GOEDKEURING VAN AANSTELLING VAN OUDITEUR(E)

[Ingevolge artikel 67 (19) van die Wet]

Die Registrateur van Bouverenigings  
Pretoria

1. Ek, die ondergetekende, synde die hoof-uitvoerende beampte van ..... verklaar hierby—
    - (a) dat die totale bates van die Vereniging aan die einde van sy jongste boekjaar, t.w. op ..... 19....., R..... bedra het;
    - (b) dat op 'n vergadering van lede/direkteure\* wat op ..... 19..... gehou is, ooreenkomstig die bepalings van artikel 67 van die Wet besluit is om .....
- (Naam)
- van ..... (Adres)
- en ..... (Naam)
- van ..... (Adres)
- vanaf ..... 19..... tot aan die einde van die eersvolgende jaarlikse algemene vergadering van die vereniging, as ouditeur(e) aan te stel;
- (c) dat op laasgenoemde datum ondervermelde persone vennote in dié firma\* was .....

2. Ingevolge artikel 67 (19) van die Wet doen ek aansoek om u goedkeuring van hierdie aanstelling.\*

Hoof-uitvoerende Beampte

Adres .....

Datum .....

#### DEEL IV

#### VORMS VAN FINANSIËLE OPGAWES EN STATE

12. (1) Die vorms hieronder voorgeskryf, naamlik OBVW—Vorms 5, 6 en 7 moet deur alle permanente verenigings, ooreenkomstig die toepaslike bepalinge van artikels 34 en 34A van die Wet ingedien word en, tensy anders gelas, moet elke opgawe of staat wat ingedien word elke voorgeskrewe item, genommer soos aangedui, insluit.

(2) Elke permanente vereniging wat gereistreer of voorlopig gereistreer of geag word gereistreer te wees kragtens die Wet, moet die toepaslike opgawe of staat soos op die einde van elke maand of kwartaal, na gelang van die geval, indien, wat die vereiste besonderhede weergee in verband met die besigheid bedryf deur hom in die Republiek, insluitende die buitelandse verpligtings en bates.

(a) Vorm van maandopgawe bedoel in artikel 34 van die Wet:

(OBVW—Vorm 5)

#### MAANDOPGAWE

(Ingevolge artikel 34 van die Onderlinge Bouverenigingswet, 1965)

Naam van Vereniging .....

Opgawe vir die maand geëindig ..... 19.....

#### A. VERPLIGTINGS

(Alle bedrae moet tot die naaste R1 benader word)

|                                                                            | Kort-<br>termyn<br>(1) | Middel-<br>termyn<br>(2) | Lang-<br>termyn<br>(3) | Totaal<br>(4) |
|----------------------------------------------------------------------------|------------------------|--------------------------|------------------------|---------------|
|                                                                            | R                      | R                        | R                      | R             |
| 1. Banklenings en -oortrekkings:                                           |                        |                          |                        |               |
| (a) gedek deur—                                                            |                        |                          |                        |               |
| (i) likwiede bates .....                                                   | .....                  | .....                    | .....                  | .....         |
| (ii) ander bates .....                                                     | .....                  | .....                    | .....                  | .....         |
| (b) ongedek .....                                                          | .....                  | .....                    | .....                  | .....         |
| 2. Ander lenings:                                                          |                        |                          |                        |               |
| (a) gedek deur—                                                            |                        |                          |                        |               |
| (i) likwiede bates .....                                                   | .....                  | .....                    | .....                  | .....         |
| (ii) ander bates .....                                                     | .....                  | .....                    | .....                  | .....         |
| (b) ongedek .....                                                          | .....                  | .....                    | .....                  | .....         |
| 3. Opbetaalde onbepaalde termynaande:                                      |                        |                          |                        |               |
| (a) Nie onder aansoek vir aflossing nie:                                   |                        |                          |                        |               |
| (i) totale bedrag .....                                                    | ..... X .....          | ..... X .....            | .....                  | .....         |
| (ii) min: bedrag wat ingevolge artikel 30 B in stand gehou moet word ..... | ..... X .....          | ..... X .....            | .....                  | .....         |
| (iii) netto bedrag .....                                                   | ..... X .....          | ..... X .....            | .....                  | .....         |
| (b) Onder aansoek vir aflossing .....                                      | .....                  | .....                    | ..... X .....          | .....         |
| 4. Opbetaalde vastetermynaande .....                                       | .....                  | .....                    | .....                  | .....         |
| 5. Subskripsie-aande:                                                      |                        |                          |                        |               |
| (a) Opbetaald en nie afgelos by vervaldatum nie:                           |                        |                          |                        |               |
| (i) onder kennisgewing vir aflossing .....                                 | ..... X .....          | ..... X .....            | ..... X .....          | .....         |
| (ii) ander .....                                                           | .....                  | .....                    | .....                  | .....         |
| (b) Ander .....                                                            | .....                  | ..... X .....            | ..... X .....          | .....         |
| 6. Transmissiedeposito's .....                                             | ..... X .....          | .....                    | ..... X .....          | .....         |
| 7. Spaardeposito's .....                                                   | .....                  | .....                    | ..... X .....          | .....         |
| 8. Vaste deposito's .....                                                  | .....                  | .....                    | .....                  | .....         |
| 9. Verhandelbare depositosertifikate .....                                 | ..... X .....          | .....                    | ..... X .....          | .....         |
| 10. Kollaterale kontantdeposito's .....                                    | ..... X .....          | .....                    | .....                  | .....         |
| 11. Opgeloopte rente op:                                                   |                        |                          |                        |               |
| (a) Alle lenings .....                                                     | .....                  | ..... X .....            | ..... X .....          | .....         |
| (b) Transmissiedeposito's .....                                            | ..... X .....          | .....                    | ..... X .....          | .....         |
| (c) Spaardeposito's .....                                                  | .....                  | .....                    | .....                  | .....         |
| (d) Vaste deposito's .....                                                 | .....                  | .....                    | .....                  | .....         |
| (e) Verhandelbare depositosertifikate .....                                | .....                  | .....                    | ..... X .....          | .....         |
| (f) Kollaterale kontantdeposito's .....                                    | ..... X .....          | .....                    | ..... X .....          | .....         |

\* Laat weg wat nie van toepassing is nie.

Naam van Vereniging .....

|                                                                                              | Kort-<br>termyn<br>(1) | Middel-<br>termyn<br>(2) | Lang-<br>termyn<br>(3) | Totaal<br>(4) |
|----------------------------------------------------------------------------------------------|------------------------|--------------------------|------------------------|---------------|
| 12. Dividende op alle aandeel:                                                               | R                      | R                        | R                      | R             |
| (a) Betaalbaar maar nog nie uitbetaal nie .....                                              | .....                  | ..... X .....            | ..... X .....          | .....         |
| (b) Deur direkteure aanbeveel maar nog nie bekragtig nie .....                               | .....                  | .....                    | .....                  | .....         |
| 13. Netto bedrag van voorskotte en hervoorskotte toegestaan maar nog nie uitbetaal nie ..... | ..... X .....          | .....                    | ..... X .....          | .....         |
| 14. Ander verpligtings teenoor die publiek (spesifiseer) .....                               | .....                  | .....                    | .....                  | .....         |
| 15. TOTALE VERPLIGTINGS .....                                                                | .....                  | .....                    | .....                  | .....         |

**B. KORT- EN MIDDELTERMYNVERPLIGTINGS AANGESUIWER VIR DOELEINDES VAN VEREISTE RESERWESALDO**

|                                                                        | Kort-<br>termyn<br>(1) | Middel-<br>termyn<br>(2) |
|------------------------------------------------------------------------|------------------------|--------------------------|
| 1. Totale verpligtings (d.i. pos A.15) .....                           | R                      | R                        |
| 2. Min:                                                                | .....                  | .....                    |
| (a) Algemene voorskotte toegestaan teen sekuriteit van:                | .....                  | .....                    |
| (i) Opbetaalde onbepaalde termynaandeel .....                          | .....                  | .....                    |
| (ii) Opbetaalde vastetermynaandeel .....                               | .....                  | .....                    |
| (iii) Subskripsie-aandeel .....                                        | .....                  | .....                    |
| (iv) Vaste deposito's .....                                            | .....                  | .....                    |
| (b) Bedrae verskuldig deur:                                            | .....                  | .....                    |
| (i) Ander onderlinge bouverenigings .....                              | .....                  | .....                    |
| (ii) Bouverenigings .....                                              | .....                  | .....                    |
| (iii) Banke .....                                                      | .....                  | .....                    |
| (c) Totale aftrekkings .....                                           | .....                  | .....                    |
| 3. Totale verpligtings soos verminder [d.i. pos 1 min pos 2 (c)] ..... | .....                  | .....                    |

**C. TOTALE VERPLIGTINGS AANGESUIWER VIR DOELEINDES VAN VEREISTE LIKWIEDE BATES**

|                                                                                                             | Kort-<br>termyn<br>(1) | Middel-<br>termyn<br>(2) | Lang-<br>termyn<br>(3) |
|-------------------------------------------------------------------------------------------------------------|------------------------|--------------------------|------------------------|
| 1. Totale verpligtings (d.i. pos A.15) .....                                                                | R                      | R                        | R                      |
| 2. Min:                                                                                                     | .....                  | .....                    | .....                  |
| (a) Algemene voorskotte toegestaan teen sekuriteit van aandeel verwys na in pos B.2 (a) (i) tot (iii) ..... | .....                  | .....                    | .....                  |
| (b) Algemene voorskotte toegestaan teen sekuriteit van vaste deposito's .....                               | .....                  | .....                    | .....                  |
| (c) Bedrae verskuldig deur—                                                                                 | .....                  | .....                    | .....                  |
| (i) ander onderlinge bouverenigings .....                                                                   | .....                  | .....                    | .....                  |
| (ii) bouverenigings .....                                                                                   | .....                  | .....                    | .....                  |
| (iii) banke, <i>uitgesonderd</i> onmiddellik opeisbare deposito's .....                                     | .....                  | .....                    | .....                  |
| (d) Banklenings en -oortrekkings gedek deur likwiede bates [d.i. pos A.1 (a) (i)] .....                     | .....                  | .....                    | .....                  |
| (e) Ander lenings gedek deur likwiede bates [d.i. pos A.2 (a) (i)] .....                                    | .....                  | .....                    | .....                  |
| (f) Totale aftrekkings .....                                                                                | .....                  | .....                    | .....                  |
| 3. Totale verpligtings soos verminder [d.i. pos 1 min pos 2 (f)] .....                                      | .....                  | .....                    | .....                  |



Naam van Vereniging .....

**D. RESERWESALDO**

R

1. Minimum bedrag vereis op maandeinde [d.i. pos D.4 (c) van jongste voorafgaande maandopgawe].....
2. Reserwesaldo op maandeinde:
  - (a) Werklike saldo by Reserwebank .....
  - (b) Bedrag aan Reserwebanknote, pasmunt en goudmunt .....
  - (c) Totaal .....
3. Oorskot/Tekort (—) [d.i. pos 2 (c) *min* pos 1].....
4. Minimum bedrag vereis vanaf die datum van sertifisering:
  - (a) ....persent van korttermynverpligtings soos verminder (...% d.i. van pos B.3, kolom 1).....
  - (b) ....persent van middeltermynverpligtings soos verminder (...% d.i. van pos B.3, kolom 2) .....
  - (c) Totaal .....
5. Saldo wat by die Reserwebank in stand gehou moet word vanaf die datum van sertifisering:
  - (a) Totale bedrag vereis [d.i. pos 4 (c) hierbo].....
  - (b) *Min* bedrag aan Reserwebanknote, pasmunt en goudmunt .....
  - (c) Saldo wat by die Reserwebank in stand gehou moet word .....

**E. LIKWIEDE BATES**

R

1. Minimum bedrag vereis op maandeinde [d.i. pos E.4 (d) van die jongste voorafgaande maandopgawe] .....
2. Totale bedrag aan likwiede bates op maandeinde gehou soos per Aangansel A by hierdie opgawe.....
3. Oorskot/Tekort (—) aan likwiede bates (d.i. pos 2 *min* pos 1) .....
4. Minimum bedrag vereis vanaf die datum van sertifisering:
  - (a) 20% van korttermynverpligtings soos verminder (d.i. 20% van pos C.3, kolom 1) .....
  - (b) 15% van middeltermynverpligtings soos verminder (d.i. 15% van pos C.3, kolom 2).....
  - (c) 5% van langtermynverpligtings soos verminder (d.i. 5% van pos C.3, kolom 3).....
  - (d) Totaal .....

\* Ek verklaar dat—

- (1) voorafgaande opgawe na my beste wete juis is;
- (2) geen bates by likwiede bates in Aangansel A ingesluit is wat sonder die toestemming van die Registrateur verpand of andersins beswaar is nie [artikel 31 (3) (a) van die Wet];
- (3) alle effekte wat by likwiede bates ingesluit is, waardeur is soos gesertifiseer deur die Openbare Beleggingskommissaris; en
- (4) hierdie Vereniging, na my beste wete, elke dag vanaf die datum van sertifisering van sy jongste voorafgaande maandopgawe tot die dag voor die datum van sertifisering van hierdie opgawe die voorgeskrewe minimum reserwesaldo en minimum bedrag aan likwiede bates in stand gehou het en op die datum van sertifisering van hierdie opgawe voldoen aan die voormelde voorgeskrewe minimum vereistes volgens sy verpligtings soos op die datum van hierdie opgawe.

Geteken te ....., op hede die ..... dag van .....  
 19.....

Hoof-Uitvoerende Beampte

**AANHANGSEL A VAN OBVW—VORM 5**  
 (Ingevolge artikel 34 van die Wet)

Naam van Vereniging .....

Aangeheg by OBVW—Vorm 5 soos op .....

**LIKWIEDE BATES GEHOU DEUR VERENIGING**

[Nota:

- (1) Alle bedrae tot die naaste R1 afgerond.
- (2) Die sekuriteite gelys by items 7 tot 12 is dié in die aangeduide paragraaf van die definisie van “likwiede bates” in artikel 1 van die Wet, gespesifiseer.
- (3) Opgeloopte rente wat nie by items 3 tot 12 ingesluit is nie, moet teenoor item 13 getoon word.]

\* Indien die Vereniging enige van die verhoudings in die sertifikaat vermeld nie gehandhaaf het nie, moet die sertifikaat gekwalifiseer word en moet saam met die maandopgawe 'n staat verstrek word wat die bedrag van die betrokke tekort(e) vir elke dag waarop 'n tekort bestaan het, aantoon.

## OBVW—Vorm 5 (vervolg)

Bedrag gehou  
op laaste dag  
van maand  
R

|                                                                                                                            |       |
|----------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Reserwebanknote en pasmunt .....                                                                                        | ..... |
| 2. Goudmunt .....                                                                                                          | ..... |
| 3. Kredietsaldo's by die Reserwebank:                                                                                      | ..... |
| (a) Reserwesaldo .....                                                                                                     | ..... |
| (b) Ander .....                                                                                                            | ..... |
| 4. Onmiddellik opeisbare lenings aan diskontohuise .....                                                                   | ..... |
| 5. Onmiddellik opeisbare deposito's by 'n bank .....                                                                       | ..... |
| 6. Skatkisbiljette van die Republiek .....                                                                                 | ..... |
| 7. Effekte van die Regering [paragraaf (e)] .....                                                                          | ..... |
| 8. Wissels deur die Landbank uitgereik en voorskotte aan daardie Bank [paragraaf (f)] .....                                | ..... |
| 9. Obligasies van die Landbank [paragraaf (g)] .....                                                                       | ..... |
| 10. Obligasies of notas uitgereik deur die Nywerheids-ontwikkelingskorporasie van Suid-Afrika Beperk [paragraaf (h)] ..... | ..... |
| 11. Aksepte van 'n bank wat deur die Reserwebank verdiskonteerbaar is [paragraaf (i)] .....                                | ..... |
| 12. Effekte van die Reserwebank [paragraaf (j)] .....                                                                      | ..... |
| 13. Opgelope rente .....                                                                                                   | ..... |
| 14. Totale bedrag van likwiede bates .....                                                                                 | ..... |

(b) Vorm van Kwartaalopgawe bedoel in artikel 34A (1) van die Wet:

## KWARTAALOPGAWE

## OBVW—Vorm 6

[Ingevolge artikel 34A (1) van die Onderlinge Bouverenigingswet, 1965]

|                                                   |         |
|---------------------------------------------------|---------|
| Naam van Vereniging .....                         | .....   |
| Opgawe vir die kwartaal geëindig .....            | 19..... |
| (Alle bedrae moet tot die naaste R1 benader word) |         |

## A. BEREKENING VAN BEDRYFSKAPITAAL

R

## 1. TOTALE KAPITAAL:

|                                                                         |       |
|-------------------------------------------------------------------------|-------|
| (a) reserwes .....                                                      | ..... |
| (b) aandele: onbepaalde- en vastetermyn (insluitende subskripsie) ..... | ..... |
| (c) deposito's (insluitende verhandelbare depositosertifikate) .....    | ..... |
| (d) kollaterale kontantdeposito's .....                                 | ..... |
| (e) lenings (gedek en ongedek) .....                                    | ..... |
| (f) obligasies .....                                                    | ..... |
| (g) ander (spesifiseer) .....                                           | ..... |
| (h) Totaal .....                                                        | ..... |

## 2. Min:

|                                                                     |       |
|---------------------------------------------------------------------|-------|
| (a) Vereiste likwiede bates .....                                   | ..... |
| (b) Boekwaarde van tasbare roerende bates en onroerende bates ..... | ..... |
| (c) Bedrag verskuldig deur geassosieerdes .....                     | ..... |
| (d) Aankoopprys van aandele .....                                   | ..... |
| (e) Voormalige voorgeskrewe beleggings .....                        | ..... |
| (f) Totale aftrekkings .....                                        | ..... |

|                          |       |
|--------------------------|-------|
| 3. BEDRYFSKAPITAAL ..... | ..... |
|--------------------------|-------|

## B. MINIMUM BEDRAG WAT VIR BEHUISINGSVOORSKOTTE AAN LEDE VAN DIE PUBLIEK AANGEWEND MOET WORD

R

|                                                                                                                                                                |       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Bedrag teenoor pos B.6 in die jongste voorafgaande kwartaalopgawe getoon .....                                                                              | ..... |
| 2. Bedrag uitbetaal aan behuisingsvoorskotte aan lede van die publiek gedurende kwartaal onder beskouing .....                                                 | ..... |
| 3. Bedrag beskikbaar gehou vir behuisingsvoorskotte aan lede van die publiek aan die einde van kwartaal onder beskouing (d.i. pos 1 min pos 2) .....           | ..... |
| 4. 80 persent van bedryfskapitaal aan die einde van kwartaal (d.i. 80 % van pos A.3) .....                                                                     | ..... |
| 5. Bedrag verskuldig aan behuisingsvoorskotte aan lede van die publiek aan die einde van kwartaal .....                                                        | ..... |
| 6. Minimum bedrag wat vir behuisingsvoorskotte aan lede van die publiek aangewend moet word gedurende die hieropvolgende kwartaal (d.i. pos 4 min pos 5) ..... | ..... |

## C. MAKSIMUM BEDRAG AAN BESIGHEIDSVOORSKOTTE AAN ANDER PERSONE AS GEASSOSIEERDES

R

|                                                                                                                                                                         |       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Maksimum bedrag beskikbaar vir belegging in besigheidsvoorskotte gedurende kwartaal onder beskouing (d.i. pos C.6 van die jongste voorafgaande kwartaalopgawe) ..... | ..... |
| 2. Werklike bedrag belê in besigheidsvoorskotte gedurende kwartaal onder beskouing .....                                                                                | ..... |
| 3. Oormaat belegging (indien enige) .....                                                                                                                               | ..... |
| 4. 20 persent van bedryfskapitaal soos aan die einde van kwartaal (d.i. 20 % van pos A.3) .....                                                                         | ..... |
| 5. Bedrag verskuldig aan besigheidsvoorskotte aan die einde van kwartaal .....                                                                                          | ..... |
| 6. Maksimum bedrag beskikbaar vir belegging in besigheidsvoorskotte gedurende die hieropvolgende kwartaal (d.i. pos 4 min pos 5) .....                                  | ..... |

Naam van Vereniging .....

**D. MAKSIMUM BEDRAG AAN ALGEMENE VOORSKOTTE AAN ANDER PERSONE AS GEASSOSIEERDES**

R

1. Maksimum bedrag beskikbaar vir belegging in algemene voorskotte gedurende kwartaal onder beskouing (d.i. pos D.6 van die jongste voorafgaande kwartaalopgawe) .....
2. Werklike bedrag belê in algemene voorskotte gedurende kwartaal onder beskouing .....
3. Oormaat belegging (indien enige) .....
4. 8 persent van bedryfskapitaal soos aan die einde van kwartaal (d.i. 8 % van pos A. 3) .....
5. Bedrag verskuldig aan algemene voorskotte aan die einde van kwartaal .....
6. Maksimum bedrag beskikbaar vir belegging in algemene voorskotte gedurende die hieropvolgende kwartaal (d.i. pos 4 min pos 5) .....

**E. BEDRAG AAN VOORSKOTTE OP EIENDOM DEUR GEASSOSIEERDES VAN DIE BOUVERENIGING VERKOOP**

R

1. Totale bedrag aan behuisings- en besigheidsvoorskotte toegestaan sedert die begin van boekjaar .....
2. 5 persent van pos 1 .....
3. Totale bedrag aan behuisings- en besigheidsvoorskotte toegestaan sedert die begin van boekjaar op eiendomme deur geassosieerdes van die vereniging verkoop .....
4. Pos 3 as 'n persentasie van pos 1 .....

**F. MINIMUM BEDRAG AAN ONAANGETASTE RESERWES**

R

1. Vereiste minimum bedrag aan die einde van kwartaal (d.i. pos 7 van die jongste voorafgaande kwartaalopgawe) .....
2. Bedrag aan onaangetaste reserwes (soos verminder) aan die einde van kwartaal .....
3. Oorskot/Tekort (-) (d.i. pos 2 min pos 1) .....
4. Totale verpligtings soos op datum van hierdie opgawe (d.i. pos B.10 van die kwartaalstaat) .....
5. Min:
  - (a) Vereiste ten opsigte van opbetaalde onbepaalde termynaandeel soos op die datum van hierdie opgawe .....
  - (b) Oorskot likwiede bates soos op datum van hierdie opgawe .....
  - (c) Bedrag verskuldig op algemene voorskotte toegestaan teen sekuriteit van vaste deposito's en aandeel soos op die datum van hierdie opgawe .....
  - (d) Totaal .....
6. Verpligtinge soos verminder [d.i. pos 4 min pos 5 (d)] .....
7. Vereiste minimum bedrag vanaf datum van sertifisering, d.i. 4 persent van pos 6 of R1 000 000 welke ookal die grootste is .....

**G. MINIMUM BEDRAG AAN OPBETAALDE ONBEPAALE AANDELEKAPITAAL**

R

1. Vereiste minimum bedrag aan die einde van kwartaal (d.i. pos 4 van die jongste voorafgaande kwartaalstaat) .....
2. Totale bedrag aan opbetaalde onbepaalde aandeelkapitaal min bedrag aan algemene voorskotte teen sulke aandeel, aan die einde van kwartaal .....
3. Oorskot/Tekort (-) (d.i. pos 2 min pos 1) .....
4. Vereiste minimum bedrag vanaf datum van sertifisering, d.i. 5 persent van totale verpligtings soos op datum van hierdie opgawe (5 persent van pos B.10 van die kwartaalstaat) .....

**H. MAKSIMUM BEDRAG AAN VASTE DEPOSITO'S AANVAAR VIR TERMYNE KORTER AS 12 MAANDE**

R

1. Maksimum bedrag aan vaste deposito's wat vir termyn korter as 12 maande aanvaar mag word (d.i. pos 5 van die jongste voorafgaande kwartaalopgawe) .....
2. Totale bedrag aan vaste deposito's wat vir korter termyn as 12 maande aanvaar is, soos op die datum van hierdie opgawe .....
3. Oormaat, indien enige (d.i. pos 1 min pos 2) .....
4. Totale verpligtings soos op datum van hierdie opgawe (d.i. pos B.10 van die kwartaalstaat) .....
5. Maksimum bedrag aan vaste deposito's wat vir korter termyn as 12 maande aanvaar mag word gedurende die hieropvolgende kwartaal (d.i. 5 % van pos 4) .....

**I. GEDEKTE POSISIE****DEEL I**

R

1. Totale bedrag aan onversekerde verpligtings .....
2. Vereiste minimum bedrag aan onaangetaste reserwes .....
3. Totale verpligtings plus vereiste minimum onaangetaste reserwes (d.i. pos 1 plus pos 2) .....
4. Totale bedrag aan onbeswaarde bates .....

Naam van Vereniging .....

**DEEL II**

|                                                                                                                                                                              | R     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Totale bedrag aan onversekerde verpligtings.....                                                                                                                          | ..... |
| 2. <i>Min:</i> Bedrag aan onversekerde verpligtings betaalbaar in 'n buitelandse betaalmiddel .....                                                                          | ..... |
| 3. Totale bedrag aan onversekerde verpligtings betaalbaar in die betaalmiddel van die Republiek (d.i. pos 1 <i>min</i> pos 2).....                                           | ..... |
| 4. Vereiste minimum bedrag aan onaangetaste reserwes .....                                                                                                                   | ..... |
| 5. Totale onversekerde verpligtings betaalbaar in die betaalmiddel van die Republiek <i>plus</i> vereiste minimum onaangetaste reserwes (d.i. pos 3 <i>plus</i> pos 4) ..... | ..... |
| 6. Totale bedrag aan onbeswaarde bates in die Republiek en vorderingsregte betaalbaar in die betaalmiddel van die Republiek.....                                             | ..... |

\* Ek verklaar dat hierdie opgawe na my beste wete juis is en dat die vereniging sedert die datum van sertifisering van sy jongste voorafgaande kwartaalopgawe tot die dag voor die datum van sertifisering van hierdie opgawe, aan die vereistes voorgeskryf by artikels 30, 30B, 32A, 49, 49D, 49E, 49F en 49G van die Wet voldoen het en op die datum van sertifisering van hierdie opgawe aan die onderskeie vereistes gebaseer op hierdie opgawe, voldoen.

Hoof-Uitvoerende Beampte .....

Datum .....

\* Indien die Vereniging enige van die vereistes in die sertifikaat vermeld nie gehandhaaf het nie, moet die sertifikaat gekwalifiseer word en moet saam met die kwartaalopgawe 'n staat verstrek word wat die bedrag van die betrokke tekort(e) vir elke dag waarop 'n tekort bestaan het, aantoon.



(c) Vorm van kwartaalstaat bedoel in artikel 34A (1) (c) van die Wet:

**KWARTAALSTAAT VAN BATES EN LASTE**

[Ingevolge artikel 34A (1) (c) van die Wet]

OBVW—VORM 7

Naam van Vereniging .....  
Kwartaal geëindig.....

**LASTE**

Alle bedrae moet tot die naaste R1 afgerond word  
x Dui aan dat geen inskrywing vereis of moontlik is nie

| Beskrywing                                               | Totale verpligtings                  |           |               |                      |           |               |             |        | Verpligtings teenoor nie-inwoners [ingesluit in kolom (8)] |
|----------------------------------------------------------|--------------------------------------|-----------|---------------|----------------------|-----------|---------------|-------------|--------|------------------------------------------------------------|
|                                                          | Korttermyn                           |           |               | Middeltermyn         |           |               | Lang-termyn | Totaal |                                                            |
|                                                          | Onmiddellik opeisbare deposito's (1) | Ander (2) | Subtotaal (3) | Spaar-deposito's (4) | Ander (5) | Subtotaal (6) |             |        |                                                            |
|                                                          | R                                    | R         | R             | R                    | R         | R             | R           | R      | R                                                          |
| <b>A. Verpligtings teenoor die publiek</b>               |                                      |           |               |                      |           |               |             |        |                                                            |
| 1. Deposito's deur:                                      |                                      |           |               |                      |           |               |             |        |                                                            |
| (a) Inwoners van die Republiek:                          |                                      |           |               |                      |           |               |             |        |                                                            |
| (i) Suid-Afrikaanse Vervoerdienste .....                 |                                      |           |               |                      |           |               |             |        | x                                                          |
| (ii) Departement van Pos- en Telekommunikasiewese .....  |                                      |           |               |                      |           |               |             |        | x                                                          |
| (iii) Ander Sentrale Regering .....                      |                                      |           |               |                      |           |               |             |        | x                                                          |
| (iv) Provinsiale Administrasies .....                    |                                      |           |               |                      |           |               |             |        | x                                                          |
| (v) Regering van Suidwes-Afrika .....                    |                                      |           |               |                      |           |               |             |        | x                                                          |
| (vi) Regerings van self-regerende gebiede .....          |                                      |           |               |                      |           |               |             |        | x                                                          |
| (vii) Streekdiensrade .....                              |                                      |           |               |                      |           |               |             |        | x                                                          |
| (viii) Plaaslike besture .....                           |                                      |           |               |                      |           |               |             |        | x                                                          |
| (ix) Bankinstellings .....                               |                                      |           |               |                      |           |               |             |        | x                                                          |
| (x) Korporasie vir Openbare Deposito's .....             |                                      |           |               |                      |           |               |             |        | x                                                          |
| (xi) Bouverenigings .....                                |                                      |           |               |                      |           |               |             |        | x                                                          |
| (xii) Onderlinge bouverenigings .....                    |                                      |           |               |                      |           |               |             |        | x                                                          |
| (xiii) Ander maatskappye .....                           |                                      |           |               |                      |           |               |             |        | x                                                          |
| (xiv) Ander deposante .....                              |                                      |           |               |                      |           |               |             |        | x                                                          |
| (xv) Totaal—alle inwoners .....                          |                                      |           |               |                      |           |               |             |        | x                                                          |
| (b) Inwoners van onafhanklike state:                     |                                      |           |               |                      |           |               |             |        |                                                            |
| (i) Sentrale regering .....                              |                                      |           |               |                      |           |               |             |        |                                                            |
| (ii) Plaaslike besture .....                             |                                      |           |               |                      |           |               |             |        |                                                            |
| (iii) Bankinstellings .....                              |                                      |           |               |                      |           |               |             |        |                                                            |
| (iv) Bouverenigings .....                                |                                      |           |               |                      |           |               |             |        |                                                            |
| (v) Onderlinge bouverenigings .....                      |                                      |           |               |                      |           |               |             |        |                                                            |
| (vi) Ander maatskappye .....                             |                                      |           |               |                      |           |               |             |        |                                                            |
| (vii) Ander deposante .....                              |                                      |           |               |                      |           |               |             |        |                                                            |
| (viii) Totaal—alle inwoners van onafhanklike state ..... |                                      |           |               |                      |           |               |             |        |                                                            |
| (c) Inwoners van Botswana, Lesotho en Swaziland:         |                                      |           |               |                      |           |               |             |        |                                                            |
| (i) Regerings .....                                      |                                      |           |               |                      |           |               |             |        |                                                            |
| (ii) Banke .....                                         |                                      |           |               |                      |           |               |             |        |                                                            |
| (iii) Ander .....                                        |                                      |           |               |                      |           |               |             |        |                                                            |
| (iv) Totaal .....                                        |                                      |           |               |                      |           |               |             |        |                                                            |

Naam van Vereniging .....

OBVW—Vorm 7 (vervolg)

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**LASTE (vervolg)**

| Beskrywing                                        | Totale verpligtings              |       |           |                  |       |           |            |        | Verpligtings teenoor nie-inwoners [ingesluit in kolom (8)] |
|---------------------------------------------------|----------------------------------|-------|-----------|------------------|-------|-----------|------------|--------|------------------------------------------------------------|
|                                                   | Korttermyn                       |       |           | Middeltermyn     |       |           | Langtermyn | Totaal |                                                            |
|                                                   | Onmiddellik opeisbare deposito's | Ander | Subtotaal | Spaar-deposito's | Ander | Subtotaal |            |        |                                                            |
|                                                   | (1)                              | (2)   | (3)       | (4)              | (5)   | (6)       |            |        |                                                            |
| <b>Verpligtings teenoor die publiek (vervolg)</b> | R                                | R     | R         | R                | R     | R         | R          | R      | R                                                          |
| (d) Ander nie-inwoners:                           |                                  |       |           |                  |       |           |            |        |                                                            |
| (i) Regerings .....                               |                                  |       |           |                  |       |           |            |        |                                                            |
| (ii) Banke .....                                  |                                  |       |           |                  |       |           |            |        |                                                            |
| (iii) Ander .....                                 |                                  |       |           |                  |       |           |            |        |                                                            |
| (iv) Totaal .....                                 |                                  |       |           |                  |       |           |            |        |                                                            |
| (e) Totaal—alle deposante .....                   |                                  |       |           |                  |       |           |            |        |                                                            |

| Beskrywing                          | Totale verpligtings |                     |                   |               | Verpligtings teenoor nie-inwoners [ingesluit in kolom (8)] |
|-------------------------------------|---------------------|---------------------|-------------------|---------------|------------------------------------------------------------|
|                                     | Korttermyn<br>(3)   | Middeltermyn<br>(6) | Langtermyn<br>(7) | Totaal<br>(8) |                                                            |
| 2. Aandeel:                         | R                   | R                   | R                 | R             | R                                                          |
| (Totaal vir hierdie pos R .....     |                     |                     |                   |               |                                                            |
| (a) Onbepaaldetermyn .....          |                     |                     |                   |               |                                                            |
| (b) Vastetermyn:                    |                     |                     |                   |               |                                                            |
| (i) Opbetaalde .....                |                     |                     |                   |               |                                                            |
| (ii) Subskripsie .....              |                     |                     |                   |               |                                                            |
| 3. Lenings en voorskotte van:       |                     |                     |                   |               |                                                            |
| (Totaal vir hierdie pos R .....     |                     |                     |                   |               |                                                            |
| (a) Inwoners van die Republiek:     |                     |                     |                   |               |                                                            |
| (i) Regering .....                  |                     |                     |                   |               |                                                            |
| (ii) Reserwebank .....              |                     |                     |                   |               | X                                                          |
| (iii) Bankinstellings .....         |                     |                     |                   |               | X                                                          |
| (iv) Bouverenigings .....           |                     |                     |                   |               | X                                                          |
| (v) Onderlinge bouverenigings ..... |                     |                     |                   |               | X                                                          |
| (vi) Ander .....                    |                     |                     |                   |               | X                                                          |

## LASTE (vervolg)

| Beskrywing                                                       | Totale verpligtings |                     |                   |               | Verpligtings teenoor nie-inwoners [ingesluit in kolom (8)]<br>(9) |
|------------------------------------------------------------------|---------------------|---------------------|-------------------|---------------|-------------------------------------------------------------------|
|                                                                  | Korttermyn<br>(3)   | Middeltermyn<br>(6) | Langtermyn<br>(7) | Totaal<br>(8) |                                                                   |
|                                                                  | R                   | R                   | R                 | R             | R                                                                 |
| (b) Inwoners van onafhanklike state (spesifiseer):               |                     |                     |                   |               |                                                                   |
| .....                                                            |                     |                     |                   |               |                                                                   |
| .....                                                            |                     |                     |                   |               |                                                                   |
| (c) Ander nie-inwoners (spesifiseer):                            |                     |                     |                   |               |                                                                   |
| .....                                                            |                     |                     |                   |               |                                                                   |
| .....                                                            |                     |                     |                   |               |                                                                   |
| 4. Ander verpligtings teenoor die publiek:                       |                     |                     |                   |               |                                                                   |
| (a) Obligasies .....                                             |                     |                     |                   |               |                                                                   |
| (b) leningseffekte .....                                         |                     |                     |                   |               |                                                                   |
| (c) lenings toegestaan maar nie uitbetaal nie .....              | x                   |                     | x                 |               |                                                                   |
| (d) kollaterale deposito's .....                                 | x                   |                     | x                 |               |                                                                   |
| (e) Ander (spesifiseer):                                         |                     |                     |                   |               |                                                                   |
| .....                                                            |                     |                     |                   |               |                                                                   |
| .....                                                            |                     |                     |                   |               |                                                                   |
| 5. Totale verpligtings teenoor die publiek (poste 1 tot 4) ..... |                     |                     |                   |               |                                                                   |

| Beskrywing                                                           | Totale verpligtings<br>(8) | Verpligtings teenoor nie-inwoners<br>[ingesluit in kolom (8)] |               |
|----------------------------------------------------------------------|----------------------------|---------------------------------------------------------------|---------------|
|                                                                      |                            | Inwoners van<br>onafhanklike state<br>(9)                     | Ander<br>(10) |
|                                                                      | R                          | R                                                             | R             |
| <b>B. Reserwes en ander verpligtings behalwe teenoor die publiek</b> |                            |                                                               |               |
| 6. Onaangetaste reserwes:                                            |                            |                                                               |               |
| (a) Totale onaangetaste reserwes .....                               |                            | x                                                             | x             |
| (b) <i>Min:</i> Verminderings [artikel 30 (2) (a) van die Wet] ..... |                            | x                                                             | x             |
| (c) Netto onaangetaste reserwes .....                                |                            | x                                                             | x             |
| 7. Onverdiende finansieringskoste .....                              |                            |                                                               |               |
| 8. Ander verpligtings as bovermelde .....                            |                            |                                                               |               |
| 9. Totaal van poste 6 tot 8 .....                                    |                            |                                                               |               |
| 10. Totale verpligtings (poste 5 en 9) .....                         |                            |                                                               |               |

Nota: Sekere lasteposte vereis verdere ontleding soos voorgeskryf in die aanhangsels van OBVW—Vorm 7.

Naam van Vereniging .....

OBVW—Vorm 7 (vervolg)

**LASTE (vervolg)**

| Beskrywing                                                                                    | Korttermyn<br>(3) | Middeltermyn<br>(6) | Langtermyn<br>(7) | Totaal<br>(8) | Nie-inwoners [ingesluit in<br>kolom (8)]<br>(9) |
|-----------------------------------------------------------------------------------------------|-------------------|---------------------|-------------------|---------------|-------------------------------------------------|
|                                                                                               | R                 | R                   | R                 | R             | R                                               |
| <b>C. Memorandum</b>                                                                          |                   |                     |                   |               |                                                 |
| 1. Verhandelbare depositosertifikate, ingesluit onder lastepos A.1 (e) hierbo, uitgereik aan— |                   |                     |                   |               |                                                 |
| (a) Inwoners van die Republiek .....                                                          |                   |                     |                   |               |                                                 |
| (b) Inwoners van onafhanklike state .....                                                     |                   |                     |                   |               | x                                               |
| (c) Ander nie-inwoners .....                                                                  |                   |                     |                   |               |                                                 |
| (d) Totaal .....                                                                              |                   |                     |                   |               |                                                 |

2. Bedrae ten opsigte van transmissiedeposito's ingesluit onder totale onmiddellik opeisbare deposito's [lastepos A.1 (e), kolom (1)] ..... R .....

| Beskrywing                                                          | Totale bedrag<br>(8) | Bedrag [ingesluit in kolom (8)]           |                            |
|---------------------------------------------------------------------|----------------------|-------------------------------------------|----------------------------|
|                                                                     |                      | Inwoners van onafhanklike<br>state<br>(9) | Ander nie-inwoners<br>(10) |
| 3. Voorwaardelike verpligtings (spesifiseer):                       | R                    | R                                         | R                          |
| .....                                                               |                      |                                           |                            |
| .....                                                               |                      |                                           |                            |
| 4. Totale verpligtings ten opsigte van terugkoop-ooreenkomste ..... |                      |                                           |                            |

**BATES**

Alle bedrae moet tot die naaste R1 afgerond wees  
x Dui aan dat geen inskrywing vereis of moontlik is nie

| Beskrywing                         | Totale bates          |                            |                     | Buitelandse bates [ingesluit in kolom (3)] |                       |
|------------------------------------|-----------------------|----------------------------|---------------------|--------------------------------------------|-----------------------|
|                                    | Likwiede bates<br>(1) | Binnelandse dekking<br>(2) | Totale bates<br>(3) | In onafhanklike<br>state<br>(4)            | In ander lande<br>(5) |
| 1. Banknote en Pasmunt .....       | R                     | R                          | R                   | R                                          | R                     |
| 2. Goudmunt .....                  |                       |                            |                     |                                            |                       |
| 3. Deposito's by Reserwebank ..... |                       |                            |                     | x                                          | x                     |



BATES (vervolg)

| Beskrywing                                                                          | Totale bates          |                            |                     | Buitelandse bates [ingesluit in kolom (3)] |                       |
|-------------------------------------------------------------------------------------|-----------------------|----------------------------|---------------------|--------------------------------------------|-----------------------|
|                                                                                     | Likwiede bates<br>(1) | Binnelandse dekking<br>(2) | Totale bates<br>(3) | In onafhanklike state<br>(4)               | In ander lande<br>(5) |
|                                                                                     | R                     | R                          | R                   | R                                          | R                     |
| 4. Onmiddellik opeisbare deposito's by banke .....                                  |                       |                            |                     | X                                          | X                     |
| 5. Deposito's, lenings en voorskotte—<br>(Totaal vir hierdie pos R .....            |                       |                            |                     |                                            |                       |
| (a) In die Republiek:                                                               |                       |                            |                     |                                            |                       |
| (i) Banke .....                                                                     | X                     |                            |                     | X                                          | X                     |
| (ii) Bouverenigings .....                                                           | X                     |                            |                     | X                                          | X                     |
| (iii) Onderlinge bouverenigings .....                                               | X                     |                            |                     | X                                          | X                     |
| (iv) Plaaslike besture .....                                                        | X                     |                            |                     | X                                          | X                     |
| (v) Ander .....                                                                     | X                     |                            |                     | X                                          | X                     |
| (b) In onafhanklike state (spesifiseer):                                            |                       |                            |                     |                                            |                       |
| .....                                                                               | X                     |                            |                     |                                            | X                     |
| .....                                                                               | X                     |                            |                     |                                            | X                     |
| .....                                                                               | X                     |                            |                     |                                            | X                     |
| (c) In ander lande (spesifiseer):                                                   |                       |                            |                     |                                            |                       |
| .....                                                                               | X                     |                            |                     | X                                          |                       |
| .....                                                                               | X                     |                            |                     | X                                          |                       |
| .....                                                                               | X                     |                            |                     | X                                          |                       |
| .....                                                                               | X                     |                            |                     | X                                          |                       |
| 6. Verhandelbare depositosertifikate .....                                          |                       |                            |                     |                                            |                       |
| 7. Lenings aan diskontohuise:                                                       |                       |                            |                     |                                            |                       |
| (a) Onmiddellik opeisbaar .....                                                     |                       |                            |                     | X                                          | X                     |
| (b) Ander .....                                                                     | X                     |                            |                     | X                                          | X                     |
| 8. Landbank:                                                                        |                       |                            |                     |                                            |                       |
| (a) Wissels .....                                                                   |                       |                            |                     | X                                          | X                     |
| (b) Lenings en voorskotte .....                                                     |                       |                            |                     | X                                          | X                     |
| 9. Skatkisbiljette .....                                                            |                       |                            |                     |                                            |                       |
| 10. Beleggings:                                                                     |                       |                            |                     |                                            |                       |
| (Totaal vir hierdie pos R .....                                                     |                       |                            |                     | X                                          | X                     |
| (a) Effekte van die Regering van die Republiek .....                                |                       |                            |                     | X                                          | X                     |
| (b) Leningsheffings deur die Regering .....                                         | X                     |                            |                     |                                            | X                     |
| (c) Effekte van die regerings van onafhanklike state .....                          | X                     |                            |                     |                                            | X                     |
| (d) Effekte gewaarborg deur die Regering van die Republiek .....                    | X                     |                            |                     | X                                          | X                     |
| (e) Ander sekuriteite uitgereik deur die regerings van onafhanklike state .....     | X                     |                            |                     |                                            | X                     |
| (f) Effekte van Sentrale Regeringsliggame .....                                     | X                     |                            |                     | X                                          | X                     |
| (g) Effekte uitgereik deur die Reserwebank .....                                    |                       |                            |                     | X                                          | X                     |
| (h) Obligasies uitgereik deur die Landbank .....                                    |                       |                            |                     | X                                          | X                     |
| (i) Obligasies en notas uitgereik deur die Nywerheids-ontwikkelingskorporasie ..... |                       |                            |                     | X                                          | X                     |
| (j) Effekte en wissels uitgereik deur ander openbare korporasies .....              | X                     |                            |                     | X                                          | X                     |
| (k) Effekte uitgereik deur selfregerende gebiede .....                              | X                     |                            |                     | X                                          | X                     |

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BATES (vervolg)

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STAATSKOERANT, 29 AUGUSTUS 1986

| Beskrywing                                              | Totale bates          |                            |                     | Buitelandse bates [ingesluit in kolom (3)] |                       |
|---------------------------------------------------------|-----------------------|----------------------------|---------------------|--------------------------------------------|-----------------------|
|                                                         | Likwiede bates<br>(1) | Binnelandse dekking<br>(2) | Totale bates<br>(3) | In onafhanklike state<br>(4)               | In ander lande<br>(5) |
|                                                         | R                     | R                          | R                   | R                                          | R                     |
| (l) Effekte van die Regering van Suidwes-Afrika .....   | X                     |                            |                     | X                                          | X                     |
| (m) Effekte van streeksdiensrade .....                  | X                     |                            |                     | X                                          | X                     |
| (n) Effekte van plaaslike besture .....                 | X                     |                            |                     | X                                          | X                     |
| (o) Ander effekte .....                                 | X                     |                            |                     | X                                          | X                     |
| (p) Aandeel in filiale:                                 |                       |                            |                     |                                            |                       |
| (i) versekeraars .....                                  | X                     |                            |                     |                                            |                       |
| (ii) eiendomsontwikkelingsmaatskappye .....             | X                     |                            |                     |                                            |                       |
| (iii) ander .....                                       | X                     |                            |                     |                                            |                       |
| (q) Ander aandele .....                                 | X                     |                            |                     |                                            |                       |
| (r) Ander obligasies .....                              |                       |                            |                     |                                            |                       |
| (s) Ander beleggings .....                              | X                     |                            |                     |                                            |                       |
| 11. Verbandvoorskotte .....                             |                       |                            |                     |                                            |                       |
| (Totaal vir hierdie pos R.....)                         |                       |                            |                     |                                            |                       |
| (a) Behuisingsvoorskotte:                               |                       |                            |                     |                                            |                       |
| (i) Lopend .....                                        | X                     |                            |                     |                                            |                       |
| (ii) Agterstallig .....                                 | X                     |                            |                     |                                            |                       |
| (b) Besigheidsvoorskotte:                               |                       |                            |                     |                                            |                       |
| (i) Lopend .....                                        | X                     |                            |                     |                                            |                       |
| (ii) Agterstallig .....                                 | X                     |                            |                     |                                            |                       |
| 12. Algemene voorskotte:                                |                       |                            |                     |                                            |                       |
| (Totaal vir hierdie pos R.....)                         |                       |                            |                     |                                            |                       |
| (a) Lenings en voorskotte aan:                          |                       |                            |                     |                                            |                       |
| (i) Lopend:                                             |                       |                            |                     |                                            |                       |
| (aa) Suid-Afrikaanse Vervoerdienste .....               | X                     |                            |                     | X                                          | X                     |
| (bb) Departement van Pos- en Telekommunikasiewese ..... | X                     |                            |                     | X                                          | X                     |
| (cc) Ander Sentrale Regering .....                      | X                     |                            |                     | X                                          | X                     |
| (dd) Regerings van onafhanklike state .....             | X                     |                            |                     | X                                          | X                     |
| (ee) Provinsiale administrasies .....                   | X                     |                            |                     | X                                          | X                     |
| (ff) Regering van Suidwes-Afrika .....                  | X                     |                            |                     | X                                          | X                     |
| (gg) Regerings van selfregerende gebiede .....          | X                     |                            |                     | X                                          | X                     |
| (hh) Openbare korporasies .....                         | X                     |                            |                     | X                                          | X                     |
| (ii) Streeksdiensrade .....                             | X                     |                            |                     | X                                          | X                     |
| (jj) Plaaslike besture .....                            | X                     |                            |                     | X                                          | X                     |
| (kk) Ander buitelandse openbareliggame .....            | X                     |                            |                     | X                                          | X                     |
| (ll) Ander maatskappye .....                            | X                     |                            |                     |                                            |                       |
| (mm) Ander leners .....                                 | X                     |                            |                     |                                            |                       |
| (ii) Agterstallig .....                                 | X                     |                            |                     |                                            |                       |

## BATES (vervolg)

| Beskrywing                                                                                         | Totale bates          |                            |                     | Buitelandse bates [ingesluit in kolom (3)] |                       |
|----------------------------------------------------------------------------------------------------|-----------------------|----------------------------|---------------------|--------------------------------------------|-----------------------|
|                                                                                                    | Likwiede bates<br>(1) | Binnelandse dekking<br>(2) | Totale bates<br>(3) | In onafhanklike state<br>(4)               | In ander lande<br>(5) |
|                                                                                                    | R                     | R                          | R                   | R                                          | R                     |
| (b) Diskonterings en voorskotte ten opsigte van afbetalingsverkooptransaksies                      |                       |                            |                     |                                            |                       |
| (i) Lopend:                                                                                        |                       |                            |                     |                                            |                       |
| (aa) Gekoopte kontrakte .....                                                                      | X                     |                            |                     |                                            |                       |
| (bb) Voorskotte teen verpanding van kontrakte .....                                                | X                     |                            |                     |                                            |                       |
| (cc) Direkte kontrakte .....                                                                       | X                     |                            |                     |                                            |                       |
| (dd) Vloerplanne .....                                                                             | X                     |                            |                     |                                            |                       |
| (ii) Agterstallig .....                                                                            | X                     |                            |                     |                                            |                       |
| (c) Huurtransaksies:                                                                               |                       |                            |                     |                                            |                       |
| (i) Lopend:                                                                                        |                       |                            |                     |                                            |                       |
| (aa) Sentrale Regeringsliggame .....                                                               | X                     |                            |                     | X                                          | X                     |
| (bb) Ander openbare sektorliggame .....                                                            | X                     |                            |                     | X                                          | X                     |
| (cc) Ander .....                                                                                   | X                     |                            |                     |                                            |                       |
| (ii) Huurgelde agterstallig .....                                                                  | X                     |                            |                     |                                            |                       |
| (d) Faktoring:                                                                                     |                       |                            |                     |                                            |                       |
| (i) Lopend .....                                                                                   | X                     |                            |                     |                                            |                       |
| (ii) Agterstallig .....                                                                            | X                     |                            |                     |                                            |                       |
| (e) Verdiskonteerde of gekoopte bankaksepte                                                        |                       |                            |                     |                                            |                       |
| (i) Deur inwoners in die Republiek getrek—Lopend:                                                  |                       |                            |                     |                                            |                       |
| (ii) Deur inwoners van onafhanklike state getrek—Lopend .....                                      |                       |                            |                     | X                                          | X                     |
| (iii) Deur ander nie inwoners getrek—Lopend .....                                                  |                       |                            |                     | X                                          |                       |
| (iv) Agterstallig .....                                                                            | X                     |                            |                     |                                            |                       |
| (f) Ander:                                                                                         |                       |                            |                     |                                            |                       |
| (i) Lopend .....                                                                                   | X                     |                            |                     |                                            |                       |
| (ii) Agterstallig .....                                                                            | X                     |                            |                     |                                            |                       |
| 13. Lenings en voorskotte aan en obligasies van geassosieerdes anders as eiendomsmaatskappye ..... | X                     |                            |                     |                                            |                       |
| 14. Ameublement, toebehore en toerusting .....                                                     | X                     |                            |                     |                                            |                       |
| 15. Vaste eiendom:                                                                                 |                       |                            |                     |                                            |                       |
| (a) In eie naam .....                                                                              | X                     |                            |                     |                                            |                       |
| (b) Aandeel in eiendomsmaatskappye .....                                                           | X                     |                            |                     |                                            |                       |
| (c) Lenings en voorskotte aan en obligasies van eiendomsmaatskappye .....                          | X                     |                            |                     |                                            |                       |
| 16. Eiendom in besit:                                                                              |                       |                            |                     |                                            |                       |
| (a) Verkoop .....                                                                                  | X                     |                            |                     |                                            |                       |
| (b) Onverkoop .....                                                                                | X                     |                            |                     |                                            |                       |
| 17. Ander bates as bovermelde .....                                                                | X                     |                            |                     |                                            |                       |
| 18. Totale bates (poste 1 tot 17) .....                                                            |                       |                            |                     |                                            |                       |

Nota: Sekere bateposte vereis verdere ontleding soos voorgeskryf in die aanhangsels van OBVW—Vorm 7.

Naam van Vereniging .....

Ek verklaar—

OBVW—Vorm 7 (vervolg)

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STAATSKOERANT, 29 AUGUSTUS 1986

(1) dat voorgaande staat en die aanhangsels daarby na ons beste wete juis is;

(2) dat daar ooreenkomstig artikel 30 (2) (a) (i) van die Wet laas op ..... (datum) vir waardevermindering van bates en op ..... (datum) vir oninbare of twyfelagtige skulde voorsiening gemaak is; en

(3) dat ooreenkomstig die vereistes van artikel 30 (2) (a) van die Wet, voorgaande staat nie as bates insluit enige van die items waarna in sub-paragrafe (ii) tot (iv) van daardie artikel verwys word nie.

Geteken te ..... op hede die ..... dag van ..... 19.....

Hoof- Uitvoerende beampte

### OUDITEURSERTIFIKAAT

[Soos vereis by artikel 34A (2) van die Wet]

As ouditeur(e) van bogenoemde vereniging—

(a) sertifiseer ek/ons hierby dat na my/ons mening en my/ons beste inligting voorgaande staat 'n ware en juiste weergawe van die Vereniging se sake is per vermelde datum en dat dit ingevul is ooreenkomstig die bepalinge van die Wet en die regulasies daarkragtens uitgevaardig; en

(b) verklaar ek/ons dat na my/ons beste inligting die verminderings by lastepos B.6 (b) 'n voldoende voorsiening is soos by die Wet in artikel 30 (2) (a) vereis vir sover die voorsiening nie op 'n ander wyse gemaak is nie.

Handtekening .....

Handtekening .....

Datum .....

Datum .....

(d) Vorms van aanhangsels van die kwartaalstaat van bates en laste waarna in artikel 34A (1) (c) van die Wet verwys word.

### AANHANGSEL A VAN OBVW—VORM 7

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke OBVW—Vorm 7 ingedien word)

Naam van Vereniging .....

Aangeheg by OBVW—Vorm 7 soos op ..... 19.....

### AGTERSTALLIGE REKENINGS

Alle bedrae moet tot die naaste R1 afgerond word

|                                                                            | Nommer van batepos van OBVW—Vorm 7 |             |             |             |             |             |             |             |
|----------------------------------------------------------------------------|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                                                                            | 11 (a) (ii)                        | 11 (b) (ii) | 12 (a) (ii) | 12 (b) (ii) | 12 (c) (ii) | 12 (d) (ii) | 12 (e) (iv) | 12 (f) (ii) |
| 1. Bruto bedrag agterstallig op datum van OBVW—Vorm 7 .....                | R                                  | R           | R           | R           | R           | R           | R           | R           |
| 2. Min: Bestaande voorsienings vir oninbare of twyfelagtige skulde .....   |                                    |             |             |             |             |             |             |             |
| 3. Netto bedrag as agterstallig in huidige OBVW—Vorm 7 getoon .....        |                                    |             |             |             |             |             |             |             |
| 4. Bedrag teenoor pos 3 van jongste voorafgaande aanhangsel A getoon ..... |                                    |             |             |             |             |             |             |             |
| 5. Netto toename of afname (pos 3 min pos 4) .....                         |                                    |             |             |             |             |             |             |             |
| 6. Totale bedrag as onverhaalbaar gedurende kwartaal afgeskryf .....       |                                    |             |             |             |             |             |             |             |
| 7. Totale aantal rekenings .....                                           |                                    |             |             |             |             |             |             |             |
| 8. Getal rekenings agterstallig .....                                      |                                    |             |             |             |             |             |             |             |



**AANHANGSEL B VAN OBVW—VORM 7**

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke OBVW—Vorm 7 ingedien word)

Naam van Vereniging .....

Aangeheg by OBVW—Vorm 7 soos op ..... 19.....

**ONTLEDING VAN BELEGGINGS IN AANDELE**

Alle bedrae moet tot die naaste R1 afgerond word

ALLE AANDELE ONDER BATEPOSTE 10 (p), 10 (q), 13, 15 (b) EN 15 (c) VAN OBVW—VORM 7 INGESLUIT

| Naam van Maatskappy               | Getal aandele<br>(1) | Boekwaarde<br>(2) | Huidige mark-<br>waarde van<br>genoteerde<br>aandele<br>(3) | Waarde geplaas<br>op ongeno-<br>teerde aandele<br>(4) |
|-----------------------------------|----------------------|-------------------|-------------------------------------------------------------|-------------------------------------------------------|
|                                   |                      | R                 | R                                                           | R                                                     |
| <b>I. GEWONE AANDELE:</b>         |                      |                   |                                                             |                                                       |
| 1. Batepos 10 (p) (i):            |                      |                   |                                                             |                                                       |
| .....                             |                      |                   |                                                             |                                                       |
| Totale waarde.....                |                      |                   |                                                             |                                                       |
| 2. Batepos 10 (p) (ii):           |                      |                   |                                                             |                                                       |
| .....                             |                      |                   |                                                             |                                                       |
| Totale waarde.....                |                      |                   |                                                             |                                                       |
| 3. Batepos 10 (p) (iii):          |                      |                   |                                                             |                                                       |
| .....                             |                      |                   |                                                             |                                                       |
| Totale waarde.....                |                      |                   |                                                             |                                                       |
| 4. Batepos 10 (q):                |                      |                   |                                                             |                                                       |
| .....                             |                      |                   |                                                             |                                                       |
| Totale waarde.....                |                      |                   |                                                             |                                                       |
| 5. Batepos 15 (b):                |                      |                   |                                                             |                                                       |
| .....                             |                      |                   |                                                             |                                                       |
| Totale waarde.....                |                      |                   |                                                             |                                                       |
| <b>II. VOORKEURAAANDELE:</b>      |                      |                   |                                                             |                                                       |
| (Meld of aflosbaar of omskepbaar) |                      |                   |                                                             |                                                       |
| 1. Batepos 10 (p) (i):            |                      |                   |                                                             |                                                       |
| .....                             |                      |                   |                                                             |                                                       |
| Totale waarde.....                |                      |                   |                                                             |                                                       |
| 2. Batepos 10 (p) (ii):           |                      |                   |                                                             |                                                       |
| .....                             |                      |                   |                                                             |                                                       |
| Totale waarde.....                |                      |                   |                                                             |                                                       |
| 3. Batepos 10 (p) (iii):          |                      |                   |                                                             |                                                       |
| .....                             |                      |                   |                                                             |                                                       |
| Totale waarde.....                |                      |                   |                                                             |                                                       |

## AANHANGSEL B VAN OBVW—VORM 7 (vervolg)

| Naam van Maatskappy           | Getal aandele<br>(1) | Boekwaarde<br>(2) | Huidige mark-<br>waarde van<br>genoteerde<br>aandele<br>(3) | Waarde geplaas<br>op ongeno-<br>teerde aandele<br>(4) |
|-------------------------------|----------------------|-------------------|-------------------------------------------------------------|-------------------------------------------------------|
| 4. Batepos 10 (q):            |                      | R                 | R                                                           | R                                                     |
| .....                         |                      |                   |                                                             |                                                       |
| .....                         |                      |                   |                                                             |                                                       |
| Totale waarde.....            |                      |                   |                                                             |                                                       |
| 5. Batepos 13:                |                      |                   |                                                             |                                                       |
| .....                         |                      |                   |                                                             |                                                       |
| .....                         |                      |                   |                                                             |                                                       |
| Totale waarde.....            |                      |                   |                                                             |                                                       |
| 6. Bateposte 15 (b) en 15 (c) |                      |                   |                                                             |                                                       |
| (a) Geassosieerdes:           |                      |                   |                                                             |                                                       |
| .....                         |                      |                   |                                                             |                                                       |
| .....                         |                      |                   |                                                             |                                                       |
| (b) Ander:                    |                      |                   |                                                             |                                                       |
| .....                         |                      |                   |                                                             |                                                       |
| .....                         |                      |                   |                                                             |                                                       |
| (c) Totale waarde.....        |                      |                   |                                                             |                                                       |

## III. AANDELE IN VERSEKERAARS

[Ingesluit onder batepos 10 (p) (i) en 10 (q) van OBVW—Vorm 7]

| Naam van Versekeraar | Totale nominale<br>waarde van uitge-<br>reikte aandele van<br>versekeraar<br>(1) | 30 Persent van<br>bedrag in kolom<br>(1)<br>(2) | Nominale waarde<br>van aandele gehou-<br>deur verslagdoe-<br>nende vereniging<br>en sy geasso-<br>sieerdes<br>(3) | Bedrag waarmee<br>kolom (3) kolom<br>(2) oorskry, as daar<br>is<br>(4) |
|----------------------|----------------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| .....                | R                                                                                | R                                               | R                                                                                                                 | R                                                                      |
| .....                |                                                                                  |                                                 |                                                                                                                   |                                                                        |
| .....                |                                                                                  |                                                 |                                                                                                                   |                                                                        |
| Totaal.....          |                                                                                  |                                                 |                                                                                                                   |                                                                        |

## AANHANGSEL C VAN OBVW—VORM 7

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke OBVW—Vorm 7 ingedien word)

Naam van Vereniging.....

Aangeheg by OBVW—Vorm 7 soos op ..... 19.....

## ONTLEDING VAN AFBETALINGSVERKOOP- EN HUURTRANSAKSIES

Alle bedrae moet tot die naaste R1 afgerond word

## I. SOORT BATE EN OOREENKOMS

| Goedere                                  | Batepos 12 (b)                                 | Batepos 12 (c)         |
|------------------------------------------|------------------------------------------------|------------------------|
|                                          | Afbetalings-<br>verkooptran-<br>saksies<br>(1) | Huurtransaksies<br>(2) |
| 1. Passasiersmotors:                     | R                                              | R                      |
| Nuut.....                                |                                                |                        |
| Gebruik.....                             |                                                |                        |
| 2. Vragmotors.....                       |                                                |                        |
| 3. Landboumasjinerie en -toerusting..... |                                                |                        |

**AANHANGSEL C VAN OBVW—VORM 7 (vervolg)**

| Goedere                                                                                                                 | Batepos 12 (b)                        | Batepos 12 (c)         |
|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------|
|                                                                                                                         | Afbetalings-verkooptransaksies<br>(1) | Huurtransaksies<br>(2) |
|                                                                                                                         | R                                     | R                      |
| 4. Alle huishoudelike benodigdhede soos meubels, televisie- en radio-<br>stelle, ander elektriese toerusting, ens. .... | .....                                 | .....                  |
| 5. Nywerheids-, handels- en kantoortoerusting .....                                                                     | .....                                 | .....                  |
| 6. Ander goedere .....                                                                                                  | .....                                 | .....                  |
| 7. Alle goedere .....                                                                                                   | .....                                 | .....                  |

**II. ONVERDIENDE FINANSIERINGSKOSTE**

Beskryf die basis waarop onverdiende finansieringskoste na inkomste in berekening gebring word:

**AANHANGSEL D VAN OBVW—VORM 7**

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke OBVW—Vorm 7 ingedien word)

Naam van Vereniging .....

Aangeheg by OBVW—Vorm 7 soos op ..... 19.....

**BELEGGING IN VASTE EIENDOM EN AANDELE**

Alle bedrae moet tot die naaste R1 afgerond word

|                                                                                                                                                                                                                          | R     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Totale belegging in vaste eiendom [batepos 15 (a) van OBVW—Vorm 7] .....                                                                                                                                              | ..... |
| 2. Totale bedrag van lenings en voorskotte aan filiale waarvan die hoofdoelstelling die besit van vaste eiendom is [ingesluit onder batepos 15 (c) van OBVW—Vorm 7] .....                                                | ..... |
| 3. Totale bedrag van belegging in aandele, met inbegrip van aandele in filiaalmaatskappye [bateposte 10 (p) en 10 (q) plus die bedrag ingesluit by bateposte 13 en 15 (b) van OBVW—Vorm 7 ten opsigte van aandele] ..... | ..... |
| 4. Totaal .....                                                                                                                                                                                                          | ..... |
| 5. <i>Min:</i>                                                                                                                                                                                                           |       |
| (a) Belegging in vaste eiendom ingekoop en aandele verkry ten einde 'n belegging te beskerm gedurende afgelope vyf jaar (d.i. totaal van Aanhangsel E) .....                                                             | ..... |
| (b) Belegging in voorkeuraandele, <i>uitgesonderd</i> voorkeuraandele wat in gewone aandele omskep kan word .....                                                                                                        | ..... |
| 6. Beleggings soos verminder (item 4 <i>min</i> item 5) .....                                                                                                                                                            | ..... |
| 7. Onaangetaste reserwes (lastepos B.6 (a) van OBVW—Vorm 7) .....                                                                                                                                                        | ..... |
| 8. Item 7 <i>min</i> item 6 .....                                                                                                                                                                                        | ..... |

**AANHANGSEL E VAN OBVW—VORM 7**

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke OBVW—Vorm 7 ingedien word)

Naam van Vereniging .....

Aangeheg by OBVW—Vorm 7 soos op ..... 19.....

**BESONDERHEDE VAN VASTE EIENDOM INGEKOOP EN EIENDOMSMAATSKAPPYE VERKRY TEN EINDE 'N BELEGGING TE BESKERM BINNE AFGELOPE VYF JAAR**

Alle bedrae moet tot die naaste R1 afgerond word

**EIENDOM INGEKOOP EN EIENDOMSMAATSKAPPYE VERKRY**

|                                             | Datum<br>ingekoop<br>(1) | Bedrag van belegging in<br>aandele en lenings |                               |
|---------------------------------------------|--------------------------|-----------------------------------------------|-------------------------------|
|                                             |                          | Op datum<br>ingekoop<br>(2)                   | Op datum van<br>opgawe<br>(3) |
|                                             |                          | R                                             | R                             |
| Beskrywing van eiendom/maatskappy ingekoop: | .....                    | .....                                         | .....                         |
| .....                                       | .....                    | .....                                         | .....                         |
| .....                                       | .....                    | .....                                         | .....                         |
| Totaal .....                                | .....                    | .....                                         | .....                         |

**AANHANGSEL F VAN OBVW—VORM 7**

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke OBVW—Vorm 7 ingedien word)

Naam van Vereniging .....  
 Aangeheg by OBVW—Vorm 7 soos op ..... 19.....

**DIVERSE INLIGTING**

Alle bedrae moet tot die naaste R1 afgerond word

- |                                                                                                                                                                                                                                       | R     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Verpande of beswaarde bates.....                                                                                                                                                                                                   | ..... |
| 2. Verpligtings teenoor die vereniging van sy direkteure of amptenare.....                                                                                                                                                            | ..... |
| 3. (a) Totale bedrag verskuldig aan die vereniging ten opsigte van lenings en voorskotte toegestaan aan sy geassosieerdes, uitgesonderd aan filiale waarvan die hoofdoelstelling die besit of ontwikkeling van vaste eiendom is ..... | ..... |
| (b) Totale bedrag van die vereniging se belegging in obligasies of voorkeuraandeel (uitgesonderd obligasies of voorkeuraandeel wat omskepbaar is in gewone aandele), uitgereik deur sy geassosieerdes .....                           | ..... |
| (c) Totaal van 3 (a) en 3 (b) .....                                                                                                                                                                                                   | ..... |
| (d) Min bedrag waarby die bedrag van die vereniging se onaangestaste reserwes sy totale belegging in vaste eiendom en aandele oorskry (item 8 van Aanhangsel D).....                                                                  | ..... |
| (e) Leninge, voorskotte en beleggings, soos aangesuiwer [item 3 (c) min item 3 (d)] .....                                                                                                                                             | ..... |
| (f) 5 persent van totale verpligtings teenoor die publiek [d.i. 5 persent van lastepos A. 5, kolom (8) van OBVW—Vorm 7] .....                                                                                                         | ..... |
| 4. Belegging in filiale:                                                                                                                                                                                                              |       |
| (a) Aandele (uitgesonderd aflosbare voorkeuraandele) .....                                                                                                                                                                            | ..... |
| (b) Aflosbare voorkeuraandele .....                                                                                                                                                                                                   | ..... |
| (c) Leninge en voorskotte aan .....                                                                                                                                                                                                   | ..... |
| (d) Totaal .....                                                                                                                                                                                                                      | ..... |
| 5. Aandele:                                                                                                                                                                                                                           |       |

- (a) Bedrag van aandele aan einde van kwartaal—  
 (i) Opbetaalde onbepaaldetermyn-aandele  
 (ii) Opbetaalde vastetermyn-aandele  
 (iii) Subskripsie-aandele
- (b) Bedrag aan dividende gedurende kwartaal betaal

| Belastingvry | Gedeeltelik belastingvry |
|--------------|--------------------------|
| R            | R                        |
| x            |                          |
|              |                          |
|              |                          |

**AANHANGSEL G VAN OBVW—VORM 7**

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke OBVW—Vorm 7 ingedien word)

Naam van Vereniging .....  
 Aangeheg by OBVW—Vorm 7 soos op ..... 19.....

**BEREKENING VAN ONAANGESTASTE RESERWES**

- |                                                                                                                                                                    | R     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| Onaangestaste reserwes (spesifiseer):                                                                                                                              |       |
| .....                                                                                                                                                              | ..... |
| .....                                                                                                                                                              | ..... |
| Totaal .....                                                                                                                                                       | ..... |
| Min: Verminderings waarvoor geen voorsiening gemaak is nie:                                                                                                        |       |
| (a) Waardevermindering van bates en oninbare of twyfelagtige skulde .....                                                                                          | ..... |
| (b) Bedryfs- en opgehoopte verliese, opgehoopte waardevermindering en oninbare skulde nog nie afgeskryf nie.....                                                   | ..... |
| (c) Oprigtingskoste, koste ten opsigte van organisasie en uitbreiding van besigheid en die aankoop van 'n saak en klandisiewaarde en onderskrywingskommissie ..... | ..... |
| (d) Waarde van bates gedeponeer of verpand om verpligtings ingevolge 'n ander wet aangegaan, te verseker .....                                                     | ..... |
| Totale verminderings .....                                                                                                                                         | ..... |
| Netto bedrag van onaangestaste reserwes [lastepos B. 6 (c) van OBVW—Vorm 7].....                                                                                   | ..... |



(a) **Vorm van Balansstaat bedoel in artikel 35 van die Wet.**

**BALANSSTAAT SOOS OP 31 MAART 19.....**

[Ingevolge artikel 35 van de Onderlinge Bouverenigingswet, 1965]

Naam van Vereniging ..... Datum van jaarlijkse algemene vergadering .....

|                                                                    | R     | R |                                                                                                                                                                                          | R     | R |
|--------------------------------------------------------------------|-------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|---|
| 1. Aandelekapitaal—                                                |       |   | 1. Getal van en totale bedrag verskuldig—                                                                                                                                                |       |   |
| (a) onbepaalde opbetaalde .....                                    | ..... |   | (a) op..... behuisingsvoorskotte .....                                                                                                                                                   | ..... |   |
| (b) vastetermyn opbetaalde .....                                   | ..... |   | (b) op..... besigheidsvoorskotte .....                                                                                                                                                   | ..... |   |
| (c) vastetermyn subskripsie .....                                  | ..... |   | (c) op..... algemene voorskotte .....                                                                                                                                                    | ..... |   |
|                                                                    | ----- |   |                                                                                                                                                                                          | ----- |   |
| 2. Deposito's (opgelope rente ingesluit)—                          |       |   | 2. Eiendomme in besit—                                                                                                                                                                   |       |   |
| (a) vaste .....                                                    | ..... |   | (a) ..... eiendomme verkoop .....                                                                                                                                                        | ..... |   |
| (b) spaar .....                                                    | ..... |   | (b) ..... eiendomme onverkoop .....                                                                                                                                                      | ..... |   |
| (c) transmissie .....                                              | ..... |   |                                                                                                                                                                                          | ----- |   |
|                                                                    | ----- |   |                                                                                                                                                                                          |       |   |
| 3. Lenings (opgelope rente ingesluit)—                             |       |   | 3. Vaste eiendom [insluitende aandele in, lenings en voorskotte aan en obligasies uitgereik deur maatskappye wat vaste eiendom besit bedoel in artikel 22 (1) (a) (iii) van die Wet].... |       |   |
| (a) bouverenigingsleningseffekte .....                             | ..... |   |                                                                                                                                                                                          |       |   |
| (b) by bankiers .....                                              | ..... |   | 4. Meubels, toerusting en motorvoertuie .....                                                                                                                                            |       |   |
| (c) obligasies .....                                               | ..... |   |                                                                                                                                                                                          |       |   |
| (d) by ander (spesifiseer)—                                        | ..... |   | 5. Rekenaars .....                                                                                                                                                                       |       |   |
| .....                                                              | ..... |   | 6. Debiteure en vooruitbetalings .....                                                                                                                                                   |       |   |
| .....                                                              | ..... |   | 7. Belegging in filiaalmaatskappye—                                                                                                                                                      |       |   |
|                                                                    | ----- |   |                                                                                                                                                                                          |       |   |
| 4. Kollaterale kontant-deposito's (opgelope rente ingesluit) ..... | ..... |   |                                                                                                                                                                                          |       |   |
| 5. Krediteure en voorsienings .....                                | ..... |   |                                                                                                                                                                                          |       |   |
| 6. Ander verpligtings (spesifiseer)—                               | ..... |   |                                                                                                                                                                                          |       |   |
| .....                                                              | ..... |   |                                                                                                                                                                                          |       |   |
| .....                                                              | ..... |   |                                                                                                                                                                                          |       |   |
|                                                                    | ----- |   |                                                                                                                                                                                          |       |   |

  

| Aandele                            | Lenings en voorskotte (insluitende aflosbare voorkeur-aandele en obligasies) |
|------------------------------------|------------------------------------------------------------------------------|
| R                                  | R                                                                            |
| (a) versekeringsmaatskappye .....  | .....                                                                        |
| (b) ontwikkelingsmaatskappye ..... | .....                                                                        |
| (c) ander .....                    | .....                                                                        |
| (d) Totaal .....                   | .....                                                                        |



(b) Vorm van Inkomste-en-uitgawerekening bedoel in artikel 35 van die Wet.

INKOMSTE-EN-UITGAWEREKENING VIR DIE BOEKJAAR GEËINDIG.....

OBVW—Vorm 9

(Ingevolge artikel 35 van die Onderlinge Bouverenigingswet, 1965)

Naam van Vereniging .....

|                                                             | R | R |                                                               | R | R |
|-------------------------------------------------------------|---|---|---------------------------------------------------------------|---|---|
| 1. Rente:                                                   |   |   | 1. Rente:                                                     |   |   |
| (a) Op deposito's—                                          |   |   | (a) Op voorskotte—                                            |   |   |
| (i) vaste .....                                             |   |   | (i) behuisings .....                                          |   |   |
| (ii) spaar .....                                            |   |   | (ii) besigheids .....                                         |   |   |
| (iii) transmissie .....                                     |   |   | (iii) algemene .....                                          |   |   |
| (b) Op lenings—                                             |   |   | (b) Op eiendomme in besit verkoop .....                       |   |   |
| (i) bankiers .....                                          |   |   | (c) Op lenings aan en obligasies van filiaalmaatskappye ..... |   |   |
| (ii) obligasies .....                                       |   |   | (d) Op ander lenings .....                                    |   |   |
| (iii) ander (spesifiseer)—                                  |   |   | (e) Op leningsheffings van Regering .....                     |   |   |
|                                                             |   |   | (f) Op effekte van en lenings aan openbare instansies .....   |   |   |
| (c) Op kollaterale kontant-deposito's .....                 |   |   | (g) Op ander beleggings .....                                 |   |   |
| (d) Ander (spesifiseer)—                                    |   |   |                                                               |   |   |
|                                                             |   |   | 2. Dividende:                                                 |   |   |
| 2. Bestuursuitgawes .....                                   |   |   | (a) Van filiaalmaatskappye .....                              |   |   |
| 3. Waardevermindering:                                      |   |   | (b) Van ander .....                                           |   |   |
| (a) Meubels, toerusting en motorvoertuie .....              |   |   |                                                               |   |   |
| (b) Rekenaars .....                                         |   |   | 3. Huurgelde:                                                 |   |   |
| (c) Vaste eiendom .....                                     |   |   | Bruto .....                                                   |   |   |
| (d) Ander (spesifiseer)—                                    |   |   | Min uitgawes .....                                            |   |   |
|                                                             |   |   |                                                               |   |   |
| 4. Netto verlies:                                           |   |   | 4. Waardasie- en inspeksiegelde .....                         |   |   |
| (a) Op verkoop van eiendomme in besit .....                 |   |   | 5. Kommissie .....                                            |   |   |
| (b) Ander (spesifiseer)—                                    |   |   | 6. Netto wins—                                                |   |   |
|                                                             |   |   | (a) Op verkoop van eiendomme in besit .....                   |   |   |
| 5. Bruikhuur:                                               |   |   | (b) Ander (spesifiseer)—                                      |   |   |
| (a) Rekenaars .....                                         |   |   |                                                               |   |   |
| (b) Ander (spesifiseer) .....                               |   |   | 7. Ander inkomste (spesifiseer)—                              |   |   |
| 6. Belasting .....                                          |   |   |                                                               |   |   |
| 7. Ander uitgawes (spesifiseer)—                            |   |   |                                                               |   |   |
|                                                             |   |   | 8. Uitgawe bo inkomste na Toewysingsrekening oorgedra .....   |   |   |
| 8. Inkomste bo uitgawe na Toewysingsrekening oorgedra ..... |   |   |                                                               |   |   |
| Totaal .....                                                |   |   | Totaal .....                                                  |   |   |

## BESONDERHEDE VAN BESTUURSGEWASSE

OBVW—Vorm 9 (a)

|                                                               |   |                                                                                   |   |
|---------------------------------------------------------------|---|-----------------------------------------------------------------------------------|---|
| 1. Salarisse, lone en bonusse van personeel .....             | R | 8. Kantoorhuur .....                                                              | R |
| 2. Aan direkteure betaal:                                     |   | 9. Advertensies .....                                                             |   |
| (i) Direkteursvergoeding en bonusse .....                     | R | 10. Skryfbehoeftes en drukwerk .....                                              |   |
| (ii) Waardasie- en inspeksiegelde .....                       |   | 11. Telefoon- en posgeld .....                                                    |   |
| (iii) Toelae .....                                            |   | 12. Versekering .....                                                             |   |
| 3. Vergoeding en bonusse van plaaslike rade en komitees ..... |   | 13. Bankkoste (rente uitgesluit) .....                                            |   |
| 4. Ouditeursgelde .....                                       |   | 14. Regskoste .....                                                               |   |
| 5. Bydraes:                                                   |   | 15. Gelde aan ander persone betaal ten opsigte van waardasies en inspeksies ..... |   |
| (a) Tot personeelpensioen/voorsorgfonds .....                 | R | 16. Reis- en verblyfkoste .....                                                   |   |
| (b) Tot mediese bystandsfonds van personeel .....             |   | 17. Seëlregte .....                                                               |   |
| (c) Ander personeelfondse .....                               |   | 18. Diverse .....                                                                 |   |
| 6. Kommissie (agente en ander) .....                          |   | Totale bestuursuitgawes (volgens Inkomste-en-uitgawerekening) .....               |   |
| 7. Ander agentskapuitgawes .....                              |   |                                                                                   |   |

As waar en juis gesertifiseer:

.....  
*Direkteur* ..... *Direkteur* ..... *Hoofrekenmeester* .....  
 Datum .....

(c) Vorm van Toewysingsrekening synde deel van die Inkomste-en-uitgawerekening bedoel in artikel 35 van die Wet.

OBVW—Vorm 10

## TOEWYSINGSREKENING

(Ingevolge artikel 35 van die Onderlinge Bouverenigingswet, 1965)

Naam van Vereniging .....  
 Boekjaar geëindig .....

|                                                                         |   |                                                                         |   |
|-------------------------------------------------------------------------|---|-------------------------------------------------------------------------|---|
| 1. Saldo aan end van vorige boekjaar .....                              | R | 1. Onverdeelde saldo aan end van vorige boekjaar .....                  | R |
| 2. Uitgawe bo inkomste van Inkomste-en-uitgawerekening oorgebring ..... |   | 2. Inkomste bo uitgawe van Inkomste-en-uitgawerekening oorgebring ..... |   |
| 3. Netto verlies op verkoop van vaste eiendom .....                     |   | 3. Netto wins op verkoop van vaste eiendom .....                        |   |
| 4. Toewysing aan reserwes—                                              | R | 4. Oorplasing uit reserwes (spesifiseer)—                               | R |
| (a) Algemene .....                                                      |   | .....                                                                   |   |
| (b) Ander (spesifiseer)—                                                |   | .....                                                                   |   |
| .....                                                                   |   | 5. Ander krediete (spesifiseer)—                                        |   |
| 5. Ander toewysings (spesifiseer)—                                      |   | .....                                                                   |   |
| .....                                                                   |   | 6. Tekort volgens Balansstaat .....                                     |   |



|                                                |       |              |
|------------------------------------------------|-------|--------------|
| 6. Dividende en bonusse—                       |       |              |
| (a) Opbetaalde onbepaalde aandele .....        | ..... |              |
| (b) Opbetaalde vastetermyn-aandele .....       | ..... |              |
| (c) Subskripsie-aandele .....                  | ..... |              |
| 7. Donasies.....                               | ..... |              |
| 8. Onverdeelde saldo volgens Balansstaat ..... | ..... |              |
| Totaal .....                                   | ..... | Totaal ..... |

As waar en juis gesertifiseer:

.....  
*Direkteur* ..... *Direkteur* ..... *Hoofrekenmeester* .....

Datum .....

### 

Ek/ons het die jaarlikse finansiële state op bladsye ..... tot ..... ondersoek. Na my/ons mening verskrek daardie state 'n juiste en billike weergawe van die finansiële toestand van die Vereniging op 31 Maart 19..... en van sy inkomste en uitgawe vir die jaar op daardie datum geëindig op die wyse deur die Onderlinge Bouverenigingswet, 1965 vereis.

Datum ..... *Ouditeure* .....

(d) Vorms van aanvullende state bedoel in artikel 35 van die Wet

OBVW—Vorm 11

### 

(Ingevolge artikel 35 van die Onderlinge Bouverenigingswet, 1965)

Naam van Vereniging .....

Boekjaar geëindig .....

|                                                                                         | R     | R |                                                                                                 | R     | R |
|-----------------------------------------------------------------------------------------|-------|---|-------------------------------------------------------------------------------------------------|-------|---|
| 1. Aandele afgelos, terugbetaal of gekanselleer—                                        |       |   | 1. Totale bedrag aan aandeelhouders aan begin van jaar verskuldig (volgens vorige Balansstaat)— |       |   |
| Opbetaalde .....                                                                        | ..... |   | Opbetaalde .....                                                                                | ..... |   |
| Subskripsie (insluitende dividende) .....                                               | ..... |   | Subskripsie .....                                                                               | ..... |   |
| 2. Dividende (met inbegrip van bonusse) betaal ten opsigte van opbetaalde aandele ..... | ..... |   | 2. Dividende aan begin van jaar verskuldig maar nie uitbetaal nie .....                         | ..... |   |
| 3. Ander debiete (spesifiseer en klassifiseer wat betref)—                              |       |   | 3. Ontvangste ten opsigte van aandele—                                                          |       |   |
| Opbetaalde .....                                                                        | ..... |   | Opbetaalde .....                                                                                | ..... |   |
| Subskripsie .....                                                                       | ..... |   | Subskripsie .....                                                                               | ..... |   |

## OBVW—Vorm 11 (vervolg)

|                                                                                        | R | R |                                                   | R | R |
|----------------------------------------------------------------------------------------|---|---|---------------------------------------------------|---|---|
| 4. Totale bedrag verskuldig aan aandeelhouders aan end van jaar (volgens Balansstaat)— |   |   | 4. Dividende volgens Toewysingsrekening toegeken— |   |   |
| Opbetaalde (uitgesonder dividende verskuldig maar nie uitbetaal nie) .....             |   |   | Opbetaalde .....                                  |   |   |
| Subskripsie (insluitende dividende gekrediteer) .....                                  |   |   | Subskripsie .....                                 |   |   |
| 5. Dividende aan end van jaar verskuldig maar nie uitbetaal nie .....                  |   |   |                                                   |   |   |
| Totaal .....                                                                           |   |   | Totaal .....                                      |   |   |

As waar en juis gesertifiseer:

.....  
*Direkteur* ..... *Direkteur* ..... *Hoofrekenmeester* .....

Datum .....

## DEPOSITOREKENING

## OBVW—Vorm 12

(Ingevolge artikel 35 van die Onderlinge Bouverenigingswet, 1965)

Naam van Vereniging ..... Boekjaar geëindig .....

|                                                                            | R | R |                                                                                             | R | R |
|----------------------------------------------------------------------------|---|---|---------------------------------------------------------------------------------------------|---|---|
| 1. Deposito's gedurende die jaar opgeva of uitbetaal (insluitende rente)—  |   |   | 1. Bedrag aan die begin van die jaar verskuldig aan deposante (volgens vorige Balansstaat)— |   |   |
| (a) Vaste deposito's .....                                                 |   |   | (a) Vaste deposito's .....                                                                  |   |   |
| (b) Spaardeposito's .....                                                  |   |   | (b) Spaardeposito's .....                                                                   |   |   |
| (c) Transmissiedeposito's .....                                            |   |   | (c) Transmissiedeposito's .....                                                             |   |   |
| 2. Ander debiete (spesifiseer)—                                            |   |   | 2. Deposito's gedurende die jaar ontvang—                                                   |   |   |
| (a) Vaste deposito's .....                                                 |   |   | (a) Vaste deposito's .....                                                                  |   |   |
| (b) Spaardeposito's .....                                                  |   |   | (b) Spaardeposito's .....                                                                   |   |   |
| (c) Transmissiedeposito's .....                                            |   |   | (c) Transmissiedeposito's .....                                                             |   |   |
| 3. Bedrag aan end van jaar aan deposante verskuldig (volgens Balansstaat)— |   |   | 3. Rente betaal aan en opgeloo vir deposante (volgens Inkomste-en-uitgawe-rekening)—        |   |   |
| (a) Vaste deposito's .....                                                 |   |   | (a) Vaste deposito's .....                                                                  |   |   |
| (b) Spaardeposito's .....                                                  |   |   | (b) Spaardeposito's .....                                                                   |   |   |
| (c) Transmissiedeposito's .....                                            |   |   | (c) Transmissiedeposito's .....                                                             |   |   |
| Totaal .....                                                               |   |   | 4. Ander krediete (spesifiseer)—                                                            |   |   |
|                                                                            |   |   | (a) Vaste deposito's .....                                                                  |   |   |
|                                                                            |   |   | (b) Spaardeposito's .....                                                                   |   |   |
|                                                                            |   |   | (c) Transmissiedeposito's .....                                                             |   |   |
|                                                                            |   |   | Totaal .....                                                                                |   |   |

As waar en juis gesertifiseer:

.....  
*Direkteur* ..... *Direkteur* ..... *Hoofrekenmeester* .....

Datum .....

## OBVW—Vorm 13

## Boekjaar geëindig

## Boekjaar geëindig

ne in besit, of sodanige eiendomme verkoop is al dan nie.]

**As waar en juis gesertifiseer:**

*Direkteur*

*Hoofrekenmeester*

Datum .....

(a) **Vorm van Balansstaat bedoel in artikel 35 van die Wet.**

**OBVW—Vorm 14**  
(Tydelike verenigings)

[Ingevolge artikel 35 van die Wet op Onderlinge Bouverenigings, 1965]

**-van**

(Volledige adres of geregistreerde hoofkantoor of vergaderplek)

Datum van jaarlijkse algemene vergadering

GOVERNMENT GAZETTE, 29 AUGUST 1986



(b) Vorm van Inkomste-en-uitgawerekening bedoel in artikel 35 van die Wet.

OBVW—Vorm 15  
(Tydelike verenigings)

**INKOMSTE-EN-UITGAWEREKENING**  
(Ingevolge artikel 35 van die Wet op Onderlinge Bouverenigings, 1965)

Naam van Vereniging ..... Vir die boekjaar geëindig .....

|                                                                    | R | R |                                                              | R | R |
|--------------------------------------------------------------------|---|---|--------------------------------------------------------------|---|---|
| 1. Bestuursuitgawes—                                               |   |   | 1. Rente en dividende op beleggings of deposito's .....      |   |   |
| (a) Salarisse van personeel, lone en bonusse .....                 |   |   | 2. Rente op—                                                 |   |   |
| (b) Direkteure—                                                    |   |   | (a) Verbande .....                                           |   |   |
| (i) ampsgelde .....                                                |   |   | (b) Lenings teen verpanding van slegs aandele .....          |   |   |
| (ii) waardasiegelde .....                                          |   |   | 3. Premies op toekennings .....                              |   |   |
| (iii) inspeksiegelde .....                                         |   |   | 4. Jaarlikse aftrekkings van aandele-subskripsies .....      |   |   |
| (c) Vergoeding van plaaslike rade en komitees .....                |   |   | 5. Aftrekkings op onttrekkings .....                         |   |   |
| (d) Gelde betaal aan ander persone as direkteure, ten opsigte van— |   |   | 6. Boetes .....                                              |   |   |
| (i) waardasies .....                                               |   |   | 7. Oordraggelde .....                                        |   |   |
| (ii) inspeksies .....                                              |   |   | 8. Toetredingsgelde .....                                    |   |   |
| (e) Ouditeursgelde .....                                           |   |   | 9. Verbeurings .....                                         |   |   |
| (f) Kommissie (agentskappe en ander) .....                         |   |   | 10. Huur—                                                    |   |   |
| (g) Ander agentskapsuitgawes .....                                 |   |   | Bruto .....                                                  |   |   |
| (h) Huur (kantoor, sale, ens.) .....                               |   |   | Min onkoste .....                                            |   |   |
| (i) Advertensies .....                                             |   |   | 11. Kommissie .....                                          |   |   |
| (j) Skryfbehoeftes en drukwerk .....                               |   |   | 12. Waardasiegelde, ens., deur leners betaal (kontra) .....  |   |   |
| (k) Telefoon- en posgeld .....                                     |   |   | 13. Ander inkomste (spesifiseer)—                            |   |   |
| (l) Versekering .....                                              |   |   | .....                                                        |   |   |
| (m) Bankkoste (uitgesonderd rente) .....                           |   |   | .....                                                        |   |   |
| (n) Regskoste .....                                                |   |   | .....                                                        |   |   |
| (o) Diverse (spesifiseer)—                                         |   |   | 14. Uitgawe bo inkomste na Toewysingsrekening oorgedra ..... |   |   |
| .....                                                              |   |   | .....                                                        |   |   |
| .....                                                              |   |   | .....                                                        |   |   |
| Totale bestuursuitgawes .....                                      |   |   | .....                                                        |   |   |
| 2. Waardevermindering—                                             |   |   | .....                                                        |   |   |
| (a) Kantoormeubels en -toerusting .....                            |   |   | .....                                                        |   |   |
| (b) Kantoorperseel .....                                           |   |   | .....                                                        |   |   |
| (c) Ander (spesifiseer)—                                           |   |   | .....                                                        |   |   |
| .....                                                              |   |   | .....                                                        |   |   |
| .....                                                              |   |   | .....                                                        |   |   |
| 3. Netto verlies—                                                  |   |   | .....                                                        |   |   |
| (a) Verbande .....                                                 |   |   | .....                                                        |   |   |
| (b) Eiendomme in besit—verkoop .....                               |   |   | .....                                                        |   |   |
| (c) Ander (spesifiseer)—                                           |   |   | .....                                                        |   |   |
| .....                                                              |   |   | .....                                                        |   |   |
| .....                                                              |   |   | .....                                                        |   |   |
| 4. Ander uitgawes (spesifiseer)—                                   |   |   | .....                                                        |   |   |
| .....                                                              |   |   | .....                                                        |   |   |
| .....                                                              |   |   | .....                                                        |   |   |
| 5. Inkomste bo uitgawe na Toewysingsrekening oorgedra .....        |   |   | .....                                                        |   |   |
| Totaal .....                                                       |   |   | Totaal .....                                                 |   |   |

As waar en juis gesertifiseer:

Direkteur

Direkteur

Hoofrekenmeester

Datum .....



(c) Vorm van Toewysingsrekening bedoel in artikel 35 van die Wet.

OBVW—Vorm 16  
(Tydelike verenigings)

32 No. 10409

TOEWYSINGSREKENING

(Ingevolge artikel 35 van die Wet op Onderlinge Bouverenigings, 1965)

| Naam van Vereniging .....                                                 |   | Vir die boekjaar geëindig ..... |   |
|---------------------------------------------------------------------------|---|---------------------------------|---|
| 1. Tekort aan end van vorige boekjaar .....                               | R | R                               |   |
| 2. Uitgawe bo inkomste van Inkomste-en-uitgawerekening oorgebring .....   |   |                                 | R |
| 3. Toewysings—                                                            |   |                                 |   |
| (a) Reserwefonds .....                                                    |   |                                 |   |
| (b) Ander (spesifiseer)—                                                  |   |                                 |   |
| 4. Dividende en bonusse aan aandelesubskripsierekenings gekrediteer ..... |   |                                 |   |
| 5. Onverdeelde saldo volgens Balansstaat .....                            |   |                                 |   |
| Totaal .....                                                              |   |                                 |   |
| 1. Onverdeelde saldo aan end van vorige boekjaar .....                    |   | R                               | R |
| 2. Inkomste bo uitgawe van Inkomste-en-uitgawerekening oorgebring .....   |   |                                 |   |
| 3. Ander krediete (spesifiseer)—                                          |   |                                 |   |
| 4. Tekort oorgedra volgens Balansstaat .....                              |   |                                 |   |
| Totaal .....                                                              |   |                                 |   |

As waar en juis gesertifiseer:

Datum ..... *Direkteur* ..... *Direkteur* ..... *Hoofrekenmeester*

UDITEURSVERSLAG

Ek/Ons het die jaarlikse finansiële state op bladsye ..... tot ..... ondersoek. Na my/ons mening verskrek daardie state 'n juiste en billike weergawe van die finansiële toestand van die Vereniging op 31 Maart 19..... en van sy inkomste en uitgawe vir die jaar op daardie datum geëindig, op die wyse deur die Wet op Onderlinge Bouverenigings, 1965, vereis.

Datum ..... *Ouditeurle*

(d) Vorms van aanvullende state bedoel in Artikel 35 van die Wet.

OBVW—Vorm 17  
(Tydelike verenigings)

AANDELESUBSKRIPSIEREKENING

(Ingevolge artikel 35 van die Wet op Onderlinge Bouverenigings, 1965)

| Naam van Vereniging .....                                                                                   |   | Boekjaar geëindig ..... |   |
|-------------------------------------------------------------------------------------------------------------|---|-------------------------|---|
| 1. Subskripsies terugbetaal, teruggetrek of gekanselleer—                                                   | R |                         | R |
| (a) Kontanterugbetalings .....                                                                              |   |                         |   |
| (b) Jaarlikse aftekkings op gekanselleerde aandeel .....                                                    |   |                         |   |
| (c) Gelde op terugtekkings (afkoop) .....                                                                   |   |                         |   |
| (d) Boetes .....                                                                                            |   |                         |   |
| (e) Oordragte na Verbande- en Leningsrekening .....                                                         |   |                         |   |
| Totaal .....                                                                                                |   |                         |   |
| 2. Jaarlikse aftekkings op oorblywende bestaande aandeel aan die end van die jaar .....                     |   |                         |   |
| 3. Ander debiete (spesifiseer)—                                                                             |   |                         |   |
| 4. Aandelesubskripsies wat in krediet van lede staan aan die end van die jaar volgens Balansstaat .....     |   |                         |   |
| Totaal .....                                                                                                |   |                         |   |
| 1. Aandelesubskripsies in krediet van lede aan die begin van die jaar (volgens die vorige Balansstaat ..... |   |                         |   |
| 2. Subskripsies ontvang (bruto) .....                                                                       |   |                         |   |
| 3. Dividende en bonusse gekrediteer volgens die Toewysingsrekening .....                                    |   |                         |   |
| 4. Ander krediete (spesifiseer)—                                                                            |   |                         |   |
| Totaal .....                                                                                                |   |                         |   |

As waar en juis gesertifiseer:

Datum ..... *Direkteur* ..... *Direkteur* ..... *Hoofrekenmeester*

## VERBANDE- EN LENINGSREKENING

(Ingevolge artikel 35 van die Wet op Onderlinge Bouverenigings, 1965)

Naam van Vereniging ..... Boekjaar geëindig .....

|                                                                                                                                                               | R | R |                                                                                                     | R | R |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|-----------------------------------------------------------------------------------------------------|---|---|
| 1. Totale bedrag aan die begin van die jaar (volgens vorige Balansstaat) verskuldig ten opsigte van—                                                          |   |   | 1. Bedrag (insluitende rente of premie) deur leners gedurende die jaar terugbetaal ten opsigte van— |   |   |
| (a) Voorskotte teen verbande op eiendom (insluitende opgelope rente of premie)—                                                                               |   |   | (a) Voorskotte teen verbande .....                                                                  |   |   |
| (i) kragtens onherroeplike volmag beheer .....                                                                                                                |   |   | (b) Lenings teen sekuriteit van slegs aandele .....                                                 |   |   |
| (ii) nie kragtens onherroeplike volmag beheer nie .....                                                                                                       |   |   | 2. Oordragte uit aandele-subskripsierekening .....                                                  |   |   |
| (b) Lenings teen sekuriteit van slegs verpande aandele (insluitende opgelope rente) .....                                                                     |   |   | 3. Verliese op verbande afgeskryf .....                                                             |   |   |
| (c) Premies op uitgestelde toewysings .....                                                                                                                   |   |   | 4. Ander krediete (spesifiseer)—                                                                    |   |   |
| 2. Bedrag van nuwe voorskotte gedurende die jaar gemaak (insluitende bedrae opnuut voorgeskiet maar uitgesonderd voorskotte toegeken maar nie uitbetaal nie)— |   |   | 5. Totale bedrag aan end van jaar verskuldig of uitstaande (volgens Balansstaat) op—                |   |   |
| (a) Op ... (getal) toewysings deur loting .....                                                                                                               |   |   | (a) Voorskotte teen verbande (insluitende premies of opgelope rente)—                               |   |   |
| (b) Op ... (getal) toewysings deur aankoop .....                                                                                                              |   |   | (i) kragtens onherroeplike volmag beheer .....                                                      |   |   |
| (c) Op ... (getal) voorskotte behalwe deur loting of deur aankoop .....                                                                                       |   |   | (ii) nie kragtens onherroeplike volmag beheer nie .....                                             |   |   |
| (d) Premies (aankoopprys) op toewysings deur aankoop .....                                                                                                    |   |   | (b) Lenings teen sekuriteit van verpande aandele (insluitende opgelope rente) .....                 |   |   |
| 3. Lenings ... (getal) teen sekuriteit van slegs bestaande aandele .....                                                                                      |   |   | (c) Premies ten opsigte van uitgestelde toewysings .....                                            |   |   |
| 4. Rente gedurende die jaar gedebiteer ten opsigte van—                                                                                                       |   |   |                                                                                                     |   |   |
| (a) Voorskotte teen verbande .....                                                                                                                            |   |   |                                                                                                     |   |   |
| (b) Lenings teen sekuriteit van slegs aandele .....                                                                                                           |   |   |                                                                                                     |   |   |
| 5. Ander debiete ten opsigte van voorskotte teen verbande (spesifiseer)—                                                                                      |   |   |                                                                                                     |   |   |
| 6. Ander debiete ten opsigte van lenings teen slegs aandele (spesifiseer)—                                                                                    |   |   |                                                                                                     |   |   |
| Totaal .....                                                                                                                                                  |   |   | Totaal .....                                                                                        |   |   |

As waar en juis gesertifiseer:

.....  
Direkteur.....  
Direkteur.....  
Hoofrekenmeester

Datum .....

## STATISTIESE OPGAWE

(Ingevolge artikel 35 van die Wet op Onderlinge Bouverenigings, 1965)

Naam van Vereniging ..... Boekjaar geëindig .....

## 1. Aandeel en aandeelhouders—

- (a) Getal lede aan die begin van die jaar (volgens vorige opgawe) .....  
Getal nuwe lede gedurende die jaar .....  
Getal lede gedurende die jaar onttrek, ens. ....  
Getal lede aan die end van die jaar .....
- (b) Getal aandeel aan die begin van die jaar (volgens vorige opgawe) .....  
Getal aandeel gedurende die jaar uitgereik .....  
Getal aandeel gedurende die jaar teruggetrek, gekanselleer, ens. ....  
Getal aandeel bestaande aan die end van die jaar .....
- Nominale waarde van individuele aandeel ..... R.....  
Nominale waarde van alle bestaande aandeel aan die end van die jaar ..... R.....

## 2. Voorskotte en lenings—

|                                                                                                    | Op verhipotikeerde eiendomme |                        |                        |                |        | Lenings teen sekuriteit<br>van slegs aandeel (Totaal) |
|----------------------------------------------------------------------------------------------------|------------------------------|------------------------|------------------------|----------------|--------|-------------------------------------------------------|
|                                                                                                    | Nie meer as<br>R10 000 nie   | R10 001 tot<br>R20 000 | R20 001 tot<br>R40 000 | Oor<br>R40 000 | Totaal |                                                       |
| Getal voorskotte en lenings aan die begin van die jaar verskuldig<br>(volgens vorige opgawe) ..... |                              |                        |                        |                |        |                                                       |
| Getal voorskotte en lenings gedurende die jaar gemaak .....                                        |                              |                        |                        |                |        |                                                       |
| Getal voorskotte en lenings gedurende die jaar terugbetaal .....                                   |                              |                        |                        |                |        |                                                       |
| Getal voorskotte en lenings aan die end van die jaar verskuldig ...                                |                              |                        |                        |                |        |                                                       |

## 3. Afdelings—

- Getal afdelings in die Vereniging .....  
Getal afdelings gedurende die jaar beëindig .....  
Getal nuwe afdelings gedurende die jaar geopen .....  
Getal afdelings in die loop van beëindiging .....

**OBVW—Vorm 19 (vervolg)**  
(Tydelike verenigings)

|                     | Afdeling | Afdeling | Afdeling | Afdeling | Afdeling | Afdeling | Afdeling |
|---------------------|----------|----------|----------|----------|----------|----------|----------|
| Getal lede .....    |          |          |          |          |          |          |          |
| Getal aandele ..... |          |          |          |          |          |          |          |

**4. Ligging van takke en agentskappe—**

(Takke insluitende Hoofkantoor) \*

*Agentskappe*

As waar en juis gesertifiseer:

*Direkteur*

*Direkteur*

*Hoofrekenmeester*

Datum .....

**DEEL V****VOORSKRIFTE EN VERTOLKINGS VIR DIE VOLTOOIING VAN FINANSIËLE OPGAWES, STATE EN REKENINGE**

15. Die finansiële opgawes en state moet voltooi en ingedien word ooreenkomstig die volgende voorskrifte, vertolkings en verduidelikings:

**(1) ALGEMEEN****Grootte, aantal afskrifte, afronding, handtekeninge en auditvereistes**

- (a) Die maandopgawe en kwartaalopgawe (OBVW—Vorms 5 en 6) moet op velle van 'n gestandaardiseerde grootte ingedien word, naamlik 210 mm in die dwarsste en 297 mm in die lengte en die kwartaalstaat (OBVW—Vorm 7) en die jaarlikse rekeninge en aanvullende state (OBVW—Vorms 8 tot 19) op velle van 420 mm in die dwarsste en 297 mm in die lengte.
- (b) Voltooiende vorms moet aan die Registrateur van Bouverenigings, Privaatsak X238, Pretoria, 0001, in tweevoud ingedien word, behalwe waar anders aangedui.
- (c) Alle bedrae moet tot die naaste rand afgerond word.
- (d) Opgawes moet soos op die laaste dag van 'n bepaalde maand, kwartaal of jaar voltooi word. Die klassifikasie van verpligtings in ooreenstemming met die termyn, moet met betrekking tot die oorblywende termyn daarvan op die datum van die opgawe, bepaal word en nie op die datum nie waarop die verpligting aangegaan is.
- (e) Alle verpligtings wat uit eise bestaan en alle bates wat betrekking het op die bedrywighede van die vereniging moet by die toepaslike laste- en bateposte en kolomme ingesluit word.
- (f) Alle verpligtings en alle bates moet opgelope rente insluit tot aan die einde van die periode waarop die opgawe of staat betrekking het.
- (g) Enige vereiste wat bereken is op die syfers soos op die einde van die periode waarop die opgawe betrekking het, moet in stand gehou word vanaf die datum van sertifisering van daardie opgawe tot die dag voor die datum waarop die volgende opgawe gesertifiseer word.
- (h) Die hoof-uitvoerende beampte moet die voltooiende OBVW—Vorms 5, 6 en 7 teken, terwyl die ander vorms deur twee direkteure en die hoofrekenmeester geteken moet word. Indien enige beampte nie beskikbaar is om 'n voltooiende vorm te onderteken nie, moet die beampte wat in sy plek optree dit in 'n waarnemende hoedanigheid onderteken en nie namens die afwesige beampte nie.
- (i) Artikel 34A (2) van die Wet vereis dat minstens een OBVW—Vorm 7 in elke jaar deur die ouditeur van 'n bouvereniging gesertifiseer word. As dit nie betyds kan geskied sodat die staat nog binne die voorgeskrewe tydperk ingedien kan word nie, moet die woorde "Ouditeursertifikaat volg" op die staat aangeteken word en 'n afskrif gesertifiseer deur die ouditeur moet binne die tydperk deur die Registrateur op versoek goedgekeur, ingedien word. Die staat aldus gesertifiseer, moet verkieslik per die einde van die instelling se boekjaar wees of so na daaraan as moontlik. Die ouditeur moet oor die OBVW—Vorm 7 verslag doen maar nie oor die Aanhangsels daarvan nie.
- (j) Daar moet verwys word na die woordskrywings in Deel I en die voorwaardes met betrekking tot die waardasie van roerende en onroerende bates in Deel VI.
- (k) 'n Bankaksep moet aan die volgende vereistes voldoen ten einde as 'n likwiede bate te geld:
  - (i) Dit moet deur die Reserwebank verdiskonteerbaar wees;
  - (ii) die totale benutte bedrag van die aksepfasiliteit moet in so 'n verhouding tot die omset van die trekker staan dat die self-likwiderende aard van die aksep bevredigend behoue bly, met behoorlike inagneming van krediet deur die trekker op 'n ander wyse of uit ander bronne verkry;
  - (iii) dit moet kragtens 'n magtiging (kredietbrief) getrek wees wat die gebruik daarvan beperk uitsluitend tot die voorsiening van bedryfskapitaal vereis ten opsigte van die goedere waarmee die trekker in die gewone loop van sy onderneming sake doen en wat hy reeds gekoop of verkoop het. Die betrokke magtiging en 03dit moet kragtens 'n magtiging (kredietbrief) getrek wees wat die gebruik daarvan beperk uitsluitend tot die voorsiening van bedryfskapitaal vereis ten opsigte van die goedere waarmee die trekker in die gewone loop van sy onderneming sake doen en wat hy reeds gekoop of verkoop het. Die betrokke magtiging en die aard van die betrokke goedere moet uitdruklik in die bankaksep gemeld word; en
  - (iv) dit moet vir nie meer as 120 dae getrek wees nie, en moet behoorlik geaksepteer wees. 'n Bankaksep mag egter ook as 'n likwiede bate deur die houer daarvan beskou word indien dit die volgende endossement deur die akseptant dra:
 

"Hierdie aksep geld as likwiede bate ooreenkomstig die vereistes van die monetêre owerhede soos uiteengesit in die Wet op Onderlinge Bouverenigings, 1965, en die regulasies daarkragtens uitgevaardig."
- (l) Sonder om aan die algemeenheid van die vereistes hierbo gestel af te doen, kwalifiseer 'n bankaksep wat vir enigeen van die volgende doeleindes getrek of gegee is, nie as 'n likwiede bate nie:
  - (i) Om kapitaaluitgawes van 'n vaste aard of die verwerking van grondstowwe te finansier;
  - (ii) om afbetalingsverkooptransaksies of huurtransaksies te finansier;
  - (iii) om 'n oortrokke bankrekening of enige skuld te vereffen, behalwe dié wat ontstaan het deur die bepaalde koophandeltransaksie waaraan dit gekoppel is;
  - (iv) as 'n hernuwing of tydsverlenging van 'n bestaande wissel, promesse of bankaksep wat op dieselfde transaksie betrekking het;
  - (v) om 'n onbetaalde geldwaardige stuk te vervang; of
  - (vi) om enige ander vorm van "akkommodasie"-finansiering te verskaf.



- (m) (i) Voorsiening moet minstens eenmaal in elke boekjaar vir oninbare of twyfelagtige skulde gemaak word. Hierdie minimum vereiste onthef die vereniging nie van die verpligting nie om in elke kwartaalstaat voorsiening te maak vir skulde wat, na sy wete, sedert die jongste jaarlikse berekening oninbaar of twyfelagtig geword het. Met die doel voor oë, word dit van verenigings verwag om verslagprosedures by hulle takkantore te handhaaf wat sal verseker dat oninbare en twyfelagtige skulde op die vroegste moontlike geleentheid gerapporteer sal word.
- (ii) Inligting betreffende agterstallige rekenings moet met elke OBVW—Vorm 7 ingedien word in die vorm uiteengesit in Aanhangsel A van die voorgeskrewe staat. Bedrae wat as agterstallig gerapporteer word moet getoon word nadat die betrokke spesifieke voorsiening vir twyfelagtige skulde afgetrek is.
- (iii) 'n Bedrag wat as agterstallig gerapporteer is, mag weer as lopend getoon word indien die betalingstermyn op versoek van die skuldenaar formeel verleng is en die vereniging geen twyfel omtrent die verhaalbaarheid van die skuld het nie.
- (n) Voorsiening vir waardevermindering van vaste bates moet ooreenkomstig algemeen aanvaarde rekenkundige praktyk gemaak word en moet in elke OBVW—Vorm 7 getoon word. Hierdie vereiste belet nie die afskrywing nie van 'n vaste bate tot sy nominale waarde by die aankoop daarvan of oor 'n termyn korter as die verwagte leeftyd van die bate.
- (o) Daar moet na artikel 29 van die Wet verwys word met betrekking tot die beperking op die belegging van fondse deur 'n vereniging.
- (p) Tensy afwykings spesifiek deur die Wet of hierdie Regulasies toegelaat word, moet alle bedrae wat in finansiële opgawes, state en rekeninge getoon word, saamgestel word ooreenkomstig algemeen aanvaarde rekenkundige praktyk.

## (2) MAANDOPGAWE (OBVW—VORM 5)

### OBVW—Vorm 5-verwysing

#### Pos A.5 (a)

#### **Subskripsie-aandele: Opbetaald en nie afgelos by vervaldatum nie**

Onder hierdie pos moet opbetaalde subskripsie-aandele ingesluit word, wat ingevolge artikel 28 (5A) van die Wet gehou word.

#### Pos B.2 (a)

#### **Min: Algemene voorskotte toegestaan teen sekuriteit van**

Die bedrag wat onder hierdie pos afgetrek mag word, moet nie die sigwaarde van die aandeel of deposito verpand, oorskry nie.

#### Pos B.2 (a) (ii)

#### **Min: Algemene voorskotte toegestaan teen sekuriteit van opbetaalde vastetermynaandele**

Onder hierdie pos moet slegs ingesluit word voorskotte teen sekuriteit van ander vastetermynaandele as dié waarna in artikel 37 (5A) van die Wet verwys word.

#### Pos B.2 (b)

#### **Bedrae verskuldig deur ander onderlinge bouverenigings, bouverenigings en banke**

Die bedrae wat onder hierdie pos afgetrek mag word van onderskeidelik, kort-, middel- en langtermynverpligtings is die totale bedrae wat aan die verslaggewende vereniging verskuldig is ten opsigte van lenings aan, deposito's by en verhandelbare depositosertifikate uitgereik deur ander onderlinge bouverenigings, bouverenigings en banke en waarvan die oorblywende termyn ooreenstem met die gespesifiseerde termyne van die verpligtings.

#### Pos C.2

#### **Min:**

##### **(a) Algemene voorskotte toegestaan teen sekuriteit van aandele**

##### **(b) Algemene voorskotte toegestaan teen sekuriteit van vaste deposito's**

Die voorskrif onder pos B.2 (a) is ook hierop van toepassing.

##### **(c) Bedrae verskuldig deur ander onderlinge bouverenigings, bouverenigings en banke (uitgesonderd onmiddellik opeisbare deposito's)**

(1) Die voorskrif onder pos B.2(b) is *mutatis mutandis* van toepassing.

(2) 'n Onmiddellik opeisbare deposito by 'n bank moet nie onder pos 2 (c) (iii) afgetrek word nie. Dit kwalifiseer as 'n likwiede bate en moet teenoor item 5 van Aanhangsel A getoon word.

##### **(d) Banklenings en oortrekkings gedek deur likwiede bates**

##### **(e) Ander lenings gedek deur likwiede bates**

(1) Leninge en oortrekkings van banke gedek deur likwiede bates moet onder subpos (d) ingesluit word, terwyl sulke lenings van diskontohuise onder subpos (e) ingesluit moet word.

(2) Die likwiede bates verpand moet nie as likwiede bates in enige opgawe getoon word nie.

- Pos D.4 **Minimum bedrag vereis vanaf die datum van sertifisering**  
Die persentasies soos van tyd tot tyd deur die President van die Reserwebank bepaal en waarvan die bouverenigings deur die Registrateur van Bouverenigings in kennis gestel is, moet teenoor hierdie subposte ingevul word.
- Pos D.5 (b) **Min: Bedrag aan Reserwebanknote, pasmunt en goudmunt**  
(1) Die bedrag teenoor hierdie pos moet ooreenstem met totaal van items 1 en 2 van Aanhangsel A by die opgawe.  
(2) Sien ook die voorskrifte by items 1 en 2 van Aanhangsel A.
- Pos D.5 (c) **Saldo wat by die Reserwebank in stand gehou moet word**  
Die saldo wat vanaf datum van sertifisering in stand gehou moet word, moet op daardie datum of, indien nie moontlik nie, op die eersvolgende besigheidsdag aangevul word.
- Pos E.2 **Totale bedrag aan likwiede bates op maandeinde gehou soos per Aanhangsel A by hierdie opgawe**  
Die bedrag teenoor hierdie pos moet ooreenstem met item 14 van Aanhangsel A en batepos 18, kolom (1), van OBVW—Vorm 7.

**AANHANGSEL A TOT OBVW—VORM 5**

- Algemeen **Likwiede bates**  
Effekte wat as likwiede bates geld moet teen hulle markwaarde soos gesertifiseer deur die Openbare Beleggingskommissaris, getoon word. Bates moet, waar van toepassing, opgelope rente insluit tot op die maandeinde waarop die opgawe betrekking het.
- Item 1 **Reserwebanknote en pasmunt**  
Die bedrag onder hierdie item moet insluit die daaglikse bedrag van kontant in transito en in outomatiese tellermasjiene, bereken soos by sluiting van die laaste besigheidsdag van die betrokke maand.
- Item 2 **Goudmunt**  
Die bedrag aan goudmunt op enige maandeinde moet bereken word teen die randprys vir goud op die maandeinde soos vasgestel op die laaste (namiddag) goudprysvasstelling op die Londense Goudmark en die rand-VSA dollar wisselkoers by kantoorluiting op daardie dag.

**(3) KWARTAALOPGAWES (OBVW—VORM 6)****OBVW—Vorm 6-verwysing**

- Pos A.1 **Totale kapitaal**  
Die bedrae teenoor subposte (b) tot (g) getoon moet nie opgelope rente insluit nie.
- Pos A.1 (g) **Ander (spesifiseer)**  
Teenoor hierdie pos moet ingesluit word alle fondse deur die vereniging verkry deur middel van die uitreiking van enige effekte soos leningseffekte, ens.
- Pos A.2 (d) **Voormalige voorgeskrewe beleggings**  
Teenoor hierdie pos moet die bedrag getoon word van 'n vereniging se belegging soos op die kwartaaleinde, wat onmiddellik voor die herroeping van artikel 32 van die Wet (d.i. die vereiste ten opsigte van voorgeskrewe belegging) deur die Wysigingswet op Finansiële Instellings, 1985 (Wet 106 van 1985), deur hom gehou is ter voldoening aan daardie artikel, vir sover daardie belegging nie as likwiede bates geld nie en nie sedert die herroeping van die gemelde artikel gerealiseer is nie. Belegging moet teen boekwaarde teenoor die item getoon word.
- Pos B.2 **Bedrag uitbetaal aan behuisingsvoorskotte aan lede van die publiek gedurende kwartaal onder beskouing**  
Teenoor hierdie pos moet slegs die bedrag werklik uitbetaal ten opsigte van behuisingsvoorskotte ingesluit word.
- Pos C.3 **Oormaat belegging (indien enige)**  
Hierdie pos moet slegs voltooi word indien die vereniging se belegging die maksimum bedrag toegelaat oorskry, d.i. indien pos C.2 groter is as pos C.1.
- Pos D.3 **Oormaat belegging (indien enige)**  
Die voorskrif onder pos C.3 is ook hierop van toepassing.
- Pos F.2 **Bedrag aan onaangetaste reserwes (soos verminder)**  
Die bedrag teenoor hierdie pos getoon moet ooreenstem met die bedrag getoon teenoor lastepos B.6 (c) van die OBVW—Vorm 7 ten opsigte van dieselfde kwartaaleinde.
- Pos G.2 **Totale bedrag aan opbetaalde onbepaalde aandeelkapitaal**  
Die totale bedrag aan opbetaalde onbepaalde aandeelkapitaal moet vir die doeleindes van hierdie pos verminder word met die bedrag van lenings en voorskotte toegestaan teen sekuriteit van sulke aandeel.
- Pos H.3 **Oormaat, indien enige**  
Die voorskrif onder pos C.3 is *Mutatis mutandis* van toepassing.

## (4) KWARTAALSTAAT (OBVW—VORM 7)

*Laste*

OBVW—Vorm 7-verwysing

*Lastepos*

Pos A.1 (a)

Pos A.1 (a) (iii)

Pos A.1 (a) (xiii)

Pos A.1 (a) (xiv)

Pos A.3

Pos A.4

Pos A.4 (e)

Pos A.5

Pos B.6 (a)

Pos B.6 (b)

Pos B.7

**Deposito's deur inwoners van die Republiek****Ander Sentrale Regering**

Deposito's deur universiteite en teknikons moet hier getoon word.

**Ander maatskappye**

Hierdie pos sluit in deposito's deur alle maatskappye kragtens die Maatskappywet, 1973, geïnkorporeer of geag geïnkorporeer te wees (behalwe maatskappye ingevolge artikel 21 van die Wet geïnkorporeer); koöperatiewe maatskappye en verenigings kragtens die Wet op Koöperasies, 1981, geregistreer; ander openbare korporasies; en beslote korporasies kragtens die Wet op Beslote Korporasies, 1984, geïnkorporeer.

**Ander deposante**

Hierdie pos sluit in deposito's deur alle individue, maatskappye ingevolge artikel 21 van die Maatskappywet, 1973, geïnkorporeer; pensioen- en voorsorgfondse kragtens die Pensioenfondswet, 1956, registreer; alle instellings sonder winsbejag, soos liefdadigheids-, godsdienstige en welsynsorganisasies, vakbonde, sosiale en ontspanningsklubs, private skole en hospitale; trustdeposito's ingevolge die Wet op Prokureurs, 1979; en ook alle saldo's wat nie aan spesifieke deposante toegewys is nie.

**Lenings en voorskotte van**

Die volgende laste moet by hierdie pos ingesluit word:

- (i) Bankoortrekkings;
- (ii) alle bedrae waarvoor sekuriteit verpand is; en
- (iii) bedrae aan die Reserwebank verskuldig.

**Ander verpligtings teenoor die publiek****Ander (spesifiseer)**

Teenoor hierdie pos moet die bedrag getoon word van alle fondse deur die vereniging verkry en wat nie by enige ander lastepos ingesluit is nie.

**Totale verpligtings teenoor die publiek**

Die bedrag getoon in kolom (8) teenoor hierdie pos moet ooreenstem met die bedrag getoon teenoor pos A.15, kolom (4), van OBVW—Vorm 5.

**Onaangetaste reserwes**

1. Die volgende fondse mag by hierdie pos ingesluit word indien dit as 'n algemene of besondere reserwe afgesonder is en die bedrae daarvan word as sodanige reserwe in die jaarlikse rekeninge geopenbaar, naamlik, algemene reserwes en voorsienings, hoe ookal omskrywe, solank dit vrylik beskikbaar is om toekomstige verliese, indien enige, te absorbeer.
2. Die volgende fondse word by onaangetaste reserwefondse uitgesluit:
  - (i) Reserwes voortspruitend uit die herwaardering van vaste bates;
  - (ii) saldo's uitgestelde belasting, wat, in ooreenstemming met algemeen aanvaarde rekenkundige praktyk, nie as deel van aandeelhoudersbelang beskou mag word nie;
  - (iii) enige saldo op wins- en verliesrekening wat nog nie na 'n reserwe oorgeplaas is nie;
  - (iv) voorsienings, hoe ookal omskrywe, vir twyfelagtige skulde (*min* enige geassosieerde uitgestelde belasting bates) wat voorsien is met betrekking tot verwagte verliese op enige spesifieke skuld of groep van skulde, wat spesifiek of deur ouderdom geïdentifiseer is, en wat nie vrylik beskikbaar is om sodanige toekomstige verliese te absorbeer nie; en
  - (v) reserwes wat verband hou met die waardasie van enige bate of las of wat nie vrylik beskikbaar is om toekomstige verliese, indien enige, te absorbeer nie.
- (3) Besonderhede van die bedrae wat by onaangetaste reserwes ingesluit is en die verminderings moet in Aanhangsel G van OBVW—Vorm 7 getoon word.

**Verminderings**

Die waarde van die bates waarna in artikel 30 (2) (a) (iv) verwys word moet teen boekwaarde ingesluit word.

**Onverdiende finansieringskoste**

Teenoor hierdie pos moet ingesluit word alle rente en ander finansieringskoste waarmee kliënte vooruit gedebiteer is, maar wat nog nie op die datum van die staat verdien is nie.

Pos B.8

**Ander verpligtings as bovermelde**

Die volgende items moet onder andere by hierdie pos ingesluit word:

- (i) Onverdeelde wins;
- (ii) 'n bedrag wat ongerealiseerde wins verteenwoordig op 'n reserwe wat uit die herwaardering van 'n vaste bate voortspruit;
- (iii) 'n balans wat uitgestelde inkomste verteenwoordig wat nie van die toepaslike bate afgetrek kan word nie;
- (iv) 'n kredietsaldo op 'n uitgestelde belasting-rekening; en
- (v) enige bedrag wat as 'n aftrekking onder lastepos B.6 (b) getoon word maar wat ook 'n bate is. (Hierdie prosedure word gevolg om die staat te balanseer.)

Pos B.10

**Totale verpligtings**

Die bedrag getoon in kolom (8) teenoor hierdie pos moet ooreenstem met die bedrag in kolom (3) teenoor batepos 18 van die staat getoon.

**C. MEMORANDUM**

Pos C.4

**Totale verpligtings ten opsigte van terugkoop-ooreenkomste**

Teenoor hierdie pos moet die totale bedrag van die vereniging se betrokkenheid met betrekking tot bates verkoop onder terugkoop-ooreenkomste, ingesluit word. Bates verkoop onder terugkoop-ooreenkomste moet soos volg gerapporteer word:

- (a) Die kapitaalbedrag betaalbaar by die vervaldatum van die ooreenkoms moet teenoor hierdie item getoon word;
- (b) die "opgelope rente of verlies" wat betaalbaar is ingevolge die ooreenkoms moet by lastepos A.4 (e) ingesluit word; en
- (c) enige verskil tussen die kapitaalbedrag wat terugbetaalbaar is en die boekwaarde van die bate, wat in afwagting gehou word tot die vervaldatum van die ooreenkoms, moet by batepos 17 ingesluit word.

**Bates**

Batepos

Pos 1

**Banknote en pasmunt**

- (1) Slegs banknote wat deur die Reserwebank uitgegee is en muntgeld wat wettige betaalmiddel in Suid-Afrika is en wat in die Republiek gehou word, geld as likwiede bates. Note in transito en in outomatiese tellermasjiene moet hierby ingesluit word.
- (2) Ander note en muntgeld moet by kolomme (4) en (5) ingesluit word.

Pos 5 (a) (iii)

**Onderlinge bouverenigings**

Aandeel uitgereik deur onderlinge bouverenigings moet by hierdie pos ingesluit word.

Pos 10

**Beleggings**

Pos 10 (p)

**Aandeel in filiale**

- (1) 'n Belegging in aandeel van eiendomsfiliale moet nie by hierdie pos nie, maar by batepos 15 (b) of 15 (c) ingesluit word.
- (2) 'n Belegging in voorkeuraandeel, waar die wese van die onderliggende transaksie is om finansiering te verskaf, moet nie by hierdie pos nie, maar by batepos 13 ingesluit word.

Pos 10 (q)

**Ander aandeel**

'n Belegging in voorkeuraandeel, waar die wese van die onderliggende transaksie is om finansiering te verskaf, moet nie by hierdie pos nie, maar by batepos 12 (f) ingesluit word.

Pos 10 (r)

**Ander obligasies**

By hierdie pos moet skuldbriewe wat deur 'n ander vereniging uitgereik is ingevolge artikel 55A (4) van die Wet, ingesluit word.

Pos 12 (b) (i)

**Diskonterings en voorskotte ten opsigte van afbetalingsverkooptransaksies—lopend**

- (1) Hierdie pos moet die totaal van toekomstige paaierende of huur verskuldig onder afbetalingsverkooptransaksies, insluitende opgeskorte verkoopkontrakte en huurkoop-ooreenkomste, maar uitgesonderd huurtransaksies, insluit.
- (2) Die bedrae gerapporteer moet die volle bedrag van toekomstige huur of paaierende verskuldig, *min* die toepaslike onverdiende finansieringskoste, wees.
- (3) Bedrae wat ingesluit moet word, is onder andere—
  - (a) toekomstige paaierende en huur verskuldig onder ooreenkomste wat regstreeks deur die verslagdoenende vereniging met sy kliënte aangegaan is;
  - (b) toekomstige paaierende en huur verskuldig onder verdiskonteerde of gekoopte ooreenkomste, met of sonder verhaal;
  - (c) bedrae verskuldig ten opsigte van vloerplanne, d.i. voorskotte aan handelaars vir bevoorrading teen opgeskorte verkoopkontrakte, toegestaan;
  - (d) voorskotte teen verpanding van ooreenkomste toegestaan;
  - (e) bedrae verskuldig ten opsigte van koopaktes gediskonteer of aangegaan.



- (4) Waar die goedere teruggeneem is moet die bates teen boekwaarde of realiseerbare waarde, na gelang van watter bedrag die kleinste is, in batepos 17 opgeneem word. Die oorblywende saldo verskuldig onder die ooreenkoms moet afgeskryf word of by batepos 12 (b) (ii) ingesluit word, nadat die toepaslike onverdiende finansieringskoste afgetrek is.
- (5) waar retensiegeld teruggehou word van verskaffers van goedere wat die onderwerp van ooreenkomste is, kan sulke retensiegeld afgetrek word van die bedrae wat teenoor hierdie pos getoon word, slegs indien 'n wetlike reg om dit te doen, in die ooreenkoms vervat is. Waar sodanige reg nie bestaan nie, moet die bedrag teruggehou teenoor lastepos A.4 (e) getoon word.
- (6) Bykomende inligting soos in Aanhangsel C van OBVW—Vorm 7 uiteengesit, moet saam met elke kwartaalstaat verstrek word, insluitende die basis waarop onverdiende finansieringskoste by inkomste ingesluit is.

Pos 12 (b) (ii)

**Diskonterings en voorskotte ten opsigte van afbetalingsverkooptransaksies—agterstallig**

By hierdie pos moet die bedrag van toekomstige huur en paaielemente wat as agterstallig beskou word ingevolge hierdie regulasies, *min* die toepaslike onverdiende finansieringskoste en spesifieke voorsienings, ingesluit word.

Pos 12 (c)

**Huurtransaksies**

By hierdie pos moet die totale bedrag van toekomstige huur wat onder huurtransaksies verskuldig is, *min* die toepaslike onverdiende finansieringskoste, ingesluit word.

Pos 12 (d) (i)

**Faktorering—lopend**

By hierdie pos moet alle lopende bedrae verskuldig ten opsigte van faktoreringsooreenkomste, *min* onverdiende finansieringskoste ingesluit word.

Pos 12 (d) (ii)

**Faktorering—agterstallig**

By hierdie batepos moet die agterstallige bedrae soos omskrywe, *min* die toepaslike onverdiende finansieringskoste, of the faktoreringsooreenkoms met of sonder verhaal is, of nie, ingesluit word.

Pos 12 (e)

**Bankaksepte—verdiskonteerde of gekoopte**

- (1) Bedrae moet teen sigwaarde getoon word, *min* onverdiende diskonto of korting wat betrekking het op die tydperk vanaf die datum van die betrokke kwartaalstaat tot die vervaldatum. Onverdiende diskonto moet bereken word teen die koers wat onder die diskonto onderhandel is.
- (2) Waar aksepte afgeskryf is met die oog op 'n verwagte verlies of waar 'n spesifieke voorsiening gemaak is, moet die bedrag, soos verminder deur sodanige afskrywing of spesifieke voorsiening, gerapporteer word.
- (3) Aksepte wat in afwagting van herdiskontering by die Reserwebank gedeponeer is, moet steeds teenoor hierdie pos getoon word totdat hulle werklik deur die Reserwebank herdiskonteer is.

Pos 12 (e) (i)

**Aksepte deur inwoners in die Republiek getrek—lopend**

Aksepte wat deur inwoners van die Republiek op nie-inwoners getrek is, verteenwoordig eise teen nie-inwoners en moet ook by kolomme (4) en (5) ingesluit word.

Pos 12 (e) (ii) en Pos 12. (e) (iii)

**Deur nie-inwoners getrek—lopend**

- (1) Slegs bedrae in die betaalmiddel van die Republiek betaalbaar geld vir 'n gedekte posisie.
- (2) Aksepte wat deur nie-inwoners op inwoners getrek is, kan as likwiede bate geld op dieselfde grondslag as aksepte wat deur inwoners op inwoners getrek is.

Pos 12 (f)

**Ander**

By hierdie pos moet ingesluit word alle lenings en voorskotte wat nie spesifiek by 'n ander batepos ingesluit moet word nie, insluitende lenings toegestaan ingevolge werknemers-aandelekoopskemas en lenings toegestaan deur middel van aflosbare voorkeuraandeel.

Pos 12 (f) (ii)

**Agterstallig**

By hierdie pos moet alle agterstallige bedrae, *min* spesifieke voorsienings, ingesluit word.

Pos 13

**Lenings en voorskotte aan en skuldbriewe van geassosieerdes anders as eiendomsmaatskappye**

Aflosbare voorkeuraandeel uitgereik deur geassosieerdes anders as eiendomsmaatskappye, moet ook by hierdie pos ingesluit word.

Pos 14

**Ameublement, toebehore en toerusting**

By hierdie pos moet die bedrag ingesluit word van alle sodanige bates van die verslagdoenende vereniging wat nie spesifiek by ander bateposte ingesluit moet word nie. Bedrae moet opgegee word teen kosprys *min* waardevermindering.



Pos 15

**Vaste eiendom**

- (1) By hierdie pos moet ingesluit word die bedrag aan alle grond en geboue wat die verslagdoenende vereniging besit en wat gebruik word of bedoel is om gebruik te word, hoofsaaklik vir die doeleindes van die vereniging, met inbegrip van amptelike wonings.
- (2) Die bedrag aan aandele in maatskappye wie se belangrikste besigheid die besit van vaste eiendom is, wat geheel of gedeeltelik deur die verslagdoenende vereniging vir sy doeleindes gebruik word of sal word, moet by pos 15 (b) ingesluit word.
- (3) Bedrae moet teen kosprys min waardevermindering getoon word.
- (4) 'n Belegging in aflosbare voorkeuraandele wat deur 'n eiendomsmaatskappy uitgereik is, moet nie by pos 15 (b) nie, maar by pos 15 (c) ingesluit word.
- (5) Verdere besonderhede van vaste eiendom moet in Aanhangsel D tot OBVW—Vorm 7 verstrekk word.

Pos 16

**Eiendomme in besit**

By hierdie pos moet ook ingesluit word die waarde van eiendom wat deur 'n maatskappy besit word, in die geval waar die aandele van die maatskappy ingekoop word om 'n belegging te beskerm.

Pos 17

**Ander bates as bovermelde**

By hierdie pos moet alle bates van die verslagdoenende vereniging ingesluit word wat nie spesifiek by 'n ander batepos ingesluit moet word nie. Die volgende bedrae moet onder andere ingesluit word:

- (1) Posorders en poswissels en seëls;
- (2) oorbetaling op belasting;
- (3) deposito's vir dienste;
- (4) goedere teruggeneem onder afbetalingsverkope of huurtransaksies teen boekwaarde of die verwagte netto realiseerbare waarde, wat ookal die laagste is; en
- (5) skryfbehoeftes en ander vooruitbetaalde uitgawes.

**DEEL VI****WAARDASIE VAN ROERENDE EN ONROERENDE BATES**

16. Die bates van 'n bouvereniging moet vir die doeleindes van die Wet en hierdie regulasies soos hieronder uiteengesit, waardeur word:

**(1) RESERWESALDO EN LIKWIEDE BATES**

- (a) Goudmunt moet waardeur word teen die maandeinde randprys vir goud soos vasgestel op die laaste (namiddag) goudprysvasstelling op die Londense Goudmark en die middel rand-VSA dollar-wisselkoers by kantoorluiting op daardie dag.
- (b) Deposito's en lenings moet opgelope rente insluit.
- (c) Effekte moet teen hulle markwaarde waardeur word soos gesertifiseer deur die Openbae Beleggingskommissaris op 'n *cum-rente* grondslag.

**(2) GEDEKTE POSISIE EN TOTALE BATES**

- (a) Alle bates moet vir die doeleindes van 'n gedekte posisie en totale bates teen hulle boekwaarde getoon word. Boekwaarde sluit, waar van toepassing, die volgende in:
  - (i) Kosprys;
  - (ii) opgelope rente tot op die datum van die staat;
  - (iii) opgelope dividende volgens die normale rekenkundige beleid van die verslagdoenende bouvereniging; en
  - (iv) premies op aankope geamortiseer op die reguitlyn-metode oor die aflossingstermyne.
 Boekwaarde moet afgeskryf word tot die netto realiseerbare waarde indien die verslagdoenende bouvereniging 'n verlies verwag by verkoop, of indien hy van mening is dat daar 'n permanente daling in die waarde van die belegging is.
- (b) Bates soos Landbankwissels, Skatkisbiljette en ander gediskonteerde of gekoopte wissels moet teen sigwaarde *min* onverdiende diskonto of korting getoon word.
- (c) Genoteerde aandele moet teen markprys, soos gekwoteer op die toepaslike effektebeurs, getoon word en ander beleggings teen waardasies soos deur die direkteur bepaal.
- (d) Roerende bates wat teruggeneem is moet of teen boekwaarde of teen hulle geskatte netto realiseerbare waarde, wat ookal die laagste is, getoon word.
- (e) Ameublement, toebehore en uitrusting moet teen kosprys *min* waardevermindering getoon word.
- (f) Vaste eiendom—
  - (i) Bouvereniging persele moet teen kosprys *min* waardevermindering getoon word.
  - (ii) Ander vaste eiendom as bouvereniging persele, moet teen kosprys *min* bedrae afgeskryf vir verwagte moontlike verliese, getoon word: Met dien verstande dat vaste eiendom wat ingekoop is om 'n voorskot of belegging te beskerm, getoon moet word teen boekwaarde of geskatte realiseerbare waarde, wat ookal die laagste is.

- (iii) Stedelike vaste eiendom of 'n reg op stedelike vaste eiendom wat dien as sekureiteit vir 'n voorskot deur die bouvereniging, moet waardeer word deur 'n persoon wat deur die bouvereniging aangewys is vir daardie besondere waardasie of vir waardasies in die algemeen, moet in ooreenstemming met die bepalings van artikel 49I (2) en (3) van die Wet geskied en moet in die volgende vorm aangeteken word:

OBVW—Vorm 20  
(Alle verenigings)

### WAARDASIE VAN VASTE EIENDOM

[Ingevolge artikel 49I (2) (b) van die Wet op Onderlinge Bouverenigings, 1965]

#### A. EIENDOMS

1. Standplaas No. ....
  2. Straat en No. ....
  3. Dorp .....
  4. Grootte van standplaas .....
  5. Huurpag of eiendom .....
- (Indien huurpag, meld getal jare wat huurkontrak nog moet loop).

#### B. BESKRYWING VAN VERBETERINGS

1. Hoofgeboue:
  - (a) Getal verdiepings.
  - (b) Vrystaande of half-vrystaande.
  - (c) Woning, winkels, woonstelle, ens.
  - (d) Buitemure (bakstene, sink met baksteen uitgevoer, ens.).
  - (e) Dak (sink, teëls, gras, ens.).
  - (f) Vloere (gewone hout, parket, teëls ens.).
  - (g) Getal kamers, behalwe k.s.b.
  - (h) Vermeld of k.s.b.
2. Buitegeboue:
  - (a) Getal verdiepings.
  - (b) Aard (garage, bediendekamers, koolskuur, pakkamer, latrines, ens.).
  - (c) Buitemure (bakstene, sink met baksteen uitgevoer, ens.).
  - (d) Dak (sink, teëls, gras, ens.).
3. Riool- of sanitêre stelsels.
4. Beligting.
5. Watervoorsiening (indien nie munisipaal nie, meld besonderhede).
6. Omheining (meld aard).

#### C. WAARDASIE

Opmerkings

- |                                                                                                              |         |       |
|--------------------------------------------------------------------------------------------------------------|---------|-------|
| 1. Hoofgeboue .....                                                                                          | R. .... | ..... |
| 2. Buitegeboue .....                                                                                         | R. .... | ..... |
| 3. Ander verbeterings (meld besonderhede, bv. tuinmuur, omheining, swembad, tennisbaan, boorgat, ens.) ..... | R. .... | ..... |
| 4. Totale verbeterings .....                                                                                 | R. .... | ..... |
| 5. Grond .....                                                                                               | R. .... | ..... |
| 6. Groot totaal .....                                                                                        | R. .... | ..... |

In die geval van eienaarskap deur middel van deeltitel moet die volgende addisionele besonderhede op die vorm verstrek word, naamlik:

- |                                                                      |                |
|----------------------------------------------------------------------|----------------|
| (a) Naam van gebou .....                                             | .....          |
| (b) aantal eenhede in gebou .....                                    | .....          |
| (c) aantal hysbakke .....                                            | .....          |
| (d) eenheid No. ....                                                 | .....          |
| (e) woonstel No. ....                                                | .....          |
| (f) geleë op verdieping No. ....                                     | .....          |
| (g) brandtrappe .....                                                | .....          |
| (h) vloeroppervlakte van hoofgebou volgens die deeltitelplan .....   | m <sup>2</sup> |
| (i) vloeroppervlakte van buitegeboue volgens die deeltitelplan ..... | m <sup>2</sup> |
| (j) waardasie van gebou .....                                        | R. ....        |
| (k) waardasie van eenheid .....                                      | R. ....        |
| (l) Opmerkings ten opsigte van (1) die gebou (2) die eenheid .....   | .....          |

Ek/Ons verklaar dat ek/ons die planne en spesifikasies nagegaan het/die bovermelde eiendom geïnspekteer het, die besonderhede soos hierbo uiteengesit nagegaan het en geen belang, soos bedoel in artikel 49I (3) van die Wet, by die toestaan van hierdie voorskot het nie.

Deur my/ons op hede die ..... dag van ..... 19..... gewaardeer.

Handtekening van Waardeerder

Handtekening van Waardeerder

Ampstitel

Ampstitel

## DEEL VII

### HERROEPING VAN REGULASIES

17. Die regulasies gepubliseer by *Goewermentskennisgewing* R. 1039 van 19 Mei 1980 word hierby herroep.

## PART I

### DEFINITIONS

1. In these Regulations any word or expression to which a meaning has been assigned in the Act shall bear the meaning so assigned to it and, unless the context otherwise indicates—

“Act” means the Mutual Building Societies Act, 1965 (Act 24 of 1965);

“demand deposit” means any amount repayable on demand, and includes:

- (a) Balances on transmission accounts;
- (b) call monies;
- (c) unclaimed balances;
- (d) teller surpluses; and
- (e) any other amounts due which are immediately withdrawable;

“foreign asset” means any asset (other than a claim) situated outside the Republic, and any asset consisting of a claim by the reporting society on a non-resident;

“general provision for doubtful debts” means any provision created to absorb future losses on debts that may prove to be wholly or partly irrecoverable and which have not been separately identified but which can reasonably be expected to exist;

“independent state” means any state the territory of which formerly formed part of the Republic;

“instalment sale” means a transaction in terms of which—

- (a) goods are sold by the seller to the purchaser against payment by the purchaser to the seller of a stated or determinable sum of money at a stated or determinable future date either in whole or in part in instalments over a period in the future; and
- (b) the purchaser does not become the owner of those goods merely by virtue of the delivery to, or the use, possession or enjoyment by him thereof; or
- (c) the seller is entitled to the return of those goods if the purchaser fails to comply with any term of that transaction;

and also includes hire-purchase and suspensive sale transactions but excludes leasing transactions;

“leasing transaction” means a transaction in terms of which a lessor leases goods to a lessee against payment by the lessee to the lessor of a stated or determinable sum of money at a stated or determinable future date or in whole or in part in instalments over a period in the future, but does not include a transaction by which it is agreed at the time of the conclusion thereof that the debtor or any person on his behalf, shall at any stage during or after the expiry of the period of the lease or after the termination of that transaction, become the owner of those goods or after such expiry or termination retain the possession or use or enjoyment of those goods;

“liability to non-residents” means any claim of a non-resident on a society;

“liquid asset” means a liquid asset as defined in section (1) of the Act;

“local authority” means—

- (a) any institution, council or body contemplated in section 84 (1) (f) of the Provincial Government Act, 1961 (Act 32 of 1961); and
- (b) any local authority established under the Black Local Authorities Act, 1982 (Act 102 of 1982);

“non-resident” means a persons who is not a resident;

“overdue amount”—

- (a) in relation to an amount payable by instalments, interest due on specified dates, and in respect of bills issued in a series, means any amount due and unpaid for two months or longer, including, in the following cases, the full amount outstanding under the transaction concerned, including instalments not yet due, namely:

- (i) Where the account is in the hands of a third party for collection;
- (ii) where the debtor is subject to an administration order, has surrendered his estate, has compromised with his creditors, has been put under judicial management, is in liquidation or has been declared insolvent;
- (iii) where an instalment, an interest payment, or a bill issued in a series is due and unpaid for six months or longer; or
- (iv) where the society considers recovery of the debt for any reason doubtful; and

- (b) in relation to an amount which is not payable by instalments, means any amount the recovery of which the reporting society considers doubtful, and includes any amount against which specific provision has been made in whole or in part;

“public corporation”\* means any organisation and its subsidiaries, owned or controlled by the Central Government in terms of any law;

\* A list of such corporations is published in the *Institutional Sector Classification Guide* which is obtainable from the Reserve Bank (Economics Department, P.O. Box 7433, Pretoria, 0001).



"public sector" means the central, regional and local authorities, including the South African Transport Services, the Department of Posts and Telecommunications, public corporations and the central authorities of self-governing territories within the Republic;

"resident" means—

- (a) an individual staying, or intending to stay, or making his headquarters, in South Africa, for a period of 12 consecutive months or longer;
- (b) an organisation operating in South Africa; or
- (c) a South African embassy or consulate in a foreign country,

but exclude any foreign diplomatic or military mission or representative in South Africa;

"self-governing territory" means any area for which a legislative assembly has been established under the National States Constitution Act, 1971 (Act 21 of 1971);

"South Africa" means the Republic; and "South African" has a corresponding meaning;

"specific provision for doubtful debts" means any provision made against losses on a debt which has been specifically identified as bad or doubtful, or provision made against groups of debts on the basis of their age.

## PART II

### APPEALS TO THE MINISTER

2. Any person desiring to appeal to the Minister in terms of section 3 (1) of the Act against any decision or refusal of the registrar shall, within 30 days after the pronouncement of the decision or refusal concerned, lodge a notice of appeal with the registrar, which shall clearly set forth the decision or refusal it is desired to appeal against and the grounds for the appeal.

3. Upon receipt of the notice referred to in regulation 2 the registrar shall prepare a statement of the reasons for his decision or refusal.

4. The registrar shall dispatch a copy of the statement contemplated in regulation 3 to the appellant by registered post and require the appellant to declare within 21 days of the dispatch of such statement, or within such further period as the registrar may approve, whether he proposes to continue with his appeal or not.

5. If the appellant declares that he does not propose to continue with his appeal, or if he fails to make a declaration to the registrar in terms of regulation 4, the appeal shall lapse automatically.

6. If the appellant declares his intention in terms of regulation 4 to continue with his appeal, he shall in addition to his declaration lodge with the registrar a reply to the statement contemplated in regulation 3.

7. Upon receipt of the appellant's declaration and reply, the registrar shall as soon as possible transmit them to the Minister, together with all other relevant documents.

8. The registrar or the appellant shall furnish the Minister with such further or other information in writing as the Minister considers necessary for a just decision on the appeal.

9. The Minister shall notify his decision on the appeal to the registrar, who shall communicate it in writing to the appellant.

## PART III

### APPLICATION FORMS AND PROCEDURES AND FORMS OF CERTIFICATES OF REGISTRATION

#### APPLICATION FOR PROVISIONAL REGISTRATION AS A MUTUAL BUILDING SOCIETY

10. A person who has obtained the registrar's provisional approval in terms of section 4 of the Act to establish a mutual building society shall submit an application in the prescribed form (MBSA Form 1) for provisional registration as a mutual building society. Such application shall be accompanied by two copies of the rules of the proposed society as agreed to by the founders for the government of the society, signed by them and the intended secretary, as also the prescribed registration fee.

11. The application for provisional registration, the certificates of provisional registration and final registration and the application for the approval of the appointment of auditors shall be in the respective forms set out below.

(a) Form of application for provisional registration as a mutual building society contemplated in section 5 (1) of the Act:

(MBSA Form 1)

(To be submitted in duplicate)

#### APPLICATION FOR PROVISIONAL REGISTRATION AS A MUTUAL BUILDING SOCIETY

[In terms of section 5 (1) of the Act]

The Registrar of Building Societies  
Pretoria

1. We, the undersigned persons, who have resolved to establish a mutual building society by subscribing our names to the rules, and the intended secretary of the society do hereby make application for provisional registration of the society as a permanent/terminating society in terms of section 5.
2. Two copies of the rules of the society, duly signed and completed as required by section 5 (3), are enclosed herewith.
3. In terms of section 7 (5), we apply for your approval of the use of the name ..... as a literal translation of the name of the society.  
as an abbreviation and the name .....
4. The prescribed registration fee of R ..... is enclosed with this application.

## MBSA Form 1 (continued)

5. The head office of the society will be situate at .....

|            | Full name         | Signature |
|------------|-------------------|-----------|
| 1. ....    | .....             | .....     |
| 2. ....    | .....             | .....     |
| 3. ....    | .....             | .....     |
| 4. ....    | .....             | .....     |
| 5. ....    | .....             | .....     |
| 6. ....    | .....             | .....     |
| 7. ....    | .....             | .....     |
| 8. ....    | ..... (Secretary) | .....     |
| Date ..... | .....             | .....     |

(b) Form of certificate of provisional registration contemplated in section 5 (5) of the Act:

(MBSA Form 2)

REPUBLIC OF SOUTH AFRICA  
MUTUAL BUILDING SOCIETIES ACT, 1965

Office of the Registrar of Building Societies  
Pretoria

**CERTIFICATE OF PROVISIONAL REGISTRATION**

[In terms of section 5 (5) of the Act]

I hereby certify that ....., previously known as ....., has been registered provisionally by me as a mutual building society in terms of section 5 (5) of the Mutual Building Societies Act, 1965, for the period ending ..... 19.....

Dated at Pretoria this ..... day of ..... One thousand Nine hundred and .....

.....  
Registrar of Building Societies

(c) Form of certificate of final registration contemplated in section 5 (7) or 25 (2) of the Act:

(MBSA Form 3)

REPUBLIC OF SOUTH AFRICA  
MUTUAL BUILDING SOCIETIES ACT, 1965

Office of the Registrar of Building Societies  
Pretoria

**CERTIFICATE OF FINAL REGISTRATION**

[In terms of section 5 (7) or 25 (2) of the Act]

I hereby certify that ....., previously known as ....., has been registered by me as a mutual building society in terms of section 5 (7)/25 (2) of the Mutual Building Societies Act, 1965.

Dated at Pretoria this ..... day of ..... One thousand Nine hundred and .....

.....  
Registrar of Building Societies

(d) Form of application for approval of appointment of auditor contemplated in section 67 (19) of the Act:

(MBSA Form 4)

(To be submitted in duplicate)

**APPLICATION FOR APPROVAL OF APPOINTMENT OF AUDITOR(S)**

[In terms of section 67 (19) of the Act]

The Registrar of Building Societies  
Pretoria

1. I, the undersigned, being the chief executive officer of..... hereby declare—

(a) that the total assets of the society as at the close of its last financial year, i.e. on ..... 19....., amounted to R.....;

(b) that in accordance with the provisions of section 67 of the Act a resolution was passed at a meeting of members/directors\* held on..... 19....., to appoint

.....  
(Name)

of .....  
(Address)

and .....  
(Name)

of .....  
(Address)

as auditor(s) of the society from .....19....., until the conclusion of the first succeeding annual general meeting of the institution;

(c) that as at the last-mentioned date the following persons were partners in this firm/these firms\* .....



## MBSA Form 4 (continued)

2. In terms of section 67 (19) of the Act, I apply for your approval of this appointment/these appointments.\*

.....  
Chief Executive Officer

Address.....

Date.....

\* Omit whichever is not applicable.

## PART IV

## FORMS OF FINANCIAL RETURNS AND STATEMENTS

12. (1) The forms prescribed hereunder, viz., MBSA Forms 5, 6 and 7, shall be submitted by all permanent societies in pursuance of the appropriate provisions of sections 34 and 34A of the Act and unless directed otherwise, every return or statement submitted shall include every prescribed item, numbered as indicated.

(2) Every permanent society registered or provisionally registered or deemed to be registered under the Act shall furnish the appropriate return or statement as at the end of each month or quarter, as the case may be, reflecting the required particulars relating to the business conducted by it in the Republic, including the foreign liabilities and assets.

(a) Form of monthly return contemplated in section 34 of the Act:

(MBSA Form 5)

## MONTHLY RETURN

(In terms of section 34 of the Mutual Building Societies Act, 1965)

Name of Society.....

Return for the month ended..... 19.....

## A. LIABILITIES

(All amounts to be rounded off to nearest R1)

|                                                                  | Short-term<br>(1) | Medium-term<br>(2) | Long-term<br>(3) | Total<br>(4) |
|------------------------------------------------------------------|-------------------|--------------------|------------------|--------------|
|                                                                  | R                 | R                  | R                | R            |
| 1. Bank loans and overdrafts:                                    |                   |                    |                  |              |
| (a) secured by—                                                  |                   |                    |                  |              |
| (i) liquid assets.....                                           | .....             | .....              | .....            | .....        |
| (ii) other assets.....                                           | .....             | .....              | .....            | .....        |
| (b) unsecured.....                                               | .....             | .....              | .....            | .....        |
| 2. Other loans:                                                  |                   |                    |                  |              |
| (a) secured by—                                                  |                   |                    |                  |              |
| (i) liquid assets.....                                           | .....             | .....              | .....            | .....        |
| (ii) other assets.....                                           | .....             | .....              | .....            | .....        |
| (b) unsecured.....                                               | .....             | .....              | .....            | .....        |
| 3. Indefinite period paid-up shares:                             |                   |                    |                  |              |
| (a) Not under application for redemption:                        |                   |                    |                  |              |
| (i) total amount.....                                            | ..... X .....     | ..... X .....      | .....            | .....        |
| (ii) less: amount to be maintained in terms of section 30 B..... | ..... X .....     | ..... X .....      | .....            | .....        |
| (iii) net amount.....                                            | ..... X .....     | ..... X .....      | .....            | .....        |
| (b) Under application for redemption.....                        | .....             | .....              | ..... X .....    | .....        |
| 4. Fixed-period paid-up shares.....                              | .....             | .....              | .....            | .....        |
| 5. Subscription shares:                                          |                   |                    |                  |              |
| (a) Fully paid and not redeemed at maturity—                     |                   |                    |                  |              |
| (i) under notice of redemption.....                              | .....             | .....              | ..... X .....    | .....        |
| (ii) other.....                                                  | ..... X .....     | ..... X .....      | .....            | .....        |
| (b) Other.....                                                   | .....             | .....              | .....            | .....        |
| 6. Transmission deposits.....                                    | .....             | ..... X .....      | ..... X .....    | .....        |
| 7. Savings deposits.....                                         | ..... X .....     | .....              | ..... X .....    | .....        |
| 8. Fixed deposits.....                                           | .....             | .....              | .....            | .....        |
| 9. Negotiable certificates of deposit.....                       | .....             | .....              | .....            | .....        |
| 10. Collateral cash deposits.....                                | ..... X .....     | .....              | ..... X .....    | .....        |
| 11. Interest accrued on:                                         |                   |                    |                  |              |
| (a) All loans.....                                               | .....             | .....              | .....            | .....        |
| (b) Transmission deposits.....                                   | .....             | ..... X .....      | ..... X .....    | .....        |
| (c) Savings deposits.....                                        | ..... X .....     | .....              | ..... X .....    | .....        |
| (d) Fixed deposits.....                                          | .....             | .....              | .....            | .....        |
| (e) Negotiable certificates of deposit.....                      | .....             | .....              | .....            | .....        |
| (f) Collateral cash deposits.....                                | ..... X .....     | .....              | ..... X .....    | .....        |

Name of Society ..... **MBSA Form 5 (continued)**

|                                                                           | Short-term<br>(1) | Medium-term<br>(2) | Long-term<br>(3) | Total<br>(4) |
|---------------------------------------------------------------------------|-------------------|--------------------|------------------|--------------|
| 12. Dividends on all shares:                                              | R                 | R                  | R                | R            |
| (a) Due but not yet paid .....                                            | .....             | ..... X .....      | ..... X .....    | .....        |
| (b) Recommended by directors but not yet confirmed .....                  | .....             | .....              | .....            | .....        |
| 13. Net amount of advances and re-advances granted but not paid out ..... | ..... X .....     | .....              | ..... X .....    | .....        |
| 14. Other liabilities to the public (specify) .....                       | .....             | .....              | .....            | .....        |
| 15. TOTAL LIABILITIES .....                                               | .....             | .....              | .....            | .....        |

#### B. SHORT- AND MEDIUM-TERM LIABILITIES ADJUSTED FOR PURPOSES OF RESERVE BALANCE REQUIREMENT

|                                                                     | Short-term<br>(1) | Medium-term<br>(2) |
|---------------------------------------------------------------------|-------------------|--------------------|
| 1. Total liabilities (i.e. item A.15) .....                         | R                 | R                  |
| 2. Less:                                                            | .....             | .....              |
| (a) General advances granted against security of—                   | .....             | .....              |
| (i) indefinite period paid-up shares .....                          | .....             | .....              |
| (ii) fixed period paid-up shares .....                              | .....             | .....              |
| (iii) subscription shares .....                                     | .....             | .....              |
| (iv) fixed deposits .....                                           | .....             | .....              |
| (b) Amounts owing by—                                               | .....             | .....              |
| (i) other mutual building societies .....                           | .....             | .....              |
| (ii) building societies .....                                       | .....             | .....              |
| (iii) banks .....                                                   | .....             | .....              |
| (c) Total deductions .....                                          | .....             | .....              |
| 3. Total liabilities as reduced [i.e. item 1 less item 2 (c)] ..... | .....             | .....              |

#### C. TOTAL LIABILITIES ADJUSTED FOR PURPOSES OF LIQUID ASSET REQUIREMENTS

|                                                                                                        | Short-term<br>(1) | Medium-term<br>(2) | Long-term<br>(3) |
|--------------------------------------------------------------------------------------------------------|-------------------|--------------------|------------------|
| 1. Total liabilities (item A.15) .....                                                                 | R                 | R                  | R                |
| 2. Less:                                                                                               | .....             | .....              | .....            |
| (a) General advances granted against security of shares referred to in item B.2 (a) (i) to (iii) ..... | .....             | .....              | .....            |
| (b) General advances granted against security of fixed deposits .....                                  | .....             | .....              | .....            |
| (c) Amounts owing by—                                                                                  | .....             | .....              | .....            |
| (i) other mutual building societies .....                                                              | .....             | .....              | .....            |
| (ii) building societies .....                                                                          | .....             | .....              | .....            |
| (iii) banks <i>excluding</i> deposits withdrawable on demand .....                                     | .....             | .....              | .....            |
| (d) Bank loans and overdrafts secured by liquid assets [i.e. item A.1 (a) (i)] .....                   | .....             | .....              | .....            |
| (e) Other loans secured by liquid assets [i.e. item A.2 (a) (i)] .....                                 | .....             | .....              | .....            |
| (f) Total deductions .....                                                                             | .....             | .....              | .....            |
| 3. Total liabilities as reduced [i.e. item 1 less item 2 (f)] .....                                    | .....             | .....              | .....            |

#### D. RESERVE BALANCE

|                                                                                                    |       |
|----------------------------------------------------------------------------------------------------|-------|
| 1. Minimum amount required at month-end [i.e. item D.4 (c) of last preceding monthly return] ..... | R     |
| 2. Reserve balance at month-end:                                                                   | ..... |
| (a) Actual balance with Reserve Bank .....                                                         | ..... |
| (b) Amount of Reserve Bank notes, subsidiary coin and gold coin .....                              | ..... |
| (c) Total .....                                                                                    | ..... |

## MBSA Form 5 (continued)

R

3. Excess/Deficiency (—) [i.e. item 2 (c) less item 1] .....
4. Minimum amount required as from date of certification:
- (a) ....per cent of short-term liabilities as reduced (...% of item B.3, column 1) .....
- (b) ....per cent of medium-term liabilities as reduced (...% of item B.3, column 2) .....
- (c) Total .....
5. Balance to be held with Reserve Bank as from date of certification:
- (a) Total amount required [i.e. item 4 (c) above] .....
- (b) Less: amount of Reserve Bank notes, subsidiary coin and gold coin .....
- (c) Balance to be held with the Reserve Bank .....

## E. LIQUID ASSETS

R

1. Minimum amount required at month-end [i.e. item E.4 (d) of last preceding monthly return] .....
2. Total amount of liquid assets held at month-end as per Annexure A to this return .....
3. Excess/Deficiency (—) in liquid assets (i.e. item 2 less item 1) .....
4. Minimum amount required as from date of certification:
- (a) 20 per cent of short-term liabilities as reduced (i.e. 20% of item C.3, column 1) .....
- (b) 15 per cent of medium-term liabilities as reduced (i.e. 15% of item C.3, column 2) .....
- (c) 5 per cent of long-term liabilities as reduced (i.e. 5% of item C.3, column 3) .....
- (d) Total .....

## \* I declare that—

- (1) the foregoing return is to the best of my knowledge and belief correct;
- (2) no assets included under liquid assets in Annexure A have been pledged or otherwise encumbered save with the consent of the registrar [section 31 (3) (a) of the Act];
- (3) all securities included under liquid assets have been valued as certified by the Public Investment Commissioners; and
- (4) this Society to the best of my knowledge has maintained every day since the date of certification of its last preceding monthly return till the day preceding the date of certification of this return, the prescribed minimum reserve balance and the minimum amount of liquid assets and on the date of certification of this return complies with the aforementioned prescribed minimum requirements on the basis of its liabilities on the date of this return.

Signed at ..... this ..... day of .....  
19.....

.....  
Chief Executive Officer

\* If the Society failed to maintain any of the ratios specified in the certificate, the certificate shall be qualified and a statement showing the relative deficiency(ies) for every day on which a deficiency existed, is to accompany this return.

ANNEXURE A TO MBSA FORM 5  
(In terms of section 34 of the Act)

Name of Society .....

Attached to MBSA Form 5 as at .....

## LIQUID ASSETS HELD BY SOCIETY

## [Note:

- (1) All amounts rounded off to the nearest R1.
- (2) The securities listed under items 7 to 12 are those specified in the indicated paragraphs of the definition of "liquid assets" in section 1 of the Act.
- (3) Accrued interest not included under items 3 to 12 shall be shown under item 13.]

Amount held on  
last day of month  
R

1. Reserve Bank notes and subsidiary coin .....
2. Gold coin .....
3. Credit balances with the Reserve Bank:
- (a) Reserve balance .....
- (b) Other .....
4. Loans to discount houses repayable on demand .....
5. Deposits with a bank withdrawable on demand .....
6. Treasury bills of the Republic .....
7. Stocks of the Government [paragraph (e)] .....
8. Bills issued by the Land Bank and advances to that Bank [paragraph (f)] .....
9. Debentures of the Land Bank [paragraph (g)] .....
10. Debentures or notes issued by the Industrial Development Corporation of South Africa Limited [paragraph (h)] .....

## ANNEXURE A TO MBSA FORM 5 (continued)

Amount held on  
last day of month  
R

11. Acceptances of a bank which are discountable by the Reserve Bank [paragraph (i)] .....  
 12. Securities of the Reserve Bank [paragraph (j)] .....  
 13. Accrued interest .....  
 14. Total amount of liquid assets .....

(b) Form of Quarterly Return contemplated in section 34A (1) of the Act:

MBSA Form 6

## QUARTERLY RETURN

[In terms of section 34A (1) of the Mutual Building Societies Act, 1965]

Name of Society .....  
 Return for quarter ended ..... 19.....

(All amounts to be rounded off to the nearest R1)

## A. CALCULATION OF OPERATING CAPITAL

R

## 1. TOTAL CAPITAL:

- (a) reserves .....  
 (b) shares: indefinite and fixed period (incl. subscription) .....  
 (c) deposits (including negotiable certificates of deposits) .....  
 (d) collateral cash deposits .....  
 (e) loans (secured and unsecured) .....  
 (f) debentures .....  
 (g) other (specify) .....  
 (h) Total .....

## 2. Less:

- (a) Liquid asset requirement .....  
 (b) Book value of tangible movable and immovable assets .....  
 (c) Amount owing by associates .....  
 (d) Acquisition value of shares .....  
 (e) Book value of former prescribed investments .....  
 (f) Total deductions .....

## 3. OPERATING CAPITAL .....

## B. MINIMUM AMOUNT TO BE APPLIED TO HOUSING ADVANCES TO MEMBERS OF THE PUBLIC

R

1. Amount shown under item B.6 of last preceding quarterly return .....  
 2. Amount paid out on housing advances to members of the public during quarter under review .....  
 3. Amount held available for housing advances to members of the public at end of quarter under review (i.e. item 1 less item 2) .....  
 4. 80 per cent of operating capital as at end of quarter (i.e. 80 % of item A.3) .....  
 5. Amount owing on housing advances to members of the public at end of quarter .....  
 6. Minimum amount to be applied to housing advances to members of the public during ensuing quarter (i.e. item 4 less item 5) .....

## C. MAXIMUM AMOUNT OF BUSINESS ADVANCES TO PERSONS OTHER THAN ASSOCIATES

R

1. Maximum amount available for investment in business advances during quarter under review (i.e. item C.6 of last preceding quarterly return) .....  
 2. Actual amount invested in business advances during quarter under review .....  
 3. Excess investment (if any) .....  
 4. 20 per cent of operating capital as at end of quarter (i.e. 20 % of item A.3) .....  
 5. Amount owing on business advances at end of quarter .....  
 6. Maximum amount available for investment in business advances during the ensuing quarter (i.e. item 4 less item 5) .....

## D. MAXIMUM AMOUNT OF GENERAL ADVANCES TO PERSONS OTHER THAN ASSOCIATES

R

1. Maximum amount available for investment in general advances during quarter under review (i.e. item D.6 of last preceding quarterly return) .....  
 2. Actual amount invested in general advances during quarter under review .....  
 3. Excess investment (if any) .....  
 4. 8 per cent of operating capital as at end of quarter (i.e. 8 % of item A.3) .....  
 5. Amount owing on general advances at end of quarter .....  
 6. Maximum amount available for investment in general advances during the ensuing quarter (i.e. item 4 less item 5) .....



## MBSA Form 6 (continued)

Name of Society.....

**E. AMOUNT OF ADVANCES ON PROPERTIES SOLD BY ASSOCIATES OF BUILDING SOCIETY**

R

1. Total amount of housing and business advances granted since beginning of financial year .....
2. 5 per cent of item 1.....
3. Total amount of housing and business advances granted since beginning of financial year on property sold by associates of society .....
4. Item 3 as a percentage of item 1.....%

**F. MINIMUM AMOUNT OF UNIMPAIRED RESERVES**

R

1. Minimum amount required at quarter-end (i.e. item 7 of last preceding quarterly return) .....
2. Amount of unimpaired reserves (as reduced) at quarter-end .....
3. Excess/Deficiency (–) (i.e. item 2 less item 1).....
4. Total liabilities as at date of this return (i.e. item B.10 of quarterly statement) .....
5. Less:
  - (a) Requirement in respect of indefinite period paid-up shares as at date of this return.....
  - (b) Excess liquid assets as at date of this return .....
  - (c) Amount owing on general advances granted against security of fixed deposits and shares as at date of this return .....
  - (d) Total .....
6. Liabilities as reduced [i.e. item 4 less item 5 (d)].....
7. Minimum amount required as from date of certification, i.e. 4 per cent of item 6 or R1 000 000 whichever is the greater.....

**G. MINIMUM AMOUNT OF INDEFINITE PAID-UP SHARE CAPITAL**

R

1. Minimum amount required at quarter-end (i.e. item 4 of last preceding quarterly return) .....
2. Total amount of indefinite paid-up share capital less amount of general advances against such shares, at quarter-end.....
3. Excess/Deficiency (–) (i.e. item 2 less item 1).....
4. Minimum amount required from date of certification, i.e. 5 per cent of total liabilities as at date of this return (5 per cent of item B.10 of the quarterly statement) .....

**H. MAXIMUM AMOUNT OF FIXED DEPOSITS ACCEPTED FOR PERIODS SHORTER THAN 12 MONTHS**

R

1. Maximum amount of fixed deposits which may be accepted for periods shorter than 12 months (i.e. item 5 of last preceding quarterly return) .....
2. Total amount of fixed deposits accepted for periods shorter than 12 months as at date of this return.....
3. Excess, if any (i.e. item 1 less item 2) .....
4. Total liabilities as at date of this return (i.e. item B.10 of quarterly statement) .....
5. Maximum amount of deposits which may be accepted for periods shorter than 12 months during ensuing quarter, (i.e. 5% of item 4).....

**I. COVERED POSITION****Part I**

R

1. Total amount of unsecured liabilities.....
2. Required minimum amount of unimpaired reserves.....
3. Total liabilities plus minimum unimpaired reserve requirements (i.e. item 1 plus item 2).....
4. Total amount of unencumbered assets .....

**Part II**

1. Total amount of unsecured liabilities.....
2. Less: Amount of unsecured liabilities payable in foreign currency .....
3. Total amount of unsecured liabilities payable in the currency of the Republic (i.e. item 1 less item 2).....
4. Required minimum amount of unimpaired reserves.....
5. Total unsecured liabilities payable in the currency of the Republic plus minimum unimpaired reserve requirement (i.e. item 3 plus item 4) .....
6. Total amount of unencumbered assets in the Republic and claims payable in the currency of the Republic.....

Name of Society.....

\* I declare that this return is to the best of my knowledge and belief correct and that the Society has since the date of certification of its last preceding quarterly return until the day preceding the date of certification of this return, complied with the requirements prescribed by sections 30, 30B, 32A, 49, 49D, 49E, 49F and 49G of the Act and on the date of certification of this return complies with the various requirements based on this return.

.....  
*Chief Executive Officer*

Date.....

\* If the Society failed to comply with any of the requirements specified in the certificate, the certificate shall be qualified and a statement showing the relative deficiency(ies) for every day on which a deficiency existed, is to accompany this return.

(c) Form of quarterly statement contemplated in section 34A (1) (c) of the Act:

MBSA FORM 7

# QUARTERLY STATEMENT OF ASSETS AND LIABILITIES

[In terms of section 34A (1) (c) of the Act]

Name of society .....

Quarter ended.....

## LIABILITIES

All amounts rounded off to the nearest R1  
An x denotes no entry is required or possible

| Description                                            | Total liabilities      |              |                  |                         |              |                  |           |       | Liabilities to non-residents<br>[included in column (8)] |
|--------------------------------------------------------|------------------------|--------------|------------------|-------------------------|--------------|------------------|-----------|-------|----------------------------------------------------------|
|                                                        | Short-term             |              |                  | Medium-term             |              |                  | Long-term | Total |                                                          |
|                                                        | Demand deposits<br>(1) | Other<br>(2) | Sub-total<br>(3) | Savings deposits<br>(4) | Other<br>(5) | Sub-total<br>(6) |           |       |                                                          |
|                                                        | R                      | R            | R                | R                       | R            | R                | R         | R     | R                                                        |
| <b>A. Liabilities to the public</b>                    |                        |              |                  |                         |              |                  |           |       |                                                          |
| 1. Deposits by:                                        |                        |              |                  |                         |              |                  |           |       |                                                          |
| (a) Residents of the Republic:                         |                        |              |                  |                         |              |                  |           |       |                                                          |
| (i) South African Transport Services.....              |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (ii) Department of Posts and Telecommunications .....  |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (iii) Other Central Government.....                    |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (iv) Provincial administrations .....                  |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (v) Government of South West Africa.....               |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (vi) Governments of self-governing territories.....    |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (vii) Regional service councils.....                   |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (viii) Local authorities .....                         |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (ix) Banking institutions .....                        |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (x) Corporation for Public Deposits .....              |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (xi) Building societies .....                          |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (xii) Mutual building societies .....                  |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (xiii) Other companies .....                           |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (xiv) Other depositors.....                            |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (xv) Total—all residents.....                          |                        |              |                  |                         |              |                  |           |       | x                                                        |
| (b) Residents of independent states:                   |                        |              |                  |                         |              |                  |           |       |                                                          |
| (i) Central government.....                            |                        |              |                  |                         |              |                  |           |       |                                                          |
| (ii) Local authorities .....                           |                        |              |                  |                         |              |                  |           |       |                                                          |
| (iii) Banking institutions .....                       |                        |              |                  |                         |              |                  |           |       |                                                          |
| (iv) Building societies .....                          |                        |              |                  |                         |              |                  |           |       |                                                          |
| (v) Mutual building societies .....                    |                        |              |                  |                         |              |                  |           |       |                                                          |
| (vi) Other companies .....                             |                        |              |                  |                         |              |                  |           |       |                                                          |
| (vii) Other depositors.....                            |                        |              |                  |                         |              |                  |           |       |                                                          |
| (viii) Total—all residents of independent states ..... |                        |              |                  |                         |              |                  |           |       |                                                          |

Name of Society.....

MBSA Form 7 (continued)

54 No. 10409

STAATSKOERANT, 29 AUGUSTUS 1986

**LIABILITIES (continued)**

| Description                                       | Total liabilities      |              |                  |                         |              |                  |                  |              | Liabilities to non-residents [included in column (8)] |
|---------------------------------------------------|------------------------|--------------|------------------|-------------------------|--------------|------------------|------------------|--------------|-------------------------------------------------------|
|                                                   | Short-term             |              |                  | Medium-term             |              |                  |                  |              |                                                       |
|                                                   | Demand deposits<br>(1) | Other<br>(2) | Sub-total<br>(3) | Savings deposits<br>(4) | Other<br>(5) | Sub-total<br>(6) | Long-term<br>(7) | Total<br>(8) |                                                       |
|                                                   | R                      | R            | R                | R                       | R            | R                | R                | R            | R                                                     |
| <b>Liabilities to the public (continued)</b>      |                        |              |                  |                         |              |                  |                  |              |                                                       |
| (c) Residents of Botswana, Lesotho and Swaziland: |                        |              |                  |                         |              |                  |                  |              |                                                       |
| (i) Governments .....                             |                        |              |                  |                         |              |                  |                  |              |                                                       |
| (ii) Banks .....                                  |                        |              |                  |                         |              |                  |                  |              |                                                       |
| (iii) Other .....                                 |                        |              |                  |                         |              |                  |                  |              |                                                       |
| (iv) Total .....                                  |                        |              |                  |                         |              |                  |                  |              |                                                       |
| (d) Other non-residents:                          |                        |              |                  |                         |              |                  |                  |              |                                                       |
| (i) Governments .....                             |                        |              |                  |                         |              |                  |                  |              |                                                       |
| (ii) Banks .....                                  |                        |              |                  |                         |              |                  |                  |              |                                                       |
| (iii) Other .....                                 |                        |              |                  |                         |              |                  |                  |              |                                                       |
| (iv) Total .....                                  |                        |              |                  |                         |              |                  |                  |              |                                                       |
| (e) Total—all depositors .....                    |                        |              |                  |                         |              |                  |                  |              |                                                       |

**LIABILITIES (continued)**

| Description                         | Total liabilities |                    |                  |              | Liabilities to non-residents [included in column (8)]<br>(9) |
|-------------------------------------|-------------------|--------------------|------------------|--------------|--------------------------------------------------------------|
|                                     | Short-term<br>(3) | Medium-term<br>(6) | Long-term<br>(7) | Total<br>(8) |                                                              |
|                                     | R                 | R                  | R                | R            | R                                                            |
| 2. Shares:                          |                   |                    |                  |              |                                                              |
| (Total for this item R .....        |                   |                    |                  |              |                                                              |
| (a) Indefinite period .....         |                   |                    |                  |              |                                                              |
| (b) Fixed period:                   |                   |                    |                  |              |                                                              |
| (i) Paid-up .....                   |                   |                    |                  |              |                                                              |
| (ii) Subscription .....             |                   |                    |                  |              |                                                              |
| 3. Loans and advances from:         |                   |                    |                  |              |                                                              |
| (Total for this item R .....        |                   |                    |                  |              |                                                              |
| (a) Residents of the Republic:      |                   |                    |                  |              |                                                              |
| (i) Governments .....               |                   |                    |                  |              |                                                              |
| (ii) Reserve Bank .....             |                   |                    |                  |              | X                                                            |
| (iii) Banking institutions .....    |                   |                    |                  |              | X                                                            |
| (iv) Building societies .....       |                   |                    |                  |              | X                                                            |
| (v) Mutual building societies ..... |                   |                    |                  |              | X                                                            |
| (vi) Other .....                    |                   |                    |                  |              | X                                                            |



Name of Society.....

MBSA Form 7 (continued)

**LIABILITIES (continued)**

| Description                                                               | Total liabilities      |                         |                       |                   | Liabilities to non-residents<br>[included in column (8)]<br>(9) |
|---------------------------------------------------------------------------|------------------------|-------------------------|-----------------------|-------------------|-----------------------------------------------------------------|
|                                                                           | Short-term<br>(3)<br>R | Medium-term<br>(6)<br>R | Long-term<br>(7)<br>R | Total<br>(8)<br>R |                                                                 |
| (b) Residents of independent states (specify):<br>.....<br>.....<br>..... |                        |                         |                       |                   |                                                                 |
| (c) Other non-residents (specify):<br>.....<br>.....<br>.....             |                        |                         |                       |                   |                                                                 |
| 4. Other liabilities to the public:                                       |                        |                         |                       |                   |                                                                 |
| (a) Debentures.....                                                       |                        |                         |                       |                   |                                                                 |
| (b) loan stock.....                                                       |                        |                         |                       |                   |                                                                 |
| (c) advances granted but not paid out.....                                | X                      |                         | X                     |                   |                                                                 |
| (d) collateral deposits.....                                              | X                      |                         | X                     |                   |                                                                 |
| (e) Other (specify):<br>.....<br>.....<br>.....                           |                        |                         |                       |                   |                                                                 |
| 5. Total liabilities to the public (items 1 to 4).....                    |                        |                         |                       |                   |                                                                 |

## MBSA Form 7 (continued)

Name of Society.....

## LIABILITIES (continued)

| Description                                                 | Total liabilities<br>(8) | Liabilities to non-residents<br>[included in column (8)] |               |
|-------------------------------------------------------------|--------------------------|----------------------------------------------------------|---------------|
|                                                             |                          | Residents of<br>independent states<br>(9)                | Other<br>(10) |
| <b>B. Reserves and liabilities other than to the public</b> | <b>R</b>                 | <b>R</b>                                                 | <b>R</b>      |
| 6. Unimpaired reserves:                                     |                          |                                                          |               |
| (a) Total unimpaired reserves .....                         |                          | X                                                        | X             |
| (b) Less: Reductions [Section 30 (2) (a) of the Act] .....  |                          | X                                                        | X             |
| (c) Net unimpaired reserves .....                           |                          | X                                                        | X             |
| 7. Unearned finance charges .....                           |                          |                                                          |               |
| 8. Liabilities other than the foregoing .....               |                          |                                                          |               |
| 9. Total of items 6 to 8 .....                              |                          |                                                          |               |
| 10. Total liabilities (items 5 and 9) .....                 |                          |                                                          |               |

Note: Certain liability items require further analyses as prescribed in the annexures to MBSA Form 7.

## LIABILITIES (continued)

| Description                                                                                                                      | Short-term<br>(3) | Medium-term<br>(6) | Long-term<br>(7) | Total<br>(8) | Non-residents [included in<br>column (8)]<br>(9) |
|----------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------|------------------|--------------|--------------------------------------------------|
| <b>C. Memorandum</b>                                                                                                             | <b>R</b>          | <b>R</b>           | <b>R</b>         | <b>R</b>     | <b>R</b>                                         |
| 1. Negotiable certificates of deposit included under liability item A.1 (e) above,<br>issued to:                                 |                   |                    |                  |              |                                                  |
| (a) Residents of the Republic .....                                                                                              |                   |                    |                  |              | X                                                |
| (b) Residents of independent states .....                                                                                        |                   |                    |                  |              |                                                  |
| (c) Other non-residents .....                                                                                                    |                   |                    |                  |              |                                                  |
| (d) Total .....                                                                                                                  |                   |                    |                  |              |                                                  |
| 2. Total amount of transmission deposits included under total demand deposits [i.e.<br>liability item A.1 (e), column (1)] ..... | R                 |                    |                  |              |                                                  |

Name of Society.....

**LIABILITIES (continued)**

| Description                                                     | Total amount<br>(8) | Amount [included in column (8)]           |                             |
|-----------------------------------------------------------------|---------------------|-------------------------------------------|-----------------------------|
|                                                                 |                     | Residents of independent<br>states<br>(9) | Other non-residents<br>(10) |
|                                                                 | R                   | R                                         | R                           |
| 3. Contingent liabilities (specify):<br>.....<br>.....<br>..... |                     |                                           |                             |
| 4. Total commitments in respect of repurchase agreements.....   |                     |                                           |                             |

**ASSETS**

All amounts rounded off to the nearest R1  
 x Denotes no entry is required or possible

| Description                                                      | Total assets         |                       |                     | Foreign assets [included in column (3)] |                           |
|------------------------------------------------------------------|----------------------|-----------------------|---------------------|-----------------------------------------|---------------------------|
|                                                                  | Liquid assets<br>(1) | Domestic cover<br>(2) | Total assets<br>(3) | In independent<br>states<br>(4)         | In other countries<br>(5) |
|                                                                  | R                    | R                     | R                   | R                                       | R                         |
| 1. Bank notes and subsidiary coin .....                          |                      |                       |                     |                                         |                           |
| 2. Gold coin .....                                               |                      |                       |                     |                                         |                           |
| 3. Deposits with Reserve Bank .....                              |                      |                       |                     | x                                       | x                         |
| 4. Deposits with banks withdrawable on demand.....               |                      |                       |                     | x                                       | x                         |
| 5. Deposits, loans and advances—<br>(Total for this item R ..... |                      |                       |                     |                                         |                           |
| (a) In the Republic:                                             |                      |                       |                     |                                         |                           |
| (i) Banks .....                                                  | x                    |                       |                     | x                                       | x                         |
| (ii) Building societies .....                                    | x                    |                       |                     | x                                       | x                         |
| (iii) Mutual building societies .....                            | x                    |                       |                     | x                                       | x                         |
| (iv) Local authorities .....                                     | x                    |                       |                     | x                                       | x                         |
| (v) Other .....                                                  | x                    |                       |                     | x                                       | x                         |
| (b) In independent states (specify):<br>.....<br>.....<br>.....  | x<br>x<br>x          |                       |                     |                                         | x<br>x<br>x               |
| (c) In other countries (specify):<br>.....<br>.....<br>.....     | x<br>x<br>x          |                       |                     | x<br>x<br>x                             |                           |

Name of Society.....

## ASSETS (continued)

| Description                                                                     | Total assets            |                          |                        | Foreign assets<br>[included in column (3)] |                              |
|---------------------------------------------------------------------------------|-------------------------|--------------------------|------------------------|--------------------------------------------|------------------------------|
|                                                                                 | Liquid<br>assets<br>(1) | Domestic<br>cover<br>(2) | Total<br>assets<br>(3) | In independent<br>states<br>(4)            | In other<br>countries<br>(5) |
|                                                                                 | R                       | R                        | R                      | R                                          | R                            |
| 6. Negotiable certificates of deposit .....                                     | x                       |                          |                        |                                            |                              |
| 7. Loans to discount houses:                                                    |                         |                          |                        |                                            |                              |
| (a) Repayable on demand .....                                                   |                         |                          |                        | x                                          | x                            |
| (b) Other .....                                                                 | x                       |                          |                        | x                                          | x                            |
| 8. Land Bank:                                                                   |                         |                          |                        |                                            |                              |
| (a) Bills .....                                                                 |                         |                          |                        | x                                          | x                            |
| (b) Loans and advances .....                                                    |                         |                          |                        | x                                          | x                            |
| 9. Treasury bills .....                                                         |                         |                          |                        | x                                          | x                            |
| 10. Investments:                                                                |                         |                          |                        |                                            |                              |
| (Total for this item R.....)                                                    |                         |                          |                        |                                            |                              |
| (a) Stock of the Government of the Republic .....                               |                         |                          |                        | x                                          | x                            |
| (b) Government loan levies .....                                                | x                       |                          |                        | x                                          | x                            |
| (c) Stock of the governments of independent states .....                        | x                       |                          |                        |                                            | x                            |
| (d) Securities guaranteed by the Government of the Republic .....               | x                       |                          |                        | x                                          | x                            |
| (e) Other securities issued by the governments of independent states .....      | x                       |                          |                        | x                                          | x                            |
| (f) Securities of Central Government bodies .....                               | x                       |                          |                        | x                                          | x                            |
| (g) Securities issued by the Reserve Bank .....                                 |                         |                          |                        | x                                          | x                            |
| (h) Debentures issued by the Land Bank .....                                    |                         |                          |                        | x                                          | x                            |
| (i) Debentures and notes issued by the Industrial Development Corporation ..... |                         |                          |                        | x                                          | x                            |
| (j) Securities and bills issued by other public corporations .....              | x                       |                          |                        | x                                          | x                            |
| (k) Securities issued by self-governing territories .....                       | x                       |                          |                        | x                                          | x                            |
| (l) Securities of the government of South West Africa .....                     | x                       |                          |                        | x                                          | x                            |
| (m) Securities of regional service councils .....                               | x                       |                          |                        | x                                          | x                            |
| (n) Securities of local authorities .....                                       | x                       |                          |                        | x                                          | x                            |
| (o) Other securities .....                                                      | x                       |                          |                        | x                                          | x                            |
| (p) Shares in subsidiaries:                                                     |                         |                          |                        |                                            |                              |
| (i) insurers .....                                                              | x                       |                          |                        |                                            |                              |
| (ii) property development companies .....                                       | x                       |                          |                        |                                            |                              |
| (iii) other .....                                                               | x                       |                          |                        |                                            |                              |
| (q) Other shares .....                                                          | x                       |                          |                        |                                            |                              |
| (r) Other debentures .....                                                      | x                       |                          |                        |                                            |                              |
| (s) Other investments .....                                                     | x                       |                          |                        |                                            |                              |

Name of Society.....

## ASSETS (continued)

| Description                                                | Total assets            |                          |                        | Foreign assets<br>[included in column (3)] |                              |
|------------------------------------------------------------|-------------------------|--------------------------|------------------------|--------------------------------------------|------------------------------|
|                                                            | Liquid<br>assets<br>(1) | Domestic<br>cover<br>(2) | Total<br>assets<br>(3) | In independent<br>states<br>(4)            | In other<br>countries<br>(5) |
|                                                            | R                       | R                        | R                      | R                                          | R                            |
| 11. Mortgage advances .....                                |                         |                          |                        |                                            |                              |
| (Total for this item R.....)                               |                         |                          |                        |                                            |                              |
| (a) Housing advances:                                      |                         |                          |                        |                                            |                              |
| (i) Current .....                                          | X                       |                          |                        |                                            |                              |
| (ii) Overdue .....                                         | X                       |                          |                        |                                            |                              |
| (b) Business advances:                                     |                         |                          |                        |                                            |                              |
| (i) Current .....                                          | X                       |                          |                        |                                            |                              |
| (ii) Overdue .....                                         | X                       |                          |                        |                                            |                              |
| 12. General advances:                                      |                         |                          |                        |                                            |                              |
| (Total for this item R.....)                               |                         |                          |                        |                                            |                              |
| (a) Advances and loans to:                                 |                         |                          |                        |                                            |                              |
| (i) Current:                                               |                         |                          |                        |                                            |                              |
| (aa) South African Transport Services .....                | X                       |                          |                        | X                                          | X                            |
| (bb) Department of Posts and Telecommunications .....      | X                       |                          |                        | X                                          | X                            |
| (cc) Other Central Government .....                        | X                       |                          |                        | X                                          | X                            |
| (dd) Governments of independent states .....               | X                       |                          |                        | X                                          | X                            |
| (ee) Provincial administrations .....                      | X                       |                          |                        | X                                          | X                            |
| (ff) Government of South West Africa .....                 | X                       |                          |                        | X                                          | X                            |
| (gg) Governments of self-governing territories .....       | X                       |                          |                        | X                                          | X                            |
| (hh) Public corporations .....                             | X                       |                          |                        | X                                          | X                            |
| (ii) Regional service councils .....                       | X                       |                          |                        | X                                          | X                            |
| (jj) Local authorities .....                               | X                       |                          |                        | X                                          | X                            |
| (kk) Other foreign public sector bodies .....              | X                       |                          |                        | X                                          | X                            |
| (ll) Other companies .....                                 | X                       |                          |                        | X                                          | X                            |
| (mm) Other borrowers .....                                 | X                       |                          |                        | X                                          | X                            |
| (ii) Overdue .....                                         | X                       |                          |                        |                                            |                              |
| (b) Discounts and advances in respect of instalment sales: |                         |                          |                        |                                            |                              |
| (i) Current:                                               |                         |                          |                        |                                            |                              |
| (aa) Contracts purchased .....                             | X                       |                          |                        |                                            |                              |
| (bb) Advances against the pledge of contracts .....        | X                       |                          |                        |                                            |                              |
| (cc) Direct contracts .....                                | X                       |                          |                        |                                            |                              |
| (dd) Floor plans .....                                     | X                       |                          |                        |                                            |                              |
| (ii) Overdue .....                                         | X                       |                          |                        |                                            |                              |
| (c) Leasing transactions:                                  |                         |                          |                        |                                            |                              |
| (i) Current:                                               |                         |                          |                        |                                            |                              |
| (aa) Central Government bodies .....                       | X                       |                          |                        | X                                          | X                            |
| (bb) Other public sector bodies .....                      | X                       |                          |                        | X                                          | X                            |
| (cc) Other .....                                           | X                       |                          |                        |                                            |                              |
| (ii) Rentals overdue .....                                 | X                       |                          |                        |                                            |                              |
| (d) Factoring:                                             |                         |                          |                        |                                            |                              |
| (i) Current .....                                          | X                       |                          |                        |                                            |                              |
| (ii) Overdue .....                                         | X                       |                          |                        |                                            |                              |



Name of society .....

MBSA Form 7 (continued)

60 No. 10409

**ASSETS (continued)**

| Description                                                                                        | Total assets            |                          |                        | Foreign assets<br>[included in column (3)] |                              |
|----------------------------------------------------------------------------------------------------|-------------------------|--------------------------|------------------------|--------------------------------------------|------------------------------|
|                                                                                                    | Liquid<br>assets<br>(1) | Domestic<br>cover<br>(2) | Total<br>assets<br>(3) | In independent<br>states<br>(4)            | In other<br>countries<br>(5) |
|                                                                                                    | R                       | R                        | R                      | R                                          | R                            |
| (e) Bankers' acceptances discounted or purchased:                                                  |                         |                          |                        |                                            |                              |
| (i) Drawn by residents of the Republic—current .....                                               |                         |                          |                        | x                                          | x                            |
| (ii) Drawn by residents of independent states—current .....                                        |                         |                          |                        |                                            | x                            |
| (iii) Drawn by other non-residents—current .....                                                   |                         |                          |                        | x                                          |                              |
| (iv) Overdue .....                                                                                 | x                       |                          |                        |                                            |                              |
| (f) Other:                                                                                         |                         |                          |                        |                                            |                              |
| (i) Current .....                                                                                  | x                       |                          |                        |                                            |                              |
| (ii) Overdue .....                                                                                 | x                       |                          |                        |                                            |                              |
| 13. Loans and advances to and debentures of associates other than property holding companies ..... | x                       |                          |                        |                                            |                              |
| 14. Furniture, fittings and equipment .....                                                        | x                       |                          |                        |                                            |                              |
| 15. Fixed property:                                                                                |                         |                          |                        |                                            |                              |
| (a) In own name .....                                                                              | x                       |                          |                        |                                            |                              |
| (b) shares in companies holding fixed property .....                                               | x                       |                          |                        |                                            |                              |
| (c) loans and advances to and debentures of companies holding fixed property .....                 | x                       |                          |                        |                                            |                              |
| 16. Properties in possession:                                                                      |                         |                          |                        |                                            |                              |
| (a) Sold .....                                                                                     | x                       |                          |                        |                                            |                              |
| (b) Unsold .....                                                                                   | x                       |                          |                        |                                            |                              |
| 17. Assets other than the foregoing .....                                                          | x                       |                          |                        |                                            |                              |
| 18. Total assets (items 1 to 17) .....                                                             |                         |                          |                        |                                            |                              |

*Note:* Certain asset items require further analyses as prescribed in the annexures to MBSA Form 7.

I declare—

- (1) that the foregoing statement and Annexures are to the best of our knowledge and belief correct;
- (2) that in accordance with the requirements of section 30 (2) (a) (i) of the Act, provision for depreciation of assets and for bad or doubtful debts was last made on ..... and ....., respectively; and
- (3) that in accordance with the requirements of section 30 (2) (a) of the Act, the foregoing statement does not include as assets any of the items referred to in paragraphs (ii) to (iv) of that section.

Signed at ..... this ..... day of ..... 19.....

Chief Executive Officer

**AUDITORS' CERTIFICATE**

[As required by section 34A (2) of the Act]

As auditors of the above-named Society, I/we—

- (a) hereby certify that in my/our opinion and to the best of my/our information the foregoing statement gives a true and correct view of the Society's affairs as at the date stated and has been prepared in accordance with the requirements of the Act and the regulations made thereunder; and
- (b) report that in my/our opinion and to the best of my/our information that the reductions made under liability item B.6 (b) are an adequate provision as required by the Act in section 30 (2) (a) to the extent that provision has not been made otherwise.

Signature .....

Date .....

Signature .....

Date .....

STAATSKOERANT, 29 AUGUSTUS 1986

(d) Forms of annexures to the quarterly statement of assets and liabilities referred to in section 34A (1) (c) of the Act.

**ANNEXURE A TO MBSA FORM 7**  
(In terms of section 34A of the Act)  
(Confidential and not available for inspection by the public)  
(To be submitted, in original only, with every MBSA Form 7)

Name of Society.....

Attached to MBSA Form 7 as at .....19.....

**OVERDUE ACCOUNTS**  
All amounts rounded off to the nearest R1

|                                                                      | Asset item number of MBSA Form 7 |             |             |             |             |             |             |             |
|----------------------------------------------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                                                                      | 11 (a) (ii)                      | 11 (b) (ii) | 12 (a) (ii) | 12 (b) (ii) | 12 (c) (ii) | 12 (d) (ii) | 12 (e) (iv) | 12 (f) (ii) |
|                                                                      | R                                | R           | R           | R           | R           | R           | R           | R           |
| 1. Gross amount overdue as at date of MBSA Form 7 .....              |                                  |             |             |             |             |             |             |             |
| 2. Less: Existing specific provision for bad or doubtful debts ..... |                                  |             |             |             |             |             |             |             |
| 3. Net amount overdue per current MBSA Form 7 .....                  |                                  |             |             |             |             |             |             |             |
| 4. Amount shown against item 3 of last preceding Annexure A .....    |                                  |             |             |             |             |             |             |             |
| 5. Net increase or decrease (item 3 less item 4) .....               |                                  |             |             |             |             |             |             |             |
| 6. Total amount written off as irrecoverable during quarter .....    |                                  |             |             |             |             |             |             |             |
| 7. Total number of accounts .....                                    |                                  |             |             |             |             |             |             |             |
| 8. Number of accounts overdue .....                                  |                                  |             |             |             |             |             |             |             |

ANNEXURE B TO MBSA FORM 7

(Confidential and not available for inspection by the public)  
(To be submitted, in original only, with every MBSA Form 7)

Name of Society .....  
Attached to MBSA Form 7 as at ..... 19.....

ANALYSIS OF INVESTMENTS IN SHARES

All amounts rounded off to the nearest R1

ALL SHARES INCLUDED UNDER ASSET ITEMS 10 (p), 10 (q), 13, 15 (b) AND 15 (c) OF MBSA FORM 7

| Name of Company                                                            | Number of shares<br>(1) | Book value<br>(2) | Current market<br>value of quoted<br>shares<br>(3) | Value placed on<br>unquoted shares<br>(4) |
|----------------------------------------------------------------------------|-------------------------|-------------------|----------------------------------------------------|-------------------------------------------|
|                                                                            |                         | R                 | R                                                  | R                                         |
| <b>I. ORDINARY SHARES:</b>                                                 |                         |                   |                                                    |                                           |
| 1. Asset item 10 (p) (i):<br>.....<br>.....<br>Total value .....           |                         |                   |                                                    |                                           |
| 2. Asset item 10 (p) (ii):<br>.....<br>.....<br>Total value .....          |                         |                   |                                                    |                                           |
| 3. Asset item 10 (p) (iii):<br>.....<br>.....<br>Total value .....         |                         |                   |                                                    |                                           |
| 4. Asset item 10 (q):<br>.....<br>.....<br>Total value .....               |                         |                   |                                                    |                                           |
| 5. Asset item 15 (b):<br>.....<br>.....<br>Total value .....               |                         |                   |                                                    |                                           |
| <b>II. PREFERENCE SHARES:</b><br>(State whether redeemable or convertible) |                         |                   |                                                    |                                           |
| 1. Asset item 10 (p) (i):<br>.....<br>.....<br>Total value .....           |                         |                   |                                                    |                                           |
| 2. Asset item 10 (p) (ii):<br>.....<br>.....<br>Total value .....          |                         |                   |                                                    |                                           |
| 3. Asset item 10 (p) (iii):<br>.....<br>.....<br>Total value .....         |                         |                   |                                                    |                                           |

## ANNEXURE B TO MBSA FORM 7 (continued)

| Name of Society .....           |                  |            |                                       |                                 |
|---------------------------------|------------------|------------|---------------------------------------|---------------------------------|
| Name of Company                 | Number of shares | Book value | Current market value of quoted shares | Value placed on unquoted shares |
|                                 | (1)              | (2)        | (3)                                   | (4)                             |
|                                 |                  | R          | R                                     | R                               |
| 4. Asset item 10 (q):           |                  |            |                                       |                                 |
| .....                           |                  |            |                                       |                                 |
| .....                           |                  |            |                                       |                                 |
| Total value .....               |                  |            |                                       |                                 |
| 5. Asset item 13:               |                  |            |                                       |                                 |
| .....                           |                  |            |                                       |                                 |
| .....                           |                  |            |                                       |                                 |
| Total value .....               |                  |            |                                       |                                 |
| 6. Asset item 15 (b) and 15 (c) |                  |            |                                       |                                 |
| (a) Associates:                 |                  |            |                                       |                                 |
| .....                           |                  |            |                                       |                                 |
| .....                           |                  |            |                                       |                                 |
| (b) Other:                      |                  |            |                                       |                                 |
| .....                           |                  |            |                                       |                                 |
| .....                           |                  |            |                                       |                                 |
| (c) Total value .....           |                  |            |                                       |                                 |

## III. SHARES IN INSURERS

[Included under items 10 (p) (i) and 10 (q) of MBSA Form 7]

| Name of insurer | Total nominal value of issued shares of insurer | 30 per cent of amount in column | Nominal value of shares held by reporting society and its associates | Excess of amount in column (3) over that in column (2) (if any) |
|-----------------|-------------------------------------------------|---------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------|
|                 | (1)                                             | (2)                             | (3)                                                                  | (4)                                                             |
|                 | R                                               | R                               | R                                                                    | R                                                               |
| .....           |                                                 |                                 |                                                                      |                                                                 |
| .....           |                                                 |                                 |                                                                      |                                                                 |
| Total .....     |                                                 |                                 |                                                                      |                                                                 |

## ANNEXURE C TO MBSA FORM 7

(Confidential and not available for public inspection)

(To be submitted, in original only, with every MBSA Form 7)

Name of Society .....

Attached to MBSA Form 7 as at ..... 19.....

## ANALYSIS OF INSTALMENT SALES AND LEASING TRANSACTIONS

Amounts rounded off to the nearest R1

## I. TYPE OF ASSET AND AGREEMENT

| Goods                                                                                                           | Asset item 12 (b)    | Asset item 12 (c)        |
|-----------------------------------------------------------------------------------------------------------------|----------------------|--------------------------|
|                                                                                                                 | Instalment sales (1) | Leasing transactions (2) |
|                                                                                                                 | R                    | R                        |
| 1. Passenger cars:                                                                                              |                      |                          |
| New .....                                                                                                       |                      |                          |
| Used .....                                                                                                      |                      |                          |
| 2. Trucks .....                                                                                                 |                      |                          |
| 3. Agricultural machinery and equipment .....                                                                   |                      |                          |
| 4. All household appliances such as furniture, television and radio sets, other electrical equipment, etc. .... |                      |                          |
| 5. Industrial, commercial and office equipment .....                                                            |                      |                          |
| 6. Other goods .....                                                                                            |                      |                          |
| 7. All goods .....                                                                                              |                      |                          |

**ANNEXURE C TO MBSA FORM 7 (continued)****II. UNEARNED FINANCE CHARGES**

Describe the basis on which unearned finance charges are taken to income:

**ANNEXURE D TO MBSA FORM 7**

(Confidential and not available for inspection by the public)

(To be submitted, in original only, with every MBSA Form 7)

Name of Society.....

Attached to MBSA Form 7 as at .....

19.....

**INVESTMENT IN FIXED PROPERTY AND SHARES**

All amounts rounded off to the nearest R1

|                                                                                                                                                                                                              | R     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Total investment in fixed property [asset item 15 (a) of MBSA Form 7] .....                                                                                                                               | ..... |
| 2. Total amount of loans and advances to subsidiaries whose main object is to hold fixed property [included under asset item 15 (c) of MBSA Form 7] .....                                                    | ..... |
| 3. Total amount of investment in shares, including shares in subsidiaries [asset items 10 (p) and 10 (q) plus the amount included under asset items 13 and 15 (b) of MBSA Form 7 in respect of shares] ..... | ..... |
| 4. Total .....                                                                                                                                                                                               | ..... |
| 5. Less:                                                                                                                                                                                                     |       |
| (a) Investment in fixed property bought in and shares acquired during the past five years in order to protect an investment (i.e. total of Annexure E) .....                                                 | ..... |
| (b) Investment in preference shares <i>excluding</i> preference shares which can be converted into ordinary shares .....                                                                                     | ..... |
| 6. Investments as reduced (item 4 less item 5) .....                                                                                                                                                         | ..... |
| 7. Unimpaired reserves [liability item B.6 (a) of MBSA Form 7] .....                                                                                                                                         | ..... |
| 8. Item 7 less item 6 .....                                                                                                                                                                                  | ..... |

**ANNEXURE E TO MBSA FORM 7**

(Confidential and not available for inspection by the public)

(To be submitted, in original only, with every MBSA Form 7)

Name of Society.....

Attached to MBSA Form 7 as at .....

19.....

**PARTICULARS OF FIXED PROPERTY BOUGHT IN AND PROPERTY COMPANIES ACQUIRED IN ORDER TO PROTECT AN INVESTMENT WITHIN PAST FIVE YEARS**

All amounts rounded off to the nearest R1

**PROPERTY BOUGHT IN AND PROPERTY COMPANIES ACQUIRED**

|                                            | Date bought in<br>(1) | Amount of investment by way of shares and loans |                          |
|--------------------------------------------|-----------------------|-------------------------------------------------|--------------------------|
|                                            |                       | At date bought in<br>(2)                        | At date of return<br>(3) |
| Description of property/company bought in: |                       | R                                               | R                        |
| .....                                      | .....                 | .....                                           | .....                    |
| .....                                      | .....                 | .....                                           | .....                    |
| .....                                      | .....                 | .....                                           | .....                    |
| Total .....                                | .....                 | .....                                           | .....                    |



**ANNEXURE F TO MBSA FORM 7**

(Confidential and not available for inspection by the public)

(To be submitted, in original only, with every MBSA Form 7)

Name of Society.....

Attached to MBSA Form 7 as at ..... 19.....

**MISCELLANEOUS INFORMATION**

Amounts to be rounded off to the nearest R1

|                                                                                                                                                                                                              | R                                                                                                                                                                                                                                                                                                                                 |          |                    |   |   |   |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|--------------------|---|---|---|--|
| 1. Assets pledged or encumbered .....                                                                                                                                                                        | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| 2. Liabilities to the society of its directors or officers .....                                                                                                                                             | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| 3. (a) Total amount owing to the society in respect of loans and advances granted to its associates other than those to subsidiaries whose main object is the holding or development of fixed property ..... | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| (b) Total amount of the society's investment in debentures or preference shares (excluding debentures or preference shares which can be converted into ordinary shares), issued by its associates .....      | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| (c) Total of 3 (a) and 3 (b) .....                                                                                                                                                                           | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| (d) Less amount by which the amount of the society's unimpaired reserves exceeds its total investment in fixed property and shares (item 8 of Annexure D) .....                                              | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| (e) Loans, advances and investments, as adjusted, [i.e. item 3 (c) less item 3 (d) above] .....                                                                                                              | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| (f) 5 per cent of total liabilities to the public [i.e. 5 per cent of liability item A.5, column (8) of MBSA Form 7] .....                                                                                   | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
|                                                                                                                                                                                                              | R                                                                                                                                                                                                                                                                                                                                 |          |                    |   |   |   |  |
| 4. Investment in subsidiaries                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                   |          |                    |   |   |   |  |
| (a) Shares (excluding redeemable preference shares) .....                                                                                                                                                    | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| (b) Redeemable preference shares .....                                                                                                                                                                       | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| (c) Loans and advances .....                                                                                                                                                                                 | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| (d) Total .....                                                                                                                                                                                              | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| 5. Shares:                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                   |          |                    |   |   |   |  |
|                                                                                                                                                                                                              | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Tax free</th> <th style="width: 50%;">Partially tax-free</th> </tr> <tr> <td style="text-align: center;">R</td> <td style="text-align: center;">R</td> </tr> <tr> <td style="text-align: center;">x</td> <td></td> </tr> </table> | Tax free | Partially tax-free | R | R | x |  |
| Tax free                                                                                                                                                                                                     | Partially tax-free                                                                                                                                                                                                                                                                                                                |          |                    |   |   |   |  |
| R                                                                                                                                                                                                            | R                                                                                                                                                                                                                                                                                                                                 |          |                    |   |   |   |  |
| x                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                   |          |                    |   |   |   |  |
| (a) Amount of shares at end of quarter—                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                   |          |                    |   |   |   |  |
| (i) Indefinite paid-up shares .....                                                                                                                                                                          | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| (ii) Fixed-period paid-up shares .....                                                                                                                                                                       | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| (iii) Subscription shares .....                                                                                                                                                                              | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |
| (b) Amount of dividends paid during quarter .....                                                                                                                                                            | .....                                                                                                                                                                                                                                                                                                                             |          |                    |   |   |   |  |

**ANNEXURE G TO MBSA FORM 7**

(Confidential and not available for inspection by the public)

(To be submitted, in original only, with every MBSA Form 7)

Name of Society.....

Attached to MBSA Form 7 as at ..... 19.....

**CALCULATION OF UNIMPAIRED RESERVES**

|                                                                                                                                                                  |       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
|                                                                                                                                                                  | R     |
| Unimpaired reserves (specify):                                                                                                                                   |       |
| .....                                                                                                                                                            | ..... |
| .....                                                                                                                                                            | ..... |
| Total .....                                                                                                                                                      | ..... |
| Less: Reductions not provided for:                                                                                                                               |       |
| (a) Depreciation of assets and bad or doubtful debts .....                                                                                                       | ..... |
| (b) Operating and accumulated losses, accumulated depreciation and bad debts not yet written off .....                                                           | ..... |
| (c) Establishment costs, cost in respect of organization and extension of business and the purchase of a business and goodwill and underwriting commission ..... | ..... |
| (d) Value of assets lodged or pledged to secure liabilities incurred under any other law .....                                                                   | ..... |
| Total reductions .....                                                                                                                                           | ..... |
| Net amount of unimpaired reserves [liability item B. 6 (c) of MBSA—Form 7] .....                                                                                 | ..... |

13. Every permanent society shall submit annually to the Registrar, within the period prescribed by section 35 (5) of the Act, the following statements, accounts and returns in the different forms prescribed hereunder:

(a) Form of Balance Sheet contemplated in section 35 of the Act.

**MBSA Form 8****BALANCE SHEET AS AT 31 MARCH 19.....**

(In terms of section 35 of the Mutual Building Societies Act, 1965)

Name of Society

Date of annual general meeting

[illegible]

We, the undersigned, do hereby certify that the information contained in the above Balance Sheet is to the best of our knowledge and belief true and correct.

**Chief Accountant**

Date.....

## REVENUE AND EXPENDITURE ACCOUNT FOR THE FINANCIAL YEAR ENDED.....

68 No. 10409

(In terms of section 35 of the Mutual Building Societies Act, 1965)

STAATSKOERANT, 29 AUGUSTUS 1986

# DETAILS OF MANAGEMENT EXPENSES

MBSA Form 9 (a)

|                                                          | R |                                                                               | R |
|----------------------------------------------------------|---|-------------------------------------------------------------------------------|---|
| 1. Staff salaries, wages and bonuses.....                |   | 10. Stationery and printing .....                                             |   |
| 2. Paid to directors:.....                               |   | 11. Telephones and postages .....                                             |   |
|                                                          | R | 12. Insurances .....                                                          |   |
| (i) Fees of office and bonuses .....                     |   | 13. Bank charges (excluding interest) .....                                   |   |
| (ii) Valuation and inspection fees .....                 |   | 14. Legal charges .....                                                       |   |
| (iii) Allowances .....                                   |   | 15. Fees paid to other persons in respect of valuations and inspections ..... |   |
| 3. Fees and bonuses of local boards and committees ..... |   | 16. Travel and subsistence costs .....                                        |   |
| 4. Auditor's fees .....                                  |   | 17. Stamp duty .....                                                          |   |
| 5. Contributions:.....                                   |   | 18. Sundries .....                                                            |   |
|                                                          | R | Total management expenses (as per Revenue and Expenditure Account) .....      |   |
| (a) To staff pension/provident fund .....                |   |                                                                               |   |
| (b) To staff medical aid fund .....                      |   |                                                                               |   |
| (c) To other staff funds .....                           |   |                                                                               |   |
| 6. Commission (agency and other) .....                   |   |                                                                               |   |
| 7. Other agency expenses .....                           |   |                                                                               |   |
| 8. Office rent .....                                     |   |                                                                               |   |
| 9. Advertising .....                                     |   |                                                                               |   |

Certified true and correct:

Director

Director

Chief Accountant

Date

(c) Form of Appropriation Account being part of the Income and Expenditure Account contemplated in section 35 of the Act.

MBSA Form 10

## APPROPRIATION ACCOUNT

(In terms of section 35 of the Mutual Building Societies Act, 1965)

Name of Society

Financial year ended

|                                                                                           | R |                                                                                           | R |
|-------------------------------------------------------------------------------------------|---|-------------------------------------------------------------------------------------------|---|
| 1. Balance at close of previous financial year .....                                      |   | 1. Unappropriated balance at close of previous financial year .....                       |   |
| 2. Excess expenditure over revenue transferred from Revenue and Expenditure Account ..... |   | 2. Excess revenue over expenditure transferred from Revenue and Expenditure Account ..... |   |
| 3. Net loss on sale of fixed property .....                                               |   | 3. Net profit on sale of fixed property .....                                             |   |
| 4. Appropriations to reserves—                                                            |   | 4. Transfer from reserves (specify)—                                                      | R |
| (a) General .....                                                                         | R |                                                                                           |   |
| (b) Other (specify)—                                                                      |   |                                                                                           |   |
| 5. Other appropriations (specify)—                                                        |   | 5. Other credits (specify)—                                                               |   |
|                                                                                           |   |                                                                                           |   |
|                                                                                           |   | 6. Deficit as per Balance Sheet .....                                                     |   |



|                                                      |   |   |             |   |
|------------------------------------------------------|---|---|-------------|---|
| 6. Dividends and bonuses—                            | R | R |             | R |
| (a) Paid-up indefinite shares .....                  |   |   |             |   |
| (b) Paid-up fixed period shares .....                |   |   |             |   |
| (c) Subscription shares .....                        |   |   |             |   |
| 7. Donations .....                                   |   |   |             |   |
| 8. Unappropriated balance as per Balance Sheet ..... |   |   |             |   |
| Total .....                                          |   |   | Total ..... |   |

Certified true and correct:

.....  
*Director* ..... *Director* ..... *Chief Accountant* .....

Date .....

**AUDITOR'S REPORT**

I/We have examined the annual financial statements on pages ..... to ..... In my/our opinion those statements exhibit a true and fair view of the financial position of the society at 31 March 19..... and of the revenue and expenditure for the year ended on that date, in the manner required by the Mutual Building Societies Act 1965.

Date .....  
 .....  
*Auditors*

**(d) Forms of subsidiary statements contemplated in section 35 of the Act****SHAREHOLDERS' ACCOUNT**

MBSA Form 11

(In terms of section 35 of the Mutual Building Societies Act, 1965)

Name of Society .....

Financial year ended .....

|                                                                            |   |   |                                                                                           |   |   |
|----------------------------------------------------------------------------|---|---|-------------------------------------------------------------------------------------------|---|---|
| 1. Shares redeemed, repaid or cancelled—                                   | R | R | 1. Total amount due to shareholders at beginning of year (as per previous Balance Sheet)— | R | R |
| Paid-up .....                                                              |   |   | Paid-up .....                                                                             |   |   |
| Subscription (including dividends etc.) .....                              |   |   | Subscription .....                                                                        |   |   |
| 2. Dividends (including bonuses) in respect of paid-up shares .....        |   |   | 2. Dividends due but unpaid at beginning of year .....                                    |   |   |
| 3. Other debits (Specify and classify as to)—                              |   |   | 3. Receipts in respect of shares—                                                         |   |   |
| Paid-up .....                                                              |   |   | Paid-up .....                                                                             |   |   |
| Subscription .....                                                         |   |   | Subscription .....                                                                        |   |   |
| 4. Total amount due to shareholders at end of year (as per Balance Sheet)— |   |   | 4. Dividends appropriated as per Appropriation Account—                                   |   |   |
| Paid-up (excluding dividends due but unpaid) .....                         |   |   | Paid-up .....                                                                             |   |   |
| Subscription (including dividends credited) .....                          |   |   | Subscription .....                                                                        |   |   |
| 5. Dividends due but unpaid at end of year .....                           |   |   | Total .....                                                                               |   |   |
| Total .....                                                                |   |   |                                                                                           |   |   |

Certified true and correct:

.....  
*Director* ..... *Director* ..... *Chief Accountant* .....

Date .....

## DEPOSIT ACCOUNT

(In terms of section 35 of the Mutual Building Societies Act, 1965)

Name of Society .....

Financial year ended .....

|                                                                     | R | R |                                                                                      | R | R |
|---------------------------------------------------------------------|---|---|--------------------------------------------------------------------------------------|---|---|
| 1. Deposits withdrawn or paid out during year (including interest)— |   |   | 1. Amount due to depositors at beginning of year (as per previous Balance Sheet)—    |   |   |
| (a) Fixed deposits .....                                            |   |   | (a) Fixed deposits .....                                                             |   |   |
| (b) Savings deposits .....                                          |   |   | (b) Savings deposits .....                                                           |   |   |
| (c) Transmission deposits .....                                     |   |   | (c) Transmission deposits .....                                                      |   |   |
| 2. Other debits (specify)—                                          |   |   | 2. Deposits received during year—                                                    |   |   |
| (a) Fixed deposits .....                                            |   |   | (a) Fixed deposits .....                                                             |   |   |
| (b) Savings deposits .....                                          |   |   | (b) Savings deposits .....                                                           |   |   |
| (c) Transmission deposits .....                                     |   |   | (c) Transmission deposits .....                                                      |   |   |
| 3. Amount due to depositors at end of year (as per Balance Sheet)—  |   |   | 3. Interest paid and accrued to depositors (as per Revenue and Expenditure Account)— |   |   |
| (a) Fixed deposits .....                                            |   |   | (a) Fixed deposits .....                                                             |   |   |
| (b) Savings deposits .....                                          |   |   | (b) Savings deposits .....                                                           |   |   |
| (c) Transmission deposits .....                                     |   |   | (c) Transmission deposits .....                                                      |   |   |
|                                                                     |   |   | 4. Other credits (specify)—                                                          |   |   |
|                                                                     |   |   | (a) Fixed deposits .....                                                             |   |   |
|                                                                     |   |   | (b) Savings deposits .....                                                           |   |   |
|                                                                     |   |   | (c) Transmission deposits .....                                                      |   |   |
| Totaal .....                                                        |   |   | Totaal .....                                                                         |   |   |

Certified true and correct:

Director .....

Director .....

Chief Accountant .....

Date .....

## ADVANCES ACCOUNT

(In terms of section 35 of the Mutual Building Societies Act, 1965)

MBSA—Form 13

Name of Society .....

Financial year ended .....

(Including loans under the Housing Act, 1966 (Act No. 4 of 1966) but excluding amounts relating to properties in possession, whether sold or not.)

|                                                                                 | Housing | Business | General |                                                                      | Housing | Business | General |
|---------------------------------------------------------------------------------|---------|----------|---------|----------------------------------------------------------------------|---------|----------|---------|
|                                                                                 | R       | R        | R       |                                                                      | R       | R        | R       |
| 1. .... advances due at beginning of year (as per previous Balance Sheet) ..... |         |          |         | 1. Amount repaid by borrowers during year (including interest) ..... |         |          |         |
| 2. .... advances made during year .....                                         |         |          |         | 2. Losses written off during year .....                              |         |          |         |
| 3. Interest and other debits (as per Revenue and Expenditure Account) .....     |         |          |         | 3. Other credits .....                                               |         |          |         |
|                                                                                 |         |          |         | 4. .... advances due at end of year (as per Balance Sheet) .....     |         |          |         |
| Total .....                                                                     |         |          |         | Total .....                                                          |         |          |         |

Certified true and correct:

Director .....

Director .....

Chief Accountant .....

Date .....

14. Every terminating society shall submit annually to the Registrar, within the period prescribed by section 35 (5) of the Act, the following statements, accounts and returns in the different forms prescribed hereunder.

(a) Form of Balance Sheet contemplated in section 35 of the Act.

# **BALANCE SHEET**

**MBSA Form 14**  
(Terminating societies)

Name of Society..... of .....  
[In terms of section 35 of the Mutual Building Societies Act, 1965]  
Financial year ended..... Date of annual general meeting .....  
(Full address of registered head office or place of meeting)

| LIABILITIES                                                  |   | ASSETS                                                                                                                                                    |   |
|--------------------------------------------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---|
|                                                              | R |                                                                                                                                                           | R |
| 1. Share subscriptions .....                                 |   | 1. Number of and aggregate amount owing on mortgage advances including premiums on appropriations by purchase or accrued interest in respect of advances— |   |
| 2. Reserve funds (specify)—                                  |   | (i) On ..... advances not exceeding R10 000 each .....                                                                                                    |   |
| .....                                                        |   | (ii) On ..... advances exceeding R10 000 but not R20 000 each .....                                                                                       |   |
| 3. Sundry creditors .....                                    |   | (iii) On ..... advances exceeding R20 000 but not R40 000 each .....                                                                                      |   |
| 4. Other liabilities—                                        |   | (iv) On ..... advances exceeding R40 000 each .....                                                                                                       |   |
| (a) Intersection loans .....                                 |   | .....                                                                                                                                                     |   |
| (b) Other (specify)—                                         |   | .....                                                                                                                                                     |   |
| .....                                                        |   | 2. Premiums in respect of deferred appropriations .....                                                                                                   |   |
| .....                                                        |   | 3. Properties in possession—                                                                                                                              |   |
| .....                                                        |   | (a) Sold .....                                                                                                                                            |   |
| .....                                                        |   | (b) Unsold .....                                                                                                                                          |   |
| .....                                                        |   | 4. Balance (including accrued interest) outstanding on loans on the security of shares only .....                                                         |   |
| .....                                                        |   | 5. Fixed property .....                                                                                                                                   |   |
| .....                                                        |   | 6. Office furniture, fixtures and fittings .....                                                                                                          |   |
| .....                                                        |   | 7. Sundry debtors .....                                                                                                                                   |   |
| .....                                                        |   | 8. Other assets—                                                                                                                                          |   |
| .....                                                        |   | (a) Intersection loans .....                                                                                                                              |   |
| .....                                                        |   | (b) Other (specify)—                                                                                                                                      |   |
| .....                                                        |   | .....                                                                                                                                                     |   |
| .....                                                        |   | 9. Investments (shown at book value)—                                                                                                                     |   |
| .....                                                        |   | (a) Government .....                                                                                                                                      |   |
| .....                                                        |   | (b) Local authorities .....                                                                                                                               |   |
| .....                                                        |   | (c) Other (specify)—                                                                                                                                      |   |
| .....                                                        |   | .....                                                                                                                                                     |   |
| .....                                                        |   | 10. Deposits with—                                                                                                                                        |   |
| .....                                                        |   | (a) Banks—                                                                                                                                                |   |
| .....                                                        |   | (i) Current account .....                                                                                                                                 |   |
| .....                                                        |   | (ii) Fixed deposit .....                                                                                                                                  |   |
| .....                                                        |   | (iii) Savings account .....                                                                                                                               |   |
| .....                                                        |   | (iv) Transmission account .....                                                                                                                           |   |
| .....                                                        |   | (b) Permanent societies .....                                                                                                                             |   |
| .....                                                        |   | (c) Building societies .....                                                                                                                              |   |
| .....                                                        |   | (d) Post Office .....                                                                                                                                     |   |
| .....                                                        |   | (e) Other (specify)—                                                                                                                                      |   |
| .....                                                        |   | .....                                                                                                                                                     |   |
| 5. Unappropriated balance as per Appropriation Account ..... |   | 11. Cash in hand .....                                                                                                                                    |   |
| Total .....                                                  |   | 12. Deficit as per Appropriation Account .....                                                                                                            |   |
| .....                                                        |   | Total .....                                                                                                                                               |   |

# NOTES

MBSA—Form 14 (continued)

## 1. Contingent liabilities (specify)—

2. Aggregate amount of advances and re-advances granted but not paid out.....
3. Aggregate amount of remuneration paid to the directors and to members of local boards and committees.....
4. Aggregate amount or estimated amount, if material, of contracts for capital expenditure not provided for.....
5. Pledged assets (state nature and value of assets and nature and amount of liability).....

R

We, the undersigned, do hereby certify that the information contained in the above Balance Sheet is to the best of our knowledge and belief true and correct.

Director

Director

Chief Accountant

Date.....

## (b) Form of Revenue and Expenditure Account contemplated in section 35 of the Act.

MBSA Form 15  
(Terminating societies)

## REVENUE AND EXPENDITURE ACCOUNT

(In terms of section 35 of the Mutual Building Societies Act, 1965)

Name of Society..... For the financial year ended .....

### 1. Management expenses—

- (a) Salaries of staff, wages and bonuses .....
- (b) Directors—
  - (i) fees of office .....
  - (ii) valuation fees .....
  - (iii) inspection fees .....
- (c) Fees of local boards and committees .....
- (d) Fees paid to persons other than directors in respect of—
  - (i) valuations .....
  - (ii) inspections .....
- (e) Auditors' fees.....
- (f) Commission (agency and other) .....
- (g) Other agency expenses .....
- (h) Rent (office, halls, etc.).....
- (i) Advertising .....
- (j) Stationery and printing .....
- (k) Telephones and postages.....
- (l) Insurance .....
- (m) Bank charges (excluding interest) .....
- (n) Legal expenses .....
- (o) Other expenses (specify)—

R

R

### 1. Interest and dividends from investments or deposits .....

#### 2. Interest on—

- (a) Mortgages.....
- (b) Loans against pledge of shares only .....

### 3. Premiums on appropriations.....

### 4. Annual deductions from share subscriptions .....

### 5. Deductions on withdrawals.....

### 6. Fines .....

### 7. Transfer fees .....

### 8. Entrance fees .....

### 9. Forfeitures .....

### 10. Rents—

Gross.....

Less expenses.....

### 11. Commission .....

### 12. Valuation fees etc. paid by borrowers (contra).....

### 13. Other receipts (specify)—

### 14. Excess of expenditure over revenue carried to Appropriation Account.....

R

R

Total management expenses.....

|                                                                             | R | R |            |
|-----------------------------------------------------------------------------|---|---|------------|
| 2. Depreciation—                                                            |   |   |            |
| (a) Office furniture, fixtures, etc.....                                    |   |   |            |
| (b) Office premises.....                                                    |   |   |            |
| (c) Other (specify).....                                                    |   |   |            |
| 3. Net Losses—                                                              |   |   |            |
| (a) Mortgages.....                                                          |   |   |            |
| (b) Properties in possession—sold.....                                      |   |   |            |
| (c) Other (specify).....                                                    |   |   |            |
| 4. Other expenditure (specify).....                                         |   |   |            |
| 5. Excess of revenue over expenditure carried to Appropriation Account..... |   |   |            |
| Total.....                                                                  |   |   | Total..... |

Certified true and correct:

Director

Director

Chief Accountant

Date.....

## (c) Form of Appropriation Account contemplated in section 35 of the Act.

MBSA Form 16  
(Terminating societies)

## APPROPRIATION ACCOUNT

(In terms of section 35 of the Mutual Building Societies Act, 1965)

Name of Society.....

Financial year ended.....

|                                                                                          | R | R |                                                                                          | R | R |
|------------------------------------------------------------------------------------------|---|---|------------------------------------------------------------------------------------------|---|---|
| 1. Deficit at close of previous financial year.....                                      |   |   | 1. Unappropriated balance at close of previous financial year.....                       |   |   |
| 2. Excess expenditure over revenue transferred from Revenue and Expenditure Account..... |   |   | 2. Excess revenue over expenditure transferred from Revenue and Expenditure Account..... |   |   |
| 3. Appropriations—                                                                       |   |   | 3. Other credits (specify).....                                                          |   |   |
| (a) Reserve fund.....                                                                    |   |   |                                                                                          |   |   |
| (b) Other (specify).....                                                                 |   |   |                                                                                          |   |   |
| 4. Dividends and bonuses credited to share subscriptions accounts.....                   |   |   | 4. Deficit carried forward as per Balance Sheet.....                                     |   |   |
| 5. Unappropriated balance as per Balance Sheet.....                                      |   |   |                                                                                          |   |   |
| Total.....                                                                               |   |   | Total.....                                                                               |   |   |

Certified true and correct:

Director

Director

Chief Accountant

Date.....



# AUDITORS' REPORT

MBSA Form 16 (continued)

I/We have examined the annual financial statements on pages ..... to ..... In my/our opinion those statements exhibit a true and fair view of the financial position of the Society at 31 March 19 ..... and of the revenue and expenditure for the year ended on that date, in the manner required by the Mutual Building Societies Act, 1965.

Date .....

Auditor/s .....

(d) Forms of subsidiary statements prescribed in terms of section 35 of the Act.

MBSA Form 17  
(Terminating societies)

## SHARE SUBSCRIPTION ACCOUNT

(In terms of section 35 of the Mutual Building Societies Act, 1965)

Name of Society ..... Financial year ended .....

|                                                                                                | R |                                                                                                                 | R |
|------------------------------------------------------------------------------------------------|---|-----------------------------------------------------------------------------------------------------------------|---|
| 1. Subscriptions repaid, withdrawn or cancelled—                                               |   | 1. Share subscriptions standing to credit of members at beginning of year (as per previous Balance Sheet) ..... |   |
| (a) Cash refunds .....                                                                         |   | 2. Subscriptions received (gross) .....                                                                         |   |
| (b) Annual deductions on cancelled shares .....                                                |   | 3. Dividends and bonuses credited as per Appropriation Account .....                                            |   |
| (c) Withdrawal (surrender) fees .....                                                          |   | 4. Other credits (specify) .....                                                                                |   |
| (d) Fines .....                                                                                |   | .....                                                                                                           |   |
| (e) Transfers to Mortgage and Loan Account .....                                               |   | .....                                                                                                           |   |
| Total .....                                                                                    |   | .....                                                                                                           |   |
| 2. Annual deductions on remaining existing shares at end of year .....                         |   | .....                                                                                                           |   |
| 3. Other debits (specify) .....                                                                |   | .....                                                                                                           |   |
| .....                                                                                          |   | .....                                                                                                           |   |
| 4. Share subscriptions standing to credit of members at end of year as per Balance Sheet ..... |   | .....                                                                                                           |   |
| Total .....                                                                                    |   | Total .....                                                                                                     |   |

Certified true and correct:

Director

Director

Chief Accountant

Date .....

**MBSA Form 18**  
(Terminating societies)

**MORTGAGE AND LOAN ACCOUNT**

(In terms of section 35 of the Mutual Building Societies Act, 1965)

Name of Society.....

Financial year ended.....

|                                                                                                                     | R | R |                                                                                 | R | R |
|---------------------------------------------------------------------------------------------------------------------|---|---|---------------------------------------------------------------------------------|---|---|
| 1. Total amount due at beginning of year (as per previous Balance Sheet) in respect of—                             |   |   | 1. Amount (including interest or premium) repaid by borrowers during year on—   |   |   |
| (a) Advances on mortgaged properties (including accrued interest or premium)—                                       |   |   | (a) Advances against mortgages .....                                            |   |   |
| (i) administered under irrevocable power of attorney .....                                                          |   |   | (b) Loans against security of shares only .....                                 |   |   |
| (ii) not administered under irrevocable power of attorney .....                                                     |   |   | 2. Transfers from share subscription account .....                              |   |   |
| (b) Loans against security of pledged shares only (including accrued interest) .....                                |   |   | 3. Losses on mortgages written off .....                                        |   |   |
| (c) Premiums in respect of deferred appropriations .....                                                            |   |   | 4. Other credits (specify) — .....                                              |   |   |
| 2. Amount of new advances made during year (including re-advances but excluding advances granted but not paid out)— |   |   | 5. Total amount due or outstanding at end of year (as per Balance Sheet) on—    |   |   |
| (a) On ... (No.) appropriations by ballot .....                                                                     |   |   | (a) Advances against mortgages (including premiums or accrued interest)—        |   |   |
| (b) On ... (No.) appropriations by purchase .....                                                                   |   |   | (i) administered under irrevocable power of attorney .....                      |   |   |
| (c) On ... (No.) advances other than by ballot or purchase .....                                                    |   |   | (ii) not administered under irrevocable power of attorney .....                 |   |   |
| (d) Premiums (purchase price) on appropriations by purchase .....                                                   |   |   | (b) Loans against security of pledged shares (including accrued interest) ..... |   |   |
| 3. Loans ... (No.) against security of existing shares only .....                                                   |   |   | (c) Premiums in respect of deferred appropriations .....                        |   |   |
| 4. Interest debited during year in respect of—                                                                      |   |   |                                                                                 |   |   |
| (a) Advances against mortgages .....                                                                                |   |   |                                                                                 |   |   |
| (b) Loans against the security of shares only .....                                                                 |   |   |                                                                                 |   |   |
| 5. Other debits in respect of advances against mortgages (specify) — .....                                          |   |   |                                                                                 |   |   |
| 6. Other debits in respect of loans against shares only (specify) — .....                                           |   |   |                                                                                 |   |   |
| Total .....                                                                                                         |   |   | Total .....                                                                     |   |   |

Certified true and correct:

Director

Director

Chief Accountant

Date .....

**STATISTICAL RETURN**

(In terms of section 35 of the Mutual Building Societies Act, 1965)

Name of society ..... Financial year ended .....

**1. Shares and Shareholders—**

|                                                                       |        |
|-----------------------------------------------------------------------|--------|
| (a) Number of members at beginning of year (as per last return) ..... | .....  |
| Number of new members during year .....                               | .....  |
| Number of members withdrawn etc. during year .....                    | .....  |
| Number of members at end of year .....                                | .....  |
| (b) Number of shares at beginning of year (as per last return) .....  | .....  |
| Number of shares issued during year .....                             | .....  |
| Number of shares withdrawn, cancelled, etc., during year .....        | .....  |
| Number of shares in existence at end of year .....                    | .....  |
| Nominal value of individual share .....                               | R..... |
| Nominal value of all shares existing at end of year .....             | R..... |

**2. Advances and Loans—**

|                                                                                    | On mortgaged properties |                    |                    |              |       | Loans against security of shares only (Total) |
|------------------------------------------------------------------------------------|-------------------------|--------------------|--------------------|--------------|-------|-----------------------------------------------|
|                                                                                    | Not exceeding R10 000   | R10 001 to R20 000 | R20 001 to R40 000 | Over R40 000 | Total |                                               |
| Number of advances and loans owing at beginning of year (as per last return) ..... | .....                   | .....              | .....              | .....        | ..... | .....                                         |
| Number of advances and loans made during year .....                                | .....                   | .....              | .....              | .....        | ..... | .....                                         |
| Number of advances and loans repaid during year .....                              | .....                   | .....              | .....              | .....        | ..... | .....                                         |
| Number of advances and loans owing at end of year .....                            | .....                   | .....              | .....              | .....        | ..... | .....                                         |

**MBSA Form 19 (continued)**  
(Terminating societies)

**3. Sections—**

Number of sections in Society.....  
 Number of sections terminated during year.....  
 Number of new sections opened during year.....  
 Number of sections in process of termination.....

|                        | Section | Section | Section | Section | Section | Section | Section |
|------------------------|---------|---------|---------|---------|---------|---------|---------|
| Number of members..... |         |         |         |         |         |         |         |
| Number of shares.....  |         |         |         |         |         |         |         |

**4. Situation of branches and agencies—**

Branches (including Head Office)

Agencies

Certified true and correct:

.....  
Director

.....  
Director

.....  
Chief Accountant

Date.....

**PART V****DIRECTIVES AND INTERPRETATIONS FOR THE COMPLETION OF FINANCIAL RETURNS, STATEMENTS AND ACCOUNTS**

15. The financial returns and statements shall be completed and submitted in accordance with the following directives, interpretations and clarifications:

**(1) GENERAL****Size, number of copies, rounding off, signatures and audit requirements**

- (a) The monthly return and the quarterly return (MBSA Forms 5 and 6) must be lodged on sheets of standardised size, viz. 210 mm across and 297 mm down and the quarterly statement (MBSA Form 7) and the annual accounts and subsidiary statements (MBSA Forms 8 to 19) on sheets 420 mm across and 297 mm down.
- (b) Completed forms shall be submitted to the Registrar of Building Societies, Private Bag X238, Pretoria, 0001, in duplicate, except where otherwise indicated.
- (c) Amounts shall be shown to the nearest rand.
- (d) Returns shall be completed as at the last day of a particular month, quarter or year. The classification of liabilities according to term, must be determined in relation to the residual maturity thereof on the date of a return and not the date the liability was incurred.
- (e) All liabilities consisting of claims and all assets relating to the business of a society shall be included under the appropriate liability and asset items and columns.
- (f) All liabilities and all assets shall include accrued interest up to the end of the period to which a return or statement relates.
- (g) Any requirement calculated on the figures as at the end of a period to which a return relates, shall be maintained from the date of certification of that return until the day preceding the date of certification of the next return.
- (h) The chief executive officer is required to sign the completed MBSA Forms 5, 6 and 7 while the other Forms are to be signed by two directors and the chief accountant. If any officer is not available to sign a completed form, the officer performing his function must sign it in an acting capacity and not on behalf of the absent officer.
- (i) Section 34A (2) of the Act requires the auditors of a building society to report on at least one MBSA Form 7 in each year. If this cannot be done in time for the statement to be submitted within the prescribed period, the statement must be endorsed "Auditors' report following" and an audited copy submitted within such period as approved by the Registrar on application. The audited statement should preferably be as at the building society's financial year-end or as close thereto as possible. The auditors are required to report on the MBSA Form 7 but not on the Annexures thereto.
- (j) Reference should be made to the definitions contained in Part I and the conditions in respect of the valuation of movable and immovable assets contained in Part VI.
- (k) A banker's acceptance shall comply with the following requirements in order to qualify as a liquid asset:
  - (i) It must be discountable by the Reserve Bank.
  - (ii) The aggregate amount of the acceptance facility utilised must bear a relationship to the turnover of the drawer which satisfactorily establishes the self-liquidating nature of the acceptance, with due allowance for credit obtained by the drawer in other ways or from other sources.
  - (iii) It must be drawn under an authority (letter of credit) which restricts its use solely to the provision of the working capital required in respect of the goods in which the drawer trades in the normal course of his business and which he has already bought or sold. The acceptance must quote the relevant authority and state specifically the nature of the goods concerned; and
  - (iv) it must be drawn for not more than 120 days and it must be duly accepted. A banker's acceptance may, however, also be regarded as a liquid asset by the holder thereof if it bears the following endorsement by the acceptor:  
 "This acceptance qualifies as a liquid asset in accordance with the requirements of the monetary authorities as set out in the Mutual Building Societies Act, 1965, and the regulations promulgated thereunder".
- (l) Without prejudice to the generality of the foregoing requirements, a banker's acceptance drawn or made for any of the following purposes will not qualify as a liquid asset:
  - (i) To finance fixed capital outlays or the processing of raw materials;
  - (ii) to finance instalment sales or leasing transactions;
  - (iii) to liquidate an overdraft or any debt, other than that created by the specific merchandise transaction to which it is linked;
  - (iv) as a renewal or extension of an existing bill, promissory note or banker's acceptance relating to the same transaction;
  - (v) to serve as a substitute for an unpaid instrument; or
  - (vi) to provide any other form of "accommodation" finance.
- (m) (i) Provision for bad or doubtful debts must be made at least once in every financial year. This minimum requirement does not relieve the society of the obligation to make provision in every quarterly statement for debts which, to its knowledge, have become bad or doubtful since the last annual calculation. To this end, societies are expected to maintain reporting procedures by their branches which will ensure that bad and doubtful debts will be reported at the earliest possible opportunity.



- (ii) Information regarding overdue accounts must be furnished with every MBSA Form 7 in the form set out in Annexure A to the prescribed statement. Amounts reported as overdue must be stated after deduction of the related specific provisions for doubtful debts.
- (iii) An amount reported as overdue may again be reflected as current if, on application by the debtor, the period of payment has been formally extended, and if the society has no doubts concerning the recoverability of the debt.
- (n) Provision for depreciation of fixed assets shall be made in accordance with generally accepted accounting practice and be reflected in each MBSA Form 7. This does not preclude the writing off of a fixed asset to a nominal value on acquisition or over a period shorter than the estimated life of the asset.
- (o) Reference should be made to section 29 of the Act in respect of the limitations on investments of funds by a society.
- (p) Unless departures are specifically authorised by the Act or these Regulations, all amounts reported in financial returns, statements and accounts shall be compiled in accordance with generally accepted accounting practice.

## (2) MONTHLY RETURN (MBSA FORM 5)

### MBSA Form 5—

#### Reference

- Item A. 5 (a) **Subscription shares: Fully paid and not redeemed at maturity:**  
Under this item shall be included fully paid subscription shares which are retained in terms of section 28 (5A) of the Act.
- Item B. 2 (a) **Less: General advances against security of:**  
The amount that may be deducted under this item shall not exceed the face value of the share or deposit pledged.
- Item B. 2 (a) (ii) **Less: General advances against security of fixed period paid-up shares**  
Under this item shall be included only advances against security of fixed period shares other than those referred to in section 37 (5A) of the Act.
- Item B. 2 (b) **Amounts owing by other mutual building societies, building societies and banks**  
The amounts that may be deducted under this item from the short-, medium- and long-term liabilities, respectively, are the total amounts owing to the reporting society in respect of loans to, deposits with and negotiable certificates of deposit issued by other mutual building societies, building societies and banks having residual maturities corresponding with the specified terms of the liabilities.
- Item C. 2 **Less:**
- (a) **General advances against security of shares.**
  - (b) **General advances against security of fixed deposits.**  
The directive under item B. 2 (a) also applies here.
  - (c) **Amounts owing by other mutual building societies, building societies and banks (excluding deposits withdrawable on demand).**
    - (1) The directive under item B. 2 (b) shall apply *mutatis mutandis*.
    - (2) A deposit withdrawable on demand with a bank shall not be deducted under item 2 (c) (iii). It qualifies as a liquid asset and must be shown under item 5 of Annexure A.
  - (d) **Bank loans and overdrafts secured by liquid assets**
  - (e) **Other loans secured by liquid assets**
    - (1) Loans and overdrafts from banks secured by liquid assets, shall be included under sub-item (d), while such loans from discount houses shall be included under sub-item (e).
    - (2) The liquid assets pledged shall not be regarded as liquid assets in any return.
- Item D.4 **Minimum amount required as from date of certification**  
The percentages as determined by the Governor of the Reserve Bank from time to time and notified to societies by the Registrar shall be inserted in these items.
- Item D.5 (b) **Less: Amount of Reserve Bank notes, subsidiary coin and gold coin**
- (1) The amount under this item should agree with the total of items 1 and 2 of Annexure A to the return.
  - (2) See also directives under items 1 and 2 of Annexure A.
- Item D.5 (c) **Balance to be held with the Reserve Bank**  
Any adjustment required in the amount of the reserve balance to be held from the date of certification, shall be effected on that date or, if not possible, on the first business day thereafter.

- Item E.2 **Total amount of liquid assets held at month-end as per Annexure A to this return**  
The amount under this item should agree with item 14 of Annexure A and asset item 18, column (1), of the MBSA Form 7.

## ANNEXURE A TO MBSA FORM 5

## General

**Liquid assets**

Securities ranking as liquid assets must be shown at their market value as certified by the Public Investment Commissioners. Assets shall, where applicable, include interest accrued up to the month-end to which a return relates.

## Item 1

**Reserve Bank notes and subsidiary coin**

The amount under this item shall include the amount of cash in transit and in automatic teller machines calculated at the close of business on the last business day of the month in question.

## Item 2

**Gold coin**

The amount of gold coin at any particular month-end shall be calculated on the month-end rand price of gold established by the last (afternoon) gold price fixing on the London Gold Market and the middle rand-USA dollar exchange rate at the close of business on that day.

## (3) QUARTERLY RETURN (MBSA FORM 6)

## MBSA Form 6—Reference

## Item A.1

**Total capital**

The amounts shown under (b)–(g) of this item shall not include accrued interest.

## Item A.1 (g)

**other (specify)**

Under this item shall be included all funds obtained by a society by way of the issue of any securities such as loan stock, etc.

## Item A.2 (d)

**Former prescribed investments**

Under this item shall be included the amount of a society's investments as at the quarter-end, which immediately before the repeal of section 32 of the Act (i.e. the requirement in respect of prescribed investments) by the Financial Institutions Amendment Act, 1985 (Act 106 of 1985), were held by it in compliance with that section, in so far as those investments do not rank as liquid assets or have not since the repeal of the said section been realized. Investments shall be shown at book value under this item.

## Item B.2

**Amount paid out on housing advances to members of the public during quarter under review**

Under this item shall be included only the amount actually paid out in respect of housing advances.

## Item C.3

**Excess investment (if any)**

This item is to be completed only if the investment by a society is in excess of the maximum amount permitted, i.e. if item C.2 is greater than item C.1.

## Item D.3

**Excess investment (if any)**

The note under item C.3 also applies here.

## Item F. 2

**Amount of unimpaired reserves (as reduced)**

The amount shown under this item shall agree with the amount shown against liability item B.6 (c) of the MBSA Form 7 in respect of the same quarter-end.

## Item G.2

**Total amount of indefinite paid-up share capital**

For purposes of this item, the total amount of indefinite paid-up share capital shall be reduced by the amount of loans and advances granted against security of such shares.

## Item H.3

**Excess (if any)**

The note under item C.3 shall apply *mutatis mutandis*.

## (4) QUARTERLY STATEMENT (MBSA FORM 7)

**Liabilities**MBSA Form 7—  
Reference**Liability item**

## Item A.1 (a)

**Deposits by residents of the Republic**

## Item A.1 (a) (iii)

**Other Central Government**

Deposits by universities and technikons shall be included under this item.

## Item A.1 (a) (xiii)

**Other companies**

This item shall include deposits by all other companies incorporated or deemed to be incorporated under the Companies Act, 1973 (excluding companies incorporated in terms of section 21 of that Act); co-operative companies and societies registered under the Co-operatives Act, 1981; other public corporations; and close corporations incorporated under the Close Corporations Act, 1984.

## Item A.1 (a) (xiv)

**Other depositors**

This item shall include deposits by all individuals; companies incorporated in terms of section 21 of the Companies Act, 1973; pension and provident funds registered under the Pension Funds Act, 1956; all non-profit institutions such as charitable, religious, and welfare organisations, trade unions, social and recreational clubs, private schools and hospitals; trust deposits in terms of the Attorneys Act, 1979; and also balances not allocated to specific depositors.

## Item A.3

**Loans and advances from**

The following liabilities shall be included under this item:

- (i) Bank overdrafts;
- (ii) all amounts received against pledge of security; and
- (iii) amounts due to the Reserve Bank.

## Item A.4

**Other liabilities to the public**

## Item A.4 (e)

**Other (specify)**

Under this item shall be included the amount of all funds obtained by a society not included under any other liability item.

## Item A.5

**Total liabilities to the public**

The amount shown in column (8) under this item, must agree with the amount shown under item A.15, column (4), of MBSA Form 5.

## Item B.6 (a)

**Unimpaired reserves**

- (1) The following funds may be included under this item if they have been set aside as a general or special reserve and the amounts thereof are disclosed as such a reserve in the annual accounts, namely, general reserves and provisions, however described, as long as they are freely available to absorb future losses, if any.
- (2) The following funds are excluded from unimpaired reserves:
  - (i) Reserves arising from the revaluation of fixed assets;
  - (ii) deferred tax balances, which, in accordance with generally accepted accounting practice, may not be regarded as part of shareholders interest;
  - (iii) any balance on profit and loss account not yet transferred to a reserve.
  - (iv) provisions, however described, for doubtful debts (*less* any associated deferred tax assets) which are provided with reference to anticipated losses on any specific debt or group of debts, identified specifically or by their age, and which are not freely available to absorb such future losses; and
  - (v) reserves which are related to the valuation of any asset or liability or are not freely available to absorb future losses, if any.
- (3) Details of amounts included in unimpaired reserves and reductions must be shown in Annexure G to MBSA Form 7.

## Item B.6 (b)

**Reductions**

The value of assets referred to in section 30 (2) (a) (iv) shall be included at book value.

## Item B.7

**Unearned finance charges**

Under this item shall be included all interest and other finance charges debited to clients in advance but which have not yet been earned at the date of the statement.

## Item B.8

**Liabilities other than the foregoing**

The following items must, *inter alia* be included under this item:

- (i) Unappropriated profits;
- (ii) an amount representing unrealised profits or a reserve arising from the revaluation of a fixed asset;
- (iii) a balance representing deferred income which cannot be deducted from the related asset;
- (iv) a credit balance on deferred taxation account; and
- (v) any amount which is shown as a reduction under liability item B.6 (b) but is also an asset. (This procedure is to be followed so as to balance the statement.)

## Item B.10

**Total liabilities**

The amount in column (8) under this item must agree with the amount in column (3) under asset item 18 of the statement.

**C. MEMORANDUM**

## Item C.4

**Total commitments in respect of repurchase agreements**

Under this item shall be included the aggregate amount of commitments of the society in respect of assets sold under repurchase agreements. Assets sold under repurchase agreements shall be reported as follows:

- (a) The capital amount repayable on expiry of the agreement shall be shown under this item;

- (b) the "accrued interest or loss" payable in terms of the agreement shall be included under liability item A.4 (e); and
- (c) any difference between the capital amount repayable and the book value of the asset, which is held in suspense until maturity of the agreement, shall be included under asset item 17.

**Asset Item****Assets**

Item 1

**Bank notes and subsidiary coin**

- (1) Only bank notes issued by the Reserve Bank and coin which is legal tender in South Africa and both held in the Republic, qualify as liquid assets. Notes in transit and in automatic teller machines shall be included.
- (2) Other notes and coin must be included in columns (4) and (5).

Item 5 (a) (iii)

**Mutual building societies**

Shares issued by mutual building societies shall be included under this item.

Item 10

**Investments**

Item 10 (p)

**Shares in subsidiaries**

- (1) Investment in shares or property holding subsidiaries shall not be included under this item but under asset item 15 (b) or 15 (c).
- (2) Investment in preference shares, where the substance of the underlying transaction is to provide finance, shall not be included under this item, but under asset item 13.

Item 10 (q)

**Other shares**

Investment in preference shares, where the substance of the underlying transaction is to provide finance, shall not be included under this item, but under asset item 12 (f).

Item 10 (r)

**Other debentures**

Under this item shall be included debentures issued by another society in terms of section 55A (4) of the Act.

Item 12 (b) (i)

**Discounts and advances in respect of instalment sales—current**

- (1) This item shall include the total of future instalments or rentals due under instalment sale agreements, including suspensive sale and hire-purchase agreements, but excluding leasing transactions.
- (2) The amounts reported shall be the full amount of the future rentals or instalments, less applicable unearned finance charges.
- (3) Amounts to be included are, *inter alia*,—
  - (a) future instalments and rentals due under agreements entered into directly by the reporting society with its clients;
  - (b) future instalments and rentals due under agreements discounted or purchased, with or without recourse;
  - (c) amounts due under floor plans, i.e. advances to dealers for stocking purposes against suspensive sale agreements;
  - (d) advances made against the pledge of agreements;
  - (e) amounts due under deeds of sale discounted or entered into.
- (4) Where goods have been repossessed, their book value or estimated net realisable value, whichever is the lower, shall be included under asset item 17. The remaining balance due under the agreement shall be written off or included under asset item 12 (b) (ii), after deduction of applicable unearned finance charges.
- (5) Where retentions have been withheld from suppliers of goods which are the subject of agreements, such retentions may be deducted from the amounts reported under this item only if a legal right to do so is embodied in the agreement. Where no such right exists, the amount withheld shall be reported under liability item A.4 (e).
- (6) Additional information as set out in Annexure C to the MBSA Form 7 shall be furnished with each quarterly statement, including the basis on which unearned finance charges are included in income.

Item 12 (b) (ii)

**Discounts and advances in respect of instalment sales—overdue**

Under this item shall be included the amount of future rentals and instalments defined as overdue in terms of these regulations, less applicable unearned finance charges and specific provisions.

Item 12 (c)

**Leasing transactions**

Under this item shall be included the total of future rentals due under leasing transactions, less applicable unearned finance charges.

Item 12 (d) (i)

**Factoring—current**

Under this item shall be included all current amounts due in respect of factoring agreements net of unearned finance charges.



- Item 12 (d) (ii)** **Factoring—overdue.**  
Under this item shall be included all overdue amounts as defined, net of related unearned finance charges, whether or not the factoring agreement is with or without recourse.
- Item 12 (e)** **Bankers' Acceptances—discounted or purchased**  
  - (1) Amounts shall be shown at face value, *less* unearned discount or rebates relating to the period from the date of the relevant quarterly statement to the date of maturity. Unearned discount shall be calculated at the rate negotiated under the discount.
  - (2) Where acceptances have been written down in anticipation of a loss or a specific provision has been made, the amount as reduced by such write-down or specific provision shall be reported.
  - (3) Acceptances deposited with the Reserve Bank in anticipation of rediscount, shall continue to be shown under this item until they are actually rediscounted by the Reserve Bank.
- Item 12 (e) (i)** **Acceptances drawn by residents of South Africa—current**  
Acceptances drawn by residents of South Africa on non-residents represent claims on non-residents and shall also be shown in columns (4) and (5).
- Item 12 (e) (ii) and Item 12 (e) (iii)** **Drawn by non-residents—current**  
  - (1) Only amounts payable in South African currency rank as domestic cover.
  - (2) Acceptances drawn by non-residents on residents may rank as liquid assets on the same basis as acceptances drawn by residents on residents.
- Item 12 (f)** **Other**  
Under this item shall be included all loans and advances not specifically required to be reported under any other asset item, including loans made in terms of employee share purchase schemes and loans made through the medium of redeemable preference shares.
- Item 12 (f) (ii)** **Overdue**  
Under this item shall be included all overdue amounts, *less* specific provisions.
- Item 13** **Loans and advances to and debentures of associates other than property holding companies**  
Redeemable preference shares issued by associates, other than property holding companies, shall also be included under this item.
- Item 14** **Furniture, fittings and equipment**  
Under this item shall be included the amount of all such assets of the reporting society which are not specifically required to be shown under other asset items. Amounts should be stated at cost *less* depreciation.
- Item 15** **Fixed property**  
  - (1) Under this item shall be included the amount in respect of all land and buildings owned by the reporting society and used or intended to be used mainly for the society's purposes, including official residences.
  - (2) The amounts of shares in companies whose main object is the holding of fixed property, the whole or part of which is used or intended to be used for purposes by the reporting society, shall be included under item 15 (b).
  - (3) Amounts shall be stated at cost *less* depreciation.
  - (4) Investments in redeemable preference shares issued by property holding companies shall not be included under item 15 (b) but under item 15 (c).
  - (5) Further details of fixed property must be furnished in Annexure D to MBSA Form 7.
- Item 16** **Properties in possession**  
Under this item shall also be included the value of any property owned by a company in the case where the shares of such company is bought in to protect an investment.
- Item 17** **Assets other than the foregoing**  
Under this item shall be included all assets of the reporting society not specifically provided for under any other asset item. The following amount must *inter alia* be included:  
  - (1) Postal and money orders and stamps;
  - (2) tax overpaid;
  - (3) service deposits;
  - (4) goods repossessed under instalment sale or leasing transactions, at book value or the estimated net realisable value, whichever is the lower; and
  - (5) stationery and other prepaid expenses.



**PART VI****VALUATION OF MOVABLE AND IMMOVABLE ASSETS**

16. The assets of a building society shall for the purposes of the Act and these regulations be valued as set out below:

**(1) RESERVE BALANCE AND LIQUID ASSETS**

- (a) Gold coin shall be valued at the month-end rand price for gold established at the last (afternoon) gold price fixing on the London Gold Market and the middle rand-USA dollar exchange rate at the close of business on that day.
- (b) Deposits and loans shall include interest accrued.
- (c) Securities shall be valued at their market value as certified by the Public Investment Commissioners on a *cum* interest basis.

**(2) COVERED POSITION AND TOTAL ASSETS**

- (a) All assets shall be shown at book value for purposes of domestic cover and total assets. Book value shall include the following, where applicable:
  - (i) Cost;
  - (ii) accrued interest to the date of the statement;
  - (iii) dividends accrued in accordance with the normal accounting policy of the reporting building society; and
  - (iv) premiums on purchases amortised on a straight line basis over the periods to redemption.
 Book value shall be written down to net realisable value if the reporting building society expects to realise a loss on disposal, or if it considers that there has been a permanent diminution in the value of the investment.
- (b) Assets such as Land Bank bills, Treasury Bills and other bills discounted or purchased, shall be shown at face value, less unearned discount or rebate.
- (c) Listed equities shall be shown at market prices quoted on the appropriate stock exchange and other investments at valuations to be determined by the directors.
- (d) Movable assets which have been repossessed shall be shown at either book value or their estimated net realisable value, whichever is the lower.
- (e) Furniture, fittings and equipment shall be shown at cost less depreciation.
- (f) Fixed property—
  - (i) Building society premises shall be shown at cost less depreciation.
  - (ii) Fixed property other than building society premises shall be shown at cost less amounts written off in anticipation of losses that may be incurred: Provided that fixed property bought in to protect an advance or investment, shall be shown at book value or estimated net realisable value, whichever is the lower.
  - (iii) Urban immovable property or a right to urban immovable property which is to serve as security for an advance by the building society, shall be valued by a person designated by that building society for that particular valuation or for valuations in general, shall be in accordance with the provisions of section 49I (2) and (3) of the Act and shall be recorded on the following form:

**MBSA Form 20**  
(All societies)

**VALUATION OF IMMOVABLE PROPERTY**

[In terms of section 49I (2) (b) of the Mutual Building Societies Act, 1986]

**A. PROPERTY**

1. Stand No. ....
2. Street and No. ....
3. Township. ....
4. Size of stand ....
5. Leasehold or freehold ....  
(If leasehold, state number of years lease has to run).

**B. DESCRIPTION OF IMPROVEMENTS**

1. Main buildings:
  - (a) Number of storeys.
  - (b) Detached or semi-detached.
  - (c) Dwelling, shops, flats, etc.
  - (d) Outside walls (brick, iron brick-lined, etc.)
  - (e) Roof (iron, tile, thatch, etc.)
  - (f) Floors (ordinary wood, parquet, tile, etc.)
  - (g) Number of rooms other than k.p.b.
  - (h) State whether k.p.b.
2. Outbuildings:
  - (a) Number of storeys.
  - (b) Nature (garage, servants' rooms, coal-shed, storeroom, latrine, etc.)
  - (c) Outside walls (brick, iron, etc.)
  - (d) Roof (iron, tile, thatch, etc.)
3. Sewerage or sanitary system.
4. Lighting.
5. Water supply (if not municipal give particulars).
6. Fencing (state nature).

## C. VALUATION

|                                                                                                                    |        | Remarks |
|--------------------------------------------------------------------------------------------------------------------|--------|---------|
| 1. Main buildings .....                                                                                            | R..... | .....   |
| 2. Outbuildings .....                                                                                              | R..... | .....   |
| 3. Other improvements (give details, e.g. garden wall, fencing, swimming bath, tennis court, borehole, etc.) ..... | R..... | .....   |
| 4. Total improvements .....                                                                                        | R..... | .....   |
| 5. Land .....                                                                                                      | R..... | .....   |
| 6. Grand total .....                                                                                               | R..... | .....   |

In the case of ownership by way of sectional title the following additional particulars are to be furnished on the form, namely:

|                                                                   |                      |
|-------------------------------------------------------------------|----------------------|
| (a) Name of complex .....                                         | .....                |
| (b) number of units in complex .....                              | .....                |
| (c) number of lifts .....                                         | .....                |
| (d) unit No. ....                                                 | .....                |
| (e) flat No. ....                                                 | .....                |
| (f) situate on floor No. ....                                     | .....                |
| (g) fire escapes .....                                            | .....                |
| (h) floor area of main building according to sectional plan ..... | ..... m <sup>2</sup> |
| (i) floor area of outbuildings according to sectional plan .....  | ..... m <sup>2</sup> |
| (j) valuation of complex .....                                    | R.....               |
| (k) valuation of unit .....                                       | R.....               |
| (l) remarks in regard to (1) the complex (2) the unit .....       | .....                |

I/We declare that I/we have checked the plans and specifications/have inspected the above property, have verified the particulars set out above and have no interest, as referred to in section 491 (3) of the Act, in the granting of this advance.

Valued by me/us on this ..... day of ..... 19.....

Signature of Valuator

Signature of Valuator

Designation

Designation

## PART VII

## REPEAL OF REGULATIONS

17. The regulations published under Government Notice R. 1039 of 19 May 1980 are hereby repealed.

No. R.1762

29 Augustus 1986

REGULASIES KRAGTENS DIE WET OP BOU-  
VERENIGINGS, 1986

Die Minister van Finansies het kragtens artikel 103 van die Wet op Bouverenigings, 1986 (Wet 82 van 1986), die regulasies in die Bylae vervat, uitgevaardig.

BYLAE

REGULASIES KRAGTENS DIE WET OP BOU-  
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INHOUD

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No. R. 1762

29 August 1986

REGULATIONS UNDER THE BUILDING SOCIETIES  
ACT, 1986

The Minister of Finance has under section 103 of the Building Societies Act, 1986 (Act No. 82 of 1986), made the regulations contained in the Schedule hereto.

SCHEDULE

REGULATIONS UNDER THE BUILDING SOCI-  
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**DEEL I****OMSKRYWINGS**

1. In hierdie Regulasies het 'n woord of uitdrukking waaraan in die Wet 'n betekenis geheg word, die betekenis aldus daaraan geheg en, tensy uit die samehang anders blyk, beteken—

“afbetalingsverkooptransaksie” 'n transaksie ingevolge waarvan—

- (a) goedere deur die verkoper aan die koper verkoop word teen betaling deur die koper aan die verkoper van 'n bepaalde of bepaalbare geldsom op 'n bepaalde of bepaalbare toekomstige datum of in die geheel of gedeeltelik in paaiemente oor 'n tydperk in die toekoms; en
- (b) die koper nie eienaar van daardie goedere word bloot op grond van die lewering daarvan aan of die gebruik, besit of genot daarvan deur hom nie; of
- (c) die verkoper geregtig is op teruggawe van daardie goedere indien die koper in gebreke bly om aan 'n beding van daardie transaksie te voldoen;

en sluit ook huurkoop- en uitgestelde verkooptransaksies in maar nie huurtransaksies nie;

“agterstallige bedrag”—

- (a) ten opsigte van 'n bedrag betaalbaar in paaiemente, rente betaalbaar op bepaalde datums, en ten opsigte van wissels wat in 'n reeks uitgereik is, enige bedrag betaalbaar maar onbetaald vir twee maande of langer, met inbegrip, in die volgende gevalle, van die volle bedrag uitstaande ingevolge die betrokke transaksie, insluitende paaiemente nog nie betaalbaar nie, naamlik:
  - (i) waar die rekening vir invordering in die hande van 'n derde party is;
  - (ii) waar die skuldenaar onderworpe is aan 'n administrasiebevel, sy boedel oorgegee het, met sy skuldeisers 'n skikking aangegaan het, onder geregtelike bestuur geplaas is, in likwidasie is of insolvent verklaar is;
  - (iii) waar 'n paaiement, 'n rentebetaling, of 'n wissel wat in 'n reeks uitgereik is vir ses maande of langer verskuldig en onbetaald is; of
  - (iv) waar die bouvereniging die verhaal van die skuld vir enige rede as twyfelagtig beskou; en
- (b) ten opsigte van 'n bedrag wat nie in paaiemente betaalbaar is nie, enige bedrag waarvan die verslagdoenende bouvereniging die verhaal as twyfelagtig beskou, met inbegrip van 'n bedrag waarteen spesifieke voorsiening in geheel of gedeeltelik gemaak is;

“algemene voorsiening vir slegte skulde” enige voorsiening wat geskep is om toekomstige verliese wat mag blyk in die geheel of gedeeltelik onverhaalbaar te wees, te absorbeer en wat nie apart geïdentifiseer is nie maar wat redelikerwys aanvaar kan word te bestaan;

“buitelandse bate” enige bate (anders as 'n vordering) geleë buite die Republiek, en 'n bate bestaande uit 'n vordering op 'n nie-inwoner deur die verslaggewende bouvereniging;

“huurtransaksie” ’n transaksie ingevolge waarvan ’n verhuurder goedere aan ’n huurder verhuur teen betaling deur die huurder aan die verhuurder van ’n bepaalde of bepaalbare som geld op ’n bepaalde of bepaalbare toekomstige datum of in die geheel of gedeeltelik in paaiemente oor ’n tydperk in die toekoms, maar sluit nie ’n transaksie in nie waarby ten tyde van die aangaan daarvan ooreengekom word dat die skuldenaar of iemand namens hom, op enige tydstip gedurende of na verstryking van die huurtermyn of na die beëindiging van daardie transaksie, eienaar van daardie goedere word of na sodanige verstryking of beëindiging die besit of gebruik of genot van daardie goedere behou;

“inwoner”—

- (a) ’n persoon wat woon, of beoog om te woon, of sy hoofkwartier maak, in Suid-Afrika, vir ’n tydperk van 12 opeenvolgende maande of langer;
- (b) ’n organisasie wat in Suid-Afrika opereer; of
- (c) ’n Suid-Afrikaanse ambassade of konsulaat in die buiteland,

maar met uitsluiting van enige buitelandse diplomatieke of militêre sending of verteenwoordiger in Suid-Afrika;

“likwiede bate” ’n likwiede bate soos omskryf in artikel 1 (1) van die Wet;

“nie-inwoner” ’n persoon wat nie ’n inwoner is nie;

“onafhanklike staat” ’n staat waarvan die grondgebied voorheen deel van die Republiek uitgemaak het;

“onmiddellik opeisbare deposito” enige bedrag wat onmiddellik terugbetaalbaar is, met inbegrip van:

- (a) saldo’s op transmissierekeninge;
- (b) daggeld;
- (c) onopgeëiste saldo’s;
- (d) tellersurplusse; en
- (e) enige ander bedrae verskuldig wat onmiddellik opvraagbaar is;

“openbare korporasie”\* enige organisasie en sy filiale, wat besit of beheer word deur die Sentrale Regering ingevolge enige wet;

“openbare sektor” die sentrale, streeks- en plaaslike owerhede, met inbegrip van Staatsdepartemente, die Suid-Afrikaanse Vervoerdienste, die Departement van Pos- en Telekommunikasiewese, openbare korporasies en die sentrale owerhede van self-regerende gebiede binne die Republiek;

“plaaslike owerheid”—

- (a) ’n instelling, raad of liggaam beoog in artikel 84 (1) (f) van die Wet op Provinsiale Bestuur, 1961 (Wet 32 van 1961);
- (b) ’n plaaslike owerheid ingestel kragtens die Wet op Swart Plaaslike Owerhede 1982 (Wet 102 van 1982);

“selfregerende gebied” ’n gebied waarvoor ’n wetgewende vergadering kragtens die Grondwet van die Nasionale State, 1971 (Wet 21 van 1971), ingestel is;

“spesifieke voorsiening vir slegte skulde” enige voorsiening gemaak teen verliese op ’n skuld wat spesifiek geïdentifiseer is as sleg of twyfelagtig, of voorsiening gemaak teen groepe van skulde op die basis van hulle ouderdom;

“Suid-Afrika” die Republiek; en “Suid-Afrikaanse” het ’n ooreenstemmende betekenis;

“verpligting teenoor nie-inwoners” enige vordering van ’n nie-inwoner teen ’n bouvereniging;

“Wet” beteken die Wet op Bouverenigings, 1986 (Wet 82 van 1986).

## DEEL II

### APPËLLE NA DIE MINISTER

2. Iemand wat verlang om ingevolge artikel 10 (1) van die Wet appèl na die Minister aan te teken teen enige beslissing of weiering van die Registrateur, moet binne 30 dae nadat die betrokke beslissing of weiering bekend gemaak is, by die Registrateur ’n kennisgewing van appèl indien, wat duidelik die beslissing of weiering uiteensit waarteen appèl aangeteken word en die gronde vir die appèl.

3. Na ontvangs van die kennisgewing in regulasie 2 vermeld, moet die Registrateur ’n uiteensetting van die redes vir sy beslissing of weiering opstel.

4. Die Registrateur moet ’n afskrif van die uiteensetting in regulasie 3 beoog aan die appellant per geregistreerde pos stuur en hom versoek om binne 21 dae na versending van sodanige uiteensetting, of binne sodanige verdere tydperk as wat die Registrateur goedkeur, te kenne te gee of hy voornemens is om met sy appèl voort te gaan al dan nie.

5. Indien die appellant verklaar dat hy nie voornemens is om met sy appèl voort te gaan nie, of indien hy versuim om die Registrateur ooreenkomstig regulasie 4 van sy voorneme te verwittig, verval die appèl outomaties.

6. Indien die appellant ooreenkomstig regulasie 4 verklaar dat hy voornemens is om met sy appèl voort te gaan, moet hy saam met sy verklaring by die Registrateur ’n antwoord op die uiteensetting in regulasie 3 beoog, indien.

\* ’n Lys van hierdie korporasies word gepubliseer in die **Institusionele Sektorklassifikasiegids** verkrygbaar van die Reserwebank (Ekonomiese Departement, Posbus 7433, Pretoria, 0001).



7. Na ontvangs van die appellant se verklaring en antwoord moet die Registrateur hulle, tesame met alle ander tersaaklike stukke, so spoedig doenlik aan die Minister voorlê.

8. Die Registrateur of die appellant moet enige verdere of ander inligting wat die Minister nodig ag vir 'n regverdige beslissing oor die appèl skriftelik aan hom verstrek.

9. Die Minister moet sy beslissing oor die appèl aan die Registrateur bekend maak, wat dit skriftelik aan die appellant moet meedeel.

### DEEL III

#### AANSOEKFORMS EN -PROSEDURES EN FORMS VAN SERTIFIKATE VAN REGISTRASIE

##### A. Aansoeke om voorlopige en finale registrasie as 'n bouvereniging

10. 'n Persoon wat die Registrateur se goedkeuring ingevolge artikel 12 van die Wet verkry het om 'n publieke maatskappy op te rig om sake oor 'n bouvereniging te doen, moet op die voorgeskrewe vorm (BVW—Vorm 1) aansoek doen om voorlopige registrasie van die maatskappy as 'n bouvereniging en 'n voorlopige geregistreerde vereniging kan aansoek doen om finale registrasie in die voorgeskrewe vorm (BVW—Vorm 3).

##### B. Aansoek om omskepping van 'n onderlinge bouvereniging

11. 'n Finaal geregistreerde onderlinge bouvereniging wat ingevolge Hoofstuk VI van die Wet in 'n bouvereniging wil omskep, moet 'n aansoek, in tweevoud, in die voorgeskrewe vorm (BVW—Vorm 5), vergesel van die stukke vermeld in artikel 88 (2) van die Wet, indien.

##### C. Aansoek om registrasie as 'n beheermaatskappy

12. 'n Publieke maatskappy wat ingevolge artikel 21 van die Wet aansoek om registrasie as 'n beheermaatskappy, ten opsigte van 'n bouvereniging wil doen, moet sodanige aansoek by die Registrateur indien op die voorgeskrewe vorm (BVW—Vorm 6).

13. Elke aansoek om registrasie waarna verwys word in Regulasie 12, moet, behalwe die dokumente in artikel 21 (2) van die Wet uiteengesit, vergesel gaan van die ondervermelde inligting en stukke:

- (1) 'n Kopie van die maatskappy se registrasiesertifikaat uitgereik deur die registrateur van maatskappye;
- (2) 'n aangifte van die adres van die geregistreerde kantoor van die maatskappy;
- (3) 'n uiteensetting van die besigheid wat die maatskappy dryf of van voorneme is om te dryf, en van die wyse waarop sodanige besigheid gedryf word of sal word, asook die omvang van elke soort besigheid gedryf;
- (4) 'n kopie van die maatskappy se jongste finansiële jaarstate (soos omskryf in artikel 286 (2) van die Maatskappye-wet, 1973), of, in die geval van 'n maatskappy waarvan die eerste boekjaar nog nie verstryk het nie, 'n balansstaat, soos op 'n datum nie meer as twee maande voor die datum van die aansoek nie, wat deur die ouditeur gesertifiseer is;
- (5) 'n staat wat, soos op 'n datum nie meer as 30 dae voor die datum van die aansoek om registrasie nie, toon—
  - (a) die bedrag van die uitgereikte aandelekapitaal en reserwes van die maatskappy;
  - (b) die bedrag van die maatskappy se belegging in—
    - (i) vaste eiendom wat hoofsaaklik vir bouvereniging doeleindes gebruik word;
    - (ii) vaste eiendom wat nie hoofsaaklik vir bouvereniging doeleindes gebruik word nie;
  - (c) besonderhede, dit wil sê die naam van die betrokke onderneming en die bedrag belê onder afsonderlike hoofde, van:
    - A. Aandele; en B. Lenings en voorskotte (met inbegrip van deposito's), van die maatskappy se beleggings in—
      - (i) Suid-Afrikaanse bouverenigings;
      - (ii) Suid-Afrikaanse onderlinge bouverenigings;
      - (iii) Bouvereniging beheermaatskappye;
      - (iv) eiendomsmaatskappye waarvan die eiendom hoofsaaklik vir bouvereniging-doeleindes gebruik word;
      - (v) eiendomsmaatskappye waarvan die eiendom nie hoofsaaklik vir bouvereniging-doeleindes gebruik word nie; en
      - (vi) ander ondernemings (spesifiseer);
  - (6) 'n diagrammatiese voorstelling van die samestelling van die aansoeker se groep geassosieerdes (soos omskryf in artikel 1 van die Wet), wat ook die persentasie aandeelhouding van lede van die groep in die ander lede toon;
  - (7) 'n staat wat, ten opsigte van elke bouvereniging wat deur die aansoeker beheer word of sal word, die volgende inligting toon:
    - (a) Die naam van die bouvereniging;
    - (b) die totale nominale waarde van al die uitgereikte aandele van die bouvereniging;
    - (c) die totale nominale waarde van die aandele in die bouvereniging wat geregistreer is op naam van—
      - (i) die aansoeker;
      - (ii) elke geassosieerde van die aansoeker; en

(8) die voorgeskrewe registrasiegeld (Regulasie 21).

14. Die aansoek en elke dokument vermeld in Regulasie 13 moet deur die hoof-uitvoerende beampte van die aansoeker onderteken wees.



15. Die verskillende aansoeke en sertifikate moet in die onderskeie vorms hieronder uiteengesit, wees:

(a) Vorm van aansoek om voorlopige registrasie as 'n bouvereniging bedoel in artikel 13 (1) van die Wet.

(BVW—Vorm 1)

(Moet in tweevoud voorgelê word)

### AANSOEK OM VOORLOPIGE REGISTRASIE AS 'N BOUVERENIGING

[Ingevolge artikel 13 (1) van die Wet]

Die Registrateur van Bouverenigings  
Pretoria

1. Ek, die ondergetekende, synde die hoof- uitvoerende beampte van .....  
doen, behoorlik daartoe gemagtig, hierby aansoek om die voorlopige registrasie van vermelde maatskappy as 'n bouvereniging.
2. Saam met hierdie aansoek lê ek, in tweevoud, en behoorlik deur my geteken, voor—
  - (1) die akte van oprigting en statute van die maatskappy, soos deur u goedgekeur en deur die registrateur van maatskappye geregistreer;
  - (2) 'n aangifte van die adres van die hoofkantoor van die maatskappy;
  - (3) 'n aangifte van die naam en adres van die maatskappy se voorsitter, van elke direkteur en van sy hoof-uitvoerende beampte;
  - (4) volledige besonderhede van die besigheid wat die maatskappy voornemens is om te dryf en van die wyse waarop hy voornemens is om dit te dryf; en
  - (5) 'n lys van aandeelhouders van die maatskappy soos op die datum van hierdie aansoek.
3. Die voorgeskrewe registrasiegeld van R..... vergesel hierdie aansoek.

.....  
Hoof- Uitvoerende Beampte

Adres .....

Datum .....

(b) Vorm van sertifikaat van voorlopige registrasie bedoel in artikel 14 (2) van die Wet:

(BVW—Vorm 2)

REPUBLIEK VAN SUID-AFRIKA

WET OP BOUVERENIGINGS, 1986

Kantoor van die Registrateur  
van Bouverenigings  
Pretoria

### SERTIFIKAAT VAN VOORLOPIGE REGISTRASIE

[Ingevolge artikel 14 (2) van die Wet]

Ek sertifiseer hierby dat ..... , voorheen bekend as ..... , voorlopig geregistreer  
is deur my as 'n bouvereniging kragtens artikel 14 (2) van die Wet op Bouverenigings, 1986, vir die tydperk eindigende ..... 19.....  
Gedateer te Pretoria, op hede die ..... dag van .....  
Eenduisend Negehonderd .....

.....  
Registrateur van Bouverenigings

(c) Vorm van aansoek om finale registrasie as 'n bouvereniging bedoel in artikel 17 (1) van die Wet:

(BVW—Vorm 3)

(Moet in tweevoud voorgelê word)

### AANSOEK OM FINALE REGISTRASIE AS 'N BOUVERENIGING

[Ingevolge artikel 17 (1) van die Wet]

Die Registrateur van Bouverenigings  
Pretoria

1. Ek, die ondergetekende, synde die hoof- uitvoerende beampte van .....  
doen, behoorlik daartoe gemagtig, hierby aansoek om die finale registrasie van vermelde maatskappy as 'n bouvereniging.
2. Saam met hierdie aansoek lê ek voor—
  - (1) die sertifikaat van voorlopige registrasie van die maatskappy as 'n bouvereniging;
  - (2) 'n kopie van die maatskappy se jongste kwartaalstaat wat deur die ouditeur gesertifiseer is;
  - (3) 'n kopie van die maatskappy se jongste gepubliseerde finansiële jaarstate; en
  - (4) die voorgeskrewe registrasiegeld van R.....

.....  
Hoof- Uitvoerende Beampte

Adres .....

Datum .....

(d) Vorm van sertifikaat van finale registrasie bedoel in artikel 18 (2) of 93 (1) van die Wet:

(BVW—Vorm 4)

REPUBLIEK VAN SUID-AFRIKA  
WET OP BOUVERENIGINGS, 1986

Kantoor van die Registrateur  
van Bouverenigings  
Pretoria

## SERTIFIKAAT VAN FINALE REGISTRASIE

[Ingevolge artikel 18 (2) of 93 (1) van die Wet]

Ek sertifiseer hierby dat ..... , voorheen bekend as  
..... , deur my as 'n bouvereniging geregistreer is ingevolge artikel 18 (2)/93 (1) van die Wet op Bouverenigings, 1986.  
Gedateer te Pretoria, op hede die ..... dag van ..... Eenduisend Negehonderd.....

Registrateur van Bouverenigings

(e) Vorm van aansoek om omskepping van 'n onderlinge bouvereniging in 'n bouvereniging bedoel in artikel 88 (1) van die Wet:

(BVW—Vorm 5)

(Moet in tweevoud voorgelê word)

## AANSOEK OM OMSKEPPING VAN 'N ONDERLINGE BOUVERENIGING IN 'N BOUVERENIGING

[Ingevolge artikel 88 (1) van die Wet]

Die Registrateur van Bouverenigings  
Pretoria

1. Ek, die ondergetekende, synde die hoof- uitvoerende beampte van ..... doen, behoorlik daartoe gemagtig, hierby aansoek om die omskepping van die vermelde onderlinge bouvereniging in 'n bouvereniging.
2. Hierdie aansoek word vergesel van twee kopieë, deur my geteken, van elk van die dokumente in artikel 88 (2) van die Wet genoem.
3. Die voorgeskrewe registrasiegeld van R..... vergesel hierdie aansoek.

Hoof-Uitvoerende Beampte

Adres .....

Datum .....

(f) Vorm van aansoek om registrasie as 'n beheermaatskappy ten opsigte van 'n bouvereniging bedoel in artikel 21 (1) van die Wet:

(BVW—Vorm 6)

(Moet in tweevoud voorgelê word)

## AANSOEK OM REGISTRASIE AS 'N BEHEERMAATSKAPPY

[Ingevolge artikel 21 (1) van die Wet]

Die Registrateur van Bouverenigings  
Pretoria

1. Ek, die ondergetekende, synde die hoof-uitvoerende beampte van ..... doen, behoorlik daartoe gemagtig, hierby aansoek om die registrasie van vermelde maatskappy as 'n beheermaatskappy ten opsigte van 'n bouvereniging.
2. Hierdie aansoek gaan vergesel van kopieë, in tweevoud en deur my geteken, van elkeen van die dokumente vermeld in Regulasie 13.
3. Die voorgeskrewe registrasiegeld van R..... vergesel hierdie aansoek.

Hoof-Uitvoerende Beampte

Adres .....

Datum .....

(g) Vorm van sertifikaat van registrasie as bouvereniging beheermaatskappy bedoel in artikel 22 (2) van die Wet:

(BVW—Vorm 7)

REPUBLIEK VAN SUID-AFRIKA  
WET OP BOUVERENIGINGS, 1986

Kantoor van die Registrateur  
van Bouverenigings  
Pretoria

## SERTIFIKAAT VAN REGISTRASIE AS 'N BEHEERMAATSKAPPY

[Ingevolge artikel 22 (2) van die Wet]

Ek sertifiseer hierby dat ..... , voorheen bekend as  
..... , deur my kragtens artikel 22 (2) van die Wet op Bouverenigings, 1986 as 'n beheermaatskappy ten opsigte van ..... geregistreer is.  
Gedateer te Pretoria, op hede die ..... dag van ..... Eenduisend Negehonderd.....

Registrateur van Bouverenigings

(h) Vorm van aansoek om goedkeuring van aanstelling van ouditeur bedoel in artikel 50 (2) van die Wet:

(BVW—Vorm 8)

(Moet in tweevoud voorgelê word)

**AANSOEK OM GOEDKEURING VAN AANSTELLING VAN OUDITEUR(E)**

[Ingevolge artikel 50 (2) van die Wet]

Die Registrateur van Bouverenigings  
Pretoria

1. Ek, die ondergetekende, synde die hoof-uitvoerende beampte van ..... verklaar hierby—
- (a) dat die totale bates van die vereniging aan die einde van sy jongste boekjaar, t.w. op ..... 19....., R..... bedra het;
- (b) dat op 'n vergadering van lede/direkteure\* wat op ..... 19..... gehou is, ooreenkomstig die bepalings van artikel 50 van die Wet besluit is om
- ..... (Naam)
- van ..... (Adres)
- en ..... (Naam)
- van ..... (Adres)
- vanaf ..... 19..... tot aan die einde van die eersvolgende jaarlikse algemene vergadering van die vereniging, as ouditeur\* aan te stel;
- (c) dat op laasgenoemde datum ondervermelde persone vennote in dié firma(s) was.....
2. Ingevolge artikel 50 (2) van die Wet doen ek aansoek om u goedkeuring van hierdie aanstelling\*.

Adres .....

Hoof-Uitvoerende Beampte

Datum .....

**DEEL IV****VORMS VAN FINANSIËLE OPGAWES EN STATE**

16. (1) Die vorms hieronder voorgeskryf, naamlik BVW—Vorms 9, 10 en 11 moet deur alle bouverenigings, ooreenkomstig die toepaslike bepalings van artikels 84 en 85 van die Wet ingedien word en, tensy anders gelas, moet elke opgawe of staat wat ingedien word elke voorgeskrewe item, genommer soos aangedui, insluit.

(2) Elke bouvereniging wat geregistreer of voorlopig geregistreer of geag word geregistreer te wees kragtens die Wet, moet die toepaslike opgawe of staat soos op die einde van elke maand of kwartaal, na gelang van die geval, indien, wat die vereiste besonderhede weergee in verband met die besigheid bedryf deur hom in die Republiek, insluitende die buitelandse verpligtings en bates.

(a) Vorm van Maandopgawe beoog in artikel 84 van die Wet:

(BVW—Vorm 9)

**MAANDOPGAWE**

(Ingevolge artikel 84 van die Bouverenigingswet, 1986)

Naam van Bouvereniging .....

Opgawe van die maand geëindig..... 19..

**A. VERPLIGTINGS**

(Alle bedrae moet tot die naaste R1 benader word)

|                                            | Kort-<br>termyn<br>(1) | Middel-<br>termyn<br>(2) | Lang-<br>termyn<br>(3) | Totaal<br>(4) |
|--------------------------------------------|------------------------|--------------------------|------------------------|---------------|
| 1. Banklenings en -oortrekkings:           | R                      | R                        | R                      | R             |
| (a) gedek deur—                            |                        |                          |                        |               |
| (i) likwiede bates .....                   | .....                  | .....                    | .....                  | .....         |
| (ii) ander bates .....                     | .....                  | .....                    | .....                  | .....         |
| (b) ongedek .....                          | .....                  | .....                    | .....                  | .....         |
| 2. Ander lenings:                          |                        |                          |                        |               |
| (a) gedek deur—                            |                        |                          |                        |               |
| (i) likwiede bates .....                   | .....                  | .....                    | .....                  | .....         |
| (ii) ander bates .....                     | .....                  | .....                    | .....                  | .....         |
| (b) ongedek .....                          | .....                  | .....                    | .....                  | .....         |
| 3. Transmissiedeposito's .....             | .....                  | ..... X .....            | ..... X .....          | .....         |
| 4. Spaardeposito's .....                   | ..... X .....          | .....                    | ..... X .....          | .....         |
| 5. Vaste deposito's .....                  | .....                  | .....                    | .....                  | .....         |
| 6. Verhandelbare depositosertifikate ..... | .....                  | .....                    | .....                  | .....         |
| 7. Kollaterale kontantdeposito's .....     | ..... X .....          | .....                    | ..... X .....          | .....         |

\* Laat weg wat nie van toepassing is nie.

## BVW—Vorm 9 (Vervolg)

|                                                                                             | Kort-<br>termyn<br>(1) | Middel-<br>termyn<br>(2) | Lang-<br>termyn<br>(3) | Totaal<br>(4) |
|---------------------------------------------------------------------------------------------|------------------------|--------------------------|------------------------|---------------|
|                                                                                             | R                      | R                        | R                      | R             |
| 8. Opgelope rente op:                                                                       |                        |                          |                        |               |
| (a) Alle lenings .....                                                                      |                        | ×                        | ×                      |               |
| (b) Transmissiedeposito's .....                                                             |                        |                          | ×                      |               |
| (c) Spaardeposito's .....                                                                   | ×                      |                          |                        |               |
| (d) Vaste deposito's .....                                                                  |                        |                          |                        |               |
| (e) Verhandelbare depositosertifikate .....                                                 | ×                      |                          | ×                      |               |
| (f) Kollaterale kontandeposito's .....                                                      | ×                      |                          | ×                      |               |
| 9. Netto bedrag van voorskotte en hervoorskotte toegestaan maar nog nie uitbetaal nie ..... |                        |                          |                        |               |
| 10. Ander veligtings teenoor die publiek (spesifiseer) .....                                |                        |                          |                        |               |
| 11. TOTALE VEPLIGTINGS .....                                                                |                        |                          |                        |               |

## B. KORT- EN MIDDEL TERMYNVERPLIGTINGS AANGESUIWER VIR DOELEINDES VAN VEREISTE RESEWESALDO

|                                                                               | Kort-<br>termyn<br>(1) | Middel-<br>termyn<br>(2) |
|-------------------------------------------------------------------------------|------------------------|--------------------------|
|                                                                               | R                      | R                        |
| 1. Totale verpligtings (d.i. pos A.11) .....                                  |                        |                          |
| 2. Min:                                                                       |                        |                          |
| (a) Algemene voorskotte toegestaan teen sekuriteit van vaste deposito's ..... |                        |                          |
| (b) Bedrae verskuldig deur—                                                   |                        |                          |
| (i) Ander bouverenigings .....                                                |                        |                          |
| (ii) Onderlinge bouverenigings .....                                          |                        |                          |
| (iii) Banke .....                                                             |                        |                          |
| (c) Totale aftrekkings .....                                                  |                        |                          |
| 3. Totale verpligtings soos verminder [d.i. pos 1 min pos 2 (c)] .....        |                        |                          |

## C. TOTALE VERPLIGTINGS AANGESUIWER VIR DOELEINDES VAN VEREISTE LIKWIEDE BATES

|                                                                                        | Kort-<br>termyn<br>(1) | Middel-<br>termyn<br>(2) | Lang-<br>termyn<br>(3) |
|----------------------------------------------------------------------------------------|------------------------|--------------------------|------------------------|
|                                                                                        | R                      | R                        | R                      |
| 1. Totale verpligtings (d.i. pos A.11) .....                                           |                        |                          |                        |
| 2. Min:                                                                                |                        |                          |                        |
| (a) Algemene voorskotte toegestaan teen sekuriteit van vaste deposito's .....          |                        |                          |                        |
| (b) Bedrae verskuldig deur—                                                            |                        |                          |                        |
| (i) ander bouverenigings .....                                                         |                        |                          |                        |
| (ii) onderlinge bouverenigings .....                                                   |                        |                          |                        |
| (iii) banke, uitgesonderd onmiddellik opeisbare deposito's .....                       |                        |                          |                        |
| (c) Banklenings en -oortrekkings gedek deur likwiede bates [d.i. pos A.1(a) (i)] ..... |                        |                          |                        |
| (d) Ander lenings gedek deur likwiede bates [d.i. pos A.2 (a) (i)] .....               |                        |                          |                        |
| (e) Totale aftrekkings .....                                                           |                        |                          |                        |
| 3. Totale verpligtings soos verminder [d.i. pos 1 min pos 2 (e)] .....                 |                        |                          |                        |

## D. RESERWESALDO

R

|                                                                                                  |  |
|--------------------------------------------------------------------------------------------------|--|
| 1. Minimum bedrag vereis op maandeinde [d.i. D.4(c) van jongste voorafgaande maandopgawe] .....  |  |
| 2. Reserwesaldo op maandeinde:                                                                   |  |
| (a) Werklike saldo by Reserwebank .....                                                          |  |
| (b) Bedrag aan Reserwebanknote, pasmunt en goudmunt .....                                        |  |
| (c) Totaal .....                                                                                 |  |
| 3. Oorskot/Tekort (–) [d.i. pos 2 (c) min pos 1] .....                                           |  |
| 4. Minimum bedrag vereis vanaf datum van sertifisering:                                          |  |
| (a) .....persent van korttermynverpligtings soos verminder (.....% van pos B.3, kolom 1) .....   |  |
| (b) .....persent van middeltermynverpligtings soos verminder (.....% van pos B.3, kolom 2) ..... |  |
| (c) Totaal .....                                                                                 |  |
| 5. Saldo wat by die Reserwebank in stand gehou moet word vanaf die datum van sertifisering:      |  |
| (a) Totale bedrag vereis [d.i. pos 4 (c) hierbo] .....                                           |  |
| (b) Min bedrag aan Reserwebanknote, pasmunt en goudmunt .....                                    |  |
| (c) Saldo wat by die Reserwebank in stand gehou moet word .....                                  |  |



**E. LIKWIEDE BATES**

R

1. Minimum bedrag vereis op maandeinde (d.i. pos E.4 (d) van die jongste voorafgaande maandopgawe) .....
2. Totale bedrag aan likwiede bates op maandeinde gehou soos per Aanhangsel A by hierdie opgawe .....
3. Oorskot/Tekort (—) aan likwiede bates (d.i. pos 2 *min* pos 1) .....
4. Minimum bedrag vereis vanaf die datum van sertifisering:
  - (a) 20 persent van korttermynverpligtings soos verminder (d.i. 20 % van pos C.3, kolom 1) .....
  - (b) 15 persent van middeltermynverpligtings soos verminder (d.i. 15 % van pos C.3, kolom 2) .....
  - (c) 5 persent van langtermynverpligtings soos verminder (d.i. 5% van pos C.3, kolom 3) .....
  - (d) Totaal .....

\*Ek verklaar dat—

- (1) voorafgaande opgawe na my beste wete juis is;
- (2) geen bates by likwiede bates in Aanhangsel A ingesluit is wat sonder die toestemming van die Registrateur verpand of andersins beswaar is nie [artikel 79 (3) (a) van die Wet];
- (3) alle effekte wat by likwiede bates ingesluit is, waardeur is soos gesertifiseer deur die Openbare Beleggingskommissaris; en
- (4) hierdie Vereniging, na my beste wete, elke dag vanaf die datum van sertifisering van sy jongste voorafgaande maandopgawe tot die dag voor die datum van sertifisering van hierdie opgawe die voorgeskrewe minimum reserwesaldo en minimum bedrag aan likwiede bates in stand gehou het en op die datum van sertifisering van hierdie opgawe voldoen aan die voormelde voorgeskrewe minimum vereistes volgens sy verpligtings soos op die datum van hierdie opgawe.

Geteken te ....., op hede die ..... dag van ..... 19.....

.....  
*Hoof- Uitvoerende Beampie*

**AANHANGSEL A VAN BVW—VORM 9**

(Ingevolge artikel 84 van die Wet)

*Naam van Bouvereniging* .....

*Aangeheg by BVW—Vorm 9 soos op* .....

**LIKWIEDE BATES GEHOU DEUR VERENIGING**

[Nota:

- (1) Alle bedrae tot die naaste R1 afgerond.
- (2) Die sekuriteite gelys by items 7 tot 12 is dié in die aangeduide paragraaf van die definisie van "likwiede bates" in artikel 1 van die Wet, gespesifiseer.
- (3) Opgelope rente wat nie by items 3 tot 12 ingesluit is nie, moet teenoor item 13 getoon word.]

*Bedrag gehou  
 op laaste dag  
 van maand*

R

1. Reserwebanknote en pasmunt .....
2. Goudmunt .....
3. Kredietsaldo's by die Reserwebank:
  - (a) Reserwesaldo .....
  - (b) Ander .....
4. Onmiddellik opeisbare lenings aan diskontohuise .....
5. Onmiddellik opeisbare deposito's by 'n bank .....
6. Skatkisbiljette van die Republiek .....
7. Effekte van die Regering [paragraaf (e)] .....
8. Wissels deur die Landbank uitgereik en voorskotte aan daardie Bank [paragraaf (f)] .....
9. Obligasies van die Landbank [paragraaf (g)] .....
10. Obligasies van notas uitgereik deur die Nywerheid-ontwikkelingskorporasie van Suid-Afrika beperk [paragraaf (h)] .....
11. Aksepte van 'n bankinstelling wat deur die Reserwebank verdiskonteerbaar is [paragraaf (i)] .....
12. Effekte van die Reserwebank [paragraaf (j)] .....
13. Opgelope rente .....
14. Totale bedrag van likwiede bates .....

\* Indien die Bouvereniging enige van die verhoudings in die sertifikaat vermeld nie gehandhaaf het nie, moet die sertifikaat gekwalifiseer word en moet saam met die maandopgawe 'n staat verstrek word wat die bedrag van die betrokke tekort(e) vir elke dag waarop 'n tekort bestaan het, aantoon.

(b) Vorm van Kwartaalopgawe bedoel in artikel 85 (1) van die Wet, 1986:

BVW—Vorm 10

**KWARTAALOPGAWE**

[Ingevolge artikel 85 (1) en 103 (1) (e) van die Bouverenigingswet, 1986]

Naam van Bouvereniging .....

Opgawe vir die kwartaal geëindig .....19.....

(Alle bedrae moet tot die naaste R1 benader word)

**A. BEREKENING VAN BEDRYFSKAPITAAL**

R

**1. TOTALE KAPITAAL:**

- |                                                                       |       |
|-----------------------------------------------------------------------|-------|
| (a) aandeelkapitaal .....                                             | ..... |
| (b) reserwes .....                                                    | ..... |
| (c) deposito's (insluitende verhandelbare deposito sertifikate) ..... | ..... |
| (d) kollaterale kontantdeposito's .....                               | ..... |
| (e) lenings (gedek en ongedek) .....                                  | ..... |
| (f) obligasies .....                                                  | ..... |
| (g) ander (spesifiseer) .....                                         | ..... |
| (h) Totaal .....                                                      | ..... |

**2. Min:**

- |                                                                               |       |
|-------------------------------------------------------------------------------|-------|
| (a) Vereiste likwiede bates .....                                             | ..... |
| (b) Boekwaarde van tasbare roerende bates en onroerende bates .....           | ..... |
| (c) Bedrag verskuldig deur geassosieerdes .....                               | ..... |
| (d) Aankoopprys van aandele .....                                             | ..... |
| (e) Voormalige voorgeskrewe beleggings [artikel 96 (1) (d) van die Wet] ..... | ..... |
| (f) Totale aftrekkings .....                                                  | ..... |

**3. BEDRYFSKAPITAAL****B. MINIMUM BEDRAG WAT VIR BEHUISINGSVOORSKOTTE AAN LEDE VAN DIE PUBLIEK AANGEWEND MOET WORD**

- |                                                                                                                                                                |       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Bedrag teenoor pos B.6 in die jongste voorafgaande kwartaalopgawe getoon .....                                                                              | ..... |
| 2. Bedrag uitbetaal aan behuisingsvoorskotte aan lede van die publiek gedurende kwartaal onder beskouing .....                                                 | ..... |
| 3. Bedrag beskikbaar gehou vir behuisingsvoorskotte aan lede van die publiek aan die einde van kwartaal onder beskouing (d.i. pos 1 min pos 2) .....           | ..... |
| 4. 80 persent van bedryfskapitaal aan die einde van kwartaal (d.i. 80% van pos A.3) .....                                                                      | ..... |
| 5. Bedrag verskuldig aan behuisingsvoorskotte aan lede van die publiek aan die einde van kwartaal .....                                                        | ..... |
| 6. Minimum bedrag wat vir behuisingsvoorskotte aan lede van die publiek aangewend moet word gedurende die hieropvolgende kwartaal (d.i. pos 4 min pos 5) ..... | ..... |

**C. MAKSIMUM BEDRAG AAN BESIGHEIDSVOORSKOTTE AAN PERSONE ANDERS AS GEASSOSIEERDES**

R

- |                                                                                                                                                                         |       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Maksimum bedrag beskikbaar vir belegging in besigheidsvoorskotte gedurende kwartaal onder beskouing (d.i. pos C.6 van die jongste voorafgaande kwartaalopgawe) ..... | ..... |
| 2. Werklike bedrag belê in besigheidsvoorskotte gedurende kwartaal onder beskouing .....                                                                                | ..... |
| 3. Oormaat belegging (indien enige) .....                                                                                                                               | ..... |
| 4. 20 persent van bedryfskapitaal soos aan die einde van kwartaal (d.i. 20% van pos A.3) .....                                                                          | ..... |
| 5. Bedrag verskuldig aan besigheidsvoorskotte aan die einde van kwartaal .....                                                                                          | ..... |
| 6. Maksimum bedrag beskikbaar vir belegging in besigheidsvoorskotte gedurende die hieropvolgende kwartaal (d.i. pos 4 min pos 5) .....                                  | ..... |

**D. MAKSIMUM BEDRAG AAN ALGEMENE VOORSKOTTE AAN PERSONE ANDERS AS GEASSOSIEERDES**

- |                                                                                                                                                                        |       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Maksimum bedrag beskikbaar vir belegging in algemene voorskotte gedurende kwartaal onder beskouing (d.i. pos D.6 van die jongste voorafgaande kwartaalopgawe) ..... | ..... |
| 2. Werklike bedrag belê in algemene voorskotte gedurende kwartaal onder beskouing .....                                                                                | ..... |
| 3. Oormaat belegging (indien enige) .....                                                                                                                              | ..... |
| 4. 8 persent van bedryfskapitaal soos aan die einde van kwartaal (d.i. 8% van pos A.3) .....                                                                           | ..... |
| 5. Bedrag verskuldig aan algemene voorskotte aan die einde van vorige kwartaal .....                                                                                   | ..... |
| 6. Maksimum bedrag beskikbaar vir belegging in algemene voorskotte gedurende die hieropvolgende kwartaal (d.i. pos 4 min pos 5) .....                                  | ..... |

**E. BEDRAG AAN VOORSKOTTE OP EIENDOM DEUR GEASSOSIEERDES VAN DIE BOUVERENIGING VERKOOP**

R

1. Totale bedrag aan behuisings- en besigheidsvoorskotte toegestaan sedert die begin van boekjaar .....
2. 5 persent van pos 1 .....
3. Totale bedrag aan behuisings- en besigheidsvoorskotte toegestaan sedert die begin van boekjaar op eiendomme deur geassosieerdes van die vereniging verkoop .....
4. Pos 3 as 'n persentasie van pos 1 .....%

**F. MINIMUM BEDRAG AAN AANDELEKAPITAAL EN ONAANGETASTE RESERWES**

1. Vereiste minimum bedrag aan die einde van kwartaal (d.i. pos 7 van die jongste voorafgaande kwartaalopgawe) .....
2. Bedrag aan aandelekapiitaal en onaangetaste reserwes (soos verminder) aan die einde van kwartaal .....
3. Oorskot/Tekort (-) (d.i. pos 2 min pos 1) .....
4. Totale verpligtings soos op datum van hierdie opgawe (d.i. pos B.9 van die kwartaalstaat) .....
5. *Min:*
  - (a) Oorskot likwiede bates soos op datum van hierdie opgawe .....
  - (b) Bedrag verskuldig op algemene voorskotte toegestaan teen sekuriteit van vaste deposito's .....
  - (c) Totaal .....
6. Verpligtings soos verminder [d.i. pos 4 min pos 5(c)] .....
7. Vereiste minimum bedrag vanaf datum van sertifisering, d.i. 4 persent van pos 6 of R1 000 000, welke ook al die grootste is .....

**G. MAKSIMUM BEDRAG AAN VASTE DEPOSITO'S AANVAAR VIR TERMYNE KORTER AS 12 MAANDE**

R

1. Maksimum bedrag aan vaste deposito's wat vir termynen korter as 12 maande aanvaar mag word (d.i. pos G. 5 van die jongste voorafgaande kwartaalopgawe) .....
2. Totale bedrag aan vaste deposito's wat vir korter termynen as 12 maande aanvaar is, soos op die datum van hierdie opgawe .....
3. Oormaat, indien enige (d.i. pos 1 min pos 2) .....
4. Totale bedrag aan verpligtings soos op datum van hierdie opgawe (d.i. pos B. 9 van die kwartaalstaat) .....
5. Maksimum bedrag aan vaste deposito's wat vir korter termynen as 12 maande aanvaar mag word gedurende die hieropvolgende kwartaal (d.i. 5% van pos 4) .....

**H. GEDEKTE POSISIE**

R

**Deel I**

1. Totale bedrag aan onversekerde verpligtings .....
2. Vereiste minimum bedrag aan aandelekapiitaal en onaangetaste reserwes .....
3. Totale verpligtings *plus* vereiste minimum aandelekapiitaal en onaangetaste reserwes (d.i. pos 1 *plus* pos 2) .....
4. Totale bedrag aan onbeswaarde bates .....

**Deel II**

1. Totale bedrag aan onversekerde verpligtings .....
2. *Min:* Bedrag aan onversekerde verpligtings betaalbaar in 'n buitelandse betaalmiddel .....
3. Totale bedrag aan onversekerde verpligtings betaalbaar in die betaalmiddel van die Republiek (d.i. pos 1 min pos 2) .....
4. Vereiste minimum bedrag aan aandelekapiitaal en onaangetaste reserwes .....
5. Totale onversekerde verpligtings betaalbaar in die betaalmiddel van die Republiek *plus* vereiste minimum aandelekapiitaal en onaangetaste reserwes (d.i. pos 3 *plus* pos 4) .....
6. Totale bedrag aan onbeswaarde bates in die Republiek en vorderingsregte betaalbaar in die betaalmiddel van die Republiek .....

\*Ek verklaar dat hierdie opgawe na my beste wete juis is en dat die Vereniging sedert die datum van sertifisering van sy jongste voorafgaande kwartaalopgawe tot die dag voor die datum van sertifisering van hierdie opgawe, aan die vereistes voorgeskryf by artikels 65, 69, 70, 71, 72, 77 en 80 van die Wet voldoen het en op die datum van sertifisering van hierdie opgawe aan die onderskeie vereistes gebaseer op hierdie opgawe, voldoen.

Hoof-Uitvoerende Beampte

Datum .....

\* Indien die Vereniging enige van die vereistes in die sertifikaat vermeld nie gehandhaaf het nie, moet die sertifikaat gekwalifiseer word en moet saam met die kwartaalopgawe 'n staat verstrek word wat die bedrag van die betrokke tekort(e) vir elke dag waarop 'n tekort bestaan het, aantoon.

## (c) Vorm van kwartaalstaat bedoel in artikel 85 (1) (c) van die Wet:

BVW—Vorm 11

## KWARTAALSTAAT VAN BATES EN LASTE

[Ingevolge artikel 85 (1) (c) van die Wet]

Naam van Bouvereniging.....

Kwartaal geëindig.....

## Gemagtigde aandelekapiitaal

Getal

..... aandeel van R ..... elk R.....  
 ..... aandeel van R ..... elk R.....  
 ..... aandeel van R ..... elk R.....

## Gestorte aandelekapiitaal

Getal

..... aandeel van R ..... elk R.....  
 ..... aandeel van R ..... elk R.....  
 ..... aandeel van R ..... elk R.....

## LASTE

Alle bedrae moet tot die naaste R1 afgerond word  
 x Dui aan dat geen inskrywing vereis of moontlik is nie.

| Beskrywing                                                      | Totale verpligtings                     |              |                  |                         |              |                  |            |        | Verpligtings teenoor nie-inwoners [ingesluit in kolom (8)] |
|-----------------------------------------------------------------|-----------------------------------------|--------------|------------------|-------------------------|--------------|------------------|------------|--------|------------------------------------------------------------|
|                                                                 | Korttermyn                              |              |                  | Middeltermyn            |              |                  | Langtermyn | Totaal |                                                            |
|                                                                 | Onmiddellik opeisbare deposito's<br>(1) | Ander<br>(2) | Subtotaal<br>(3) | Spaar-deposito's<br>(4) | Ander<br>(5) | Subtotaal<br>(6) |            |        |                                                            |
|                                                                 | R                                       | R            | R                | R                       | R            | R                | R          | R      | R                                                          |
| <b>A. Verpligtings teenoor die publiek</b>                      |                                         |              |                  |                         |              |                  |            |        |                                                            |
| 1. Deposito's deur:                                             |                                         |              |                  |                         |              |                  |            |        |                                                            |
| (a) Inwoners van die Republiek:                                 |                                         |              |                  |                         |              |                  |            |        |                                                            |
| (i) Suid-Afrikaanse Vervoerdienste .....                        |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (ii) Departement van Pos- en Telekommunikasiewese .....         |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (iii) Ander Sentrale Regering .....                             |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (iv) Provinsiale Administrasies .....                           |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (v) Regering van Suidwes-Afrika .....                           |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (vi) Regerings van self-regerende gebiede .....                 |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (vii) Streekdiensrade .....                                     |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (viii) Plaaslike besture .....                                  |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (ix) Banke binne die groep van verslagdoenende vereniging ..... |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (x) Ander bankinstellings .....                                 |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (xi) Korporasie vir Openbare Deposito's .....                   |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (xii) Bouverenigings .....                                      |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (xiii) Onderlinge bouverenigings .....                          |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (xiv) Ander maatskappye .....                                   |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (xv) Ander deposante .....                                      |                                         |              |                  |                         |              |                  |            |        | x                                                          |
| (xvi) Totaal—alle inwoners .....                                |                                         |              |                  |                         |              |                  |            |        | x                                                          |



**BVW—Vorm 11 (vervolg)**

**LASTE (vervolg)**

[illegible]

Naam van Bouvereniging .....

## LASTE (vervolg)

| Beskrywing                                                           | Totale verpligtings |                     |                   |               | Verpligtings teenoor nie-inwoners [ingesluit in kolom (8)]<br>(9) |
|----------------------------------------------------------------------|---------------------|---------------------|-------------------|---------------|-------------------------------------------------------------------|
|                                                                      | Korttermyn<br>(3)   | Middeltermyn<br>(6) | Langtermyn<br>(7) | Totaal<br>(8) |                                                                   |
|                                                                      | R                   | R                   | R                 | R             | R                                                                 |
| <b>Verpligtings teenoor die publiek (vervolg)</b>                    |                     |                     |                   |               |                                                                   |
| 2. Lenings en voorskotte van:                                        |                     |                     |                   |               |                                                                   |
| (Totaal vir hierdie pos R.....)                                      |                     |                     |                   |               |                                                                   |
| (a) Inwoners van die Republiek:                                      |                     |                     |                   |               |                                                                   |
| (i) Regering.....                                                    |                     |                     |                   |               | X.....                                                            |
| (ii) Reserwebank .....                                               |                     |                     |                   |               | X.....                                                            |
| (iii) Banke binne die groep van die verslagdoenende vereniging ..... |                     |                     |                   |               | X.....                                                            |
| (iv) Ander bankinstellings .....                                     |                     |                     |                   |               | X.....                                                            |
| (v) Bouverenigings.....                                              |                     |                     |                   |               | X.....                                                            |
| (vi) Onderlinge bouverenigings .....                                 |                     |                     |                   |               | X.....                                                            |
| (vii) Ander .....                                                    |                     |                     |                   |               | X.....                                                            |
| (b) Inwoners van onafhanklike state (spesifiseer):                   |                     |                     |                   |               |                                                                   |
| .....                                                                |                     |                     |                   |               |                                                                   |
| .....                                                                |                     |                     |                   |               |                                                                   |
| (c) Ander nie-inwoners (spesifiseer):                                |                     |                     |                   |               |                                                                   |
| .....                                                                |                     |                     |                   |               |                                                                   |
| .....                                                                |                     |                     |                   |               |                                                                   |
| 3. Ander verpligtings teenoor die publiek:                           |                     |                     |                   |               |                                                                   |
| (a) obligasies.....                                                  |                     |                     |                   |               |                                                                   |
| (b) leningseffekte.....                                              |                     |                     |                   |               |                                                                   |
| (c) lenings toegestaan maar nie uitbetaal nie .....                  | X.....              |                     | X.....            |               |                                                                   |
| (d) kollaterale deposito's .....                                     | X.....              |                     | X.....            |               |                                                                   |
| (e) Ander (spesifiseer):                                             |                     |                     |                   |               |                                                                   |
| .....                                                                |                     |                     |                   |               |                                                                   |
| .....                                                                |                     |                     |                   |               |                                                                   |
| 4. Totale verpligtings teenoor die publiek (poste 1 tot 3) .....     |                     |                     |                   |               |                                                                   |
|                                                                      |                     |                     |                   |               |                                                                   |

**LASTE (vervolg)**

| Beskrywing                                                                              | Totale verpligtings<br>(8) | Verpligtings teenoor nie-inwoners<br>[ingesluit in kolom (8)] |               |
|-----------------------------------------------------------------------------------------|----------------------------|---------------------------------------------------------------|---------------|
|                                                                                         |                            | Inwoners van<br>onafhanklike<br>state<br>(9)                  | Ander<br>(10) |
|                                                                                         | R                          | R                                                             | R             |
| <b>B. Kapitaal, reserwes en ander verpligtings behalwe teenoor die publiek</b>          |                            |                                                               |               |
| 5. Totale gestorte kapitaal en onaangetaste reserwes                                    |                            |                                                               |               |
| (a) Gestorte aandeelkapitaal gehou deur—                                                |                            |                                                               |               |
| (i) beheermaatskappy .....                                                              |                            | X                                                             | X             |
| (ii) banke .....                                                                        |                            |                                                               |               |
| (iii) ander .....                                                                       |                            |                                                               |               |
| (iv) sub-totaal .....                                                                   |                            |                                                               |               |
| (b) Onaangetaste reserwes .....                                                         |                            | X                                                             | X             |
| (c) Bruto kapitaal en onaangetaste reserwes [totaal van subposte (a) (iv) en (b)] ..... |                            |                                                               |               |
| (d) Min: Verminderings [artikel 77 (2) (a) van die Wet] .....                           |                            | X                                                             | X             |
| (e) Netto kapitaal en onaangetaste reserwes .....                                       |                            |                                                               |               |
| 6. Onverdiende finansieringskoste .....                                                 |                            |                                                               |               |
| 7. Ander verpligtings as bovermelde .....                                               |                            |                                                               |               |
| 8. Totaal van poste 5 tot 7 .....                                                       |                            |                                                               |               |
| 9. Totale verpligtings (poste 4 en 8) .....                                             |                            |                                                               |               |

Nota: Sekere lasteposte vereis verdere ontleding soos voorgeskryf in die aanhangsels van BVW—Vorm 11.

| Beskrywing                                                                                    | Korttermyn<br>(3) | Middeltermyn<br>(6) | Langtermyn<br>(7) | Totaal<br>(8) | Nie-inwoners<br>[ingesluit<br>in kolom (8)]<br>(9) |
|-----------------------------------------------------------------------------------------------|-------------------|---------------------|-------------------|---------------|----------------------------------------------------|
|                                                                                               | R                 | R                   | R                 | R             | R                                                  |
| <b>C. Memorandum</b>                                                                          |                   |                     |                   |               |                                                    |
| 1. Verhandelbare depositosertifikate, ingesluit onder lastepos A.1 (e) hierbo, uitgereik aan— |                   |                     |                   |               |                                                    |
| (a) inwoners van die Republiek .....                                                          |                   |                     |                   |               | X                                                  |
| (b) inwoners van onafhanklike state .....                                                     |                   |                     |                   |               |                                                    |
| (c) ander nie-inwoners .....                                                                  |                   |                     |                   |               |                                                    |
| (d) Totaal .....                                                                              |                   |                     |                   |               |                                                    |

2. Totale bedrag ten opsigte van transmissiedeposito's ingesluit onder totale onmiddellik opeisbare deposito's [d.i. lastepos A.1 (e), kolom (1)]: ..... R.....

Naam van Bouvereniging .....

**LASTE (vervolg)**

| Beskrywing                                                         | Totale bedrag<br>(8) | Bedrag<br>[ingesluit in kolom (8)]           |                            |
|--------------------------------------------------------------------|----------------------|----------------------------------------------|----------------------------|
|                                                                    |                      | Inwoners van<br>onafhanklike<br>state<br>(9) | Ander nie-inwoners<br>(10) |
|                                                                    | R                    | R                                            | R                          |
| 3. Voorwaardelike verpligtings (spesifiseer):                      |                      |                                              |                            |
| .....                                                              |                      |                                              |                            |
| .....                                                              |                      |                                              |                            |
| .....                                                              |                      |                                              |                            |
| 4. Totale verpligtings ten opsigte van terugkoop-ooreenkomste..... |                      |                                              |                            |

**BATES**

Alle bedrae moet tot die naaste R1 afgerond wees  
x Dui aan dat geen inskrywing vereis of moontlik is nie

| Beskrywing                                                               | Totale bates             |                               |                        | Buitelandse bates<br>[ingesluit in kolom (3)] |                          |
|--------------------------------------------------------------------------|--------------------------|-------------------------------|------------------------|-----------------------------------------------|--------------------------|
|                                                                          | Likwiede<br>bates<br>(1) | Binnelandse<br>dekking<br>(2) | Totale<br>bates<br>(3) | In onafhanklike<br>state<br>(4)               | In ander<br>lande<br>(5) |
|                                                                          | R                        | R                             | R                      | R                                             | R                        |
| 1. Banknote en pasmunt.....                                              |                          |                               |                        |                                               |                          |
| 2. Goudmunt.....                                                         |                          |                               |                        |                                               |                          |
| 3. Deposito's by Reserwebank.....                                        |                          |                               |                        | x                                             | x                        |
| 4. Onmiddellik opeisbare deposito's by banke.....                        |                          |                               |                        |                                               |                          |
| 5. Deposito's, lenings en voorskotte—<br>(Totaal vir hierdie pos R.....) |                          |                               |                        |                                               |                          |
| (a) In die Republiek:                                                    |                          |                               |                        |                                               |                          |
| (i) Banke binne die groep van die verslagdoenende bouvereniging.....     | x                        |                               |                        | x                                             | x                        |
| (ii) Ander banke.....                                                    | x                        |                               |                        | x                                             | x                        |
| (iii) Bouverenigings.....                                                | x                        |                               |                        | x                                             | x                        |
| (iv) Onderlinge bouverenigings.....                                      | x                        |                               |                        | x                                             | x                        |
| (v) Plaaslike besture.....                                               | x                        |                               |                        | x                                             | x                        |
| (vi) Ander.....                                                          | x                        |                               |                        | x                                             | x                        |
| (b) In onafhanklike state (spesifiseer):                                 |                          |                               |                        |                                               |                          |
| .....                                                                    | x                        |                               |                        |                                               | x                        |
| .....                                                                    | x                        |                               |                        |                                               | x                        |
| (c) In ander lande (spesifiseer):                                        |                          |                               |                        |                                               |                          |
| .....                                                                    | x                        |                               |                        | x                                             |                          |
| .....                                                                    | x                        |                               |                        | x                                             |                          |
| .....                                                                    | x                        |                               |                        | x                                             |                          |



| Beskrywing                                                                               | Totale bates             |                               |                        | Buitelandse bates<br>[ingesluit in kolom (3)] |                          |
|------------------------------------------------------------------------------------------|--------------------------|-------------------------------|------------------------|-----------------------------------------------|--------------------------|
|                                                                                          | Likwiede<br>bates<br>(1) | Binnelandse<br>dekking<br>(2) | Totale<br>bates<br>(3) | In onafhanklike<br>state<br>(4)               | In ander<br>lande<br>(5) |
| 6. Verhandelbare depositosertifikate .....                                               | R                        | R                             | R                      | R                                             | R                        |
| 7. Lenings aan diskontohuise:                                                            | X                        |                               |                        |                                               |                          |
| (a) Onmiddellik opeisbaar .....                                                          |                          |                               |                        | X                                             | X                        |
| (b) Ander .....                                                                          | X                        |                               |                        | X                                             | X                        |
| 8. Landbank:                                                                             |                          |                               |                        |                                               |                          |
| (a) Wissels .....                                                                        |                          |                               |                        | X                                             | X                        |
| (b) Lenings en voorskotte .....                                                          |                          |                               |                        | X                                             | X                        |
| 9. Skatkisbiljette .....                                                                 |                          |                               |                        |                                               |                          |
| 10. Beleggings:                                                                          |                          |                               |                        |                                               |                          |
| (Totaal vir hierdie pos R.....)                                                          |                          |                               |                        |                                               |                          |
| (a) Effekte van die Regering van die Republiek .....                                     |                          |                               |                        | X                                             | X                        |
| (b) Leningsheffings deur die Regering .....                                              | X                        |                               |                        | X                                             | X                        |
| (c) Effekte van die regerings van onafhanlike state .....                                | X                        |                               |                        | X                                             | X                        |
| (d) Effekte gewaarborg deur die Regering van die Republiek .....                         | X                        |                               |                        | X                                             | X                        |
| (e) Ander sekuriteite uitgereik deur die regerings van onafhanklike state .....          | X                        |                               |                        | X                                             | X                        |
| (f) Effekte van Sentrale Regeringsliggame .....                                          | X                        |                               |                        | X                                             | X                        |
| (g) Effekte uitgereik deur die Reserwebank .....                                         |                          |                               |                        | X                                             | X                        |
| (h) Obligasies uitgereik deur die Landbank .....                                         |                          |                               |                        | X                                             | X                        |
| (i) Obligasies en notas uitgereik deur die Nywerheid-ontwikkelingskorporasie .....       |                          |                               |                        | X                                             | X                        |
| (j) Effekte en wissels uitgereik deur ander openbare korporasies .....                   | X                        |                               |                        | X                                             | X                        |
| (k) Effekte uitgereik deur selfregerende gebiede .....                                   | X                        |                               |                        | X                                             | X                        |
| (l) Effekte van die Regering van Suidwes-Afrika .....                                    | X                        |                               |                        | X                                             | X                        |
| (m) Effekte van streekdiensrade .....                                                    | X                        |                               |                        | X                                             | X                        |
| (n) Effekte van plaaslike besture .....                                                  | X                        |                               |                        | X                                             | X                        |
| (o) Ander effekte .....                                                                  | X                        |                               |                        | X                                             | X                        |
| (p) Aandeel uitgereik deur die Reserwebank .....                                         | X                        |                               |                        | X                                             | X                        |
| (q) Aandeel in filiale—                                                                  |                          |                               |                        |                                               |                          |
| (i) versekeraars .....                                                                   | X                        |                               |                        |                                               |                          |
| (ii) eiendomsontwikkelingsmaatskappye .....                                              | X                        |                               |                        |                                               |                          |
| (iii) ander .....                                                                        | X                        |                               |                        |                                               |                          |
| (r) ander aandeel in—                                                                    |                          |                               |                        |                                               |                          |
| (i) banke binne die groep van verslagdoenende vereniging .....                           | X                        |                               |                        |                                               |                          |
| (ii) ander bankinstellings .....                                                         | X                        |                               |                        |                                               |                          |
| (iii) ander maatskappye .....                                                            | X                        |                               |                        |                                               |                          |
| (s) Obligasies uitgereik deur banke ingevolge artikel 14 (2) van die Bankwet, 1965 ..... | X                        |                               |                        | X                                             | X                        |
| (t) Ander obligasies .....                                                               | X                        |                               |                        |                                               |                          |
| (u) Aandeel in onderlinge bouverenigings .....                                           | X                        |                               |                        |                                               |                          |
| (v) Ander beleggings .....                                                               | X                        |                               |                        |                                               |                          |

Naam van Bouvereniging .....

## BATES (vervolg)

| Beskrywing                                                                     | Totale bates      |                        |                 | Buitelandse bates<br>[ingesluit in kolom (3)] |                   |
|--------------------------------------------------------------------------------|-------------------|------------------------|-----------------|-----------------------------------------------|-------------------|
|                                                                                | Likwiede<br>bates | Binnelandse<br>dekking | Totale<br>bates | In onafhank-<br>like<br>state                 | In ander<br>lande |
|                                                                                | (1)               | (2)                    | (3)             | (4)                                           | (5)               |
|                                                                                | R                 | R                      | R               | R                                             | R                 |
| 11. Verbandvoorskotte:<br>(Totaal vir hierdie pos R .....)                     |                   |                        |                 |                                               |                   |
| (a) Behuisingsvoorskotte:                                                      |                   |                        |                 |                                               |                   |
| (i) Lopend .....                                                               | X                 |                        |                 |                                               |                   |
| (ii) Agterstallig .....                                                        | X                 |                        |                 |                                               |                   |
| (b) Besigheidsvoorskotte:                                                      |                   |                        |                 |                                               |                   |
| (i) Lopend .....                                                               | X                 |                        |                 |                                               |                   |
| (ii) Agterstallig .....                                                        | X                 |                        |                 |                                               |                   |
| 12. Algemene voorskotte:<br>(Totaal vir hierdie pos R .....)                   |                   |                        |                 |                                               |                   |
| (a) Lenings en voorskotte aan:                                                 |                   |                        |                 |                                               |                   |
| (i) Lopend:                                                                    |                   |                        |                 |                                               |                   |
| (aa) Suid-Afrikaanse Vervoerdienste .....                                      | X                 |                        |                 | X                                             | X                 |
| (bb) Departement van Pos- en Telekommunikasiewese .....                        | X                 |                        |                 | X                                             | X                 |
| (cc) Ander Sentrale Regering .....                                             | X                 |                        |                 | X                                             | X                 |
| (dd) Regerings van onafhanklike state .....                                    | X                 |                        |                 | X                                             | X                 |
| (ee) Provinsiale administrasies .....                                          | X                 |                        |                 | X                                             | X                 |
| (ff) Regering van Suidwes-Afrika .....                                         | X                 |                        |                 | X                                             | X                 |
| (gg) Regerings van selfregerende gebiede .....                                 | X                 |                        |                 | X                                             | X                 |
| (hh) Openbare korporasies .....                                                | X                 |                        |                 | X                                             | X                 |
| (ii) Streeksdiensrade .....                                                    | X                 |                        |                 | X                                             | X                 |
| (jj) Plaaslike besture .....                                                   | X                 |                        |                 | X                                             | X                 |
| (kk) Ander buitelandse regeringsliggame .....                                  | X                 |                        |                 | X                                             |                   |
| (ll) Ander maatskappye .....                                                   | X                 |                        |                 |                                               |                   |
| (mm) Ander leners .....                                                        | X                 |                        |                 |                                               |                   |
| (ii) Agterstallig .....                                                        | X                 |                        |                 |                                               |                   |
| (b) Diskonterings en voorskotte ten opsigte van afbetalingsverkooptransaksies: |                   |                        |                 |                                               |                   |
| (i) Lopend:                                                                    |                   |                        |                 |                                               |                   |
| (aa) Gekoopte kontrakte .....                                                  | X                 |                        |                 |                                               |                   |
| (bb) Voorskotte teen verpanding van kontrakte .....                            | X                 |                        |                 |                                               |                   |
| (cc) Direkte kontrakte .....                                                   | X                 |                        |                 |                                               |                   |
| (dd) Vloerplanne .....                                                         | X                 |                        |                 |                                               |                   |
| (ii) Agterstallig .....                                                        | X                 |                        |                 |                                               |                   |
| (c) Huurtransaksies:                                                           |                   |                        |                 |                                               |                   |
| (i) Lopend:                                                                    |                   |                        |                 |                                               |                   |
| (aa) Sentrale Regeringsliggame .....                                           | X                 |                        |                 | X                                             | X                 |
| (bb) Ander openbare sektorliggame .....                                        | X                 |                        |                 | X                                             | X                 |
| (cc) Ander .....                                                               | X                 |                        |                 |                                               |                   |
| (ii) Huurgelde agterstallig .....                                              | X                 |                        |                 |                                               |                   |

| Beskrywing                                                                                         | Totale bates             |                               |                        | Buitelandse bates<br>[ingesluit in kolom (3)] |                          |
|----------------------------------------------------------------------------------------------------|--------------------------|-------------------------------|------------------------|-----------------------------------------------|--------------------------|
|                                                                                                    | Likwiede<br>bates<br>(1) | Binnelandse<br>dekking<br>(2) | Totale<br>bates<br>(3) | In onafhanklike<br>state<br>(4)               | In ander<br>lande<br>(5) |
| (d) Faktoring:                                                                                     | R                        | R                             | R                      | R                                             | R                        |
| (i) Lopend .....                                                                                   | x                        |                               |                        |                                               |                          |
| (ii) Agterstallig .....                                                                            | x                        |                               |                        |                                               |                          |
| (e) Verdiskonteerde of gekoopte wissels:                                                           |                          |                               |                        |                                               |                          |
| (i) Deur inwoners in die Republiek getrek—Lopend:                                                  |                          |                               |                        |                                               |                          |
| (aa) Bankaksepte:                                                                                  |                          |                               |                        |                                               |                          |
| (1) Eie aksepte van 'n bank binne die groep van verslagdoenende bouvereniging .....                | x                        |                               |                        |                                               |                          |
| (2) Ander .....                                                                                    |                          |                               |                        |                                               |                          |
| (bb) ander wissels .....                                                                           | x                        |                               |                        |                                               |                          |
| (ii) Deur inwoners van onafhanklike state getrek—Lopend .....                                      | x                        |                               |                        |                                               |                          |
| (iii) Deur ander nie inwoners getrek—Lopend .....                                                  | x                        |                               |                        |                                               | x                        |
| (iv) Agterstallig .....                                                                            | x                        |                               |                        | x                                             |                          |
| (f) Ander:                                                                                         |                          |                               |                        |                                               |                          |
| (i) Lopend .....                                                                                   | x                        |                               |                        |                                               |                          |
| (ii) Agterstallig .....                                                                            | x                        |                               |                        |                                               |                          |
| 13. Lenings en voorskotte aan en obligasies van geassosieerdes anders as eiendomsmaatskappye ..... | x                        |                               |                        |                                               |                          |
| 14. Ameublement, toebehore en toerusting .....                                                     | x                        |                               |                        |                                               |                          |
| 15. Vaste eiendom:                                                                                 |                          |                               |                        |                                               |                          |
| (a) In eie naam .....                                                                              | x                        |                               |                        |                                               |                          |
| (b) Aandeel in eiendomsmaatskappye .....                                                           | x                        |                               |                        |                                               |                          |
| (c) Lenings en voorskotte aan en obligasies van eiendomsmaatskappye .....                          | x                        |                               |                        |                                               |                          |
| 16. Eiendom in besit:                                                                              |                          |                               |                        |                                               |                          |
| (a) Verkoop .....                                                                                  | x                        |                               |                        |                                               |                          |
| (b) Onverkoop .....                                                                                | x                        |                               |                        |                                               |                          |
| 17. Ander bates as bovermelde .....                                                                | x                        |                               |                        |                                               |                          |
| 18. Totale bates (poste 1 tot 17) .....                                                            |                          |                               |                        |                                               |                          |

Nota: Sekere bateposte vereis verdere ontleding soos voorgeskryf in die aanhangsels van BVW—Vorm 11.

Ek verklaar—

(1) dat voorgaande staat en die Aanhangsels daarby na ons beste wete juis is;

(2) dat daar ooreenkomstig artikel 77 (2) (a) (i) van die Wet laas op ..... (datum) vir waardevermindering van bates en op ..... (datum) vir oninbare of twyfelagtige skulde voorsiening gemaak is; en

(3) dat ooreenkomstig die vereistes van artikel 77 (2) (a) van die Wet, voorgaande staat nie as bates insluit enige van die items waarna in sub-paragrafe (ii) tot (iv) van daardie artikel verwys word nie.

Geteken te ..... op hede die ..... dag van ..... 19.....

Hoof- Uitvoerende Beampte

**OUDITEURSERTIFIKAAT**  
[Soos vereis by artikel 85 (2) van die Wet]

As ouditeur(e) van bogenoemde vereniging—

- (a) sertifiseer ek/ons hierby dat na my/ons mening en my/ons beste inligting voorgaande staat 'n ware en juiste weergawe van die Vereniging se sake is per vermelde datum en dat dit ingevul is ooreenkomstig die bepalinge van die Wet en die regulasies daarkragtens uitgevaardig; en
- (b) verklaar ek/ons dat na my/ons mening en my/ons beste inligting die verminderings by lastepos B.5 (d) 'n voldoende voorsiening is soos by die Wet in artikel 77 (2) (a) vereis vir sover die voorsiening nie op 'n ander wyse gemaak is nie.

Handtekening.....

Handtekening.....

Datum .....

Datum .....

(d) Vorms van Aanhangsels van die kwartaalstaat van bates en laste waarna in artikel 103 (1) (e) van die Wet verwys word.

**AANHANGSEL A VAN BVW—VORM 11**

[Ingevolge artikel 103 (1) (e) van die Wet]

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke BVW—Vorm 11 ingedien word)

Naam van Bouvereniging.....

Aangeheg by BVW—Vorm 11 soos op.....19.....

**AGTERSTALLIGE REKENINGS**

Alle bedrae moet tot die naaste R1 afgerond word

|                                                                                 | Nommer van batepos van BVW—Vorm 11 |           |           |           |           |           |           |           |
|---------------------------------------------------------------------------------|------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                                                                                 | 11(a)(ii)                          | 11(b)(ii) | 12(a)(ii) | 12(b)(ii) | 12(c)(ii) | 12(d)(ii) | 12(e)(iv) | 12(f)(ii) |
|                                                                                 | R                                  | R         | R         | R         | R         | R         | R         | R         |
| 1. Bruto bedrag agterstallig op datum van BVW—Vorm 11.....                      |                                    |           |           |           |           |           |           |           |
| 2. <i>Min:</i> Bestaande voorsienings vir oninbare of twyfelagtige skulde ..... |                                    |           |           |           |           |           |           |           |
| 3. Netto bedrag as agterstallig in huidige BVW—Vorm 11 getoon .....             |                                    |           |           |           |           |           |           |           |
| 4. Bedrag teenoor pos 3 van jongste voorafgaande aanhangsel A getoon .....      |                                    |           |           |           |           |           |           |           |
| 5. Netto toename of afname (pos 3 <i>min</i> pos 4) .....                       |                                    |           |           |           |           |           |           |           |
| 6. Totale bedrag as onverhaalbaar gedurende kwartaal afgeskryf .....            |                                    |           |           |           |           |           |           |           |
| 7. Totale aantal rekenings.....                                                 |                                    |           |           |           |           |           |           |           |
| 8. Getal rekenings agterstallig .....                                           |                                    |           |           |           |           |           |           |           |

AANHANGSEL B VAN BVW—VORM 11

[Ingevolge artikel 103 (1) (e) van die Wet]

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke BVW—Vorm 11 ingedien word)

Naam van Bouvereniging .....  
Aangeheg by BVW—Vorm 11 soos op..... 19.....

ONTLEDING VAN BELEGGINGS IN AANDELE

Alle bedrae moet tot die naaste R1 afgerond word

ALLE AANDELE ONDER BATEPOSTE 10 (q), 10 (r), 13, 15 (b) EN 15 (c) VAN BVW—VORM 11 INGESLUIT

| Naam van Maatskappy                                             | Getal aandele<br>(1)    | Boekwaarde<br>(2)       | Huidige<br>markwaarde<br>van geno-<br>teerde<br>aandele<br>(3) | Waarde<br>geplaas<br>op onge-<br>noteerde<br>aandele<br>(4) |
|-----------------------------------------------------------------|-------------------------|-------------------------|----------------------------------------------------------------|-------------------------------------------------------------|
|                                                                 |                         | R                       | R                                                              | R                                                           |
| <b>I. GEWONE AANDELE:</b>                                       |                         |                         |                                                                |                                                             |
| 1. Batepos 10 (q) (i):<br>.....<br>Totale waarde.....           | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| 2. Batepos 10 (q) (ii):<br>.....<br>Totale waarde.....          | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| 3. Batepos 10 (q) (iii):<br>.....<br>Totale waarde.....         | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| 4. Batepos 10 (r) (i):<br>.....<br>Totale waarde.....           | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| (5) Batepos 10 (r) (ii):<br>.....<br>Totale waarde.....         | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| 6. Batepos 10 (r) (iii):<br>.....<br>Totale waarde.....         | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| 7. Batepos 15 (b):<br>.....<br>Totale waarde.....               | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| <b>II. VOORKEURAANDELE</b><br>(Meld of aflosbaar of omskepbaar) |                         |                         |                                                                |                                                             |
| 1. Batepos 10 (q) (i):<br>.....<br>Totale waarde.....           | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| 2. Batepos 10 (q) (ii):<br>.....<br>Totale waarde.....          | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| 3. Batepos 10 (q) (iii):<br>.....<br>Totale waarde.....         | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |



## AANHANGSEL B VAN BVW—VORM 11 (vervolg)

| Naam van Maatskappy                                                             | Getal aandeel<br>(1)    | Boekwaarde<br>(2)       | Huidige<br>markwaarde<br>van geno-<br>teerde<br>aandeel<br>(3) | Waarde<br>geplaas<br>op onge-<br>noteerde<br>aandeel<br>(4) |
|---------------------------------------------------------------------------------|-------------------------|-------------------------|----------------------------------------------------------------|-------------------------------------------------------------|
|                                                                                 |                         | R                       | R                                                              | R                                                           |
| 4. Batepos 10 (r) (i):<br>.....<br>.....<br>.....                               | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| Totale waarde.....                                                              |                         | =====                   |                                                                |                                                             |
| 5. Batepos 10 (r) (ii):<br>.....<br>.....<br>.....                              | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| Totale waarde.....                                                              |                         | =====                   |                                                                |                                                             |
| 6. Batepos 10 (r) (iii):<br>.....<br>.....<br>.....                             | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| Totale waarde.....                                                              |                         | =====                   |                                                                |                                                             |
| 7. Batepos 13:<br>.....<br>.....<br>.....                                       | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| Totale waarde.....                                                              |                         | =====                   |                                                                |                                                             |
| 8. Bateposte 15 (b) en 15 (c)<br>(a) Geassosieerdes:<br>.....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| (b) Ander:<br>.....<br>.....<br>.....                                           | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>.....                                        | .....<br>.....<br>.....                                     |
| (c) Totale waarde.....                                                          |                         | =====                   |                                                                |                                                             |

## III. AANDELE IN VERSEKERAARS

[Ingesluit onder bateposte 10 (q) (i) en (r) (iii) van BVW—Vorm 11]

| Naam van Versekeraar | Totale nominale<br>waarde van uitgereikte<br>aandeel van<br>versekeraar<br>(1) | 30 Persent van bedrag<br>in kolom (1)<br>(2) | Nominale waarde van<br>aandeel gehou deur<br>verslagdoenende<br>bouvereniging en sy<br>geassosieerdes<br>(3) | Bedrag waarmee kolom<br>(3) kolom (2) oorskry<br>as daar is<br>(4) |
|----------------------|--------------------------------------------------------------------------------|----------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
|                      | R                                                                              | R                                            | R                                                                                                            | R                                                                  |
| .....                | .....                                                                          | .....                                        | .....                                                                                                        | .....                                                              |
| .....                | .....                                                                          | .....                                        | .....                                                                                                        | .....                                                              |
| Totaal.....          | =====                                                                          | =====                                        | =====                                                                                                        | =====                                                              |

## AANHANGSEL C VAN BVW—VORM 11

[Ingevolge artikel 103 (1) (e) van die Wet]

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke BVW—Vorm 11 ingedien word)

Naam van Bouvereniging.....

Aangeheg by BVW—Vorm 11 soos op..... 19....

## ONTLEDING VAN AFBETALINGSVERKOOP- EN HUURTRANSAKSIES

Alle bedrae moet tot die naaste R1 afgerond word

## AANHANGSEL C VAN BVW—VORM 11 (vervolg)

## I. SOORT BATE EN OOREENKOMS

| Goedere                                                                                                          | Batepos 12 (b)                       | Batepos 12 (c)         |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------|
|                                                                                                                  | Afbetalingsverkooptransaksies<br>(1) | Huurtransaksies<br>(2) |
| 1. Passasiersmotors:<br>Nuu.....<br>Gebruik.....                                                                 | R                                    | R                      |
| 2. Vragmotors .....                                                                                              | .....                                | .....                  |
| 3. Landboumasjinerie en -toerusting .....                                                                        | .....                                | .....                  |
| 4. Alle huishoudelike benodighede soos meubels, televisie-en radiostelle, ander elektriese toerusting, ens. .... | .....                                | .....                  |
| 5. Nywerheids-, handels-en kantoortoerusting.....                                                                | .....                                | .....                  |
| 6. Ander goedere .....                                                                                           | .....                                | .....                  |
| 7. Alle goedere .....                                                                                            | .....                                | .....                  |

## II. ONVERDIENDE FINANSIERINGSKOSTE

Beskryf die basis waarop onverdiende finansieringskoste na inkomste in berekening gebring word:

.....

.....

## AANHANGSEL D VAN BVW—VORM 11

[Ingevolge artikel 103 (1) (e) van die Wet]

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke BVW—Vorm 11 ingedien word)

Naam van Bouvereniging.....

Aangeheg by BVW—Vorm 11 soos op..... 19....

## BELEGGING IN VASTE EIENDOM EN AANDELE

Alle bedrae moet tot die naaste R1 afgerond word

|                                                                                                                                                                                                                         | R     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Totale belegging in vaste eiendom [batepos 15 (a) van BVW—Vorm 11].....                                                                                                                                              | ..... |
| 2. Totale bedrag van lenings en voorskotte aan filiale waarvan die hoofdoelstelling die besit van vaste eiendom is [ingesluit onder batepos 15 (c) van BVW—Vorm 11].....                                                | ..... |
| 3. Totale bedrag van belegging in aandele, met inbegrip van aandele in filiaalmaatskappye [bateposte 10 (q) en 10 (r) plus die bedrag ingesluit by bateposte 13 en 15 (b) van BVW—Vorm 11 ten opsigte van aandele]..... | ..... |
| 4. Totaal .....                                                                                                                                                                                                         | ..... |
| 5. Min:                                                                                                                                                                                                                 |       |
| (a) Belegging in vaste eiendom ingekoop en aandele verkry ten einde 'n belegging te beskerm gedurende afgelope vyf jaar (d.i. totaal van Aanhangsel E).....                                                             | ..... |
| (b) Belegging in voorkeuraandele, uitgesonderd voorkeuraandele wat in gewone aandele omskep kan word .....                                                                                                              | ..... |
| 6. Beleggings soos verminder (item 4 min item 5).....                                                                                                                                                                   | ..... |
| 7. Gestorte kapitaal en onaangetaste reserwefondse [lastepos B.5 (c) en BVW—Vorm 11] .....                                                                                                                              | ..... |
| 8. Item 7 min item 6.....                                                                                                                                                                                               | ..... |

## AANHANGSEL E VAN BVW—VORM 11

[Ingevolge artikel 103 (1) (e) van die Wet]

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke BVW—Vorm 11 ingedien word)

Naam van Bouvereniging.....

Aangeheg by BVW—Vorm 11 soos op..... 19....

BESONDERHEDE VAN VASTE EIENDOM INGEKOOP EN MAATSKAPPYE VERKRY TEN EINDE 'N BELEGGING TE BESKERM BINNE AFGELOPE VYF JAAR

Alle bedrae moet tot die naaste R1 afgerond word

**AANHANGSEL E VAN BVW—VORM 11 (vervolg)**  
**I. EIENDOM INGEKOOP EN EIENDOMSMAATSKAPPE VERKRY**

|                                             | Datum<br>ingekoop<br>(1) | Bedrag van belegging in<br>aandeel en lenings |                               |
|---------------------------------------------|--------------------------|-----------------------------------------------|-------------------------------|
|                                             |                          | Op datum<br>ingekoop<br>(2)                   | Op datum van<br>opgawe<br>(3) |
|                                             |                          | R                                             | R                             |
| Beskrywing van eiendom/maatskappy ingekoop: |                          |                                               |                               |
| .....                                       | .....                    | .....                                         | .....                         |
| .....                                       | .....                    | .....                                         | .....                         |
| .....                                       | .....                    | .....                                         | .....                         |
| Totaal .....                                |                          | =====                                         | =====                         |

**II. ANDER MAATSKAPPE VERKRY**

|                             | Datum<br>ingekoop<br>(1) | Bedrag van belegging in<br>aandeel |                               |
|-----------------------------|--------------------------|------------------------------------|-------------------------------|
|                             |                          | Op datum<br>ingekoop<br>(2)        | Op datum van<br>opgawe<br>(3) |
|                             |                          | R                                  | R                             |
| Naam van maatskappy verkry: |                          |                                    |                               |
| .....                       | .....                    | .....                              | .....                         |
| .....                       | .....                    | .....                              | .....                         |
| Totaal .....                |                          | =====                              | =====                         |
| TOTAAL VAN I PLUS II .....  |                          | =====                              | =====                         |

**Notas:**

1. In die geval van 'n maatskappy wat as 'n filiaal verkry is, moet die datum van aansoek vir die Registrateur se goedkeuring, ingevolge artikel 42 van die Wet, verstrek word.
2. Maatskappe waarvan die hoofdoelstelling die besit van vaste eiendom is, moet onder Deel I ingesluit word. Ander maatskappe moet onder Deel II ingesluit word.
3. Aandag word gevestig op artikel 46 (1) (b) van die Wet by voltooiing van kolom (1).

**AANHANGSEL F VAN BVW—VORM 11**

[Ingevolge artikel 103 (1) (e) van die Wet]

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke BVW—Vorm 11 ingedien word)

Naam van Bouvereniging..... 19.....  
 Aangeheg by BVW—Vorm 11 soos op.....

**DIVERSE INLIGTING**

Alle bedrae moet tot die naaste R1 afgerond word

|                                                                                                                                                                                                                                                                                  | R     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Verpande of beswaarde bates.....                                                                                                                                                                                                                                              | ===== |
| 2. Verpligtings teenoor die bouvereniging van sy direkteure of amptenare .....                                                                                                                                                                                                   | ===== |
| 3. (a) Totale bedrag verskuldig aan die bouvereniging ten opsigte van lenings en voorskotte toegestaan aan sy geassosieerdes, uitgesonderd aan bankinstellings in daardie groep en aan filiale waarvan die hoofdoelstelling die besit of ontwikkeling van vaste eiendom is ..... | ===== |
| (b) Totale bedrag van die bouvereniging se belegging in skuldbriewe of voorkeuraandeel (uitgesonderd skuldbriewe of voorkeuraandeel wat omskepbaar is in gewone aandeel), uitgereik deur sy geassosieerdes .....                                                                 | ===== |
| (c) Totaal van 3 (a) en 3 (b) .....                                                                                                                                                                                                                                              | ===== |
| (d) Min bedrag waarby die bouvereniging se kapitaal en onaangeste reserwefondse sy totale belegging in vaste eiendom en aandeel oorskry (item 8 van Aanhangsel D) .....                                                                                                          | ===== |
| (e) Lenings, voorskotte en beleggings, soos aangesuiwer [item 3 (c) min item 3 (d)] .....                                                                                                                                                                                        | ===== |
| (f) 5 persent van totale verpligtings teenoor die publiek [d.i. 5 persent van lastepos A.4, kolom (8) van BVW—Vorm 11] .....                                                                                                                                                     | ===== |

## AANHANGSEL F VAN BVW—VORM 11 (vervolg)

## 4. Belegging in filiale:

R

## (a) Aandeel in—

(i) banke .....

(ii) ander .....

(iii) Totaal .....

## (b) Lenings en voorskotte aan—

(i) banke .....

(ii) ander .....

(iii) Totaal .....

## (c) Totaal .....

## 5. Totale bedrag in aandeel van verslagdoenende bouvereniging belê deur sy beheermaatskappy .....

Belastingvry

Gedeeltelik

R

R

## 6. Bedrag aan deposito's wat voldoen aan die voorwaardes van artikels 10 (1) (i) (xii) en (xiii) en 19 (5A) van die Inkomstebelastingwet, 1962 .....

## AANHANGSEL G VAN BVW—VORM 11

[Ingevolge artikel 103 (1) (e) van die Wet]

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

(Slegs die oorspronklike moet saam met elke BVW—Vorm 11 ingedien word)

Naam van Bouvereniging .....

Aangeheg by BVW—Vorm 11 soos op .....

19

## BEREKENING VAN GESTORTE AANDELEKAPITAAL EN ONAANGETASTE RESERWES

R

Gestorte aandeelkapitaal .....

Onaangetaste reserwes (spesifiseer): .....

Totaal .....

Min: Verminderings waarvoor geen voorsiening gemaak is nie:

(a) Waardevermindering van bates en oninbare of twyfelagtige skulde .....

(b) Bedryfs- en opgehoopte verliese, opgehoopte waardevermindering en oninbare skulde nog nie afgeskryf nie .....

(c) Oprigtingskoste, koste ten opsigte van organisasie en uitbreiding van besigheid en die aankoop van 'n saak en klandisie- .....

waarde en onderskrywingskommissie .....

(d) Waarde van bates gedeponeer of verpand om verpligtings ingevolge 'n ander wet aangegaan, te verseker .....

(e) Waarde van aandeel in 'n bank of diskontohuis .....

Totale verminderings .....

Netto bedrag gestorte aandeelkapitaal en onaangetaste reserwes [lastepos B.5 (e) van BVW—Vorm 11] .....

(a) **Vorm van Balansstaat ingevolge artikel 103 (1) (f) van die Wet.**

**BALANSSTAAT SOOS OP 31 MAART 19 .....**

[Ingevolge artikel 103 (1) (e) van die Wet op Bouverenigings, 1986]

Naam van Bouvereniging ..... Datum van jaarlijkse algemene vergadering .....

|                                                                                                                                                                                         |                            |            |  |  |   |   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------|--|--|---|---|
|                                                                                                                                                                                         | R                          | R          |  |  | R | R |
| <b>1. Aandeelkapitaal—</b>                                                                                                                                                              |                            |            |  |  |   |   |
| Gemagtig.....                                                                                                                                                                           | aandeel van R.....         | elk R..... |  |  |   |   |
| Uitgereik.....                                                                                                                                                                          | aandeel van R.....         | elk R..... |  |  |   |   |
| <b>2. Deposito's (opgelope rente ingesluit)—</b>                                                                                                                                        |                            |            |  |  |   |   |
| (a) vaste .....                                                                                                                                                                         |                            |            |  |  |   |   |
| (b) spaar .....                                                                                                                                                                         |                            |            |  |  |   |   |
| (c) transmissie .....                                                                                                                                                                   |                            |            |  |  |   |   |
| <b>3. Lenings (opgelope rente ingesluit)—</b>                                                                                                                                           |                            |            |  |  |   |   |
| (a) bouverenigingsleningseffekte .....                                                                                                                                                  |                            |            |  |  |   |   |
| (b) by bankiers .....                                                                                                                                                                   |                            |            |  |  |   |   |
| (c) obligasies.....                                                                                                                                                                     |                            |            |  |  |   |   |
| (d) by ander (spesifiseer)—                                                                                                                                                             |                            |            |  |  |   |   |
| .....                                                                                                                                                                                   |                            |            |  |  |   |   |
| .....                                                                                                                                                                                   |                            |            |  |  |   |   |
| <b>4. Kollaterale kontant-deposito's (opgelope rente ingesluit) .....</b>                                                                                                               |                            |            |  |  |   |   |
| <b>5. Krediteure en voorsienings .....</b>                                                                                                                                              |                            |            |  |  |   |   |
| <b>6. Ander verpligtings (spesifiseer)—</b>                                                                                                                                             |                            |            |  |  |   |   |
| .....                                                                                                                                                                                   |                            |            |  |  |   |   |
| .....                                                                                                                                                                                   |                            |            |  |  |   |   |
| .....                                                                                                                                                                                   |                            |            |  |  |   |   |
| .....                                                                                                                                                                                   |                            |            |  |  |   |   |
| .....                                                                                                                                                                                   |                            |            |  |  |   |   |
| <b>1. Getal van en totale bedrag verskuldig—</b>                                                                                                                                        |                            |            |  |  |   |   |
| (a) op.....                                                                                                                                                                             | behuisingsvoorskotte ..... |            |  |  |   |   |
| (b) op.....                                                                                                                                                                             | besigheidsvoorskotte ..... |            |  |  |   |   |
| (c) op.....                                                                                                                                                                             | algemene voorskotte .....  |            |  |  |   |   |
| <b>2. Eiendomme in besit—</b>                                                                                                                                                           |                            |            |  |  |   |   |
| (a) .....                                                                                                                                                                               | eiendomme verkoop .....    |            |  |  |   |   |
| (b) .....                                                                                                                                                                               | eiendomme onverkoop .....  |            |  |  |   |   |
| <b>3. Vaste eiendom [insluitende aandele in, lenings en voorskotte aan en obligasies uitgereik deur maatskappye wat vaste eiendom besit bedoel in artikel 82 (1) van die Wet] .....</b> |                            |            |  |  |   |   |
| <b>4. Meubels, toerusting en motorvoertuie .....</b>                                                                                                                                    |                            |            |  |  |   |   |
| <b>5. Rekenaars .....</b>                                                                                                                                                               |                            |            |  |  |   |   |
| <b>6. Debiteure en vooruitbetalings .....</b>                                                                                                                                           |                            |            |  |  |   |   |
| <b>7. Belegging in filiaal- en ander maatskappye—</b>                                                                                                                                   |                            |            |  |  |   |   |





## (b) Vorm van Inkomste-en-uitgawerekening bedoel in artikel 103 (1) (f) van die Wet.

BVW—Vorm 13

## INKOMSTE-EN-UITGAWEREKENING VIR DIE BOEKJAAR GEËINDIG .....

[Ingevolge artikel 103 (1) (e) van die Wet op Bouverenigings, 1986]

Naam van Bouvereniging .....

|                                                             | R | R |                                                               | R | R |
|-------------------------------------------------------------|---|---|---------------------------------------------------------------|---|---|
| 1. Rente:                                                   |   |   | 1. Rente:                                                     |   |   |
| (a) Op deposito's—                                          |   |   | (a) Op voorskotte—                                            |   |   |
| (i) vaste .....                                             |   |   | (i) behuisings .....                                          |   |   |
| (ii) spaar .....                                            |   |   | (ii) besigheids .....                                         |   |   |
| (iii) transmissie .....                                     |   |   | (iii) algemene .....                                          |   |   |
| (b) Op lenings—                                             |   |   | (b) Op eiendomme in besit verkoop .....                       |   |   |
| (i) bankiers .....                                          |   |   | (c) Op lenings aan en obligasies van filiaalmaatskappye ..... |   |   |
| (ii) obligasies .....                                       |   |   | (d) Op ander lenings .....                                    |   |   |
| (iii) ander (spesifiseer)—                                  |   |   | (e) Op leningsheffings van Regering .....                     |   |   |
| (c) Op kollaterale kontant-deposito's .....                 |   |   | (f) Op effekte van en lenings aan openbare instansies .....   |   |   |
| (d) Ander (spesifiseer)—                                    |   |   | (g) Op ander beleggings .....                                 |   |   |
| 2. Bestuursuitgawes .....                                   |   |   | 2. Dividende:                                                 |   |   |
| 3. Waardevermindering:                                      |   |   | (a) Van filiaalmaatskappye .....                              |   |   |
| (a) Meubels, toerusting en motorvoertuie .....              |   |   | (b) Van ander .....                                           |   |   |
| (b) Rekenaars .....                                         |   |   | 3. Huurgelde:                                                 |   |   |
| (c) Vaste eiendom .....                                     |   |   | Bruto .....                                                   |   |   |
| (d) Ander (spesifiseer)—                                    |   |   | Min uitgawes .....                                            |   |   |
| 4. Netto verlies:                                           |   |   | 4. Waardasie-en inspeksiegelde .....                          |   |   |
| (a) Op verkoop van eiendomme in besit .....                 |   |   | 5. Kommissie .....                                            |   |   |
| (b) Ander (spesifiseer)—                                    |   |   | 6. Netto wins:                                                |   |   |
| 5. Bruikhuur:                                               |   |   | (a) Op verkoop van eiendomme in besit .....                   |   |   |
| (a) Rekenaars .....                                         |   |   | (b) Ander (spesifiseer)—                                      |   |   |
| (b) Ander (spesifiseer)—                                    |   |   | 7. Ander inkomste (spesifiseer)—                              |   |   |
| 6. Belasting .....                                          |   |   | 8. Uitgawe bo inkomste na Toewysingsrekening oorgedra .....   |   |   |
| 7. Ander uitgawes (spesifiseer)—                            |   |   |                                                               |   |   |
| 8. Inkomste bo uitgawe na Toewysingsrekening oorgedra ..... |   |   |                                                               |   |   |
| Totaal .....                                                |   |   | Totaal .....                                                  |   |   |

**BESONDERHEDE VAN BESTUURSUITGAWES**

BVW—Vorm 13 (a)

|                                                               |   |                                                                                   |   |
|---------------------------------------------------------------|---|-----------------------------------------------------------------------------------|---|
| 1. Salarisse, lone en bonusse van personeel .....             | R | 8. Kantoorhuur .....                                                              | R |
| 2. Aan direkteure betaal:                                     | R | 9. Advertensies .....                                                             |   |
| (i) Direkteursvergoeding en bonusse .....                     |   | 10. Skryfbehoeftes en drukwerk .....                                              |   |
| (ii) Waardasie- en inspeksiegelde .....                       |   | 11. Telefoon- en posgeld .....                                                    |   |
| (iii) Toelae .....                                            |   | 12. Versekering .....                                                             |   |
| 3. Vergoeding en bonusse van plaaslike rade en komitees ..... |   | 13. Bankkoste (rente uitgesluit) .....                                            |   |
| 4. Ouditeursgelde .....                                       |   | 14. Regskoste .....                                                               |   |
| 5. Bydraes:                                                   |   | 15. Gelde aan ander persone betaal ten opsigte van waardasies en inspeksies ..... |   |
| (a) Tot personeelpensioen/voorsorgfonds .....                 |   | 16. Reis- en verblyfkoste .....                                                   |   |
| (b) Tot mediese bystandsfonds van personeel .....             |   | 17. Seëlregte .....                                                               |   |
| (c) Ander personeelfondse .....                               |   | 18. Diverse .....                                                                 |   |
| 6. Kommissie (agente en ander) .....                          |   |                                                                                   |   |
| 7. Ander agentskapuitgawes .....                              |   |                                                                                   |   |
|                                                               |   | Totale bestuursuitgawes (volgens Inkomste-en-uitgawerekening) .....               |   |

As waar en juis gesertifiseer:

.....
.....
.....

*Direkteur*
*Direkteur*
*Hoofrekenmeester*

Datum .....

**(c) Vorm van Toewysigingsrekening synde deel van die Inkomste-en-uitgawerekening bedoel in artikel 103 (1) (f) van die Wet.**

**TOEWYSINGSREKENING**

[Ingevolge artikel 103 (1) (e) van die Wet op Bouverenigings, 1986]

BVW—Vorm 14

Naam van Bouvereniging .....

Boekjaar geëindig .....

|                                                                         |   |                                                                         |   |
|-------------------------------------------------------------------------|---|-------------------------------------------------------------------------|---|
| 1. Saldo aan end van vorige boekjaar .....                              | R | 1. Onverdeelde saldo aan end van vorige boekjaar .....                  | R |
| 2. Uitgawe bo inkomste van Inkomste-en-uitgawerekening oorgebring ..... |   | 2. Inkomste bo uitgawe van Inkomste-en-uitgawerekening oorgebring ..... |   |
| 3. Netto verlies op verkoop van vaste eiendom .....                     |   | 3. Netto wins op verkoop van vaste eiendom .....                        |   |
| 4. Toewysing aan reserwes—                                              |   | 4. Oorplasing uit reserwes (spesifiseer)—                               |   |
| (a) Algemene .....                                                      | R |                                                                         | R |
| (b) Ander (spesifiseer)—                                                |   |                                                                         |   |
| 5. Ander toewysings (spesifiseer)—                                      |   | 5. Ander krediete (spesifiseer)—                                        |   |
| 6. Dividende op uitgereikte aandelekapitaal .....                       |   | 6. Tekort volgens Balansstaat .....                                     |   |
| 7. Donasies .....                                                       |   |                                                                         |   |
| 8. Onverdeelde saldo volgens Balansstaat .....                          |   |                                                                         |   |
| Totaal .....                                                            |   | Totaal .....                                                            |   |

As waar en juis gesertifiseer:

.....
.....
.....

*Direkteur*
*Direkteur*
*Hoofrekenmeester*

Datum .....

# **OUDITEURSVERSLAG**

Ek/ons het die jaarlikse finansiële state op bladsye ..... tot ..... ondersoek. Na my/ons mening verstrek daardie state 'n ware en juiste weergawe van die finansiële toestand van die Vereniging op 31 Maart 19..... en van sy inkomste en uitgawe vir die jaar op daardie datum geëindig, op die wyse deur die Wet op Bouverenigings, 1986 vereis.

Datum .....

Ouditeure .....

(d) Vorms van aanvullende state bedoel in artikel 103 (1) (f) van die Wet.

BVW—Vorm 15

## **DEPOSITOREKENING No. 1**

[Ingevolge artikel 103 (1) (e) van die Wet op Bouverenigings, 1986]

| Naam van Bouvereniging.....                                                |       | Boekjaar geëindig..... |                                                                                             |       |
|----------------------------------------------------------------------------|-------|------------------------|---------------------------------------------------------------------------------------------|-------|
|                                                                            | R     | R                      |                                                                                             |       |
| 1. Deposito's gedurende die jaar opgevra of uitbetaal (insluitende rente)— |       |                        | 1. Bedrag aan die begin van die jaar verskuldig aan deposante (volgens vorige Balansstaat)— |       |
| (a) Vaste deposito's.....                                                  | ..... | .....                  | (a) Vaste deposito's.....                                                                   | ..... |
| (b) Spaardeposito's.....                                                   | ..... | .....                  | (b) Spaardeposito's.....                                                                    | ..... |
| (c) Transmissiedeposito's.....                                             | ..... | .....                  | (c) Transmissiedeposito's.....                                                              | ..... |
| 2. Ander debiete (spesifiseer)—                                            |       |                        | 2. Deposito's gedurende die jaar ontvang—                                                   |       |
| (a) Vaste deposito's.....                                                  | ..... | .....                  | (a) Vaste deposito's.....                                                                   | ..... |
| (b) Spaardeposito's.....                                                   | ..... | .....                  | (b) Spaardeposito's.....                                                                    | ..... |
| (c) Transmissiedeposito's.....                                             | ..... | .....                  | (c) Transmissiedeposito's.....                                                              | ..... |
| 3. Bedrag aan end van jaar aan deposante verskuldig (volgens Balansstaat)— |       |                        | 3. Rente betaal aan en opgeloopt vir deposante (volgens Inkomste-en-uitgawe-rekening)—      |       |
| (a) Vaste deposito's.....                                                  | ..... | .....                  | (a) Vaste deposito's.....                                                                   | ..... |
| (b) Spaardeposito's.....                                                   | ..... | .....                  | (b) Spaardeposito's.....                                                                    | ..... |
| (c) Transmissiedeposito's.....                                             | ..... | .....                  | (c) Transmissiedeposito's.....                                                              | ..... |
|                                                                            |       |                        | 4. Ander krediete (spesifiseer)—                                                            |       |
|                                                                            |       |                        | (a) Vaste deposito's.....                                                                   | ..... |
|                                                                            |       |                        | (b) Spaardeposito's.....                                                                    | ..... |
|                                                                            |       |                        | (c) Transmissiedeposito's.....                                                              | ..... |
| Totaal.....                                                                | ..... | .....                  | Totaal.....                                                                                 | ..... |

As waar en juis gesertifiseer:

Direkteur

Direkteur

Hoofrekenmeester

Datum .....

## DEPOSITOREKENING No. 2

[Artikel 94 (2) van die Wet op Bouverenigings, 1986]  
 [Ingevolge artikel 103 (1) (e) van die Wet op Bouverenigings, 1986]

| Naam van Bouvereniging .....                                                                |   | Boekjaar geëindig ..... |  |
|---------------------------------------------------------------------------------------------|---|-------------------------|--|
|                                                                                             | R | R                       |  |
| 1. Deposito's gedurende die jaar opgevra of uitbetaal (insluitende rente)—                  |   |                         |  |
| (a) Belastingvry .....                                                                      |   |                         |  |
| (b) Gedeeltelik belastingvry .....                                                          |   |                         |  |
| 2. Ander debiete (spesifiseer)—                                                             |   |                         |  |
| (a) Belastingvry .....                                                                      |   |                         |  |
| (b) Gedeeltelik belastingvry .....                                                          |   |                         |  |
| 3. Bedrag aan end van jaar aan deposante verskuldig (volgens Balansstaat)—                  |   |                         |  |
| (a) Belastingvry .....                                                                      |   |                         |  |
| (b) Gedeeltelik belastingvry .....                                                          |   |                         |  |
| Totaal .....                                                                                |   |                         |  |
|                                                                                             | R | R                       |  |
| 1. Bedrag aan die begin van die jaar verskuldig aan deposante (volgens vorige Balansstaat)— |   |                         |  |
| (a) Belastingvry .....                                                                      |   |                         |  |
| (b) Gedeeltelik belastingvry .....                                                          |   |                         |  |
| 2. Deposito's gedurende die jaar ontvang—                                                   |   |                         |  |
| (a) Belastingvry .....                                                                      |   |                         |  |
| (b) Gedeeltelik belastingvry .....                                                          |   |                         |  |
| 3. Rente betaal aan en opgeloopt vir deposante (volgens Inkomste-en-uitgawerekening)—       |   |                         |  |
| (a) Belastingvry .....                                                                      |   |                         |  |
| (b) Gedeeltelik belastingvry .....                                                          |   |                         |  |
| 4. Ander krediete (spesifiseer)—                                                            |   |                         |  |
| (a) Belastingvry .....                                                                      |   |                         |  |
| (b) Gedeeltelik belastingvry .....                                                          |   |                         |  |
| Totaal .....                                                                                |   |                         |  |

As waar en juis gesertifiseer:

Direkteur

Direkteur

Hoofrekenmeester

Datum .....

## VOORSKOTTE-REKENING

[Ingevolge artikel 103 (1) (e) van die Wet op Bouverenigings, 1986]

BVW—Vorm 16

Naam van Bouvereniging ..... Boekjaar geëindig .....

[Insluitende lenings kragtens die Behuisingswet, 1966 (Wet No. 4 van 1966) maar uitgesonderd bedrae wat betrekking het op eiendomme in besit, of sodanige eiendomme verkoop is al dan nie.]

|                                                                                         | Behuisings | Besigheids | Algemene |                                                                            | Behuisings | Besigheids | Algemene |
|-----------------------------------------------------------------------------------------|------------|------------|----------|----------------------------------------------------------------------------|------------|------------|----------|
|                                                                                         | R          | R          | R        |                                                                            | R          | R          | R        |
| 1. .... voorskotte aan die begin van jaar verskuldig (volgens vorige Balansstaat) ..... |            |            |          | 1. Bedrag deur leners gedurende jaar terugbetaal (insluitende rente) ..... |            |            |          |
| 2. .... voorskotte gedurende die jaar toegestaan .....                                  |            |            |          | 2. Verliese gedurende jaar afgeskrywe .....                                |            |            |          |
| 3. Rente en ander debiete (volgens Inkomste-en-uitgawerekening) .....                   |            |            |          | 3. Ander krediete .....                                                    |            |            |          |
| 4. .... voorskotte aan end van jaar verskuldig (volgens Balansstaat) .....              |            |            |          | 4. .... voorskotte aan end van jaar verskuldig (volgens Balansstaat) ..... |            |            |          |
| Totaal .....                                                                            |            |            |          | Totaal .....                                                               |            |            |          |

As waar en juis gesertifiseer:

Direkteur

Direkteur

Hoofrekenmeester

Datum .....



**DEEL V****VOORSKRIFTE EN VERTOLKINGS VIR DIE VOLTOOIING VAN FINANSIËLE OPGAWES, STATE EN REKENINGE**

18. Die finansiële opgawes en state moet voltooi en ingedien word ooreenkomstig die volgende voorskrifte, vertolkings en verduidelikings:

**(1) ALGEMEEN****Grootte, aantal afskrifte, afronding, handtekeninge en auditvereistes**

- (a) Die maandopgawe en die kwartaalopgawe (BVW—Vorms 9 en 10) moet op velle van 'n gestandaardiseerde grootte ingedien word, naamlik 210 mm in die dwarste en 297 mm in die lengte en die kwartaalstaat (BVW—Vorm 11) en die jaarlikse rekeninge en aanvullende state (BVW—Vorms 12 tot 16) op velle van 420 mm in die dwarste en 297 mm in die lengte.
- (b) Voltooiende vorms moet aan die Registrateur van Bouverenigings, Privaatsak X238, Pretoria, 0001, in tweevoud ingedien word, behalwe waar anders aangedui.
- (c) Alle bedrae moet tot die naaste rand afgerond word.
- (d) Opgawes moet soos op die laaste dag van 'n bepaalde maand, kwartaal of jaar voltooi word. Die klassifikasie van verpligtings in ooreenstemming met die termyn, moet met betrekking tot die oorblywende termyn daarvan op die datum van die opgawe, bepaal word en nie op die datum nie waarop die verpligting aangegaan is.
- (e) Alle verpligtings wat uit eise bestaan en alle bates wat betrekking het op die bedrywighede van die vereniging moet by die toepaslike laste- en bateposte en kolomme ingesluit word.
- (f) Alle verpligtings en alle bates moet opgelope rente insluit tot aan die einde van die periode waarop die opgawe of staat betrekking het.
- (g) Enige vereiste wat bereken is op die syfers soos op die einde van die periode waarop die opgawe betrekking het, moet in stand gehou word vanaf die datum van sertifisering van daardie opgawe tot die dag voor die datum waarop die volgende opgawe gesertifiseer word.
- (h) Die hoof- uitvoerende beampte moet die voltooiende BVW—Vorms 9, 10 en 11 teken, terwyl die ander vorms deur twee direkteure en die hoofrekenmeester geteken moet word. Indien enige beampte nie beskikbaar is om 'n voltooiende vorm te onderteken nie, moet die beampte wat in sy plek optree dit in 'n waarnemende hoedanigheid onderteken en nie namens die afwesige beampte nie.
- (i) Artikel 85 (2) van die Wet vereis dat minstens een BVW—Vorm 11 in elke jaar deur die ouditeur van 'n bankinstelling gesertifiseer word. As dit nie betyds kan geskied sodat die staat nog binne die voorgeskrewe tydperk ingedien kan word nie, moet die woorde "Ouditeursertifikaat volg" op die staat aangeteken word en 'n afskrif gesertifiseer deur die ouditeur moet binne die tydperk deur die Registrateur op versoek goedgekeur, ingedien word. Die staat aldus gesertifiseer, moet verkieslik per die einde van die instelling se boekjaar wees of so na daaraan as moontlik. Die ouditeur moet oor die BVW—Vorm 11 verslag doen maar nie oor die Aanhangsels daarvan nie.
- (j) Daar moet verwys word na die woordskrywings in Deel I en die voorwaardes met betrekking tot die waardasie van roerende en onroerende bates in Deel VI.
- (k) 'n Bankaksep moet aan die volgende vereistes voldoen ten einde as 'n likwiede bate te geld:
  - (i) Dit moet deur die Reserwebank verdiskonteerbaar wees en moet nie 'n aksep van 'n filiaal of medefiliaal van die verslagdoenende bouvereniging wees nie;
  - (ii) Die totale benutte bedrag van die aksepfasiliteit moet in so 'n verhouding tot die omset van die trekker staan dat die self-likwiderende aard van die aksep bevredigend behoue bly, met behoorlike inagneming van krediet deur die trekker op 'n ander wyse of uit ander bronne verkry;
  - (iii) Dit moet kragtens 'n magtiging (kredietbrief) getrek wees wat die gebruik daarvan beperk uitsluitend tot die voorsiening van bedryfskapitaal vereis ten opsigte van die goedere waarmee die trekker in die gewone loop van sy onderneming sake doen en wat hy reeds gekoop of verkoop het. Die betrokke magtiging en die aard van die betrokke goedere moet uitdruklik in die bankaksep gemeld word; en
  - (iv) Dit moet vir nie meer as 120 dae getrek wees nie, en moet behoorlik geaksepteer wees. 'n Bankaksep mag egter ook as 'n likwiede bate deur die houer daarvan beskou word indien dit die volgende endossement deur die akseptant dra:
 

"Hierdie aksep geld as likwiede bate ooreenkomstig die vereistes van die monetêre owerhede soos uiteengesit in die Wet op Bouverenigings, 1986, en die regulasies daarkragtens uitgevaardig."
- (l) Sonder om aan die algemeenheid van die vereistes hierbo gestel af te doen, kwalifiseer 'n bankaksep wat vir enigeen van die volgende doeleindes getrek of gegee is, nie as 'n likwiede bate nie:
  - (i) Om kapitaaluitgawes van 'n vaste aard of die verwerking van grondstowwe te finansier;
  - (ii) om transaksies in verband met afbetalingsverkooptransaksies of huurtransaksies te finansier;
  - (iii) om 'n oortrokke bankrekening of enige skuld te vereffen, behalwe dié wat ontstaan het deur die bepaalde koophandeltransaksie waaraan dit gekoppel is;
  - (iv) as 'n hernuwing of tydsverlenging van 'n bestaande wissel, promesse of bankaksep wat op dieselfde transaksie betrekking het;
  - (v) om 'n onbetaalde geldwaardige stuk te vervang; of
  - (vi) om enige ander vorm van "akkommodasie" finansiering te verskaf.

- (m) (i) Voorsiening moet minstens eenmaal in elke boekjaar vir oninbare of twyfelagtige skulde gemaak word. Hierdie minimum vereiste onthef die vereniging nie van die verpligting nie om in elke kwartaalstaat voorsiening te maak vir skulde wat, na sy wete, sedert die jongste jaarlikse berekening oninbaar of twyfelagtig geword het. Met die doel voor oë, word dit van verenigings verwag om verslagprosedures by hulle takkantore te handhaaf wat sal verseker dat oninbare en twyfelagtige skulde op die vroegste moontlike geleentheid gerapporteer sal word.
- (ii) Inligting betreffende agterstallige rekenings moet met elke BVW—Vorm 11 ingedien word in die vorm uiteengesit in Aanhangsel A van die voorgeskrewe staat. Bedrae wat as agterstallig gerapporteer word moet getoon word nadat die betrokke spesifieke voorsiening vir twyfelagtige skulde afgetrek is.
- (iii) 'n Bedrag wat as agterstallig gerapporteer is mag weer as lopend getoon word indien die vereniging geen twyfel omtrent die veiligheid van die skuld het nie en die betalingstermyn op versoek van die skuldenaar formeel verleng is.
- (n) Voorsiening vir waardevermindering van vaste bates moet ooreenkomstig algemeen aanvaarde rekenkundige praktyk gemaak word en moet in elke BVW—Vorm 11 getoon word. Hierdie vereiste belet nie die afskrywing nie van 'n vaste bate tot sy nominale waarde by die aankoop daarvan of oor 'n termyn korter as die verwagte leeftyd van die bate.
- (o) Tensy afwykings spesifiek deur die Wet of hierdie Regulasies toegelaat word, moet alle bedrae wat in finansiële opgawes, state en rekening getoon word, saamgestel word ooreenkomstig algemeen aanvaarde rekenkundige praktyk, ingevolge artikel 286 (3) van die Maatskappywet, 1973.

## (2) MAANDOPGAWE (BVW—VORM 9)

BVW—Vorm 9

Verwysing

Pos B.2 (a)

### **Min: Algemene voorskotte toegestaan teen sekuriteit van vaste deposito's**

Die bedrag wat onder hierdie pos afgetrek mag word, moet nie die sigwaarde van die deposito verpand, oorskry nie.

Pos B.2 (b)

### **Bedrae verskuldig deur ander bouverenigings, onderlinge bouverenigings en banke**

Die bedrae wat onder hierdie pos onderskeidelik afgetrek mag word van kort-, middel- en langtermynverpligtings is die totale bedrae wat aan die verslaggewende vereniging verskuldig is ten opsigte van lenings aan deposito's by en verhandelbare depositosertifikate uitgereik deur ander bouverenigings, onderlinge bouverenigings en banke, en waarvan die oorblywende termyn ooreenstem met die gespesifiseerde termyne van die verpligtings.

Pos C.2

### **Min:**

#### **(a) Algemene voorskotte toegestaan teen sekuriteit van vaste deposito's**

Die voorskrif onder pos B.2 (a) is ook hierop van toepassing.

#### **(b) Bedrae verskuldig deur ander bouverenigings, onderlinge bouverenigings en banke (uitgesonderd onmiddellik opeisbare deposito's)**

(1) Die voorskrif onder pos B.2 (b) is *mutatis mutandis* van toepassing.

(2) 'n Onmiddellik opeisbare deposito by 'n bank moet nie onder pos 2 (b) (iii) afgetrek word nie. Dit kwalifiseer as 'n likwiede bate en moet teenoor item 5 van Aanhangsel A getoon word.

#### **(c) Banklenings en -oortrekkings gedek deur likwiede bates**

#### **(d) Ander lenings gedek deur likwiede bates**

(1) Leninge en oortrekkings van banke gedek deur likwiede bates moet onder subpos (c) ingesluit word, terwyl sulke lenings van diskontohuise onder subpos (d) ingesluit moet word.

(2) Die likwiede bates verpand moet nie as likwiede bates in enige opgawe getoon word nie.

Pos D.4

### **Minimum bedrag vereis vanaf die datum van sertifisering**

Die persentasie soos van tyd tot tyd deur die President van die Reserwebank bepaal en waarvan die bouverenigings deur die Registrateur van Bouverenigings in kennis gestel is, moet teenoor hierdie subposte ingevul word.

Pos D.5 (b)

### **Min: Bedrag aan Reserwebanknote, pasmunt and goudmunt**

(1) Die bedrag teenoor hierdie pos moet ooreenstem met totaal van items 1 en 2 van Aanhangsel A by die opgawe.

(2) Sien ook die voorskrifte by items 1 en 2 van Aanhangsel A.

Pos D.5 (c)

### **Saldo wat by die Reserwebank in stand gehou moet word**

Die saldo wat vanaf datum van sertifisering in stand gehou moet word, moet op daardie datum of, indien nie moontlik nie, op die eersvolgende besigheidsdag aangevul word.

Pos E.2

### **Totale bedrag aan likwiede bates op maandeinde gehou soos per Aanhangsel A by hierdie opgawe**

Die bedrag teenoor hierdie pos moet ooreenstem met item 14 van Aanhangsel A en batepos 18, kolom (1), van BVW—Vorm 11.

**AANHANGSEL A TOT BVW—VORM 9****Algemeen****Likwiede bates**

Effekte wat as likwiede bates geld moet teen hulle markwaarde soos gesertifiseer deur die Openbare Beleggingskommissaris, getoon word. Bates moet, waar van toepassing, opgelope rente insluit tot op die maandeinde waarop die opgawe betrekking het.

**Item 1****Reserwebanknote en pasmunt**

Die bedrag onder hierdie item moet insluit die daaglikse bedrag van kontant in transito en in outomatiese tellermasjiene, bereken soos by sluiting van die laaste besigheidsdag van die betrokke maand.

**Item 2****Goudmunt**

Die bedrag aan goudmunt op enige maandeinde moet bereken word teen die randprys vir goud op die maandeinde soos vasgestel op die laaste (namiddag) goudprysvasstelling op die Londense Goudmark en die middel rand-VSA dollar-wisselkoers by kantoorluiting op daardie dag.

**(3) KWARTAALOPGAWE (BVW—VORM 10)****BVW—Vorm 10****Verwysing****Pos A.1****Totale kapitaal**

Die bedrae teenoor subposte (c) tot (g) getoon moet nie opgelope rente insluit nie.

**Pos A.1 (g)****Ander (spesifiseer)**

Teenoor hierdie pos moet ingesluit word alle fondse deur die vereniging verkry deur middel van die uitreiking van enige effekte soos leningseffekte, ens.

**Pos A.2 (e)****Voormalige voorgeskrewe beleggings**

Teenoor hierdie pos moet die bedrag getoon word van 'n vereniging se belegging soos op die kwartaaleinde, wat onmiddellik voor die herroeping van artikel 32 van die Wet op Onderlinge Bouverenigings, 1965 (d.i. die vereiste ten opsigte van voorgeskrewe belegging) deur die Wysigingswet op Finansiële Instellings, 1985 (Wet 106 van 1985), deur hom gehou is ter voldoening aan daardie artikel, vir sover daardie belegging nie as likwiede bates geld nie en nie sedert die herroeping van die gemelde artikel gerealiseer is nie. Belegging moet teen boekwaarde teenoor die item getoon word.

**Pos B.2****Bedrag uitbetaal aan behuisingsvoorskotte aan lede van die publiek gedurende kwartaal onder beskouing**

Teenoor hierdie pos moet slegs die bedrag werklik uitbetaal ten opsigte van behuisingsvoorskotte ingesluit word.

**Pos C.3****Oormaat belegging (as daar is)**

Hierdie pos moet slegs voltooi word indien die vereniging se belegging die maksimum bedrag toegelaat oorskry, d.i. indien pos C.2 groter is as pos C.1.

**Pos D.3****Oormaat belegging (as daar is)**

Die voorskrif onder pos C.3 is ook hierop van toepassing.

**Pos. F.2****Bedrag aan aandeelkapitaal en onaangetaste reserwes (soos verminder)**

Die bedrag teenoor hierdie pos getoon moet ooreenstem met die bedrag getoon teenoor lastepos B.5 (e) van die BVW—Vorm 11 ten opsigte van dieselfde kwartaaleinde.

**Pos G.3****Oormaat (as daar is)**

Die voorskrif onder pos C.3 is *mutatis mutandis* van toepassing.

**(4) KWARTAALSTAAT (BVW—VORM 11)****Laste****BVW—Vorm 11****Verwysing****Lastepos****Pos A.1 (a)****Pos A.1 (a) (iii)****Depositos deur inwoners van die Republiek****Ander Sentrale Regering**

Deposito's deur universiteite en teknikons moet hier getoon word.

**Pos A.1 (a) (xiv)****Ander maatskappye**

Hierdie pos sluit in deposito's deur alle maatskappye kragtens die Maatskappywet, 1973, geregistreer of geag geregistreer te wees (behalwe maatskappye ingevolge artikel 21 van die Wet geïnkorporeer); koöperatiewe maatskappye en verenigings kragtens die Wet op Koöperasies, 1981, geregistreer; ander openbare korporasies; en beslote korporasies kragtens die Wet op Beslote Korporasies, 1984, geïnkorporeer.



Pos A.1 (a) (xv)

**Ander deposante**

Hierdie pos sluit in deposito's deur alle individue; maatskappye ingevolge artikel 21 van die Maatskappywet, 1973, geïnkorporeer; pensioen- en voorsorgfondse kragtens die Pensioenfondswet, 1956, geregistreer; alle instellings sonder winsbejag, soos liefdadigheids-, godsdienstige- en welsynsorganisasies, vakbonde, sosiale en ontspanningsklubs, private skole en hospitale; trustdeposito's ingevolge die Wet op Prokureurs, 1979; en ook alle saldo's wat nie aan spesifieke deposante toegewys is nie.

Pos A.2

**Lenings en voorskotte van**

Die volgende laste moet by hierdie pos ingesluit word:

- (i) Bankoortrekkings;
- (ii) alle bedrae waarvoor sekuriteit verpand is; en
- (iii) bedrae aan die Reserwebank verskuldig.

Pos A.3

**Ander verpligtings teenoor die publiek**

Pos A.3 (e)

**Ander (spesifiseer)**

Teenoor hierdie pos moet die bedrag getoon word van alle fondse deur die vereniging verkry en wat nie by enige ander lastepos ingesluit is nie.

Pos A.4

**Totale verpligtings teenoor die publiek**

Die bedrag getoon in kolom (8) teenoor hierdie pos moet ooreenstem met die bedrag getoon teenoor pos A.11, kolom (4), van BVW—Vorm 9.

Pos B.5 (b)

**Onaangetaste reserwefondse**

1. Die volgende fondse mag by hierdie pos ingesluit word indien dit as 'n algemene of besondere reserwe afgesonder is en die bedrae daarvan word as sodanige reserwe in die jaarlikse rekeninge geopenbaar, naamlik, algemene reserwes en voorsienings, hoe ookal omskrywe, solank dit vrylik beskikbaar is om toekomstige verliese, indien enige, te absorbeer.
2. Die volgende fondse word by onaangetaste reserwefondse uitgesluit:
  - (i) Reserwes voortspruitend uit die herwaardering van vaste bates;
  - (ii) saldo's uitgestelde belasting, wat, in ooreenstemming met algemeen aanvaarde rekenkundige praktyk, nie as deel van aandeelhoudersbelang beskou mag word nie;
  - (iii) enige saldo op wins- en verliesrekening wat nog nie na 'n reserwe oorgeplaas is nie;
  - (iv) voorsienings, hoe ookal omskrywe, vir twyfelagtige skulde (*min* enige geassosieerde uitgestelde belasting bates) wat voorsien is met betrekking tot verwagte verliese op enige spesifieke skuld of groep van skulde, wat spesifiek of deur ouderdom geïdentifiseer is, en wat nie vrylik beskikbaar is om sodanige toekomstige verliese te absorbeer nie; en
  - (v) reserwes wat verband hou met die waardasie van enige bate of las of wat nie vrylik beskikbaar is om toekomstige verliese, indien enige, te absorbeer nie.
- (3) Besonderhede van die bedrae wat by onaangetaste reserwefondse ingesluit is en die vermindering moet in Aanhangsel G van BVW—Vorm 11 getoon word.

Pos B.5 (d)

**Verminderings**

Die waarde van die bates waarna in artikel 77 (2) (a) (iv) verwys word moet teen boekwaarde ingesluit word.

Pos B.6

**Onverdiende finansieringskoste**

Teenoor hierdie pos moet ingesluit word alle rente en ander finansieringskoste waarmee kliënte vooruit gedebiteer is, maar wat nog nie op die datum van die staat verdien is nie.

Pos B.7

**Ander verpligtings as bovermelde**

Die volgende items moet onder andere by hierdie pos ingesluit word:

- (i) Onverdeelde wins;
- (ii) 'n bedrag wat ongerealiseerde wins verteenwoordig op 'n reserwe wat uit die herwaardering van 'n vaste bate voortspruit;
- (iii) 'n balans wat uitgestelde inkomste verteenwoordig wat nie van die toepaslike bate afgetrek kan word nie;
- (iv) 'n kredietsaldo op 'n uitgestelde belasting-rekening; en
- (v) enige bedrag wat as 'n aftrekking onder lastepos B.5 (d) getoon word maar wat ook 'n bate is. (Hierdie prosedure word gevolg om die staat te balanseer.)

Pos B.9

**Totale verpligtings**

Die bedrag getoon in kolom (8) teenoor hierdie pos moet ooreenstem met die bedrag in kolom (3) teenoor batepos 18 van die staat getoon.

**C. MEMORANDUM**

Pos C.4

**Totale verpligtings ten opsigte van terugkoop-ooreenkomste**

Teenoor hierdie pos moet die totale bedrag van die vereniging se betrokkenheid met betrekking tot bates verkoop onder terugkoop-ooreenkomste, ingesluit word. Bates verkoop onder terugkoop-ooreenkomste moet soos volg gerapporteer word:

- (a) Die kapitaalbedrag betaalbaar by die vervaldatum van die ooreenkoms moet teenoor hierdie pos getoon word;
- (b) die "opgelope rente of verlies" wat betaalbaar is ingevolge die ooreenkoms moet by lastepos A.3 (e) ingesluit word; en
- (c) enige verskil tussen die kapitaalbedrag wat terugbetaalbaar is en die boekwaarde van die bate, wat in afwagting gehou word tot die vervaldatum van die ooreenkoms, moet by batepos 17 ingesluit word.

**Bates****Batepos**

Pos 1

**Banknote en pasmunt**

- (1) Slegs banknote wat deur die Reserwebank uitgegee is en muntgeld wat wettige betaalmiddel in Suid-Afrika is en wat in die Republiek gehou word, geld as likwiede bates. Note in transito en in outomatiese tellermasjiene moet hierby ingesluit word.
- (2) Ander note en muntgeld moet by kolomme (4) en (5) ingesluit word.

Pos 5 (a) (iv)

**Onderlinge bouverenigings**

Aandele uitgereik deur onderlinge bouverenigings moet by hierdie pos ingesluit word.

Pos 10

**Beleggings**

Pos 10 (q)

**Aandele in**

- (1) 'n Belegging in aandele van eiendomsfiliale moet nie by hierdie pos nie, maar by batepos 15 (b) of 15 (c) ingesluit word.
- (2) 'n Belegging in voorkeuraandele, waar die wese van die onderliggende transaksie is om finansiering te verskaf, moet nie by hierdie pos nie, maar by batepos 13 ingesluit word.

Pos 10 (q) (v)

**Ander aandele**

'n Belegging in voorkeuraandele, waar die wese van die onderliggende transaksie is om finansiering te verskaf, moet nie by hierdie pos nie, maar by batepos 12 (f) ingesluit word.

Pos 12 (b) (i)

**Diskonterings en voorskotte ten opsigte van afbetalingsverkooptransaksies—lopend**

- (1) Hierdie pos moet die totaal van toekomstige paaieimente of huur verskuldig onder afbetalingsverkooptransaksies, insluitende opgeskorte verkoopkontrakte en huurkoop-ooreenkomste, maar uitgesonderd huurtransaksies, insluit.
- (2) Die bedrae gerapporteer moet die volle bedrag van toekomstige huur of paaieimente verskuldig, *min* die toepaslike onverdiende finansieringskoste, wees.
- (3) Bedrae wat ingesluit moet word, is onder andere—
  - (a) toekomstige paaieimente en huur verskuldig onder ooreenkomste wat registreer deur die verslagdoenende vereniging met sy kliënte aangegaan is;
  - (b) toekomstige paaieimente en huur verskuldig onder verdiskonteerde of gekoopte ooreenkomste, met of sonder verhaal;
  - (c) bedrae verskuldig ten opsigte van vloerplanne, d.i. voorskotte aan handelaars vir bevoorrading teen opgeskorte verkoopkontrakte, toegestaan;
  - (d) voorskotte teen verpanding van ooreenkomste toegestaan.
  - (e) bedrae verskuldig ten opsigte van koopaktes gediskonteer of aangegaan.
- (4) Waar die goedere teruggeneem is moet die bates teen boekwaarde of geskatte markwaarde, na gelang van watter bedrag die kleinste is, in batepos 17 opgeneem word. Die oorblywende saldo verskuldig onder die ooreenkoms moet afgeskryf word of by batepos 12 (b) (ii) ingesluit word, nadat die toepaslike onverdiende finansieringskoste afgetrek is.
- (5) Waar retensiegeld teruggehou word van verskaffers van goedere wat die onderwerp van ooreenkomste is, kan sulke retensiegeld afgetrek word van die bedrae wat teenoor hierdie pos getoon word, slegs indien 'n wetlike reg om dit te doen, in die ooreenkoms vervat is. Waar sodanige reg nie bestaan nie, moet die bedrag teruggehou teenoor lastepos A.3 (e) getoon word.
- (6) Bykomende inligting soos in Aanhangsel C van BVW—Vorm 11 uiteengesit, moet saam met elke kwartaalstaat verstrek word, insluitende die basis waarop onverdiende finansieringskoste by inkomste ingesluit is.



- Pos 12 (b) (ii) **Diskonterings en voorskotte ten opsigte van afbetalingsverkooptransaksies—agterstallig**  
By hierdie pos moet die bedrag van toekomstige huur en paaïemente wat as agterstallig beskou word ingevolge hierdie regulasies, *min* die toepaslike onverdiende finansieringskoste en spesifieke voorsienings, ingesluit word.
- Pos 12 (c) **Huurtransaksies**  
By hierdie pos moet die totale bedrag van toekomstige huur wat onder huurtransaksies verskuldig is, *min* die toepaslike onverdiende finansieringskoste, ingesluit word.
- Pos 12 (d) (i) **Faktorerings—lopend**  
By hierdie pos moet alle lopende bedrae verskuldig ten opsigte van faktoreringssooreenkomste, *min* onverdiende finansieringskoste, ingesluit word.
- Pos 12 (d) (ii) **Faktorerings—agterstallig**  
By hierdie batepos moet die agterstallige bedrae soos omskrywe, *min* die toepaslike onverdiende finansieringskoste, of die faktoreringssooreenkoms met of sonder verhaal is, of nie, ingesluit word.
- Pos 12 (e) **Verdiskonteerde of gekoopte wissels**  
  - (1) Bedrae moet teen sigwaarde getoon word, *min* onverdiende diskonto of korting wat betrekking het op die tydperk vanaf die datum van die betrokke kwartaalstaat tot die vervaldatum. Onverdiende diskonto moet bereken word teen die koers wat onder die diskonto onderhandel is.
  - (2) Waar wissels afgeskryf is met die oog op 'n verwagte verlies of waar 'n spesifieke voorsiening gemaak is, moet die bedrag, soos verminder deur sodanige afskrywing of spesifieke voorsiening, gerapporteer word.
  - (3) Wissels wat in afwagting van herdiskontering by die Reserwebank gedeponeer is, moet steeds teenoor hierdie pos getoon word totdat hulle werklik deur die Reserwebank herdiskonteer is.
- Pos 12 (e) (i) **Wissels deur inwoners in die Republiek getrek—lopend**  
Wissels wat deur inwoners van die Republiek op nie-inwoners getrek is, verteenwoordig eise teen nie-inwoners en moet ook by kolomme (4) en (5) ingesluit word.
- Pos 12 (e) (ii) en Pos 12 (e) (iii) **Deur nie-inwoners getrek—lopend**  
  - (1) Slegs bedrae in die betaalmiddel van die Republiek betaalbaar geld vir 'n gedekte posisie.
  - (2) Aksepte wat deur nie-inwoners op inwoners getrek is, kan as likwiede bate geld op dieselfde grondslag as aksepte wat deur inwoners op inwoners getrek is.
- Pos 12 (f) **Ander**  
By hierdie pos moet ingesluit word alle lenings en voorskotte wat nie spesifiek by 'n ander batepos ingesluit moet word nie, insluitende lenings toegestaan ingevolge werknemers-aandelekoopskemas en lenings toegestaan deur middel van aflosbare voorkeuraandele.
- Pos 12 (f) (ii) **Agterstallig**  
By hierdie pos moet alle agterstallige bedrae, *min* spesifieke voorsienings, ingesluit word.
- Pos 13 **Lenings en voorskotte aan en skuldbriewe van geassosieerdes anders as eiendomsmaatskappye**  
Aflosbare voorkeuraandele uitgereik deur geassosieerdes anders as eiendomsmaatskappye, moet ook by hierdie pos ingesluit word.
- Pos 14 **Ameublement, toebehore en toerusting**  
By hierdie pos moet die bedrag ingesluit word van alle sodanige bates van die verslagdoenende vereniging wat nie spesifiek by ander bateposte ingesluit moet word nie. Bedrae moet opgegee word teen kosprys *min* waardevermindering.
- Pos 15 **Vaste eiendom**  
  - (1) By hierdie pos moet ingesluit word die bedrag aan grond en geboue wat die verslagdoenende vereniging besit en wat deur hom gebruik word of sal word hoofsaaklik vir die doeleindes van die vereniging, met inbegrip van amptelike wonings.
  - (2) Die bedrag aan aandele in maatskappye wie se belangrikste besigheid die besit van vaste eiendom is, wat geheel of gedeeltelik deur die verslagdoenende vereniging vir sy doeleindes gebruik word of sal word, moet by pos 15 (b) ingesluit word.
  - (3) Bedrae moet teen kosprys *min* waardevermindering getoon word.
  - (4) 'n Belegging in aflosbare voorkeuraandele wat deur 'n eiendomsmaatskappy uitgereik is, moet nie by pos 15 (b) nie, maar by pos 15 (c) ingesluit word.
  - (5) Verdere besonderhede van vaste eiendom moet in Aanhangel D tot BVW—Vorm 11 verstrekk word.

- Pos 16 **Eiendom in besit**  
By hierdie pos moet ook ingesluit word die waarde van eiendom wat deur 'n maaskappy besit word, in die geval waar die aandele van die maatskappy ingekoop word om 'n belegging te beskerm.
- Pos 17 **Ander bates as bovermelde**  
By hierdie pos moet alle bates van die verslagdoenende vereniging ingesluit word wat nie spesifiek by 'n ander batepos ingesluit moet word nie. Die volgende bedrae moet onder andere ingesluit word:
- (1) Posorders en poswissels en seëls;
  - (2) oorbetalings op belasting;
  - (3) deposito's vir dienste;
  - (4) goedere teruggeneem onder afbetalingsverkope of huurtransaksies teen boekwaarde of die verwagte netto realiseerbare waarde, wat ookal die laagste is; en
  - (5) skryfbehoeftes en ander vooruitbetaalde uitgawes.

## DEEL VI

### WAARDASIE VAN ROERENDE EN ONROERENDE BATES

19. Die bates van 'n bouvereniging moet vir die doeleindes van die Wet en hierdie regulasies op die grondslag hieronder uiteengesit, waardeur word:

#### (1) RESERWESALDO EN LIKWIEDE BATES

- (a) Goudmunt moet waardeur word teen die maandeinde randprys vir goud soos vasgestel op die laaste (namiddag) goudprysvastelling op die Londense Goudmark en die middel rand-VSA dollar-wisselkoers by kantoorluiting op daardie dag.
- (b) Deposito's en lenings moet opgelope rente insluit.
- (c) Effekte moet teen hulle markwaarde waardeur word soos gesertifiseer deur die Openbare Beleggingskommissaris op 'n *cum* rente grondslag.

#### (2) GEDEKTE POSISIE EN TOTALE BATES

- (a) Alle bates moet vir doeleindes van 'n gedekte posisie en totale bates teen hulle boekwaarde getoon word. Boekwaarde sluit, waar van toepassing, die volgende in:
  - (i) Kosprys;
  - (ii) opgelope rente tot op die datum van die staat;
  - (iii) opgelope dividende volgens die normale rekenkundige beleid van die verslagdoenende bouvereniging; en
  - (iv) premies op aankope geamortiseer op die uitlyn-metode oor die aflossingstermyne.
 Boekwaarde moet afgeskryf word tot die netto realiseerbare waarde indien die verslagdoenende bouvereniging 'n verlies verag by verkoop, of indien hy van mening is dat daar 'n permanente daling in die waarde van die belegging is.
- (b) Bates soos Landbankwissels, Skatkisbiljette en ander gediskonteerde of gekoopte wissels moet teen sigwaarde *min* onverdiende diskonto of korting getoon word.
- (c) Genoteerde aandele moet teen markprys, soos gekwoteer op die toepaslike effektebeurs, getoon word en ander beleggings teen waardasies soos deur die direkteur bepaal.
- (d) Roerende bates wat teruggeneem is moet of teen boekwaarde of teen hulle geskatte netto markwaarde, wat ookal die laagste is, getoon word.
- (e) Ameublement, toebehore en uitrusting moet teen kosprys *min* waardevermindering getoon word.
- (f) Vaste eiendom—
  - (i) Bouvereniging persele moet teen kosprys *min* waardevermindering getoon word.
  - (ii) Ander vaste eiendom as bouvereniging persele, moet teen kosprys *min* bedrae afgeskryf vir verwagte moontlike verliese, getoon word: Met dien verstande dat vaste eiendom wat ingekoop is om 'n voorskot of belegging te beskerm, getoon moet word teen boekwaarde of geskatte netto markwaarde, wat ookal die laagste is.
  - (iii) Stedelike vaste eiendom of 'n reg op stedelike vaste eiendom wat dien as sekuriteit vir 'n voorskot deur die bouvereniging, moet waardeur word deur 'n persoon wat deur die bouvereniging aangewys is vir daardie besondere waardasie of vir waardasies in die algemeen en moet in ooreenstemming met die bepalings van artikel 74 (2) en (3) van die Wet geskied en moet in die volgende vorm aangeteken word:

BVW—Vorm 17  
(Alle bouverenigings)

### WAARDASIE VAN VASTE EIENDOM

[Ingevolge artikel 74 (2) (b) van die Wet op Bouverenigings, 1986]

#### A. EIENDOM

1. Standplaas No. ....
  2. Straat en No. ....
  3. Dorp .....
  4. Grootte van standplaas .....
  5. Huurpag of eiendom .....
- (Indien huurpag, meld getal jare wat huurkontrak nog moet loop).

**B. BESKRYWING VAN VERBETERINGS**

1. Hoofgeboue:
  - (a) Getal verdiepings.
  - (b) Vrystaande of half-vrystaande.
  - (c) Woning, winkels, woonstelle, ens.
  - (d) Buitemure (bakstene, sink met baksteen uitgevoer, ens.).
  - (e) Dak (sink, teëls, gras, ens.).
  - (f) Vloere (gewone hout, parket, teëls ens.).
  - (g) Getal kamers, behalwe k.s.b.
  - (h) Vermeld of k.s.b.
2. Buitegeboue:
  - (a) Getal verdiepings.
  - (b) Aard (garage, bediendekamers, koolskuur, pakkamer, latrines, ens.).
  - (c) Buitemure (bakstene, sink met baksteen uitgevoer, ens.).
  - (d) Dak (sink, teëls, gras, ens.).
3. Riool- of sanitêre stelsels.
4. Verligting.
5. Watervoorsiening (indien nie munisipaal nie, meld besonderhede).
6. Omheining (meld aard).

**C. WAARDASIE**

|                                                                                                             |        | Opmerkings |
|-------------------------------------------------------------------------------------------------------------|--------|------------|
| 1. Hoofgeboue.....                                                                                          | R..... | .....      |
| 2. Buitegeboue.....                                                                                         | R..... | .....      |
| 3. Ander verbeterings (meld besonderhede, bv. tuinmuur, omheining, swembad, tennisbaan, boorgat, ens.)..... | R..... | .....      |
| 4. Totale verbeterings.....                                                                                 | R..... | .....      |
| 5. Grond.....                                                                                               | R..... | .....      |
| 6. Groototaal.....                                                                                          | R..... | .....      |

In die geval van eienaarskap deur middel van deeltitel moet die volgende addisionele besonderhede op die vorm verstrek word, naamlik:

|                                                                     |                      |
|---------------------------------------------------------------------|----------------------|
| (a) Naam van gebou.....                                             | .....                |
| (b) aantal eenhede in gebou.....                                    | .....                |
| (c) aantal hysbakke.....                                            | .....                |
| (d) eenheid No.....                                                 | .....                |
| (e) woonstel No.....                                                | .....                |
| (f) geleë op verdieping No.....                                     | .....                |
| (g) brandtrappe.....                                                | .....                |
| (h) vloeroppervlakte van hoofgebou volgens die deeltitelplan.....   | ..... m <sup>2</sup> |
| (i) vloeroppervlakte van buitegeboue volgens die deeltitelplan..... | ..... m <sup>2</sup> |
| (j) waardasie van gebou.....                                        | R.....               |
| (k) waardasie van eenheid.....                                      | R.....               |
| (l) Opmerkings ten opsigte van (1) die gebou (2) die eenheid.....   | .....                |

Ek/Ons verklaar dat ek/ons die planne en spesifikasies nagegaan het/die bovermelde eiendom geïnspekteer het, die besonderhede soos hierbo uiteengesit nagegaan het en geen belang, soos vermeld in artikel 74 (3) van die Wet, by die toestaan van hierdie voorskot het nie.

Deur my/ons op hede die..... dag van..... 19..... gewaardeer.

Handtekening van Waardeerder

Handtekening van Waardeerder

Ampstittel

Ampstittel

**DEEL VII****JAARLIKSE LISENSIE**

20. (1) Die lisensiegeld bedoel in artikel 102 van die Wet ten opsigte van 'n bepaalde jaar in daardie artikel bedoel, moet bereken word volgens die formule  $R \frac{x}{12} \times \frac{60}{1}$ , waar "X" die aantal maande in die jaar ten opsigte waarvan die lisensie verkry moet word, verteenwoordig.

(2) 'n Bouvereniging wat op 1 Januarie van 'n bepaalde jaar bestaan, moet die lisensiegeld vir daardie jaar, d.i. R60, voor die einde van daardie maand betaal en 'n bouvereniging wat op 'n later datum in so 'n jaar geregistreer word, moet die lisensiegeld, bereken volgens die formule in subregulasie (1) voorgeskryf, voor die einde van die maand waarin sy registrasie plaasvind, betaal.

(3) 'n Bouvereniging wat versuim om die volle bedrag van die lisensiegeld te betaal binne die tydperk wat vir die betaling daarvan ingevolge subregulasie (2) toegelaat word, moet, benewens daardie lisensiegeld, vir elke maand of deel van 'n maand waartydens die lisensiegeld aldus onbetaald bly, en gereken vanaf die datum waarop die aanspreeklikheid om die lisensiegeld te betaal, ontstaan het, 'n boete betaal bereken teen die koers van 10 (tien) persent van die bedrag van die lisensiegeld wat hy soos voormeld versuim het om te betaal: Met dien verstande dat die aldus betaalbare boete nie die bedrag van die lisensiegeld wat betaalbaar is, oorskry nie.

(4) Alle gelde ingevolge hierdie regulasie betaalbaar, is 'n skuld verskuldig aan die Regering van die Republiek, en is deur die Kommissaris van Binnelandse Inkomste by aksie in 'n bevoegde hof verhaalbaar.

(5) Die lisensiegeld en enige boete wat ingevolge hierdie regulasie ingevorder word, val ten bate van die Gekonsolideerde Inkomstefonds.

## DEEL VIII

### VOORGESKREWE GELDE

21. Die gelde hieronder vermeld, moet ten opsigte van die vermelde aangeleenthede betaal word:

|                                                                                                                                                                                            | R      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| 1. Vir die sertifikaat van voorlopige registrasie van 'n bouvereniging [artikel 14 (2)].....                                                                                               | 100,00 |
| 2. Vir die sertifikaat van finale registrasie van 'n bouvereniging [artikel 18 (2) en 93 (1)] .....                                                                                        | 20,00  |
| 3. Vir die sertifikaat van registrasie van 'n beheermaatskappy [artikel 22 (2) (a)] .....                                                                                                  | 100,00 |
| 4. Vir elke insien van 'n stuk vermeld of bedoel in artikel 98 (2) van die Wet [artikel 98 (1) (a)].....                                                                                   | 2,00   |
| 5. Vir enige fotostatiese of dubbelgespasieerde getikte afskrif of uittreksel deur die Registrateur gemaak van of uit enige dokument, per A4-vel of deel daarvan [artikel 98 (1) (c)]..... | 0,50   |
| 6. Vir die skriftelike bevestiging van die feit van registrasie, naamsverandering of wysiging van statute van 'n vereniging [artikel 98 (1) (b)] .....                                     | 1,00   |

## PART I

### DEFINITIONS

1. In these Regulations any word or expression to which a meaning has been assigned in the Act shall bear the meaning so assigned to it and, unless the context otherwise indicates—

“Act” means the Building Societies Act, 1986 (Act 82 of 1986);

“demand deposit” means any amount repayable on demand, and includes:

- (a) Balances on transmission accounts;
- (b) call monies;
- (c) unclaimed balances;
- (d) teller surpluses; and
- (e) any other amounts due which are immediately withdrawable;

“foreign asset” means any asset (other than a claim) situated outside the Republic, and any asset consisting of a claim by the reporting building society on a non-resident;

“general provision for doubtful debts” means any provision created to absorb future losses on debts that may prove to be wholly or partly irrecoverable and which have not been separately identified but which can reasonably be expected to exist;

“independent state” means any state the territory of which formerly formed part of the Republic;

“instalment sale” means a transaction in terms of which—

- (a) goods are sold by the seller to the purchaser against payment by the purchaser to the seller of a stated or determinable sum of money at a stated or determinable future date either in whole or in part in instalments over a period in the future; and
- (b) the purchaser does not become the owner of those goods merely by virtue of the delivery to, or the use, possession or enjoyment by him thereof; or
- (c) the seller is entitled to the return of those goods if the purchaser fails to comply with any term of that transaction;

and also includes hire-purchase and suspensive sale transactions but excludes leasing transactions;

“leasing transaction” means a transaction in terms of which a lessor leases goods to a lessee against payment by the lessee to the lessor of a stated or determinable sum of money at a stated or determinable future date or in whole or in part in instalments over a period in the future, but does not include a transaction by which it is agreed at the time of the conclusion thereof that the debtor or any person on his behalf, shall at any stage during or after the expiry of the period of the lease or after the termination of that transaction, become the owner of those goods or after such expiry or termination retain the possession or use or enjoyment of those goods;

“liability to non-residents” means any claim of a non-resident on a building society;

“liquid asset” means a liquid asset as defined in section 1 (1) of the Act;

“local authority” means—

- (a) any institution, council or body contemplated in section 84 (1) (f) of the Provincial Government Act, 1961 (Act 32 of 1961); and
- (b) any local authority established under the Black Local Authorities Act, 1982 (Act 102 of 1982);



"non-resident" means a person who is not a resident;

"overdue amount"—

(a) in relation to an amount payable by instalments, interest due on specified dates, and in respect of bills issued in a series, means any amount due and unpaid for two months or longer, including, in the following cases, the full amount outstanding under the transaction concerned, including instalments not yet due, namely:

- (i) Where the account is in the hands of a third party for collection;
- (ii) where the debtor is subject to an administration order, has surrendered his estate, has compromised with his creditors, has been put under judicial management, is in liquidation or has been declared insolvent;
- (iii) where an instalment, and interest payment, or a bill issued in a series is due and unpaid for six months or longer; or
- (iv) where the society considers recovery of the debt for any reason doubtful; and

(b) in relation to an amount which is not payable by instalments, means any amount the recovery of which the reporting building society considers doubtful, and includes any amount against which specific provision has been made in whole or in part;

"public corporation"\* means any organisation and its subsidiaries, owned or controlled by the Central Government in terms of any law;

"public sector" means the central, regional and local authorities, including the South African Transport Services, the Department of Posts and Telecommunications, public corporations and the central authorities of self-governing territories within the Republic;

"resident" means—

(a) an individual staying, or intending to stay, or making his headquarters, in South Africa, for a period of 12 consecutive months or longer;

(b) an organisation operating in South Africa; or

(c) a South African embassy or consulate in a foreign country,

but excludes any foreign diplomatic or military mission or representative in South Africa;

"self-governing territory" means any area for which a legislative assembly has been established under the National States Constitution Act, 1971 (Act 21 of 1971);

"South Africa" means the Republic; and "South African" has a corresponding meaning;

"specific provision for doubtful debts" means any provision made against losses on a debt which has been specifically identified as bad or doubtful, or provision made against groups of debts on the basis of their age.

## PART II

### APPEALS TO THE MINISTER

2. Any person desiring to appeal to the Minister in terms of section 10 (1) of the Act against any decision or refusal of the Registrar shall, within 30 days after the pronouncement of the decision or refusal concerned, lodge a notice of appeal with the Registrar, which shall clearly set forth the decision or refusal it is desired to appeal against and the grounds for the appeal.

3. Upon receipt of the notice referred to in regulation 2 the Registrar shall prepare a statement of the reasons for his decision or refusal.

4. The Registrar shall dispatch a copy of the statement contemplated in regulation 3 to the appellant by registered post and require the appellant to declare within 21 days of the dispatch of such statement, or within such further period as the Registrar may approve, whether he proposes to continue with his appeal or not.

5. If the appellant declares that he does not propose to continue with his appeal or if he fails to make a declaration to the Registrar in terms of regulation 4, the appeal shall lapse automatically.

6. If the appellant declares his intention in terms of regulation 4 to continue with his appeal, he shall in addition to his declaration lodge with the Registrar a reply to the statement contemplated in regulation 3.

7. Upon receipt of the appellant's declaration and reply, the Registrar shall as soon as possible transmit them to the Minister, together with all other relevant documents.

8. The Registrar or the appellant shall furnish the Minister with such further or other information in writing as the Minister considers necessary for a just decision on the appeal.

9. The Minister shall notify his decision on the appeal to the Registrar, who shall communicate it in writing to the appellant.

## PART III

### APPLICATION FORMS AND PROCEDURES AND FORMS OF CERTIFICATES OF REGISTRATION

#### A. Applications for provisional and final registration as a building society

10. A person who has obtained the Registrar's approval in terms of section 12 of the Act to establish a public company to carry on business as a building society shall submit an application in the prescribed form (BSA Form 1) for provisional registration of the company as a building society and a provisionally registered society may apply for final registration in the prescribed form (BSA Form 3).

\* A list of such corporations is published in the *Institutional Sector Classification Guide* which is obtainable from the Reserve Bank (Economics Department, P.O. Box 7433, Pretoria, 0001).



### B. Application for conversion of a mutual building society

11. A finally registered mutual building society which desires to convert into a building society in terms of Chapter VI of the Act shall submit, in duplicate, an application in the prescribed form (BSA Form 5), accompanied by the documents set out in section 88 (2) of the Act.

### C. Application for registration as a building society control company

12. A public company which wishes to apply for registration as a control company in respect of a building society in terms of section 21 of the Act, shall submit such application to the Registrar in the prescribed form (BSA Form 6).

13. Every application for registration referred to in regulation 12, shall, in addition to the documents set out in section 21 (2) of the Act, be accompanied by the undermentioned documents and information:

- (1) A copy of the company's certificate of registration issued by the Registrar of Companies;
  - (2) a statement of the address of the registered office of the company;
  - (3) particulars of the business which the company carries on, or proposes to carry on, and of the manner in which such business is carried on or will be carried on, as well as the extent of each type of business carried on;
  - (4) a copy of the company's latest annual financial statements (as defined in section 286 (2) of the Companies Act, 1973) or, in the case of a company whose first financial year has not yet expired, a balance sheet, as at a date not more than two months prior to the date of the application, certified by the auditor;
  - (5) a statement which, as at a date not more than 30 days prior to the date of the application for registration, shows—
    - (a) the amount of the issued share capital and reserves of the company;
    - (b) the amount of the company's investment in—
      - (i) fixed property used mainly for building society purposes;
      - (ii) fixed property not used mainly for building society purposes;
    - (c) particulars, i.e. the name of the undertaking concerned and the amount invested, under separate headings, of: A. Shares and B. Loans and advances (including deposits), of the company's investments in—
      - (i) South African building societies;
      - (ii) South African mutual building societies;
      - (iii) building society control companies;
      - (iv) property companies whose property is being used mainly for building society purposes;
      - (v) property companies whose property is not being used mainly for building society purposes;
      - (vi) other undertakings (specify);
  - (6) a diagrammatic representation of the structure of the applicant's group of associates (as defined in section 1 of the Act), showing also the percentage shareholdings of members of the group in other members;
  - (7) a statement which, in respect of every building society which is or will be controlled by the applicant, shows the following information:
    - (a) the name of the building society;
    - (b) the total nominal value of all the issued shares of the building society;
    - (c) the total nominal value of the shares in the building society registered in the name of—
      - (i) the applicant;
      - (ii) every associate of the applicant; and
  - (8) the prescribed registration fee (Regulation 21).
14. The application and every document referred to in Regulation 13 shall be signed by the chief executive officer of the applicant.
15. The different applications and certificates shall be in the respective forms set out below:
- (a) Form of application for provisional registration as a building society contemplated in section 13 (1) of the Act:

BSA Form 1

(To be submitted in duplicate)

### APPLICATION FOR PROVISIONAL REGISTRATION AS A BUILDING SOCIETY

[In terms of section 13 (1) of the Act]

The Registrar of Building Societies  
Pretoria

1. I, the undersigned, being the chief executive officer of.....  
..... duly empowered thereto, hereby apply for the provisional registration of the said company as a building society.
2. I submit with this application, in duplicate, duly signed by me—
  - (1) the memorandum and articles of association of the company, as approved by you and registered by the Registrar of Companies;
  - (2) a statement of the address of the head office of the company;
  - (3) a statement of the name and address of the company's chairman, of every director and of its chief executive officer;

**BSA Form I (continued)**

- (4) full particulars of the business the company proposes to carry on and of the manner in which it proposes to carry on such business; and  
 (5) a list of shareholders of the company as at the date of this application.  
 3. The prescribed registration fee of R..... is enclosed with this application.

.....  
*Chief Executive Officer*

Address.....  
 .....  
 .....

Date.....

- (b) Form of certificate of provisional registration contemplated in section 14 (2) of the Act.

**BSA Form 2**

REPUBLIC OF SOUTH AFRICA  
 BUILDING SOCIETIES ACT, 1986

Office of the Registrar of Building Societies  
 Pretoria

**CERTIFICATE OF PROVISIONAL REGISTRATION**

[In terms of section 14 (2) of the Act]

I hereby certify that ....., previously known as ....., has been registered provisionally by me as a building society in terms of section 14 (2) of the Building Societies Act, 1986, for the period ending..... 19.....  
 Dated at Pretoria this ..... day of .....  
 One thousand Nine hundred and .....

.....  
*Registrar of Building Societies*

- (c) Form of application for final registration as a building society contemplated in section 17 (1) of the Act:

**BSA Form 3**

*(To be submitted in duplicate)*

**APPLICATION FOR FINAL REGISTRATION AS A BUILDING SOCIETY**

[In terms of section 17 (1) of the Act]

The Registrar of Building Societies  
 Pretoria

1. I, the undersigned, being the chief executive officer of....., duly empowered thereto, hereby apply for the final registration of the said company as a building society.
2. I submit with this application—
  - (1) the certificate of provisional registration of the company as a building society;
  - (2) a copy of the latest quarterly statement of the company certified by the auditor;
  - (3) a copy of the latest published financial statements of the company; and
  - (4) the prescribed registration fee of R.....

.....  
*Chief Executive Officer*

Address.....  
 .....  
 .....

Date.....

- (d) Form of certificate of registration contemplated in section 18 (2) or 93 (1) of the Act:

**BSA Form 4**

REPUBLIC OF SOUTH AFRICA  
 BUILDING SOCIETIES ACT, 1986

Office of the Registrar of Building Societies  
 Pretoria

**CERTIFICATE OF FINAL REGISTRATION**

[In terms of section 18 (2) or 93 (1) of the Act]

I hereby certify that ....., previously known as ....., has been registered finally by me as a building society in terms of section 18 (2)/93 (1) of the Building Societies Act, 1986.  
 Dated at Pretoria, this ..... day of ..... One thousand Nine hundred and .....

.....  
*Registrar of Building Societies*

- (e) Form of application for conversion of a mutual building society into a building society contemplated in section 88 (1) of the Act:

BSA Form 5

(To be submitted in duplicate)

## APPLICATION FOR CONVERSION OF A MUTUAL BUILDING SOCIETY INTO A BUILDING SOCIETY

[In terms of section 88 (1) of the Act]

The Registrar of Building Societies  
Pretoria

1. I, the undersigned, being the chief executive officer of..... duly empowered thereto, hereby apply for the conversion of the said mutual building society into a building society.
2. This application is accompanied by two copies, signed by me, each of the documents enumerated in section 88 (2) of the Act.
3. The prescribed registration fee of R..... is enclosed with this application.

Chief Executive Officer

Address.....

Date.....

- (f) Form of application for registration as a control company in respect of a building society contemplated in section 21 (1) of the Act:

BSA Form 6

(To be submitted in duplicate)

## APPLICATION FOR REGISTRATION AS A BUILDING SOCIETY CONTROL COMPANY

[In terms of section 21 (1) of the Act]

The Registrar of Building Societies  
Pretoria

1. I, the undersigned, being the chief executive officer of..... duly empowered thereto, hereby apply for the registration of the said company as a control company in respect of a building society.
2. This application is accompanied by copies, in duplicate, signed by me, of each of the documents referred to in Regulation 13.
3. The prescribed registration fee of R..... is enclosed with this application.

Chief Executive Officer

Address.....

Date.....

- (g) Form of certificate of registration as a building society control company contemplated in section 22 (2) of the Act:

BSA Form 7

REPUBLIC OF SOUTH AFRICA  
BUILDING SOCIETIES ACT, 1986

Office of the Registrar of Building Societies  
Pretoria

## CERTIFICATE OF REGISTRATION AS A BUILDING SOCIETY CONTROL COMPANY

[In terms of section 22 (2) of the Act]

I hereby certify that....., previously known as....., has been registered by me as a control company in terms of section 22 (2) of the Building Societies Act, 1986 in respect of.....

Dated at Pretoria, this..... day of..... One thousand Nine hundred and.....

Registrar of Building Societies

- (h) Form of application for approval of appointment of auditor contemplated in section 50 (2) of the Act:

BSA Form 8

(To be submitted in duplicate)

## APPLICATION FOR APPROVAL OF APPOINTMENT OF AUDITOR(S)

[In terms of section 50 (2) of the Act]

The Registrar of Building Societies  
Pretoria

1. I, the undersigned, being the chief executive officer of..... hereby declare—
  - (a) that the total assets of the society as at the close of its last financial year, i.e. on..... 19....., amounted to R.....;
  - (b) that in accordance with the provisions of section 50 of the Act a resolution was passed at a meeting of members/directors\* held on..... 19....., to appoint.....

(Name)

of.....

(Address)

and .....  
(Name)

of .....  
(Address)

as auditor(s) of the society from ..... 19....., until the conclusion of the first succeeding annual general meeting of the society;

(c) that as at the last-mentioned date the following persons were partners in this firm/these firms\* .....

2. In terms of section 50 (2) of the Act, I apply for your approval of this appointment/these appointments\*.

Address .....

Chief Executive Officer

Date .....

\* Omit whichever is not applicable.

## PART IV

### FORMS OF FINANCIAL RETURNS AND STATEMENTS

16. (1) The forms prescribed hereunder, viz. BSA Forms 9, 10 and 11, shall be submitted by all building societies in pursuance of the appropriate provisions of sections 84 and 85 of the Act and unless directed otherwise, every return or statement submitted shall include every prescribed item numbered as indicated.

(2) Every building society registered or provisionally registered or deemed to be registered under the Act shall furnish the appropriate return or statement as at the end of each month or quarter, as the case may be, reflecting the required particulars relating to the business conducted by it in the Republic, including the foreign liabilities and assets.

(a) Form of Monthly Return contemplated in section 84 of the Act:

BSA Form 9

### MONTHLY RETURN

(In terms of section 84 of the Building Societies Act, 1986)

Name of Building Society .....

Return for the month ended ..... 19.....

#### A. LIABILITIES

(All amounts to be rounded off to nearest R1)

|                                                                          | Short-term<br>(1) | Medium-term<br>(2) | Long-term<br>(3) | Total<br>(4) |
|--------------------------------------------------------------------------|-------------------|--------------------|------------------|--------------|
| 1. Bank loans and overdrafts:                                            | R                 | R                  | R                | R            |
| (a) Secured by—                                                          |                   |                    |                  |              |
| (i) liquid assets .....                                                  | .....             | .....              | .....            | .....        |
| (ii) other assets .....                                                  | .....             | .....              | .....            | .....        |
| (b) unsecured .....                                                      | .....             | .....              | .....            | .....        |
| 2. Other loans:                                                          |                   |                    |                  |              |
| (a) secured by—                                                          |                   |                    |                  |              |
| (i) liquid assets .....                                                  | .....             | .....              | .....            | .....        |
| (ii) other assets .....                                                  | .....             | .....              | .....            | .....        |
| (b) unsecured .....                                                      | .....             | .....              | .....            | .....        |
| 3. Transmission deposits .....                                           | .....             | .....              | .....            | .....        |
| 4. Savings deposits .....                                                | .....             | .....              | .....            | .....        |
| 5. Fixed deposits .....                                                  | .....             | .....              | .....            | .....        |
| 6. Negotiable certificates of deposit .....                              | .....             | .....              | .....            | .....        |
| 7. Collateral cash deposits .....                                        | .....             | .....              | .....            | .....        |
| 8. Interest accrued on:                                                  | .....             | .....              | .....            | .....        |
| (a) All loans .....                                                      | .....             | .....              | .....            | .....        |
| (b) Transmission deposits .....                                          | .....             | .....              | .....            | .....        |
| (c) Savings deposits .....                                               | .....             | .....              | .....            | .....        |
| (d) Fixed deposits .....                                                 | .....             | .....              | .....            | .....        |
| (e) Negotiable certificates of deposit .....                             | .....             | .....              | .....            | .....        |
| (f) Collateral cash deposits .....                                       | .....             | .....              | .....            | .....        |
| 9. Net amount of advances and re-advances granted but not paid out ..... | .....             | .....              | .....            | .....        |
| 10. Other liabilities to the public (specify) .....                      | .....             | .....              | .....            | .....        |
| 11. TOTAL LIABILITIES .....                                              | .....             | .....              | .....            | .....        |



## BSA Form 9 (continued)

**B. SHORT- AND MEDIUM-TERM LIABILITIES ADJUSTED FOR PURPOSES OF RESERVE BALANCE REQUIREMENT**

|                                                                      | Short-term<br>(1) | Medium-term<br>(2) |
|----------------------------------------------------------------------|-------------------|--------------------|
|                                                                      | R                 | R                  |
| 1. Total liabilities (i.e. item A.11).....                           | .....             | .....              |
| 2. Less:                                                             |                   |                    |
| (a) General advances granted against security of fixed deposits..... | .....             | .....              |
| (b) Amounts owing by—                                                |                   |                    |
| (i) other building societies.....                                    | .....             | .....              |
| (ii) mutual building societies.....                                  | .....             | .....              |
| (iii) banks.....                                                     | .....             | .....              |
| (c) Total deductions.....                                            | .....             | .....              |
| 3. Total liabilities as reduced [i.e. item 1 less item 2 (c)].....   | .....             | .....              |

**C. TOTAL LIABILITIES ADJUSTED FOR PURPOSES OF LIQUID ASSET REQUIREMENTS**

|                                                                                   | Short-term<br>(1) | Medium-term<br>(2) | Long-term<br>(3) |
|-----------------------------------------------------------------------------------|-------------------|--------------------|------------------|
|                                                                                   | R                 | R                  | R                |
| 1. Total liabilities (i.e. item A.11).....                                        | .....             | .....              | .....            |
| 2. Less:                                                                          |                   |                    |                  |
| (a) General advances granted against security of fixed deposits.....              | .....             | .....              | .....            |
| (b) Amounts owing by—                                                             |                   |                    |                  |
| (i) other building societies.....                                                 | .....             | .....              | .....            |
| (ii) mutual building societies.....                                               | .....             | .....              | .....            |
| (iii) banks, <i>excluding</i> deposits withdrawable on demand.....                | .....             | .....              | .....            |
| (c) Bank loans and overdrafts secured by liquid assets [i.e. item A.1(a)(i)]..... | .....             | .....              | .....            |
| (d) Other loans secured by liquid assets [i.e. item A.2(a)(i)].....               | .....             | .....              | .....            |
| (e) Total deductions.....                                                         | .....             | .....              | .....            |
| 3. Total liabilities as reduced [i.e. item 1 less item 2 (e)].....                | .....             | .....              | .....            |

**D. RESERVE BALANCE**

|                                                                                                |       |
|------------------------------------------------------------------------------------------------|-------|
|                                                                                                | R     |
| 1. Minimum amount required at month-end [i.e. D.4(c) of last preceding monthly return].....    | ..... |
| 2. Reserve balance at month-end:                                                               |       |
| (a) Actual balance with Reserve Bank.....                                                      | ..... |
| (b) Amount of reserve Bank notes, subsidiary coin and gold coin.....                           | ..... |
| (c) Total.....                                                                                 | ..... |
| 3. Excess/Deficiency (—) [i.e. item 2 (c) less item 1].....                                    | ..... |
| 4. Minimum amount required as from date of certification:                                      |       |
| (a) . . . per cent of short-term liabilities as reduced ( . . . % of item B.3, column 1).....  | ..... |
| (b) . . . per cent of medium-term liabilities as reduced ( . . . % of item B.3, column 2)..... | ..... |
| (c) Total.....                                                                                 | ..... |
| 5. Balance to be held with Reserve Bank as from date of certification:                         |       |
| (a) Total amount required [i.e. item 4 (c) above].....                                         | ..... |
| (b) Less amount of Reserve Bank notes, subsidiary coin and gold coin.....                      | ..... |
| (c) Balance to be held with the Reserve Bank.....                                              | ..... |

**E. LIQUID ASSETS**

|                                                                                                   |       |
|---------------------------------------------------------------------------------------------------|-------|
|                                                                                                   | R     |
| 1. Minimum amount required at month-end (i.e. item E.4 (d) of last preceding monthly return)..... | ..... |
| 2. Total amount of liquid assets held at month-end as per Annexure A to this return.....          | ..... |
| 3. Excess/Deficiency (—) in liquid assets (i.e. item 2 less item 1).....                          | ..... |
| 4. Minimum amount required as from date of certification:                                         |       |
| (a) 20 per cent of short-term liabilities as reduced (i.e. 20 % of item C.3, column 1).....       | ..... |
| (b) 15 per cent of medium-term liabilities as reduced (i.e. 15 % of item C.3, column 2).....      | ..... |
| (c) 5 per cent of long-term liabilities as reduced (i.e. 5 % of item C.3, column 3).....          | ..... |
| (d) Total.....                                                                                    | ..... |

\*I declare that—

- (1) the foregoing return is to the best of my knowledge and belief correct;
- (2) no assets included under liquid assets in Annexure A have been pledged or otherwise encumbered save with the consent of the Registrar [section 79 (3) (a) of the Act];

- (3) all securities included under liquid assets have been valued as certified by the Public Investment Commissioners; and
- (4) this building society to the best of my knowledge has maintained every day since the date of certification of its last preceding monthly return till the day preceding the date of certification of this return, the prescribed minimum reserve balance and the minimum amount of liquid assets and on the date of certification of this return complies with the aforementioned prescribed minimum requirements on the basis of its liabilities on the date of this return.

Signed at ....., this ..... day of ..... 19.....

Chief Executive Officer

\* If the building society failed to maintain any of the ratios specified in the certificate, the certificate shall be qualified and a statement showing the relative deficiency(ies) for every day on which a deficiency existed, is to accompany this return.

#### ANNEXURE A TO BSA FORM 9

(In terms of section 84 of the Act)

Name of Building Society .....  
Attached to BSA Form 9 as at .....

#### LIQUID ASSETS HELD BY BUILDING SOCIETY

[Note:

- (1) All amounts rounded off to the nearest R1.  
(2) The securities listed under items 7 to 12 are those specified in the indicated paragraphs of the definition of "liquid assets" in section 1 of the Act.  
(3) Accrued interest not included in items 3 to 12 shall be shown under item 13.]

|                                                                                                                         | Amount held on<br>last day of<br>month<br>R |
|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|
| 1. Reserve Bank notes and subsidiary coin .....                                                                         | .....                                       |
| 2. Gold coin .....                                                                                                      | .....                                       |
| 3. Credit balances with the Reserve Bank:                                                                               | .....                                       |
| (a) Reserve balance .....                                                                                               | .....                                       |
| (b) Other .....                                                                                                         | .....                                       |
| 4. Loans to discount houses repayable on demand .....                                                                   | .....                                       |
| 5. Deposits with a bank withdrawable on demand .....                                                                    | .....                                       |
| 6. Treasury bills of the Republic .....                                                                                 | .....                                       |
| 7. Stocks of the Government [paragraph (e)] .....                                                                       | .....                                       |
| 8. Bills issued by the Land Bank and advances to that Bank [paragraph (f)] .....                                        | .....                                       |
| 9. Debentures of the Land Bank [paragraph (g)] .....                                                                    | .....                                       |
| 10. Debentures and notes issued by the Industrial Development Corporation of South Africa Limited [paragraph (h)] ..... | .....                                       |
| 11. Acceptances of a bank which are discountable by the Reserve Bank [paragraph (i)] .....                              | .....                                       |
| 12. Securities of the Reserve Bank [paragraph (j)] .....                                                                | .....                                       |
| 13. Accrued interest .....                                                                                              | .....                                       |
| 14. Total amount of liquid assets .....                                                                                 | .....                                       |

(b) Form of Quarterly Return contemplated in section 85 (1) of the Act 1986:

BSA Form 10

#### QUARTERLY RETURN

[In terms of Section 85 (1) and 103 (1) (e) of the Building Societies Act, 1986]

Name of Building Society .....  
Return for the quarter ended ..... 19.....

(All amounts to be rounded off to the nearest R1)

#### A. CALCULATION OF OPERATING CAPITAL

|                                                                                       | R     |
|---------------------------------------------------------------------------------------|-------|
| 1. TOTAL CAPITAL:                                                                     |       |
| (a) share capital .....                                                               | ..... |
| (b) reserves .....                                                                    | ..... |
| (c) deposits (including negotiable certificates of deposits) .....                    | ..... |
| (d) collateral cash deposits .....                                                    | ..... |
| (e) loans (secured and unsecured) .....                                               | ..... |
| (f) debentures .....                                                                  | ..... |
| (g) other specify .....                                                               | ..... |
| (h) Total .....                                                                       | ..... |
| 2. Less:                                                                              |       |
| (a) Liquid asset requirement .....                                                    | ..... |
| (b) Book value of tangible movable and immovable assets .....                         | ..... |
| (c) Amount owing by associates .....                                                  | ..... |
| (d) Acquisition value of shares .....                                                 | ..... |
| (e) Book value of former prescribed investments [section 96 (1) (d) of the Act] ..... | ..... |
| (f) Total deductions .....                                                            | ..... |
| 3. OPERATING CAPITAL .....                                                            | ..... |

## BSA Form 10 (continued)

**B. MINIMUM AMOUNT TO BE APPLIED TO HOUSING ADVANCES TO MEMBERS OF THE PUBLIC**

R

1. Amount shown under item B.6 of last preceding quarterly return.....
2. Amount paid out on housing advances to members of the public during quarter under review.....
3. Amount held available for housing advances to members of the public at end of quarter under review (i.e. item 1 less item 2).....
4. 80 per cent of operating capital as at end of quarter (i.e. 80% of item A.3).....
5. Amount owing on housing advances to members of the public at end of quarter.....
6. Minimum amount to be applied to housing advances to members of the public during ensuing quarter (i.e. item 4 less item 5).....

**C. MAXIMUM AMOUNT OF BUSINESS ADVANCES TO PERSONS OTHER THAN ASSOCIATES**

R

1. Maximum amount available for investment in business advances during quarter under review (i.e. item C.6 of last preceding quarterly return).....
2. Actual amount invested in business advances during quarter under review.....
3. Excess investment (if any).....
4. 20 per cent of operating capital as at end of quarter (i.e. 20% of item A.3).....
5. Amount owing on business advances as at end of quarter.....
6. Maximum amount available for investment in business advances during ensuing quarter (i.e. item 4 less item 5).....

**D. MAXIMUM AMOUNT OF GENERAL ADVANCES TO PERSONS OTHER THAN ASSOCIATES**

R

1. Maximum amount available for investment in general advances during quarter under review (i.e. item D.6 of last preceding quarterly return).....
2. Actual amount invested in general advances during quarter under review.....
3. Excess investment (if any).....
4. 8 per cent of operating capital as at end of quarter (i.e. 8% of item A.3).....
5. Amount owing on general advances at end of quarter.....
6. Maximum amount available for investment in general advances during ensuing quarter (i.e. item 4 less item 5).....

**E. AMOUNT OF ADVANCES ON PROPERTIES SOLD BY ASSOCIATES OF BUILDING SOCIETY**

R

1. Total amount of housing and business advances granted since beginning of financial year.....
2. 5 per cent of item 1.....
3. Total amount of housing and business advances granted since beginning of financial year on properties sold by associates of society.....
4. Item 3 as a percentage of item 1.....%

**F. MINIMUM AMOUNT OF SHARE CAPITAL AND UNIMPAIRED RESERVES**

R

1. Minimum amount required at quarter-end (i.e. item 7 of last preceding quarterly return).....
2. Amount of share capital and unimpaired reserves (as reduced) at quarter-end.....
3. Excess/Deficiency (-) (i.e. item 2 less item 1).....
4. Total liabilities as at date of this return (i.e. item B.9 of quarterly statement).....
5. Less:
  - (a) Excess liquid assets as at date of this return.....
  - (b) Amount owing on general advances granted against security of fixed deposits.....
  - (c) Total.....
6. Liabilities as reduced [i.e. item 4 less item 5 (c)].....
7. Minimum amount required as from date of certification, i.e. 4 per cent of item 6 or R1 000 000, whichever is the greater.....

**G. MAXIMUM AMOUNT OF FIXED DEPOSITS ACCEPTED FOR PERIODS SHORTER THAN 12 MONTHS**

R

1. Maximum amount of fixed deposits which may be accepted for periods shorter than 12 months (i.e. item G.5 of last preceding quarterly return).....
2. Total amount of fixed deposits accepted for periods shorter than 12 months, as at date of this return.....
3. Excess, if any (i.e. item 1 less item 2).....
4. Total amount of liabilities as at date of this return (i.e. item B.9 of quarterly statement).....
5. Maximum amount of fixed deposits which may be accepted for periods shorter than 12 months during ensuing quarter (i.e. 5% of item 4).....

**H. COVERED POSITION****Part I**

R

1. Total amount of unsecured liabilities .....
2. Required minimum amount of share capital and unimpaired reserves .....
3. Total liabilities *plus* minimum share capital and reserve requirement (i.e. item 1 *plus* item 2) .....
4. Total amount of unencumbered assets .....

**Part II**

1. Total amount of unsecured liabilities .....
2. *Less:* Amount of unsecured liabilities payable in foreign currency .....
3. Total amount of unsecured liabilities payable in the currency of the Republic (i.e. item 1 *less* item 2) .....
4. Required minimum amount of share capital and unimpaired reserves .....
5. Total unsecured liabilities payable in the currency of the Republic *plus* minimum share capital and unimpaired reserve requirement (i.e. item 3 *plus* item 4) .....
6. Total amount of unencumbered assets in the Republic and claims payable in the currency of the Republic .....

\*I declare that this return is to the best of my knowledge and belief correct and that the building society has since the date of certification of its last preceding quarterly return, until the day preceding the date of certification of this return, complied with the requirements prescribed by sections 65, 69, 70, 71, 72, 77 and 80 of the Act and on the date of certification of this return complies with the various requirements based on this return.

.....  
*Chief Executive Officer*

Date .....

\* If the building society failed to comply with any of the requirements specified in the certificate, the certificate shall be qualified and a statement showing the relative deficiency(ies) for everyday on which a deficiency existed, is to accompany this return.



(c) Form of quarterly statement contemplated in section 85 (1) (c) of the Act:

## QUARTERLY STATEMENT OF ASSETS AND LIABILITIES

[In terms of section 85 (1) (c) of the Act]

Name of Building Society .....

Quarter ended .....

## Authorised share capital

Number ..... shares of R..... each R.....  
 ..... shares of R..... each R.....  
 ..... shares of R..... each R.....

## Issued share capital

Number ..... shares of R..... each R.....  
 ..... shares of R..... each R.....  
 ..... shares of R..... each R.....

## LIABILITIES

All amounts rounded off to the nearest R1  
 An x denotes no entry is required or possible

An x denotes no entry is required or possible

| Description                                                        | Total liabilities      |              |                  |                         |              |                  |                      |                  | Liabilities to non-residents<br>[included in column (8)]<br><br>(9) |
|--------------------------------------------------------------------|------------------------|--------------|------------------|-------------------------|--------------|------------------|----------------------|------------------|---------------------------------------------------------------------|
|                                                                    | Short-term             |              |                  | Medium-term             |              |                  | Long-term<br><br>(7) | Total<br><br>(8) |                                                                     |
|                                                                    | Demand deposits<br>(1) | Other<br>(2) | Sub-total<br>(3) | Savings deposits<br>(4) | Other<br>(5) | Sub-total<br>(6) |                      |                  |                                                                     |
|                                                                    | R                      | R            | R                | R                       | R            | R                | R                    | R                | R                                                                   |
| <b>A. Liabilities to the public</b>                                |                        |              |                  |                         |              |                  |                      |                  |                                                                     |
| 1. Deposits by:                                                    |                        |              |                  |                         |              |                  |                      |                  |                                                                     |
| (a) Residents of the Republic:                                     |                        |              |                  |                         |              |                  |                      |                  |                                                                     |
| (i) South African Transport Services.....                          |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (ii) Department of Posts and Telecommunications .....              |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (iii) Other Central Government.....                                |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (iv) Provincial administrations .....                              |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (v) Government of South West Africa.....                           |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (vi) Governments of self-governing territories.....                |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (vii) Regional service councils.....                               |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (viii) Local authorities .....                                     |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (ix) Banks within the group of the reporting building society..... |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (x) Other banking institutions .....                               |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (xi) Corporation for Public Deposits .....                         |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (xii) Building societies .....                                     |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (xiii) Mutual building societies.....                              |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (xiv) Other companies .....                                        |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (xv) Other depositors.....                                         |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |
| (xvi) Total—all residents .....                                    |                        |              |                  |                         |              |                  |                      |                  | x                                                                   |

BSA—Form 11 (continued)

**LIABILITIES (continued)**[illegible]

Name of Building Society .....

**LIABILITIES (continued)**

| Description                                                          | Total liabilities |                    |                  |              | Liabilities to non-residents [included in column (8)]<br>(9) |
|----------------------------------------------------------------------|-------------------|--------------------|------------------|--------------|--------------------------------------------------------------|
|                                                                      | Short-term<br>(3) | Medium-term<br>(6) | Long-term<br>(7) | Total<br>(8) |                                                              |
|                                                                      | R                 | R                  | R                | R            | R                                                            |
| <b>Liabilities to the public (continued)</b>                         |                   |                    |                  |              |                                                              |
| 2. Loans and advances from:                                          |                   |                    |                  |              |                                                              |
| (Total for this item R.....)                                         |                   |                    |                  |              |                                                              |
| (a) Residents of the Republic:                                       |                   |                    |                  |              |                                                              |
| (i) Governments .....                                                |                   |                    |                  |              | X                                                            |
| (ii) Reserve Bank .....                                              |                   |                    |                  |              | X                                                            |
| (iii) Banks within the group of the reporting building society ..... |                   |                    |                  |              | X                                                            |
| (iv) Other banking institutions .....                                |                   |                    |                  |              | X                                                            |
| (v) Building societies .....                                         |                   |                    |                  |              | X                                                            |
| (vi) Mutual building societies .....                                 |                   |                    |                  |              | X                                                            |
| (vii) Other .....                                                    |                   |                    |                  |              | X                                                            |
| (b) Residents of independent states (specify):                       |                   |                    |                  |              |                                                              |
| .....                                                                |                   |                    |                  |              |                                                              |
| .....                                                                |                   |                    |                  |              |                                                              |
| (c) Other non-residents (specify):                                   |                   |                    |                  |              |                                                              |
| .....                                                                |                   |                    |                  |              |                                                              |
| .....                                                                |                   |                    |                  |              |                                                              |
| 3. Other liabilities to the public:                                  |                   |                    |                  |              |                                                              |
| (a) Debentures .....                                                 |                   |                    |                  |              |                                                              |
| (b) loan stock .....                                                 |                   |                    |                  |              |                                                              |
| (c) advances granted but not paid out .....                          | X                 |                    | X                |              |                                                              |
| (d) collateral deposits .....                                        | X                 |                    | X                |              |                                                              |
| (e) Other (specify):                                                 |                   |                    |                  |              |                                                              |
| .....                                                                |                   |                    |                  |              |                                                              |
| .....                                                                |                   |                    |                  |              |                                                              |
| 4. Total liabilities to the public (items 1 to 3).....               |                   |                    |                  |              |                                                              |

Name of Building Society .....

**LIABILITIES (continued)**

| Description                                                                           | Total liabilities<br>(8) | Liabilities to non-residents<br>[included in column (8)] |               |
|---------------------------------------------------------------------------------------|--------------------------|----------------------------------------------------------|---------------|
|                                                                                       |                          | Residents of<br>independent<br>states<br>(9)             | Other<br>(10) |
| <b>B. Capital, reserves and liabilities other than to the public</b>                  | <b>R</b>                 | <b>R</b>                                                 | <b>R</b>      |
| 5. Total issued capital and unimpaired reserves:                                      |                          |                                                          |               |
| (a) issued share capital held by—                                                     |                          |                                                          |               |
| (i) control company .....                                                             |                          | x                                                        | x             |
| (ii) banks .....                                                                      |                          |                                                          |               |
| (iii) other .....                                                                     |                          |                                                          |               |
| (iv) Sub-total .....                                                                  |                          |                                                          |               |
| (b) Unimpaired reserves .....                                                         |                          | x                                                        | x             |
| (c) Gross capital and unimpaired reserves [total of sub-items (a) (iv) and (b)] ..... |                          |                                                          |               |
| (d) Less: Reductions [Section 77 (2) (a) of the Act] .....                            |                          | x                                                        | x             |
| (e) Net capital and unimpaired reserves .....                                         |                          |                                                          |               |
| 6. Unearned finance charges .....                                                     |                          |                                                          |               |
| 7. Liabilities other than the foregoing .....                                         |                          |                                                          |               |
| 8. Total of items 5 to 7 .....                                                        |                          |                                                          |               |
| 9. Total liabilities (items 4 and 8) .....                                            |                          |                                                          |               |

Note: Certain liability items require further analyses as prescribed in the annexures to BSA Form 11.

| Description                                                                                                                       | Short-term<br>(3) | Medium-term<br>(6) | Long-term<br>(7) | Total<br>(8) | Non-residents<br>[included in<br>column (8)]<br>(9) |
|-----------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------|------------------|--------------|-----------------------------------------------------|
| <b>C. Memorandum</b>                                                                                                              | <b>R</b>          | <b>R</b>           | <b>R</b>         | <b>R</b>     | <b>R</b>                                            |
| 1. Negotiable certificates of deposit included under liability item A.1 (e) above,<br>issued to:                                  |                   |                    |                  |              |                                                     |
| (a) Residents of the Republic .....                                                                                               |                   |                    |                  |              | x                                                   |
| (b) Residents of independent states .....                                                                                         |                   |                    |                  |              |                                                     |
| (c) Other non-residents .....                                                                                                     |                   |                    |                  |              |                                                     |
| (d) Total .....                                                                                                                   |                   |                    |                  |              |                                                     |
| 2. Total amount of transmission deposits included under total demand<br>deposits [i.e. liability item A.1 (e), column (1)]: ..... | R                 |                    |                  |              |                                                     |



Name of Building Society .....

**LIABILITIES (continued)**

| Description                                                     | Total amount<br>(8) | Amount<br>[included in column (8)]           |                                 |
|-----------------------------------------------------------------|---------------------|----------------------------------------------|---------------------------------|
|                                                                 |                     | Residents of<br>independent<br>states<br>(9) | Other non-<br>residents<br>(10) |
|                                                                 | R                   | R                                            | R                               |
| 3. Contingent liabilities (specify):<br>.....<br>.....<br>..... |                     |                                              |                                 |
| 4. Total commitments in respect of repurchase agreements .....  |                     |                                              |                                 |

**ASSETS**All amounts rounded off to the nearest R1  
x Denotes no entry is required or possible

| Description                                                             | Total assets            |                          |                        | Foreign assets<br>[included in column (3)] |                              |
|-------------------------------------------------------------------------|-------------------------|--------------------------|------------------------|--------------------------------------------|------------------------------|
|                                                                         | Liquid<br>assets<br>(1) | Domestic<br>cover<br>(2) | Total<br>assets<br>(3) | In independent<br>states<br>(4)            | In other<br>countries<br>(5) |
|                                                                         | R                       | R                        | R                      | R                                          | R                            |
| 1. Bank notes and subsidiary coin .....                                 |                         |                          |                        |                                            |                              |
| 2. Gold coin .....                                                      |                         |                          |                        |                                            |                              |
| 3. Deposits with Reserve Bank .....                                     |                         |                          |                        | x                                          | x                            |
| 4. Deposits with banks withdrawable on demand .....                     |                         |                          |                        |                                            |                              |
| 5. Deposits, loans and advances—<br>(Total for this item R.....)        |                         |                          |                        |                                            |                              |
| (a) In the Republic:                                                    |                         |                          |                        |                                            |                              |
| (i) Banks within the same group as the reporting building society ..... | x                       |                          |                        | x                                          | x                            |
| (ii) Other banks .....                                                  | x                       |                          |                        | x                                          | x                            |
| (iii) Building societies .....                                          | x                       |                          |                        | x                                          | x                            |
| (iv) Mutual building societies .....                                    | x                       |                          |                        | x                                          | x                            |
| (v) Local authorities .....                                             | x                       |                          |                        | x                                          | x                            |
| (vi) Other .....                                                        | x                       |                          |                        | x                                          | x                            |
| (b) In independent states (specify):<br>.....<br>.....                  | x<br>x                  |                          |                        |                                            | x<br>x                       |
| (c) In other countries (specify):<br>.....<br>.....<br>.....            | x<br>x<br>x             |                          |                        | x<br>x<br>x                                |                              |

## ASSETS (continued)

| Description                                                                            | Total assets            |                          |                        | Foreign assets<br>[included in column (3)] |                              |
|----------------------------------------------------------------------------------------|-------------------------|--------------------------|------------------------|--------------------------------------------|------------------------------|
|                                                                                        | Liquid<br>assets<br>(1) | Domestic<br>cover<br>(2) | Total<br>assets<br>(3) | In independent<br>states<br>(4)            | In other<br>countries<br>(5) |
|                                                                                        | R                       | R                        | R                      | R                                          | R                            |
| 6. Negotiable certificates of deposit .....                                            | X                       |                          |                        |                                            |                              |
| 7. Loans to discount houses:                                                           |                         |                          |                        |                                            |                              |
| (a) Repayable on demand .....                                                          |                         |                          |                        | X                                          | X                            |
| (b) Other .....                                                                        | X                       |                          |                        | X                                          | X                            |
| 8. Land Bank:                                                                          |                         |                          |                        |                                            |                              |
| (a) Bills .....                                                                        |                         |                          |                        | X                                          | X                            |
| (b) Loans and advances .....                                                           |                         |                          |                        | X                                          | X                            |
| 9. Treasury bills .....                                                                |                         |                          |                        |                                            |                              |
| 10. Investments:                                                                       |                         |                          |                        |                                            |                              |
| (Total for this item R.....)                                                           |                         |                          |                        |                                            |                              |
| (a) Stock of the Government of the Republic .....                                      |                         |                          |                        | X                                          | X                            |
| (b) Government loan levies .....                                                       | X                       |                          |                        | X                                          | X                            |
| (c) Stock of the governments of independent states .....                               | X                       |                          |                        | X                                          | X                            |
| (d) Securities guaranteed by the Government of the Republic .....                      | X                       |                          |                        | X                                          | X                            |
| (e) Other securities issued by the governments of independent states .....             | X                       |                          |                        | X                                          | X                            |
| (f) Securities of Central Government bodies .....                                      | X                       |                          |                        | X                                          | X                            |
| (g) Securities issued by the Reserve Bank .....                                        |                         |                          |                        | X                                          | X                            |
| (h) Debentures issued by the Land Bank .....                                           |                         |                          |                        | X                                          | X                            |
| (i) Debentures and notes issued by the Industrial Development Corporation .....        |                         |                          |                        | X                                          | X                            |
| (j) Securities and bills issued by other public corporations .....                     | X                       |                          |                        | X                                          | X                            |
| (k) Securities issued by self-governing territories .....                              | X                       |                          |                        | X                                          | X                            |
| (l) Securities of the government of South West Africa .....                            | X                       |                          |                        | X                                          | X                            |
| (m) Securities of regional service councils .....                                      | X                       |                          |                        | X                                          | X                            |
| (n) Securities of local authorities .....                                              | X                       |                          |                        | X                                          | X                            |
| (o) Other securities .....                                                             | X                       |                          |                        | X                                          | X                            |
| (p) Stock issued by the Reserve Bank .....                                             | X                       |                          |                        | X                                          | X                            |
| (q) Shares in subsidiaries:                                                            |                         |                          |                        |                                            |                              |
| (i) insurers .....                                                                     | X                       |                          |                        |                                            |                              |
| (ii) property development companies .....                                              | X                       |                          |                        |                                            |                              |
| (iii) other subsidiaries .....                                                         | X                       |                          |                        |                                            |                              |
| (r) Other shares in—                                                                   |                         |                          |                        |                                            |                              |
| (i) banks within the same group as the reporting building society .....                | X                       |                          |                        |                                            |                              |
| (ii) other banking institutions .....                                                  | X                       |                          |                        |                                            |                              |
| (iii) other companies .....                                                            | X                       |                          |                        |                                            |                              |
| (s) Debentures issued by banks in terms of section 14 (2) of the Banks Act, 1965 ..... | X                       |                          |                        | X                                          | X                            |
| (t) Other debentures .....                                                             | X                       |                          |                        |                                            |                              |
| (u) Shares in mutual building societies .....                                          | X                       |                          |                        |                                            |                              |
| (v) Other investments .....                                                            | X                       |                          |                        |                                            |                              |

## ASSETS (continued)

| Description                                                | Total assets            |                          |                        | Foreign assets<br>[included in column (3)] |                              |
|------------------------------------------------------------|-------------------------|--------------------------|------------------------|--------------------------------------------|------------------------------|
|                                                            | Liquid<br>assets<br>(1) | Domestic<br>cover<br>(2) | Total<br>assets<br>(3) | In indepen-<br>dent<br>states<br>(4)       | In other<br>countries<br>(5) |
|                                                            | R                       | R                        | R                      | R                                          | R                            |
| 11. Mortgage advances<br>(Total for this item R .....      |                         |                          |                        |                                            |                              |
| (a) Housing advances:                                      |                         |                          |                        |                                            |                              |
| (i) Current .....                                          | X                       |                          |                        |                                            |                              |
| (ii) Overdue .....                                         | X                       |                          |                        |                                            |                              |
| (b) Business advances:                                     |                         |                          |                        |                                            |                              |
| (i) Current .....                                          | X                       |                          |                        |                                            |                              |
| (ii) Overdue .....                                         | X                       |                          |                        |                                            |                              |
| 12. General advances:<br>(Total for this item R .....      |                         |                          |                        |                                            |                              |
| (a) Advances and loans to:                                 |                         |                          |                        |                                            |                              |
| (i) Current:                                               |                         |                          |                        |                                            |                              |
| (aa) South African Transport Services .....                | X                       |                          |                        | X                                          | X                            |
| (bb) Department of Posts and Telecommunications .....      | X                       |                          |                        | X                                          | X                            |
| (cc) Other Central Government .....                        | X                       |                          |                        | X                                          | X                            |
| (dd) Governments of independent states .....               | X                       |                          |                        | X                                          | X                            |
| (ee) Provincial administrations .....                      | X                       |                          |                        | X                                          | X                            |
| (ff) Government of South West Africa .....                 | X                       |                          |                        | X                                          | X                            |
| (gg) Governments of self-governing territories .....       | X                       |                          |                        | X                                          | X                            |
| (hh) Public corporations .....                             | X                       |                          |                        | X                                          | X                            |
| (ii) Regional service councils .....                       | X                       |                          |                        | X                                          | X                            |
| (jj) Local authorities .....                               | X                       |                          |                        | X                                          | X                            |
| (kk) Other foreign public sector bodies .....              | X                       |                          |                        | X                                          | X                            |
| (ll) Other companies .....                                 | X                       |                          |                        | X                                          | X                            |
| (mm) Other borrowers .....                                 | X                       |                          |                        |                                            |                              |
| (ii) Overdue .....                                         | X                       |                          |                        |                                            |                              |
| (b) Discounts and advances in respect of instalment sales: |                         |                          |                        |                                            |                              |
| (i) Current:                                               |                         |                          |                        |                                            |                              |
| (aa) Contracts purchased .....                             | X                       |                          |                        |                                            |                              |
| (bb) Advances against the pledge of contracts .....        | X                       |                          |                        |                                            |                              |
| (cc) Direct contracts .....                                | X                       |                          |                        |                                            |                              |
| (dd) Floor plans .....                                     | X                       |                          |                        |                                            |                              |
| (ii) Overdue .....                                         | X                       |                          |                        |                                            |                              |
| (c) Leasing transactions:                                  |                         |                          |                        |                                            |                              |
| (i) Current:                                               |                         |                          |                        |                                            |                              |
| (aa) Central Government bodies .....                       | X                       |                          |                        | X                                          | X                            |
| (bb) Other public sector bodies .....                      | X                       |                          |                        | X                                          | X                            |
| (cc) Other .....                                           | X                       |                          |                        |                                            |                              |
| (ii) Rentals overdue .....                                 | X                       |                          |                        |                                            |                              |

Name of Building Society .....

BSA Form 11 (continued)

## ASSETS (continued)

| Description                                                                                        | Total assets     |                   |                 | Foreign assets<br>[included in column (3)] |                       |
|----------------------------------------------------------------------------------------------------|------------------|-------------------|-----------------|--------------------------------------------|-----------------------|
|                                                                                                    | Liquid<br>assets | Domestic<br>cover | Total<br>assets | In indepen-<br>dent<br>states<br>(4)       | In other<br>countries |
|                                                                                                    | (1)              | (2)               | (3)             | (4)                                        | (5)                   |
|                                                                                                    | R                | R                 | R               | R                                          | R                     |
| (d) Factoring:                                                                                     |                  |                   |                 |                                            |                       |
| (i) Current .....                                                                                  | x                |                   |                 | x                                          |                       |
| (ii) Overdue .....                                                                                 | x                |                   |                 |                                            |                       |
| (e) Bills discounted or purchased:                                                                 |                  |                   |                 |                                            |                       |
| (i) Drawn by residents of the Republic—current:                                                    |                  |                   |                 |                                            |                       |
| (aa) Bankers' acceptances:                                                                         |                  |                   |                 |                                            |                       |
| (1) Acceptances of a bank within the group of the reporting society .....                          | x                |                   |                 |                                            |                       |
| (2) Other .....                                                                                    |                  |                   |                 |                                            |                       |
| (bb) Other bills .....                                                                             | x                |                   |                 |                                            |                       |
| (ii) Drawn by residents of independent states—current .....                                        | x                |                   |                 |                                            | x                     |
| (iii) Drawn by other non-residents—current .....                                                   | x                |                   |                 | x                                          |                       |
| (iv) Overdue .....                                                                                 | x                |                   |                 |                                            |                       |
| (f) Other:                                                                                         |                  |                   |                 |                                            |                       |
| (i) Current .....                                                                                  | x                |                   |                 |                                            |                       |
| (ii) Overdue .....                                                                                 | x                |                   |                 |                                            |                       |
| 13. Loans and advances to and debentures of associates other than property holding companies ..... | x                |                   |                 |                                            |                       |
| 14. Furniture, fittings and equipment .....                                                        | x                |                   |                 |                                            |                       |
| 15. Fixed property:                                                                                |                  |                   |                 |                                            |                       |
| (a) In own name .....                                                                              | x                |                   |                 |                                            |                       |
| (b) Shares in companies holding fixed property .....                                               | x                |                   |                 |                                            |                       |
| (c) Loans and advances to and debentures of companies holding fixed property .....                 | x                |                   |                 |                                            |                       |
| 16. Properties in possession:                                                                      |                  |                   |                 |                                            |                       |
| (a) Sold .....                                                                                     | x                |                   |                 |                                            |                       |
| (b) Unsold .....                                                                                   | x                |                   |                 |                                            |                       |
| 17. Assets other than the foregoing .....                                                          | x                |                   |                 |                                            |                       |
| 18. Total assets (items 1 to 17) .....                                                             |                  |                   |                 |                                            |                       |

Note: Certain asset items require further analyses as prescribed in the annexures to BSA—Form 11.

I declare—

(1) that the foregoing statement and Annexures are to the best of our knowledge and belief correct;

(2) that in accordance with the requirements of section 77 (2) (a) (i) of the Act, provision for depreciation of assets and for bad or doubtful debts was last made on ..... and ....., respectively; and

(3) that in accordance with the requirements of section 77 (2) (a) of the Act, the foregoing statement does not include as assets any of the items referred to in subparagraphs (ii) to (iv) of that section.

Signed at ..... this ..... day of ..... 19.....

Chief Executive Officer



**AUDITORS' CERTIFICATE**

[As required by section 85 (2) of the Act]

As auditors of the above-named Building Society, I/we—

- (a) hereby certify that in my/our opinion and to the best of my/our information the foregoing statement gives a true and correct view of the Building Society's affairs as at the date stated and has been prepared in accordance with the requirements of the Act and the regulations made thereunder; and
- (b) report that in my/our opinion and to the best of my/our information that the reductions made under liability item B.5(d) are an adequate provision as required by the Act in section 77 (2) (a) to the extent that provision has not been made otherwise.

Signature .....

Signature .....

Date .....

Date .....

(d) Forms of annexures to the quarterly statement of assets and liabilities referred to in section 103 (1) (e) of the Act.

**ANNEXURE A TO BSA FORM 11**

[In terms of section 103 (1) (e) of the Act]

(Confidential and not available for inspection by the public)

(To be submitted, in original only, with every BSA Form 11)

Name of Building Society .....

Attached to BSA Form 11 as at .....19.....

**OVERDUE ACCOUNTS**

All amounts rounded off to the nearest R1

|                                                                      | Asset item number of BSA Form 11 |           |           |           |           |           |           |           |
|----------------------------------------------------------------------|----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                                                                      | 11(a)(ii)                        | 11(b)(ii) | 12(a)(ii) | 12(b)(ii) | 12(c)(ii) | 12(d)(ii) | 12(e)(iv) | 12(f)(ii) |
|                                                                      | R                                | R         | R         | R         | R         | R         | R         | R         |
| 1. Gross amount overdue as at date of BSA Form 11 .....              |                                  |           |           |           |           |           |           |           |
| 2. Less: Existing specific provision for bad or doubtful debts ..... |                                  |           |           |           |           |           |           |           |
| 3. Net amount overdue per current BSA Form 11 .....                  |                                  |           |           |           |           |           |           |           |
| 4. Amount shown against item 3 of last preceding Annexure A .....    |                                  |           |           |           |           |           |           |           |
| 5. Net increase or decrease (item 3 less item 4) .....               |                                  |           |           |           |           |           |           |           |
| 6. Total amount written off as irrecoverable during quarter .....    |                                  |           |           |           |           |           |           |           |
| 7. Total number of accounts .....                                    |                                  |           |           |           |           |           |           |           |
| 8. Number of accounts overdue .....                                  |                                  |           |           |           |           |           |           |           |

## ANNEXURE B TO BSA FORM 11

[In terms of section 103 (1) (e) of the Act]

(Confidential and not available for inspection by the public)

(To be submitted, in original only, with every BSA Form 11)

Name of Building Society .....

Attached to BSA Form 11 as at ..... 19.....

## ANALYSIS OF INVESTMENTS IN SHARES

All amounts rounded off to the nearest R1

ALL SHARES INCLUDED UNDER ASSET ITEMS 10 (q), 10 (r), 13, 15 (b) AND 15 (c) OF BSA—FORM 11

| Name of Company                           | Number of shares<br>(1) | Book value<br>(2) | Current market value of quoted shares<br>(3) | Value placed on unquoted shares<br>(4) |
|-------------------------------------------|-------------------------|-------------------|----------------------------------------------|----------------------------------------|
|                                           |                         | R                 | R                                            | R                                      |
| <b>I. ORDINARY SHARES:</b>                |                         |                   |                                              |                                        |
| 1. Asset item 10 (q) (i):                 |                         |                   |                                              |                                        |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| Total value .....                         |                         | =====             |                                              |                                        |
| 2. Asset item 10 (q) (ii):                |                         |                   |                                              |                                        |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| Total value .....                         |                         | =====             |                                              |                                        |
| 3. Asset item 10 (q) (iii):               |                         |                   |                                              |                                        |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| Total value .....                         |                         | =====             |                                              |                                        |
| 4. Asset item 10 (r) (i):                 |                         |                   |                                              |                                        |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| Total value .....                         |                         | =====             |                                              |                                        |
| (5) Asset item 10 (r) (ii):               |                         |                   |                                              |                                        |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| Total value .....                         |                         | =====             |                                              |                                        |
| 6. Asset item 10 (r) (iii):               |                         |                   |                                              |                                        |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| Total value .....                         |                         | =====             |                                              |                                        |
| 7. Asset item 15 (b):                     |                         |                   |                                              |                                        |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| Total value .....                         |                         | =====             |                                              |                                        |
| <b>II. PREFERENCE SHARES</b>              |                         |                   |                                              |                                        |
| (State whether redeemable or convertible) |                         |                   |                                              |                                        |
| 1. Asset item 10 (q) (i):                 |                         |                   |                                              |                                        |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| Total value .....                         |                         | =====             |                                              |                                        |
| 2. Asset item 10 (q) (ii):                |                         |                   |                                              |                                        |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| Total value .....                         |                         | =====             |                                              |                                        |
| 3. Asset item 10 (q) (iii):               |                         |                   |                                              |                                        |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| .....                                     | .....                   | .....             | .....                                        | .....                                  |
| Total value .....                         |                         | =====             |                                              |                                        |

## ANNEXURE B TO BSA FORM 11 (continued)

| Name of Company                  | Number of shares<br>(1) | Book value<br>(2) | Current market value of quoted shares<br>(3) | Value placed on unquoted shares<br>(4) |
|----------------------------------|-------------------------|-------------------|----------------------------------------------|----------------------------------------|
|                                  |                         | R                 | R                                            | R                                      |
| 4. Asset item 10 (r) (i):        |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| Total value .....                |                         |                   |                                              |                                        |
| 5. Asset item 10 (r) (ii):       |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| Total value .....                |                         |                   |                                              |                                        |
| 6. Asset item 10 (r) (iii):      |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| Total value .....                |                         |                   |                                              |                                        |
| 7. Asset item 13:                |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| Total value .....                |                         |                   |                                              |                                        |
| 8. Asset item 15 (b) and 15 (c): |                         |                   |                                              |                                        |
| (a) Associates:                  |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| (b) Other:                       |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| .....                            |                         |                   |                                              |                                        |
| (c) Total value .....            |                         |                   |                                              |                                        |

## III. SHARES IN INSURERS

[Included under asset item 10 (q) (i) and (r) (iii) of BSA Form 11]

| Name of insurer | Total nominal value of issued shares of insurer<br>(1) | 30 per cent of amount in column (1)<br>(2) | Nominal value of shares held by reporting society and its associates<br>(3) | Excess of amount in column (3) over that in column (2) (if any)<br>(4) |
|-----------------|--------------------------------------------------------|--------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------|
|                 | R                                                      | R                                          | R                                                                           | R                                                                      |
| .....           |                                                        |                                            |                                                                             |                                                                        |
| .....           |                                                        |                                            |                                                                             |                                                                        |
| Total .....     |                                                        |                                            |                                                                             |                                                                        |

## ANNEXURE C TO BSA FORM 11

[In terms of section 103 (1) (e) of the Act]

(Confidential and not available for public inspection)

(To be submitted, in original only, with every BSA Form 11)

Name of Building Society .....

Attached to BSA Form 11 as at ..... 19.....

## ANNEXURE C TO BSA FORM 11 (continued)

## ANALYSIS OF INSTALMENT SALES AND LEASING TRANSACTIONS

Amounts rounded off to the nearest R1

## I. TYPE OF ASSET AND AGREEMENT

| Goods                                                                                                           | Asset item 12 (b)       | Asset item 12 (c)           |
|-----------------------------------------------------------------------------------------------------------------|-------------------------|-----------------------------|
|                                                                                                                 | Instalment sales<br>(1) | Leasing transactions<br>(2) |
|                                                                                                                 | R                       | R                           |
| 1. Passenger cars:                                                                                              |                         |                             |
| New .....                                                                                                       | .....                   | .....                       |
| Used .....                                                                                                      | .....                   | .....                       |
| 2. Trucks .....                                                                                                 | .....                   | .....                       |
| 3. Agricultural machinery and equipment .....                                                                   | .....                   | .....                       |
| 4. All household appliances such as furniture, television and radio sets, other electrical equipment, etc. .... | .....                   | .....                       |
| 5. Industrial, commercial and office equipment .....                                                            | .....                   | .....                       |
| 6. Other goods .....                                                                                            | .....                   | .....                       |
| 7. All goods .....                                                                                              | .....                   | .....                       |

## II. UNEARNED FINANCE CHARGES

Describe the basis on which unearned finance charges are taken to income:

.....

.....

## ANNEXURE D TO BSA FORM 11

[In terms of section 103 (1) (e) of the Act]

(Confidential and not available for inspection by the public)

(To be submitted, in original only, with every BSA Form 11)

Name of Building Society .....

Attached to BSA Form 11 as at ..... 19....

## INVESTMENT IN FIXED PROPERTY AND SHARES

All amounts rounded off to the nearest R1

|                                                                                                                                                                                                              | R     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. Total investment in fixed property [asset item 15 (a) of BSA Form 11] .....                                                                                                                               | ..... |
| 2. Total amount of loans and advances to subsidiaries whose main object is to hold fixed property [included under asset item 15 (c) of BSA Form 11] .....                                                    | ..... |
| 3. Total amount of investment in shares, including shares in subsidiaries [asset items 10 (q) and 10 (r) plus the amount included under asset items 13 and 15 (b) of BSA Form 11 in respect of shares] ..... | ..... |
| 4. Total .....                                                                                                                                                                                               | ..... |
| 5. Less:                                                                                                                                                                                                     |       |
| (a) Investment in fixed property bought in and shares acquired during the past five years in order to protect an investment (i.e. total of Annexure E) .....                                                 | ..... |
| (b) Investment in preference shares excluding preference shares which can be converted into ordinary shares .....                                                                                            | ..... |
| 6. Investments as reduced (item 4 less item 5) .....                                                                                                                                                         | ..... |
| 7. Paid-up capital and unimpaired reserve funds [liability item B.5 (c) of BSA Form 11] .....                                                                                                                | ..... |
| 8. Item 7 less item 6 .....                                                                                                                                                                                  | ..... |

## ANNEXURE E TO BSA FORM 11

[In terms of section 103 (1) (e) of the Act]

(Confidential and not available for inspection by the public)

(To be submitted, in original only, with every BSA Form 11)

Name of Building Society .....

Attached to BSA Form 11 as at ..... 19....



## ANNEXURE E TO BSA FORM 11 (continued)

PARTICULARS OF FIXED PROPERTY BOUGHT IN AND COMPANIES ACQUIRED IN ORDER TO PROTECT AN INVESTMENT  
WITHIN PAST FIVE YEARS

All amounts rounded off to the nearest R1

## I. PROPERTY BOUGHT IN AND PROPERTY COMPANIES ACQUIRED

|                                            | Date<br>bought in<br>(1) | Amount of investment by<br>way of shares and loans |                             |
|--------------------------------------------|--------------------------|----------------------------------------------------|-----------------------------|
|                                            |                          | At date<br>bought in<br>(2)                        | At date<br>of return<br>(3) |
|                                            |                          | R                                                  | R                           |
| Description of property/company bought in: |                          |                                                    |                             |
|                                            |                          |                                                    |                             |
|                                            |                          |                                                    |                             |
| Total                                      |                          |                                                    |                             |

## II. OTHER COMPANIES ACQUIRED

|                           | Date<br>bought in<br>(1) | Amount of investment in<br>shares |                             |
|---------------------------|--------------------------|-----------------------------------|-----------------------------|
|                           |                          | At date<br>bought in<br>(2)       | At date<br>of return<br>(3) |
|                           |                          | R                                 | R                           |
| Name of company acquired: |                          |                                   |                             |
|                           |                          |                                   |                             |
|                           |                          |                                   |                             |
| Total                     |                          |                                   |                             |
| TOTAL OF I PLUS II        |                          |                                   |                             |

## Notes:

1. In the case of a company acquired as a subsidiary, the date of application for the Registrar's approval in terms of section 42 of the Act, is to be reflected.
2. Companies whose main object is the holding of fixed property shall be included in Part I. Other companies are to be included in Part II.
3. Attention is drawn to section 46 (1) (b) of the Act when completing column (1).

## ANNEXURE F TO BSA FORM 11

[In terms of section 103 (1) (e) of the Act]

(Confidential and not for inspection by the public)

(To be submitted, in original only, with every BSA Form 11)

Name of Building Society .....  
 Attached to BSA Form 11 as at ..... 19.....

## MISCELLANEOUS INFORMATION

Amounts to be rounded off to the nearest R1

|                                                                                                                                                                                                                                                                      | R |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| 1. Assets pledged or encumbered .....                                                                                                                                                                                                                                |   |
| 2. Liabilities to the building society of its directors and officers.....                                                                                                                                                                                            |   |
| 3. (a) Total amount owing to the building society in respect of loans and advances granted to its associates other than those to banking institutions in that group and those to subsidiaries whose main object is the holding or development of fixed property..... |   |
| (b) Total amount of the building society's investment in debentures or preference shares (excluding debentures or preference shares which can be converted into ordinary shares), issued by its associates.....                                                      |   |
| (c) Total of 3 (a) and 3 (b).....                                                                                                                                                                                                                                    |   |
| (d) Less amount by which the sum of the building society's capital and unimpaired reserves exceeds its total investment in fixed property and shares (item 8 of Annexure D).....                                                                                     |   |
| (e) Loans, advances and investments, as adjusted [i.e. item 3 (c) less item 3 (d) above] .....                                                                                                                                                                       |   |
| (f) 5 per cent of total liabilities to the public [i.e. 5 per cent of liability item A.4, column (8) of BSA Form 11] .....                                                                                                                                           |   |



(a) Form of Balance Sheet and the statement contemplated in section 103 (1) (f) of the Act.

**BALANCE SHEET AS AT 31 MARCH 19 .....**

[In terms of section 103 (1) (e) of the Building Societies Act, 1986]

Name of Building Society ..... Date of annual general meeting .....

|                                                                                                                                                                                | R                                                                     | R |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | R | R |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|--|-----------------------------------------------------------------------|--------|--|---|---|-------------------------------|--|---------------------------------|--|-----------------|--|-----------------|--|
| <b>1. Share capital—</b>                                                                                                                                                       |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| Authorised ..... shares of R ..... each R .....                                                                                                                                |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| Issued ..... shares of R ..... each R .....                                                                                                                                    |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>2. Deposits (including accrued interest)—</b>                                                                                                                               |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (a) fixed .....                                                                                                                                                                |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (b) savings .....                                                                                                                                                              |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (c) transmission .....                                                                                                                                                         |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>3. Loans (including accrued interest)—</b>                                                                                                                                  |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (a) building societies' loan stock .....                                                                                                                                       |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (b) from bankers .....                                                                                                                                                         |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (c) debentures .....                                                                                                                                                           |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (d) from other (specify)—                                                                                                                                                      |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| .....                                                                                                                                                                          |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| .....                                                                                                                                                                          |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>4. Collateral cash deposits (including accrued interest) .....</b>                                                                                                          |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>5. Creditors and provisions .....</b>                                                                                                                                       |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>6. Other liabilities (specify)—</b>                                                                                                                                         |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| .....                                                                                                                                                                          |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| .....                                                                                                                                                                          |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| .....                                                                                                                                                                          |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>7. Reserves—</b>                                                                                                                                                            |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (a) General .....                                                                                                                                                              |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (b) other (specify)—                                                                                                                                                           |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| .....                                                                                                                                                                          |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| .....                                                                                                                                                                          |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| .....                                                                                                                                                                          |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>1. Number of and aggregate amount owing—</b>                                                                                                                                |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (a) On ..... housing advances .....                                                                                                                                            |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (b) On ..... business advances .....                                                                                                                                           |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (c) On ..... general advances .....                                                                                                                                            |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>2. Properties in possession—</b>                                                                                                                                            |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (a) ..... properties sold .....                                                                                                                                                |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (b) ..... properties unsold .....                                                                                                                                              |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>3. Fixed property [including shares in, loans and advances to and debentures issued by companies owning fixed property contemplated in section 82 (1) of the Act] .....</b> |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>4. Furniture, equipment and motor vehicles .....</b>                                                                                                                        |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>5. Computers .....</b>                                                                                                                                                      |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>6. Debtors and payments in advance .....</b>                                                                                                                                |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| <b>7. Investment in subsidiary and other companies—</b>                                                                                                                        |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
|                                                                                                                                                                                |                                                                       |   | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 50%; text-align: center;">Loans and advances (including redeemable pref. shares and debentures)</th> </tr> <tr> <th style="text-align: center;">Shares</th> <th></th> </tr> <tr> <th style="text-align: center;">R</th> <th style="text-align: center;">R</th> </tr> </thead> <tbody> <tr> <td>(a) Insurance companies .....</td> <td></td> </tr> <tr> <td>(b) Development companies .....</td> <td></td> </tr> <tr> <td>(c) other .....</td> <td></td> </tr> <tr> <td>(d) Total .....</td> <td></td> </tr> </tbody> </table> |   |   |  | Loans and advances (including redeemable pref. shares and debentures) | Shares |  | R | R | (a) Insurance companies ..... |  | (b) Development companies ..... |  | (c) other ..... |  | (d) Total ..... |  |
|                                                                                                                                                                                | Loans and advances (including redeemable pref. shares and debentures) |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| Shares                                                                                                                                                                         |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| R                                                                                                                                                                              | R                                                                     |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (a) Insurance companies .....                                                                                                                                                  |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (b) Development companies .....                                                                                                                                                |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (c) other .....                                                                                                                                                                |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |
| (d) Total .....                                                                                                                                                                |                                                                       |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |  |                                                                       |        |  |   |   |                               |  |                                 |  |                 |  |                 |  |

|                                                             |   |   |                                                               |   |   |
|-------------------------------------------------------------|---|---|---------------------------------------------------------------|---|---|
|                                                             | R | R |                                                               | R | R |
| 8. Unappropriated balance as per Appropriation Account..... |   |   | 8. Government loan levies .....                               |   |   |
|                                                             |   |   | 9. Investments in stocks of and loans to—                     |   |   |
|                                                             |   |   | (a) Government of the Republic (including Defence Bonds)..... |   |   |
|                                                             |   |   | (b) Local authorities in the Republic.....                    |   |   |
|                                                             |   |   | (c) other .....                                               |   |   |
|                                                             |   |   | (d) accrued interest.....                                     |   |   |
|                                                             |   |   | [Market value of (a), (b) and (c) = R.....]                   |   |   |
|                                                             |   |   | [Nominal value of (a), (b) and (c) = R.....]                  |   |   |
|                                                             |   |   | 10. Bills, deposits and cash—                                 |   |   |
|                                                             |   |   | (a) Bills of—                                                 |   |   |
|                                                             |   |   | (i) Treasury .....                                            |   |   |
|                                                             |   |   | (ii) Land Bank .....                                          |   |   |
|                                                             |   |   | (iii) other .....                                             |   |   |
|                                                             |   |   | (b) Deposits for fixed periods with—                          |   |   |
|                                                             |   |   | (i) bankers .....                                             |   |   |
|                                                             |   |   | (ii) local authorities .....                                  |   |   |
|                                                             |   |   | (c) Deposits at call with—                                    |   |   |
|                                                             |   |   | (i) bankers .....                                             |   |   |
|                                                             |   |   | (ii) local authorities .....                                  |   |   |
|                                                             |   |   | (d) Deposits with Reserve Bank.....                           |   |   |
|                                                             |   |   | (e) Loans to discount houses.....                             |   |   |
|                                                             |   |   | (f) Accrued interest on items (a) to (e) .....                |   |   |
|                                                             |   |   | (g) Bank notes, subsidiary coin and gold coin.....            |   |   |
|                                                             |   |   | (h) Total of items (a) to (g) (R.....)                        |   |   |
|                                                             |   |   | 11. Other assets (specify)—                                   |   |   |
|                                                             |   |   | .....                                                         |   |   |
|                                                             |   |   | .....                                                         |   |   |
|                                                             |   |   | .....                                                         |   |   |
|                                                             |   |   | 12. Deficit as per Appropriation Account .....                |   |   |
|                                                             |   |   | 13. Total .....                                               |   |   |
| 9. Total .....                                              |   |   |                                                               |   |   |

We, the undersigned, do hereby certify that the information contained in the above Balance Sheet is to the best of our knowledge and belief true and correct.

.....

*Director*

.....  
Director

.....  
Chief Accountant

Date .....

(b) Form of Revenue and Expenditure Account contemplated in section 103 (1) (f) of the Act.

BSA Form 13

REVENUE AND EXPENDITURE ACCOUNT FOR THE FINANCIAL YEAR ENDED .....

[In terms of section 103 (1) (e) of the Building Societies Act, 1986]

Name of Building Society .....

|                                                                               | R | R |
|-------------------------------------------------------------------------------|---|---|
| 1. Interest:                                                                  |   |   |
| (a) On deposits—                                                              |   |   |
| (i) fixed .....                                                               |   |   |
| (ii) savings .....                                                            |   |   |
| (iii) transmission .....                                                      |   |   |
| (b) On loans—                                                                 |   |   |
| (i) bankers .....                                                             |   |   |
| (ii) debentures .....                                                         |   |   |
| (iii) other (specify)—                                                        |   |   |
| (c) On collateral cash deposits .....                                         |   |   |
| (d) Other (specify)—                                                          |   |   |
| 2. Management expenses .....                                                  |   |   |
| 3. Depreciation:                                                              |   |   |
| (a) Furniture, equipment and motor vehicles .....                             |   |   |
| (b) Computers .....                                                           |   |   |
| (c) Fixed property .....                                                      |   |   |
| (d) Other (specify)—                                                          |   |   |
| 4. Net loss:                                                                  |   |   |
| (a) On sale of properties in possession .....                                 |   |   |
| (b) Other (specify)—                                                          |   |   |
| 5. Leasing:                                                                   |   |   |
| (a) Computers .....                                                           |   |   |
| (b) Other (specify)—                                                          |   |   |
| 6. Taxation .....                                                             |   |   |
| 7. Other expenditure (specify)—                                               |   |   |
| 8. Excess revenue over expenditure transferred to Appropriation Account ..... |   |   |
| Total .....                                                                   |   |   |

|                                                                               | R | R |
|-------------------------------------------------------------------------------|---|---|
| 1. Interest:                                                                  |   |   |
| (a) From advances—                                                            |   |   |
| (i) housing .....                                                             |   |   |
| (ii) business .....                                                           |   |   |
| (iii) general .....                                                           |   |   |
| (b) From properties in possession sold .....                                  |   |   |
| (c) From loans to and debentures of subsidiary companies .....                |   |   |
| (d) From other loans .....                                                    |   |   |
| (e) From Government loan levies .....                                         |   |   |
| (f) From stocks of and loans to public bodies .....                           |   |   |
| (g) From other investments .....                                              |   |   |
| 2. Dividends:                                                                 |   |   |
| (a) From subsidiary companies .....                                           |   |   |
| (b) From other .....                                                          |   |   |
| 3. Rents:                                                                     |   |   |
| Gross .....                                                                   |   |   |
| Less expenses .....                                                           |   |   |
| 4. Valuation and inspection fees .....                                        |   |   |
| 5. Commissions .....                                                          |   |   |
| 6. Net profit—                                                                |   |   |
| (a) On sale of properties in possession .....                                 |   |   |
| (b) Other (specify)—                                                          |   |   |
| 7. Other receipts (specify)—                                                  |   |   |
| 8. Excess expenditure over revenue transferred to Appropriation Account ..... |   |   |
| Total .....                                                                   |   |   |



BSA Form 13 (a)

## DETAILS OF MANAGEMENT EXPENSES

|                                                          | R |                                                                               | R |
|----------------------------------------------------------|---|-------------------------------------------------------------------------------|---|
| 1. Staff salaries, wages and bonuses.....                |   | 10. Stationery and printing .....                                             |   |
| 2. Directors:                                            |   | 11. Telephones and postages.....                                              |   |
| (i) Fees of office and bonuses.....                      | R | 12. Insurances.....                                                           |   |
| (ii) Valuation and inspection fees .....                 |   | 13. Bank charges (excluding interest) .....                                   |   |
| (iii) Allowances .....                                   |   | 14. Legal charges .....                                                       |   |
| 3. Fees and bonuses of local boards and committees ..... |   | 15. Fees paid to other persons in respect of valuations and inspections ..... |   |
| 4. Auditor's fees.....                                   |   | 16. Travel and subsistence costs.....                                         |   |
| 5. Contributions:                                        |   | 17. Stamp duty .....                                                          |   |
| (a) To staff pension/provident fund .....                |   | 18. Sundries .....                                                            |   |
| (b) To staff medical aid fund.....                       |   |                                                                               |   |
| (c) To other staff funds .....                           |   | Total management expenses (as per Revenue and Expenditure Account).....       |   |
| 6. Commission (agency and other) .....                   |   |                                                                               |   |
| 7. Other agency expenses .....                           |   |                                                                               |   |
| 8. Office rent.....                                      |   |                                                                               |   |
| 9. Advertising .....                                     |   |                                                                               |   |

Certified true and correct:

Director

Director

Chief Accountant

Date .....

(c) Form of Appropriation Account being part of the Income and Expenditure Account contemplated in section 103 (1) (f) of the Act.

APPROPRIATION ACCOUNT

BSA Form 14

[In terms of section 103 (1) (e) of the Building Societies Act, 1986]

Name of Building Society .....

Financial year ended.....

|                                                                                           | R |                                                                                           | R |
|-------------------------------------------------------------------------------------------|---|-------------------------------------------------------------------------------------------|---|
| 1. Balance at close of previous financial year .....                                      |   | 1. Unappropriated balance at close of previous financial year .....                       |   |
| 2. Excess expenditure over revenue transferred from Revenue and Expenditure Account ..... |   | 2. Excess revenue over expenditure transferred from Revenue and Expenditure Account ..... |   |
| 3. Net loss on sale of fixed property .....                                               |   | 3. Net profit on sale of fixed property .....                                             |   |
| 4. Appropriations to reserves—                                                            |   | 4. Transfer from reserves (specify)—                                                      |   |
| (a) General .....                                                                         | R | .....                                                                                     | R |
| (b) Other (specify)—                                                                      |   | .....                                                                                     |   |
| .....                                                                                     |   | .....                                                                                     |   |
| .....                                                                                     |   | .....                                                                                     |   |
| 5. Other appropriations (specify)—                                                        |   | 5. Other credits (specify)—                                                               |   |
| .....                                                                                     |   | .....                                                                                     |   |
| .....                                                                                     |   | .....                                                                                     |   |
| .....                                                                                     |   | .....                                                                                     |   |
| 6. Dividends on issued share capital .....                                                |   | 6. Deficit as per Balance Sheet .....                                                     |   |
| 7. Donations .....                                                                        |   |                                                                                           |   |
| 8. Unappropriated balance as per Balance Sheet .....                                      |   |                                                                                           |   |
| Total .....                                                                               |   | Total .....                                                                               |   |

Certified true and correct:

.....

Director

Director

Chief Accountant

Date .....

AUDITOR'S REPORT

I/We have examined the annual financial statements on pages ..... to ..... In my/our opinion those statements exhibit a true and correct view of the financial position of the Society at 31 March 19..... and of the revenue and expenditure for the year ended on that date, in the manner required by the Building Societies Act, 1986.

Date .....

Auditors

(d) Forms of subsidiary statements contemplated in section 103 (1) (f) of the Act.

BSA Form 15

DEPOSIT ACCOUNT No. (1)

[In terms of section 103 (1) (e) of the Building Societies Act, 1986]

Name of Building Society ..... Financial year ended .....

|                                                                     | R     | R     |                                                                                      | R     | R     |
|---------------------------------------------------------------------|-------|-------|--------------------------------------------------------------------------------------|-------|-------|
| 1. Deposits withdrawn or paid out during year (including interest)— |       |       | 1. Amount due to depositors at beginning of year (as per previous Balance Sheet)—    |       |       |
| (a) Fixed deposits .....                                            | ..... |       | (a) Fixed deposits .....                                                             | ..... |       |
| (b) Savings deposits.....                                           | ..... |       | (b) Savings deposits.....                                                            | ..... |       |
| (c) Transmission deposits .....                                     | ..... |       | (c) Transmission deposits .....                                                      | ..... |       |
| 2. Other debits (specify)—                                          |       |       | 2. Deposits received during year—                                                    |       |       |
| (a) Fixed deposits .....                                            | ..... |       | (a) Fixed deposits .....                                                             | ..... |       |
| (b) Savings deposits.....                                           | ..... |       | (b) Savings deposits.....                                                            | ..... |       |
| (c) Transmission deposits .....                                     | ..... |       | (c) Transmission deposits .....                                                      | ..... |       |
| 3. Amount due to depositors at end of year (as per Balance Sheet)—  |       |       | 3. Interest paid and accrued to depositors (as per Revenue and Expenditure Account)— |       |       |
| (a) Fixed deposits .....                                            | ..... |       | (a) Fixed deposits .....                                                             | ..... |       |
| (b) Savings deposits.....                                           | ..... |       | (b) Savings deposits.....                                                            | ..... |       |
| (c) Transmission deposits .....                                     | ..... |       | (c) Transmission deposits .....                                                      | ..... |       |
|                                                                     |       |       | 4. Other credits (specify)—                                                          |       |       |
|                                                                     |       |       | (a) Fixed deposits .....                                                             | ..... |       |
|                                                                     |       |       | (b) Savings deposits.....                                                            | ..... |       |
|                                                                     |       |       | (c) Transmission deposits .....                                                      | ..... |       |
| Total .....                                                         | ..... | ..... | Total .....                                                                          | ..... | ..... |

Certified true and correct:

.....  
Director

.....  
Director

.....  
Chief Accountant

Date .....

## DEPOSIT ACCOUNT No. (2)

[Section 94 (2) of the Building Societies Act, 1986]

[In terms of section 103 (1) (e) of the Building Societies Act, 1986]

Name of Building Society .....

Financial year ended .....

|                                                                        | R | R |                                                                                      | R | R |
|------------------------------------------------------------------------|---|---|--------------------------------------------------------------------------------------|---|---|
| 1. Deposits withdrawn or paid out during year (including interest)—    |   |   | 1. Amount due to depositors at beginning of year (as per previous Balance Sheet)—    |   |   |
| (a) Tax free.....                                                      |   |   | (a) Tax free.....                                                                    |   |   |
| (b) Partially tax free.....                                            |   |   | (b) Partially tax free.....                                                          |   |   |
| 2. Other debits (specify)—                                             |   |   | 2. Deposits received during year—                                                    |   |   |
| (a) Tax free.....                                                      |   |   | (a) Tax free.....                                                                    |   |   |
| (b) Partially tax free.....                                            |   |   | (b) Partially tax free.....                                                          |   |   |
| 3. Amount due to depositors at end of year (as per Balance Sheet)..... |   |   | 3. Interest paid and accrued to depositors (as per Revenue and Expenditure Account)— |   |   |
| (a) Tax free.....                                                      |   |   | (a) Tax free.....                                                                    |   |   |
| (b) Partially tax free.....                                            |   |   | (b) Partially tax free.....                                                          |   |   |
|                                                                        |   |   | 4. Other credits (specify)—                                                          |   |   |
|                                                                        |   |   | (a) Tax free.....                                                                    |   |   |
|                                                                        |   |   | (b) Partially tax free.....                                                          |   |   |
| Total .....                                                            |   |   | Total .....                                                                          |   |   |

Certified true and correct:

Director .....

Director .....

Chief Accountant .....

Date .....

## ADVANCES ACCOUNT

BSA Form 16

[In terms of section 103 (1) (e) of the Building Societies Act, 1986]

Name of Building Society .....

Financial year ended .....

[Including loans under the Housing Act, 1966 (Act No. 4 of 1966) but excluding amounts relating to properties in possession, whether sold or not.]

|                                                                                 | Housing | Business | General |                                                                      | Housing | Business | General |
|---------------------------------------------------------------------------------|---------|----------|---------|----------------------------------------------------------------------|---------|----------|---------|
|                                                                                 | R       | R        | R       |                                                                      | R       | R        | R       |
| 1. .... advances due at beginning of year (as per previous Balance Sheet) ..... |         |          |         | 1. Amount repaid by borrowers during year (including interest) ..... |         |          |         |
| 2. .... advances made during year .....                                         |         |          |         | 2. Losses written off during year .....                              |         |          |         |
| 3. Interest and other debits (as per Revenue and Expenditure Account) .....     |         |          |         | 3. Other credits .....                                               |         |          |         |
|                                                                                 |         |          |         | 4. .... advances due at end of year (as per Balance Sheet) .....     |         |          |         |
| Total .....                                                                     |         |          |         | Total .....                                                          |         |          |         |

Certified true and correct:

Director .....

Director .....

Chief Accountant .....

Date .....

**PART V****DIRECTIVES AND INTERPRETATIONS FOR THE COMPLETION OF FINANCIAL RETURNS, STATEMENTS AND ACCOUNTS**

18. The financial returns and statements shall be completed and submitted in accordance with the following directives, interpretations and clarifications:

**(1) GENERAL****Size, number of copies, rounding off, signatures and audit requirements**

- (a) The monthly return and the quarterly return (BSA Forms 9 and 10) must be lodged on sheets of standardised size, viz. 210 mm across and 297 mm down and the quarterly statement (BSA Form 11) and the annual accounts and subsidiary statements (BSA Forms 12 to 16) on sheets 420 mm across and 297 mm down.
- (b) Completed forms shall be submitted to the Registrar of Building Societies, Private Bag X238, Pretoria, 0001, in duplicate, except where otherwise indicated.
- (c) Amounts shall be shown to the nearest rand.
- (d) Returns shall be completed as at the last day of a particular month, quarter or year. The classification of liabilities according to term, must be determined in relation to the residual maturity thereof on the date of a return and not the date the liability was incurred.
- (e) All liabilities consisting of claims and all assets relating to the business of a society shall be included under the appropriate liability and asset items and columns.
- (f) All liabilities and all assets shall include accrued interest up to the end of the period to which a return or statement relates.
- (g) Any requirement calculated on the figures as at the end of a period to which a return relates, shall be maintained from the date of certification of that return until the day preceding the date of certification of the next return.
- (h) The chief executive officer is required to sign the completed BSA Forms 9, 10 and 11 while the other forms are to be signed by two directors and the chief accountant. If any officer is not available to sign a completed form, the officer performing his function must sign it in an acting capacity and not on behalf of the absent officer.
- (i) Section 85 (2) of the Act requires the auditors of a building society to report on at least one BSA Form 11 in each year. If this cannot be done in time for the statement to be submitted within the prescribed period, the statement must be endorsed "Auditors' report following" and an audited copy submitted within such period as approved by the Registrar on application. The audited statement should preferably be as at the building society's financial year-end or as close thereto as possible. The auditors are required to report on the BSA Form 11 but not on the Annexures thereto.
- (j) Reference should be made to the definitions contained in Part I and the conditions in respect of the valuation of movable and immovable assets contained in Part VI.
- (k) A banker's acceptance shall comply with the following requirements in order to qualify as a liquid asset:
  - (i) It must be discountable by the Reserve Bank and must not be an acceptance of a subsidiary or fellow-subsidiary of the reporting society;
  - (ii) The aggregate amount of the acceptance facility utilised must bear a relationship to the turnover of the drawer which satisfactorily establishes the self-liquidating nature of the acceptance, with due allowance for credit obtained by the drawer in other ways or from other sources;
  - (iii) It must be drawn under an authority (letter of credit) which restricts its use solely to the provision of the working capital required in respect of the goods in which the drawer trades in the normal course of his business and which he has already bought or sold. The acceptance must quote the relevant authority and state specifically the nature of the goods concerned; and
  - (iv) It must be drawn for not more than 120 days and it must be duly accepted: A banker's acceptance may, however, also be regarded as a liquid asset by the holder thereof if it bears the following endorsement by the acceptor:  
 "This acceptance qualifies as a liquid asset in accordance with the requirements of the monetary authorities as set out in the Building Societies Act, 1986, and the regulations promulgated thereunder".
- (l) Without prejudice to the generality of the foregoing requirements, a banker's acceptance drawn or made for any of the following purposes will not qualify as a liquid asset:
  - (i) To finance fixed capital outlays or the processing of raw materials;
  - (ii) to finance instalment sales or leasing transactions;
  - (iii) to liquidate an overdraft or any debt, other than that created by the specific merchandise transaction to which it is linked;
  - (iv) as a renewal or extension of an existing bill, promissory note or banker's acceptance relating to the same transaction;
  - (v) to serve as a substitute for an unpaid instrument; or
  - (vi) to provide any other form of "accommodation" finance.
- (m) (i) Provision for bad or doubtful debts must be made at least once in every financial year. This minimum requirement does not relieve the society of the obligation to make provision in every quarterly statement for debts which, to its knowledge, have become bad or doubtful since the last annual calculation. To this end, societies are expected to maintain reporting procedures by their branches which will ensure that bad and doubtful debts will be reported at the earliest possible opportunity.



- (ii) Information regarding overdue accounts must be furnished with every BSA Form 11 in the form set out in Annexure A to the prescribed statement. Amounts reported as overdue must be stated after deduction of the related specific provisions for doubtful debts.
- (iii) An amount reported as overdue may again be reflected as current if, on application by the debtor, the period of payment has been formally extended, and if the society has no doubts concerning the recoverability of the debt.
- (n) Provision for depreciation of fixed assets shall be made in accordance with generally accepted accounting practice and be reflected in each BSA Form 11. This does not preclude the writing off of a fixed asset to a nominal value on acquisition or over a period shorter than the estimated life of the asset.
- (o) Unless departures are specifically authorised by the Act of these Regulations, all amounts reported in financial returns, statements and accounts shall be compiled in accordance with generally accepted accounting practice in terms of section 286 (3) of the Companies Act, 1973.

**(2) MONTHLY RETURN (BSA—FORM 9)**

BSA—Form 9

Reference

Item B.2 (a)

**Less: General advances against security of fixed deposits**

The amount that may be deducted under this item shall not exceed the face value of the deposit pledged.

Item B.2 (b)

**Amounts owing by other building societies, mutual building societies and banks**

The amount that may be deducted under this item from the short-, medium- and long-term liabilities, respectively, are the total amounts owing to the reporting society in respect of loans to, deposits with and negotiable certificates of deposit issued by other mutual building societies, building societies and banks having residual maturities corresponding with the specified terms of the liabilities.

Item C.2

**Less:****(a) General advances against security of fixed deposits**

The directive under item B.2 (a) also applies here.

**(b) Amounts owing by other building societies, mutual building societies and banks (excluding deposits withdrawable on demand)**

(1) The directive under item B.2 (b) shall apply *mutatis mutandis*.

(2) A deposit withdrawable on demand with a bank shall not be deducted under item 2 (b) (iii). It qualifies as a liquid asset and must be shown under item 5 of Annexure A.

**(c) Bank loans and overdrafts secured by liquid assets****(d) Other loans secured by liquid assets**

(1) Loans and overdrafts from banks secured by liquid assets, shall be included under sub-item (c), while such loans from discount houses shall be included under sub-item (d).

(2) The liquid assets pledged shall not be regarded as liquid assets in any return.

Item D.4

**Minimum amount required as from date of certification**

The percentages as determined by the Governor of the Reserve Bank from time to time and notified to societies by the Registrar shall be inserted in these items.

Item D.5 (b)

**Less: Amount of Reserve Bank notes, subsidiary coin and gold coin**

(1) The amount under this item should agree with the total of items 1 and 2 of Annexure A to the return.

(2) See also directives under items 1 and 2 of Annexure A.

Item D.5 (c)

**Balance to be held with the Reserve Bank**

Any adjustment required in the amount of the reserve balance to be held from the date of certification, shall be effected on that date or, if not possible, on the first business day thereafter.

Item E.2

**Total amount of liquid assets held at month-end as per Annexure A to this return**

The amount under this item should agree with item 14 of Annexure A and asset item 18, column (1), of the BSA—Form 11.

**ANNEXURE A TO BSA—FORM 9****General****Liquid assets**

Securities ranking as liquid assets must be shown at their market value as certified by the Public Investment Commissioners. Assets shall, where applicable include interest accrued up to the month-end to which a return relates.

- Item 1 **Reserve Bank notes and subsidiary coin**  
The amount under this item shall include the amount of cash in transit and in automatic teller machines calculated at the close of business on the last business day of the month in question.
- Item 2 **Gold coin**  
The amount of gold coin at any particular month-end shall be calculated on the month-end rand price of gold established by the last (afternoon) gold price fixing on the London Gold Market and the middle rand-USA dollar exchange rate at the close of business on that day.

**(3) QUARTERLY RETURN (BSA FORM 10)**

BSA Form 10

Reference

- Item A.1 **Total capital**  
The amounts shown under (c)–(g) of this item shall not include accrued interest.
- Item A.1 (g) **Other (specify)**  
Under this item shall be included all funds obtained by a society by way of the issue of any securities such as loan stock, etc.
- Item A.2 (e) **Former prescribed investments**  
Under this item shall be included the amount of a society's investments as at the quarter-end, which immediately before the repeal of section 32 of the Mutual Building Societies Act, 1965 (i.e. the requirement in respect of prescribed investments) by the Financial Institutions Amendment Act, 1985 (Act 106 of 1985), were held by it in compliance with that section, in so far as those investments do not rank as liquid assets or have not since the repeal of the said section been realized. Investments shall be shown at book value under this item.
- Item B.2 **Amount paid out on housing advances to members of the public during quarter under review**  
Under this item shall be included only the amount *actually paid out* in respect of housing advances.
- Item C.3 **Excess investment (if any)**  
This item is to be completed only if the investment by a society is in excess of the maximum amount permitted, i.e. if item C.2 is greater than item C.1.
- Item D.3 **Excess investment (if any)**  
The note under item C.3 also applies here.
- Item F.2 **Amount of share capital and unimpaired reserves (as reduced)**  
The amount shown under this item shall agree with the amount shown against liability item B.5 (e) of the BSA Form 11 in respect of the same quarter-end.
- Item G.3 **Excess (if any)**  
The note under item C.3 shall apply *mutatis mutandis*.

**(4) QUARTERLY STATEMENT (BSA FORM 11)****Liabilities**

BSA Form 11

Reference

*Liability item*

Item A.1 (a)

Item A.1 (a) (iii)

Item A.1 (a) (xiv)

**Deposits by residents of the Republic****Other Central Government**

Deposits by universities and technicons shall be included under this item.

**Other companies**

This item shall include deposits by all other companies incorporated or deemed to be incorporated under the Companies Act, 1973 (excluding companies incorporated in terms of section 21 of that Act); co-operative companies and societies registered under the Co-operatives Act, 1981; other public corporations; and close corporations incorporated under the Close Corporations Act, 1984.

|                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Item A.1 (a) (xv)    | <p><b>Other depositors</b></p> <p>This item shall include deposits by all individuals; companies incorporated in terms of section 21 of the Companies Act, 1973; pension and provident funds registered under the Pension Funds Act, 1956; all non-profit institutions such as charitable, religious, and welfare organisations, trade unions, social and recreational clubs, private schools and hospitals; trust deposits in terms of the Attorneys Act, 1979; and also balances not allocated to specific depositors.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Item A.2             | <p><b>Loans and advances from</b></p> <p>The following liabilities shall be included under this item:</p> <ul style="list-style-type: none"> <li>(i) Bank overdrafts;</li> <li>(ii) all amounts received against pledge of security; and</li> <li>(iii) amounts due to the Reserve Bank.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Item A.3             | <b>Other liabilities to the public</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Item A.3 (e)         | <p><b>Other (specify)</b></p> <p>Under this item shall be included the amount of all funds obtained by a society not included under any other liability item.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Item A.4             | <p><b>Total liabilities to the public</b></p> <p>The amount shown in column (8) under this item, must agree with the amount shown under item A.11, column (4), of BSA Form 9.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Item B.5 (b)         | <p><b>Unimpaired reserves</b></p> <ul style="list-style-type: none"> <li>(1) The following funds may be included under this item if they have been set aside as a general or special reserve and the amounts thereof are disclosed as such a reserve in the annual accounts, namely, general reserves and provisions, however described, as long as they are freely available to absorb future losses, if any.</li> <li>(2) The following funds are excluded from unimpaired reserves: <ul style="list-style-type: none"> <li>(i) Reserves arising from the revaluation of fixed assets;</li> <li>(ii) deferred tax balances, which, in accordance with generally accepted accounting practice, may not be regarded as part of shareholders interest;</li> <li>(iii) any balance on profit and loss account not yet transferred to a reserve.</li> <li>(iv) provisions, however described, for doubtful debts (<i>less</i> any associated deferred tax assets) which are provided with reference to anticipated losses on any specific debt or group of debts, identified specifically or by their age, and which are not freely available to absorb such future losses; and</li> <li>(v) reserves which are related to the valuation of any asset or liability or are not freely available to absorb future losses, if any.</li> </ul> </li> <li>(3) Details of amounts included in unimpaired reserves and reductions must be shown in Annexure G to BSA Form 11.</li> </ul> |
| Item B.5 (d)         | <p><b>Reductions</b></p> <p>The value of assets referred to in section 77 (2) (a) (iv) shall be included at book value.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Item B.6             | <p><b>Unearned finance charges</b></p> <p>Under this item shall be included all interest and other finance charges debited to clients in advance, but which have not yet been earned at the date of the statement.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Item B.7             | <p><b>Liabilities other than the foregoing</b></p> <p>The following items must, <i>inter alia</i> be included under this item:</p> <ul style="list-style-type: none"> <li>(i) Unappropriated profits;</li> <li>(ii) an amount representing unrealised profits or a reserve arising from the revaluation of a fixed asset;</li> <li>(iii) a balance representing deferred income which cannot be deducted from the related asset;</li> <li>(iv) a credit balance on deferred taxation account; and</li> <li>(v) any amount which is shown as a reduction under liability item B.5 (d) but is also an asset. (This procedure is to be followed so as to balance the statement.)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Item B.9             | <p><b>Total liabilities</b></p> <p>The amount in column (8) under this item must agree with the amount in column (3) under asset item 18 of the statement.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>C. MEMORANDUM</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Item C.4             | <p><b>Total commitments in respect of repurchase agreements</b></p> <p>Under this item shall be included the aggregate amount of commitments of the society in respect of assets sold under repurchase agreements. Assets sold under repurchase agreements shall be reported as follows:</p> <ul style="list-style-type: none"> <li>(a) The capital amount repayable on expiry of the agreement shall be shown under this item;</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

- (b) the "accrued interest or loss" payable in terms of the agreement shall be included under liability item A.3 (e); and
- (c) any difference between the capital amount repayable and the book value of the asset, which is held in suspense until maturity of the agreement, shall be included under asset item 17.

### **Assets**

#### **Asset Item**

Item 1

#### **Bank notes and subsidiary coin**

- (1) Only bank notes issued by the Reserve Bank and coin which is legal tender in South Africa and both held in the Republic, qualify as liquid assets. Notes in transit and in automatic teller machines shall be included.
- (2) Other notes and coin must be included in columns (4) and (5).

Item 5 (a) (iv)

#### **Mutual building societies**

Shares issued by mutual building societies shall be included under this item.

Item 10

#### **Investments**

Item 10 (q)

#### **Shares in**

- (1) Investment in shares of property holding subsidiaries shall not be included under this item but under asset item 15 (b) or 15 (c).
- (2) Investment in preference shares, where the substance of the underlying transaction is to provide finance, shall not be included under this item, but under asset item 13.

Item 10 (q) (v)

#### **Other shares**

Investment in preference shares, where the substance of the underlying transaction is to provide finance, shall not be included under this item, but under asset item 12 (f).

Item 12 (b) (i)

#### **Discounts and advances in respect of instalment sales—current**

- (1) This item shall include the total of future instalments or rentals due under instalment sale agreements, including suspensive sale and hire-purchase agreements, but excluding leasing transactions.
- (2) The amounts reported shall be the full amount of the future rentals or instalments, less applicable unearned finance charges.
- (3) Amounts to be included are, *inter alia*—
  - (a) future instalments and rentals due under agreements entered into directly by the reporting society with its clients;
  - (b) future instalments and rentals due under agreements discounted or purchased, with or without recourse;
  - (c) amounts due under floor plans, i.e. advances to dealers for stocking purposes against suspensive sale agreements;
  - (d) advances made against the pledge of agreements;
  - (e) amounts due under deeds of sale discounted or entered into.
- (4) Where goods have been repossessed, their book value or estimated net realisable value, whichever is the lower, shall be included under asset item 17. The remaining balance due under the agreement shall be written off or included under asset item 12 (b) (ii) after deduction of related unearned finance charges.
- (5) Where retentions have been withheld from suppliers of goods which are the subject of agreements, such retentions may be deducted from the amounts reported under this item only if a legal right to do so is embodied in the agreement. Where no such right exists, the amount withheld shall be reported under liability item A.3 (e).
- (6) Additional information as set out in Annexure C to the BSA Form 11 shall be furnished with each quarterly statement, including the basis on which unearned finance charges are included in income.

Item 12 (b) (ii)

#### **Discounts and advances in respect of instalment sales—overdue**

Under this item shall be included the amount of future rentals and instalments defined as overdue in terms of these regulations, less applicable unearned finance charges and specific provisions.

Item 12 (c)

#### **Leasing transactions**

Under this item shall be included the total of future rentals due under leasing transactions, less applicable unearned finance charges.

Item 12 (d) (i)

#### **Factoring—current**

Under this item shall be included all current amounts due in respect of factoring agreements net of unearned finance charges.



- Item 12 (d) (ii) Factoring—overdue**  
Under this item shall be included all overdue amounts as defined, net of related unearned finance charges, whether or not the factoring agreement is with or without recourse.
- Item 12 (e) Bills discounted or purchased**  
(1) Amounts shall be shown at face value, *less* unearned discount or rebates relating to the period from the date of the relevant quarterly statement to the date of maturity. Unearned discount shall be calculated at the rate negotiated under the discount.  
(2) Where bills have been written down in anticipation of a loss or a specific provision has been made, the amount as reduced by such write-down or specific provision shall be reported.  
(3) Bills deposited with the Reserve Bank in anticipation of rediscount, shall continue to be shown under this item until they are actually rediscounted by the Reserve Bank.
- Item 12 (e) (i) Bills drawn by residents of South Africa—current**  
Bills drawn by residents of South Africa on non-residents represent claims on non-residents and shall also be shown in the columns (4) and (5).
- Item 12 (e) (ii) and Item 12 (e) (iii) Drawn by non-residents—current**  
(1) Only amounts payable in South African currency rank as domestic cover.  
(2) Bills drawn by non-residents on residents may rank as liquid assets on the same basis as acceptances drawn by residents on residents.
- Item 12 (f) Other**  
Under this item shall be included all loans and advances not specifically required to be reported under any other asset item, including loans made in terms of employee share purchase schemes and loans made through the medium of redeemable preference shares.
- Item 12 (f) (ii) Overdue**  
Under this item shall be included all overdue amounts, *less* specific provisions.
- Item 13 Loans and advances to and debentures of associates other than property holding companies**  
Redeemable preference shares issued by associates, other than property holding companies, shall also be included under this item.
- Item 14 Furniture, fittings and equipment**  
Under this item shall be included the amount of all such assets of the reporting society which are not specifically required to be shown under other asset items. Amounts should be stated at cost *less* depreciation.
- Item 15 Fixed property**  
(1) Under this item shall be included the amount in respect of all land and buildings owned by the reporting society and used or intended to be used mainly by it for the society's purposes, including official residences.  
(2) The amounts of shares in companies whose main object is the holding of fixed property, the whole or part of which is used or intended to be used for purposes by the reporting society, shall be included under item 15 (b).  
(3) Amounts shall be stated at cost *less* depreciation.  
(4) Investments in redeemable preference shares issued by property holding companies shall not be included under item 15 (b) but under item 15 (c).  
(5) Further details of fixed property must be furnished in Annexure D to BSA Form 11.
- Item 16 Properties in possession**  
Under this item shall also be included the value of any property owned by a company in the case where the shares of such company is bought in to protect an investment.
- Item 17 Assets other than the foregoing**  
Under this item shall be included all assets of the reporting society not specifically provided for under any other asset item. The following amounts must *inter alia* be included:  
(1) Postal and money orders and stamps;  
(2) tax overpaid;  
(3) service deposits;  
(4) goods repossessed under instalment sale or leasing transactions, at book value or the estimated net realisable value, whichever is the lower; and  
(5) stationery and other prepaid expenses.



**PART VI****VALUATION OF MOVABLE AND IMMOVABLE ASSETS**

19. The assets of a building society shall for the purposes of the Act and these Regulations be valued on the basis set out below:

**(1) RESERVE BALANCE AND LIQUID ASSETS**

- (a) Gold coin shall be valued at the month-end rand price for gold established at the last (afternoon) gold price fixing on the London Gold Market and the middle rand-USA dollar exchange rate at the close of business on that day.
- (b) Deposits and loans shall include interest accrued.
- (c) Securities shall be valued at their market value as certified by the Public Investment Commissioners on a *cum* interest basis.

**(2) COVERED POSITION AND TOTAL ASSETS**

- (a) All assets shall be shown at book value for purposes of domestic cover and total assets. Book value shall include the following, where applicable:

- (i) Cost;
- (ii) accrued interest to the date of the statement;
- (iii) dividends accrued in accordance with the normal accounting policy of the reporting building society; and
- (iv) premiums on purchases amortised on a straight line basis over the periods to redemption.

Book value shall be written down to net realisable value if the reporting building society expects to realise a loss on disposal, or if it considers that there has been a permanent diminution in the value of the investment.

- (b) Assets such as Land Bank bills, Treasury Bills and other bills discounted or purchased, shall be shown at face value, *less* unearned discount or rebate.
- (c) Listed equities shall be shown at market prices quoted on the appropriate stock exchange and other investments at valuations to be determined by the directors.
- (d) Movable assets which have been repossessed shall be shown at either book value or their estimated net realisable value, whichever is the lower.
- (e) Furniture, fittings and equipment shall be shown at cost *less* depreciation.
- (f) Fixed property—
  - (i) Building society premises shall be shown at cost *less* depreciation.
  - (ii) Fixed property other than building society premises shall be shown at cost *less* amounts written off in anticipation of losses that may be incurred: Provided that fixed property bought in to protect an advance or investment, shall be shown at book value or estimated net realisable value, whichever is the lower.
  - (iii) Urban immovable property or a right to urban immovable property which is to serve as security for an advance by the building society, shall be valued by a person designated by that building society for that particular valuation or for valuations in general, shall be in accordance with the provisions of section 74 (2) and (3) of the Act and shall be recorded on the following form:

BSA Form 17

**VALUATION OF IMMOVABLE PROPERTY**

[In terms of section 74 (2) (b) of the Building Societies Act, 1986]

**A. PROPERTY**

1. Stand No. ....
  2. Street and No. ....
  3. Township.....
  4. Size of stand .....
  5. Leasehold or freehold .....
- (If leasehold, state number of years lease has to run.)

**B. DESCRIPTION OF IMPROVEMENTS**

1. Main buildings:
  - (a) Number of storeys.
  - (b) Detached or semi-detached.
  - (c) Dwelling, shops, flats, etc.
  - (d) Outside walls (brick, iron brick-lined, etc.).
  - (e) Roof (iron, tile, thatch, etc.).
  - (f) Floors (ordinary wood, parquet, tile, etc.).
  - (g) Number of rooms other than k.p.b.
  - (h) State whether k.p.b.
2. Outbuildings:
  - (a) Number of storeys.
  - (b) Nature (garage, servants' rooms, coal-shed, storeroom, latrine, etc.).
  - (c) Outside walls (brick, iron, etc.).
  - (d) Roof (iron, tile, thatch, etc.).
3. Sewerage or sanitary system.
4. Lighting.
5. Water-supply (if not municipal give particulars).
6. Fencing (state nature).

**C. VALUATION**

|                                                                                                                    |        | Remarks |
|--------------------------------------------------------------------------------------------------------------------|--------|---------|
| 1. Main buildings .....                                                                                            | R..... | .....   |
| 2. Outbuildings .....                                                                                              | R..... | .....   |
| 3. Other improvements (give details, e.g. garden wall, fencing, swimming bath, tennis court, borehole, etc.) ..... | R..... | .....   |
| 4. Total improvements .....                                                                                        | R..... | .....   |
| 5. Land .....                                                                                                      | R..... | .....   |
| 6. Grand total .....                                                                                               | R..... | .....   |

In the case of ownership by way of sectional title the following additional particulars are to be furnished on the form, namely:

|                                                                   |                      |
|-------------------------------------------------------------------|----------------------|
| (a) Name of complex .....                                         | .....                |
| (b) number of units in complex .....                              | .....                |
| (c) number of lifts .....                                         | .....                |
| (d) unit No. ....                                                 | .....                |
| (e) flat No. ....                                                 | .....                |
| (f) situate on floor No. ....                                     | .....                |
| (g) fire escapes .....                                            | .....                |
| (h) floor area of main building according to sectional plan ..... | ..... m <sup>2</sup> |
| (i) floor area of outbuildings according to sectional plan .....  | ..... m <sup>2</sup> |
| (j) valuation of complex .....                                    | R.....               |
| (k) valuation of unit .....                                       | R.....               |
| (l) remarks in regard to (1) the complex (2) the unit .....       | .....                |

I/We declare that I/we have checked the plans and specifications/have inspected the above property, have verified the particulars set out above and have no interest, as referred to in section 74 (3) of the Act, in the granting of this advance.

Valued by me/us on this..... day of ..... 19.....

.....  
Signature of Valuator

.....  
Signature of Valuator

.....  
Designation

.....  
Designation

**PART VII****ANNUAL LICENCE**

20. (1) The licence fee contemplated in section 102 of the Act in respect of a particular year contemplated in that section, shall be calculated according to the formula  $R \frac{x}{12} \times \frac{60}{1}$ , where "X" represents the number of months in the year in respect of which the licence is to be obtained.

(2) A building society which exists on 1 January of a particular year, shall pay the licence fee for that year, i.e. R60, before the end of that month and a building society which is registered on a later date in such year shall pay the licence fee calculated according to the formula prescribed in subregulation (1), before the end of the month in which it is registered.

(3) Any building society which fails to pay the full amount of the licence fee within the period allowed in terms of subregulation (2) for payment thereof shall, in addition to such fee, pay for each month or part of a month during which the fee remains so unpaid, a penalty calculated at the rate of 10 (ten) per cent of the amount of fee which it has failed to pay as aforesaid, and reckoned from the date on which the liability to pay the fee arose: Provided that the penalty thus payable, shall not be more than the amount of the fee payable.

(4) All moneys due under this regulation shall be a debt due to the Government of the Republic and shall be recoverable by action in any competent court by the Commissioner for Inland Revenue.

(5) The fee and any penalty collected under this regulation shall accrue for the benefit of the Consolidated Revenue Fund.

**PART VIII****PRESCRIBED FEES**

21. The fees set out below shall be payable in respect of the matters mentioned:

|                                                                                                                                                                            | R      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| 1. For the certificate of provisional registration of a building society [section 14 (2)] .....                                                                            | 100,00 |
| 2. For the certificate of final registration of a building society [section 18 (2) and 93 (1)] .....                                                                       | 20,00  |
| 3. For the certificate of registration of a control company [section 22 (2) (a)] .....                                                                                     | 100,00 |
| 4. For every inspection of any document mentioned or contemplated in section 98 (2) of the Act [section 98 (1) (a)] .....                                                  | 2,00   |
| 5. For any photostatic or double-spaced typewritten copy of or extract from any document made by the Registrar, per A4 sheet or portion thereof [section 98 (1) (c)] ..... | 0,50   |
| 6. For the written confirmation of the fact of registration, change of name or amendment of rules of a society [section 98 (1) (b)] .....                                  | 1,00   |

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