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GOVERNMENT NOTICE

No. R. 2747 31 December 1986

REGULATIONS UNDER THE BANKS ACT, 1965

The Minister of Finance has, in terms of section 50 (1) of the Banks Act, 1965 (Act 23 of 1965), made the regulations contained in the Schedule hereto.

SCHEDULE

REGULATIONS UNDER THE BANKS ACT, 1965

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GOEWERMENSKENNISGEWING

No. R. 2747 31 Desember 1986

REGULASIES KRAGTENS DIE BANKWET, 1965

Die Minister van Finansies het kragtens artikel 50 (1) van die Bankwet, 1965 (Wet 23 van 1965), die regulasies uitgevaardig wat in die Bylae hiervan vervat is.

BYLAE

REGULASIES KRAGTENS DIE BANKWET, 1965

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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 Banks Act, 1965 (Act 23 of 1965);

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

- (a) all balances due on current account, without deduction of debits in transit or addition of credits in transit;
- (b) balances on transmission accounts;
- (c) call monies;
- (d) unclaimed balances;
- (e) teller surpluses; and
- (f) any other amounts due that are immediately withdrawable;

“farm property” means any immovable property that is not urban immovable property;

“foreign asset” means any asset (other than a claim) situated outside the Republic and any asset consisting of a claim by the reporting institution 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 that have not been separately identified but that 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

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DEEL I

WOORDOMSKRYWING

1. In hierdie regulasies het 'n woord of uitdrukking waarvan 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 paaieimente 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 paaieimente, rente betaalbaar op bepaalde datums en 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 paaieimente 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 likwidasië is of insolvent verklaar is;
- (iii) waar 'n paaieiment, 'n rentebetaling of 'n wissel wat in 'n reeks uitgereik is, vir ses maande of langer betaalbaar en onbetaald is; of
- (iv) waar die bankinstelling die verhaal van die skuld om enige rede as twyfelagtig beskou; en

- (b) ten opsigte van 'n bedrag wat nie in paaieimente betaalbaar is nie, enige bedrag waarvan die verslagdoende instelling 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 op skuld wat mag blyk in die geheel of gedeeltelik onverhaalbaar te wees, te absorbeer en wat nie apart geïdentifiseer is nie maar wat redelikerwys verwag 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 instelling;

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 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;

"lending-related guarantee" means a guarantee that complies with the following requirements:

- (a) A debtor/creditor relationship exists and the bank guarantees the monetary obligation of the prime debtor towards the prime creditor, and, in the event of the default of the prime debtor, the bank undertakes to fulfil the monetary obligation of the prime debtor to the prime creditor; and
- (b) the amount of the debt in either domestic or foreign currency and the terms of the repayment are known and certain;

"liability to non-residents" means any claim of a non-resident on a South African banking institution;

"liabilities to the public" means all liabilities of a reporting institution, whether domestic or foreign, arising from the operations of the reporting institution in connection with its business in the Republic;

"liquid asset" means a liquid asset as defined in section 1 (1) of the Act read with Government Notice 1941 of 30 August 1985;

"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 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 entered into a compromise 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 banking institution considers recovery of the debt for any reason doubtful; and

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

"performance-related guarantee" means a guarantee that complies with the following requirements:

- (a) Although a debtor/creditor relationship exists, the amount of the debt is uncertain and can be ascertained only at the time of default of the prime debtor; and

"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 nie ook 'n transaksie 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 optree; 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;

"leningsverwante waarborg" 'n waarborg wat aan die volgende vereistes voldoen:

- (a) 'n Debiteur/krediteur-verhouding bestaan en die bank waarborg die monetêre verpligting van die hoofskuldenaar teenoor die hoofskuldeiser en, in geval van wanprestasie deur die hoofskuldenaar, onderneem die bank om die monetêre verpligting van die hoofskuldenaar teenoor die hoofskuldeiser na te kom; en
- (b) die bedrag van die skuld, in of plaaslike of buitelandse betaalmiddel, sowel as die voorwaardes van terugbetaling is bekend en staan vas;

"likwiede bate" 'n likwiede bate soos omskryf in artikel 1 (1) van die Wet, gelees met Goewermentskenisgewing 1941 van 30 Augustus 1985;

"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, en ook—

- (a) alle saldo's op lopende rekening verskuldig, sonder aftrekking van debette in transito of byvoeging van kreditte in transito;
- (b) saldo's op transmissierekeninge;
- (c) daggeld;
- (d) onopgeëiste saldo's;
- (e) tellersurplusse; en
- (f) 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, provinsiale, streek- en plaaslike besture, met inbegrip van die Suid-Afrikaanse Vervoerdienste, die Departement van Pos- en Telekommunikasiewese, die regering van Suidwes-Afrika, openbare korporasies en die sentrale owerhede van selfregerende gebiede;

"plaaseiendom" enige onroerende eiendom wat nie stedelike onroerende eiendom is nie;

* 'n Lys van hierdie korporasies word gepubliseer in die *Institutionele Sektoorklassifikasiegids vir Suid-Afrika* verkrygbaar van die Reserwebank (Departement Ekonomie, Posbus 7433, Pretoria, 0001).

- (b) where a debtor/creditor relationship does not exist, default of the contracting party gives rise to a monetary obligation that can be determined only at the time of default;

“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, provincial, regional and local authorities, including the South African Transport Services, the Department of Posts and Telecommunications, the government of South-West Africa, public corporations and the central authorities of self-governing territories;

“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 that has been specifically identified as bad or doubtful or provision made against groups of debts on the basis of their age;

“urban immovable property” means—

- (a) any erf, lot, stand or other piece of land situated in a township as defined in section 102 of the Deeds Registries Act, 1937 (Act 47 of 1937);
- (b) any surveyed portion of a piece of land laid out as a township, but not formally approved or proclaimed as a township, contemplated in paragraph (a);
- (c) any smallholding or other small piece of land situated in the vicinity of a township contemplated in paragraph (a) and in an area that is, or is intended to be, mainly a residential area;
- (d) any erf, lot, stand or other piece of land situated in a township as defined in section 1 of the Black Communities Development Act, 1984 (Act 4 of 1984), or contemplated in Proclamation R. 293 of 16 November 1962;
- (e) any unit as defined in section 1 of the Sectional Titles Act, 1971 (Act 66 of 1971); or
- (f) any right to urban immovable property that under any law admits of being mortgaged.

PART II

APPEALS TO THE MINISTER

2. Any person desiring to appeal to the Minister in terms of section 3 (3) of the Act against any decision or refusal of the Registrar shall, within 30 days after the pronouncement of the relevant decision or refusal, lodge with the Registrar

* A list of such corporations is published in the *Institutional Sector Classification Guide for South Africa*, which can be obtained from the Reserve Bank (Economics Department, P.O. Box 7433, Pretoria, 0001).

“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);

“prestasieverwante waarborg” 'n waarborg wat aan die volgende vereistes voldoen:

- (a) Alhoewel 'n debiteur/krediteur-verhouding bestaan, is die bedrag van die skuld onseker en kan dit slegs bepaal word ten tyde van wanprestasie deur die hoofskuldenaar; en

- (b) waar 'n debiteur/krediteur-verhouding nie bestaan nie, gee wanprestasie deur die kontrakterende party aanleiding tot 'n monetêre verpligting wat slegs bepaal kan word ten tyde van die wanprestasie;

“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 skulde op die basis van hulle ouderdom;

“stedelike onroerende eiendom”—

- (a) 'n erf, perseel, standplaas of ander stuk grond wat geleë is in 'n dorp soos omskryf in artikel 102 van die Registrasie van Aktes Wet, 1937 (Wet 47 van 1937);

- (b) 'n opgemete gedeelte van 'n stuk grond wat as 'n dorp uitgelê is, maar wat nie formeel as 'n dorp in paragraaf (a) bedoel, goedgekeur of geproklameer is nie;

- (c) 'n kleinhoeve of ander stuk grond wat geleë is in die omgewing van 'n dorp in paragraaf (a) bedoel en in 'n gebied wat hoofsaaklik 'n woonbuurt is of daarvoor bestem is;

- (d) 'n erf, perseel, standplaas of ander stuk grond wat geleë is in 'n dorp soos omskryf in artikel 1 van die Wet op die Ontwikkeling van Swart Gemeenskappe, 1984 (Wet 4 van 1984), of beoog in Proklamasie R. 293 van 16 November 1962;

- (e) 'n eenheid soos omskryf in artikel 1 van die Wet op Deeltitels, 1971 (Wet 66 van 1971); of

- (f) enige reg op stedelike onroerende eiendom wat kragtens die een of ander wet met 'n verband beswaar kan word;

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

“verpligting teenoor nie-inwoners” enige vordering van 'n nie-inwoner teen 'n Suid-Afrikaanse bankinstelling;

“verpligtings teenoor die publiek” alle verpligtings van 'n verslagdoende instelling, hetsy binnelands of buitelandse, voortspruitend uit die aktiwiteite van die verslagdoende instelling in verband met sy besigheid in die Republiek;

“Wet” die Bankwet, 1965 (Wet 23 van 1965).

DEEL II

APPÈLLE NA DIE MINISTER

2. Iemand wat verlang om ingevolge artikel 3 (3) van die Wet appèl by 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

a notice of appeal, which shall clearly set forth the decision or refusal that is appealed 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 intends to continue with his appeal or not.

5. If the appellant declares that he does not intend 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 may consider necessary for a just decision on the appeal.

9. The Minister shall notify the Registrar of his decision on the appeal and the Registrar shall communicate it to the appellant.

PART III

APPLICATION FORMS AND PROCEDURES AND FORMS OF CERTIFICATES OF REGISTRATION AND OF CHANGE OF NAME

A. APPLICATION FOR REGISTRATION AS A BANKING INSTITUTION

10. A person who has obtained the Registrar's permission in terms of section 4 of the Act to establish a banking institution shall submit an application on the prescribed BA Form 1 below for provisional registration of the institution as a bank or a discount house, as the case may be.

B. APPLICATION FOR REGISTRATION AS A BANK CONTROLLING COMPANY

11. A person who wishes to apply for registration as a bank controlling company in terms of subsection (5) of section 12A of the Act shall submit such application to the Registrar on the prescribed BA Form 5 below.

12. Every application for registration shall be accompanied by—

- (1) two copies of the memorandum and articles of association of the company as approved by the Registrar and registered by the Registrar of Companies;
- (2) a copy of the company's certificate of registration issued by the Registrar of Companies;
- (3) a statement of the address of the registered office of the company;
- (4) a statement of the name and address of the chairman, every director and the chief executive officer of the company;
- (5) particulars of the business that 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;

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 geregisteerde 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 nie die Registrateur ooreenkomstig regulasie 4 van sy voorneme 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 dit, tesame met alle ander tersaaklike stukke, so spoedig doenlik aan die Minister voorlê.

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

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

DEEL III

AANSOEKVORMS EN -PROSEDURES EN VORMS VAN SERTIFIKATE VAN REGISTRASIE EN VAN VERANDERING VAN NAAM

A. AANSOEK OM REGISTRASIE AS 'N BANK-INSTELLING

10. 'n Persoon wat die Registrateur se toestemming ingevolge artikel 4 van die Wet verkry het om 'n bankinstelling te stig, moet op die voorgeskrewe vorm BW-Vorm 1 hieronder aansoek doen om voorlopige registrasie van die instelling as 'n bank of 'n diskontohuis, na gelang van die geval.

B. AANSOEK OM REGISTRASIE AS 'N BANK-BEHEERMAATSKAPPY

11. 'n Persoon wat ingevolge subartikel (5) van artikel 12A van die Wet aansoek om registrasie as 'n bank-beheermaatskappy wil doen, moet sodanige aansoek by die Registrateur indien op die voorgeskrewe vorm BW-Vorm 5 hieronder.

12. Elke aansoek om registrasie moet vergesel gaan van—

- (1) twee kopieë van die akte van oprigting en statute van die maatskappy soos deur die Registrateur goedgekeur en deur die Registrateur van Maatskappye geregistreer;
- (2) 'n kopie van die maatskappy se registrasiesertifikaat uitgereik deur die Registrateur van Maatskappye;
- (3) 'n aangifte van die adres van die geregisteerde kantoor van die maatskappy;
- (4) 'n aangifte van die naam en adres van die voorsitter, elke direkteur en die hoof-uitvoerende beamppte van die maatskappy;
- (5) '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;

- (6) 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;
 - (7) an extract, certified by the auditor, from the company's register of shareholders reflecting the details required by the Companies Act, 1973, in respect of each shareholder in whose name shares are registered the total nominal value of which exceeds R25 000 or an amount equal to one per cent of the nominal value of all the issued shares of the company, whichever is the lesser, and indicating which of these shareholders are associates, if there are any;
 - (8) a statement that, 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 bank purposes;
 - (ii) fixed property not used mainly for bank purposes;
 - (c) particulars, that is to say the name of the undertaking concerned and the amount invested under the separate headings of A. Shares and B. Loans and advances (including deposits), of the company's investments in—
 - (i) South African discount houses;
 - (ii) South African banks;
 - (iii) bank controlling companies;
 - (iv) property companies whose property is being used mainly for bank purposes;
 - (v) property companies whose property is not being used mainly for bank purposes; and
 - (vi) other undertakings (specify);
 - (9) a diagrammatic representation of the structure of the applicant's affiliated group [as defined in section 21A (4) (b) of the Act], showing also the percentage shareholding of members of the group in the other members;
 - (10) a statement that, in respect of every banking institution (including a discount house) that is or will be controlled by the applicant, shows the following information:
 - (a) The name of the banking institution;
 - (b) the total nominal value of all the issued shares of the banking institution;
 - (c) the total nominal value of the shares in the banking institution registered in the name of—
 - (i) the applicant;
 - (ii) every associate of the applicant; and
 - (11) the prescribed registration fee (Regulation 18).
13. The application and every document referred to in regulation 12 shall be signed by the chairman or the chief executive officer of the applicant.

C. FORMS OF APPLICATION AND OF CERTIFICATES

14. The forms prescribed below shall be used in accordance with the appropriate section of the Act and, unless otherwise directed, every form submitted by an institution shall include every prescribed item, numbered as indicated.

- (6) 'n kopie van die maatskappy se jongste finansiële jaarstate [soos omskryf in artikel 286 (2) van die Maatskappywet, 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;
- (7) 'n deur die ouditeur gesertifiseerde uittreksel uit die lederegister van die maatskappy wat die besonderhede deur die Maatskappywet, 1973, vereis, weergee ten opsigte van elke aandeelhouer op wie se naam aandele geregistreer is waarvan die totale nominale waarde meer is as R25 000 of 'n bedrag gelykstaande aan een persent van die nominale waarde van al die uitgereikte aandele van die maatskappy, watter ook al die kleinste is, en wat aandui welke van hierdie aandeelhouders geassosieerdes van mekaar is, indien daar sodaniges is;
- (8) '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 aandeelkapitaal en reserwes van die maatskappy;
 - (b) die bedrag van die maatskappy se belegging in—
 - (i) vaste eiendom wat hoofsaaklik vir bankdoeleindes gebruik word;
 - (ii) vaste eiendom wat nie hoofsaaklik vir bankdoeleindes 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 diskontohuise;
 - (ii) Suid-Afrikaanse banke;
 - (iii) bankbeheermaatskappye;
 - (iv) eiendomsmaatskappye waarvan die eiendom hoofsaaklik vir bankdoeleindes gebruik word;
 - (v) eiendomsmaatskappye waarvan die eiendom nie hoofsaaklik vir bankdoeleindes gebruik word nie; en
 - (vi) ander ondernemings (spesifiseer);
- (9) 'n diagrammatiese voorstelling van die samestelling van die aansoeker se geaffilieerde groep [soos omskryf in artikel 21A (4) (b) van die Wet], wat ook die persentasie aandeelhouding van lede van die groep in die ander lede toon;
- (10) 'n staat wat, ten opsigte van elke bankinstelling (met inbegrip van 'n diskontohuis) wat deur die aansoeker beheer word of sal word, die volgende inligting toon:
 - (a) Die naam van die bankinstelling;
 - (b) die totale nominale waarde van al die uitgereikte aandele van die bankinstelling;
 - (c) die totale nominale waarde van die aandele in die bankinstelling wat geregistreer is op naam van—
 - (i) die aansoeker;
 - (ii) elke geassosieerde van die aansoeker; en
- (11) die voorgeskrewe registrasiegeld (Regulasie 18).

13. Die aansoek en iedere in Regulasie 12 vermelde dokument moet deur die voorsitter of die hoof-uitvoerende beampte van die aansoeker onderteken wees.

C. VORMS VAN AANSOEK EN VAN SERTIFIKATE

14. Die vorms hieronder voorgeskryf, moet ooreenkomstig die toepaslike artikel van die Wet gebruik word en tensy anders gelas, moet elke vorm wat deur 'n instelling ingedien word, elke voorgeskrewe item, genommener soos aangedui, insluit.

(a) Form of application for provisional registration as a banking institution referred to in section 4 (2) of the Act:

BA Form 1

APPLICATION FOR PROVISIONAL REGISTRATION AS A BANKING INSTITUTION

(in terms of section 4(2) of the Banks Act, 1965)

(To be submitted in duplicate)

The Registrar of Banks
PRETORIA

1. I, the undersigned, being the chairman/chief executive officer* of

duly empowered thereto, hereby apply for the provisional registration of the said company as a bank/discount house*.

2. I submit with this application, in duplicate, duly signed by me –

- (1) the memorandum and articles of association of the institution, as approved by you and registered by the Registrar of Companies;
- (2) a statement of the address of the head office of the institution;
- (3) a statement of the name and address of the institution's chairman, of every director and of its chief executive officer; and
- (4) full particulars of the business the institution proposes to carry on and of the manner in which it proposes to carry on such business.

3. In terms of section 6(2), I apply for your approval of the use of the name

as an abbreviation and the name

as a literal translation of the name of the company.

4. The prescribed registration fee of R..... is enclosed with this application.

.....
Chairman/Chief Executive Officer*

Address

Date

*Delete whichever is not applicable.

(b) Form of certificate of provisional registration referred to in section 4 (11) of the Act:

BA Form 2

**REPUBLIC OF SOUTH AFRICA
BANKS ACT, 1965**

Office of the Registrar of Banks
PRETORIA

CERTIFICATE OF PROVISIONAL REGISTRATION

(in terms of section 4(11) of the Act)

I hereby certify that
previously known as
has been registered provisionally by me as a
in terms of section 4(4) of the Banks Act, 1965, for the period ending19....

Dated at Pretoria this day of One thousand Nine hundred and

.....
Registrar of Banks

(c) Form of certificate of registration referred to in section 4 (11) of the Act:

BA Form 3

**REPUBLIC OF SOUTH AFRICA
BANKS ACT, 1965**

Office of the Registrar of Banks
PRETORIA

CERTIFICATE OF REGISTRATION

(in terms of section 4(11) of the Act)

I hereby certify that
previously known as
has been registered by me as a
in terms of section 4(9) of the Banks Act, 1965.

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

.....
Registrar of Banks

(d) Form of certificate of change of name referred to in section 6 (4) of the Act:

BA Form 4

**REPUBLIC OF SOUTH AFRICA
BANKS ACT, 1965**

Office of the Registrar of Banks
PRETORIA

CERTIFICATE OF CHANGE OF NAME
(in terms of section 6(4) of the Act)

In terms of section 6(4) of the Banks Act, 1965, I hereby certify that

.....

has, with my consent, changed its name to

.....

and that I have entered the new name in my register of banking institutions.

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

.....
Registrar of Banks

(e) Form of application for registration as a bank controlling company referred to in section 12A (5) of the Act:

BA Form 5

APPLICATION FOR REGISTRATION AS A BANK CONTROLLING COMPANY

(in terms of section 12A(5) of the Banks Act, 1965)
(To be submitted in duplicate)

The Registrar of Banks
PRETORIA

1. I, the undersigned, being the chairman/chief executive officer* of
.....
duly empowered thereto, hereby apply for the registration of the said company as a bank controlling company.
2. This application is accompanied by copies, signed by me, of each of the documents enumerated in regulation 12 of the regulations under the Act.
3. The prescribed registration fee of R..... is enclosed with this application.

.....
*Chairman/Chief Executive Officer**

Address

.....

Date

*Delete whichever is not applicable.

(f) Form of certificate of registration as a bank controlling company referred to in section 12A (7) of the Act:

BA Form 6

**REPUBLIC OF SOUTH AFRICA
BANKS ACT, 1965**

Office of the Registrar of Banks
PRETORIA

CERTIFICATE OF REGISTRATION AS A BANK CONTROLLING COMPANY

(in terms of section 12A(7) of the Act)

I hereby certify that
previously known as
has been registered by me as a bank controlling company in terms of section 12A(7) of the Banks Act, 1965.

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

.....
Registrar of Banks

(g) Form of application for approval of appointment of auditor referred to in section 35 (1) (f) of the Act:

BA Form 12

APPLICATION FOR APPROVAL OF APPOINTMENT OF AUDITOR(S)

(in terms of section 35(1)(f) of the Banks Act, 1965)
(To be submitted in duplicate)

The Registrar of Banks
PRETORIA

1. I, the undersigned, being the chairman/chief executive officer* of
.....
hereby declare that—
- (a) the total assets of the institution as at the close of its last financial year, i.e. on 19.....
amounted to R;
- (b) in accordance with the provisions of section 35(1) 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 institution from 19..... until the conclusion of the first succeeding
annual general meeting of the institution;

BA—Form 12 (continued)

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

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

2. In terms of section 35(1)(f) of the Act, I apply for your approval of this appointment/these appointments*.

.....
*Chairman/Chief Executive Officer**

Address

.....
.....

Date

*Delete whichever is not applicable.

(a) Vorm van aansoek om voorlopige registrasie as 'n bankinstelling bedoel in artikel 4 (2) van die Wet:

BW-Vorm 1**AANSOEK OM VOORLOPIGE REGISTRASIE AS 'N BANKINSTELLING**

(ingevolge artikel 4(2) van die Bankwet, 1965)

(Moet in tweevoud voorgelê word)

Die Registrateur van Banke
PRETORIA

1. Ek, die ondergetekende, synde die voorsitter/hoof-uitvoerende beampte* van
.....
doen, behoorlik daartoe gemagtig, hierby aansoek om die voorlopige registrasie van vermelde maatskappy as 'n bank/diskontohuis*.
2. Saam met hierdie aansoek lê ek, in **tweevoud** en behoorlik deur my geteken, voor--
 - (1) die akte van oprigting en statute van die instelling, soos deur u goedgekeur en deur die Registrateur van Maatskappye geregistreer;
 - (2) 'n aangifte van die adres van die hoofkantoor van die instelling;
 - (3) 'n aangifte van die naam en adres van die instelling se voorsitter, van elke direkteur en van sy hoof-uitvoerende beampte; en
 - (4) volledige besonderhede van die besigheid wat die instelling voornemens is om te bedryf en van die wyse waarop hy voornemens is om dit te bedryf.
3. Ingevolge artikel 6(2) word u goedkeuring gevra om die naam
.....
as 'n verkorting en die naam
.....
as 'n letterlike vertaling van die naam van die maatskappy te gebruik.
4. Die voorgeskrewe registrasiegeld van R vergesel hierdie aansoek.

.....
*Voorsitter/Hoof- Uitvoerende Beampte**Adres
.....
.....Datum

*Skrap wat nie van toepassing is nie.

(b) Vorm van sertifikaat van voorlopige registrasie bedoel in artikel 4 (11) van die Wet:

BW-Vorm 2

**REPUBLIEK VAN SUID-AFRIKA
BANKWET, 1965**

Kantoor van die Registrateur van Banke
PRETORIA

SERTIFIKAAT VAN VOORLOPIGE REGISTRASIE

(ingevoelge artikel 4(11) van die Wet)

Ek sertifiseer hierby dat
voorheen bekend as
deur my as 'n
voorlopig geregistreer is kragtens artikel 4(4) van die Bankwet, 1965, vir die tydperk eindigende 19.....

Gedateer te Pretoria, op hede die dag van Eenduisend Negehonderd

.....
Registrateur van Banke

(c) Vorm van sertifikaat van registrasie bedoel in artikel 4 (11) van die Wet:

BW-Vorm 3

**REPUBLIEK VAN SUID-AFRIKA
BANKWET, 1965**

Kantoor van die Registrateur van Banke
PRETORIA

SERTIFIKAAT VAN REGISTRASIE

(ingevoelge artikel 4(11) van die Wet)

Ek sertifiseer hierby dat
voorheen bekend as
deur my as 'n
geregistreer is ingevolge artikel 4(9) van die Bankwet, 1965.

Gedateer te Pretoria, op hede die dag van Eenduisend Negehonderd

.....
Registrateur van Banke

(d) Vorm van sertifikaat van naamsverandering bedoel in artikel 6 (4) van die Wet:

BW-Vorm 4

**REPUBLIEK VAN SUID-AFRIKA
BANKWET, 1965**

Kantoor van die Registrateur van Banke
PRETORIA

SERTIFIKAAT VAN NAAMSVERANDERING

(ingevolge artikel 6(4) van die Wet)

Ingevolge artikel 6(4) van die Bankwet, 1965, sertifiseer ek hierby dat

sy naam met my toestemming in

verander het en dat ek die nuwe naam in my register van bankinstellings aangeteken het.

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

.....
Registrateur van Banke

(e) Vorm van aansoek om registrasie as 'n bankbeheermaatskappy bedoel in artikel 12A (5) van die Wet:

BW-Vorm 5

AANSOEK OM REGISTRASIE AS 'N BANKBEHEERMAATSKAPPY

(ingevolge artikel 12A(5) van die Bankwet, 1965)
(Moet in tweevoud voorgelê word)

Die Registrateur van Banke
PRETORIA

1. Ek, die ondergetekende, synde die voorsitter/hoof-uitvoerende beampte* van
.....
doen, behoorlik daartoe gemagtig, hierby aansoek om die registrasie van vermelde maatskappy as 'n bankbeheermaatskappy.
2. Hierdie aansoek gaan vergesel van kopieë, deur my geteken, van elkeen van die stukke vermeld in regulasie 12 van die regulasies kragtens die Wet.
3. Die voorgeskrewe registrasiegeld van R..... vergesel hierdie aansoek.

.....
*Voorsitter/ Hoof- Uitvoerende Beampte **

Adres

.....

Datum

*Skrap wat nie van toepassing is nie.

(f) Vorm van sertifikaat van registrasie as bankbeheermaatskappy bedoel in artikel 12A (7) van die Wet:

BW-Vorm 6

REPUBLIEK VAN SUID-AFRIKA
BANKWET, 1965

Kantoor van die Registrateur van Banke
PRETORIA

SERTIFIKAAT VAN REGISTRASIE AS 'N BANKBEHEERMAATSKAPPY

(ingevolge artikel 12A(7) van die Wet)

Ek sertifiseer hierby dat
voorheen bekend as
deur my as 'n bankbeheermaatskappy geregistreer is kragtens artikel 12A(7) van die Bankwet, 1965.

Gedateer te Pretoria, op hede die dag van Eenduisend Negehoenderd

.....
Registrateur van Banke

(g) Vorm van aansoek om goedkeuring van aanstelling van ouditeur bedoel in artikel 35 (1) (f) van die Wet:

BW-Vorm 12

AANSOEK OM GOEDKEURING VAN AANSTELLING VAN OUDITEUR(E)

(ingevolge artikel 35(1)(f) van die Bankwet, 1965)

(Moet in tweevoud voorgelê word)

Die Registrateur van Banke
PRETORIA

1. Ek, die ondergetekende, synde die voorsitter/hoof-uitvoerende beampte* van
.....
verklaar hierby—
- (a) dat die totale bates van die instelling aan die einde van sy jongste boekjaar, d.i. op 19.....,
R bedra het;
- (b) dat op 'n vergadering van lede/direkteure* wat op 19.....
gehou is, ooreenkomstig die bepalings van artikel 35(1) van die Wet besluit is om
.....
(naam)
van
(adres)
en
(naam)
van
(adres)
vanaf 19..... tot aan die einde van die eersvolgende algemene jaarvergadering van die
instelling as ouditeur(e) aan te stel;

BW—Vorm 12 (vervolg)

(c) dat op laasgenoemde datum ondervermelde persone vennote in dié firma/firmas* was

2. Ingevolge artikel 35(1)(f) van die Wet doen ek aansoek om u goedkeuring van hierdie aanstelling/aanstellings*.

.....
*Voorsitter/ Hoof- Uitvoerende Beampte **

Adres

Datum

*Skrap wat nie van toepassing is nie.

PART IV**FORMS OF FINANCIAL RETURNS AND STATEMENTS**

15. (1) The forms prescribed below, namely BA Form 7 (banks), BA Form 8 (banks), BA Form 8A (discount houses), BA Form 9 (banking institutions), BA Form 10 (banking institutions) and BA Form 11 (banking institutions) and all annexures thereto shall be submitted in accordance with the appropriate provisions of section 13 of the Act and, unless otherwise directed, every return or statement submitted shall include every prescribed item, numbered as indicated.

(2) Every bank or discount house 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, assets, contingent liabilities and repurchase agreements of such business, but not business pertaining to banking business carried on by the institution outside the Republic by way of a subsidiary, branch office, agency or joint undertaking (in which it has an interest of 30 per cent or more).

(3) A banking institution that carries on banking business outside the Republic by way of a subsidiary, branch office, agency or joint undertaking (in which it has an interest of 30 % or more) shall, in addition to the returns and statements furnished in terms of subregulation (2), submit separate returns and statements as follows:

- (a) In respect of such business carried on in independent states, a quarterly return (BA Form 8 or 8A), a quarterly statement (BA Form 9) and a monthly statement (BA Form 10) showing the required particulars relating to the business carried on in each of such independent states;
- (b) BA Form 8 or 8A and a BA Form 11 reflecting the required information in respect of the assets, liabilities, contingent liabilities and repurchase agreements of each such subsidiary, branch office, agency or joint undertaking other than those conducting business in the said independent states;
- (c) a consolidated return (BA Form 8 or 8A) reflecting the required information in respect of the assets, liabilities, contingent liabilities and repurchase agreements of the institution and all its said subsidiaries, branch offices, agencies and joint undertakings.

(4) In the case of a banking group, the controlling company of such group shall, apart from the returns (BA Form 8) furnished by each bank in the group, furnish the Registrar in the prescribed form (BA Form 8), certified as provided in section 13 (1) (a) of the Act and within the period stipulated in section 13 (1) (b) of the Act, with a consolidated return reflecting the required information relating to the business of all the banks in the group, including the business referred to in subregulation (3), if any.

(5) Consolidated returns prescribed in subregulations (3) (c) and (4) shall be completed in rand, and amounts in foreign currency shall for that purpose be converted into rand at the middle market rate of exchange for that foreign currency, i.e. at the average of the telegraphic buying rate and the telegraphic selling rate for that currency as at the close of business on the last business day of the quarter to which the return refers. Liabilities and assets denominated in a foreign currency that are covered by forward exchange contracts must be reported at contract value.

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

15. (1) Die vorms hieronder voorgeskryf, naamlik BW-Vorm 7 (banke), BW-Vorm 8 (banke), BW-Vorm 8A (diskontohuise) en BW-Vorm 9 (bankinstellings), BW-Vorm 10 (bankinstellings) en BW-Vorm 11 (bankinstellings), en alle ahangsels daarby moet ooreenkomstig die toepaslike bepalinge van artikel 13 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 bank of diskontohuis 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, bates, voorwaardelike verpligtings en terugkoop-ooreenkomste van sodanige besigheid, maar nie besigheid nie wat betrekking het op bankbesigheid bedryf deur die instelling buite die Republiek deur middel van 'n filiaal, takkantoor, agentskap of gesamentlike onderneming (waarin hy 'n belang van 30 % of meer het).

(3) 'n Bankinstelling wat bankbesigheid buite die Republiek bedryf deur middel van 'n filiaal, takkantoor, agentskap of gesamentlike onderneming (waarin hy 'n belang van 30 % of meer het), moet, bo en behalwe die opgawes en state wat ingevolge subregulasie (2) ingedien word, aparte opgawes en state indien, soos volg:

- (a) Ten opsigte van sodanige besigheid gedryf in die onafhanklike state, 'n kwartaalopgawe (BW-Vorm 8 of 8A), 'n kwartaalstaat (BW-Vorm 9) en 'n maandstaat (BW-Vorm 10), waarin die vereiste besonderhede aangedui word in verband met besigheid gedryf in elke sodanige onafhanklike staat;
- (b) 'n BW-Vorm 8 of 8A en 'n BW-Vorm 11, waarin die vereiste besonderhede ten opsigte van die bates, verpligtings, voorwaardelike verpligtings en terugkoop-ooreenkomste van elke sodanige filiaal, takkantoor, agentskap of gesamentlike onderneming getoon word, behalwe dié wat besigheid dryf in bedoelde onafhanklike state;
- (c) 'n gekonsolideerde opgawe (BW-Vorm 8 of 8A) waarin die vereiste besonderhede ten opsigte van bates, verpligtings, voorwaardelike verpligtings en terugkoop-ooreenkomste van die instelling en al sodanige filiale, takkantore, agentskappe en gesamentlike ondernemings getoon word.

(4) In die geval van 'n bankgroep moet die beheermaatskappy van sodanige groep, behalwe die opgawes (BW-Vorm 8) deur elke bank in die groep verstrek, die Registrateur voorsien op die voorgeskrewe vorm (BW-Vorm 8), gesertifiseer soos bedoel in artikel 13 (1) (a) van die Wet en binne die tydperk bepaal in artikel 13 (1) (b) van die Wet, van 'n gekonsolideerde opgawe waarin die vereiste inligting in verband met die besigheid van al die banke in die groep, insluitende die besigheid waarna in subregulasie (3) verwys word, as daar is, verstrek word.

(5) Die gekonsolideerde opgawes voorgeskryf in subregulasies (3) (c) en (4) moet in rand voltooi word, en bedrae in buitelandse geldeenheid moet vir daardie doel omgesit word na rand teen die middelmark-wisselkoers vir daardie buitelandse geldeenheid, d.i. teen die gemiddelde van die telegrafiese koopkoers en die telegrafiese verkoopkoers vir daardie geldeenheid soos by die sluiting van besigheid op die laaste besigheidsdag van die kwartaal waarop die opgawe betrekking het. Verpligtings en bates gedenomineer in 'n buitelandse geldeenheid wat gedek is deur termynvalutakontrakte, moet teen die kontrakwaarde getoon word.

(6) Generally accepted accounting practice shall be applied in the consolidation of the returns and statements, including the elimination of—

- (a) intragroup deposits, loans and current accounts;
- (b) intragroup guarantees; and
- (c) unrealised intragroup profits or losses, including those arising from transactions with non-banking subsidiaries.

(7) The equity method of accounting shall not be applied in the consolidated returns and statements in respect of associated companies or non-banking subsidiaries.

(8) The Registrar may, with the consent of the Minister, determine the capital coefficients pertaining to those types of assets that are not specifically mentioned in BA Form 8 and that are specified in Category Q of BA Form 8 in respect of the business referred to in subregulations (3) (a) and (b).

(6) Algemeen aanvaarde rekeningkundige praktyk moet toegepas word by die konsolidasie van opgawes en state, insluitende die eliminasië van—

- (a) intragroepdeposito's, -lenings en lopende rekenings;
- (b) intragroepwaarborges; en
- (c) ongerealiseerde intragroepwinste of -verliese, insluitende dié wat voortspruit uit transaksies met filiale wat nie banke is nie.

(7) Verantwoording volgens die ekwiteitsmetode moet nie in die gekonsolideerde opgawes en state toegepas word nie ten opsigte van verwante maatskappye of filiale wat nie bankinstellings is nie.

(8) Die Registrateur kan, met die toestemming van die Minister, die toepaslike kapitaalkoëffisiënte bepaal met betrekking tot die tipes bates wat nie spesifiek in BW-Vorm 8 vermeld word nie en wat gespesifiseer word in Kategorie Q van BW-Vorm 8 ten opsigte van die besigheid waarna in subregulasies (3) (a) en (b) verwys word.

(9) Form of monthly return referred to in section 13 (1) (a) of the Act:

MONTHLY RETURN BA FORM 7

(in terms of section 13(1)(a) of the Banks Act, 1965)

Name of bank

Month ended 19.....

All amounts to be rounded off to the nearest R1 000

W 0 7

A. LIABILITIES TO THE PUBLIC

1. (a) Total liabilities to the public in the Republic (other than liabilities under acceptances)

(b) Adjustment in respect of set-off

(c) Total liabilities to the public in the Republic, as adjusted [item (a) less item (b)]

2. Less:

(a) Amounts owing in respect of loans against security of deposits included under item 1(a) above and not already deducted under item 1(b)

(b) 50 per cent of remittances in transit

(c) Credit balances originating from a clearing house settlement or a similar settlement

(d) Amounts owing by other banks

3. Liabilities to the public in the Republic, as reduced

B. RESERVE BALANCE

4. Amount shown against item 7(c) in the last preceding monthly return

5. Reserve balance:

(a) Actual balance with the Reserve Bank at month end

(b) Average daily amount of Reserve Bank notes, subsidiary coin and gold coin

(c) Total of items (a) and (b)

6. Excess/deficiency (-) in reserve balance (i.e. item 5(c) less item 4)

Short-term	Medium-term	Long-term	Total
1			
1	2	3	4
R'000	R'000	R'000	R'000
101	101	101	101
202	202	202	202
303	303	303	303

404	404	404	404
505			505
606			606
707	707	707	707

808	808	808	808

909

1010
1111
1212

1313

B. RESERVE BALANCE (continued)

7. Minimum amount required as from date of certification:

(a)per cent of short-term liabilities, as reduced (i.e.per cent of item A.3, column 1 above)

(b)per cent of medium-term liabilities, as reduced (i.e.per cent of item A.3, column 2 above)

(c) Total

8. Reserve balance to be held as at date of certification of this return:

(a) Total amount required (item 7(c) above)

(b) Less: Average amount of Reserve Bank notes, subsidiary coin and gold coin

(c) Balance to be held with the Reserve Bank

C. LIQUID ASSETS

9. Amount shown against item 12(d) in the last preceding monthly return

10. Total amount of liquid assets held as per Annexure A to this return

11. Excess/deficiency (-) in liquid assets (i.e. item 10 less item 9)

12. Minimum amount required as from date of certification:

(a) 20 per cent of short-term liabilities, as reduced (i.e. 20 per cent of item A.3, column 1 above)

(b) 15 per cent of medium-term liabilities, as reduced (i.e. 15 per cent of item A.3, column 2 above)

(c) 5 per cent of long-term liabilities, as reduced (i.e. 5 per cent of item A.3, column 3 above)

(d) Total liquid assets required to be held

Total

2

R'000

1401

1502

1603

1704

1805

1906

2007

2108

2209

2310

2411

2512

2613

D. MEMORANDUM

13. (a) Total short-term liabilities as at month end

(b) Total short-term liabilities calculated in accordance with proviso (iv) to section 17(1) of the Act

(c) Difference [i.e. item (a) less item (b)]

14. Total liabilities in respect of transmission deposits (included under item A.1 above)

15. Total amount owing in respect of loans against security of deposits (included under items A.1(b) and A.2(a) above)

16. Total amount outstanding in respect of acceptances on behalf of clients

17. Total amount outstanding in respect of bills endorsed and similar instruments

Total	
3	
	R'000
	2701
	2802
	2903
	3004
	3106
	3207
	3308

18. Total amount of funds obtained from other countries:

(a) Included under item A.1 of this return

(b) Other

(c) Total

19. Total amount outstanding in respect of repurchase agreements:

(a) With the Reserve Bank

(b) Covered by a corresponding resale agreement

(c) Other

(d) Total

Short-term	Medium-term	Long-term	Total
4			
1	2	3	4
R'000	R'000	R'000	R'000
3401	3401	3401	3401
3502	3502	3502	3502
3603	3603	3603	3603

3704	3704	3704	3704
3805	3805	3805	3805
3906	3906	3906	3906
4007	4007	4007	4007

D. Memorandum (continued)

4

*We declare that -

- (1) the foregoing return and Annexure A thereto are to the best of our knowledge and belief correct;
- (2) in accordance with the provisions of section 24 of the Act no asset included under liquid assets has been pledged or otherwise encumbered without the consent of the Minister;
- (3) all securities included under liquid assets have been valued in accordance with the provisions of section 25 of the Act;
- (4) this bank, to the best of our knowledge, has maintained every day since the date of certification of its last preceding monthly return until the day preceding the date of certification of this return the prescribed minimum reserve balance and the prescribed minimum amount of liquid assets and on the date of certification of this return complies with the various prescribed minimum requirements aforesaid on the basis of its liabilities on the date of this return.

Signed at this day of 19.....

.....
Chief Accounting Officer

.....
Chief Executive Officer

*If the bank 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 shall accompany this return.

ANNEXURE A TO BA FORM 7

(in terms of section 13(1)(a) of the Act)

W	7	A							
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Name of bank

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

All amounts to be rounded off to the nearest R1 000

LIQUID ASSETS HELD BY BANK

1. Reserve Bank notes
2. Subsidiary coin
3. Gold coin and bullion
4. Credit balances with the Reserve Bank:
 - (a) Reserve balance
 - (b) Other
5. Loans to discount houses repayable on demand
6. Treasury bills of the Republic
7. Stocks of the Government referred to in paragraphs (fA) and (g) of the definition of "liquid assets" in section 1(1) of the Act
8. Bills issued by the Land Bank referred to in paragraph (gA) of the definition of "liquid assets" in section 1(1) of the Act
9. Other bills issued by the Land Bank and advances to the said bank that, at the option of the lender, are convertible into bills
10. Debentures of the Land Bank issued prior to the date of commencement of the Financial Institutions Amendment Act, 1985, that on that date had a maturity of not more than three years

Average amount held during month

1

R'000

101

202

303

404

505

606

707

808

909

1010

1111

1212

1313

1414

1515

1616

1717

1818

1919

2020

2121

2222

2323

2424

2525

2626

2727

2828

2929

3030

3131

3232

3333

3434

3535

3636

3737

3838

3939

4040

ANNEXURE A (continued)

11. Debentures or notes issued by the Industrial Development Corporation of South Africa Limited, in connection with a scheme for financing the export of capital goods, issued prior to the date of commencement of the Financial Institutions Amendment Act, 1985, that on that date had a maturity of not more than three years	
12. Acceptances of a bank that are discountable by the Reserve Bank, not being acceptances of the bank concerned itself or of a subsidiary or fellow subsidiary of the bank concerned or of a bank by which the bank concerned is controlled directly or indirectly	
13. Self-liquidating bills or promissory notes that arise out of the movement of goods, drawn or given for a term not exceeding 120 days or, in the case of agricultural bills, not exceeding six months, and that are discountable by the Reserve Bank	
14. Securities of the Reserve Bank with a maturity of not more than three years	
15. Promissory notes issued by a foreign borrower or bills drawn on a foreign borrower and accepted by him, referred to in paragraph (n) of the definition of "liquid assets" in section 1(1) of the Act, issued or accepted prior to the date of commencement of the Financial Institutions Amendment Act, 1985	
16. Total amount of liquid assets (items 1 to 15 above)	

Amount held on
last day of month

3

R 1880

1201

1302

1403

1504

1605

1706

(9) Vorm van maandopgawe bedoel in artikel 13 (1) (a) van die Wet:

MAANDOPGAWE

BW-VORM 7

W 0 7

(ingevoel artikel 13(1)(a) van die Bankwet, 1965)

Naam van bank

Maand geëindig

19

Alle bedrae moet tot die naaste R1 000 afgerond wees

A. VERPLIGTINGS TEENOR DIE PUBLIEK

1. (a) Totale verpligtings teenoor die publiek in die Republiek (behalwe verpligtings uit hoofde van aksepte)
- (b) Aanpassing ten opsigte van verrekening
- (c) Totale verpligtings teenoor die publiek in die Republiek, soos aangepas [item (a) min item (b)]
2. Min: *
- (a) Bedrae verskuldig ten opsigte van lenings teen sekuriteit van deposito's, ingesluit by pos 1(a) hierbo en nie reeds onder item 1(b) afgetrek nie
- (b) 50 persent van remises in transitio
- (c) Kreditsaldo's wat uit 'n verrekeningshuisvereffening of 'n soortgelyke vereffening ontstaan
- (d) Bedrae verskuldig deur ander banke

Korttermyn	Middeltermyn	Langtermyn	Totaal
1	2	3	4
R'000	R'000	R'000	R'000
101	101	101	101
202	202	202	202
303	303	303	303
404	404	404	404
505			505
606			606
707	707	707	707
808	808	808	808

3. Verpligtings teenoor die publiek in die Republiek, soos verminder

B. RESERWESALDO

4. Bedrag teenoor item 7(c) in die jongste voorafgaande maandopgawe getoon
5. Reserwesaldo:
- (a) Werklike saldo by Reserwebank op maandeinde
- (b) Daaglikse gemiddelde bedrag van Reserwebanknote, pasmunt en goudmunt
- (c) Totaal van items (a) en (b)

6. Oorskot/tekort (-) in reserwesaldo (d.i. item 5(c) min item 4)

909
1010
1111
1212
1313

B. RESERWESALDO (vervolg)

	Totaal
2	
	R 000
	1401
7. Minimum bedrag vereis vanaf datum van sertifisering:	
(a)persent van korttermynverpigtings, soos verminder (d.i.persent van item A.3, kolom 1 hierbo)	1502
(b)persent van middeltermynverpigtings, soos verminder (d.i.persent van item A.3, kolom 2 hierbo)	1603
(c) Totaal	
	1704
8. Reserwesaldo wat op die datum van sertifisering van hierdie opgawe gehou moet word:	
(a) Totale bedrag vereis (item 7(c) hierbo)	1805
(b) Min: Gemiddelde bedrag van Reserwebanknote, pasmunt en goudmunt	1906
(c) Saldo wat by Reserwebank gehou moet word	

C. LIKWIEDE BATES

	2007
9. Bedrag teenoor item 12(d) in jongste voorafgaande maandopgawe getoon	
	2108
10. Totale bedrag aan likwiede bates gehou soos per Aanhangsel A by hierdie opgawe	
	2209
11. Oorskot/tekort (-) aan likwiede bates (d.i. item 10 min item 9)	
	2310
12. Minimum bedrag vereis vanaf datum van sertifisering:	
(a) 20 persent van korttermynverpigtings, soos verminder (d.i. 20 persent van item A.3, kolom 1 hierbo)	2411
(b) 15 persent van middeltermynverpigtings, soos verminder (d.i. 15 persent van item A.3, kolom 2 hierbo)	2512
(c) 5 persent van langtermynverpigtings, soos verminder (d.i. 5 persent van item A.3, kolom 3 hierbo)	2613
(d) Totale likwiede bates wat gehou moet word	

D. MEMORANDUM

13. (a) Totale korttermynverpigtigings soos op die maandeinde
- (b) Totale korttermynverpigtigings bereken ooreenkomstig voorbehoudsbepaling (iv) by artikel 17(1) van die Wet
- (c) Verskil [item (a) min item (b)]

14. Totale verpigtigings ten opsigte van transmissiedeposito's (ingesluit onder item A.1 hierbo)
15. Totale bedrag verskuldig ten opsigte van lenings teen sekuriteit van deposito's (ingesluit onder items A.1(b) en A.2(a) hierbo)
16. Totale bedrag uitstaande ten opsigte van aksepte ten behoeve van kliënte
17. Totale bedrag uitstaande ten opsigte van wissels geëndosseer en ander soortgelyke instrumente

Totaal
3
R'000
2791
2802
2903
3004
3106
3207
3308

18. Totale bedrag van fondse van ander lande verkry:
- (a) Ingesluit onder item A.1 van hierdie opgawe
- (b) Ander
- (c) Totaal

19. Totale bedrag uitstaande ten opsigte van terugkoop-ooreenkomste:
- (a) Met die Reserwebank aangegaan
- (b) Gedek deur 'n ooreenstemmende herverkoop-ooreenkoms
- (c) Ander
- (d) Totaal

Korttermyn	Middeltermyn	Langtermyn	Totaal
4			
1	2	3	4
R'000	R'000	R'000	R'000
3401	3401	3401	3401
3502	3502	3502	3502
3603	3603	3603	3603
3704	3704	3704	3704
3805	3805	3805	3805
3906	3906	3906	3906
4007	4007	4007	4007

D. Memorandum (vervolg)

4

*Ons verklaar dat –

(1) voorafgaande opgawe en Aanhangsel A na ons beste wete en oortuiging juis is;

(2) daar ooreenkomstig die bepalings van artikel 24 van die Wet geen bate by likwiede bates ingesluit is wat sonder die toestemming van die Minister verpand of andersins beswaar is nie;

(3) alle effekte wat by likwiede bates ingesluit is, ooreenkomstig die bepalings van artikel 25 van die Wet waardeer is;

(4) hierdie bank, na die beste van ons 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 die voorgeskrewe minimum bedrag aan likwiede bates in stand gehou het en op die datum van sertifisering van hierdie opgawe voldoen aan die verskeie voormelde voorgeskrewe minimum vereistes volgens sy verpligtings soos op die datum van hierdie opgawe.

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

Hoofrekenmeester

Hoof- Uitvoerende Beampte

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

AANHANGSEL A VAN BW-VORM 7

(ingevolge artikel 13(1)(a) van die Wet)

W	7	A							
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Naam van bank

Aangeheg by BW-Vorm 7 soos op

19.....

Alle bedrae moet tot die naaste R1 000 afgerond word

LIKWIEDE BATES GEHOUD DEUR BANK

1. Reserwebanknote

2. Pasmunt

3. Goudmunt en staafgoud

4. Kreditsaldo's by die Reserwebank:

(a) Reserwesaldo

(b) Ander

5. Onmiddellik terugbetaalbare lenings aan diskontohuise

6. Skatkisbiljette van die Republiek

7. Effekte van die Regering in paragrawe (fA) en (g) van die omskrywing van "likwiede bates" in artikel 1(1) van die Wet bedoel

8. Wissels deur die Landbank uitgereik in paragraaf (gA) van die omskrywing van "likwiede bates" in artikel 1(1) van die Wet bedoel

9. Ander wissels deur die Landbank uitgereik en voorskotte aan daardie bank wat, na keuse van die uitlener, in wissels omskep kan word

10. Obligasies van die Landbank uitgereik voor die datum van inwerkingtreding van die Wysigingswet op Finansiële Instellings, 1985, en waarvan op daardie datum die oorblywende termyn hoogstens drie jaar was

Gemiddelde bedrag
gehou gedurende maand

1	
R'000	
101	
202	
303	

Bedrag gehou op
laaste dag van maand

2	
401	
502	
603	
704	
805	
906	
1007	
1108	

AANHANGSEL A (vervolg)

		Bedrag gehou op laaste dag van maand
	3	
		R'000
		1201
11. Obligasies of notas wat uitgereik is deur die Nywerheid-ontwikkelingskorporasie van Suid-Afrika Beperk in verband met die skema om die uitvoer van kapitaalgoedere te finansier, uitgereik voor die datum van inwerkingtreding van die Wysigingswet op Finansiële Instellings, 1985, en waarvan op daardie datum die oorblywende termyn hoogstens drie jaar was		1302
12. Aksepte van 'n bank wat deur die Reserwebank verdiskonteerbaar is en wat nie aksepte is nie van die betrokke bank self of 'n filiaal of medefiliaal van die betrokke bank of van 'n bank deur wie die betrokke bank regstreeks of onregstreeks beheer word		1403
13. Self-likwiderende wissels of promesses wat uit die beweging van goedere ontstaan, wat getrek of gegee is vir 'n termyn van hoogstens 120 dae of, in die geval van landbouwissels, van hoogstens ses maande, en wat deur die Reserwebank verdiskonteer is		1504
14. Effekte van die Reserwebank met 'n oorblywende termyn tot die laaste aflosdatum van hoogstens drie jaar		1605
15. Promesses deur 'n buitelandse lener uitgereik of wissels op 'n buitelandse lener getrek en deur hom geaksepteer, in paragraaf (n) van die omskrywing van "likwiede bates" in artikel 1(1) van die Wet bedoel, uitgereik of geaksepteer voor die datum van inwerkingtreding van die Wysigingswet op Finansiële Instellings, 1985		
		1706
16. Totale bedrag van likwiede bates (items 1 tot 15 hierbo)		

(10) Form of quarterly return referred to in section 13 (1) (c) of the Act:

QUARTERLY RETURN BA FORM 8(in terms of section 13(1)(c) of the Banks Act, 1965)
(Confidential and not available for inspection by the public)

W	0	8							
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Name of bank

Quarter ended 19.....

All amounts to be rounded off to the nearest R1 000

A. CALCULATION OF REQUIRED AND ACTUAL PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS**DIVISION I - ASSETS****CATEGORY A - CAPITAL COEFFICIENT OF 0%**

- A.1 Coin, gold coin and bullion, bank notes, deposits with Reserve Bank and loans to discount houses .
- A.2 Investment in Treasury bills, loan levies and loans and advances to the Central Government (including facilities by way of bills accepted, promissory notes issued, letters of credit, instalment sales, leasing transactions and foreign borrowing on-lent to the Central Government)
- A.3 Balances due by head office and branches not included elsewhere in BA Form 8 and 50 per cent of remittances in transit
- A.4 Class 1 assets of asset item 23 of BA Form 9 and accrued income on Category A assets
- A.5 Total of Category A

Book value as at quarter end	Average book value of this and preceding two quarters
1	
1	2
R'000	R'000
101	101
202	202
303	303
404	404
505	505

CATEGORY B - CAPITAL COEFFICIENT OF 0,5%

- B.1 Deposits with, negotiable certificates of deposit of, and loans and advances to banks within the group of the reporting bank
- B.2 Accrued income on Category B assets
- B.3 Total of Category B

606	606
707	707
808	808

DIVISION I – ASSETS *(continued)***CATEGORY C – CAPITAL COEFFICIENT OF 1%**

		Book value as at quarter end	Average book value of this and preceding two quarters
		2	
		1	2
		R'000	R'000
		901	901
C.1	Deposits with and loans and advances to domestic and foreign banks (not in the same group), building societies and mutual building societies	1002	1002
C.2	Shares in mutual building societies issued in terms of the Mutual Building Societies Act, 1965	1103	1103
C.3	Land Bank bills and loans and advances to, instalment sales and leasing transactions with and foreign borrowing on-lent to the Land Bank and public sector bodies not included in Category A	1204	1204
C.4	Loans and advances to the Governments of Botswana, Lesotho, Swaziland and the independent states	1305	1305
C.5	Trade and agricultural bills or promissory notes ranking as liquid assets discounted or purchased, endorsed by other banks, and bankers' acceptances (other than own acceptances), drawn by residents	1406	1406
C.6	Bills and promissory notes discounted or purchased, endorsed by a foreign bank, drawn by non-residents	1507	1507
C.7	Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption of up to 12 months	1608	1608
C.8	Accrued income on Category C assets	1709	1709
C.9	Total of Category C		

CATEGORY D – CAPITAL COEFFICIENT OF 1,5%

D.1	Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption exceeding 12 months but not 36 months	1810	1810
D.2	Accrued income on Category D assets	1911	1911
D.3	Total of Category D	2012	2012

DIVISION I -- ASSETS (continued)

Book value as at quarter end	Average book value of this and preceding two quarters
---------------------------------	---

3	
1	2
R'000	R'000
2101	2101
2202	2202
2303	2303

CATEGORY E - CAPITAL COEFFICIENT OF 2,5%

E.1 Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption exceeding 36 months

E.2 Accrued income on Category E assets

E.3 Total of Category E

CATEGORY F - CAPITAL COEFFICIENT OF 4%

F.1 Trade and agricultural bills and promissory notes ranking as liquid assets discounted or purchased, not endorsed by other banks, drawn by residents

F.2 Accrued income on Category F assets

F.3 Total of Category F

2404	2404
2505	2505
2606	2606

CATEGORY G - CAPITAL COEFFICIENT OF 5%

G.1 Investments in redeemable non-convertible preference shares and non-convertible debentures

G.2 Banker's own acceptances and own promissory notes and other bills and promissory notes, discounted or purchased and drawn by residents

G.3 Bills and promissory notes discounted or purchased, not endorsed by foreign banks, drawn by non-residents

G.4 Current loans (including mortgage loans) and advances, including foreign borrowing on-lent to clients not mentioned elsewhere, factoring and sundry debtors

G.5 50 per cent of remittances in transit

G.6 Accrued income on Category G assets

G.7 Total of Category G

2707	2707
2808	2808
2909	2909
3010	3010
3111	3111
3212	3212
3313	3313

DIVISION I - ASSETS (continued)**CATEGORY H - CAPITAL COEFFICIENT OF 6%**

- H.1 Current leasing transactions and instalment sales not included elsewhere
- H.2 Accrued income on Category H assets
- H.3 Total of Category H

Book value as at quarter end	Average book value of this and preceding two quarters
4	
1	2
R'000	R'000
3401	3401
3502	3502
3603	3603

CATEGORY J - CAPITAL COEFFICIENT OF 10%

- J.1 Stocks, shares and debentures held as a result of trading position or underwriting business of the reporting bank, held for a maximum period of 18 months from date of acquisition
- J.2 Accrued income on Category J assets
- J.3 Total of Category J

3704	3704
3805	3805
3906	3906

CATEGORY K - CAPITAL COEFFICIENT OF 25%

- K.1 Fixed property other than bank premises

4007	4007
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CATEGORY L - CAPITAL COEFFICIENT OF 100%

- L.1 Investments in shares of subsidiaries, fellow subsidiaries, banking institutions and insurers and in shares, debentures and stock not included elsewhere
- L.2 Debentures issued by banks in terms of section 14(2) of the Act
- L.3 Investments of head office in capital of foreign branch(es)
- L.4 Other assets (describe assets in excess of R1 million on an accompanying statement)
- L.5 Accrued income on Category L assets
- L.6 Total of Category L

4108	4108
4209	4209
4310	4310
4411	4411
4512	4512
4613	4613

DIVISION I - ASSETS (continued)		Book value as at quarter end	Average book value of this and preceding two quarters
		5	
CATEGORY M - OVERDUE ACCOUNTS - CAPITAL COEFFICIENT OF 8% ON VALUE NET OF SPECIFIC PROVISIONS		1	2
		R'000	R'000
		4701	4701
M.1 Overdue bills discounted or purchased, leasing transactions, instalment sales, fixed period loans, clas- sified advances, convertible debentures, class 2 assets of asset item 23 of BA Form 9, non-bank fixed pro- perty bought in and held for a period of up to five years and other assets bought in and held for a maxi- period of up to 18 months			
		4802	4802
M.2 Accrued income on Category M assets			
		4903	4903
Less: Specific provisions			
		5004	5004
M.3 Net overdue accounts			

DIVISION I – ASSETS (continued) CATEGORY N – REDUCTION OF CAPITAL REQUIREMENT IN RESPECT OF LOANS, ADVANCES, LEASING TRANSACTIONS AND INSTALMENT SALES GUARANTEED OR SECURED	Book value as at quarter end	Average book value of this and preceding two quarters	Capital coefficient	Reduction of capital requirement
	6			
	1	2	3	4 = 2 x 3
	R'000	R'000	%	R'000

N.1 Loans and advances included in Category G secured by:

N.1.1 Guarantees of–

N.1.1.1 Central Government

N.1.1.2 Other domestic public sector bodies

N.1.1.3 Domestic banks, building societies and mutual building societies

N.1.1.4 Foreign banks

N.1.1.5 Total

5101	5101		5101
		5	
5202	5202		5202
		4	
5303	5303		5303
		4	
5404	5404		5404
		4	
5505	5505		5505

N.1.2 Pledge of assets included in–

N.1.2.1 Category A

N.1.2.2 Category B

N.1.2.3 Category C

N.1.2.4 Category D

N.1.2.5 Category E

N.1.2.6 Category F

N.1.2.7 Total

5606	5606		5606
		5	
5707	5707		5707
		4,5	
5808	5808		5808
		4	
5909	5909		5909
		3,5	
6010	6010		6010
		2,5	
6111	6111		6111
		1	
6212	6212		6212

DIVISION I – ASSETS (continued)		Book value as at quarter end	Average book value of this and preceding two quarters	Capital coefficient	Reduction of capital requirement
		7			
		1	2	3	4 = 2 x 3
N.2 Leasing transactions and instalment sales included in Category H secured by:		R'000	R'000	%	R'000
		6301	6301		6301
N.2.1 Guarantees of-					
N.2.1.1 Central Government				6	
		6402	6402		6402
N.2.1.2 Other domestic public sector bodies				5	
		6503	6503		6503
N.2.1.3 Domestic banks, building societies and mutual building societies				5	
		6604	6604		6604
N.2.1.4 Foreign banks				5	
		6705	6705		6705
N.2.1.5 Total					
N.2.2 Pledge of assets included in –		6806	6806		6806
N.2.2.1 Category A				6	
		6907	6907		6907
N.2.2.2 Category B				5,5	
		7008	7008		7008
N.2.2.3 Category C				5	
		7109	7109		7109
N.2.2.4 Category D				4,5	
		7210	7210		7210
N.2.2.5 Category E				3,5	
		7311	7311		7311
N.2.2.6 Category F				2	
		7412	7412		7412
N.2.2.7 Total					
		7513	7513		7513
N.3 Total					

DIVISION II - CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES		Book value as at quarter-end	Average book value of this and preceding two quarters	Capital coefficient	Capital requirement
8					
CATEGORY O		1	2	3	4 = 2x3
		R'000	R'000	%	R'000
0.1	Lending-related contingent liabilities:	7601	7601		7601
0.1.1	Lending-related contingent liabilities in respect of the public sector (excluding guarantees)			1	
		7702	7702		7702
0.1.2	Other lending-related contingent liabilities (excluding guarantees):				
0.1.2.1	Bills endorsed as first bank endorser and rediscounted			4	
		7803	7803		7803
0.1.2.2	Liability in respect of acceptances outstanding			4	
		7904	7904		7904
0.1.2.3	Bills drawn on foreign banks and endorsed by South African banks			4	
		8005	8005		
0.1.3	Loans and advances granted but not paid out:			0	
0.1.3.1	Revocable				
		8106	8106		8106
0.1.3.2	Irrevocable			0,5	
		8207	8207		
0.1.4	Letters of credit - undrawn balances:			0	
0.1.4.1	Revocable				
		8308	8308		8308
0.1.4.2	Irrevocable			0,5	
		8409	8409		
0.1.5	Foreign borrowing on behalf of clients in the client's own name and guaranteed by reporting bank				
		8510	8510		
0.1.5.1	Less: Guarantees on behalf of the public sector				
		8611	8611		8611
0.1.5.2	Net guarantees in respect of foreign borrowings			5	
		8712	8712		
0.1.6	Other lending-related guarantees				
		8813	8813		
0.1.6.1	Less: Guarantees on behalf of the public sector				
		8914	8914		
0.1.6.2	Less: Guarantees given to and on behalf of banks within the same group				
		9015	9015		9015
0.1.6.3	Net other lending-related guarantees			5	

DIVISION II – CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES (continued)		Book value as at quarter end	Average book value of this and preceding two quarters	Capital coefficient	Capital requirement
	9				
		1	2	3	4 = 2 x 3
		R'000	R'000	%	R'000
0.2 Performance-related contingent liabilities:		9101	9101		
0.2.1 Performance-related guarantees and indemnities		9202	9202		
0.2.2 Less: Guarantees and indemnities on behalf of the public sector		9303	9303		9303
0.2.3 Net performance-related guarantees and indemnities				0,5	
0.3 Other risk exposures:		9404	9404		9404
0.3.1 Net open position in foreign currencies		9505	9505	10	
0.3.2 Covered options and futures		9606	9606	0	
0.3.3 Uncovered options and net open position in futures in respect of assets mentioned in the following categories:					
0.3.3.1 Category A		9707	9707	0	9707
0.3.3.2 Category B		9808	9808	0,5	9808
0.3.3.3 Category C		9909	9909	1	9909
0.3.3.4 Category D		10010	10010	1,5	10010
0.3.3.5 Category E		10111	10111	2,5	10111
0.3.3.6 Category L		10212	10212	100	
Total of uncovered options		10313	10313		
Total of uncovered futures		10414	10414		10414
0.3.4 Other risk exposures and commitments				4	
		10515	10515		10515
0.4 Total of Category 0					

DIVISION III - REPURCHASE AGREEMENTS		Amount as at quarter end	Average amount for this and preceding two quarters	Capital coefficient	Capital requirement
CATEGORY P		10			
P.1	Commitments in respect of repurchase agreements (excluding such agreements with the Reserve Bank) concluded in assets mentioned in the following categories:	1	2	3	4 = 2 x 3
		R'000	R'000	%	R'000
		10601	10601		
P.1.1	Category A			0	
		10702	10702		10702
P.1.2	Category B			0,5	
		10803	10803		10803
P.1.3	Category C			1	
		10904	10904		10904
P.1.4	Category D			1,5	
		11005	11005		11005
P.1.5	Category E			2,5	
		11106	11106		11106
P.1.6	Category F			4	
		11207	11207		11207
P.1.7	Category G			5	
		11308	11308		11308
P.1.8	Category H			6	
		11409	11409		11409
P.1.9	Category J			10	
		11510	11510		11510
P.1.10	Category L			100	
		11611	11611		11611
P.1.11	Total				

DIVISION III – REPURCHASE AGREEMENTS
(continued)

	Amount as at quarter end	Average amount for this and preceding two quarters	Capital coefficient	Capital requirement
11				
P.2 Less: Capital amounts expended on assets purchased from other banking institutions under repurchase agreements and included in the following categories:	1	2	3	4 = 2 x 3
	R'000	R'000	%	R'000
	11701	11701		
			0	
P.2.1 Category A	11802	11802		11802
			0,5	
P.2.2 Category B	11903	11903		11903
			1	
P.2.3 Category C	12004	12004		12004
			1,5	
P.2.4 Category D	12105	12105		12105
			2,5	
P.2.5 Category E	12206	12206		12206
			4	
P.2.6 Category F	12307	12307		12307
			5	
P.2.7 Category G	12408	12408		12408
			6	
P.2.8 Category H	12509	12509		12509
			10	
P.2.9 Category J	12610	12610		12610
			100	
P.2.10 Category L	12711	12711		12711
P.2.11 Total				
	12812	12812		12812
P.3 Net repurchase agreements (item P.1.11 less item P.2.11)				

DIVISION IV - ASSETS (not included in categories A to P) OF FOREIGN SUBSIDIARIES, BRANCHES, AGENCIES AND JOINT UNDERTAKINGS		Amount as at quarter end	Average amount for this and preceding two quarters	Capital coefficient	Capital requirement
12					
CATEGORY Q		1	2	3	4 = 2x3
Assets of foreign subsidiaries, branches, agencies and joint undertakings not included in Categories A to P above (specify items of R1 million or more):		R'000	R'000	%	R'000
Q.1					
Q.2					
Q.3					
Q.4					
Q.5					
Q.6					
		13507	13507		13507
Q.7 Total of Category Q					

DIVISION V – SUMMARY OF AVERAGE VALUES AND CALCULATION OF CAPITAL REQUIREMENTS		Average value as at end of this and preceding two quarters	Capital coefficient	Required paid-up capital and unimpaired reserve funds
13		1	2	3 = 1 x 2
		R'000	%	R'000
1. ASSETS		13601		
Total of:			0	
1.1 Category A		13702		13702
1.2 Category B			0,5	
		13803		13803
1.3 Category C			1	
		13904		13904
1.4 Category D			1,5	
		14005		14005
1.5 Category E			2,5	
		14106		14106
1.6 Category F			4	
		14207		14207
1.7 Category G			5	
		14308		14308
1.8 Category H			6	
		14409		14409
1.9 Category J			10	
		14510		14510
1.10 Category K			25	
		14611		14611
1.11 Category L			100	
		14712		14712
1.12 Category M (item M.3)			8	
		14813		14813
1.13 Subtotal				
		14914		14914
1.14 Less: Category N (item N.3 – columns 2 and 4)				
		15015		15015
1.15 Subtotal				

DIVISION V - SUMMARY OF AVERAGE VALUES AND CALCULATION OF CAPITAL REQUIREMENTS *(continued)*

		Average value as at end of this and preceding two quarters	Capital coefficient	Required paid-up capital and unimpaired reserve funds
14				
		1	2	3 = 1 x 2
		R'000	%	R'000
		15101		15101
2.	CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES			
2.1	Category O (item O.4 - columns 2 and 4)			
		15202		15202
3.	REPURCHASE AGREEMENTS			
3.1	Category P (item P.3 - columns 2 and 4)			
		15303		15303
4.	ASSETS OF FOREIGN SUBSIDIARIES, BRANCHES, AGENCIES AND JOINT UNDERTAKINGS NOT INCLUDED ABOVE			
4.1	Total of Category Q (item Q.7 - columns 2 and 4)			
		15404		15404
5.	TOTAL CAPITAL REQUIREMENT			

		Amount
DIVISION VI - ACTUAL PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS		15
		R'000
		15501
1. Paid-up capital		15602
2. Debentures issued in terms of section 14(2) of the Act		
3. Non-distributable reserves (specify)		
.....		
.....		
.....		
.....		
.....		16107
Total		16208
4. General provisions for doubtful debts (net of deferred tax)		16309
5. Tax equalization reserve fund		
6. Other reserves (specify)		
.....		
.....		
.....		16612
Total		16713
7. Gross capital and unimpaired reserve funds		16814
8. Less: Reductions (Section 1(5) of the Act)		16915
9. Net capital and unimpaired reserve funds		

DIVISION VII – EXCESS OR DEFICIENCY (–) IN PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS		Amount
	16	
		R'000
		17001
1. Actual amount of paid-up capital and unimpaired reserve funds (i.e. item 9 of Division VI)		17102
2. Total capital requirement shown against item 5 of Division V of last preceding quarterly return		17203
3. Excess/deficiency (–) (item 1 less item 2)		

DIVISION VIII – INVESTMENT IN BANK PREMISES, FURNITURE AND EQUIPMENT

	17304
1. Actual amount of investment	17405
2. Investment in bank premises, furniture and equipment as percentage of actual capital and unimpaired reserve funds	%

B. COVERED DOMESTIC POSITION

		Amount
	17	
		R'000
		17501
1. Total liabilities to the public		17602
2. Less: Liabilities payable in foreign currency		17703
3. Total liabilities payable in the currency of the Republic		17804
4. Required minimum paid-up capital and unimpaired reserve funds (i.e. item 5 of Division V of last preceding quarterly return)		17905
5. Total liabilities plus minimum capital requirement (items 3 and 4 above)		18006
6. Total amount of assets (other than claims) in South Africa and claims payable in the currency of the Republic		18107
7. Excess/deficiency (–) (item 6 less item 5)		

We declare that the foregoing return is to the best of our knowledge and belief correct and that this institution has, since the date of certification of its last preceding quarterly return maintained the required minimum amount of paid-up capital and unimpaired reserve funds and a covered domestic position as required by the Act and on the date of certification of this return complies with the required minimum amount of paid-up capital and unimpaired reserve funds.

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

.....
Chief Accounting Officer

.....
Chief Executive Officer

KWARTAALOPGAWE

BW-VORM 8

(ingevolge artikel 13(1)(c) van die Bankwet, 1965)

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

Naam van bank

Kwartaal geëindig

19

Alle bedrae moet tot die naaste R1 000 afgerond word

A. BEREKENING VAN VEREISTE EN WERKLIKE GESTORTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE

AFDELING I - BATES

Boekwaarde per kwartaaleinde		Gemiddelde boekwaarde van hierdie en twee voorafgaande kwartale
1		
1	2	
R'000	R'000	
101	101	
202	202	
303	303	
404	404	
505	505	

KATEGORIE A – KAPITAALKOËFFISIËNT VAN 0%

- | | |
|------------|---|
| A.1 | Munte, goudmunte en staafgoud, banknote, deposito's by Reserwebank en lenings aan diskontohuise |
| A.2 | Beleggings in Skatkisbiljette, leningsheffings en lenings en voorskotte aan die Sentrale Regering (insluitende fasiliteite deur middel van wissels geaksepteer, promesses uitgereik, kredietbriewe, afbetalingsverkooptransaksies, huurtransaksies en buitelandse lenings deurgeleen aan die Sentrale Regering) |
| A.3 | Saldo verskuldig deur hoofkantoor en takke nie elders in BW-Vorm 8 ingesluit nie en 50 persent van remises in transito |
| A.4 | Klas 1-bates van batepos 23 van BW-Vorm 9 en opgelope inkomste op Kategorie A-bates |
| A.5 | Totaal van Kategorie A |

KATEGORIE B – KAPITAALKOËFFISIËNT VAN 0,5%

- B.1** Deposito's by, verhandelbare depositosertifikate van en lenings en voorskotte aan banken binne die groep van die verslagdoende bank
- B.2** Opgelopen rente op Kategorie B-bates
- B.3** Totaal van Kategorie B

606	606
707	707
808	808

AFDELING I – BATES (vervolg)**KATEGORIE C – KAPITAALKOËFFISIËNT VAN 1%**

C.1	Deposito's by en lenings en voorskotte aan binnelandse en buitelandse banke (nie in dieselfde groep nie), bouverenigings en onderlinge bouverenigings
C.2	Aandeel in onderlinge bouverenigings uitgereik kragtens die Wet op Onderlinge Bouverenigings, 1965
C.3	Wissels van die Landbank en lenings en voorskotte aan, afbetalingsverkooptransaksies, huurtransaksies met en buitelandse lenings deurgegee aan die Landbank en openbare sektorliggame nie ingesluit in Kategorie A nie
C.4	Lenings en voorskotte aan die regerings van Botswana, Lesotho, Swaziland en die onafhanklike state
C.5	Handels- en landbouwissels of promesses wat as likwiede bate geld, verdiskonteer of gekoop, geëndosseer deur ander banke, en bankaksepte (behalwe eie aksepte) getrek deur inwoners
C.6	Wissels verdiskonteer of gekoop, geëndosseer deur 'n buitelandse bank, getrek deur nie-inwoners
C.7	Beleggings in ander verhandelbare depositosertifikate en sekuriteite van die openbare sektor met 'n oorblywende termyn tot die vervaldatum van hoogstens 12 maande
C.8	Opgelope inkomste op Kategorie C-bates
C.9	Totaal van Kategorie C

Boekwaarde per kwartaaleinde	Gemiddelde boekwaarde van hierdie en twee voorafgaande kwartale
2	
1	2
R'000	R'000
901	901
1002	1002
1103	1103
1204	1204
1305	1305
1406	1406
1507	1507
1608	1608
1709	1709

KATEGORIE D – KAPITAALKOËFFISIËNT VAN 1,5%

D.1	Beleggings in ander verhandelbare depositosertifikate en sekuriteite van die openbare sektor met 'n oorblywende termyn tot die vervaldatum van meer as 12 maande maar hoogstens 36 maande
D.2	Opgelope inkomste op Kategorie D-bates
D.3	Totaal van Kategorie D

1810	1810
1911	1911
2012	2012

AFDELING I -- BATES (vervolg)**KATEGORIE E -- KAPITAALKOËFFISIËNT VAN 2,5%**

E.1 Beleggings in ander verhandelbare depositosertifikate en sekuriteite van die openbare sektor met 'n oorblywende termyn tot die vervaldatum van meer as 36 maande

E.2 Opgelope inkomste op Kategorie E-bates

E.3 Totaal van Kategorie E

KATEGORIE F -- KAPITAALKOËFFISIËNT VAN 4%

F.1 Handels- en landbouwissels en promesses wat as likwiede bates geld, verdiskonteer of gekoop, nie geëndosseer deur ander banke nie, getrek deur inwoners

F.2 Opgelope inkomste op Kategorie F-bates

F.3 Totaal van Kategorie F

KATEGORIE G -- KAPITAALKOËFFISIËNT VAN 5%

G.1 Beleggings in aflosbare nie-omskepbare voorkeuraande en nie-omskepbare skuldbriewe

G.2 Eie bankaksepte en eie promesses en ander wissels en promesses, verdiskonteer of gekoop en getrek deur inwoners

G.3 Wissels en promesses verdiskonteer of gekoop, nie-geëndosseer deur buitelandse banke nie, getrek deur nie-inwoners

G.4 Lopende lenings (met inbegrip van verbandlenings) en voorskotte, insluitende buitelandse lenings deur-geleen aan kliënte, nie elders vermeld nie, faktoring en diverse debiteure

G.5 50 persent van remises in transito

G.6 Opgelope inkomste op Kategorie G-bates

G.7 Totaal van Kategorie G

Boekwaarde per kwartaaleinde	Gemiddelde boekwaar- de van hierdie en twee vooraafgaande kwartale
3	
1	2
R'000	R'000
2101	2101
2202	2202
2303	2303
2404	2404
2505	2505
2606	2606
2707	2707
2808	2808
2909	2909
3010	3010
3111	3111
3212	3212
3313	3313

AFDELING I – BATES (vervolg)

Boekwaarde per kwartaaleinde	Gemiddelde boekwaar- de van hierdie en twee voorafgaande kwartale
4	
1	2
R'000	R'000
3401	3401
3502	3502
3603	3603

KATEGORIE H – KAPITAALKOËFFISIËNT VAN 6%

- H.1 Lopende huurtransaksies en afbetalingsverkooptransaksies nie elders ingesluit nie
- H.2 Opgelope inkomste op Kategorie H-bates
- H.3 Totaal van Kategorie H

3704	3704
3805	3805
3906	3906

KATEGORIE J – KAPITAALKOËFFISIËNT VAN 10%

- J.1 Effekte, aandele en skuldbriewe gehou as gevolg van handelsposisie of onderskrywingsaktiwiteite van die verslagdoende bank, gehou vir 'n tydperk van hoogstens 18 maande vanaf datum van verkryging
- J.2 Opgelope inkomste op Kategorie J-bates
- J.3 Totaal van Kategorie J

4007	4007

KATEGORIE K – KAPITAALKOËFFISIËNT VAN 25%

- K.1 Vaste eiendom behalwe bankpersele

4108	4108
4209	4209
4310	4310
4411	4411
4512	4512
4613	4613

KATEGORIE L – KAPITAALKOËFFISIËNT VAN 100%

- L.1 Beleggings in aandele van filiale, medefiliale, bankinstellings en versekeraars en in aandele, skuldbriewe en effekte nie elders ingesluit nie
- L.2 Skuldbriewe deur banke uitgereik ingevolge artikel 14(2) van die Wet
- L.3 Beleggings van hoofkantoor in kapitaal van buitelandse tak(ke)
- L.4 Ander bates (beskryf bates van meer as R1 miljoen op 'n bykomende staat)
- L.5 Opgelope inkomste op Kategorie L-bates
- L.6 Totaal van Kategorie L

AFDELING 1 - BATES (vervolg)**KATEGORIE M - AGTERSTALLIGE REKENINGE - KAPITAALKOËFFISIËNT VAN 8% OP WAARDE NA AFTREKKING VAN SPESIFIEKE VOORSIENINGS**

M.1 Agterstallige wissels verdiskonteer of gekoop, huurtransaksies, afbetalingsverkooptransaksies, vastetermylenings, geklassifiseerde voorskotte, omskepbare skuldbriewe, klas 2-bates van batepos 23 van BW-Vorm 9, nie-bank vaste eiendom ingekoop en gehou vir 'n tydperk van hoogstens vyf jaar en ander bates ingekoop en gehou vir 'n tydperk van hoogstens 18 maande

M.2 Opgelope inkomste op Kategorie M-bates

Min: Spesifieke voorsienings

M.3 Netto agterstallige rekeninge

Boekwaarde per kwartaaleinde	Gemiddelde boekwaarde van hierdie en twee voorafgaande kwartale
5	
1	2
R'000	R'000
4701	4701
4802	4802
4903	4903
5004	5004

AFDELING I – BATES (vervolg)		Boekwaarde per kwartaaleinde	Gemiddelde boekwaarde vir hierdie en voorafgaande twee kwartale	Kapitaal-koëffisiënt	Vermindering van kapitaalvereiste
KATEGORIE N – VERMINDERING VAN KAPITAALVEREISTE TEN OPSIGTE VAN LENINGS, VOORSKOTTE, HUURTRANSAKSIES EN AFBETALINGS-VERKOOPTRANSAKSIES GEWAARBORG OF GEDEK		6			
		1	2	3	4 = 2 x 3
		R'000	R'000	%	R'000
N.1	Lenings en voorskotte ingesluit in Kategorie G gedek deur:				
N.1.1	Waarborg deur –	5101	5101		5101
N.1.1.1	Sentrale Regering			5	
		5202	5202		5202
N.1.1.2	Ander binnelandse liggame in die openbare sektor			4	
		5303	5303		5303
N.1.1.3	Binnelandse banke, bouverenigings en onderlinge bouverenigings			4	
		5404	5404		5404
N.1.1.4	Buitelandse banke			4	
		5505	5505		5505
N.1.1.5	Totaal				
N.1.2	Verpanding van bates vermeld in:	5606	5606		5606
N.1.2.1	Kategorie A			5	
		5707	5707		5707
N.1.2.2	Kategorie B			4,5	
		5808	5808		5808
N.1.2.3	Kategorie C			4	
		5909	5909		5909
N.1.2.4	Kategorie D			3,5	
		6010	6010		6010
N.1.2.5	Kategorie E			2,5	
		6111	6111		6111
N.1.2.6	Kategorie F			1	
		6212	6212		6212
N.1.2.7	Totaal				

AFDELING I - BATES (vervolg)		Boekwaarde per kwartaaleinde	Gemiddelde boekwaarde vir hierdie en voorafgaande twee kwartale	Kapitaal-koëffisiënt	Vermindering van kapitaalvereiste
		7			
		1	2	3	4 = 2 x 3
N.2 Huurtransaksies en afbetalingsverkooptransaksies ingesluit in Kategorie H gedek deur:		R'000	R'000	%	R'000
		6301	6301		6301
N.2.1 Waarborgde deur-					
N.2.1.1 Sentrale Regering				6	
		6402	6402		6402
N.2.1.2 Ander binnelandse liggame in die openbare sektor				5	
		6503	6503		6503
N.2.1.3 Binnelandse banke, bouverenigings en onderlinge bouverenigings				5	
		6604	6604		6604
N.2.1.4 Buitelandse banke				5	
		6705	6705		6705
N.2.1.5 Totaal					
N.2.2 Verpanding van bates ingesluit in-		6806	6806		6806
N.2.2.1 Kategorie A				6	
		6907	6907		6907
N.2.2.2 Kategorie B				5,5	
		7008	7008		7008
N.2.2.3 Kategorie C				5	
		7109	7109		7109
N.2.2.4 Kategorie D				4,5	
		7210	7210		7210
N.2.2.5 Kategorie E				3,5	
		7311	7311		7311
N.2.2.6 Kategorie F				2	
		7412	7412		7412
N.2.2.7 Totaal					
		7513	7513		7513
N.3 Totaal					

AFDELING II - VOORWAARDELIKE VERPLIGTINGS EN ANDER RISIKO-BLOOTSTELLINGS		Boekwaarde per kwartaaleinde	Gemiddelde boekwaarde vir hierdie en voorafgaande twee kwartale	Kapitaal-koëffisiënt	Kapitaalvereiste
KATEGORIE O		8			
		1	2	3	4 = 2 x 3
		R'000	R'000	%	R'000
0.1	Leningsverwante voorwaardelike verpligtings:	7601	7601		7601
0.1.1	Leningsverwante voorwaardelike verpligtings ten opsigte van die openbare sektor (uitgesonderd waarborge)			1	
		7702	7702		7702
0.1.2	Ander leningsverwante voorwaardelike verpligtings (uitgesonderd waarborge):				
0.1.2.1	Wissels geëndosseer as eerste bank-endossant en herdiskonteer			4	
		7803	7803		7803
0.1.2.2	Verpligting uit hoofde van uitstaande aksepte			4	
		7904	7904		7904
0.1.2.3	Wissels getrek op buitelandse banke en geëndosseer deur Suid-Afrikaanse banke			4	
		8005	8005		
0.1.3	Lenings en voorskotte toegestaan maar nie uitbetaal nie:			0	
0.1.3.1	Herroepbaar				
		8106	8106		8106
0.1.3.2	Onherroepbaar			0,5	
		8207	8207		
0.1.4	Kredietbriewe - onbenutte saldo's:			0	
0.1.4.1	Herroepbaar				
		8308	8308		8308
0.1.4.2	Onherroepbaar			0,5	
		8409	8409		
0.1.5	Buitelandse lenings ten behoeve van kliënte in die kliënte se eie naam en gewaarborg deur die verslagdoende bank				
		8510	8510		
0.1.5.1	Min: Waarborge ten behoeve van die openbare sektor				
		8611	8611		8611
0.1.5.2	Netto waarborge ten opsigte van buitelandse lenings			5	
		8712	8712		
0.1.6	Ander leningsverwante waarborge:				
		8813	8813		
0.1.6.1	Min: Waarborge ten behoeve van die openbare sektor				
		8914	8914		
0.1.6.2	Min: Waarborge verstrekk aan en ten behoeve van banke in dieselfde groep				
		9015	9015		9015
0.1.6.3	Netto ander leningsverwante waarborge			5	

AFDELING II – VOORWAARDELIKE VER- PLIGTINGS EN ANDER RISI- KOBLOOTSTELLINGS (vervolg)		Boekwaarde per kwartaaleinde	Gemiddelde boekwaar- de vir hierdie en vooraf- gaande twee kwartale	Kapitaal koeffisiënt	Kapitaalvereiste
9		1	2	3	4 = 2 x 3
		R'000	R'000	%	R'000
0.2	Prestasieverwante voorwaardelike verpligtings:	9101	9101		
0.2.1	Prestasieverwante waarborge en vrywarings	9202	9202		
0.2.2	Min: Waarborge en vrywarings ten behoeve van die openbare sektor	9303	9303		9303
0.2.3	Netto prestasieverwante waarborge en vry- warings			0,5	
0.3	Ander risikoblootstellings:	9404	9404		9404
0.3.1	Netto ope posisie in buitelandse geldeenhede	9505	9505	10	
0.3.2	Gedekte opsies en transaksies op termynbasis	9606	9606	0	
0.3.3	Ongedekte opsies en netto ope posisie in transaksies op termynbasis ten opsigte van bates vermeld in die volgende kategorieë:				
0.3.3.1	Kategorie A	9707	9707	0	9707
0.3.3.2	Kategorie B	9808	9808	0,5	9808
0.3.3.3	Kategorie C	9909	9909	1	9909
0.3.3.4	Kategorie D	10010	10010	1,5	10010
0.3.3.5	Kategorie E	10111	10111	2,5	10111
0.3.3.6	Kategorie L	10212	10212	100	
	Totaal van ongedekte opsies	10313	10313		
	Totaal van ongedekte transaksies op termyn basis	10414	10414		10414
0.3.4	Ander risikoblootstellings en verpligtings			4	
0.4	Totaal van Kategorie 0	10515	10515		10515

AFDELING III – TERUGKOOPOOREENKOM- STE		Bedrag per kwartaaleinde	Gemiddelde bedrag vir hierdie en twee voor- afgaande kwartale	Kapitaal- koëffisiënt	Kapitaalvereiste
KATEGORIE P		10			
		1	2	3	4 = 2 x 3
		R'000	R'000	%	R'000
P.1	Verpligtings ten opsigte van terugkoop-ooreenkom- ste (uitgesonderd sodanige ooreenkomste met die Reserwebank) aangegaan in bates vermeld in die volgende kategorieë:	10601	10601		
P.1.1	Kategorie A			0	
		10702	10702		10702
P.1.2	Kategorie B			0,5	
		10803	10803		10803
P.1.3	Kategorie C			1	
		10904	10904		10904
P.1.4	Kategorie D			1,5	
		11005	11005		11005
P.1.5	Kategorie E			2,5	
		11106	11106		11106
P.1.6	Kategorie F			4	
		11207	11207		11207
P.1.7	Kategorie G			5	
		11308	11308		11308
P.1.8	Kategorie H			6	
		11409	11409		11409
P.1.9	Kategorie J			10	
		11510	11510		11510
P.1.10	Kategorie L			100	
		11611	11611		11611
P.1.11	Totaal				

AFDELING III – TERUGKOOPOOREENKOMSTE (vervolg)

P.2 Min: Kapitaalbedrae bestee aan bates van ander bankinstellings aangekoop ingevolge terugkoop-ooreenkomste en ingesluit in die volgende kategorieë:

		Bedrag per kwartaaleinde	Gemiddelde bedrag vir hierdie en twee voorafgaande kwartale	Kapitaal-koëffisiënt	Kapitaalvereiste
11					
		1	2	3	4 = 2 x 3
		R'000	R'000	%	R'000
		11701	11701		
P.2.1	Kategorie A			0	
		11802	11802		11802
P.2.2	Kategorie B			0,5	
		11903	11903		11903
P.2.3	Kategorie C			1	
		12004	12004		12004
P.2.4	Kategorie D			1,5	
		12105	12105		12105
P.2.5	Kategorie E			2,5	
		12206	12206		12206
P.2.6	Kategorie F			4	
		12307	12307		12307
P.2.7	Kategorie G			5	
		12408	12408		12408
P.2.8	Kategorie H			6	
		12509	12509		12509
P.2.9	Kategorie J			10	
		12610	12610		12610
P.2.10	Kategorie L			100	
		12711	12711		12711
P.2.11	Totaal				
		12812	12812		12812
P.3	Netto terugkoop-ooreenkomste (item P.1.11 min item P.2.11)				

AFDELING IV – BATES (nie in kategorieë A tot P ingesluit nie) VAN BUITELAND- SE FILIALE, TAKKE, AGENT- SKAPPE EN GESAMENTLIKE ONDERNEMINGS		Bedrag per kwartaaleinde	Gemiddelde bedrag vir hierdie en twee voor- afgaande kwartale	Kapitaal- koëffisiënt	Kapitaalvereiste
12					
KATEGORIE Q		1	2	3	4= 2x3
Bates van buitelandse filiale, takke, agentskappe en ge- samentlike ondernemings nie in kategorieë A tot P hier- bo ingesluit nie (spesifiseer items van R1 miljoen of meer):		R'000	R'000	%	R'000
Q.1					
Q.2					
Q.3					
Q.4					
Q.5					
Q.6					
		13507	13507		13507
Q.7 Totaal van Kategorie Q					

**AFDELING V – OPSOMMING VAN GEMIDDELDE WAARDES EN
BEREKENING VAN KAPITAALVEREISTES**

		Gemiddelde waarde op hierdie en twee vooraf- gaande kwartaaleindes	Kapitaalkoëffisiënt	Vereiste gestorte kapi- taal en onaangetaste reserwefondse
13				
1. BATES		1	2	3 = 1 x 2
		R'000	%	R'000
Totaal van:		13601		
1.1	Kategorie A		0	13702
		13702		
1.2	Kategorie B		0,5	13803
		13803		
1.3	Kategorie C		1	13904
		13904		
1.4	Kategorie D		1,5	14005
		14005		
1.5	Kategorie E		2,5	14106
		14106		
1.6	Kategorie F		4	14207
		14207		
1.7	Kategorie G		5	14308
		14308		
1.8	Kategorie H		6	14409
		14409		
1.9	Kategorie J		10	14510
		14510		
1.10	Kategorie K		25	14611
		14611		
1.11	Kategorie L		100	14712
		14712		
1.12	Kategorie M (item M.3)		8	14813
		14813		
1.13	Subtotaal			14914
		14914		
1.14	Min: Kategorie N (item N.3 – kolomme 2 en 4)			15015
		15015		
1.15	Subtotaal			

**AFDELING V – OPSOMMING VAN GEMIDDELDE WAARDES EN
BEREKENING VAN KAPITAALVEREISTES (vervolg)**

		Gemiddelde waarde op hierdie en twee vooraf- gaande kwartaaleindes	Kapitaalkoëffisiënt	Vereiste gestorte kapi- taal en onaantaste reserwefondse
14				
		1	2	3 = 1 x 2
		R'000	%	R'000
		15101		15101
2.	<u>VOORWAARDELIKE VERPLIGTINGS EN ANDER RISIKOBLOOT- STELLINGS</u>			
2.1	Kategorie O (item O.4 – kolom 2 en 4)			
		15202		15202
3.	<u>TERUGKOOPOOREENKOMSTE</u>			
3.1	Kategorie P (item P.3 – kolom 2 en 4)			
		15303		15303
4.	<u>BATES VAN BUITELANDSE FILIALE, TAKKE, AGENTSAPPE EN GESAMENTLIKE ONDERNEMINGS NIE HIERBO INGESLUIT NIE</u>			
4.1	Totaal van Kategorie Q (item Q.7 – kolom 2 en 4)			
		15404		15404
5.	<u>TOTALE KAPITAALVEREISTE</u>			

AFDELING VI - WERKLIKE GESTORTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE		Bedrag
		15
		R'000
		15501
1. Gestorte kapitaal		13602
2. Skuldbriewe uitgereik ingevolge artikel 14(2) van die Wet		
3. Nie-verdeelbare reserwes (spesifiseer)		
.....		
.....		
.....		
.....		
.....		16107
Totaal		16208
4. Algemene voorsienings vir twyfelagtige skulde (netto na uitgestelde belasting)		16309
5. Belastinggelykmakingsreserwe		
6. Ander reserwes (spesifiseer)		
.....		
.....		
.....		16612
Totaal		16713
7. Bruto kapitaal en onaangetaste reserwefondse		16814
8. Min: Verminderings (artikel 1(5) van die Wet)		16915
9. Netto kapitaal en onaangetaste reserwefondse		

AFDELING VII – OORSKOT OF TEKORT (–) IN GESTORTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE

		Bedrag
		16
		R'000
		17001
1.	Werklike bedrag van gestorte kapitaal en onaangetaste reserwefondse (d.i. item 9 van Afdeling VI)	17102
2.	Totale kapitaalvereiste teenoor item 5 van Afdeling V van die jongste voorafgaande kwartaalopgawe getoon	17203
3.	Oorskot/tekort (–) (item 1 min item 2)	

AFDELING VIII – BELEGGING IN BANKPERSELE, MEUBELS EN TOERUSTING

		17304
1.	Werklike bedrag van belegging	17405
2.	Belegging in bankpersele, meubels en toerusting as persentasie van werklike kapitaal en onaangetaste reserwefondse	%

B. GEDEKTE BINNELANDSE POSISIE

		Bedrag
		17
		R'000
		17501
1.	Totale verpligtings teenoor die publiek	17602
2.	Min: Verpligtings betaalbaar in die geldeenheid van vreemde lande	17703
3.	Totale verpligtings betaalbaar in die geldeenheid van die Republiek	17804
4.	Vereiste minimum gestorte kapitaal en onaangetaste reserwefondse (d.i. item 5 van Afdeling V van die jongste voorafgaande kwartaalopgawe)	17905
5.	Totale verpligtings plus vereiste minimum kapitaal (items 3 en 4 hierbo)	18006
6.	Totale bedrag aan bates (afgesien van vorderings) in Suid-Afrika en vorderings betaalbaar in die geldeenheid van die Republiek	18107
7.	Oorskot/tekort (–) (item 6 min item 5)	

Ons verklaar dat voorgaande opgawe na ons beste wete en oortuiging juis is en dat hierdie instelling, sedert die datum van sertifisering van sy jongste voorafgaande kwartaalopgawe, die vereiste minimum bedrag aan gestorte kapitaal en onaangetaste reserwefondse in stand gehou het, en 'n gedekte binnelandse posisie soos deur die Wet vereis, gehandhaaf het en op die datum van sertifisering van hierdie opgawe voldoen aan die vereiste minimum bedrag van gestorte kapitaal en onaangetaste reserwefondse.

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

Hoofrekenmeester

Hoof- Uitvoerende Beampte

(11) Form of quarterly return referred to in section 13 (1) (c) of the Act:

QUARTERLY RETURN – DISCOUNT HOUSES BA FORM 8A

(in terms of section 13(1)(c) of the Banks Act, 1965)

W	8	A							
---	---	---	--	--	--	--	--	--	--

Name of discount house

Quarter ended 19.....

All amounts to be rounded off to the nearest R1 000

A. PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS

	R'000
1	
	101
1. Total liabilities to the public (i.e. item A.6 of BA Form 9)	202
2. Total amount of repurchase agreements (i.e. item C.4 of BA Form 9 adjusted as set out in the directives)	303
3. Total of items 1 and 2	404
4. Required minimum paid-up capital and unimpaired reserve funds (2 per cent of item 3 above or R1 million, whichever is the greater)	505
5. Amount shown against item 4 in last preceding quarterly return	606
6. Actual amount of paid-up capital and unimpaired reserve funds	707
7. Excess/deficiency (–) (item 6 less item 5)	

B. COVERED DOMESTIC POSITION

	808
8. Total liabilities to the public (item A.1 above)	909
9. Less: Liabilities payable in foreign currency	1010
10. Total liabilities payable in the currency of the Republic	1111
11. Required minimum paid-up capital and unimpaired reserve funds (item A.5 above)	1212
12. Total liabilities plus minimum capital requirement (items 10 and 11 above)	1313
13. Total amount of assets (other than claims) in South Africa and claims payable in the currency of the Republic	1414
14. Excess/deficiency (–) (item 13 less item 12)	

BA FORM 8A (continued)

We declare that the foregoing return is to the best of our knowledge and belief correct and that this institution has since the date of certification of its last preceding quarterly return maintained the required minimum amount of paid-up capital and unimpaired reserve funds and a covered domestic position as required by the Act and on the date of certification of this return complies with the required minimum amount of paid-up capital and unimpaired reserve funds.

Signed at _____, this _____ day of _____ 19.....

Chief Accounting Officer

Chief Executive Officer

(11) Vorm van kwartaalopgawe bedoel in artikel 13 (1) (c) van die Wet:

KWARTAALOPGAWE – DISKONTOHUISE BW-VORM 8A

(ingevolge artikel 13(1)(c) van die Bankwet, 1965)

W	8	A							
---	---	---	--	--	--	--	--	--	--

Naam van diskontohuis

Kwartaal geëindig 19.....

Alle bedrae moet tot die naaste R1 000 afgerond word

A. GESTORTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE

	R'000
1	
	101
1. Totale verpligtings teenoor die publiek (d.i. item A.6 van BW-Vorm 9)	202
2. Totale bedrag van terugkoopoprekenomste (d.i. item C.4 van BW-Vorm 9 aangesuiwer soos uiteengesit in die voorskrifte)	303
3. Totaal van items 1 en 2	404
4. Vereiste minimum gestorte kapitaal en onaangetaste reserwefondse (2 persent van item 3 hierbo of R1 miljoen, watter ookal die grootste is)	505
5. Bedrag teenoor item 4 in jongste voorafgaande kwartaalopgawe getoon	606
6. Werklike bedrag aan gestorte kapitaal en onaangetaste reserwefondse	707
7. Oorskot/tekort (-) (item 6 min item 5)	

B. GEDEKTE BINNELANDSE POSISIE

	808
8. Totale verpligtings teenoor die publiek (item A.1 hierbo)	909
9. Min: Verpligtings betaalbaar in die geldeenhede van vreemde lande	1010
10. Totale verpligtings betaalbaar in die geldeenheid van die Republiek	1111
11. Vereiste minimum gestorte kapitaal en onaangetaste reserwefondse (item A.5 hierbo)	1212
12. Totale verpligtings plus vereiste minimum kapitaal (items 10 en 11 hierbo)	1313
13. Totale bedrag aan bates (afgesien van vorderings) in Suid-Afrika en vorderings betaalbaar in die geldeenheid van die Republiek	1414
14. Oorskot/tekort (-) (item 13 min item 12)	

BA-VORM 8A (vervolg)

Ons verklaar dat die voorgaande opgawe na ons beste wete en oortuiging juis is en dat hierdie instelling, sedert die datum van sertifisering van sy jongste voorafgaande kwartaalopgawe, die vereiste minimum bedrag aan gestorte kapitaal en onaangetaste reserwefondse in stand gehou het, en 'n gedekte binnelandse posisie soos deur die Wet vereis, gehandhaaf het en op die datum van sertifisering van hierdie opgawe voldoen aan die vereiste minimum bedrag van gestorte kapitaal en onaangetaste reserwefondse.

Geteken te....., op hede diedag van 19.....

.....
Hoofrekenmeester

.....
Hoof- Uitvoerende Beampte

(12) Form of quarterly statement contemplated in section 13 (1) (b) of the Act:

QUARTERLY STATEMENT OF ASSETS AND LIABILITIES
(in terms of section 13(1)(b) of the Banks Act, 1965)

BA FORM 9

W 0 9

Name of banking institution

Quarter ended 19.....

Country

All amounts to be rounded off to the nearest R1 000

LIABILITIES

	Total liabilities								Liabilities to non-residents (included in column 8)
	Short-term			Medium-term			Long-term	Total	
	Demand deposits	Other	Subtotal	Savings deposits	Other	Subtotal			
	1								
A. Liabilities to the public	1	2	3	4	5	6	7	8	9
1. Deposits by:	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
(a) Residents of the Republic:	101	101	101	101	101	101	101	101	
(i) South African Transport Services	202	202	202	202	202	202	202	202	
(ii) Department of Posts and Telecommunications	303	303	303	303	303	303	303	303	
(iii) Other Central Government	404	404	404	404	404	404	404	404	
(iv) Provincial administrations	505	505	505	505	505	505	505	505	
(v) Government of South-West Africa	606	606	606	606	606	606	606	606	
(vi) Governments of self-governing territories	707	707	707	707	707	707	707	707	
(vii) Regional services councils	808	808	808	808	808	808	808	808	
(viii) Local authorities	909	909	909	909	909	909	909	909	
(ix) Banks within the group of the reporting bank	1010	1010	1010	1010	1010	1010	1010	1010	
(x) Other banking institutions	1111	1111	1111	1111	1111	1111	1111	1111	
(xi) Corporation for Public Deposits	1212	1212	1212	1212	1212	1212	1212	1212	
(xii) Building societies and mutual building societies	1313	1313	1313	1313	1313	1313	1313	1313	
(xiii) Other companies	1414	1414	1414	1414	1414	1414	1414	1414	
(xiv) Other depositors	1515	1515	1515	1515	1515	1515	1515	1515	
(xv) All residents									

LIABILITIES (continued)

Description	Total liabilities						Liabilities to non-residents (included in column 8)		
	Short-term			Medium-term				Long-term	Total
	Demand deposits	Other	Subtotal	Savings deposits	Other	Subtotal			
2	1	2	3	4	5	6	7	8	9
Liabilities to the public (continued)	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
(b) Residents of independent states:	1601	1601	1601	1601	1601	1601	1601	1601	1601
(i) Central Government	1702	1702	1702	1702	1702	1702	1702	1702	1702
(ii) Local authorities	1803	1803	1803	1803	1803	1803	1803	1803	1803
(iii) Banks within the group of the reporting bank	1904	1904	1904	1904	1904	1904	1904	1904	1904
(iv) Other banking institutions	2005	2005	2005	2005	2005	2005	2005	2005	2005
(v) Building societies	2106	2106	2106	2106	2106	2106	2106	2106	2106
(vi) Other companies	2207	2207	2207	2207	2207	2207	2207	2207	2207
(vii) Other depositors	2308	2308	2308	2308	2308	2308	2308	2308	2308
(viii) All residents of independent states									
(c) Residents of Botswana, Lesotho and Swaziland:	2409	2409	2409	2409	2409	2409	2409	2409	2409
(i) Governments	2510	2510	2510	2510	2510	2510	2510	2510	2510
(ii) Banks	2611	2611	2611	2611	2611	2611	2611	2611	2611
(iii) Other									
(d) Other non-residents:	2712	2712	2712	2712	2712	2712	2712	2712	2712
(i) Governments	2813	2813	2813	2813	2813	2813	2813	2813	2813
(ii) Banks	2914	2914	2914	2914	2914	2914	2914	2914	2914
(iii) Other									
(e) All depositors [total of items 1(a) to 1(d)]	3015	3015	3015	3015	3015	3015	3015	3015	3015

LIABILITIES (continued)

Description	Total liabilities				Liabilities to non-residents (included in column 8)
	Short-term	Medium-term	Long-term	Total	
	3	6	7	8	9
	R'000	R'000	R'000	R'000	R'000
	3101	3101	3101	3101	
Liabilities to the public (continued)					
2. Loans received by discount houses against pledge of assets					
3. Loans and advances from:				3202	
Total for this item	3303	3303	3303	3303	
(a) Residents of the Republic:					
(i) Government	3404	3404	3404	3404	
(ii) Reserve Bank	3505	3505	3505	3505	
(iii) Banks within the group of the reporting bank	3606	3606	3606	3606	
(iv) Other banking institutions	3707	3707	3707	3707	
(v) Building societies and mutual building societies	3808	3808	3808	3808	
(vi) Other					
(b) Residents of independent states:	3909	3909	3909	3909	
(i) Governments	4010	4010	4010	4010	
(ii) Banks within the group of the reporting bank	4111	4111	4111	4111	
(iii) Other banking institutions	4212	4212	4212	4212	
(iv) Building societies	4313	4313	4313	4313	
(v) Other					

LIABILITIES (continued)

Description	Total liabilities				Liabilities to non-residents (included in column 8)
	Short-term	Medium-term	Long-term	Total	
Liabilities to the public (continued)	4				
	3	6	7	8	9
	R'000	R'000	R'000	R'000	R'000
(c) Other non-residents:	4401	4401	4401	4401	4401
(i) Foreign governments	4502	4502	4502	4502	4502
(ii) Foreign branches and subsidiaries	4603	4603	4603	4603	4603
(iii) Other foreign banks	4704	4704	4704	4704	4704
(iv) Other					
	4805	4805	4805	4805	4805
4. Other bills payable					
5. Other liabilities to the public:	4906	4906	4906	4906	
(a) Credit balances originating in a clearing house settlement or a similar settlement	5007	5007	5007	5007	5007
(b) Debentures not included in item B.7(b)	5108	5108	5108	5108	5108
(c) 50 per cent of credits in transit	5209	5209	5209	5209	5209
(d) Other					
	5310	5310	5310	5310	5310
6. Total liabilities to the public (items 1 to 5)					

LIABILITIES (continued)

Description	Total Liabilities	Liabilities to non-residents (included in column 1)	
		Residents of independent states	Other
	5		
B. Capital, debentures, reserves and liabilities other than to the public			
7. Total paid-up capital, debentures and unimpaired reserve funds:			
(a) Paid-up share capital held by—			
(i) banking institutions			
(ii) other			
(iii) Subtotal			
(b) Debentures (section 14(2) of the Act)			
(c) Unimpaired reserve funds			
(d) Gross capital and unimpaired reserve funds (total of sub-items (a), (b) and (c))			
(e) Less: Reductions (section 1(5) of the Act)			
(f) Net capital and unimpaired reserve funds			
8. Balances due to head office and branches in the Republic			
9. Foreign finance in the bank's own name on-lent to clients			
10. Liabilities other than the foregoing			
11. Total of items 7 to 10			
12. Total liabilities (items 6 and 11)			

Note: Certain liability items require further analysis as prescribed in the annexures to BA Form 9.

LIABILITIES (continued)

Description	Short-term	Medium-term	Long-term	Total	Liabilities to non-residents (included in column 4)
C. Memorandum	6				
1. Negotiable certificates of deposit included under item A.1(e) above, issued to:	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
(a) Residents of the Republic:	6701	6701	6701	6701	
(i) Banking institutions	6802	6802	6802	6802	
(ii) Other	6903	6903	6903	6903	
(iii) Total	7004	7004	7004	7004	7004
(b) Residents of independent states:					
(i) Banks	7105	7105	7105	7105	7105
(ii) Other	7206	7206	7206	7206	7206
(iii) Total	7307	7307	7307	7307	7307
(c) Other non-residents					

2. Amounts in respect of cheque and transmission deposits included under total demand deposits (item A.1(e), column 1):

- (a) Central Governments, provincial administrations, Government of SWA, Governments of self-governing territories, banking institutions, building societies, mutual building societies and non-residents
- (b) Other
- (c) Total

Deposits withdrawable by cheque			Transmission deposits		
Residents of the Republic	Residents of independent states	Other non-residents	Residents of the Republic	Residents of independent states	Other non-residents
7					
1	2	3	4	5	6
R'000	R'000	R'000	R'000	R'000	R'000
7401	7401	7401	7401	7401	7401
7502	7502		7502	7502	
7603	7603	7603	7603	7603	7603

LIABILITIES (continued)

Description	Total amount	Amount (included in column 1)	
		Residents of independent states	Other non-residents
	8		
Memorandum (continued)	1	2	3
	R'000	R'000	R'000
	7701	7701	7701
3. Contingent liabilities and other risk exposures:			
(a) Bills rediscounted	7802	7802	7802
(b) Acceptances on behalf of clients	7903	7903	7903
(c) Loans and advances granted but not paid out	8004	8004	8004
(d) Guarantees given on behalf of clients	8105	8105	8105
(e) Other contingent liabilities and net open position in foreign currencies	8206	8206	8206
(f) Total			
	8307	8307	8307
4. Total commitments in respect of repurchase agreements			

ASSETS

Description	Total assets			Foreign assets (included in column 3)	
	Liquid assets	Domestic cover	Total assets	In independent states	In other countries
	9				
	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
	9001	9001	9001	9001	9001
1. Subsidiary coin					
	9102	9102	9102	9102	9102
2. Gold coin and bullion					
	9203	9203	9203	9203	9203
3. Bank notes					
	9304	9304	9304		
4. Deposits with Reserve Bank					
5. Deposits with and loans and advances to banks, building societies and mutual building societies:			9405		
Total for this item					
(a) In the Republic:			9506	9506	
(i) Banks within the same group as the reporting bank			9607	9607	
(ii) Other banks			9708	9708	
(iii) Building societies and mutual building societies					
(b) In independent states:			9809	9809	
(i) Banks within the same group as the reporting bank			9910	9910	
(ii) Other banks			10011	10011	
(iii) Building societies					
(c) In other countries:			10112		10112
(i) Branches and subsidiary companies			10213		10213
(ii) Other banks					

ASSETS (continued)

Description	Total assets			Foreign assets (included in column 3)	
	Liquid assets	Domestic cover	Total assets	In independent states	In other countries
	10				
	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
6. Negotiable certificates of deposit with unexpired maturity of –			10301		
Total for this item		10402	10402	10402	10402
(a) up to 31 days		10503	10503	10503	10503
(b) over 31 days up to 6 months		10604	10604	10604	10604
(c) over 6 months up to 12 months		10705	10705	10705	10705
(d) over 12 months up to 36 months		10806	10806	10806	10806
(e) over 36 months					
7. Loans to discount houses in the Republic	10907	10907	10907		
8. Land Bank:	11008	11008	11008		
(a) Bills	11109	11109	11109		
(b) Loans and advances					
9. Treasury bills	11210	11210	11210	11210	11210

ASSETS (continued)

Description	Total assets			Foreign assets (included in column 3)	
	Liquid assets	Domestic cover	Total assets	In independent states	In other countries
11	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
10. Investments:			11301		
Total for this item	11402	11402	11402		
(a) Stock of the Government of the Republic		11503	11503	11503	
(b) Stock of governments of independent states		11604	11604		
(c) Government loan levies		11705	11705		
(d) Non-marketable securities of the Government of the Republic		11806	11806	11806	
(e) Other securities issued by governments of independent states		11907	11907	11907	11907
(f) Securities of Central Government bodies	12008	12008	12008		
(g) Securities issued by the Reserve Bank	12109	12109	12109		
(h) Debentures issued by the Land Bank	12210	12210	12210		
(i) Debentures and notes issued by the Industrial Development Corporation		12311	12311	12311	
(j) Securities and bills issued by other public corporations		12412	12412		
(k) Securities issued by self-governing territories		12513	12513		
(l) Securities of the Government of South-West Africa		12614	12614		
(m) Securities of regional services councils		12715	12715	12715	12715
(n) Securities of local authorities					

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ASSETS (continued)

Description	Total assets			Foreign assets (included in column 3)	
	Liquid assets	Domestic cover	Total assets	In independent states	In other countries
12	1	2	3	4	5
(o) Other securities guaranteed by the Central Government	R'000	R'000	R'000	R'000	R'000
(p) Stock issued by the Reserve Bank					
(q) Shares in banking subsidiaries					
(r) Shares in other banking institutions					
(s) Debentures issued by a bank in terms of section 14(2) of the Act					
(t) Other debentures					
(u) Shares in building societies					
(v) Shares in domestic and foreign subsidiary companies					
(w) Other shares					
(x) Other investments					

ASSETS (continued)

Description	Total assets			Foreign assets (included in column 3)	
	Liquid assets	Domestic cover	Total assets	In independent states	In other countries
13					
	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
11. Bills discounted or purchased:			13801		
Total for this item					
(a) Drawn by residents of the Republic—Current:		13902	13902	13902	13902
(i) Bankers' acceptances:					
(1) Own acceptances	14003	14003	14003	14003	14003
(2) Other	14104	14104	14104	14104	14104
(ii) Other bills	14205	14205	14205	14205	14205
(b) Drawn by residents of independent states—Current	14306	14306	14306	14306	14306
(c) Drawn by other non-residents—Current					
(d) Overdue	14407	14407	14407	14407	14407
12. Discounts and advances in respect of instalment sales:		14508			
Total for this item					
(a) Current:	14609	14609	14609	14609	14609
(i) Contracts purchased	14710	14710	14710	14710	14710
(ii) Advances against the pledge of contracts	14811	14811	14811	14811	14811
(iii) Direct contracts	14912	14912	14912	14912	14912
(iv) Floorplans	15013	15013	15013	15013	15013
(b) Overdue					

13

ASSETS (continued)

Description	Total assets		Foreign assets (included in column 3)		
	Liquid assets	Domestic cover	Total assets	In independent states	In other countries
14	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
13. Loans and advances to public sector:					
Total for this item					
(a) South African Transport Services		15101			
(b) Department of Posts and Telecommunications		15202		15202	
(c) Other Central Government		15303		15303	
(d) Governments of independent states		15404		15404	15404
(e) Provincial administrations		15505		15505	
(f) Government of South-West Africa		15606			
(g) Governments of self-governing territories		15707			
(h) Public corporations		15808			
(i) Regional services councils		15909		15909	15909
(j) Local authorities		16010			
(k) Governments of Botswana, Lesotho and Swaziland		16111		16111	16111
(l) Other foreign public sector bodies		16212			16212
		16313		16313	16313

ASSETS (continued)

Description	Total assets			Foreign assets (included in column 3)	
	Liquid assets	Domestic cover	Total assets	In independent states	In other countries
15					
14. Other loans and advances:	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
Total for this item			16401		
(a) Factoring:		16502	16502	16502	16502
(i) Current		16603	16603	16603	16603
(ii) Overdue		16704	16704	16704	16704
(b) To non-banking subsidiary companies		16805	16805	16805	16805
(c) Other:		16906	16906	16906	16906
(i) Current:		17007	17007	17007	17007
(1) Loans to individuals					
(2) Other					
(ii) Overdue					
15. Leasing transactions:			17108		
Total for this item		17209	17209	17209	17209
(a) Current:		17310	17310	17310	17310
(i) Central Government bodies		17411	17411	17411	17411
(ii) Other public sector bodies		17512	17512	17512	17512
(iii) Other					
(b) Rentals overdue					

ASSETS (continued)

Description	Total assets			Foreign assets (included in column 3)	
	Liquid assets	Domestic cover	Total assets	In independent states	In other countries
16	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
16. Investments by head office in capital of foreign branches			17601	17601	17601
17. Remittances in transit		17702	17702	17702	17702
18. Other balances due by head office and branches in the Republic		17803	17803		
19. Clients' liability on account of bank's foreign borrowings		17904	17904	17904	17904
20. Furniture, fittings and equipment					
21. Bank premises		18005	18005	18005	18005
22. Fixed property other than bank premises:					
(a) Bought in		18106	18106	18106	18106
(b) Other					
23. Assets other than the foregoing					
24. Total assets (items 1 to 23)	18510	18510	18510	18510	18510
Memorandum					
1. Current loans and advances included under item 14(c)(i) above:			18611	18611	18611
(a) Secured by mortgage over urban immovable property			18712	18712	18712
(b) Secured by mortgage over farm property					

Note: Certain asset items require further analysis as prescribed in the annexures to BA Form 9.

DETAILS OF AUTHORISED AND ISSUED CAPITAL

Description	Number	Nominal Value per unit	Amount	
	17	1	2	3
		Rand	R'000	
1. Authorised share capital (specify type of share):				
(a)				
(b)				
(c)				
(d)				
(e) Total		19 005	19 005	19 005
2. Paid-up share capital (specify type of share):				
(a)				
(b)				
(c)				
(d)				
(e) Total		20 010	20 010	20 010
3. Debentures issued i.t.o. section 14(2) of the Act (specify):				
(a)				
(b)				
(c)				
(d)				
(e) Total		21 015	21 015	21 015

16

We declare –

- (1) that the information furnished in the foregoing statement and in all the annexures thereto is to the best of our knowledge and belief correct;
- (2) that in accordance with the requirements of section 1(5)(a) of the Act, provision for depreciation of assets and for bad or doubtful debts was last made on (date) and (date) respectively; and
- (3) that in accordance with the requirements of section 1(5) of the Act, the foregoing statement does not include as assets any of the items referred to in paragraphs (b) to (d) of that section.

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

.....
Chief Accounting Officer.....
Chief Executive Officer**AUDITORS' CERTIFICATE**
(As required by section 13(3) of the Act)

As auditor(s) of the above-named banking institution, I/we –

- (a) hereby report that in my/our opinion and to the best of my/our information the foregoing statement gives a true and fair view of the banking institution'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 the reductions made under liability item B.7(e) are adequate provision as required by the section 1(5) of the Act, to the extent that the provision has not been made otherwise.

.....
Signature.....
Signature.....
Date.....
Date

(13) Forms of annexures to the quarterly statement of assets and liabilities in which the information referred to in section 13 (6) of the Act is to be furnished:

ANNEXURE A TO BA FORM 9

(in terms of section 13(6) of the Act)

W	9	A							
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(Confidential and not available for inspection by the public)
(To be submitted, in original only, with every BA Form 9)

Name of banking institution

Attached to BA Form 9 as at 19.....

All amounts to be rounded off to the nearest R1 000

OVERDUE ACCOUNTS

		Asset item number of BA Form 9				
		11(d)	12(b)	14(a)(ii)	14(c)(ii)	15(b)
1		1	2	3	4	5
		R'000	R'000	R'000	R'000	R'000
1.	Amount shown against item 5 of last preceding Annexure A	101	101	101	101	101
2.	Less: Total amount written off as irrecoverable during quarter	202	202	202	202	202
3.	Balance	303	303	303	303	303
4.	Net increase or decrease (item 5 less item 3)	404	404	404	404	404
5.	Gross amount overdue as at date of BA Form 9 .	505	505	505	505	505
6.	Less: Existing specific provision for bad or doubtful debts	606	606	606	606	606
7.	Net amount overdue per current BA Form 9	707	707	707	707	707
8.	Number of accounts overdue	808	808	808	808	808

9. Have accounts been scrutinised in order to ascertain what amounts are overdue?

"Yes" or "No"

If "No", how have overdue amounts been determined?

ANNEXURE B TO BA FORM 9

(in terms of section 13(6) of the Act)

W	9	B							
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(Confidential and not available for inspection by the public)
 (To be submitted, in original only, with every BA Form 9)

Name of banking institution

Attached to BA Form 9 as at 19.....

All amounts to be rounded off to the nearest R1 000

ANALYSIS OF INVESTMENTS IN SHARES AND DEBENTURES**I. ALL SHARES INCLUDED UNDER ASSET ITEMS 10, 14, 21 AND 22 OF BA FORM 9**

Name of company	Number of shares	Book value	Current market value of quoted shares	Value placed on unquoted shares
A. ORDINARY SHARES (excluding shares in insurers):	1			
	1	2	3	4
		R'000	R'000	R'000
1. Asset item 10(q):				
.....				
.....				
		101	101	101
Total value				
2. Asset item 10(r):				
.....				
.....				
		202	202	202
Total value				
3. Asset item 10(u):				
.....				
.....				
		303	303	303
Total value				
4. Asset item 10(v):				
.....				
.....				
		404	404	404
Total value				
5. Asset item 10(w):				
.....				
.....				
		505	505	505
Total value				
6. Asset items 21 and 22:				
(a) Subsidiaries:				
.....				
.....				
(b) Other:				
.....				
.....				
		606	606	606
(c) Total value				

2

Name of company	Number of shares	Book value	Current market value of quoted shares	Value placed on unquoted shares
	2			
B. PREFERENCE SHARES (State whether redeemable or convertible)	1	2	3	4
1. Asset item 10(q):		R'000	R'000	R'000
.....				
.....				
Total value	701	701	701	
2. Asset item 10(r):				
.....				
.....				
Total value	802	802	802	
3. Asset item 10(u):				
.....				
.....				
Total value	903	903	903	
4. Asset item 10(v):				
.....				
.....				
Total value	1004	1004	1004	
5. Asset item 10(w):				
.....				
.....				
Total value	1105	1105	1105	
6. Asset item 14(b):				
.....				
.....				
Total value	1206	1206	1206	
7. Asset item 14(c)(i)(2):				
.....				
.....				
Total value	1307	1307	1307	
8. Asset items 21 and 22:				
(a) Subsidiaries:				
.....				
.....				
(b) Other:				
.....				
.....				
(c) Total value	1408	1408	1408	

II. SHARES IN INSURERS
(included under asset item 10 of BA Form 9)

Name of insurer	Total nominal value of issued shares	30 per cent of amount in column 1	Nominal value of shares held by reporting insti- tution and its associates	Excess of amount in column 3 over that in column 2
	3			
	1	2	3	4
	R'000	R'000	R'000	R'000
1. Asset item 10(v):				
.....				
.....				
.....				
	1501	1501	1501	1501
Total value				
2. Asset item 10(w):				
.....				
.....				
.....				
	1602	1602	1602	1602
Total value				

(Note – Only information in respect of insurers registered to transact business in the Republic is to be furnished).

III. DEBENTURES ISSUED BY BANKS IN TERMS OF SECTION 14(2) OF THE ACT
(Included under asset item 10 of BA Form 9)

Name of issuing bank	Amount of debentures held
	4
	R'000
1. Asset item 10(s):	
.....	
.....	
.....	
	1701
Total value	

ANNEXURE C TO BA FORM 9

(in terms of section 13(6) of the Act)

(Confidential and not available for inspection by the public)
(To be submitted, in original only, with every BA Form 9)

Name of banking institution

Attached to BA Form 9 as at 19.....

All amounts to be rounded off to the nearest R1 000

ANALYSIS OF INSTALMENT SALE AND LEASING TRANSACTIONS**I. TYPE OF ASSET AND AGREEMENT**

	Asset item 12	Asset item 15	
	Instalment sales	Financial leases	Operating leases
1			
	1	2	3
	R'000	R'000	R'000
1. Passenger cars:	101	101	101
New	202	202	202
Used	303	303	303
2. Trucks	404	404	404
3. Agricultural machinery and equipment	505	505	505
4. All household appliances such as furniture, television and radio sets, other electrical equipment, etc.	606	606	606
5. Industrial, commercial and office equipment	707	707	707
6. Other goods	808	808	808
7. All goods			

II. TYPE OF PURCHASER

	Domestic assets			
	Non-incorporated farming	Individuals	Other	Total
2				
	1	2	3	4
	R'000	R'000	R'000	R'000
1. Total amount shown against –	901	901	901	901
(a) asset item 12 of BA Form 9	1002	1002	1002	1002
(b) asset item 15 of BA Form 9				

III. UNEARNED FINANCE CHARGES

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

.....

.....

.....

ANNEXURE D TO BA FORM 9

(in terms of section 13(6) of the Act)

W	9	D							
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(Confidential and not available for inspection by the public)
(To be submitted, in original only, with every BA Form 9)

Name of banking institution

Attached to BA Form 9 as at 19.....

All amounts to be rounded off to the nearest R1 000

INVESTMENT IN FIXED PROPERTY AND SHARES

		R'000
	1	
		101
1.	Total investment in fixed property (asset items 21 and 22 of BA Form 9, excluding investments by way of loans and advances and in shares included under these items)	202
2.	Total amount of loans and advances to subsidiaries whose main object is to hold fixed property (included under asset items 21 and 22 of BA Form 9)	303
3.	Total amount of investment in shares, including shares in subsidiaries [asset items 10(q) and (v)] plus the amount included under asset items 14, 21 and 22 of BA Form 9 in respect of shares	404
4.	Total of items 1, 2 and 3	505
5.	Less:	
	(a) Investment in fixed property bought in and shares acquired during the past five years in order to protect an investment...	606
	(b) Investment in redeemable preference shares excluding preference shares that can be converted into ordinary shares .	707
	(c) Total of items (a) and (b)	808
6.	Investments as reduced [item 4 less item 5(c)]	909
7.	Paid-up capital and unimpaired reserve funds (liability item B.7(d) of BA Form 9)	1010
8.	Amount by which the institution's paid-up capital and unimpaired reserve funds exceed its investments in fixed property and shares (item 7 less item 6)	

W	9	E						
---	---	---	--	--	--	--	--	--

(Confidential and not available for inspection by the public)
(To be submitted, in original only, with every BA Form 9)

Attached to BA Form 9 as at 19.....

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

Date bought in		Amount of investment by way of shares and loans	
		At date bought in	At date of return
1			
1		2	3
		R'000	R'000
		101	101

Date bought in	Amount of investment in shares	
	At date bought in	At date of return
1	2	3
	R'000	R'000
	202	202
	303	303

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 27A 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 1(6)(b) of the Act when completing column 1.

ANNEXURE F TO BA FORM 9

(in terms of section 13(6) of the Act)

W	9	F							
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(Confidential and not available for inspection by the public)
 (To be submitted, in original only, with every BA Form 9)

Name of banking institution

Attached to BA Form 9 as at 19.....

All amounts to be rounded off to the nearest R1 000

MISCELLANEOUS INFORMATION

		1
		R'000
		101
1.	Assets pledged or encumbered	202
2.	Liabilities to the institution of its directors or of any firm, partnership or company of which such director is, either directly or indirectly, a principal or in which he holds any office, excluding amounts included under item 3 below	303
3.	(a) Total amount owing to the institution in respect of loans and advances granted to members of its affiliated group* other than those to banking institutions in that group and those to subsidiaries whose main object is the holding of fixed property	404
	(b) Total amount of the institution's investment in redeemable preference shares (excluding preference shares that can be converted into ordinary shares), issued by members of the affiliated group* of the institution	505
	(c) Total of items (a) and (b)	606
	(d) Less: Amount by which the institution's capital and unimpaired reserve funds exceed its investment in fixed property and shares (item 8 of Annexure D)	707
	(e) Loans, advances and investments, as adjusted (item (c) less item (d) above)	808
	(f) 5 per cent of total liabilities to the public (i.e. 5 per cent of liability item A.6, column 8 of BA Form 9)	909
	(g) Excess/deficiency (-) [item (f) less item (e)]	
4.	Investment in and loans and advances to subsidiaries:	2
	(a) Shares in -	1001
	(i) banking institutions	1102
	(ii) other	1203
	(iii) Total	1304
	(b) Loans and advances to -	
	(i) banking institutions	1405
	(ii) other	1506
	(iii) Total	1607
	(c) Total	1708
5.	Total amount invested in shares of the reporting institution by its controlling company	

6. Financial options and futures contracts entered into according to:

	Remaining period to date of expiry					Total
	Demand and up to 31 days	32 days up to 6 months	More than 6 months up to 1 year	More than 1 year up to 3 years	More than 3 years	
3						
	1	2	3	4	5	6
	R'000	R'000	R'000	R'000	R'000	R'000
	1801	1801	1801	1801	1801	1801 *
(a) Gross value of potential sales of financial instruments in terms of call options granted						
	1902	1902	1902	1902	1902	1902
(b) Gross value of potential sales of financial instruments in terms of put options held						
	2003	2003	2003	2003	2003	2003
(c) Gross value of potential sales of financial instruments in terms of futures contracts						
	2104	2104	2104	2104	2104	2104
(d) Gross value of potential purchases of financial instruments in terms of put options granted						
	2205	2205	2205	2205	2205	2205
(e) Gross value of potential purchases of financial instruments in terms of call options held						
	2306	2306	2306	2306	2306	2306
(f) Gross value of potential purchases of financial instruments in terms of futures contracts						

* See definition of "affiliated group" in section 21A(4)(b) of the Act.

ANNEXURE G TO BA FORM 9

(in terms of section 13(6) of the Act)

(Confidential and not available for inspection by the public)
(To be submitted, in original only, with every BA Form 9)

W	9	G							
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Name of banking institution

Attached to BA Form 9 as at 19.....

All amounts to be rounded off to the nearest R1 000

ANALYSIS OF TOTAL PAID-UP CAPITAL, DEBENTURES AND UNIMPAIRED RESERVE FUNDS

	Paid-up capital	Debentures	Unimpaired reserve funds	Total
I. BALANCES AND CHANGES	1			
	1	2	3	4
	R'000	R'000	R'000	R'000
	101	101	101	101
1. Balance as per last preceding BA Form 9				
	202			202
2. Changes during this quarter:				
(a) Capital		303		303
(b) Debentures [section 14(2)]—				
(i) Issued		404		404
(ii) Redeemed		505		505
(iii) Net amount outstanding			606	606
(c) Non-distributable reserves – total				
(Specify)				
			707	707
(d) General provision for doubtful debts – total ..				
(Specify)				
			808	808
(e) Tax equalisation reserve				
			909	909
(f) Other reserves – total				
(Specify)				
	1010	1010	1010	1010
3. Balance as per accompanying BA Form 9				
To agree with liability items	B.7(a)(iii)	B.7(b)	B.7(c)	B.7(d)

II. ANALYSIS OF REDUCTION OF PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS

		2
		R'000
		1101
1. Depreciation of assets not yet provided for		1202
2. Doubtful debts not yet provided for		1303
3. Losses not yet provided for – total		
(Specify)		
		1404
4. Intangible assets not yet written off – total		
(Specify)		
		1505
5. Capital deficit of foreign subsidiaries		1606
6. Assets lodged or pledged to secure liabilities incurred under any other law		1707
7. Other – total		
(Specify)		
		1808
8. Total (to agree with liability item B.7(e) of BA Form 9)		

III. DEBENTURES AS PERCENTAGE OF REQUIRED CAPITAL AND UNIMPAIRED RESERVE FUNDS

		3
		2001
Total amount of outstanding debentures (issued in terms of section 14(2) of the Act) as a percentage of total required paid-up capital and unimpaired reserve funds as per BA Form 8 (Division V, item 5, column 3)		%

(12) Vorm van kwartaalstaat bedoel in artikel 13 (1) (b) van die Wet:

KWARTAALSTAAT VAN BATES EN LASTE
(ingevolge artikel 13(1)(b) van die Bankwet, 1965)

BW-VORM 9

W 0 9

Naam van bankinstelling

Kwartaal geëindig 19.....

Land

Alle bedrae moet tot die naaste R1 000 afgerond word

LASTE

Beskrywing	Totale verpligtings								Verpligtings teenoor nie-inwoners (ingesluit in kolom 8)
	Korttermyn			Middeltermyn			Langtermyn	Totaal	
	Onmiddellik op-eisbare deposito's	Ander	Subtotaal	Spaar-deposito's	Ander	Subtotaal			
A. Verpligtings teenoor die publiek	1	2	3	4	5	6	7	8	9
1. Deposito's deur:	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
(a) Inwoners van die Republiek:	101	101	101	101	101	101	101	101	
(i) Suid-Afrikaanse Vervoerdienste	202	202	202	202	202	202	202	202	
(ii) Departement van Pos- en Telekommunikasiewese	303	303	303	303	303	303	303	303	
(iii) Ander Sentrale Regering	404	404	404	404	404	404	404	404	
(iv) Provinsiale Administrasies	505	505	505	505	505	505	505	505	
(v) Regering van Suidwes-Afrika	606	606	606	606	606	606	606	606	
(vi) Regerings van selfregerende gebiede	707	707	707	707	707	707	707	707	
(vii) Streeksdiensterade	808	808	808	808	808	808	808	808	
(viii) Plaaslike bestuur	909	909	909	909	909	909	909	909	
(ix) Banke binne die groep van verslagdoende bank	1010	1010	1010	1010	1010	1010	1010	1010	
(x) Ander bankinstellings	1111	1111	1111	1111	1111	1111	1111	1111	
(xi) Korporasie vir Openbare Deposito's	1212	1212	1212	1212	1212	1212	1212	1212	
(xii) Bouverenigings en onderlinge bouverenigings	1313	1313	1313	1313	1313	1313	1313	1313	
(xiii) Ander maatskappye	1414	1414	1414	1414	1414	1414	1414	1414	
(xiv) Ander deposante	1515	1515	1515	1515	1515	1515	1515	1515	
(xv) Alle inwoners									

LASTE (vervolg)

Beskrywing	Totale verpligtings								Verpligtings teenoor nie-inwoners (ingesluit in kolom 8)
	Korttermyn			Middeltermyn			Langtermyn	Totaal	
	Onmiddellik op-eisbare deposito's	Ander	Subtotaal	Spaar-deposito's	Ander	Subtotaal			
2									
Verpligtings teenoor die publiek (vervolg)	1	2	3	4	5	6	7	8	9
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
(b) Inwoners van onafhanklike state:	1601	1601	1601	1601	1601	1601	1601	1601	1601
(i) Sentrale regering	1702	1702	1702	1702	1702	1702	1702	1702	1702
(ii) Plaaslike besture	1803	1803	1803	1803	1803	1803	1803	1803	1803
(iii) Banke binne die groep van die verslagdoende bank	1904	1904	1904	1904	1904	1904	1904	1904	1904
(iv) Ander bankinstellings	2005	2005	2005	2005	2005	2005	2005	2005	2005
(v) Bouverenigings	2106	2106	2106	2106	2106	2106	2106	2106	2106
(vi) Ander maatskappye	2207	2207	2207	2207	2207	2207	2207	2207	2207
(vii) Ander deposante	2308	2308	2308	2308	2308	2308	2308	2308	2308
(viii) Alle inwoners van onafhanklike state ..									
(c) Inwoners van Botswana, Lesotho en Swaziland:	2409	2409	2409	2409	2409	2409	2409	2409	2409
(i) Regerings	2510	2510	2510	2510	2510	2510	2510	2510	2510
(ii) Banke	2611	2611	2611	2611	2611	2611	2611	2611	2611
(iii) Ander									
(d) Ander nie-inwoners:	2712	2712	2712	2712	2712	2712	2712	2712	2712
(i) Regerings	2813	2813	2813	2813	2813	2813	2813	2813	2813
(ii) Banke	2914	2914	2914	2914	2914	2914	2914	2914	2914
(iii) Ander									
(e) Alle deposante [totaal van poste 1(a) tot 1(d)]	3015	3015	3015	3015	3015	3015	3015	3015	3015

LASTE (vervolg)

Beskrywing	Totale verpligtings				Verpligtings teenoor nie-inwoners (ingesluit in kolom 8)
	Korttermyn	Middeltermyn	Langtermyn	Totaal	
Verpligtings teenoor die publiek (vervolg)	3	6	7	8	9
	R'000	R'000	R'000	R'000	R'000
	3101	3101	3101	3101	
2. Lenings deur diskontohuise ontvang teen verpanding van bates					
3. Lenings en voorskotte van:				3202	
Totaal vir hierdie pos	3303	3303	3303	3303	
(a) Inwoners van die Republiek:	3404	3404	3404	3404	
(i) Regering					
(ii) Reserwebank	3505	3505	3505	3505	
(iii) Banke binne die groep van die verslagdoende bank	3606	3606	3606	3606	
(iv) Ander bankinstellings	3707	3707	3707	3707	
(v) Bouverenigings en onderlinge bouverenigings	3808	3808	3808	3808	
(vi) Ander					
(b) Inwoners van onafhanklike state:	3909	3909	3909	3909	
(i) Regering	4010	4010	4010	4010	
(ii) Banke binne die groep van die verslagdoende bank	4111	4111	4111	4111	
(iii) Ander bankinstellings	4212	4212	4212	4212	
(iv) Bouverenigings	4313	4313	4313	4313	
(v) Ander					

LASTE (vervolg)

Beskrywing	Totale verpligtings				Verpligtings teenoor nie-inwoners (ingesluit in kolom 8)
	Korttermyn	Middeltermyn	Langtermyn	Totaal	
Verpligtings teenoor die publiek (vervolg)	4	5	6	7	8
	3	6	7	8	9
	R'000	R'000	R'000	R'000	R'000
(c) Ander nie-inwoners:	4401	4401	4401	4401	4401
(i) Buitelandse regerings	4502	4502	4502	4502	4502
(ii) Buitelandse takkantore en filiale	4603	4603	4603	4603	4603
(iii) Ander buitelandse banke	4704	4704	4704	4704	4704
(iv) Ander					
4. Ander te betale wissels	4805	4805	4805	4805	4805
5. Ander verpligtings teenoor die publiek:	4906	4906	4906	4906	
(a) Kreditsaldo's wat uit 'n verrekeningshuisvereffening of 'n soortgelyke vereffening ontstaan	5007	5007	5007	5007	5007
(b) Skuldbriewe nie onder pos B.7(b) ingesluit nie	5108	5108	5108	5108	5108
(c) 50 persent van kreditte in transito	5209	5209	5209	5209	5209
(d) Ander					
6. Totale verpligtings teenoor die publiek (poste 1 tot 5)	5310	5310	5310	5310	5310

LASTE (vervolg)

Beskrywing	Totale ver- pligtings	Verpligtings teenoor nie-inwoners (ingesluit in kolom 1)	
		Inwoners van onafhanklike state	Ander
B. Kapitaal, skuldbriewe, reserwes en ander verpligtings as dié teenoor die publiek	5		
7. Totale gestorte kapitaal, skuldbriewe en onaangetaste reserwefondse:	1	2	3
(a) Gestorte aandeelkapitaal gehou deur –	R'000	R'000	R'000
(i) bankinstellings	5401	5401	5401
(ii) ander	5502	5502	5502
(iii) subtotaal	5603	5603	5603
(b) Skuldbriewe (artikel 14(2) van die Wet)	5704	5704	5704
(c) Onaangetaste reserwefondse	5805	5805	
(d) Bruto gestorte kapitaal en onaangetaste reserwefondse (totaal van subposte (a), (b) en (c))	5906	5906	5906
(e) Min: Verminderings (artikel 1(5) van die Wet)	6007		
(f) Netto gestorte kapitaal en onaangetaste reserwefondse	6108	6108	6108
8. Saldo's verskuldig aan hoofkantoor en takke in die Republiek	6209		
9. Buitelandse finansiering in die bank se eie naam deurgeleen aan kliënte	6310	6310	6310
10. Ander verpligtings as bovermelde	6411	6411	6411
11. Totaal van poste 7 tot 10	6512	6512	6512
12. Totale verpligtings (poste 6 en 11)	6613	6613	6613

Nota: Sekere lasteposte vereis verdere ontleding soos voorgeskryf in die aanhangsels van BW-Vorm 9

LASTE (vervolg)

Beskrywing	Korttermyn	Middeltermyn	Langtermyn	Totaal	Verpligte teenoort nie-inwoners (ingesluit in kolom 4)
C. Memorandum	6				
1. Verhandelbare depositosertifikate, ingesluit onder pos A.1(e) hierbo, uitgereik aan:	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
(a) Inwoners van die Republiek:	6701	6701	6701	6701	
(i) Bankinstellings	6802	6802	6802	6802	
(ii) Ander	6903	6903	6903	6903	
(iii) Totaal	7004	7004	7004	7004	7004
(b) Inwoners van onafhanklike state:					
(i) Banke	7105	7105	7105	7105	7105
(ii) Ander	7206	7206	7206	7206	7206
(iii) Totaal	7307	7307	7307	7307	7307
(c) Ander nie-inwoners					

2. Bedrae ten opsigte van tjek- en transmissiedeposito's ingesluit onder totale onmiddellik opeisbare deposito's (pos A.1(e), kolom 1):

- (a) Sentrale Regering, provinsiale administrasies, Regering van SWA, regerings van selfregerende gebiede, bankinstellings, onderlinge bouverenigings, bouverenigings en nie-inwoners
- (b) Ander
- (c) Totaal

Deposito's opeisbaar per tjek			Transmissiedeposito's		
Inwoners van die Republiek	Inwoners van onafhanklike state	Ander nie-inwoners	Inwoners van die Republiek	Inwoners van onafhanklike state	Ander nie-inwoners
7					
1	2	3	4	5	6
R'000	R'000	R'000	R'000	R'000	R'000
7401	7401	7401	7401	7401	7401
7502	7502		7502	7502	
7603	7603	7603	7603	7603	7603

LASTE (vervolg)

Beskrywing	Totale bedrag	Bedrag (ingesluit in kolom 1)	
		Inwoners van onafhanklike state	Ander nie- inwoners
Memorandum (vervolg)	8		
3. Voorwaardelike verpligtings en ander risikoblootstellings:	1	2	3
	R'000	R'000	R'000
(a) Herdiskonteerde wissels	7701	7701	7701
(b) Aksepte ten behoeve van kliënte	7802	7802	7802
(c) Lenings en voorskotte toegestaan maar nie uitbetaal nie	7903	7903	7903
(d) Garansies ten behoeve van kliënte verstrekk	8004	8004	8004
(e) Ander voorwaardelike verpligtings en netto ope posisie in buitelandse geldeenheide	8105	8105	8105
(f) Totaal	8206	8206	8206
4. Totale verpligtings ten opsigte van terugkoop-ooreenkomste	8307	8307	8307

8

BATES

Beskrywing	Totale bates			Buitelandse bates (ingesluit in kolom 3)	
	Likwiede bates	Binnelandse dekking	Totale bates	In onafhanklike state	In ander lande
9					
1. Pasmunt	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
	9001	9001	9001	9001	9001
2. Goudmunt en staafgoud	9102	9102	9102	9102	9102
3. Banknote	9203	9203	9203	9203	9203
4. Deposito's by Reserwebank	9304	9304	9304		
5. Deposito's by en lenings en voorskorte aan banke en onderlinge en ander bouverenigings:					
Totaal vir hierdie pos					
(a) In die Republiek:					
(i) Banke binne dieselfde groep as die verslagdoende bank		9405			
(ii) Ander banke		9506	9506		
(iii) Bouverenigings en onderlinge bouverenigings		9607	9607		
(b) In onafhanklike state:		9708	9708		
(i) Banke binne dieselfde groep as die verslagdoende bank		9809	9809	9809	
(ii) Ander banke		9910	9910	9910	
(iii) Bouverenigings		10011	10011	10011	
(c) In ander lande:					
(i) Takke en filiaalmaatskappye			10112		10112
(ii) Ander banke			10213		10213

BATES (vervolg)

Beskrywing	Totale bates			Buitelandse bates (ingesluit in kolom 3)	
	Likwiede bates	Binnelandse dekking	Totale bates	In onafhanklike state	In ander lande
10	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
6. Verhandelbare depositosertifikate met onverstreke looptyd van –			10301		
Totaal vir hierdie pos		10402	10402	10402	10402
(a) 31 dae of minder		10503	10503	10503	10503
(b) langer as 31 dae tot 6 maande		10604	10604	10604	10604
(c) langer as 6 maande tot 12 maande		10705	10705	10705	10705
(d) langer as 12 maande tot 36 maande		10806	10806	10806	10806
(e) langer as 36 maande					
7. Lenings aan diskontohuise in die Republiek	10907	10907	10907		
8. Landbank:	11008	11008	11008		
(a) Wissels	11109	11109	11109		
(b) Lenings en voorskotte					
9. Skatkisbiljette	11210	11210	11210	11210	11210

10

BATES (vervolg)

Beskrywing	Totale bates			Buitelandse bates (ingesluit in kolom 3)	
	Likwiede bates	Binnelandse dekking	Totale bates	In onafhanklike state	In ander lande
11	1	2	3	4	5
10. Beleggings:	R'000	R'000	R'000	R'000	R'000
Totaal vir hierdie pos	11402	11402	11402		
(a) Effekte van die Regering van die Republiek		11503	11503	11503	
(b) Effekte van die regerings van onafhanklike state		11604	11604		
(c) Leningsheffings deur die Regering		11705	11705		
(d) Nie-bemarkbare effekte van die Regering van die Republiek		11806	11806	11806	
(e) Ander sekuriteite uitgereik deur die regerings van onafhanklike state		11907	11907	11907	11907
(f) Effekte van Sentrale Regeringsliggame	12008	12008	12008		
(g) Effekte uitgereik deur die Reserwebank	12109	12109	12109		
(h) Skuldbriewe uitgereik deur die Landbank	12210	12210	12210		
(i) Skuldbriewe en notas uitgereik deur die Nywerheid-ontwikkelingskorporasie		12311	12311	12311	
(j) Effekte en wissels uitgereik deur ander openbare korporasies		12412	12412		
(k) Effekte uitgereik deur selfregerende gebiede		12513	12513		
(l) Effekte van die Regering van Suidwes-Afrika		12614	12614		
(m) Effekte van streekdiensterade		12715	12715	12715	12715
(n) Effekte van plaaslike besure					

11

BATES (vervolg)

Beskrywing	Totale bates			Buitelandse bates (ingesluit in kolom 3)	
	Likwiede bates	Binnelandse dekking	Totale bates	In onafhanklike state	In ander lande
	12				
	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
(o) Ander effekte deur die Sentrale Regering gewaarborg		12801	12801	12801	
(p) Aandeel uitgereik deur die Reserwebank		12902	12902		
(q) Aandeel in bankfiliale		13003	13003	13003	13003
(r) Aandeel in ander bankinstellings		13104	13104	13104	13104
(s) Skuldbriewe uitgereik deur 'n bank ingevolge artikel 14(2) van die Wet		13205	13205		
(t) Ander skuldbriewe		13306	13306	13306	13306
(u) Aandeel in bouverenigings		13407	13407	13407	
(v) Aandeel in binnelandse en buitelandse filiaalmaatskappye		13508	13508	13508	13508
(w) Ander aandeel		13609	13609	13609	13609
(x) Ander beleggings		13710	13710	13710	13710

BATES (vervolg)

Beskrywing	Totale bates			Buitelandse bates (ingesluit in kolom 3)	
	Likwiede bates	Binnelandse dekking	Totale bates	In onafhanklike state	In ander lande
13	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
			13801		
11. Verdiskonteerde of gekoopte wissels:					
Totaal vir hierdie pos					
(a) Deur inwoners in die Republiek getrek – Lopend:					
(i) Bankaksepte:					
(1) Eie aksepte					
(2) Ander					
(ii) Ander wissels					
(b) Deur inwoners van onafhanklike state getrek – Lopend					
(c) Deur ander nie-inwoners getrek – Lopend					
(d) Agterstallig					
12. Diskonterings en voorskotte ten opsigte van afbetalingsverkooptransaksies:					
Totaal vir hierdie pos					
(a) Lopend:					
(i) Gekoopte kontrakte					
(ii) Voorskotte teen verpanding van kontrakte					
(iii) Direkte kontrakte					
(iv) Vloerplanne					
(b) Agterstallig					

13

BATES (vervolg)

Beskrywing	Totale bates			Buitelandse bates (ingesluit in kolom 3)	
	Likwiede bates	Binnelandse dekking	Totale bates	In onafhanklike state	In ander lande
13. Leninge en voorskotte aan openbare sektor:	1	2	3	4	5
Totaal vir hierdie pos	R'000	R'000	R'000	R'000	R'000
(a) Suid-Afrikaanse Vervoerdienste		15202	15101		
(b) Departement van Pos- en Telekommunikasiewese		15202	15202	15202	
(c) Ander Sentrale Regering		15403	15303	15303	
(d) Regerings van onafhanklike state		15404	15404	15404	15404
(e) Provinsiale administrasies		15505	15505	15505	
(f) Regering van Suidwes-Afrika		15606	15606		
(g) Regerings van selfregerende gebiede		15707	15707		
(h) Openbare korporasies		15808	15808		
(i) Sreëkdiensterade		15909	15909	15909	15909
(j) Plaaslike besture		16010	16010		
(k) Regerings van Botswana, Lesotho en Swaziland		16111	16111	16111	16111
(l) Ander buitelandse liggame in die openbare sektor		16212	16212		16212
		16313	16313	16313	16313

BATES (vervolg)

Beskrywing	Totale bates			Buitelandse bates (ingesluit in kolom 3)	
	Likwiede bates	Binnelandse dekking	Totale bates	In onafhanklike state	In ander lande
15	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
14. Ander lenings en voorskotte:			16401		
Totaal vir hierdie pos					
(a) Faktoring:		16502	16502	16502	16502
(i) Lopend		16603	16603	16603	16603
(ii) Agterstallig		16704	16704	16704	16704
(b) Aan nie-bank filiaalmaatskappye		16805	16805	16805	16805
(c) Ander:					
(i) Lopend:		16906	16906	16906	16906
(1) Lenings aan individue		17007	17007	17007	17007
(2) Ander					
(ii) Agterstallig					
15. Huurtransaksies:			17108		
Totaal vir hierdie pos		17209	17209	17209	17209
(a) Lopend:		17310	17310	17310	17310
(i) Sentrale Regeringsliggame		17411	17411	17411	17411
(ii) Ander liggame in die openbare sektor		17512	17512	17512	17512
(iii) Ander					
(b) Huurgelde agterstallig					

BATES (vervolg)

Beskrywing	Totale bates			Buitelandse bates (ingesluit in kolom 3)	
	Likwiede bates	Binnelandse dekking	Totale bates	In onafhanklike state	In ander lande
16	1	2	3	4	5
	R'000	R'000	R'000	R'000	R'000
16. Beleggings van hoofkantoor in kapitaal van buitelandse takke			17601	17601	17601
17. Remises in transito		17702	17702	17702	17702
18. Ander saldo's verskuldig deur hoofkantoor en takke in die Republiek		17803	17803		
19. Verpligtings van kliënte uit hoofde van bank se buitelandse lenings		17904	17904	17904	17904
20. Ameublement, toebehore en toerusting		18005	18005	18005	18005
21. Bankpersele		18106	18106	18106	18106
22. Vaste eiendom behalwe bankpersele:					
(a) Ingekoop		18207	18207	18207	18207
(b) Ander		18308	18308	18308	18308
23. Ander bates as bovermelde		18409	18409	18409	18409
24. Totale bates (poste 1 tot 23)	18510	18510	18510	18510	18510
Memorandum					
1. Lopende lenings en voorskotte ingesluit onder batepos 14(c)(i) hierbo:			18611	18611	18611
(a) Gedek deur verbande op stedelike vaste eiendom			18712	18712	18712
(b) Gedek deur verbande op plaaseiendom					

Nota: Sekere bateposte vereis verdere ontleding soos voorgeskryf in die aanhangsels van BW-Vorm 9.

BESONDERHEDE VAN GEMAGTIGDE EN UITGEREIKTE AANDELEKAPITAAL

Beskrywing	Aantal	Nominale waarde per een- heid	Bedrag
	17		
	1	2	3
		Rand	R'000
1. Gemagtigde aandelekapitaal (spesifiseer soort aandeel):			
(a)			
(b)			
(c)			
(d)			
	19 005	19 005	19 005
(e) Totaal			
2. Gestorte aandelekapitaal (spesifiseer soort aandeel):			
(a)			
(b)			
(c)			
(d)	20 010	20 010	20 010
(e) Totaal			
3. Skuldbriewe (Artikel 14(2) van die Wet) (spesifiseer):			
(a)			
(b)			
(c)			
(d)	21 015	21 015	21 015
(e) Totaal			

Ons verklaar –

- (1) dat die inligting verstrek in die voorgaande staat en al die aanhangsels daarvan na ons beste wete en oortuiging juis is;
- (2) dat daar ooreenkomstig die vereistes van artikel 1(5)(a) van die Wet laas op (datum) en (datum) vir onderskeidelik waardevermindering van bates en oninbare of twyfelagtig skulde voorsiening gemaak is; en
- (3) dat ooreenkomstig die vereistes van artikel 1(5) van die Wet, voorgaande staat nie as bates insluit enige van die items waarna in paragrawe (b) tot (d) van daardie artikel verwys word nie.

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

Hoofrekenmeester

Hoof- Uitvoerende Beampte

OUDITEURSERTIFIKAAT
(Soos vereis by artikel 13(3) van die Wet)

As ouditeur(e) van bogenoemde bankinstelling –

- sertifiseer ek/ons hierby dat na my/ons mening en my/ons beste inligting voorgaande staat 'n ware en redelike weergawe van die bankinstelling se sake is per vermelde datum en dat dit ingevul is ooreenkomstig die bepalings van die Wet en die regulasies daarkragtens uitgevaardig; en
- verklaar ek/ons dat na my/ons mening en volgens my/ons beste inligting die verminderings by lastepos B.7(e) 'n voldoende voorsiening is soos deur die Wet in artikel 1(5) vereis vir sover die voorsiening nie op 'n ander wyse gemaak is nie.

Handtekening

Handtekening

Datum

Datum

(13) Vorms van aanhangsels van die kwartaalstaat van bates en laste waarin die inligting bedoel in artikel 13 (6) van die Wet verstrek moet word:

AANHANGSEL A VAN BW-VORM 9

(ingevolge artikel 13(6) van die Wet)

W	9	A						
---	---	---	--	--	--	--	--	--

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)
(Slegs die oorspronklike moet saam met elke BW-Vorm 9 ingedien word)

Naam van bankinstelling

Aangeheg by BW-Vorm 9 soos op 19.....

Alle bedrae moet tot die naaste R1 000 afgerond word

AGTERSTALLIGE REKENINGE

		Nommer van batepos van BW-Vorm 9				
		11(d)	12(b)	14(a)(ii)	14(c)(ii)	15(b)
1						
		1	2	3	4	5
		R'000	R'000	R'000	R'000	R'000
		101	101	101	101	101
1.	Bedrag teenoor pos 5 van jongste voorafgaande Aanhangel A getoon					
		202	202	202	202	202
2.	Min: Totale bedrag as onverhaalbaar gedurende kwartaal afgeskryf					
		303	303	303	303	303
3.	Saldo					
		404	404	404	404	404
4.	Netto toename of afname (pos 5 min pos 3)					
		505	505	505	505	505
5.	Bruto bedrag agterstallig op datum van BW-Vorm 9					
		606	606	606	606	606
6.	Min: Bestaande spesifieke voorsienings vir oninbare twyfelagtige skulde..					
		707	707	707	707	707
7.	Netto bedrag as agterstallig in huidige BW-Vorm 9 getoon					
		808	808	808	808	808
8.	Getal rekenings agterstallig					

9. Is rekenings nagegaan ten einde vas te stel watter bedrae agterstallig is?

"Ja" of "Nee"

Indien "Nee", hoe is die agterstallige bedrae bepaal?

AANHANGSEL B VAN BW-VORM 9

(ingevoel artikel 13(6) van die Wet)

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)
(Slegs die oorspronklike moet saam met elke BW-Vorm 9 ingedien word)

Naam van bankinstelling

Aangeheg by BW-Vorm 9 soos op 19.....

Alle bedrae moet tot die naaste R1 000 afgerond word

ONTLEDING VAN BELEGGINGS IN AANDELE EN SKULDBRIEWE**I. ALLE AANDELE ONDER BATEPOSTE 10, 14, 21 EN 22 VAN BW-VORM 9 INGESLUIT**

Naam van maatskappy	Getal aandele	Boekwaarde	Huidige markwaarde van genoteerde aandele	Waarde geplaas op ongenoteerde aandele
A. GEWONE AANDELE (uitgesonderd aandele in versekeraars):	1			
1. Batepos 10(q):				
.....				
.....				
Totale waarde				
2. Batepos 10(r):				
.....				
.....				
Totale waarde				
3. Batepos 10(u):				
.....				
.....				
Totale waarde				
4. Batepos 10(v):				
.....				
.....				
Totale waarde				
5. Batepos 10(w):				
.....				
.....				
Totale waarde				
6. Bateposte 21 en 22:				
(a) Filiale:				
.....				
.....				
(b) Ander:				
.....				
.....				
(c) Totale waarde				

2

Naam van maatskappy	Getal aandele	Boekwaarde	Huidige markwaarde van genoteerde aandele	Waarde geplaas op ongenoteerde aandele
	2			
B. VOORKEURAAANDELE (Meld of aflosbaar of omskepbaar)	1	2	3	4
		R'000	R'000	R'000
1. Batepos 10(q):				
.....				
.....				
		701	701	701
Totale waarde				
2. Batepos 10(r):				
.....				
.....				
		802	802	802
Totale waarde				
3. Batepos 10(u):				
.....				
.....				
		903	903	903
Totale waarde				
4. Batepos 10(v):				
.....				
.....				
		1004	1004	1004
Totale waarde				
5. Batepos 10(w):				
.....				
.....				
		1105	1105	1105
Totale waarde				
6. Batepos 14(b):				
.....				
.....				
		1206	1206	1206
Totale waarde				
7. Batepos 14(c)(i)(2):				
.....				
.....				
		1307	1307	1307
Totale waarde				
8. Bateposte 21 en 22:				
(a) Filiale:				
.....				
.....				
(b) Ander:				
.....				
.....				
		1408	1408	1408
(c) Totale waarde				

II. AANDELE IN VERSEKERAARS

(ingesluit onder batepos 10 van BW-Vorm 9)

Naam van versekeraar	Totale nominale waarde van uitgereikte aandele	30 Persent van bedrag in kolom 1	Nominale waarde van aandele gehou deur verslagdoende instelling en sy geassosieerdes	Bedrag waarmee kolom 3 kolom 2 oorskry
	3			
	1	2	3	4
	R'000	R'000	R'000	R'000
1. Batepos 10(v):				
.....				
.....				
.....				
	1501	1501	1501	1501
Totale waarde				

2. Batepos 10(w):				
.....				
.....				
.....				
	1602	1602	1602	1602
Totale waarde				

(Nota – Slegs besonderhede van versekeraars wat geregistreer is om besigheid in die Republiek te dryf, moet verstrek word)

III. SKULDBRIEWE UITGEREIK DEUR BANKE INGEVOLGE ARTIKEL 14(2) VAN DIE WET

(ingesluit onder batepos 10 van BW-Vorm 9)

Naam van uitreikende bank	Bedrag van skuldbriewe gehou
	4
	R'000
1. Batepos 10(s):	
.....	
.....	
.....	
	1701
Totale waarde	

AANHANGSEL C VAN BW-VORM 9

(ingevoelge artikel 13(6) van die Wet)

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

(Slegs die oorspronklike moet saam met elke BW-Vorm 9 ingedien word)

Naam van bankinstelling

Aangeheg by BW-Vorm 9 soos op 19.....

Alle bedrae moet tot die naaste R1 000 afgerond word

ONTLEDING VAN AFBETALINGSVERKOOP- EN HUURTRANSAKSIES**I. SOORT BATE EN OOREENKOMS**

	Batepos 12		Batepos 15	
	Afbetalingsverkoop-transaksies		Finansiële huurkontrakte	Bedryfshuurkontrakte
1	1	2	3	
	R'000	R'000	R'000	
1. Passasiersmotors:	101	101	101	
Nuut	202	202	202	
Gebruik	303	303	303	
2. Vragmotors	404	404	404	
3. Landboumasjinerie en -toerusting	505	505	505	
4. Alle huishoudelike benodigdhede soos meubels, televisie- en radiostelle, ander elektriese toerusting, ens.	606	606	606	
5. Nywerheids-, handels- en kantoortoerusting	707	707	707	
6. Ander goedere	808	808	808	
7. Alle goedere				

II. SOORT AANKOPER

	Binnelandse bates			
	Nie geïnkorporeerde boerdery	Individue	Ander	Totaal
2	1	2	3	4
	R'000	R'000	R'000	R'000
1. Totaalbedrag getoon teenoor-	901	901	901	901
(a) batepos 12 van BW-Vorm 9	1002	1002	1002	1002
(b) batepos 15 van BW-Vorm 9				

III. ONVERDIENDE FINANSIERINGSKOSTE

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

.....

.....

.....

AANHANGSEL E VAN BW-VORM 9

(ingevolge artikel 13(6) van die Wet)

W	9	E						
---	---	---	--	--	--	--	--	--

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)
 (Slegs die oorspronklike moet saam met elke BW-Vorm 9 ingedien word)

Naam van bankinstelling

Aangeheg by BW-Vorm 9 soos op 19.....

Alle bedrae moet tot die naaste R1 000 afgerond word

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

Datum ingekoop	Bedrag van belegging in aandeel en lenings	
	Op datum ingekoop	Op datum van opgawe
1		
1	2	3
	R'000	R'000
	101	101
Totaal		

Beskrywing van eiendom/maatskappy ingekoop:

Totaal

II. ANDER MAATSKAPPYE VERKRY

Datum ingekoop	Bedrag van belegging in aandeel	
	Op datum ingekoop	Op datum van opgawe
1	2	3
	R'000	R'000
	202	202
Totaal		
	303	303
Totaal van I en II		

Naam van maatskappy verkry:

Totaal

Totaal van I en 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 27A van die Wet, verstrek word.
2. Maatskappye waarvan die hoofdoelstelling die besit van vaste eiendom is, moet onder Deel I ingesluit word. Ander maatskappye moet onder Deel II ingesluit word.
3. Aandag word gevestig op artikel 1(6)(b) van die Wet by voltooiing van kolom 1.

AANHANGSEL F VAN BW-VORM 9

(ingevolge artikel 13(6) van die Wet)

W	9	F						
---	---	---	--	--	--	--	--	--

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)
 (Slegs die oorspronklike moet saam met elke BW-Vorm 9 ingedien word)

Naam van bankinstelling

Aangeheg by BW-Vorm 9 soos op 19.....

DIVERSE INLIGTING

Alle bedrae moet tot die naaste R1 000 afgerond word

		1
		R 000
		101
1.	Verpande of beswaarde bates	202
2.	Verpligtings teenoor die instelling van sy direkteur, of van enige saak, vennootskap of maatskappy waarvan enige sodanige direkteur, of regstreeks of onregstreeks, 'n prinsipaal is of waarin hy enige amp beklee, uitgesonderd bedrae ingesluit onder item 3 hieronder	303
3.	(a) Totale bedrag verskuldig aan die instelling ten opsigte van lenings en voorskotte toegestaan aan lede van sy geaffilieerde groep*, uitgesonderd aan bankinstellings in daardie groep en aan filiale waarvan die hoofdoelstelling die besit van vaste eiendom is	404
	(b) Totale bedrag van die instelling se belegging in aflosbare voorkeuraandeel (uitgesonderd voorkeuraandeel wat omkeppaar is in gewone aandele), uitgereik deur lede van die geaffilieerde groep* van die instelling	505
	(c) Totaal van items (a) en (b)	606
	(d) Min: Bedrag waarby die instelling se kapitaal en onaangetaste reserwefondse sy belegging in vaste eiendom en aandele oorskry (d.i. item 8 van Aanhangsel D)	707
	(e) Leninge, voorskotte en beleggings, soos aangesuiwer [item (c) min item (d)]	808
	(f) 5 persent van totale verpligtings teenoor die publiek (d.i. 5 persent van lastepos A.6, kolom 8 van BW-Vorm 9)	909
	(g) Oorskot/tekort (-) [d.i. item (f) min item (e)]	
4.	Belegging in en lenings en voorskotte aan filiale:	2
	(a) Aandele in—	1001
	(i) bankinstellings	1102
	(ii) ander	1203
	(iii) totaal	1304
	(b) Leninge en voorskotte aan—	1405
	(i) bankinstellings	1506
	(ii) ander	1607
	(iii) totaal	1708
	(c) Totaal	
5.	Totale bedrag in aandele van verslagdoende instelling belê deur sy beheermaatskappy	

6. Finansiële opsies en transaksies op termynbasis aangegaan:

Volgens oorblywende tyd tot vervaldatum						
	Vorderbaar en tot 31 dae	32 dae tot 6 maande	Langer as 6 maande tot 1 jaar	Langer as 1 jaar tot 3 jaar	Langer as 3 jaar	Totaal
3						
	1	2	3	4	5	6
	R'000	R'000	R'000	R'000	R'000	R'000
	1801	1801	1801	1801	1801	1801
(a) Bruto waarde van moontlike verkope van finansiële instrumente ingevolge koopopsies toegestaan						
	1902	1902	1902	1902	1902	1902
(b) Bruto waarde van moontlike verkope van finansiële instrumente ingevolge verkoopopsies gehou						
	2003	2003	2003	2003	2003	2003
(c) Bruto waarde van moontlike verkope van finansiële instrumente ingevolge transaksies op termynbasis						
	2104	2104	2104	2104	2104	2104
(d) Bruto waarde van moontlike aankope van finansiële instrumente ingevolge verkoopopsies toegestaan						
	2205	2205	2205	2205	2205	2205
(e) Bruto waarde van moontlike aankope van finansiële instrumente ingevolge koopopsies gehou						
	2306	2306	2306	2306	2306	2306
(f) Bruto waarde van moontlike aankope van finansiële instrumente ingevolge transaksies op termynbasis						

* Kyk omskrywing van "geaffilieerde groep" in artikel 21A(4)(b) van die Wet.

AANHANGSEL G VAN BW-VORM 9

(ingevoel artikel 13(6) van die Wet)

(Vertroulik en nie vir insae deur die publiek beskikbaar nie)
(Slegs die oorspronklike moet saam met elke BW-Vorm 9 ingedien word)

Naam van bankinstelling

Aangeheg by BW-Vorm 9 soos op 19.....

Alle bedrae moet tot die naaste R1 000 afgerond word

ONTLEDING VAN TOTALE GESTORTE KAPITAAL, SKULDBRIEWE EN ONAANGETASTE RESERWEFONDSE

I. SALDO'S EN VERANDERINGE	Gestorte kapitaal	Skuldbriewe	Onaangetaste reserwefondse	Totaal
	1			
	1	2	3	4
	R'000	R'000	R'000	R'000
	101	101	101	101
1. Saldo soos per voorafgaande BW-Vorm 9				
	202			202
2. Veranderings gedurende hierdie kwartaal:				
(a) Kapitaal		303		303
(b) Skuldbriewe [artikel 14(2)] -				
(i) Uitgereik		404		404
(ii) Afgelos		505		505
(iii) Netto bedrag uitstaande			606	606
(c) Nie-verdeelbare reserwes - totaal				
(Spesifiseer)				
.....			707	707
(d) Algemene voorsiening vir twyfelagtige skuld - totaal				
(Spesifiseer)				
.....			808	808
(e) Belastinggelykmakingsreserwe			909	909
(f) Ander reserwes - totaal				
(Spesifiseer)				
.....	1010	1010	1010	1010
3. Saldo soos per meegaande BW-Vorm 9				
Moet ooreenstem met lastepos -	B.7(a)(iii)	B.7(b)	B.7(c)	B.7(d)

W 9 G

II. ONTLEDING VAN VERMINDERING VAN GESTORTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE		2
		R'000
		1101
1. Waardevermindering van bates waarvoor nog nie voorsien is nie		1202
2. Twyfelagtige skulde waarvoor nog nie voorsien is nie		1303
3. Verliese waarvoor nog nie voorsien is nie – totaal		
(Spesifiseer)		
.....		1404
4. Ontasbare bates nog nie afgeskryf nie – totaal		
(Spesifiseer)		
.....		1505
5. Kapitaalkort van buitelandse filiale		1606
6. Bates gedeponeer of verpand om verpligtings wat ingevolge 'n ander wet aangegaan is, te verseker		1707
7. Ander – totaal		
(Spesifiseer)		
.....		1808
8. Totaal (moet ooreenstem met lastepos B.7(c) van BW-Vorm 9)		

III. SKULDBRIEWE AS PERSENTASIE VAN VEREISTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE

3

2001

%

Totale bedrag van uitstaande skuldbriewe (uitgereik ingevolge artikel 14(2) van die Wet) as 'n persentasie van totale vereiste gestorte kapitaal en onaangetaste reserwefondse soos per BW-Vorm 8 (Afdeling V, item 5, kolom 3)

(14) Form of statement contemplated in section 13 (6) of the Act (to be submitted monthly):

MONTHLY STATEMENT OF LIABILITIES AND ASSETS DENOMINATED IN FOREIGN CURRENCIES ACCORDING TO REMAINING PERIOD TO MATURITY AND AGGREGATE NET OPEN POSITION IN FOREIGN CURRENCIES

BA FORM 10

W 1 0

(in terms of section 13(6) of the Banks Act, 1965)
(Confidential and not available for inspection by the public)

Name of banking institution

Month ended 19.....

All amounts to be shown in US dollars rounded off to the nearest \$1'000

A. LIABILITIES

Foreign currency liabilities according to remaining period to maturity

	Demand and up to 31 days	32 days up to 6 months	More than 6 months up to 1 year	More than 1 year up to 3 years	More than 3 years	Total
1						
1	1	2	3	4	5	6
\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
101	101	101	101	101	101	101
(a) Governments and their agencies (e.g. ECGD and Coface loan facilities in connection with export finance schemes)	202	202	202	202	202	202
(b) Banking institutions:						
(i) Foreign subsidiaries and branches within the same group as the reporting institution	303	303	303	303	303	303
(ii) Other foreign banks	404	404	404	404	404	404
(iii) In the Republic	505	505	505	505	505	505
(c) Other	606	606	606	606	606	606
(d) Total						
	707	707	707	707	707	707
2. Loan capital						
	808	808	808	808	808	808
3. Other liabilities:						
(a) Bills payable	909	909	909	909	909	909
(b) Other	1010	1010	1010	1010	1010	1010
(c) Total						
	1111	1111	1111	1111	1111	1111
4. Total liabilities						

1) Shall include loans and advances in foreign currencies concluded in the name of the reporting institution and on-lent to clients.

B. CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES		Total
	2	
		\$'000
		1201
1. Total outstanding foreign currency sales		1302
2. Gross value of potential sales of foreign currency and gold in terms of call options granted		1403
3. Gross value of potential sales of foreign currency and gold in terms of put options held		1504
4. Gross value of potential sales of foreign currency and gold in terms of futures contracts		1605
5. Gross value of potential sales of financial instruments in terms of call options granted		1706
6. Gross value of potential sales of financial instruments in terms of put options held		1807
7. Gross value of potential sales of financial instruments in terms of futures contracts		1908
8. Acceptances on behalf of clients		2009
9. Guarantees on behalf of clients		2110
10. Repurchase agreements		2211
11. Other		2312
12. Total		

1. **Subsidiary coin, gold coin, bullion and bank notes**
2. **Deposits with and loans and advances¹⁾ to banking institutions:**
 - (a) **Foreign subsidiaries and branches within the same group as the reporting institution**
 - (b) **Other foreign banks**
 - (c) **In the Republic**
 - (d) **Total**

Demand and up to 31 days		32 days up to 6 months	More than 6 months up to 1 year	More than 1 year up to 3 years	More than 3 years	Total
3						
1	2	3	4	5	6	
\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	
2501					2501	
2602	2602	2602	2602	2602	2602	
2703	2703	2703	2703	2703	2703	
2804	2804	2804	2804	2804	2804	
2905	2905	2905	2905	2905	2905	

(b) Capital liabilities of foreign branches

				3006	3006
				3107	3107
3208	3208	3208	3208	3208	3208
3309	3309	3309	3309	3309	3309

(b) Other bills

(c) Total

3410	3410	3410	3410	3410	3410
3511	3511	3511	3511	3511	3511
3612	3612	3612	3612	3612	3612

(a) Non-residents:

(ii) Other

3713	3713	3713	3713	3713	3713
3814	3814	3814	3814	3814	3814

1) Shall include all loans and advances in foreign currencies to residents.

C. ASSETS (continued)

	Foreign currency assets according to remaining period to maturity				
	Demand and up to 31 days	32 days up to 6 months	More than 6 months up to 1 year	More than 1 year up to 3 years	More than 3 years
4					
	1	2	3	4	5
	\$'000	\$'000	\$'000	\$'000	\$'000
	3901	3901	3901	3901	3901
(b) Residents:					
(i) SA Government, SA Transport Services, Department of Posts and Telecommunications and local authorities	4002	4002	4002	4002	4002
(ii) Public corporations (including the SA Sugar Association and agricultural control boards)	4103	4103	4103	4103	4103
(iii) Other	4204	4204	4204	4204	4204
(c) Total					
				4305	4305
6. Premises, furniture and equipment					
	4406	4406	4406	4406	4406
7. Other assets					
	4507	4507	4507	4507	4507
8. Total assets (items 1 to 7)					

D. OTHER CLAIMS

	Total
1. Total outstanding foreign currency purchases	4608
2. Gross value of potential purchases of foreign currency and gold in terms of put options granted	4709
3. Gross value of potential purchases of foreign currency and gold in terms of call options held	4810
4. Gross value of potential purchases of foreign currency and gold in terms of futures contracts	4911
5. Gross value of potential purchases of financial instruments in terms of put options granted	5012
6. Gross value of potential purchases of financial instruments in terms of call options held	5113
7. Gross value of potential purchases of financial instruments in terms of futures contracts	5214

E. AGGREGATE NET OPEN POSITION IN FOREIGN CURRENCIES

E. AGGREGATE NET OPEN POSITION IN FOREIGN CURRENCIES		Foreign currency business						
		US dollar	Sterling	German mark	Swiss franc	Japanese yen	Other currencies	Total
5		1	2	3	4	5	6	7
		\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
		5301	5301	5301	5301	5301	5301	5301
1. (a) Total foreign currency assets (item C.8)		5402	5402	5402	5402	5402	5402	5402
(b) Less: Infrastructural investments:								
(i) Shares in subsidiary companies and joint undertakings [item C.3(a)]		5503	5503	5503	5503	5503	5503	5503
(ii) Capital liabilities of foreign branches [item C.3(b)]		5604	5604	5604	5604	5604	5604	5604
(iii) Premises, furniture and equipment (item C. 6)		5705	5705	5705	5705	5705	5705	5705
(iv) Total		5806	5806	5806	5806	5806	5806	5806
(c) Foreign currency assets as reduced [item (a) less item (b)(iv)]		5907	5907	5907	5907	5907	5907	5907
2. Total foreign currency liabilities (item A.4)		6008	6008	6008	6008	6008	6008	6008
3. Net foreign currency assets/liabilities (-) (item 1(c) less item 2)								
		6109	6109	6109	6109	6109	6109	6109
4. Known interest and other income in foreign currencies as yet not accounted for		6210	6210	6210	6210	6210	6210	6210
5. Known interest and other expenses in foreign currencies as yet not accounted for		6311	6311	6311	6311	6311	6311	6311
6. Net known income/expenses (-) in foreign currencies (item 4 less item 5)								

E. AGGREGATE NET OPEN POSITION IN FOREIGN CURRENCIES (continued)

	Foreign currency business					
	US dollar	Sterling	German mark	Swiss franc	Japanese yen	Other currencies
6						
	1	2	3	4	5	6
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
	6401	6401	6401	6401	6401	6401
7. Total outstanding foreign currency purchases (item D.1)	6502	6502	6502	6502	6502	6502
8. Total outstanding foreign currency sales (item B.1)	6603	6603	6603	6603	6603	6603
9. Net outstanding foreign currency purchases/sales (-) (item 7 less item 8)						
	6704	6704	6704	6704	6704	6704
10. Net long/short (-) position in foreign currency and gold options and futures contracts (items D.2 + D.3 + D.4 less items B.2 + B.3 + B.4)						
	6805	6805	6805	6805	6805	6805
11. Aggregate net foreign currency exposure (items 3 + 6 + 9 + 10)	6906	6906	6906	6906	6906	6906
12. Aggregate net open foreign currency positions of all foreign branches and subsidiaries as reported in item E.11 of their respective returns of BA Form 11	7007	7007	7007	7007	7007	7007
13. Aggregate net open foreign currency position of the reporting institution and its foreign branches and subsidiaries (items 11 plus 12)						

NOTES:

- (a) This statement shall be submitted within 21 days of the end of every month.
- (b) Items reported in the statement shall comprise all liability and asset balances in the books of the reporting institution on the day of the report, after the entries for that day have been made. Neither unmatured spot transactions, nor outstanding foreign currency purchases and sales shall be included under liabilities or assets in sections A or C respectively, of this statement.
- (c) Foreign currency assets and liabilities may not be offset but must be reported on a gross basis.
- (d) Valuation of foreign currency assets and liabilities, when converted, shall be at the middle market rates of exchange at the close of business on the last business day of the month. Outstanding foreign currency purchases and sales shall be reflected at the ruling market values at the close of business on the last business day of the month and options and futures contracts at exercise values.

We declare that the information furnished in the foregoing statement is to the best of our knowledge and belief correct.

Signed at, this day of 19

Chief Accounting Officer

Chief Executive Officer

(14) Vorm van opgawe bedoel in artikel 13 (6) van die Wet (moet maandeliks ingedien word):

MAANDSTAAT VAN VERPLIGTINGS EN BATES UITGEDRUK IN BUITELANDSE GELDEENHEDE OOREENKOMSTIG OORBLYWENDE LOOPTYDE EN TOTALE NETTO OPE POSISIE IN BUITELANDSE GELDEENHEDE

BW-VORM 10

W	1	0							
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(ingevolge artikel 13(6) van die Bankwet, 1965)
(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

Naam van bankinstelling

Maand geëindig 19.....

Bedrae moet in VSA dollars opgegee en tot die naaste \$1 000 afgerond word

A. VERPLIGTINGS

		Verpligtings in buitelandse geldeenhede ooreenkomstig oorblywende looptyd					
		Onmiddellik opeisbaar en tot 31 dae	32 dae tot 6 maande	Langer as 6 maande tot 1 jaar	Langer as 1 jaar tot 3 jaar	Langer as 3 jaar	Totaal
1							
		1	2	3	4	5	6
		\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
1.	Deposito's deur en lenings en voorskotte ¹⁾ ontvang van:	101	101	101	101	101	101
(a)	Regerings en hulle agentskappe (bv. "ECGD" en "Coface" leningsfasiliteite wat in verband staan met uitvoerfinansieringskemas)						
		202	202	202	202	202	202
(b)	Bankinstellings:						
(i)	Buitelandse filiale en takke binne die groep van die verslagdoende instelling	303	303	303	303	303	303
(ii)	Ander buitelandse banke	404	404	404	404	404	404
(iii)	In die Republiek	505	505	505	505	505	505
(c)	Ander	606	606	606	606	606	606
(d)	Totaal						
		707	707	707	707	707	707
2.	Leningskapitaal						
		808	808	808	808	808	808
3.	Ander verpligtings:						
(a)	Wissels betaalbaar	909	909	909	909	909	909
(b)	Ander	1010	1010	1010	1010	1010	1010
(c)	Totaal						
		1111	1111	1111	1111	1111	1111
4.	Totale verpligtings						

1) Moet lenings en voorskotte, in buitelandse geldeenhede, wat in die naam van die verslagdoende instelling aangegaan en daarna aan kliënte deurgeloen is, insluit.

B. VOORWAARDELIKE VERPLIGTINGS EN ANDER RISIKOBLOOTSTELLINGS		Total
	2	
		\$'000
		1201
1. Totale uitstaande verkope van buitelandse geldeenhede		1302
2. Bruto waarde van moontlike verkope van buitelandse geldeenhede en goud ingevolge koopopsies toegestaan		1403
3. Bruto waarde van moontlike verkope van buitelandse geldeenhede en goud ingevolge verkoopopsies gehou		1504
4. Bruto waarde van moontlike verkope van buitelandse geldeenhede en goud ingevolge transaksies op termynbasis		1605
5. Bruto waarde van moontlike verkope van finansiële instrumente ingevolge koopopsies toegestaan		1706
6. Bruto waarde van moontlike verkope van finansiële instrumente ingevolge verkoopopsies gehou		1807
7. Bruto waarde van moontlike verkope van finansiële instrumente ingevolge transaksies op termynbasis		1908
8. Aksepte ten behoeve van kliënte		2009
9. Garansies ten behoeve van kliënte		2110
10. Terugkoopoooreenkomste		2211
11. Ander		2312
12. Totaal		

C. BATES

Bates in buitelandse geldeenhede ooreenkomstig oorblywende looptyd					
Onmiddellik opeisbaar en tot 31 dae	32 dae tot 6 maande	Langer as 6 maande tot 1 jaar	Langer as 1 jaar tot 3 jaar	Langer as 3 jaar	Totaal
3					
1	2	3	4	5	6
\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
2501					2501
2602	2602	2602	2602	2602	2602
2703	2703	2703	2703	2703	2703
2804	2804	2804	2804	2804	2804
2905	2905	2905	2905	2905	2905
3006				3006	3006
				3107	3107
3208	3208	3208	3208	3208	3208
3309	3309	3309	3309	3309	3309
3410	3410	3410	3410	3410	3410
3511	3511	3511	3511	3511	3511
3612	3612	3612	3612	3612	3612
3713	3713	3713	3713	3713	3713
3814	3814	3814	3814	3814	3814

1) Moet alle lenings en voorskotte in buitelandse geldeenhede aan inwoners insluit.

C. BATES (vervolg)

Bates in buitelandse geldeenhede ooreenkomstig oorblywende looptyd					
Onmiddellik opeisbaar en tot 31 dae	32 dae tot 6 maande	Langer as 6 maande tot 1 jaar	Langer as 1 jaar tot 3 jaar	Langer as 3 jaar	Totaal
4.					
1	2	3	4	5	6
\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
3901	3901	3901	3901	3901	3901
(b) Inwoners:					
(i) S.A. Regering, S.A. Vervoerdienste, Departement van Pos- en Telekommunikasiewese en plaaslike besture	4002	4002	4002	4002	4002
(ii) Openbare korporasies (insluitende die S.A. Suikervereniging en landboubeheerrade)	4103	4103	4103	4103	4103
(iii) Ander	4204	4204	4204	4204	4204
(c) Totaal					
				4305	4305
6. Persele, meubels en toerusting					
	4406	4406	4406	4406	4406
7. Ander bates					
	4507	4507	4507	4507	4507
8. Totale bates					

D. ANDER VORDERINGS

	Totaal
1. Totale uitstaande aankope van buitelandse geldeenhede	4608
2. Bruto waarde van moontlike aankope van buitelandse geldeenhede en goud ingevolge verkoopopsies wat toegestaan is	4709
3. Bruto waarde van moontlike aankope van buitelandse geldeenhede en goud ingevolge koopopsies wat gehou word	4810
4. Bruto waarde van moontlike aankope van buitelandse geldeenhede en goud ingevolge transaksies op termynbasis	4911
5. Bruto waarde van moontlike aankope van finansiële instrumente ingevolge verkoopopsies toegestaan	5012
6. Bruto waarde van moontlike aankope van finansiële instrumente ingevolge koopopsies gehou	5113
7. Bruto waarde van moontlike aankope van finansiële instrumente ingevolge transaksies op termynbasis	5214

E. TOTALE NETTO OPE POSISIE IN BUITELANDSE GELDEENHEDE

		Besigheid in buitelandse geldeenhede					
		VSA dollar	Sterling	Duitse mark	Switserse frank	Japanse jen	Totaal
5.							
	1	2	3	4	5	6	7
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
	5301	5301	5301	5301	5301	5301	5301
1.	(a) Totale bates in buitelandse geldeenhede (item C.8)	5402	5402	5402	5402	5402	5402
	(b) Min: Infrastrukturele beleggings:						
	(i) Aandeel in filiaalmaatskappye en gesamentlike ondernemings [item C.3(a)]	5503	5503	5503	5503	5503	5503
	(ii) Kapitaalverpligtings van buitelandse takke [item C.3(b)]	5604	5604	5604	5604	5604	5604
	(iii) Persele, meubels en toerusting (item C. 6)	5707	5705	5705	5705	5705	5705
	(iv) Totaal	5808	5806	5806	5806	5806	5806
	(c) Bates in buitelandse geldeenhede, soos verminder [item (a) min item (b)(iv)]	5907	5907	5907	5907	5907	5907
2.	Totale verpligtings in buitelandse geldeenhede (item A.4)	6008	6008	6008	6008	6008	6008
3.	Netto bates/laste (-) in buitelandse geldeenhede (item 1(c) min item 2)						
		6109	6109	6109	6109	6109	6109
4.	Bekende rente en ander inkomste in buitelandse geldeenhede nog nie in rekening gebring nie	6210	6210	6210	6210	6210	6210
5.	Bekende rente en ander uitgawes in buitelandse geldeenhede nog nie in rekening gebring nie	6311	6311	6311	6311	6311	6311
6.	Netto bekende inkomste/uitgawes (-) in buitelandse geldeenhede (item 4 min item 5)						

6

E. TOTALE NETTO OPE POSISIE IN BUITELANDSE GELDEENHEDE (vervolg)

	Besigheid in buitelandse geldeenhe					
	VSA dollar	Sterling	Duitse mark	Switserse frank	Japane jen	Ander geldeenhe
6						
	1	2	3	4	5	6
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
	6401	6401	6401	6401	6401	6401
7. Totale uitstaande aankope van buitelandse geldeenhe (item D.1)						
	6502	6502	6502	6502	6502	6502
8. Totale uitstaande verkope van buitelandse geldeenhe (item B.1)						
	6603	6603	6603	6603	6603	6603
9. Netto uitstaande aankope/verkope (-) van buitelandse geldeenhe (item 7 min item 8)						
	6704	6704	6704	6704	6704	6704
10. Netto posisie betreffende aankope/verkope (-) van buitelandse geldeenhe en goud ingevolge opsies en transaksies op termynbasis (items D.2 + D.3 + D.4 min items B.2 + B.3 + B.4)						
	6805	6805	6805	6805	6805	6805
11. Totale netto blootstelling in buitelandse geldeenhe (item 3 + 6 + 9 + 10)						
	6906	6906	6906	6906	6906	6906
12. Totale netto ope posisies in buitelandse geldeenhe van alle buitelandse takke en filiale soos getoon in item E.11 van hulle onderskeie opgawe op BW-Vorm 11						
	7007	7007	7007	7007	7007	7007
13. Totale netto ope posisie in buitelandse geldeenhe van die verslagdoende instelling en sy buitelandse takke en filiale (items 11 plus 12)						

OPMERKINGS:

- (a) Hierdie staat moet binne 21 dae na die einde van elke maand ingedien word.
- (b) Bedrae in die staat ingevul moet die saldo's van alle verpligtings en bates wees soos in die boeke van die verslagdoende instelling op die dag waarop die staat betrekking het nadat die inskrywings vir daardie dag gedoen is. Nóg onafgelope lokotransaksies nóg uitstaande aankope en verkope van buitelandse geldeenhe mag ingesluit word onder verpligtings en bates in onderskeidelik afdelings A en C van hierdie staat.
- (c) Bates en verpligtings in buitelandse geldeenhe mag nie teen mekaar verreken word nie maar moet op 'n bruto basis getoon word.
- (d) Waardasie van bates en verpligtings in buitelandse geldeenhe moet, wanneer dit omgerek word, teen die middelmark-wisselkoerse soos by kantoorluiting op die laaste besigheidsdag van die maand gedoen word. Uitstaande aankope en verkope van buitelandse geldeenhe moet teen heersende markwaardes soos by kantoorluiting op die laaste besigheidsdag van die maand getoon word en opsies en transaksies op termynbasis teen leweringswaardes.

Oms verklaar dat die inligting verstrek in die voorgaande staat na ons beste wete en oortuiging juis is.

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

.....
Hoofrekenmeester

.....
Hoof-Uitvoerende Beampte

(15) Form of monthly statement contemplated in section 13 (2) (b) of the Act:

**MONTHLY STATEMENT OF LIABILITIES AND ASSETS AND AGGREGATE NET OPEN POSITION IN FOREIGN CURRENCIES
OF FOREIGN SUBSIDIARIES, BRANCH OFFICES, AGENCIES AND JOINT UNDERTAKINGS**

BA FORM 11

W 1 1

(in terms of section 13(2)(b) of the Banks Act, 1965)
(Confidential and not available for inspection by the public)

Name of reporting institution

Month ended 19.....

Name of subsidiary, branch office, agency
or joint undertaking

Host country

Currency

To be completed in the currency of the host country and all amounts to be rounded off to the nearest 1 000

A. LIABILITIES**1. Deposits by and loans and advances received from:****(a) Residents of the host country:****(i) Central bank****(ii) Government and public sector institutions****(iii) Banks and other financial institutions****(iv) Other****(v) Total****(b) Non-residents:****(i) Residents of South Africa:****(1) Head office or parent institution****(2) Banking institutions****(3) Other financial institutions****(4) Government and public sector institutions****(5) Other****(ii) Other non-residents:****(1) Subsidiaries and branches within the same group as the reporting institution
(excluding South Africa)****(2) Other financial institutions****(3) Other****(iii) Total****(c) Total**

Liabilities according to remaining period to maturity

Foreign currency
liabilities¹⁾

Demand and up to 31 days	32 days up to 6 months	More than 6 months up to 1 year	More than 1 year up to 3 years	More than 3 years	Total	Foreign currency liabilities ¹⁾
1	2	3	4	5	6	7
('000)	('000)	('000)	('000)	('000)	('000)	('000)
101	101	101	101	101	101	101
202	202	202	202	202	202	202
303	303	303	303	303	303	303
404	404	404	404	404	404	404
505	505	505	505	505	505	505
606	606	606	606	606	606	606
707	707	707	707	707	707	707
808	808	808	808	808	808	808
909	909	909	909	909	909	909
1010	1010	1010	1010	1010	1010	1010
1111	1111	1111	1111	1111	1111	1111
1212	1212	1212	1212	1212	1212	1212
1313	1313	1313	1313	1313	1313	1313
1414	1414	1414	1414	1414	1414	1414
1515	1515	1515	1515	1515	1515	1515

A. LIABILITIES (continued)**2. Total paid up capital and unimpaired reserve funds²⁾:****(a) Paid-up share capital held by:**

(i) Residents of the host country

(ii) Residents of South Africa:

(1) Head office or parent institution

(2) Other banking institutions

(3) Other

(iii) Other non-residents

(iv) Subtotal

(b) Unimpaired reserve funds**(c) Total****3. Current balances due to:****(a) Head office or parent institution****(b) Subsidiaries and branches within the same group as the reporting institution****(c) Total****4. Items in transit****5. Other liabilities****6. Total liabilities**

1) Liabilities of the institution in currencies other than that of the host country and included in column 6.

2) Alternatively the capital liabilities due to the South African head office by foreign branches.

	Liabilities according to remaining period to maturity					Foreign currency liabilities ¹⁾
	Demand and up to 31 days	32 days up to 6 months	More than 6 months up to 1 year	More than 1 year up to 3 years	More than 3 years	Total
2						
1	2	3	4	5	6	7
('000)	('000)	('000)	('000)	('000)	('000)	('000)
				1601	1601	1601
				1702	1702	1702
				1803	1803	1803
				1904	1904	1904
				2005	2005	2005
				2106	2106	2106
				2207	2207	2207
				2308	2308	2308
2409	2409	2409	2409	2409	2409	2409
2510	2510	2510	2510	2510	2510	2510
2611	2611	2611	2611	2611	2611	2611
2712	2712	2712	2712	2712	2712	2712
2813	2813	2813	2813	2813	2813	2813
2914	2914	2914	2914	2914	2914	2914

B. CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES

	Total	Foreign currency contingent liabilities ¹⁾
3		
1	2	
('000)	('000)	
3001	3001	
1. Total outstanding foreign currency sales	3102	3102
2. Gross value of potential sales of foreign currency and gold in terms of call options granted	3203	3203
3. Gross value of potential sales of foreign currency and gold in terms of put options held	3304	3304
4. Gross value of potential sales of foreign currency and gold in terms of futures contracts	3405	3405
5. Gross value of potential sales of financial instruments in terms of call options granted	3506	3506
6. Gross value of potential sales of financial instruments in terms of put options held	3607	3607
7. Gross value of potential sales of financial instruments in terms of futures contracts	3708	3708
8. Acceptances on behalf of clients	3809	3809
9. Bills rediscounted	3910	3910
10. Guarantees given on behalf of clients	4011	4011
11. Loans and advances granted but not paid out	4112	4112
12. Repurchase agreements	4213	4213
13. Other	4314	4314
14. Total		
1) Contingent liabilities and other risk exposures of the institution in currencies other than that of the host country and included in column 1.		

C. ASSETS

C. ASSETS		Assets according to remaining period to maturity						Foreign currency assets ¹⁾
		Demand and up to 31 days	32 days up to 6 months	More than 6 months up to 1 year	More than 1 year up to 3 years	More than 3 years	Total	
4		1	2	3	4	5	6	7
		('000)	('000)	('000)	('000)	('000)	('000)	('000)
4501							4501	4501
1. Subsidiary coin, gold coin, bullion and bank notes								
2. Deposits with and loans and advances to financial institutions:								
(a) Residents of the host country:								
(i) Central bank								
(ii) Other								
(b) Non-residents:								
(i) Residents of South Africa:								
(1) Head office or parent institution								
(2) Other								
(ii) Other non-residents:								
(1) Subsidiaries and branches within the same group as the reporting institution								
(2) Other								
(c) Total								
		4602	4602	4602	4602	4602	4602	4602
		4703	4703	4703	4703	4703	4703	4703
		4804	4804	4804	4804	4804	4804	4804
		4905	4905	4905	4905	4905	4905	4905
		5006	5006	5006	5006	5006	5006	5006
		5107	5107	5107	5107	5107	5107	5107
		5208	5208	5208	5208	5208	5208	5208
		5309	5309	5309	5309	5309	5309	5309
3. Loans and advances to the public sector:								
(a) Residents of the host country								
(b) Non-residents:								
(i) Residents of South Africa:								
(1) SA Government, SA Transport Services, Department of Posts and Telecommunications and local authorities								
(2) Public corporations (including SA Sugar Association and agricultural control boards)								
(3) Other								
(ii) Other non-residents								
(c) Total								
		5410	5410	5410	5410	5410	5410	5410
		5511	5511	5511	5511	5511	5511	5511
		5612	5612	5612	5612	5612	5612	5612
		5713	5713	5713	5713	5713	5713	5713
		5814	5814	5814	5814	5814	5814	5814

C. ASSETS (continued)	Assets according to remaining period to maturity						Foreign currency assets ¹⁾
	Demand and up to 31 days	32 days up to 6 months	More than 6 months up to 1 year	More than 1 year up to 3 years	More than 3 years	Total	
5	1	2	3	4	5	6	7
	('000)	('000)	('000)	('000)	('000)	('000)	('000)
4. Other loans and advances to:	5901	5901	5901	5901	5901	5901	5901
(a) Residents of the host country	6002	6002	6002	6002	6002	6002	6002
(b) Non-residents:							
(i) Residents of South Africa	6103	6103	6103	6103	6103	6103	6103
(ii) Other non-residents	6204	6204	6204	6204	6204	6204	6204
(c) Total	6305	6305	6305	6305	6305	6305	6305
5. Bills discounted or purchased							
6. Investments in:	6406	6406	6406	6406	6406	6406	6406
(a) The host country:							
(i) Securities of the public sector	6507	6507	6507	6507	6507	6507	6507
(ii) Other	6608	6608	6608	6608	6608	6608	6608
(b) South Africa:							
(i) Securities of the public sector	6709	6709	6709	6709	6709	6709	6709
(ii) Other					6810	6810	6810
(c) Subsidiaries and joint undertakings	6911	6911	6911	6911	6911	6911	6911
(d) Other	7012	7012	7012	7012	7012	7012	7012
(e) Total							
7. Current balances due by:	7113	7113	7113	7113	7113	7113	7113
(a) * Head office or parent institution	7214	7214	7214	7214	7214	7214	7214
(b) Subsidiaries and branches within the same group as the reporting institution	7315	7315	7315	7315	7315	7315	7315
(c) Total							

C. ASSETS (continued)

	Assets according to remaining period to maturity						Foreign currency assets ¹⁾
	Demand and up to 31 days	32 days up to 6 months	More than 6 months up to 1 year	More than 1 year up to 3 years	More than 3 years	Total	
6							
	1	2	3	4	5	6	7
	('000)	('000)	('000)	('000)	('000)	('000)	('000)
	7401	7401	7401	7401	7401	7401	7401
8. Items in transit							
9. Premises, furniture and equipment					7502	7502	7502
	7603	7603	7603	7603	7603	7603	7603
10. Other assets							
	7704	7704	7704	7704	7704	7704	7704
11. Total assets							

D. OTHER CLAIMS

	Total	Other foreign currency claims ²⁾
	1	2
	7805	7805
1. Total outstanding foreign currency purchases		
	7906	7906
2. Gross value of potential purchases of foreign currency and gold in terms of put options granted		
	8007	8007
3. Gross value of potential purchases of foreign currency and gold in terms of call options held		
	8108	8108
4. Gross value of potential purchases of foreign currency and gold in terms of futures contracts		
	8209	8209
5. Gross value of potential purchases of financial instruments in terms of put options granted		
	8310	8310
6. Gross value of potential purchases of financial instruments in terms of call options held		
	8411	8411
7. Gross value of potential purchases of financial instruments in terms of futures contracts		
1) Assets of the institution in currencies other than that of the host country and included in column 6.		
2) Other claims of the institution in currencies other than that of the host country and included in column 1		

E. AGGREGATE NET OPEN POSITION IN FOREIGN CURRENCIES

	Foreign currency business					
	US dollar	Sterling	German mark	Swiss franc	Japanese yen	Other currencies
7						
1	2	3	4	5	6	7
('000)	('000)	('000)	('000)	('000)	('000)	('000)
8501	8501	8501	8501	8501	8501	8501
1. (a) Total foreign currency assets (item C.11, column 7)	8602	8602	8602	8602	8602	8602
(b) Less: Infrastructural investments:						
(i) Shares of subsidiary companies and joint undertakings [item C.6(c)]	8703	8703	8703	8703	8703	8703
(ii) Premises, furniture and equipment (item C.9)	8804	8804	8804	8804	8804	8804
(iii) Total	8905	8905	8905	8905	8905	8905
(c) Foreign currency assets as reduced [item (a) less item (b)(iii)]	9006	9006	9006	9006	9006	9006
2. Total foreign currency liabilities (item A.6, column 7)	9107	9107	9107	9107	9107	9107
3. Net foreign currency assets/liabilities (-) (item 1(c) less item 2)	9208	9208	9208	9208	9208	9208
4. Known interest and other income in foreign currencies as yet not accounted for	9309	9309	9309	9309	9309	9309
5. Known interest and other expenses in foreign currencies as yet not accounted for	9410	9410	9410	9410	9410	9410
6. Net known income/expenses (-) in foreign currencies (item 4 less item 5)	9511	9511	9511	9511	9511	9511
7. Total outstanding foreign currency purchases (item D.1)	9612	9612	9612	9612	9612	9612
8. Total outstanding foreign currency sales (item B.1)	9713	9713	9713	9713	9713	9713
9. Net outstanding foreign currency purchases/sales (-) (item 7 less item 8)	9814	9814	9814	9814	9814	9814
10. Net long/short (-) position in foreign currency and gold options and futures contracts (items D.2 + D.3 + D.4 less items B.2 + B.3 + B.4)	9915	9915	9915	9915	9915	9915
11. Aggregate net foreign currency exposure (items 3 + 6 + 9 + 10)						

BA FORM 11 (continued)

8

NOTES:

- (a) This statement shall be submitted within 21 days of the end of every month.
- (b) Items reported in the statement shall comprise all liability and asset balances in the books of the subsidiary, branch office, agency or joint undertaking of the reporting institution on the day of the report, after the entries for that day have been made. Neither unmatured spot transactions, nor outstanding foreign currency purchases and sales shall be included under liabilities or assets in section A or C respectively, of this statement.
- (c) Foreign currency assets and liabilities may not be offset but must be reported on a gross basis.
- (d) Valuation of foreign currency assets and liabilities, when converted, shall be at the middle market rates of exchange as at the close of business on the last business day of the month. Outstanding foreign currency purchases and sales shall be reflected at the ruling market values at the close of business on the last business day of the month and options and futures contracts at exercise values.

We declare that the information furnished in the foregoing statement is to the best of our knowledge and belief correct.

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

.....
Chief Accounting Officer

.....
Chief Executive Officer

(15) Vorm van maandelikse opgawe bedoel in artikel 13 (2) (b) van die Wet:

**MAANDSTAAT VAN LASTE EN BATES EN DIE TOTALE NETTO OPE POSISIE IN BUITELANDSE GELDEENHEDE
VAN BUITELANDSE FILIALE, TAKKANTORE, AGENTSAPPE EN GESAMENTLIKE ONDERNEMINGS**

(ingevolge artikel 13(2)(b) van die Bankwet, 1965)
(Vertroulik en nie vir insae deur die publiek beskikbaar nie)

BW-VORM 11

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Naam van verslagdoende instelling Maand geëindig 19.....

Naam van filiaal, takkantoor, agentskap Gasheerland
of gesamentlike onderneming Geldeenheid

Moet in die geldeenheid van die gasheerland voltooi en alle bedrae moet tot die naaste 1 000 afgerond word

A. VERPLIGTINGS

I. Deposito's deur en lenings en voorskotte ontvang van:

(a) Inwoners van die gasheerland:

(i) Sentrale bank

(ii) Regering en openbare sektorinstellings

(iii) Banke en ander finansiële instellings

(iv) Ander

(v) Totaal

(b) Nie-inwoners:

(i) Inwoners van Suid-Afrika:

(1) Hoofkantoor of moedermaatskappy

(2) Bankinstellings

(3) Ander finansiële instellings

(4) Regering en openbare sektorinstellings

(5) Ander

(ii) Ander nie-inwoners:

(1) Filiale en takke in dieselfde groep as die verslagdoende instelling (uitgesonderd Suid-Afrika)

(2) Ander finansiële instellings

(3) Ander

(iii) Totaal

(c) Totaal

1	Verpligtings ooreenkomstig oorblywende looptyd						Verpligtings in buitelandse geldeenheid ¹⁾
	Onmiddellik opeisbaar en tot 31 dae	32 dae tot 6 maande	Langer as 6 maande tot 1 jaar	Langer as 1 jaar tot 3 jaar	Langer as 3 jaar	Totaal	
	1	2	3	4	5	6	
	('000)	('000)	('000)	('000)	('000)	('000)	('000)
101	101	101	101	101	101	101	101
202	202	202	202	202	202	202	202
303	303	303	303	303	303	303	303
404	404	404	404	404	404	404	404
505	505	505	505	505	505	505	505
606	606	606	606	606	606	606	606
707	707	707	707	707	707	707	707
808	808	808	808	808	808	808	808
909	909	909	909	909	909	909	909
1010	1010	1010	1010	1010	1010	1010	1010
1111	1111	1111	1111	1111	1111	1111	1111
1212	1212	1212	1212	1212	1212	1212	1212
1313	1313	1313	1313	1313	1313	1313	1313
1414	1414	1414	1414	1414	1414	1414	1414
1515	1515	1515	1515	1515	1515	1515	1515

A. VERPLIGTINGS (vervolg)	Verpligtings ooreenkomstig oorblywende loop tyd						Verpligtings in buitelandse geldeenhede 1)
	Onmiddellik opeisbaar en tot 31 dae	32 dae tot 6 maande	Langer as 6 maande tot 1 jaar	Langer as 1 jaar tot 3 jaar	Langer as 3 jaar	Totaal	
2.	1	2	3	4	5	6	7
Totale gestorte kapitaal en onaangevaste reservefondse 2):	(000)	(000)	(000)	(000)	(000)	(000)	(000)
(a) Gestorte aandelekapitaal gehou deur:							
(i) Inwoners van die gasheerland					1603	1603	1603
(ii) Inwoners van Suid-Afrika:							
(1) Hoofkantoor of moedermaatskappy					1702	1702	1702
(2) Ander bankinstellings					1803	1803	1803
(3) Ander					1904	1904	1904
(iii) Ander nie-inwoners					2005	2005	2005
(iv) Subtotaal					2106	2106	2106
(b) Onaangevaste reservefondse					2207	2207	2207
(c) Totaal					2308	2308	2308
3. Lopende saldo's verskuldig aan:	2409	2409	2409	2409	2409	2409	2409
(a) Hoofkantoor of moedermaatskappy	2510	2510	2510	2510	2510	2510	2510
(b) Filiale en takke in dieselfde groep as die verslagdoende instelling	2611	2611	2611	2611	2611	2611	2611
(c) Totaal							
4. Items in transit	2712	2712	2712	2712	2712	2712	2712
5. Ander verpligtings	2813	2813	2813	2813	2813	2813	2813
6. Totale verpligtings	2914	2914	2914	2914	2914	2914	2914
1) Verpligtings van die instelling in ander geldeenhede as dié van die gasheerland en ingesluit in kolom 6.							
2) Alternatiewelik die kapitaalverpligtings verskuldig aan die Suid-Afrikaanse hoofkantoor deur buitelandse takke.							

B. VOORWAARDELIKE VERPLIGTINGS EN ANDER RISIKOBLOOTSTELLINGS

	Totaal		Voorwaardelike verpligtings in buitelandse geldeenhede ¹⁾
	3	1	2
		('000)	('000)
	3001	3001	3001
1. Totale bedrag van uitstaande verkope van buitelandse geldeenhede	3102	3102	3102
2. Bruto waarde van moontlike verkope van buitelandse geldeenhede en goud ingevolge koopopsies toegestaan	3203	3203	3203
3. Bruto waarde van moontlike verkope van buitelandse geldeenhede en goud ingevolge verkoopopsies gehou	3304	3304	3304
4. Bruto waarde van moontlike verkope van buitelandse geldeenhede en goud ingevolge transaksies op termynbasis	3405	3405	3405
5. Bruto waarde van moontlike verkope van finansiële instrumente ingevolge koopopsies toegestaan	3506	3506	3506
6. Bruto waarde van moontlike verkope van finansiële instrumente ingevolge verkoopopsies gehou	3607	3607	3607
7. Bruto waarde van moontlike verkope van finansiële instrumente ingevolge transaksies op termynbasis	3708	3708	3708
8. Aksepte ten behoeve van kliënte	3809	3809	3809
9. Verdiskonteerde wissels	3910	3910	3910
10. Garansies ten behoeve van kliënte	4011	4011	4011
11. Lenings en voorskotte toegestaan maar nie uitbetaal nie	4112	4112	4112
12. Terugkooporeenkomste	4213	4213	4213
13. Ander	4314	4314	4314
14. Totaal			
1) Voorwaardelike verpligtings en ander risikoblootstellings van die instelling in ander geldeenhede as dié van die gasheerland en ingesluit in kolom 1.			

C. BATES

1. Pasmunt, goudmunt, staafgoud en banknote
2. Deposito's by en lenings en voorskotte aan finansiële instellings:
- (a) Inwoners van die gasheerland:
- (i) Sentrale bank
- (ii) Ander
- (b) Nie-inwoners:
- (i) Inwoners van Suid-Afrika:
- (1) Hoofkantoor of moedermaatskappy
- (2) Ander
- (ii) Ander nie-inwoners:
- (1) Filiale en takke in dieselfde groep as die verslagdoende instelling
- (2) Ander
- (c) Totaal
3. Lenings en voorskotte aan die openbare sektor:
- (a) Inwoners van die gasheerland
- (b) Nie-inwoners:
- (i) Inwoners van Suid-Afrika:
- (1) SA Regering, SA Vervoerdienste, Departement van Pos- en Telekommunikasiewese en plaaslike besture
- (2) Openbare korporasies (insluitende die SA Suikervereniging en landboubeheerrade)
- (3) Ander
- (ii) Ander nie-inwoners
- (c) Totaal

Onmiddellik opeisbaar en tot 31 dae	Bates ooreenkomstig oorblywende looptyd					Bates in buitelandse geldeenhede ¹⁾
	32 dae tot 6 maande	Langer as 6 maande tot 1 jaar	Langer as 1 jaar tot 3 jaar	Langer as 3 jaar	Totaal	
4						
1	2	3	4	5	6	7
('000)	('000)	('000)	('000)	('000)	('000)	('000)
4501					4501	4501
4602	4602	4602	4602	4602	4602	4602
4703	4703	4703	4703	4703	4703	4703
4804	4804	4804	4804	4804	4804	4804
4905	4905	4905	4905	4905	4905	4905
5006	5006	5006	5006	5006	5006	5006
5107	5107	5107	5107	5107	5107	5107
5208	5208	5208	5208	5208	5208	5208
5309	5309	5309	5309	5309	5309	5309
5410	5410	5410	5410	5410	5410	5410
5511	5511	5511	5511	5511	5511	5511
5612	5612	5612	5612	5612	5612	5612
5713	5713	5713	5713	5713	5713	5713
5814	5814	5814	5814	5814	5814	5814

C. BATES (vervolg)

4. Ander lenings en voorskotte aan:

(a) Inwoners van die gasheerland

(b) Nie-inwoners:

(i) Inwoners van Suid-Afrika

(ii) Ander nie-inwoners

(c) Totaal

5. Gediskonteerde of gekoopte wissels

6. Beleggings in:

(a) Die gasheerland:

(i) Sekuriteite van die openbare sektor

(ii) Ander

(b) Suid-Afrika:

(i) Sekuriteite van die openbare sektor

(ii) Ander

(c) Filiale en gesamentlike ondernemings

(d) Ander

(e) Totaal

7. Lopende saldo's verskuldig deur:

(a) Hoofkantoor of moedermaatskappy

(b) Filiale en takke in dieselfde groep as die verslagdoende instelling

(c) Totaal

Onmiddellik opeisbaar en tot 31 dae	Bates ooreenkomstig oorblywende looptyd					Totaal	Bates in buitelandse geldeenheid ¹⁾
	32 dae tot 6 maande	Langer as 6 maande tot 1 jaar	Langer as 1 jaar tot 3 jaar	Langer as 3 jaar			
5							
1	2	3	4	5	6	7	
('000)	('000)	('000)	('000)	('000)	('000)	('000)	
5901	5901	5901	5901	5901	5901	5901	
6002	6002	6002	6002	6002	6002	6002	
6103	6103	6103	6103	6103	6103	6103	
6204	6204	6204	6204	6204	6204	6204	
6305	6305	6305	6305	6305	6305	6305	

6406	6406	6406	6406	6406	6406	6406	
6507	6507	6507	6507	6507	6507	6507	
6608	6608	6608	6608	6608	6608	6608	
6709	6709	6709	6709	6709	6709	6709	
				6810	6810	6810	
6911	6911	6911	6911	6911	6911	6911	
7012	7012	7012	7012	7012	7012	7012	

7113	7113	7113	7113	7113	7113	7113	
7214	7214	7214	7214	7214	7214	7214	
7315	7315	7315	7315	7315	7315	7315	

6

C. BATES (vervolg)	Bates ooreenkomstig oorblywende looptyd						Bates in buitelandse geldeenhede ¹⁾
	Onmiddellik opeisbaar en tot 31 dae	32 dae tot 6 maande	Langer as 6 maande tot 1 jaar	Langer as 1 jaar tot 3 jaar	Langer as 3 jaar	Totaal	
	6						
	1	2	3	4	5	6	7
	('000)	('000)	('000)	('000)	('000)	('000)	('000)
	7401	7401	7401	7401	7401	7401	7401
8. Items in transit							
9. Persele, meubels en toerusting					7502	7502	7502
10. Ander bates							
	7603	7603	7603	7603	7603	7603	7603
11. Totale bates							
	7704	7704	7704	7704	7704	7704	7704

D. ANDER VORDERINGS

1. Totale uitstaande aankope van buitelandse geldeenhede	
2. Bruto waarde van maontlike aankope van buitelandse geldeenhede en goud ingevolge verkoopopsies toegestaan	
3. Bruto waarde van maontlike aankope van buitelandse geldeenhede en goud ingevolge koopopsies gehou	
4. Bruto waarde van maontlike aankope van buitelandse geldeenhede en goud ingevolge transaksies op termynbasis	
5. Bruto waarde van maontlike aankope van finansiële instrumente ingevolge verkoopopsies toegestaan	
6. Bruto waarde van maontlike aankope van finansiële instrumente ingevolge koopopsies gehou	
7. Bruto waarde van maontlike aankope van finansiële instrumente ingevolge transaksies op termynbasis	

Totaal	Ander vorderings in buitelandse geldeenhede ²⁾
1	2
7805	7805
7906	7906
8007	8007
8108	8108
8209	8209
8310	8310
8411	8411

- 1) Bates van die instelling in ander geldeenhede as dié van die gasheerland en ingesluit in kolom 6.
- 2) Ander vorderings van die instelling in ander geldeenhede as dié van die gasheerland en ingesluit in kolom 1.

E. TOTALE NETTO OPE POSISIE IN BUITELANDSE GELDEENHEDE

E. TOTALE NETTO OPE POSISIE IN BUITELANDSE GELDEENHEDE							
Besigheid in buitelandse geldeenhe							
	VSA dollar	Sterling	Duitse mark	Switserse frank	Japannese yen	Ander geldeenhe	Totaal
7							
	1	2	3	4	5	6	7
	('000)	('000)	('000)	('000)	('000)	('000)	('000)
	8501	8501	8501	8501	8501	8501	8501
1. (a) Totale bates in buitelandse geldeenhe (item C.11, kolom 7)	8602	8602	8602	8602	8602	8602	8602
(b) Min: Infrastrukturele beleggings:							
(i) Aandeel in filiaalmaatskappye en gesamentlike ondernemings [item C.6(c)]	8703	8703	8703	8703	8703	8703	8703
(ii) Persele, meubels en toerusting (item C.9)	8804	8804	8804	8804	8804	8804	8804
(iii) Totaal	8905	8905	8905	8905	8905	8905	8905
(c) Bates in buitelandse geldeenhe, soos verminder [item (a) min item (b)(iii)]	9006	9006	9006	9006	9006	9006	9006
2. Totale verpligtings in buitelandse geldeenhe (item A.6, kolom 7)	9107	9107	9107	9107	9107	9107	9107
3. Netto bates/laste (-) in buitelandse geldeenhe (item 1(c) min item 2)							
	9208	9208	9208	9208	9208	9208	9208
4. Bekende rente en ander inkomste in buitelandse geldeenhe nog nie in rekening gebring nie	9309	9309	9309	9309	9309	9309	9309
5. Bekende rente en ander uitgawes in buitelandse geldeenhe nog nie in rekening gebring nie	9410	9410	9410	9410	9410	9410	9410
6. Netto bekende inkomste/uitgawes (-) in buitelandse geldeenhe (item 4 min item 5)							
	9511	9511	9511	9511	9511	9511	9511
7. Totale uitstaande aankope van buitelandse geldeenhe (item D.1)	9612	9612	9612	9612	9612	9612	9612
8. Totale uitstaande verkope van buitelandse geldeenhe (item B.1)	9713	9713	9713	9713	9713	9713	9713
9. Netto uitstaande aankope/verkope (-) van buitelandse geldeenhe (item 7 min item 8)							
	9814	9814	9814	9814	9814	9814	9814
10. Netto posisie betreffende aankope/verkope (-) van buitelandse geldeenhe en goud ingevolge opsies en transaksies op termynbasis (items D.2 + D.3 + D.4 min items B.2 + B.3 + B.4)	9915	9915	9915	9915	9915	9915	9915
11. Totale netto blootstelling in buitelandse geldeenhe (items 3 + 6 + 9 + 10)							

BW-VORM 11 (vervolg)

8

OPMERKINGS:

- (a) Hierdie staat moet binne 21 dae na die einde van elke maand ingedien word.
- (b) Bedrae in die staat ingeval moet saldo's van alle verpligtings en bates wees soos in die boeke van die filiaal, takkantoor, agentskap of gesamentlike onderneming van die verslagdoende instelling op die dag waarop die staat betrekking het nadat die inskrywings vir daardie dag gedoen is. Nóg onafgelope lokotransaksies nóg uitstaande aankope en verkope van buitelandse geldeenhede mag ingesluit word onder verpligtings en bates in onderskeidelik afdelings A en C van hierdie staat.
- (c) Bates en verpligtings in buitelandse geldeenhede mag nie teen mekaar verreken word nie maar moet op 'n bruto basis getoon word.
- (d) Die waardasie van bates en verpligtings in buitelandse geldeenhede moet, wanneer dit omgerek word, teen die middelmark-wisselkoerse soos by kantoorluiting op die laaste besigheidsdag van die maand gedoen word. Uitstaande aankope en verkope van buitelandse geldeenhede moet teen heersende markwaardes soos by kantoorluiting op die laaste besigheidsdag van die maand getoon word en opsies en transaksies op termynbasis teen leweringswaardes.

Ons verklaar dat die inligting verstrek in die voorgaande staat na ons beste wete en oortuiging juis is.

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

.....
Hoofrekenmeester

.....
Hoof-Uitvoerende Beampte

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

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

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

- (a) BA Forms 7 (and annexure), 8, 8A, 9 (and Annexures A to G), 10 and 11 can be obtained from the South African Reserve Bank, Bank Supervision Department, P.O. Box 8432, Pretoria, 0001. Institutions are not obliged to use the forms provided by the Reserve Bank, but the forms used must conform to those forms in all respects.
- (b) Completed forms shall be submitted to the Registrar of Banks, Pretoria, in duplicate, except where otherwise indicated.
- (c) Amounts shall be shown to the nearest thousand units of currency. For example, R4 107 498 and R4 107 540 shall be reported as R4 107 and R4 108 respectively.
- (d) The chief executive officer and the chief accounting officer are required to sign the completed forms. If the chief executive officer or the chief accounting officer is not available to sign a completed form, the officer performing the relative function must sign it in an acting capacity and not on behalf of the absent officer.
- (e) Section 13 (3) of the Act requires the auditor of a banking institution to certify at least one BA Form 9 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 "Auditor's report following" and a copy certified by the auditor shall be submitted within such period as approved by the Registrar on application. The statement so certified should preferably be as at the institution's financial year end or as close to it as possible. The auditor is required to report on the BA Form 9 but not on the annexures thereto.
- (f) *Compliance with generally accepted accounting practice*
Unless departures are specifically authorised by the Act or these regulations, all amounts reported in BA Forms 7, 8, 8A, 9, 10 and 11 shall be compiled in accordance with generally accepted accounting practice in terms of section 286 (3) of the Companies Act, 1973.
- (g) *Set-off*
Where a client maintains both debit and credit balances with a bank, it may be permissible in certain circumstances to set such balances off against one another for the purposes, of compiling BA Forms 7, 8 and 9, thus reporting net balances only. Unless otherwise stated in these regulations, set-off shall be allowed only if all of the following circumstances apply, namely:
 - (i) A legal right of set-off exists;
 - (ii) the debit and credit balances relate to the same person; and

DEEL V**VOORSKRIFTE EN VERTOLKINGS VIR DIE INVUL VAN FINANSIELE OPGAWES EN STATE**

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

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

- (a) BW-Vorms 7 (en aanhangsel), 8, 8A en 9 (en Aanhangsels A tot G), 10 en 11 is van die Suid-Afrikaanse Reserwebank, Departement Banktoesighouding, Posbus 8432, Pretoria, 0001, verkrygbaar. Instellings is nie verplig om die vorms wat deur die Reserwebank verskaf word, te gebruik nie, maar die vorms wat gebruik word, moet in alle opsigte met daardie vorms ooreenstem.
- (b) Inge vulde vorms moet by die Registrateur van Banke, Pretoria, in tweevoud ingedien word, behalwe waar anders aangedui.
- (c) Alle bedrae moet tot die naaste duisend geldeenhede afgerond word. (Byvoorbeeld, R4 107 498 en R4 107 540 moet as onderskeidelik R4 107 en R4 108 getoon word.)
- (d) Die hoof- uitvoerende beamppte en die hoofrekenmeester moet die ingevulde vorms onderteken. Indien die hoof- uitvoerende beamppte of die hoofrekenmeester nie beskikbaar is om 'n ingevulde vorm te onderteken nie, moet die beamppte wat in sy plek optree, dit in waarnemende hoedanigheid onderteken en nie namens die afwesige beamppte nie.
- (e) Artikel 13 (3) van die Wet vereis dat minstens een BW-Vorm 9 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 "Ouditersertifikaat volg" op die staat aange teken word, en 'n afskrif gesertifiseer deur die ouditeur moet binne die tydperk deur die Registrateur op versoek goedgekeur, indedien 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 BW-Vorm 9 verslag doen maar nie oor die aanhangsels daarvan nie.
- (f) *Voldoening aan algemeen aanvaarde rekeningkundige praktyk*
Tensy afwykings spesifiek deur die Wet of hierdie regulasies toegelaat word, moet alle bedrae wat in BW-Vorms 7, 8, 8A, 9, 10 en 11 getoon word, saamgestel word ooreenkomstig algemeen aanvaarde rekeningkundige praktyk ingevolge artikel 286(3) van die Maatskappywet, 1973.
- (g) *Verrekening*
Waar 'n kliënt sowel debet- as kreditsaldo's by 'n bank het, is dit in sekere omstandighede toelaatbaar om sodanige saldo's teen mekaar te verreken vir doeleindes van die samestelling van BW-Vorms 7, 8 en 9 sodat slegs netto saldo's gerapporteer word. Tensy andersins in hierdie regulasies vermeld, kan verrekening toegepas word slegs indien al die volgende omstandighede aanwesig is, naamlik:
 - (i) 'n Wettige reg tot verrekening moet bestaan;
 - (ii) die debet- en die kreditsaldo's moet op dieselfde persoon betrekking hê; en

- (iii) the debit and credit balances are both denominated in the same currency (except in the case of foreign banks) and have identical maturities:

Provided that no set-off shall be allowed in respect of balances relating to customers, except foreign banks, outside the Republic and the independent states.

(2) MONTHLY RETURN (BA FORM 7) (Not applicable to discount houses)

References are to the relevant items in BA Form 7 prescribed in these regulations.

Only liabilities to the public and assets arising from operations in the Republic, as set out in regulation 15 (2), shall be included in this return.

BA Form 7

Reference

Item 1 (a) Total liabilities to the public in the Republic

- (1) In determining the amount of short-term liabilities a bank shall, in respect of each of its branches, including its head office, where the total amount of its demand liabilities and liabilities of which the original term does not exceed 31 days or which are withdrawable upon notice of not more than 31 days can be determined daily, bring into account the average daily amount of such liabilities for all the days in the month in question instead of the amount of such liabilities at the end of such month. In determining the average as described above, the total of such liabilities as at the end of the previous working day shall be used for liabilities on Sundays and public holidays.
- (2) Liabilities under acceptances shall be excluded.
- (3) Attention is drawn to paragraph (4) of Government Notice 1941 of 30 August 1985.

Item 1 (b) Adjustment in respect of set-off

For the purposes of this item, set-off shall be applied in accordance with the principles stated in subregulation (1) (g) of this regulation.

Item 1 (c) Total liabilities to the public in the Republic, as adjusted

The amounts in columns (2) and (3) are to agree with columns (6) and (7) respectively of liability item 6 of BA Form 9.

Item 2 (a) Amounts owing in respect of loans against security of deposits included under item 1 (a) and not already deducted under item 1 (b)

Amounts owing in respect of loans against security of deposits that do not comply with the conditions applicable to set-off shall be deducted under this item. The amount that may be deducted shall be the lower of the face value of the deposit pledged and the amount of the loan or overdraft.

Item 2 (b) 50 per cent of remittances in transit

To reflect 50 per cent of asset item 17, column (3), of BA Form 9. This item may include only remittances as defined in section 17 (3) of the Act.

Item 2 (d) Amounts owing by other banks

This item shall include loans to, deposits with and negotiable certificates of deposit issued by other South African banks. The reporting bank may deduct from the total

- (iii) beide die debet- en die kreditsaldo's moet in dieselfde geldeenheid wees (behalwe in die geval van buitelandse banke) en vir dieselfde termyn:

Met dien verstande dat geen verrekening toegelaat word nie ten opsigte van saldo's van toepassing op kliënte, behalwe buitelandse banke, buite die Republiek en die onafhanklike state.

(2) MAANDOPGAWE (BW-VORM 7) (Nie op diskonto-huise van toepassing nie)

Verwysings is na die betrokke items in die BW-Vorm 7 voorgeskryf in hierdie regulasies.

Slegs verpligtings teenoor die publiek en bates wat voortspruit uit bedrywighede in die Republiek soos uiteengesit in regulasie 15 (2), moet in hierdie staat ingesluit word.

BW-Vorm 7

Verwysing

Item 1 (a) Totale verpligtings teenoor die publiek in die Republiek

- (1) 'n Bank moet by die bepaling van die bedrag van sy korttermynverpligtings, ten opsigte van elkeen van sy takke insluitende sy hoofkantoor, waarvan die totale bedrag aan onmiddellik opeisbare verpligtings en verpligtings waarvan die oorspronklike termyn hoogstens 31 dae is of wat opvraagbaar is met kennisgewing van nie meer nie as 31 dae, daaglik bepaal kan word, die gemiddelde daaglikse bedrag van daardie verpligtings op al die dae in die betrokke maand, in plaas van die bedrag van daardie verpligtings aan die einde van daardie maand, in berekening bring. By die bepaling van die gemiddelde soos hierbo aangedui, moet die totaal van verpligtings soos aan die einde van die voorafgaande besigheidsdag gebruik word vir verpligtings op Sondae en openbare vakansiedae.
- (2) Verpligtings uit hoofde van aksepte moet uitgesluit word.
- (3) Die aandag word gevestig op paragraaf (4) van Goewermentskennisgewing 1941 van 30 Augustus 1985.

Item 1 (b) Aansuiwering ten opsigte van verrekening

Vir die doeleindes van hierdie item moet verrekening toegepas word ooreenkomstig die beginsels vervat in subregulasie (1) (g) van hierdie regulasie.

Item 1 (c) Totale verpligtings teenoor die publiek in die Republiek, soos aangesuiwer

Die bedrae in kolomme (2) en (3) moet ooreenstem met onderskeidelik kolomme (6) en (7) van lastepos 6 van BW-Vorm 9.

Item 2 (a) Bedrae verskuldig ten opsigte van lenings teen sekerheid van deposito's, ingesluit onder item 1 (a) en nie alreeds onder item 1 (b) afgetrek nie

Bedrae verskuldig ten opsigte van lenings teen sekerheid van deposito's wat nie aan die vereistes van toepassing op verrekening voldoen nie, moet onder hierdie item afgetrek word. Die bedrag wat afgetrek mag word, is die laagste van die sigwaarde van die deposito verpand of die bedrag van die lening of oortrekking.

Item 2 (b) 50 % van remises in transit

50 % van batepos 17, kolom (3), van die BW-Vorm 9 moet hier getoon word. Hierdie pos mag slegs remises soos omskryf in artikel 17 (3) van die Wet, insluit.

Item 2 (d) Bedrae verskuldig deur ander banke

Hierdie item moet insluit lenings aan, deposito's by en verhandelbare depositosertifikate uitgereik deur ander Suid-Afrikaanse banke. Die verslagdoende bank mag van die

amounts of its short-term, medium-term and long-term liabilities to the public, respectively, the amounts owing to it in respect of loans to, deposits with and negotiable certificates of deposit issued by other banks having a remaining period to maturity corresponding with the respective terms. The amount to be deducted from short-term liabilities is to be calculated on the same basis as the amount of such liabilities is calculated in terms of proviso (iv) to section 17 (1) of the Act read with Government Notice 1941 of 30 August 1985.

Item 5 (b) Reserve Bank notes, subsidiary coin and gold coin

- (1) Directives (1), (2), (3) and (4) under item 8 (b) shall apply *mutatis mutandis*.
- (2) The amount under this item shall agree with item 8 (b) of the last preceding monthly return.

Item 7 (a) and (b) Minimum amount required as from date of certification

The percentages mentioned in section 16 (1) (a) and (b) of the Act or as determined by the Governor of the Reserve Bank and notified to banks by the Registrar shall be inserted under these items.

Item 8 (b) Less amount of Reserve Bank notes, subsidiary coin and gold coin

- (1) In determining the amount of Reserve Bank notes, subsidiary coin and gold coin, a bank shall take the average of the daily amounts of such notes and coin as at the close of business over all the days in the month in respect of which a return is furnished. The amount so determined is to be taken into account from the date of certification of that return.
- (2) The amount under this item shall include the average of the daily amounts of cash in transit and in automatic teller machines as at the close of business each day over all the days of the month.
- (3) In determining the average as described in (1) and (2) above, the total of Reserve Bank notes, subsidiary coin, gold coin and cash in transit and in automatic teller machines as at the close of business on the preceding business day shall be used for Sundays and public holidays.
- (4) Gold coin shall be valued at the month end rand price for gold established by the last (afternoon) gold price fixing on the London gold market and the middle rand/US dollar exchange rate at the close of business on that day.

Item 8 (c) Balance to be held with the Reserve Bank

Any adjustment required, as from a date of certification, in the amount to be held with the Reserve Bank as reserve balance shall be effected on that date or, if that is not possible, on the first business day thereafter.

Item 10 Total amount of liquid assets held as per Annexure A to this return

For purposes of calculating holdings of liquid assets, the directives under item 8 (b) shall apply *mutatis mutandis*.

Item 13 (a) Total short-term liabilities as at month end

The amount shown under this item should agree with liability item 6, column (3) of BA Form 9.

totale bedrae van onderskeidelik sy kort-, middel- en langtermynverpligtings teenoor die publiek, aftrek die bedrae aan hom verskuldig ten opsigte van lenings aan, deposito's by en verhandelbare depositosertifikate uitgereik deur ander banke waarvan die oorblywende looptyd met die onderskeie termyn ooreenstem. Die bedrag wat van korttermynverpligtings afgetrek kan word, moet op dieselfde basis bereken word as wat die bedrag van sodanige verpligtings bereken word ingevolge voorbehoudsbepaling (iv) by artikel 17 (1) van die Wet, gelees met Goewermentskennisgewing 1941 van 30 Augustus 1985.

Item 5 (b) Reserwebanknote, pasmunt en goudmunt

- (1) Voorskrifte (1), (2), (3) en (4) onder item 8 (b) is *mutatis mutandis* van toepassing.
- (2) Die bedrag onder hierdie item moet ooreenstem met item 8 (b) van die jongste voorafgaande maandopgawe.

Item 7 (a) en (b) Minimum bedrag vereis vanaf datum van sertifisering

Die persentasies vermeld in artikel 16 (1) (a) en (b) van die Wet of soos van tyd tot tyd deur die President van die Reserwebank neergelê en deur die Registrateur aan banke meegedeel, moet teenoor hierdie items ingevul word.

Item 8 (b) Min: Reserwebanknote, pasmunt en goudmunt

- (1) By die bepaling van die bedrag van Reserwebanknote, pasmunt en goudmunt moet 'n bank die gemiddelde neem van die daaglikse bedrae van sodanige note en munte by kantoorsluiting bereken oor al die dae van die maand waarvoor verslag gedoen word. Die bedrag aldus bereken, moet vanaf die datum van sertifisering van daardie opgawe in berekening gebring word.
- (2) Die bedrag onder hierdie item moet insluit die gemiddelde van die daaglikse bedrae van kontant in transito en in outomatiese tellermasjiene bereken soos by sluiting van elke besigheidsdag oor al die dae van die maand.
- (3) By die bepaling van die gemiddelde soos in (1) en (2) hierbo aangedui, moet die totaal van Reserwebanknote, pasmunt en goudmunt en kontant in transito en in outomatiese tellermasjiene soos by die sluiting van besigheid op die vorige besigheidsdag, vir Sondae en openbare vakansiedae in berekening gebring word.
- (4) Goudmunte moet teen die randprys vir goud op die maandeinde, afgelei van die laaste (namiddag) goudprysvasstelling op die Londonse goudmark en die middel-rand/VSA-dollar-wisselkoers by kantoor-sluiting op daardie dag, gewaardeer word.

Item 8 (c) Saldo wat by die Reserwebank gehou moet word

Enige aansuiwering van die bedrag gehou as reserwesaldo wat vanaf 'n datum van sertifisering vereis word, moet op daardie datum of, indien nie moontlik nie, op die eersvolgende besigheidsdag bewerkstellig word.

Item 10 Totale bedrag aan likwiede bates gehou soos per Aanhangsel A van hierdie opgawe

Vir doeleindes van die berekening van die besit van likwiede bates is die voorskrifte onder item 8 (b) *mutatis mutandis* van toepassing.

Item 13 (a) Totale korttermynverpligtings soos op maandeinde

Die bedrag onder hierdie item moet ooreenstem met lastepos 6, kolom (3), van BW-Vorm 9.

Item 18 Total amount of funds obtained from other countries

The amount under this item shall include all funds obtained from sources outside the Republic and foreign finance in the bank's own name on-lent to clients (item B.9 of BA Form 9). Item 18 (a) should include foreign finance on behalf of clients not on-lent at the end of the month.

Item 19 (b) Repurchase agreements covered by a corresponding resale agreement

This item shall include repurchase agreements where the underlying asset of a repurchase agreement is the subject of an agreement whereby the reporting institution resells that asset to another party on the expiry date of the repurchase agreement.

(3) QUARTERLY RETURN (BA FORM 8) (Not applicable to discount houses)

Capital adequacy is determined by relating a given capital coefficient to the average *book value* (of the last three quarter end figures and that takes account of any premium, discount and unearned finance charges) of a particular asset, contingent liability, other risk exposure or repurchase agreement. These items are grouped according to risk categories and are linked as far as possible to the items identified in BA Form 9.

A separate BA Form 8 should also be completed in respect of the foreign subsidiaries, branches, agencies and joint undertakings of banks [see regulation 15 (3)]. Their assets should be classified under the corresponding or comparable items distinguished in BA Form 8. For example, United Kingdom Treasury bills shall be included under item A.2, whereas United Kingdom Government stock with a maturity to redemption of up to 12 months shall be included under item C.7. Where assets cannot be classified in this manner, details shall be provided in Category Q [See regulation 15 (8)].

Accrued income not included in the value of any asset shall be reported under the item provided for that purpose under the relevant categories.

References are to the relevant items in BA Form 8 prescribed in these regulations.

A. CALCULATION OF REQUIRED AND ACTUAL PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS

BA Form 8

Reference

DIVISION I—ASSETS

Category A—Capital coefficient of 0 %

Item A.1 Coin, gold coin and bullion, bank notes, deposits with Reserve Bank and loans to discount houses

Comprises asset items 1, 2, 3, 4 and 7 of BA Form 9.

Item A.2 Investments in Treasury bills, loan levies and loans and advances to the Central Government (including facilities by way of bills accepted, promissory notes issued, letters of credit, instalment sales, leasing transactions and foreign borrowing on-lent to the Central Government)

Comprises asset items 9, 10 (c), 13 (a) to (c) and 15 (a) (i) of BA Form 9 and instalment sales transactions and foreign borrowing on-lent to the Central Government and Central Government bodies that are included under asset items 11 (a) (ii), 12 and 19 respectively of BA Form 9.

Item 18 Totale bedrag van fondse verkry in ander lande

Die bedrag onder hierdie item moet insluit alle fondse wat van bronne buite die Republiek verkry is en buitelandse fondse deur die bank in eie naam verkry en deurgeleen aan kliënte (lastepos B.9 van BW-Vorm 9). Item 18 (a) moet buitelandse finansiering ten behoeve van kliënte wat op die maandeinde nie deurgeleen is nie, insluit.

Item 19 (b) Terugkoop-ooreenkomste gedek deur 'n ooreenstemmende herverkoop-ooreenkomste

Hierdie item moet insluit terugkoop-ooreenkomste waar die onderliggende bate van die terugkoop-ooreenkomste deur die verslagdoende instelling kragtens 'n ooreenkomste aan 'n ander party herverkoop word op die vervaldatum van die terugkoop-ooreenkomste.

(3) KWARTAALOPGAWE (BW-VORM 8) (Nie van toepassing op diskontohuise nie)

Toereikenheid van kapitaal word bepaal deur bepaalde kapitaalkoëffisiënte te koppel aan die gemiddelde *boek-waarde* (van die voorafgaande drie kwartaaleindsyfers en wat in berekening bring enige premie, diskonto en onverdiende finansieringskoste) van 'n spesifieke bate, voorwaardelike verpligting, ander risikoblootstelling of terugkoop-ooreenkomste. Hierdie items word saamgegroepeer volgens risikokategorieë en word sover moontlik gekoppel aan die items soos geïdentifiseer in BW-Vorm 9.

'n Afsonderlike BW-Vorm 8 moet ook ingevul word ten opsigte van die buitelandse filiale, takkantore, agentskappe en gesamentlike ondernemings van banke [sien regulasie 15 (3)]. Hulle bates moet geklassifiseer word in die ooreenstemmende of vergelykbare items onderskei in BW-Vorm 8. Byvoorbeeld, Skatkisbiljette van die Verenigde Koninkryk moet onder item A.2 ingesluit word, terwyl Regeringseffekte van die Verenigde Koninkryk met 'n oorblywende looptyd tot vervaldatum van tot 12 maande onder item C.7 ingesluit moet word. Waar bates nie op hierdie manier geklassifiseer kan word nie, moet besonderhede daarvan in Kategorie Q verstrek word [sien regulasie 15 (8)].

Opgelope inkomste wat nie by die waarde van 'n bate ingesluit is nie, moet getoon word onder die item onder die betrokke kategorieë voorsien vir daardie doel.

Verwysings is na die betrokke items in BW-Vorm 8 voorgeskryf in hierdie regulasies.

A. BEREKENING VAN VEREISTE EN WERKLIKE GESTORTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE

BW-Vorm 8

Verwysing

AFDELING I—BATES

Kategorie A—Kapitaalkoëffisiënt van 0 %

Item A.1 Munte, goudmunte en staafgoud, banknote, deposito's by Reserwebank en lenings aan diskontohuise

Omvat bateposte 1, 2, 3, 4 en 7 van BW-Vorm 9.

Item A.2 Beleggings in Skatkisbiljette, leningsheffings en lenings en voorskotte aan die Sentrale Regering (met inbegrip van fasiliteite by wyse van wissels geaksepteer, promesses uitgereik kredietbriewe en afbetalingsverkooptransaksies, huurtransaksies en buitelandse lenings deurgeleen aan die Sentrale Regering)

Omvat bateposte 9, 10 (c), 13 (a) tot (c) en 15 (a) (i) van BW-Vorm 9 en afbetalingsverkooptransaksies en buitelandse lenings deurgeleen aan die Sentrale Regering en regeringssliggame wat onderskeidelik onder bateposte 11 (a) (ii), 12 en 19 van BW-Vorm 9 ingesluit is.

Item A.3 *Balances due by head office and branches not included elsewhere in BA Form 8 and 50 % of remittances in transit*

Comprises asset item 18 and 50 % of asset item 17 of BA Form 9. (The remaining 50 % of item 17 shall be included under item G. 5 of BA Form 8.)

Item A.4 *Class 1 assets of asset item 23 and accrued income on Category A assets*

This item includes the total of the class 1 assets of asset item 23 of BA Form 9.

Category B—Capital coefficient of 0,5 %

Item B. 1 *Deposits with, negotiable certificates of deposits of and loans and advances to banks within the group of the reporting bank*

Comprises intra-banking group transactions, i.e. transactions between banks within a group included under asset items 5 and 6 of BA Form 9.

Category C—Capital coefficient of 1 %

Item C. 1 *Deposits with and loans and advances to domestic and foreign banks (not in the same group), building societies and mutual building societies*

Comprises deposits and loans included under asset item 5 of BA Form 9.

Item C.2 *Shares in mutual building societies issued in terms of the Mutual Building Societies Act, 1965*

Comprises shares in mutual building societies included under asset item 5 of BA Form 9. Equity shares issued by building societies registered in terms of the Building Societies Act, 1986, shall be included under item L.1 of BA Form 8.

Item C.3 *Land Bank bills and loans and advances to, instalment sales and leasing transactions with and foreign borrowing on-lent to the Land Bank and public sector bodies not included in Category A*

Comprises asset items 8, 13 (e) to (j) and 15 (a) (ii) of BA Form 9 and instalment sale transactions and foreign borrowing on-lent to the said bodies and included under asset items 12 (a) and 19 respectively of BA Form 9.

Item C.4 *Loans and advances to the Governments of Botswana, Lesotho, Swaziland and the independent states*

The amount under this item should agree with asset items 13 (d) plus 13 (k) of BA Form 9.

Item C.5 *Trade and agricultural bills or promissory notes ranking as liquid assets discounted or purchased, endorsed by other banks, and banker's acceptances (other than own acceptances), drawn by residents*

Comprises asset item 11 (a) (i) (2) and amounts included under asset item 11 (a) (ii) of BA Form 9 if the paper concerned is endorsed by other banks. (If not endorsed by other banks, see item F.1 of BA Form 8.)

Item C.6 *Bills and promissory notes discounted or purchased, endorsed by a foreign bank, drawn by non-residents*

Comprises bills and promissory notes endorsed by a foreign bank and included under asset items 11 (b) and (c) of BA Form 9. (If not endorsed by a foreign bank, see item G.3 of BA Form 8.)

Item A.3 *Saldo verskuldig aan hoofkantoor en takke, nie elders in BW-Vorm 8 ingesluit nie, en 50 % van remises in transit*

Omvat batepos 18 en 50 % van batepos 17 van BW-Vorm 9. (Die oorblywende 50 % van batepos 17 moet onder item G.5 van BW-Vorm 8 ingesluit word.)

Item A.4 *Klas 1-bates van batepos 23 en opgelope inkomste op Kategorie A-bates*

Hierdie item sluit in die totaal van klas 1-bates van batepos 23 van BW-Vorm 9.

Kategorie B—Kapitaalkoëffisiënt van 0,5 %

Item B.1 *Deposito's by, verhandelbare depositosertifikate van en lenings en voorskotte aan banke binne die groep van die verslagdoende bank*

Omvat intrabankgroep-transaksies, d.i. transaksies tussen banke binne 'n groep ingesluit onder bateposte 5 en 6 van BW-Vorm 9.

Kategorie C—Kapitaalkoëffisiënt van 1 %

Item C.1 *Deposito's by en lenings en voorskotte aan binne-landse en buitelandse banke (nie in dieselfde groep nie), bouverenigings en onderlinge bouverenigings*

Omvat deposito's en lenings ingesluit onder batepos 5 van BW-Vorm 9.

Item C.2 *Aandeel in onderlinge bouverenigings uitgereik kragtens die Wet op Onderlinge Bouverenigings, 1965*

Omvat aandeel in onderlinge bouverenigings ingesluit onder batepos 5 van BW-Vorm 9. Ekwiteitsaandeel uitgereik deur bouverenigings geregistreer ingevolge die Wet op Bouverenigings, 1986, moet ingesluit word onder item L.1 van BW-Vorm 8.

Item C.3 *Wissels van die Landbank en lenings en voorskotte aan, afbetalingsverkoop- en huurtransaksies met en buitelandse lenings deur geleen aan die Landbank en liggame in die openbare sektor, nie ingesluit in Kategorie A nie*

Omvat bateposte 8, 13 (e) tot (j) en 15 (a) (ii) van BW-Vorm 9 en afbetalingsverkooptransaksies en buitelandse lenings deur geleen aan die genoemde liggame, ingesluit onderskeidelik onder bateposte 12 (a) en 19 van BW-Vorm 9.

Item C.4 *Lenings en voorskotte aan regerings van Botswana, Lesotho en Swaziland en onafhanklike state*

Die bedrag onder hierdie item moet ooreenstem met bateposte 13 (d) plus 13 (k) van BW-Vorm 9.

Item C.5 *Handels- en landbouwissels of -promesses, wat as likwiede bates geld, verdiskonteer of gekoop, geëndosseer deur ander banke, en bankaksepte (behalwe eie aksepte) getrek deur inwoners*

Omvat bateposte 11 (a) (i) (2) en bedrae ingesluit onder batepos 11 (a) (ii) van BW-Vorm 9 indien die betrokke instrument geëndosseer is deur ander banke. (Indien dit nie deur ander banke geëndosseer is nie, sien item F.1 van BW-Vorm 8.)

Item C.6 *Wissels verdiskonteer of gekoop, geëndosseer deur 'n buitelandse bank, getrek deur nie-inwoners*

Omvat wissels geëndosseer deur 'n buitelandse bank en ingesluit onder batepos 11 (b) en (c) van BW-Vorm 9. (Indien dit nie deur 'n buitelandse bank geëndosseer is nie, sien item G.3 van BW-Vorm 8.)

Item C.7 Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption of up to 12 months

Comprises asset items 6 (a), (b) and (c) of BA Form 9 not included under item B.1 above and securities issued by public sector bodies with a residual maturity to redemption of up to twelve months and included under asset items 10 (a), 10 (b) and 10 (d) to 10 (o), inclusive, of BA Form 9.

Category D—Capital coefficient of 1,5 %

Item D.1 Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption exceeding 12 months but not 36 months

Comprises asset item 6 (d) of BA Form 9 not included in item B.1 above and securities issued by public sector bodies with a residual maturity to redemption of more than 12 months but not exceeding 36 months included under asset items 10 (a), 10 (b) and 10 (d) to 10 (o), inclusive, of BA Form 9.

Category E—Capital coefficient of 2,5 %

Item E.1 Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption exceeding 36 months

Comprises asset item 6 (e) of BA Form 9 not included in item B.1 above and securities issued by public sector bodies with a residual maturity to redemption exceeding 36 months included under asset items 10 (a), 10 (b) and 10 (d) to 10 (o), inclusive, of BA Form 9.

Category F—Capital coefficient of 4 %

Item F.1 Trade and agricultural bills and promissory notes ranking as liquid assets discounted or purchased, not endorsed by other banks, drawn by residents

Comprises bills and notes not endorsed by other banks and included in column 1 of asset item 11 (a) (ii) of BA Form 9. (See item C.5 of BA Form 8 if endorsed by other banks.)

Category G—Capital coefficient of 5 %

Item G.1 Investments in redeemable non-convertible preference shares and non-convertible debentures

Comprises investments in redeemable non-convertible preference shares and debentures that are not convertible into shares, including those issued by non-banking members of the reporting institution's affiliated group included under asset items 5, 10 and 14 (c) (i) (2) of BA Form 9. (See also item J.1 of BA Form 8.)

Item G.2 Banker's own acceptances and own promissory notes and other bills and promissory notes, discounted or purchased and drawn by residents

Comprises asset item 11 (a) (i) (1) and bills and promissory notes included under asset item 11 (a) (ii) of BA Form 9 and not included elsewhere in BA Form 8.

Item G.3 Bills and promissory notes discounted or purchased, not endorsed by foreign banks, drawn by non-residents

Comprises bills and promissory notes included under asset items 11 (b) and (c) of BA Form 9 and not endorsed by foreign banks. (Bills endorsed by a foreign bank should be included under item C.6 of BA Form 8.)

Item C.7 Beleggings in ander verhandelbare depositosertifikate en sekuriteite van die openbare sektor met 'n oorblywende termyn tot die vervaldatum van hoogstens 12 maande

Omvat bateposte 6 (a), (b) en (c) van BW-Vorm 9 nie onder item B.1 hierbo ingesluit nie en sekuriteite uitgereik deur liggame in die openbare sektor met 'n oorblywende termyn tot die vervaldatum van hoogstens 12 maande en ingesluit onder bateposte 10 (a), 10 (b) en 10 (d) tot en met 10 (o) van BW-Vorm 9.

Kategorie D—Kapitaalkoëffisiënt van 1,5 %

Item D.1 Beleggings in ander verhandelbare depositosertifikate en sekuriteite van die openbare sektor met 'n oorblywende termyn tot die vervaldatum van meer as 12 maande maar hoogstens 36 maande

Omvat batepos 6 (d) van BW-Vorm 9 nie in item B.1 hierbo ingesluit nie en sekuriteite uitgereik deur liggame in die openbare sektor met 'n oorblywende termyn tot die vervaldatum van meer as 12 maande maar hoogstens 36 maande ingesluit onder bateposte 10 (a), 10 (b) en 10 (d) tot en met 10 (o) van BW-Vorm 9.

Kategorie E—Kapitaalkoëffisiënt van 2,5 %

Item E.1 Beleggings in ander verhandelbare depositosertifikate en sekuriteite van die openbare sektor met 'n oorblywende termyn tot die vervaldatum van meer as 36 maande

Omvat batepos 6 (e) van BW-Vorm 9 nie in item B.1 hierbo ingesluit nie en sekuriteite uitgereik deur liggame in die openbare sektor met 'n oorblywende termyn tot vervaldatum van meer as 36 maande ingesluit onder bateposte 10 (a), 10 (b) en 10 (d) tot en met 10 (o) van BW-Vorm 9.

Kategorie F—Kapitaalkoëffisiënt van 4 %

Item F.1 Handels- en landbouwissels en -promesses, wat as likwiede bates geld, verdiskonteer of gekoop, nie geëndosseer deur ander banke nie, getrek deur inwoners

Omvat wissels en promesses nie deur ander banke geëndosseer nie en ingesluit in kolom (1) van batepos 11 (a) (ii) van BW-Vorm 9. (Sien item C.5 van BW-Vorm 8 indien geëndosseer deur ander banke.)

Kategorie G—Kapitaalkoëffisiënt van 5 %

Item G.1 Beleggings in aflosbare nie-omskepbare voorkeuraandeel en nie-omskepbare skuldbriewe

Omvat beleggings in aflosbare nie-omskepbare voorkeuraandeel en skuldbriewe wat nie omskepbaar in aandeel is nie, insluitende dié uitgereik deur lede van die verslagdoende instelling se geaffilieerde groep wat nie bankinstellings is nie, ingesluit onder bateposte 5, 10 en 14 (c) (i) (2) van BW-Vorm 9. (Sien ook item J.1 van BW-Vorm 8.)

Item G.2 Eie bankaksepte en eie promesses en ander wissels en promesses, verdiskonteer of gekoop en getrek deur inwoners

Omvat batepos 11 (a) (i) (1) van BW-Vorm 9 en wissels en promesses ingesluit onder batepos 11 (a) (ii) van BW-Vorm 9 en nie elders in BW-Vorm 8 ingesluit nie.

Item G.3 Wissels en promesses verdiskonteer of gekoop, nie deur buitelandse banke geëndosseer nie, getrek deur nie-inwoners

Omvat wissels en promesses ingesluit onder batepos 11 (b) en 11 (c) van BW-Vorm 9 en wat nie deur buitelandse banke geëndosseer is nie. (Wissels geëndosseer deur 'n buitelandse bank moet onder item C.6 van BW-Vorm 8 ingesluit word.)

Item G.4 Current loans (including mortgage loans) and advances, including foreign borrowing on-lent to clients not mentioned elsewhere, factoring and sundry debtors

Comprises asset items 13 (1), 14 (a) (i), 14 (b), 14 (c) (i) and 19 of BA Form 9 not included elsewhere in BA Form 8 and includes loans and advances to non-banking members of the reporting institution's affiliated group included under asset item 5 of BA Form 9 and also sundry debtors included under asset item 23 of BA Form 9.

Item G.5 50 % of remittances in transit

Comprises 50 % of asset item 17 of BA Form 9. The balance of this item shall be included under item A.3 of BA Form 8.

Category H—Capital coefficient of 6 %

Item H.1 Current leasing transactions and instalment sales not included elsewhere

Comprises asset items 12 (a) and 15 (a) (iii) of BA Form 9 not included elsewhere in BA Form 8.

Category J—Capital coefficient of 10 %

Item J.1 Stocks, shares and debentures held as a result of trading position or underwriting business of the reporting bank held for a maximum period of 18 months from the date of acquisition

Comprises the assets described included under asset item 10 of BA Form 9. Investments of the kinds described held for longer than 18 months from the date of acquisition shall be included under item L.1 of BA Form 8.

Category K—Capital coefficient of 25 %

Item K.1 Fixed property other than bank premises

Comprises asset items 22 (a) and 22 (b) of BA Form 9, the former only where the property bought in has been held for a period of longer than five years. (Property bought in and held for a period of up to five years shall be included under item M.1 of BA Form 8.)

Category L—Capital coefficient of 100 %

Item L.1 Investments in shares of subsidiaries, fellow subsidiaries, banking institutions and insurers and in shares, debentures and stock not classified elsewhere

Comprises the assets described included under asset item 10 of BA Form 9 not included elsewhere in BA Form 8. If the reporting bank has a subsidiary whose main object is the holding of fixed property that is used or intended to be used for banking purposes by the reporting bank, such investments in the subsidiary shall be included in Division VIII of BA Form 8.

Item L.2 Debentures issued by banks in terms of section 14 (2) of the Act

The amount under this item shall agree with asset item 10(s) of BA Form 9.

Item L.3 Investments of head office in capital of foreign branch(es)

The amount under this item shall agree with asset item 16 of BA Form 9.

Item L.4 Other assets (describe assets in excess of R1 million)

Comprises class 3 assets of asset item 23 of BA Form 9 and other asset items included in BA Form 9 not included elsewhere in BA Form 8. All individual assets in excess of R1 million included under this item shall be described separately.

Category M—Overdue accounts—Capital coefficient of 8% on value net of specific provisions

Item G.4 Lopende lenings (insluitende verbandlenings) en voorskotte, insluitende buitelandse lenings deur-geleen aan kliënte nie elders vermeld nie, faktore- ring en diverse debiteure

Omvat bateposte 13 (1), 14 (a) (i), 14 (b), 14 (c) (i) en 19 van BW-Vorm 9 nie elders in BW-Vorm 8 ingesluit nie en sluit in lenings en voorskotte aan lede van die verslag- doende instelling se geaffilieerde groep wat nie bankinstel- lings is nie, ingesluit onder batepos 5 van BW-Vorm 9 asook diverse debiteure ingesluit onder batepos 23 van BW- Vorm 9.

Item G.5 50 % van remises in transit

Omvat 50 % van batepos 17 van BW-Vorm 9. Die balans van hierdie item moet onder item A.3 van BW-Vorm 8 ingesluit word.

Kategorie H—Kapitaalkoëffisiënt van 6 %

Item H.1 Lopende huurtransaksies en afbetalingsverkoop- transaksies nie elders vermeld nie

Omvat bateposte 12 (a) en 15 (a) (iii) van BW-Vorm 9 nie elders in BW-Vorm 8 ingesluit nie.

Kategorie J—Kapitaalkoëffisiënt van 10 %

Item J.1 Effekte, aandele en skuldbriewe gehou as gevolg van handelsposisie of onderskrywingsaktiwiteite van die verslagdoende bank vir 'n tydperk van hoogstens 18 maande vanaf datum van verkryging

Omvat die genoemde bates ingesluit onder batepos 10 van BW-Vorm 9. Beleggings van die genoemde soorte wat vir langer as 18 maande vanaf datum van verkryging gehou word, moet onder item L.1 van BW-Vorm 8 ingesluit word.

Kategorie K—Kapitaalkoëffisiënt van 25 %

Item K.1 Vaste eiendom behalwe bankpersele

Omvat bateposte 22 (a) en 22 (b) van BW-Vorm 9, eersgenoemde slegs waar eiendom ingekoop vir 'n tydperk langer as vyf jaar gehou word. (Eiendom ingekoop en ge- hou vir 'n tydperk tot vyf jaar moet onder item M.1 van BW-Vorm 8 ingesluit word.)

Kategorie L—Kapitaalkoëffisiënt van 100 %

Item L.1 Beleggings in aandele in filiale, medefiliale, bank- instellings en versekeraars en in aandele, skuld- briewe en effekte nie elders vermeld nie

Omvat die genoemde bates ingesluit onder batepos 10 van BW-Vorm 9 en nie elders in BW-Vorm 8 ingesluit nie. Indien die verslagdoende bank 'n filiaal het waarvan die hoofdoelstelling die besit is van vaste eiendom wat gebruik word of bestem is om gebruik te word vir bankdoeleindes deur die verslagdoende bank, moet sodanige beleggings in die filiaal onder Afdeling VIII van BW-Vorm 8 ingesluit word.

Item L.2 Skuldbriewe deur banke uitgereik ingevolge artikel 14 (2) van die Wet

Die bedrag onder hierdie item moet ooreenstem met bate- pos 10 (s) van BW-Vorm 9.

Item L.3 Beleggings van hoofkantoor in kapitaal van buite- landse tak(ke)

Die bedrag onder hierdie item moet ooreenstem met bate- pos 16 van BW-Vorm 9.

Item L.4 Ander bates (omskryf bates van meer as R1 miljoen)

Omvat klas 3-bates van batepos 23 van BW-Vorm 9 en ander bateposte ingesluit in BW-Vorm 9, en nie elders in BW-Vorm 8 ingesluit nie. Alle afsonderlike bates van meer as R1 miljoen ingesluit onder hierdie item moet apart omskryf word.

Kategorie M—Agterstallige rekeninge—kapitaalkoëffi- siënt van 8% op waarde na aftrekking van spesifieke voorsienings

Item M.1 *Overdue bills discounted or purchased, leasing transactions, instalment sales, fixed period loans, classified advances, convertible debentures, class 2 assets of asset item 23 of BA Form 9, non-bank fixed property bought in and held for a period of up to five years and other assets bought in and held for a period of up to 18 months*

This item comprises the gross value (i.e. prior to adjustment for specific provisions included under item M.2 below) of asset items 11 (d), 12 (b), 14 (a) (ii), 14 (c) (ii) and 15 (b) of BA Form 9 and includes property bought in and held for a period of up to five years as from the date the property was bought in and included under asset item 22 (a) of BA Form 9 and other assets bought in and held for a period of up to 18 months from the date the asset was bought in. (Property bought in and held for longer than five years should be included under item K.1 of BA Form 8.) This item also includes convertible debentures used for restructuring a company and the value of class 2 assets of asset item 23 of BA Form 9.

Item M.2 *Less: Specific provisions*

This item comprises the aggregate of amounts set aside specifically to provide for expected losses that may be sustained owing to the default of debtors.

Item M.3 *Net overdue accounts*

The amount under this item (excluding amounts in respect of property and other assets bought in and of class 2 assets of asset item 23) shall be equal to the total of asset items 11 (d), 12 (b), 14 (a) (ii), 14 (c) (ii) and 15 (b) of BA Form 9.

Category N—Reduction of capital requirement in respect of loans, advances, leasing transactions and instalment sales guaranteed or secured

Loans, advances, leasing transactions and instalment sales included in Categories G or H of BA Form 8 and guaranteed by the bodies or institutions mentioned in this Category or secured by the pledge or deposit of the assets detailed shall be included under this Category to the extent covered by such guarantee, pledge or deposit and the amount as calculated in column (4) may be deducted from the amount of capital required as calculated in Division V of BA Form 8.

Items N.1.1.3 and N.2.1.3 *Domestic banks, building societies and mutual building societies*

This item excludes guarantees by institutions in the same group as the reporting institution.

Items N.1.1.4 and N.2.1.4 *Foreign banks*

This item excludes guarantees by foreign branches and subsidiaries of South African banks.

Items N.1.2.1. and N.2.2.1 *Category A*

This item includes facilities granted and secured by the pledge of deposits with the reporting institution.

Items N.1.2.2 and N.2.2.2 *Category B*

This item comprises facilities granted and secured by the pledge of deposits with banks within the group of the reporting bank.

DIVISION II—CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES

Category 0—Different capital coefficients apply to different contingent liabilities and other risk exposures and these are mentioned against the items specified

Item M.1 *Agterstallige wissels verdiskonteer of gekoop, huurtransaksies, afbetalingsverkooptransaksies, vastetermylenings, geklassifiseerde voorskotte, omskepbare skuldbriewe, klas 2-bates van batepos 23 van BW-Vorm 9, nie-bank vaste eiendom ingekoop en gehou vir 'n tydperk van hoogstens vyf jaar en ander bates ingekoop en gehou vir 'n tydperk van hoogstens 18 maande*

Hierdie item omvat die bruto waarde (d.i. voor aanpassing vir spesifieke voorsienings ingesluit onder item M.2 hieronder) van batepos 11 (d), 12 (b), 14 (a) (ii), 14 (c) (ii) en 15 (b) van BW-Vorm 9 en sluit in eiendom ingekoop en gehou vir 'n tydperk tot vyf jaar vanaf die datum wat die eiendom ingekoop is, ingesluit onder batepos 22 (a) van BW-Vorm 9, en ander bates ingekoop en gehou vir 'n tydperk tot 18 maande vanaf die datum toe die bate ingekoop is. (Eiendom ingekoop en gehou vir langer as vyf jaar moet onder item K.1 van BW-Vorm 8 ingesluit word). Hierdie item sluit ook omskepbare skuldbriewe aangewend vir die herstrukturering van 'n maatskappy en die waarde van klas 2-bates van batepos 23 van BW-Vorm 9 in.

Item M.2 *Min: Spesifieke voorsienings*

Hierdie item omvat die totale van bedrae wat spesifiek opsygesit is om vir verwagte verliese te voorsien wat deur versuim van debiteure gelyk kan word.

Item M.3 *Netto agterstallige rekeninge*

Die bedrag onder hierdie item (uitsluitende bedrae ten opsigte van eiendom en ander bates ingekoop en van klas 2-bates van batepos 23) moet ooreenstem met die totaal van batepos 11 (d), 12 (b), 14 (a) (ii), 14 (c) (ii) en 15 (b) van BW-Vorm 9.

Kategorie N—Vermindering van kapitaalvereiste ten opsigte van lenings, voorskotte, huur- en afbetalingsverkooptransaksies gewaarborg of gedek

Lenings, voorskotte, huur- en afbetalingsverkooptransaksies ingesluit in Kategorie G of H van BW-Vorm 8 en gewaarborg deur die liggame of instellings vermeld in hierdie kategorie, of gedek deur verpanding of deponering van bates omskryf, moet in hierdie kategorie ingesluit word in die mate gedek deur sodanige waarborg, verpanding of deponering, en die bedrag soos bereken in kolom (4) mag van die bedrag van kapitaal vereis, soos bereken in Afdeling V van BW-Vorm 8, afgetrek word.

Item N.1.1.3 en Item N.2.1.3 *Binnelandse banke, bouverenigings en onderlinge bouverenigings*

Hierdie item sluit uit waarborge deur instellings in dieselfde groep as die verslagdoende instelling.

Item N.1.1.4 en Item N.2.1.4 *Buitelandse banke*

Hierdie item sluit uit waarborge deur buitelandse takke en filiale van Suid-Afrikaanse banke.

Item N.1.2.1. en Item N.2.2.1 *Kategorie A*

Onder hierdie item moet ingesluit word fasiliteite toegestaan en gedek deur die verpanding van deposito's by die verslagdoende instelling.

Item N.1.2.2 en N.2.2.2 *Kategorie B*

Hierdie item behels fasiliteite toegestaan en gedek deur die verpanding van deposito's by banke binne die groep van die verslagdoende bank.

AFDELING II—VOORWAARDELIKE VERPLIGTINGS EN ANDER RISIKOBLOOTSTELLINGS

Kategorie 0—Verskillende kapitaalkoëffisiënte is van toepassing op verskillende voorwaardelike verpligtings en ander risikoblootstellings, en dit word vermeld teenoor die items soos aangedui

Item 0.1 Lending-related contingent liabilities**Item 0.1.1 Lending-related contingent liabilities in respect of the public sector (excluding guarantees)—capital coefficient of 1 %**

Comprises lending-related contingent liabilities, included under Memorandum items C.3 (a), (b) and (e) of BA Form 9, arising from bills drawn on public sector bodies and endorsed as first bank endorser and pledged with the Reserve Bank, rediscounted or sold, and acceptances outstanding on behalf of and other lending-related contingent liabilities pertaining to such bodies.

Item 0.1.2 Other lending-related contingent liabilities (excluding guarantees)**Item 0.1.2.1 Bills endorsed as first bank endorser and rediscounted—capital coefficient of 4 %**

Under this item shall be included bills endorsed as first bank endorser and pledged with the Reserve Bank, rediscounted or sold, included under Memorandum item C.3 (a) of BA Form 9. Bills rediscounted with the Reserve Bank and bills sold or rediscounted without endorsement shall be excluded.

Item 0.1.2.2 Liability in respect of acceptances outstanding—capital coefficient of 4 %

Under this item shall be included acceptance facilities granted, whether under letter of credit, letter of authority or otherwise, utilised by clients and included under Memorandum item C.3 (b) of BA Form 9.

Item 0.1.2.3 Bills drawn on foreign banks and endorsed by South African banks—capital coefficient of 4 %

This item shall include utilised acceptance facilities arranged by the South African bank with a foreign bank on behalf of domestic clients endorsed by the South African bank and included under Memorandum item C.3 (e) of BA Form 9.

Item 0.1.3 Loans and advances granted but not paid out

This item shall include loans and other credit facilities granted (whether for fixed or varying amounts) but not paid out to or used by clients and includes unutilised overdraft facilities on current account to which the reporting institution has been committed.

Item 0.1.3.1 Revocable—capital coefficient of 0 %

This item comprises facilities (including overdraft facilities) granted but that may be revoked at the discretion of the reporting bank.

Item 0.1.3.2 Irrevocable—capital coefficient of 0,5 %

Irrevocable loans comprise the following:

- (1) Loans granted for a minimum or fixed period without the option of cancellation by the reporting bank;
- (2) term loans subject to notice of cancellation of at least three months; and
- (3) loans granted with a specific provision that the loan cannot be revoked without notice of cancellation of at least three months.

This item shall exclude facilities granted to the South African Transport Services, the Department of Posts and Telecommunications and other Central Government bodies (i.e. those bodies mentioned in Category A). Facilities granted and secured by the pledge of deposits or Treasury bills shall likewise be excluded.

Item 0.1 Leningsverwante voorwaardelike verpligtings**Item 0.1.1 Leningsverwante voorwaardelike verpligtings ten opsigte van die openbare sektor (uitgesonderd waarborge)—kapitaalkoëffisiënt van 1 %**

Omvat leningsverwante voorwaardelike verpligtings ingesluit in memorandumposte C.3 (a), (b) en (e) van BW-Vorm 9 wat ontstaan uit wissels getrek op liggame in die openbare sektor en geëndosseer as eerste bank-endossant en by die Reserwebank verpand, herdiskonteer of verkoop en uitstaande aksepte ten behoeve van en ander leningsverwante voorwaardelike verpligtings ten opsigte van sodanige liggame.

Item 0.1.2 Ander leningsverwante voorwaardelike verpligtings (uitgesonderd waarborge)**Item 0.1.2.1 Wissels geëndosseer as eerste bank-endossant en herdiskonteer—kapitaalkoëffisiënt van 4 %**

Onder hierdie item moet ingesluit word wissels geëndosseer as eerste bank-endossant en verpand by die Reserwebank, herdiskonteer of verkoop, ingesluit onder Memorandumpos C.3 (a) van BW-Vorm 9. Wissels herdiskonteer by die Reserwebank en wissels verkoop of herdiskonteer sonder endossement moet uitgesluit word.

Item 0.1.2.2 Verpligting uit hoofde van uitstaande aksepte—kapitaalkoëffisiënt van 4 %

Onder hierdie item moet ingesluit word aksepfasiliteite toegestaan, hetsy onder 'n kredietbrief, magtigingsbrief of andersins, benut deur kliënte, en ingesluit onder Memorandumpos C.3 (b) van BW-Vorm 9.

Item 0.1.2.3 Wissels getrek op buitelandse banke en geëndosseer deur Suid-Afrikaanse banke—kapitaalkoëffisiënt van 4 %

Hierdie item moet insluit benutte aksepfasiliteite gereël deur die Suid-Afrikaanse bank met 'n buitelandse bank ten behoeve van binnelandse kliënte geëndosseer deur die Suid-Afrikaanse bank en ingesluit onder memorandumpos C.3 (e) van BW-Vorm 9.

Item 0.1.3 Lenings en voorskotte toegestaan maar nie uitbetaal nie

Hierdie item moet insluit lenings en ander kredietfasiliteite toegestaan (hetsy vir vaste of veranderlike bedrae) maar nie aan kliënte uitbetaal of deur hulle benut nie, en sluit in onbenutte oortrekkingsfasiliteite op lopende rekening waartoe die verslagdoende instelling hom verbind het.

Item 0.1.3.1 Herroepbaar—kapitaalkoëffisiënt van 0 %

Hierdie item omvat fasiliteite (insluitende oortrekkingsfasiliteite) toegestaan maar wat in die diskresie van die verslagdoende bank herroep kan word.

Item 0.1.3.2 Onherroepbaar — kapitaalkoëffisiënt van 0,5 %

Onherroepbare lenings omvat die volgende:

- (1) Lenings toegestaan vir 'n minimum of vaste periode sonder die opsie van kansellasië deur die verslagdoende bank;
- (2) termynlenings onderworpe aan kennis van kansellasië van ten minste drie maande; en
- (3) lenings toegestaan met 'n spesifieke bepaling dat dit nie herroep kan word sonder kennis van kansellasië van ten minste drie maande nie.

Hierdie item sluit uit fasiliteite toegestaan aan die Suid-Afrikaanse Vervoerdienste, die Departement van Pos- en Telekommunikasiewese en ander liggame van die Sentrale Regering (d.i. liggame vermeld in Kategorie A). Fasiliteite toegestaan en gedek deur verpanding van deposito's of Skatkisbiljette moet ook uitgesluit word.

Item 0.1.4 Letters of credit—undrawn balances

Comprises all unutilised letter of credit facilities granted for domestic and foreign transactions, confirmed letters of credit in respect of banks and letters of authority and includes the following:

- (1) Documentary credits outwards for domestic and foreign transactions (sight and usance);
- (2) documentary credits inwards (sight and usance) confirmed and/or accepted; and
- (3) authorities to other financial institutions and other branches for the encashment of cheques.

Facilities granted and secured by the pledge or deposit of cash or Treasury bills shall be excluded.

Item 0.1.4.1 Revocable—capital coefficient of 0 %

For purposes of this item a letter of credit shall be considered revocable if a bank may cancel or modify the credit at any time up to the presentation of the relevant documents.

Item 0.1.4.2 Irrevocable—capital coefficient of 0,5 %

For the purposes of this item a letter of credit shall be considered irrevocable if the bank commits itself to honour the obligation; the credit may not be cancelled or amended without the prior agreement of all parties.

This item shall exclude facilities granted to the South African Transport Services, the Department of Posts and Telecommunications and other Central Government bodies.

Item 0.1.5 Foreign borrowing on behalf of clients in the client's own name and guaranteed by the reporting bank

Foreign financing, in any form whatever, raised by a bank in the client's own name and guaranteed by the reporting bank shall be reported under this item, including—

- (a) utilised letter of credit facilities;
- (b) other forms of trade financing;
- (c) all term-borrowings (including Euro-currency and other currency loans) and overdrafts with foreign banks; and
- (d) all lending-related guarantees or indemnities on behalf of the public sector, which shall be shown separately as a deduction under item 0.1.5.1 below.

Guarantees or indemnities secured by the pledge or deposit of cash or securities that are subject to a capital coefficient of up to 5 % shall, to the extent so secured, not be included under this item.

Item 0.1.5.1 Less: Guarantees on behalf of the public sector

Comprises guarantees and indemnities given by the reporting bank on behalf of public sector bodies.

Item 0.1.5.2 Net guarantees in respect of foreign borrowings—capital coefficient of 5 %

Comprises item 0.1.5 less 0.1.5.1.

Item 0.1.6 Other lending-related guarantees

This item shall include guarantees and indemnities in respect of property, guarantees for the repayment of loans, cheques marked good for payment and other monetary guarantees and indemnities as well as facilities authorised at other domestic banks and assets sold where the bank is obliged to repurchase the asset in the event of default by the

Item 0.1.4 Kredietbriewe—onbenutte saldo's

Omvat alle onbenutte fasiliteite kragtens kredietbriewe toegestaan vir binnelandse en buitelandse transaksies, bekragtigde kredietbriewe ten opsigte van banke en magtigingsbriewe, en sluit die volgende in:

- (1) Dokumentêre uitgaande krediet vir binnelandse en buitelandse transaksies (sig en termyn);
- (2) dokumentêre inkomende krediet (sig en termyn) bekragtig en/of aanvaar; en
- (3) magtigings aan ander finansiële instellings en ander takke om tjeks te wissel.

Fasiliteite toegestaan en gedek deur verpanding of deponeering van kontant of Skatkisbiljette moet uitgesluit word.

Item 0.1.4.1 Herroepbaar—kapitaalkoëffisiënt van 0 %

Vir doeleindes van hierdie item moet 'n kredietbrief as herroepbaar beskou word indien 'n bank die krediet mag kanselleer of wysig te eniger tyd totdat die betrokke dokumente aangebied word.

Item 0.1.4.2 Onherroepbaar—kapitaalkoëffisiënt van 0,5 %

Vir doeleindes van hierdie item moet 'n kredietbrief as onherroepbaar beskou word indien 'n bank homself bind om die verpligting na te kom; die krediet kan nie gekanselleer of gewysig word sonder die vooraftoestemming van al die partye nie.

Hierdie item moet fasiliteite toegestaan aan die Suid-Afrikaanse Vervoerdienste, die Departement van Pos- en Telekommunikasiewese en ander liggame van die Sentrale Regering uitsluit.

Item 0.1.5 Buitelandse lenings ten behoeve van kliënte in die kliënte se eie naam en gewaarborg deur die verslagdoende bank

Buitelandse finansiering, in watter vorm ook al, verkry deur 'n bank in die kliënt se eie naam en gewaarborg deur die verslagdoende bank, moet onder hierdie item ingesluit word, insluitende—

- (a) benutte fasiliteite kragtens kredietbriewe;
- (b) ander vorms van handelsfinansiering;
- (c) alle termynlenings (insluitende lenings in Eurogeld-eenhede en ander geldeenheide) en oortrekkings met buitelandse banke; en
- (d) alle leningsverwante waarborge en vrywarings ten behoeve van die openbare sektor wat onder item 0.1.5.1 hieronder afsonderlik as 'n aftrekking getoon moet word.

Waarborge en vrywarings gedek deur die verpanding of deponeering van kontant of sekuriteite wat onderworpe is aan 'n kapitaalkoëffisiënt van hoogstens 5 persent, moet tot die bedrag aldus gedek, nie onder hierdie item ingesluit word nie.

Item 0.1.5.1 Min: Waarborge ten behoeve van die openbare sektor

Omvat waarborge en vrywarings verstrekk deur die verslagdoende bank ten behoeve van liggame in die openbare sektor.

Item 0.1.5.2 Netto waarborge ten opsigte van buitelandse lenings—kapitaalkoëffisiënt van 5 %

Omvat item 0.1.5 min item 0.1.5.1.

Item 0.1.6 Ander leningsverwante waarborge

Hierdie item moet insluit waarborge en vrywarings ten opsigte van eiendom, waarborge vir die terugbetaling van lenings, tjeks gemerk vir betaling en ander geldelike waarborge en vrywarings, asook fasiliteite gemagtig by ander binnelandse banke en bates verkoop waar die bank verplig is om die bate terug te koop in geval van versuim deur die

prime debtor, e.g. an unendorsed promissory note. Bills and promissory notes endorsed and sold and guarantees secured by the pledge of cash or securities that are subject to a capital coefficient of up to 5 % shall not be included under this item.

Guarantees on behalf of the public sector and to and on behalf of banks within the same group shall be included under this item to the extent covered by such guarantee but shall be deducted under items 0.1.6.1 and 0.1.6.2 respectively.

Item 0.1.6.1 Less: Guarantees on behalf of the public sector

Comprises the value of the guarantees given on behalf of the public sector.

Item 0.1.6.2 Less: Guarantees given to and on behalf of banks within the same group

Comprises the value of guarantees by the reporting institution to and on behalf of banks within the same group in respect of an asset subject to a capital coefficient.

Item 0.1.6.3 Net other lending-related guarantees—capital coefficient of 5 %

Comprises the net amount of item 0.1.6 less items 0.1.6.1 and 0.1.6.2.

Item 0.2 Performance-related contingent liabilities

Item 0.2.1 Performance-related guarantees and indemnities

This item shall include all guarantees and indemnities in respect of contract, settlement, building, shipping, railway and related performance agreements. Guarantees on behalf of the public sector shall be included but shown separately as a deduction under item 0.2.2 below. Guarantees or indemnities secured by the pledge of cash or Treasury bills shall, to the extent so secured, not be included.

Item 0.2.2 Less: Guarantees and indemnities on behalf of the public sector

Comprises guarantees and indemnities given on behalf of the public sector included under item 0.2.1.

Item 0.2.3 Net performance-related guarantees and indemnities—capital coefficient of 0,5 %

Comprises the net amount of item 0.2.1 less item 0.2.2.

Item 0.3 Other risk exposures

Item 0.3.1 Net open position in foreign currencies

Comprises the net open position in foreign currencies as calculated in BA Form 10 and shall agree with items E.11 or E.12 or E.13, as the case may be, of that Form.

Item 0.3.2 Covered options and futures

A covered call option written means a call option contract written by the reporting institution against a corresponding asset held in portfolio or against an opposite option contract that gives effective cover in all material respects in respect of the call option written, i.e. the covering option shall, in relation to the option written, (a) cover a corresponding asset, (b) not expire on an earlier date, (c) have at least an equivalent strike price, (d) be concluded with a reputable person and (e) be the same type of option.

A covered put option is a put option contract written by the reporting institution against an opposite option contract that gives effective cover in all material respects as mentioned above in respect of the put option written.

hoofskuldenaar, byvoorbeeld 'n nie-geëndosseerde promesse. Wissels en promesses geëndosseer en verkoop en waarborge gedek deur die verpanding van kontant of sekuriteite wat onderworpe is aan 'n kapitaalkoëffisiënt van hoogstens 5 %, moet nie onder hierdie item ingesluit word nie.

Waarborge ten behoeve van die openbare sektor en aan of ten behoeve van banke binne dieselfde groep moet onder hierdie item ingesluit word in die mate gedek deur die waarborg, maar moet afgetrek word onderskeidelik onder items 0.1.6.1 en 0.1.6.2.

Item 0.1.6.1 Min: Waarborge ten behoeve van openbare sektor

Omvat die waarde van waarborge verstrekt ten behoeve van die openbare sektor.

Item 0.1.6.2 Min: Waarborge verstrekt aan en ten behoeve van banke binne dieselfde groep

Omvat die waarde van waarborge deur die verslagdoende instelling aan en ten behoeve van banke binne dieselfde groep ten opsigte van 'n bate onderworpe aan 'n kapitaalkoëffisiënt.

Item 0.1.6.3 Netto ander leningsverwante waarborge—kapitaalkoëffisiënt van 5 %

Omvat die netto waarde van item 0.1.6 min items 0.1.6.1 en 0.1.6.2.

Item 0.2 Prestasieverwante voorwaardelike verpligings

Item 0.2.1 Prestasieverwante waarborge en vrywarings

Hierdie item moet insluit alle waarborge en vrywarings ten opsigte van kontrak-, vereffenings-, oprigtings-, skeep-, spoorweg- en verwante prestasie-ooreenkomste. Waarborge ten behoeve van die openbare sektor moet onder hierdie item ingesluit word maar apart getoon word as 'n aftrekking onder item 0.2.2 hieronder. Waarborge en vrywarings gedek deur die verpanding van kontant of Skatkiswissels moet in die mate aldus gedek, nie hier ingesluit word nie.

Item 0.2.2 Min: Waarborge en vrywarings ten behoeve van die openbare sektor

Omvat waarborge en vrywarings gegee ten behoeve van die openbare sektor, ingesluit onder item 0.2.1.

Item 0.2.3 Netto prestasieverwante waarborge en vrywarings—kapitaalkoëffisiënt van 0,5 %

Omvat die netto waarde van item 0.2.1 min item 0.2.2 hierbo.

Item 0.3 Ander risikoblootstellings

Item 0.3.1 Netto ope posisie in buitelandse geldeenhede

Omvat die netto ope posisie in buitelandse geldeenhede soos bereken in BW-Vorm 10 en moet ooreenstem met item E.11 of E.12 of E.13 van daardie Vorm, na gelang van die geval.

Item 0.3.2 Gedekte opsiekontrakte en transaksies op termynbasis

'n Gedekte, geskrewe koopopsie beteken 'n koopopsie-kontrak deur die verslagdoende instelling geskryf teen 'n ooreenstemmende bate wat in portefeulje gehou word of teen 'n teenoorgestelde opsiekontrak wat ten opsigte van die geskrewe koopopsie effektiewe dekking in alle wesenlike opsigte gee, dit wil sê die dekkende opsie moet, met betrekking tot die geskrewe opsie, (a) 'n ooreenstemmende bate dek; (b) nie op 'n vroeër datum vervallend nie; (c) ten minste 'n gelyke trefprys hê; (d) met 'n persoon van goeie naam gesluit wees; en (e) dieselfde tipe opsie wees.

'n Gedekte verkoopopsie is 'n verkoopopsiekontrak wat deur die verslagdoende instelling geskryf is teen 'n teenoorgestelde opsiekontrak wat ten opsigte van die geskrewe verkoopopsie effektiewe dekking in alle wesenlike opsigte, soos hierbo genoem, gee.

Item 0.3.3 Uncovered options and net open position in futures

An uncovered option contract refers to a contract written and not covered as provided for in item 0.3.2 above. Net open position in futures represents the net open position in future purchases and sales of assets or financial instruments as determined by the net overbought or oversold position in each category of asset or financial instrument distinguished in BA Form 8.

Capital requirements shall be based on the exercise price of the option or the net exercise value of futures and on the coefficient of the particular category (according to the classification in BA Form 8) to which the underlying asset or instrument relates.

DIVISION III—REPURCHASE AGREEMENTS**Category P****Item P.1 Commitments in respect of repurchase agreements concluded in assets mentioned in the following categories**

Under this item shall be included the amounts of the commitments of the reporting institution in respect of assets sold under repurchase agreements. It shall not include the amounts of commitments in respect of repurchase agreements with the Reserve Bank or where the underlying asset of a repurchase agreement is the subject of an agreement whereby the reporting institution resells without recourse the asset to another party on the expiry date of the repurchase agreement. The appropriate category for each agreement included under this item shall be determined by the classification of the underlying asset in accordance with the classification pertaining to BA Form 8. Reference shall also be made to the directives pertaining to Memorandum item C.4 of BA Form 9.

Item P.2 Capital amounts expended on assets purchased from other banking institutions under repurchase agreements and included in the following categories

Under this item shall be included the capital amount expended in purchasing an asset from another banking institution in the Republic in terms of a repurchase agreement. The amount shall be included under the category under which the asset is classified in BA Form 8. Capital requirements shall be reduced by the amount calculated according to the coefficients set out in column (3) of Division III of BA Form 8.

DIVISION V—SUMMARY OF AVERAGE BOOK VALUES AND CALCULATION OF CAPITAL REQUIREMENTS

The average book value of assets, contingent liabilities, other risk exposures and repurchase agreements of the last three quarters shall be summarised according to the categories detailed in Divisions I, II, III and IV of BA Form 8 and the required paid-up capital and unimpaired reserve fund requirements shall be calculated in column (3).

DIVISION VI—ACTUAL PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS

The net amount of capital and reserves reflected under item 9 of Division VI of BA Form 8 shall agree with the amount reported under liability item B.7 (f) of BA Form 9.

Item 0.3.3 Ongedekte opsiekontrakte en netto ope posisie in transaksies op termynbasis

'n Ongedekte opsiekontrak verwys na 'n kontrak wat geskryf is en wat nie gedek is soos voorsien in item 0.3.2 nie. Netto ope posisie in transaksies op termynbasis verteenwoordig die netto ope posisie in aankope en verkope op termynbasis van bates of finansiële instrumente soos bepaal deur die netto ooraangekoopte of oorverkoopte posisie in elke kategorie van bates of finansiële instrumente in BW-Vorm 8 onderskei.

Kapitaalbehoefte word gebaseer op die uitoefeningsprys van die opsie of die netto uitoefeningswaarde van transaksies op termynbasis en op die koëffisiënt van die bepaalde kategorie (volgens die klassifikasie in BW-Vorm 8) waarop die onderliggende bate of instrument betrekking het.

AFDELING III—TERUGKOOPPOOREENKOMSTE**Kategorie P****Item P.1 Verpligtings ten opsigte van terugkooppooreenkomste aangegaan in bates vermeld in die volgende kategorieë**

Onder hierdie item moet ingesluit word die bedrae van die verpligtings van die verslagdoende instelling ten opsigte van bates deur hom verkoop ingevolge terugkooppooreenkomste. Dit moet nie insluit nie die bedrae van verpligtings ten opsigte van terugkooppooreenkomste aangegaan met die Reserwebank of waar die onderliggende bate van sodanige terugkooppooreenkoms ook die onderwerp is van 'n ooreenkoms ingevolge waarvan die verslagdoende bank die bate op die vervaldatum van die terugkooppooreenkoms sonder verhaal aan 'n ander party herverkoop. Die toepaslike kategorie vir elke ooreenkoms ingesluit onder hierdie item word bepaal deur die klassifikasie van die onderliggende bate in ooreenstemming met die klassifikasie in BW-Vorm 8. Daar moet ook ag geslaan word op die voorskrifte ten opsigte van Memorandumpos C.4 van BW-Vorm 9.

Item P.2 Kapitaalbedrae bestee aan bates ingevolge terugkooppooreenkomste van ander bankinstellings gekoop en ingesluit in die volgende kategorieë

Onder hierdie item moet ingesluit word die kapitaalbedrag bestee aan 'n bate wat ingevolge 'n terugkooppooreenkoms van 'n ander bankinstellings in die Republiek gekoop is. Die bedrag moet ingesluit word onder die kategorie waaronder die bate geklassifiseer is in BW-Vorm 8. Kapitaalvereistes moet verminder word met die bedrag bereken in ooreenstemming met die koëffisiënte uiteengesit in kolom (3) van Afdeling III van BW-Vorm 8.

AFDELING V—OPSOMMING VAN GEMIDDELDE BOEKWAARDES EN BEREKENING VAN KAPITAALVEREISTES

Die gemiddelde boekwaarde van bates, voorwaardelike verpligtings, ander risikoblootstellings en terugkooppooreenkomste van die jongste voorafgaande drie kwartale moet opgesom word ooreenkomstig die kategorieë uiteengesit in Afdelings I, II, III en IV van BW-Vorm 8 en die vereiste gestorte kapitaal en onaangetaste reserwefondse moet in kolom (3) bereken word.

AFDELING VI—WERKLIKE GESTORTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE

Die netto bedrag van kapitaal en reserwefondse aangegee in item 9 van Afdeling VI van BW-Vorm 8, moet ooreenstem met die bedrag getoon onder lastepos B.7 (f) van BW-Vorm 9.

DIVISION VIII—INVESTMENT IN BANK PREMISES, FURNITURE AND EQUIPMENT

The amount shown in this Division shall be equal to the total of asset items 20 and 21 of BA Form 9.

B. COVERED DOMESTIC POSITION

Item 6 Total amount of assets (other than claims) in South Africa and claims payable in the currency of the Republic

The amount under this item shall agree with asset item 24, column (2), of BA Form 9.

(4) QUARTERLY RETURN (BA FORM 8A) (Not applicable to banks)

References in the left-hand margin are to the relevant items in BA Form 8A prescribed in these regulations.

A. PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS

Item 1 Total liabilities to the public

The amount under this item shall agree with liability item A.6, column (8), of BA Form 9.

Item 2 Total amount of repurchase agreements

Under this item shall be included the amounts of the commitments of the reporting institution in respect of assets sold under repurchase agreements. It shall not include the amounts of commitments in respect of repurchase agreements with the Reserve Bank or where the underlying asset of a repurchase agreement is the subject of an agreement whereby the reporting institution resells without recourse the asset to another party on the expiry date of the repurchase agreement.

Item 6 Actual amount of paid-up capital and unimpaired reserve funds

The amount under this item shall agree with the amount shown against liability item B.7 (f), column (8), of BA Form 9.

B. COVERED DOMESTIC POSITION

Item 13 Total amount of assets (other than claims) in South Africa and claims payable in the currency of the Republic

The amount under this item shall agree with asset item 24, column (2), of BA Form 9.

(5) QUARTERLY STATEMENT (BA FORM 9)

References are to the relevant items in BA Form 9 prescribed in these regulations.

BA Form 9

Reference

LIABILITIES

Liability item

A. Liabilities to the public

General

- (1) Reference should be made to the definitions contained in Part I.
- (2) All liabilities consisting of claims relating to the business of the banking institution shall be included under the appropriate liability item and column.
- (3) The maturity classification of liabilities shall be determined in relation to the remaining period to maturity on the date of the statement, not the date the liability was incurred.

AFDELING VIII—BELEGGING IN BANK-GEBOUE, MEUBELS EN TOERUSTING

Die bedrag getoon in hierdie Afdeling, moet ooreenstem met die totaal van bateposte 20 en 21 van BW-Vorm 9.

B. GEDEKTE BINNELANDSE POSISIE

Item 6 Totale bedrag aan bates in Suid-Afrika en vorderings betaalbaar in die geldeenheid van die Republiek

Die bedrag onder hierdie item moet ooreenstem met batepos 24, kolom (2), van BW-Vorm 9.

(4) KWARTAALOPGAWE (BW-VORM 8A) (Nie van toepassing op banke nie)

Verwysings in die linkerkantse kantlyn is na die betrokke items in BW-Vorm 8A voorgeskryf in hierdie regulasies.

A. GESTORTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE

Item 1 Totale verpligtings teenoor die publiek

Die bedrag onder hierdie item moet ooreenstem met lastepos A.6, kolom (8), van BW-Vorm 9.

Item 2 Totale bedrag van terugkoop-ooreenkomste

Onder hierdie item moet ingesluit word die bedrag van die verpligtings van die verslagdoende instelling ten opsigte van bates verkoop ingevolge terugkoop-ooreenkomste. Dit moet nie insluit nie die bedrae van verpligtings ten opsigte van terugkoop-ooreenkomste met die Reserwebank aangegaan of waar die onderliggende bate van sodanige terugkoop-ooreenkomste ook die onderwerp is van 'n ooreenkoms ingevolge waarvan die verslagdoende instelling die bate, sonder verhaal, verkoop aan 'n ander persoon op die vervaldatum van die terugkoop-ooreenkomste.

Item 6 Werklike bedrag van gestorte kapitaal en onaangetaste reserwefondse

Die bedrag onder hierdie item moet ooreenstem met die bedrag getoon teenoor lastepos B.7 (F), kolom (8), van BW-Vorm 9.

B. GEDEKTE BINNELANDSE POSISIE

Item 13 Totale bedrag aan bates afgesien van vorderings in Suid-Afrika en vorderings betaalbaar in die geldeenheid van die Republiek

Die bedrag onder hierdie item moet ooreenstem met batepos 24, kolom (2), van BW-Vorm 9.

(5) KWARTAALSTAAT (BW-VORM 9)

Verwysings is na die betrokke items in BW-Vorm 9 voorgeskryf in hierdie regulasies.

BW-Vorm 9

Verwysing

VERPLIGTINGS

Lastepos

A. Verpligtings teenoor die publiek

Algemeen

- (1) Daar moet ag geslaan word op die omskrywings vervat in Deel I.
- (2) Alle verpligtings bestaande uit eise in verband met die besigheid van die bankinstelling moet onder die toepaslike lastepos en kolom ingesluit word.
- (3) Die klassifikasie van verpligtings volgens looptyd moet bepaal word ooreenkomstig die oorblywende termyn tot vervaldatum op die datum van die staat en nie die datum waarop die verpligting aangegaan is nie.

- (4) All liabilities shall include interest accrued up to the end of the quarter to which the statement relates.

A.1 (a) Deposits by residents of the Republic*

Deposits shall exclude loans and advances (see interpretation under liability item A.3).

A.1 (a) (iii) Deposits by other Central Government

Deposits of all universities and technikons shall also be included under this item.

A.1 (a) (xiii) Deposits by other companies

This item shall include deposits by all 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, insurers registered under the Insurance Act, 1943, public corporations, and close corporations incorporated under the Close Corporations Act, 1984.

A.1 (a) (xiv) Deposits by other depositors

This item shall include deposits by all individuals, pension and provident funds registered under the Pension Funds Act, 1956, friendly societies registered under the Friendly Societies 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 chapter 4 of the Attorneys Act, 1979, and also balances not allocated to specific depositors.

A.1 (b) Deposits by residents of independent states

All depositors in the independent states shall be included and classified under this item. The directives applicable to liability item A.1 (a) shall apply *mutatis mutandis*.

A.1 (b), (c) and (d) Deposits by non-residents

Amounts shall be shown in the appropriate columns as well as in column (9).

A.3 Loans and advances

The following liabilities shall be classified as loans under this item:

Bank overdrafts;

all amounts received against security; amounts due to the Reserve Bank; and amounts raised for specific purposes, e.g. the acquisition of specified fixed property.

A.3 (a) (iii) and (iv) Loans and advances from resident banking institutions

Demand deposits shall be set off against bank overdrafts and loans at call obtained from the same banking institution in accordance with the principles of set-off described in subregulation (1) (g) of this regulation. Net credit balances shall be included under this item and net debit balances under asset item 5 (a).

A.3 (b) (iii) and A.3 (c) (ii) Loans and advances from foreign branches and subsidiaries

Balances owing on current account by the institution to a foreign branch (calculated in accordance with the directives pertaining to asset item 16) and a subsidiary shall be included under these items.

- (4) Alle verpligtings moet opgelope rente insluit tot aan die einde van die kwartaal waarop die staat betrekking het.

A.1 (a) Deposito's deur inwoners van die Republiek*

Deposito's moet lenings en voorskotte uitsluit (kyk vertolking onder lastepos A.3).

A.1 (a) (iii) Deposito's deur ander Sentrale Regering

Deposito's van alle universiteite en teknikons moet ook onder hierdie pos ingesluit word.

A.1 (a) (xiii) Deposito's deur ander maatskappye

Hierdie pos moet insluit deposito's deur alle maatskappye ingelyf of geag ingelyf te wees kragtens die Maatskappywet, 1973 (uitgesonderd maatskappye ingelyf ingevolge artikel 21 van daardie Wet); koöperatiewe maatskappye en verenigings kragtens die Koöperasiewet, 1981, geregi-streer; versekeraars kragtens die Versekeringswet, 1943, geregi-streer; openbare korporasies; en beslote korporasies kragtens die Wet op Beslote Korporasies, 1984, geregi-streer.

A.1 (a) (xiv) Deposito's deur ander deposante

Hierdie pos sluit in deposito's deur alle individue; pensioen- en voorsorgfondse kragtens die Wet op Pensioenfondse, 1956, geregi-streer; onderlinge hulpverenigings kragtens die Wet op Onderlinge Hulpverenigings, 1956, geregi-streer; alle instellings sonder winsbejag, soos liefdadigheids-, godsdienstige en welsynsorganisasies, vakbonde, sosiale en ontspanningsklubs, private skole en hospitale; trustdeposito's ingevolge Hoofstuk 4 van die Wet op Prokureurs, 1979; en ook alle saldo's wat nie aan spesifieke deposante toegewys is nie.

A.1 (b) Deposito's deur inwoners van onafhanklike state

Alle deposante in onafhanklike state moet onder hierdie pos ingesluit en geklassifiseer word. Die voorskrifte van toepassing op lastepos A.1 (a) is *mutatis mutandis* van toepassing.

A.1 (b), (c) en (d) Deposito's deur nie-inwoners

Bedrae moet in sowel die toepaslike kolom as in kolom (9) getoon word.

A.3 Lenings en voorskotte

Die volgende verpligtings moet as lenings by hierdie pos ingesluit word:

Bankoortrekkings;

alle bedrae teen sekuriteit ontvang; bedrae aan die Reserwebank verskuldig; en bedrae verkry vir spesifieke doeleindes, bv. vir die verkryging van spesifieke vaste eiendom.

A.3 (a) (iii) en (iv) Lenings en voorskotte van binnelandse bankinstellings

Onmiddellik opeisbare deposito's moet verreken word teen oortrokke rekenings by en onmiddellik opeisbare lenings verkry van dieselfde bankinstelling ooreenkomstig die beginsels van verrekening beskryf in subregulasie (1) (g) van hierdie regulasie. Netto kreditsaldo's moet onder hierdie pos ingesluit word en netto debetsaldo's onder batepos 5 (a).

A.3 (b) (iii) en A.3 (c) (ii) Lenings en voorskotte van buitelandse takkantore en filiale

Saldo's verskuldig op lopende rekening deur die instelling aan 'n buitelandse takkantoor (bereken ooreenkomstig die voorskrifte van toepassing op batepos 16) en 'n filiaal moet onder hierdie poste ingesluit word.

* A sectoral classification is published in the *Institutional Sector Classification Guide for South Africa*, which can be obtained from the Reserve Bank (Economics Department, P.O. Box 7433, Pretoria, 0001). This publication may be consulted by banks when classifying deposits by sector.

* 'n Sektorale klassifikasie word gepubliseer in die *Institusionele Sektor-klassifikasiegids vir Suid-Afrika* wat verkrygbaar is van die Reserwebank (Departement Ekonomie, Posbus 7433, Pretoria, 0001). Hierdie publikasie kan deur banke geraadpleeg word by die klassifikasie van deposito's volgens sektor.

A.3 (b) (i) and (iv) Loans and advances from foreign governments and banks**and A.3 (c) (iii) Loans and advances from foreign banks**

- (1) A loan raised from a foreign government or bank in the name of the reporting institution for its own purposes (i.e. where the reporting institution is regarded as the primary borrower) shall be included under this item.
- (2) A loan raised in the bank's own name on behalf of a client and not yet on-lent on the date of the statement shall be included under this item. Foreign finance raised in the institution's own name and on-lent to clients shall not be included under this item, but included under liability item B.9. The assets resulting from the on-lending shall be included under asset item 19. (Refer to the directive pertaining to liability item B.9.)
- (3) Where a loan is raised in the name of a client of the reporting institution and such client is, therefore, regarded as the primary borrower, the amount of such loan shall be included as a contingent liability in the memorandum section of BA Form 9 if the repayment of the loan is guaranteed by the reporting institution.
- (4) Set-off shall be applied to amounts (other than deposits) owing by and to the same foreign bank in accordance with the principles of set-off described in subregulation (1) (g) of this regulation. Net credit balances shall be reported under this item and net debit balances under asset item 5 (b) or (c), as the case may be.

A.4 Other bills payable

Under this item shall be included all bills accepted by the reporting institution for its own purposes (not on behalf of clients) and not included under any other item.

A.5 Other liabilities to the public**A.5 (b) Debentures not included under liability item B.7 (b)**

Under this item shall be included the amount of debentures issued in excess of the amount qualifying as capital in terms of section 14 (2) of the Act.

A.5 (c) 50 % of credits in transit

Under this item shall be included 50 % of the following in transit items:

- (i) Amounts held against certified or initialled cheques;
- (ii) outstanding travellers cheques issued;
- (iii) outstanding drafts issued;
- (iv) balance on bank cheque account; and
- (v) credits in transit in respect of mail or telegraphic transfers, including stop orders.

The remaining 50 % of credits in transit shall be included under liability item B.8.

A.5 (d) Other

- (1) Under this item shall be included all liabilities of the reporting institution not specifically provided for under any other item, i.e. such liabilities of the institution, irrespective of due date, the nature of the transaction or the identity of the creditors that should have been provided for or accrued in accordance with generally accepted accounting practice.
- (2) Accrued interest on liabilities shall also be included under this item, where such interest cannot be added to the amount of the related liability.

A.3 (b) (i) en (iv) Lenings en voorskotte van buitelandse regerings en banke**A.3 (c) (iii) Lenings en voorskotte van buitelandse banke**

- (1) 'n Lening verkry van 'n buitelandse regering of bank in die naam van die verslagdoende instelling vir sy eie doeleindes (d.i. waar die verslagdoende instelling as die primêre lener beskou word) moet onder hierdie pos ingesluit word.
- (2) 'n Lening in die bank se eie naam verkry ten behoeve van 'n kliënt en op die datum van die staat nog nie deurgeleen nie, moet onder hierdie pos ingesluit word. Buitelandse finansiering verkry in die instelling se eie naam en deurgeleen aan kliënte moet egter nie onder hierdie pos ingesluit word nie, maar onder lastepos B.9. Die bates wat ontstaan uit die deurleen, moet onder batepos 19 ingesluit word. (Kyk voorskrif van toepassing op lastepos B.9.)
- (3) Waar 'n lening verkry is in die naam van 'n kliënt van die verslagdoende instelling en die kliënt gevolglik as die primêre lener beskou word, moet die bedrag van sodanige lening as 'n voorwaardelike verpligting in die memorandumafdeling van BW-Vorm 9 ingesluit word indien die verslagdoende instelling die terugbetaling van die lening waarborg.
- (4) Verrekening moet toegepas word ten opsigte van bedrae (anders as deposito's) verskuldig deur en aan dieselfde buitelandse bank ooreenkomstig die beginsels van verrekening soos vervat in subregulasie 1 (g) van hierdie regulasie. Netto kreditsaldo's moet onder hierdie pos ingesluit word en netto debetsaldo's onder batepos 5 (b) of (c), na gelang van die geval.

A.4 Ander te betale wissels

Moet alle wissels insluit wat deur die verslagdoende instelling geaksepteer is vir sy eie doeleindes (nie ten behoeve van kliënte nie) en wat nie onder 'n ander pos ingesluit is nie.

A.5 Ander verpligtings teenoor die publiek**A.5 (b) Skuldbriewe nie ingesluit onder lastepos B.7 (b)**

Onder hierdie pos moet ingesluit word die bedrag van skuldbriewe uitgereik bo die bedrag wat ingevolge artikel 14 (2) van die Wet as kapitaal geld.

A.5 (c) 50 % van kreditte in transit

Onder hierdie pos moet 50 % van die volgende in transit-items ingesluit word:

- (i) Bedrae wat teen gesertifiseerde of geparafeerde tjeks gehou word;
- (ii) uitstaande reisigerstjeks uitgereik;
- (iii) uitgereikte wissels wat nog uitstaande is;
- (iv) saldo van die banktjekrekening; en
- (v) kreditte in transit ten opsigte van pos- of telegrafiese oorboekings met inbegrip van aftrekorders.

Die oorblywende 50 % van kreditte in transit moet onder lastepos B.8 ingesluit word.

A.5 (d) Ander

- (1) Onder hierdie pos moet ingesluit word alle verpligtings van die verslagdoende instelling waarvoor nie spesifiek onder enige ander pos voorsien is nie, dit is die verpligtings van die instelling, ongeag vervaldatum, die aard van die transaksie of die identiteit van die skuldeiser, waarvoor voorsiening gemaak moes gewees het of wat ooreenkomstig algemeen aanvaarde rekeningkundige praktyk opgeloopt het.
- (2) Opgeloopte rente op verpligtings moet ook onder hierdie pos ingesluit word waar sodanige rente nie by die bedrag van die toepaslike verpligting gevoeg kan word nie.

- (3) Retentions withheld from suppliers of goods that are the subject of a lease or instalment sale agreement shall be included here if the relevant agreement does not embody a legal right of set-off against amounts due in terms of the agreement.

A.6 Total liabilities to the public

The amount under this item represents the total of liability items A.1 to A.5.

B. Capital, reserves and liabilities other than to the public

The provisions of section 1 (5) of the Act regarding the impairment of capital should be considered in relation to this item.

B.7 (a) (ii) Paid-up share capital held by others

Paid-up share capital held by non-residents, including foreign banks and nominees, shall be included under this item.

B.7 (c) Unimpaired reserve funds

- (1) The following balances may be included under this item:

- (a) General reserves and provisions, however described, as long as they are freely available to absorb future losses, if any;
- (b) unappropriated profits transferred to reserves by formal resolution by the board of directors and freely available to absorb future losses;
- (c) premiums on share issues;
- (d) minority interest arising in the consolidated return as a result of the consolidation of partly-owned subsidiary companies; and
- (e) tax equalisation reserve arising from the deferment of the benefits of permanent taxation differences to future accounting periods.

- (2) The following balances are specifically excluded from unimpaired reserve funds:

- (a) Reserves arising from the revaluation of fixed assets;
- (b) deferred tax balances that, in accordance with generally accepted accounting practice, may not be regarded as part of shareholders' interest;
- (c) any balance on profit and loss account not yet transferred to a reserve by formal resolution by the board of directors;
- (d) provisions, however described, for doubtful debts (*less* any associated deferred tax assets) that are provided with reference to anticipated losses on any specific debt or group of debts identified specifically or by their age and not freely available to absorb such future losses; and
- (e) reserves that 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 capital, debentures and unimpaired reserve funds shall be shown in Annexure G to BA Form 9.

B.7 (e) Reductions from capital and unimpaired reserve funds

The value of assets referred to in section 1 (5) (d) of the Act shall be included at book value.

- (3) Retensies teruggehou van verskaffers van goedere wat die onderwerp is van 'n huur- of afbetalingsverkoop-ooreenkoms, moet onder hierdie pos ingesluit word indien die betrokke ooreenkoms nie 'n wettige reg van verrekening van bedrae verskuldig ingevolge die ooreenkoms bevat nie.

A.6 Totale verpligtings teenoor die publiek

Die bedrag onder hierdie pos verteenwoordig die totaal van lasteposte A.1 tot A.5.

B. Kapitaal, reserwes en ander verpligtings as dié teenoor die publiek

Die bepalinge van artikel 1 (5) van die Wet ten opsigte van die aantasting van kapitaal moet in ag geneem word met betrekking tot hierdie pos.

B.7 (a) (ii) Gestorte aandeelkapitaal gehou deur ander

Gestorte aandeelkapitaal gehou deur nie-inwoners, insluitende buitelandse banke en genomineerdes, moet onder hierdie pos ingesluit word.

B.7 (c) Onaangetaste reserwefondse

- (1) Die volgende saldo's mag onder hierdie pos ingesluit word:

- (a) Algemene reserwes en voorsienings, hoe ook al omskryf, indien dit vryelik beskikbaar is om toekomstige verliese, as daar is, te absorbeer;
- (b) onverdeelde wins oorgedra na reserwes deur 'n formele besluit deur die raad van direkteure en wat vryelik beskikbaar is om toekomstige verliese te absorbeer;
- (c) premies op aandeel-uitgifte;
- (d) minderheidsbelang wat in die gekonsolideerde staat ontstaan as gevolg van die konsolidasie van filiaalmaatskappye wat nie ten volle besit word nie; en
- (e) belastinggelykmakingsreserwe voortspruitende uit die uitstel van voordele van permanente belasting verskille tot toekomstige rekeningkundige tydperke.

- (2) Die volgende saldo's word spesifiek uitgesluit van onaangetaste reserwefondse:

- (a) Reserwes voortspruitend uit die herwaardering van vaste bates;
- (b) uitgestelde belastingsaldo's wat ingevolge algemeen aanvaarde rekeningkundige praktyk nie as deel van aandeelhoudersbelang beskou mag word nie;
- (c) enige saldo op die wins-en-verliesrekening wat nog nie deur 'n formele besluit van die raad van direkteure na 'n reserwe oorgeplaas is nie;
- (d) voorsiening vir twyfelagtige skulde, hoe ook al beskryf (*min* enige geassosieerde uitgestelde belastingbates) wat voorsien word ten opsigte van verwagte verliese op enige spesifieke skuld of groep skulde, spesifiek of deur hulle ouderdom geïdentifiseer, en wat nie vryelik beskikbaar is om sodanige toekomstige verliese te absorbeer nie; en
- (e) reserwes wat verband hou met die waardasie van enige bate of verpligting of wat nie vryelik beskikbaar is om toekomstige verliese, as daar is, te absorbeer nie.

- (3) Besonderhede van bedrae ingesluit as kapitaal, skuldbriewe en onaangetaste reserwefondse moet in Aanhangel G van BW-Vorm 9 getoon word.

B.7 (e) Verminderings van kapitaal en onaangetaste reserwefondse

Die waarde van bates waarna in artikel 1 (5) (d) van die Wet verwys word, moet teen boekwaarde ingesluit word.

B.8 Balances due to head office and branches in the Republic

- (1) Under this item shall be included the net interbranch and head office credit balances resulting from entries that originate or require response outside head office or outside any particular branch and 50 % of credits in transit described under liability item A.5 (c).
- (2) If the net balance is a debit, it shall be shown under asset item 18.

B.9 Foreign finance in the bank's own name on-lent to clients

- (1) Loans raised from foreign banks in foreign currency and on-lent to South African clients in foreign currency for the purpose of financing trade or working capital shall together with accrued interest thereon be included under this item. The debit balances associated with these loans together with accrued interest thereon shall be included under asset item 19.
- (2) Foreign finance not yet on-lent to clients as provided in paragraph (1) above on the date of the statement shall be included under liability item A.3 (c).
- (3) The amounts reported under liability item B.9 and asset item 19 shall differ only by the amount of the interest margin on the transactions.

B.10 Liabilities other than the foregoing

Only the following balances shall be included under this item:

- (a) Balance on profit and loss account not yet transferred to reserves by formal minute of the board of directors;
- (b) unrealised profits or a reserve arising from the revaluation of a fixed asset;
- (c) a balance representing deferred income that cannot be deducted from the asset in question (This item shall include suspense accounts arising from credit balances resulting from the revaluation of forward exchange contracts, even where such amounts are debit balances, but shall exclude unearned finance charges, accrued interest and rebates.);
- (d) a credit balance on deferred taxation account;
- (e) the amount shown under liability item B.7 (e) as "capital deficit of foreign subsidiaries" (Inclusion of this amount under this item is necessary to balance the statement.); and
- (f) any other amount that is shown as a deduction under liability item B.7 (e) of BA Form 9 and also as an asset (Inclusion of this amount under this item is necessary to balance the statement).

B.12 Total liabilities

The total of column (8) should agree with total assets as reflected in column (3) under asset item 24.

MEMORANDUM SECTION*Memorandum item***C.3 Contingent liabilities and other risk exposures**

The gross totals (i.e. before deduction of public sector items or amounts secured by the pledge of deposits or assets) of items shown in BA Form 8 shall be shown as follows in this section:

C.3 (a) Bills rediscounted

BA Form 8 items 0.1.1 and 0.1.3

B.8 Saldo's verskuldig aan hoofkantoor en takke in the Republiek

- (1) Onder hierdie pos moet ingesluit word netto kreditsaldo's van takke onderling en van hoofkantoor, wat voortspruit uit inskrywings betreffende transaksies wat buite die hoofkantoor of 'n bepaalde tak ontstaan of bevestiging vereis en 50 % van kreditte in transit soos by lastepos A.5 (c) omskryf.
- (2) Indien die netto balans 'n debet is, moet dit onder batepos 18 getoon word.

B.9 Buitelandse finansiering in die bank se eie naam deurgeleen aan kliënte

- (1) Lenings in buitelandse geldeenhede van buitelandse banke verkry vir deurleen aan Suid-Afrikaanse kliënte in buitelandse geldeenhede vir die doel om handel te finansier of as bedryfskapitaal, moet tesame met opgelope rente daarop, by hierdie pos ingesluit word. Die debetsaldo's geassosieer met hierdie lenings, tesame met opgelope rente, moet by batepos 19 ingesluit word.
- (2) Buitelandse finansiering wat op die datum van die staat nog nie aan kliënte deurgeleen is nie soos bepaal in par. (1) hierbo, moet onder lastepos A.3 (c) ingesluit word.
- (3) Die bedrae getoon onder lastepos B.9 en batepos 19 moet slegs verskil met die bedrag van die rentekoersverskil op die transaksies.

B.10 Ander verpligtings as die bovermelde

Slegs die volgende saldo's mag onder hierdie pos ingesluit word:

- (a) Saldo's op wins-en-verliesrekening wat nog nie deur formele besluit deur die raad van direkteure na reserwes oorgeplaas is nie;
- (b) ongerealiseerde winste of 'n reserwe voortspruitend uit die herwaardasie van 'n vaste bate;
- (c) 'n saldo wat uitgestelde inkomste verteenwoordig wat nie van die betrokke bate afgetrek kan word nie (Hierdie pos moet insluit afwagtingsrekenings voortspruitend uit kreditsaldo's as gevolg van herwaardasie van termynvalutakontrakte, selfs waar sodanige bedrae debetsaldo's is, maar moet nie onverdiende finansieringskoste, opgelope rente en kortings insluit nie.);
- (d) 'n kreditsaldo op uitgestelde belastingrekening;
- (e) die bedrag getoon onder lastepos B.7 (e) as "kapitaaltekort van buitelandse filiale" (Die insluiting van die bedrag onder hierdie pos is nodig om die staat te balanseer.); en
- (f) enige ander bedrag wat as 'n vermindering onder lastepos B.7 (e) van BW-Vorm 9 getoon word en ook as 'n bate (Die insluiting van die bedrag onder hierdie pos is nodig om die staat te balanseer).

B.12 Totale verpligtings

Die totaal van kolom (8) moet ooreenstem met totale bates soos getoon in kolom (3) van batepos 24.

MEMORANDUMAFDELING*Memorandumpos***C.3 Voorwaardelike verpligtings en ander risiko-blootstellings**

Die bruto totale (d.i. voor aftrekking van items ten opsigte van die openbare sektor of bedrae gedek deur die verpanding van deposito's of bates) van items getoon in BW-Vorm 8, moet as volg in hierdie Afdeling getoon word:

C.3 (a) Herdiskonteerte wissels

Items 0.1.1 en 0.1.3 van BW-Vorm 8.

C.3 (b) Acceptances on behalf of clients

BA Form 8 item 0.1.2.

If an acceptance is discounted by the reporting bank itself, this item shall be reduced by such amount and asset item 11 (a) (i) (1) increased accordingly. The subsequent sale of the acceptance shall reverse these entries.

C.3 (c) Loans and advances granted but not paid out

BA Form 8 items 0.1.4 and 0.1.5.

C.3 (d) Guarantees given on behalf of clients

BA Form 8 items 0.1.6, 0.1.7, 0.1.8 and 0.2.

C.3 (e) Other contingent liabilities and net open position in foreign currencies

BA Form 8 item 0.3.1 or as reported in item E.9 of BA Form 10 and amounts included in Category O of BA Form 8 and not included elsewhere.

C.4 Total commitments in respect of repurchase agreements

Under this item shall be included the aggregate amount of the commitments of the reporting institution in respect of assets sold under repurchase agreements as reported in item P. 1 of BA Form 8. Assets sold under repurchase agreements shall be reported as follows:

- The "capital amount" repayable on expiry of the agreement shall be shown under this memorandum item.
- The "accrued interest or loss" payable in terms of the agreement shall be included under liability item A.5 (d).
- Any difference between the capital amount and the book value of the asset, which is held in suspense until maturity of the agreement, shall be included under class 3 in asset item 23. (See directives in respect of asset item 23 below).

ASSETS**General**

- Reference should be made to the definitions contained in Part I.
- All assets arising from the business of the reporting institution shall be included under the appropriate item and column.
- Assets shown in columns (1), (2), (4) and (5) shall also be included in column (3) (total assets). Assets shown in column (1) (liquid assets) shall be included at market value as certified by the Public Investment Commissioners, while those shown in columns (2) (domestic cover), (3) (total assets), (4) (in the independent states) and (5) (in other countries) shall be included at book value.
- All assets shall include interest accrued up to the quarter end to which the statement relates.
- The column headed "liquid assets" is not applicable to discount houses.

Domestic cover

- Unless otherwise indicated in these regulations, assets that shall be included in column (2) (domestic cover) are—
 - assets (other than claims) situate in South Africa; and
 - assets consisting of claims payable in the currency of the Republic.

C.3 (b) Aksepte ten behoeve van kliënte

Item 0.1.2 van BW-Vorm 8.

Indien 'n aksep verdiskonteer is deur die verslagdoende bank, moet hierdie pos met sodanige bedrag verminder word en batepos 11 (a) (i) (1) dienooreenkomstig vermeerder word. Die latere verkoop van die aksep sal hierdie inskrywings omkeer.

C.3 (c) Lenings en voorskotte toegestaan maar nie uitbetaal nie

Items 0.1.4 en 0.1.5 van BW-Vorm 8.

C.3 (d) Waarborge ten behoeve van kliënte

Items 0.1.6, 0.1.7, 0.1.8 en 0.2 van BW-Vorm 8.

C.3 (e) Ander voorwaardelike verpligtings en netto ope posisie in buitelandse geldeenheide

Item 0.3.1 van BW-Vorm 8 of soos in item E.9 van BW-Vorm 10 gerapporteer en bedrae ingesluit in Kategorie O van BW-Vorm 9 en nie elders getoon nie.

C.4 Totale verpligtings ten opsigte van terugkoop-ooreenkomste

Onder hierdie pos moet ingesluit word die totale bedrag van die verpligtings van die verslagdoende instelling ten opsigte van bates verkoop ingevolge terugkoop-ooreenkomste soos getoon in item P.1 van BW-Vorm 8. Bates verkoop ingevolge terugkoop-ooreenkomste moet soos volg getoon word:

- Die "kapitaalbedrag" terugbetaalbaar by vervaldatum van die ooreenkoms moet onder hierdie memorandumpos getoon word.
- Die "opgeloopte rente of verlies" betaalbaar ingevolge die ooreenkoms moet onder lastepos A.5 (d) getoon word.
- Enige verskil tussen die kapitaalbedrag en die boekwaarde van die bate, wat in afwagting gehou word tot vervaldatum van die ooreenkoms, moet onder klas 3-bates van batepos 23 getoon word. (Kyk voorskrifte ten opsigte van batepos 23 hieronder).

BATES**Algemeen**

- Daar dien gelet te word op die omskrywings vervat in Deel I.
- Alle bates wat ontstaan uit die besigheid van die verslagdoende instelling moet onder die toepaslike pos en kolom getoon word.
- Bates wat in kolom (1), (2), (4) en (5) ingesluit word, moet ook in kolom (3) (totale bates) getoon word. Bates ingesluit in kolom (1) (likwiede bates) moet teen markwaarde, soos gesertifiseer deur die Openbare Beleggingskommissaris, getoon word terwyl dié ingesluit in kolom (2) (binnelandse dekking), kolom (3) (totale bates), kolom (4) (in onafhanklike state) en kolom (5) (in ander lande) teen boekwaarde getoon moet word.
- Alle bates moet opgelope rente insluit tot op die kwartaaleinde waarop die staat betrekking het.
- Die kolom onder die opskrif "likwiede bates" is nie op diskontohuise van toepassing nie.

Binnelandse dekking

- Tensy anders aangedui in hierdie regulasies, moet die volgende bates in kolom (2) (binnelandse dekking) ingesluit word—
 - bates (behalwe vorderings) wat in Suid-Afrika geleë is; en
 - bates wat bestaan uit vorderings wat in die geld-eenheid van die Republiek betaalbaar is.

- (2) All assets shall be included at book value in the domestic cover column.

Liquid assets

(1) Government Notice 1941 of 30 August 1985

Cognisance should be taken of the provisions of Government Notice 1941 of 30 August 1985.

(2) Requirements in order to rank as liquid asset

Bankers' acceptances, self-liquidating trade bills, promissory notes and agricultural bills

A trade bill, a promissory note, an agricultural bill or a banker's acceptance shall comply with the following requirements in order to qualify as a liquid asset:

- (a) A bill or promissory note must be self-liquidating and linked directly with and immediately preceded by a specific merchandise transaction, which in the case of agricultural bill or promissory note must involve readily marketable agricultural products or livestock or other products that have been or are to be used solely or predominantly in or for the production of agricultural products or the breeding, raising or fattening of livestock, and the bill or promissory note must be so enclausal (to the satisfaction of the Reserve Bank) that it is possible to identify the transaction concerned. Any of the following endorsements on a bill or promissory note will be acceptable to the Reserve Bank, namely:
 - (i) as per Invoice No. (Nos) under Letter of Credit No.
 - (ii) as per Invoice(s) dated under Letter of Credit No.
 - (iii) per SS under Letter of Credit No.
 - (iv) per air freight under Letter of Credit No.
 - (v) relating immediately to current merchandise transaction as per Invoice Nos. etc.
 - (aa) In the first blank space in each of endorsements (i) to (iv) the nature of the merchandise should be inserted, e.g. timber, motor spares, etc.
 - (bb) Where no letter of credit is involved, the words "under Letter of Credit No." may be omitted.
 - (cc) After the words "air freight" in endorsement (iv) the name of the airline concerned should be inserted.
 - (dd) Endorsement (ii) provides for cases where the invoices have no numbers and endorsement (v) for instances where a bill covers so many invoices that all the numbers cannot conveniently be quoted.
 - (ee) In the case of foreign bills the applicable endorsement may be inserted on bills by the branch concerned of the particular bank in South Africa on receipt of the bills, by reference to the documents that accompany such bills.

- (2) Alle bates moet teen boekwaarde in die kolom vir binnelandse dekking ingesluit word.

Likwiede bates

(1) Goewermentskennisgewing 1941 van 30 Augustus 1985

Daar moet ag geslaan word op die bepalings van Goewermentskennisgewing 1941 van 30 Augustus 1985.

(2) Vereistes om as likwiede bate te geld

Bankaksepte, selflikwiderende handelswissels, promesses en landbouwissels

'n Handelswissel, promesse, landbouwissel of bankaksep moet aan die volgende vereistes voldoen ten einde as 'n likwiede bate te geld:

- (a) 'n Wissel of 'n promesse moet selflikwiderend wees en regstreeks gekoppel wees aan en onmiddellik voorafgegaan word deur 'n bepaalde koophandeltransaksie, wat in die geval van 'n landbouwissel of -promesse betrekking het op maklik bemarkbare landbouprodukte of lewende hawe of ander produkte wat uitsluitend of oorwegend gebruik is of sal word in of vir die vervaardiging van landbouprodukte of die teel, grootmaak of vetmaak van lewende hawe; en die wissel of promesse moet so bewoord wees (tot tevredenheid van die Reserwebank) dat dit moontlik is om die betrokke transaksie te identifiseer. Enigeen van die volgende endossemente op 'n wissel of 'n promesse sal vir die Reserwebank aanneemlik wees:
 - (i) soos per faktuur No. (s) kragtens kredietbrief No.
 - (ii) soos per faktuur(fakture) gedateer kragtens kredietbrief No.
 - (iii) per ss kragtens kredietbrief No.
 - (iv) per lugvrag kragtens kredietbrief No.
 - (v) hou onmiddellik verband met lopende koophandeltransaksies soos per faktuur Nos. ens.
 - (aa) In die eerste oop ruimte in endossemente (i) tot (iv) moet die aard van die handelsware ingevul word, byvoorbeeld hout, onderdele vir motors, ens.
 - (bb) Waar geen kredietbrief betrokke is nie, mag die woorde "kragtens kredietbrief No." weggelaat word.
 - (cc) Na die woord "lugvrag" in endossement (iv) moet die naam van die betrokke lugredery ingevul word.
 - (dd) Endossement (ii) is bedoel vir gevalle waar die fakture geen nommers het nie, en endossement (v) vir gevalle waar 'n wissel so baie fakture omvat dat al die nommers nie gerieflik gemeld kan word nie.
 - (ee) In die geval van buitelandse wissels mag die toepaslike endossement op die wissels deur die betrokke tak van die bepaalde bank in Suid-Afrika aangebring word by ontvangs van die wissels, met verwysing na die dokumente wat sodanige wissels vergesel.

- (b) A bill or promissory note shall bear the names of at least two established business enterprises (other than a bank in favour of which the bill is drawn or the promissory note is made), and in the case of an agricultural bill or promissory note at least one of these names must be that of a producer of readily marketable agricultural products or livestock or of an agricultural society registered under the Co-operatives Act, 1981. Such enterprises shall not include the reporting bank or its subsidiary, fellow subsidiary or controlling company.
- (c) A banker's acceptance must be discountable by the Reserve Bank and must not be an acceptance of the reporting bank or of its subsidiary or fellow subsidiary or of a bank by which it is controlled directly or indirectly.
- (d) In the case of a banker's acceptance, the aggregate amount of the acceptance facility utilised must bear a relationship to the turnover of the drawer that satisfactorily establishes the self-liquidating nature of the bill, with due allowance for credit obtained by the drawer in other ways or from other sources.
- (e) A banker's acceptance must be drawn under an authority (letter of credit) that 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 that he has already bought or sold. The acceptance must quote the relevant authority and state specifically the nature of the goods concerned.
- (f) A trade bill and a banker's acceptance must be drawn for not more than 120 days and an agricultural bill for not more than six months and they must be duly accepted. A promissory note must be made for not more than 120 days. 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 bill qualifies as a liquid asset in accordance with the requirements of the monetary authorities as set out in the Banks Act, 1965, and the regulations promulgated thereunder".
- (g) Without prejudice to the generality of the foregoing requirements, a trade bill, agricultural bill, promissory note or 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;
- (b) Op 'n wissel of promesse moet die name van minstens twee gevestigde sake-ondernemings (uitgesonderd die bank ten gunste van wie die wissel getrek of die promesse gemaak is) verskyn, en in die geval van 'n landbouwissel of -promesse moet minstens een van die name dié wees van 'n produsent van maklik bemarkbare landbouprodukte of lewende hawe of van 'n landbouvereniging kragtens die Koöperasiewet, 1981, geregistreer. Sodanige ondernemings moet nie die verslagdoende bank of sy filiaal, medefiliaal of beherende maatskappy insluit nie.
- (c) 'n Bankaksep moet deur die Reserwebank verdiskonteerbaar wees en moet nie 'n aksep van die verslagdoende bank of van sy filiaal of medefiliaal of van 'n bank deur wie hy regstreeks of onregstreeks beheer word, wees nie.
- (d) In die geval van 'n bankaksep moet die totale benutte bedrag van die aksepfasiliteit in so 'n verhouding tot die omset van die trekker staan dat die selflikwiderende aard van die wissel bevredigend behoue bly, met behoorlike inagneming van krediet deur die trekker op 'n ander wyse of uit ander bronne verkry.
- (e) 'n Bankaksep 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.
- (f) 'n Handelswissel en 'n bankaksep moet vir nie meer as 120 dae, en 'n landbouwissel vir nie meer as ses maande, getrek wees nie, en hulle moet behoorlik geaksepteer wees. 'n Promesse moet vir nie meer as 120 dae gegee wees nie. '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 wissel geld as likwiede bate ooreenkomstig die vereistes van die monetêre owerhede soos uiteengesit in die Bankwet, 1965, en die regulasies daarkragtens uitgevaardig."
- (g) Sonder om aan die algemeenheid van die vereistes hierbo gestel afbreuk te doen, kwalifiseer 'n handelswissel, landbouwissel, promesse of 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 afbetalingsverkope of die verhuur van bates ("leasing") te finansier;
 - (iii) om 'n oortrokke bankrekening of enige ander skuld te vereffen as dié wat ontstaan het deur die bepaalde koophandelstransaksie waaraan dit gekoppel is;
 - (iv) as 'n hernuwing of tydsverlenging van 'n bestaande wissel, promesse of bankaksep wat op dieselfde transaksie betrekking het;

- (v) to serve as a substitute for an unpaid instrument; or
- (vi) to provide any other form of accommodation finance.

Requirements for qualification as a liquid asset in terms of paragraph (n) of the definition of liquid assets in section 1 (1) of the Act

A promissory note or bill contemplated in paragraph (n) of the definition of "liquid assets" in section 1 (1) of the Act shall meet the following further requirements in order to qualify as a liquid asset:

- (a) The promissory note or bill shall be so worded that it is possible to identify the relative loan agreement concluded for the financing of the export of capital goods or services and reinsured in terms of the Export Credit and Foreign Investments Reinsurance Act, 1957.
- (b) The date of issue or acceptance, as the case may be, shall be clearly shown on the promissory note or bill.
- (c) The promissory note or bill shall be discountable by an institution with which the Minister of Trade and Industries has concluded an agreement to that effect.
- (d) The promissory note or bill shall qualify as a liquid asset during a period of six months only as from the date of issue or acceptance, as the case may be.

Assets pledged or otherwise encumbered

Unless special consent has been obtained from the Minister of Finance in terms of section 24 of the Act, only assets not pledged or otherwise encumbered may be included as liquid assets.

Securities lodged with the Reserve Bank to secure facilities shall not be regarded as pledged except to the extent that they are required to secure facilities actually utilised.

(3) Valuation of liquid assets

Securities ranking as liquid assets must be shown at their market value (as certified by the Public Investment Commissioners in terms of section 25 of the Act) in the liquid asset column. However, such securities shall be shown at their book value in the domestic cover and total asset columns. If a loss on realisation is expected, book value shall be written down as required by section 1 (5) of the Act.

(4) Foreign assets

No foreign asset, except the promissory notes and bills mentioned in paragraph (n) in the definition of liquid assets in section 1 (1) of the Act, shall be included as a liquid asset.

Valuation

(1) Generally accepted accounting practice

Valuation of assets for the purposes of BA Form 9 shall follow generally accepted accounting practice referred to in section 286 (3) of the Companies Act, 1973, unless otherwise provided for by these regulations.

(2) Requirements of the Banks Act, 1965

The provisions of section 1 (5) and 1 (6) of the Act shall be considered in relation to the valuation of assets for purposes of BA Form 9.

- (v) om 'n onbetaalde stuk te vervang; of
- (vi) om enige ander vorm van akkommodasie-finansiering te verskaf.

Vereistes om as likwiede bate ingevolge paragraaf (n) van die omskrywing van "likwiede bates" in artikel 1 (1) van die Wet te geld

'n Promesse of wissel bedoel in paragraaf (n) van die definisie van "likwiede bates" in artikel 1 (1) van die Wet, moet aan die volgende verdere vereistes voldoen ten einde as 'n likwiede bate te geld:

- (a) Die promesse of wissel moet so bewoord wees dat dit moontlik is om die betrokke lenings-ooreenkoms aangegaan vir die finansiering van die uitvoer van kapitaalgoedere of dienste en herversker ingevolge die Uitvoerkrediet- en Buitelandse Beleggingsherverskeringswet, 1957, te identifiseer.
- (b) Die datum van uitreiking of aksepterling, na gelang van die geval, moet duidelik op die promesse of wissel getoon word.
- (c) Die promesse of wissel moet verdiskonteërbaar wees deur 'n instelling met wie die Minister van Handel en Nywerheid 'n ooreenkoms te dien effekte aangegaan het.
- (d) Die promesse of wissel sal slegs vir 'n tydperk van ses maande na die datum van uitreiking of aksepterling, na gelang van die geval, as 'n likwiede bate geld.

Bates verpand of andersins beswaar

Tensy spesiale toestemming van die Minister ingevolge artikel 24 van die Wet verkry is, mag slegs bates wat nie verpand of andersins beswaar is nie, as likwiede bates ingesluit word.

Effekte wat by die Reserwebank gedeponeer is om as sekerheidstelling vir fasiliteite te dien, moet nie as verpand beskou word nie behalwe in die mate dat hulle nodig is om werklik benutte fasiliteite te sekuereer.

(3) Waardasie van likwiede bates

Effekte wat as likwiede bates geld, moet teen hulle markwaarde (soos deur die Openbare Beleggingskommissaris ingevolge artikel 25 van die Wet gesertifiseer) in die kolom vir likwiede bates getoon word. Sodanige effekte moet egter teen hulle boekwaarde in die kolomme vir binnelandse dekking en totale bates getoon word. Indien by tegeldemaking 'n verlies verwag word, moet laasgenoemde waarde verminder word soos deur artikel 1 (5) van die Wet vereis.

(4) Buitelandse bates

Geen buitelandse bates behalwe die promesses en wissels bedoel in paragraaf (n) van die omskrywing van "likwiede bates" in artikel 1 (1) van die Wet, mag as likwiede bates ingesluit word nie.

Waardasie

(1) Algemeen aanvaarde rekeningkundige praktyk

Tensy andersins voorgeskryf in hierdie regulasies moet waardasie van bates vir die doeleindes van BW-Vorm 9 gedoen word ooreenkomstig algemeen aanvaarde rekeningkundige praktyk waarna in artikel 286 (3) van die Maatskappywet, 1973, verwys word.

(2) Vereistes van die Bankwet, 1965

Die vereistes van artikel 1 (5) en 1 (6) van die Wet moet in ag geneem word by die waardasie van bates vir doeleindes van BW-Vorm 9.

Bad and doubtful debts and overdue amounts

- (1) Provision for bad or doubtful debts must be made at least once in every financial year. This minimum requirement does not relieve the institution of the obligation to make provision in every quarterly statement for debts that, as far as it knows, have become bad or doubtful since the last annual calculation. To this end, institutions are expected to maintain reporting procedures by their branches and divisions that will ensure that bad and doubtful debts will be reported at the earliest possible opportunity.
- (2) Information regarding overdue accounts must be furnished with every BA Form 9 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.
- (3) 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 institution has no doubts concerning the recoverability of the debt. Such extensions are to be recorded in a manner that will permit information regarding the extensions to be made readily available to the Registrar.

Fixed assets

Provision for depreciation of fixed assets shall be made in accordance with generally accepted accounting practice and be reflected in each BA Form 9. 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.

Individual items**Asset item****1. Subsidiary coin**

- (1) Only coin that is legal tender in South Africa and held in the Republic qualifies as a liquid asset.
- (2) Other coin shall be shown in columns (3), (4) and (5).

2. Gold coin and bullion

Gold coin and bullion to be included under this item shall be valued at the month end rand price for gold established at the afternoon gold price fixing on the London Gold Market and the closing middle rand/US dollar exchange rate on that day.

3. Bank notes

- (1) Only notes issued by the Reserve Bank and held in the Republic qualify as liquid assets. Notes in transit and in automatic teller machines shall also be included under this item.
- (2) Other notes must be shown in columns (3), (4) and (5).
- (3) Postal and money orders shall be included under asset item 23 of BA Form 9.

4. Deposits with the Reserve Bank

- (1) All deposits with the Reserve Bank qualify as liquid assets.
- (2) Any balance due to the Reserve Bank by the reporting institution on current account shall not be set-off but included under liability item 3 (a) (ii) of BA Form 9.

Slegte en twyfelagtige skulde en agterstallige bedrae

- (1) Voorsiening vir slegte of twyfelagtige skulde moet minstens een keer in elke boekjaar gemaak word. Hierdie minimum vereiste onthef nie 'n instelling van die verpligting om in elke kwartaalstaat voorsiening te maak vir skulde wat, na sy wete, sedert die jongste jaarlikse berekening sleg of twyfelagtig geraak het nie. Met die oog hierop word daar van instellings verwag om prosedures van verslagdoening deur hulle takke en afdelings in stand te hou wat sal verseker dat slegte en twyfelagtige skulde op die vroegste moontlike geleentheid gerapporteer sal word.
- (2) Inligting betreffende agterstallige rekenings moet saam met elke BW-Vorm 9 ingedien word in die vorm uiteengesit in Aanhangsel A van die voorgeskrewe staat. Bedrae opgegee as agterstallig moet getoon word na aftrekking van die betrokke spesifieke voorsiening vir twyfelagtige skulde.
- (3) 'n Agterstallige bedrag mag weer as lopend getoon word in gevalle waar die betalingstermyn op versoek van die skuldenaar formeel verleng is en die instelling geen twyfel omtrent die invorderbaarheid van die betrokke skuld het nie. Sodanige verlengings moet op 'n wyse te boek gestel word wat dit moontlik sal maak dat inligting betreffende verlengings maklik tot die beskikking van die Registrateur gestel kan word.

Vaste bates

Voorsiening vir waardevermindering van vaste bates moet gemaak word ooreenkomstig algemeen aanvaarde rekeningkundige praktyk en moet in elke BW-Vorm 9 getoon word. Dit verbied egter nie die afskrywing van 'n vaste bate nie tot nominale waarde by verkryging of oor 'n tydperk wat korter is as die beraamde leeftyd van die bate.

Afsonderlike poste**Batepos****1. Pasmunt**

- (1) Slegs muntgeld wat wettige betaalmiddel in Suid-Afrika is en in die Republiek gehou word, geld as likwiede bate.
- (2) Ander muntgeld moet in kolomme (3), (4) en (5) getoon word.

2. Goudmunt en staafgoud

Goudmunt en staafgoud wat onder hierdie pos ingesluit word, moet gewaardeer word teen die randprys vir goud soos op die maandeinde, afgelei van die namiddag-goudprysvasstelling op die Londense goudmark en die middel-rand/VSA-dollar-wisselkoers by kantoorsluiting op daardie dag.

3. Banknote

- (1) Slegs note uitgereik deur die Reserwebank en wat in die Republiek gehou word, geld as likwiede bate. Note in transito en in outomatiese tellermasjiene moet ook onder hierdie pos ingesluit word.
- (2) Ander note moet in kolomme (3), (4) en (5) getoon word.
- (3) Posorders en poswissels moet onder batepos 23 van BW-Vorm 9 ingesluit word.

4. Deposito's by die Reserwebank

- (1) Alle deposito's by die Reserwebank geld as likwiede bates.
- (2) Enige saldo verskuldig aan die Reserwebank op lopende rekening deur die verslagdoende instelling, moet nie verreken word nie maar onder lastepos 3 (a) (ii) van BW-Vorm 9 ingesluit word.

5. Deposits with and loans and advances to banks, building societies and mutual building societies

5.(a) In the Republic

and

5.(b) In independent states

- (1) All debit balances shall be included under this item, including debit balances resulting from clearing house or similar settlements.
- (2) Demand deposits shall be set-off against bank overdrafts and loans at call obtained from the same banking institution in accordance with the principles of set-off described in subregulation (1) (g) of this regulation. Net debit balances shall be reported under this item and net credit balances under liability items A.3 (a) (iii) and (iv) and A.3 (b) (iii) and (iv).
- (3) Assets reported under this item do not qualify as liquid assets.

5. (a) (iii) Building societies and mutual building societies

and

5. (b) (iii) All investments in building societies and mutual building societies shall be included under this item, with the exception of equity shares issued by building societies registered in terms of the Building Societies Act, 1986, which shall be shown under asset item 10 (u).

5. (c) In other countries

- (1) Set-off shall be applied to amounts owing by and to the same foreign bank in accordance with the principles of set-off described in subregulation 1 (g) of this regulation. Net debit balances shall be reported under this item and net credit balances under liability items A.3 (c) (ii) and (iii) of BA Form 9.
- (2) Debit balances due to the reporting institution on current accounts by its foreign banking branches (see directive pertaining to asset item 16) and foreign banking subsidiaries shall be included under this item.
- (3) Only amounts payable in the currency of the Republic rank as domestic cover. Claims in the currency of the Republic set-off against liability items A.3 (c) (ii) and (iii) shall not be included under domestic cover.

7. Loans to discount houses in the Republic

Amounts held with discount houses shall be reported under this item.

8. Land Bank

(a) Land Bank bills

Bills shall be reported at face value, less unearned discount or rebates relating to the period from the date of the relevant quarterly statement (BA Form 9) to the date of maturity. Unearned discount shall be calculated at the rate negotiated.

9. Treasury bills

Treasury bills shall be reported at face value, less unearned discount or rebate from the date of the

5. Deposito's by en lenings en voorskotte aan banke, bouverenigings en onderlinge bouverenigings

5. (a) In die Republiek

en

5. (b) In onafhanklike state

- (1) Alle debetsaldo's moet onder hierdie pos ingesluit word, ook debetsaldo's voortspuitend uit 'n verrekeningshuisvereffening of 'n soortgelyke vereffening.
- (2) Onmiddellik opeisbare deposito's moet verreken word teen bankoortrekkings en onmiddellik opeisbare lenings verkry van dieselfde bankinstelling ooreenkomstig die beginsels van verrekening soos vervat in subregulasie (1) (g) van hierdie regulasie. Netto debetsaldo's moet onder hierdie pos getoon word en netto kreditsaldo's onder lastepos A. 3 (a) (iii) en (iv) en A. 3 (b) (iii) en (iv).
- (3) Bates ingesluit onder hierdie pos geld nie as likwiede bates nie.

5. (a) (iii) Bouverenigings en onderlinge bouverenigings

en

5. (b) (iii) Alle beleggings in bouverenigings en onderlinge bouverenigings moet onder hierdie pos ingesluit word, behalwe ekwi-teitsaandeel uitgereik deur bouverenigings geregistreer kragtens die Wet op Bouverenigings, 1986, wat onder batepos 10 (u) ingesluit moet word.

5. (c) In ander lande

- (1) Verrekening moet toegepas word ten opsigte van bedrae verskuldig deur en aan dieselfde buitelandse bank ooreenkomstig die beginsels van verrekening soos vervat in subregulasie (1) (g) van hierdie regulasie. Netto debetsaldo's moet onder hierdie pos getoon word en netto kreditsaldo's onder lastepos A. 3 (c) (ii) en (iii) van BW-Vorm 9.
- (2) Debetsaldo's op lopende rekening verskuldig aan die verslagdoende instelling deur sy buitelandse banktakke (kyk voorskrifte van toepassing op batepos 16) en buitelandse bankfiliale, moet onder hierdie pos ingesluit word.
- (3) Slegs bedrae betaalbaar in die geldeenheid van die Republiek geld as binnelandse dekking. Eise in die Suid-Afrikaanse geldeenheid wat teen lastepos A. 3 (c) (ii) en (iii) verreken is, moet nie as binnelandse dekking getoon word nie.

7. Lenings aan diskontohuise in die Republiek

Bedrae by diskontohuise moet onder hierdie pos ingesluit word.

8. Landbank

(a) Wissels van die Landbank

Wissels moet teen sigwaarde getoon word min onverdiende diskonto of rabatte vir die tydperk vanaf die datum van die betrokke kwartaalstaat (BW-Vorm 9) tot die vervaldatum. Onverdiende diskonto moet bereken word teen die onderhandelde koers.

9. Skatkisbiljette

Skatkisbiljette moet teen sigwaarde getoon word min onverdiende diskonto of rabatte vir die tydperk vanaf die datum van die betrokke kwartaalstaat (BW-Vorm

relevant quarterly statement (BA Form 9) to the date of maturity. Unearned discount shall be calculated at the rate tendered or purchased.

10. Investments

General

- (1) Book value shall include the following, where applicable:
 - (a) Cost;
 - (b) accrued interest to the date of the statement;
 - (c) dividends accrued in accordance with the normal accounting policy of the reporting institution; and
 - (d) premiums or discounts on purchases amortised on a straight-line basis over the periods to redemption.
 - (2) Book value shall be written down to net realisable value if the reporting institution expects to realise a loss on disposal or if it considers that there has been a permanent diminution in the value of the investment.
 - (3) Investments sold under repurchase agreements shall be excluded and investments purchased under repurchase agreements shall be included at book value.
 - (4) Market value shall be calculated as follows:
 - (a) Securities redeemable at fixed dates—values (cum interest) certified by the Public Investment Commissioners;
 - (b) listed equities—market prices quoted on the appropriate stock exchange; and
 - (c) other investments—directors' valuations.
 - (5) Maturity classification shall be calculated with reference to the date of the quarterly statement (BA Form 9) and to the latest redemption date.
 - (6) An analysis of items relating to investments in shares shall be furnished as required in Annexure B to BA Form 9.
10. (e) *Other securities issued by the governments of independent states*
Under this item shall be included all securities issued by the governments and government bodies in these states as well as securities guaranteed by such governments or bodies.
10. (j) *Securities and bills issued by other public corporations*
This item shall include project bills.
10. (u) *Building society shares*
Equity shares issued by a building society registered in terms of the Building Societies Act, 1986, shall be reported under this item. Any other form of investment in a building society or a mutual building society shall be included under asset item 5 (a) (iii) or 5 (b) (iii).
10. (v) *Shares in domestic and foreign subsidiary companies*
Shares in subsidiary companies whose main object is the holding of fixed property shall not be included under this item. Such amounts shall be reported under asset item 21 (bank premises) or asset item 22 (fixed property other than bank premises). Preference shares, where the substance of the underlying transactions is to provide credit facilities, shall be included under asset items 14 (b) and 14 (c) (i) (2). Investments in foreign subsidiary companies shall be reported under column (4) or (5).

9) tot die vervaldatum. Onverdiende diskonto moet bereken word teen die koers waarteen getender of gekoop is.

10. Beleggings

Algemeen

- (1) Boekwaarde moet die volgende insluit waar van toepassing:
 - (a) Kosprys;
 - (b) opgelope rente tot die datum van die staat;
 - (c) opgelope dividende ooreenkomstig die normale rekeningkundige beleid van die verslagdoende instelling; en
 - (d) premies of diskonto's by aankope, gedelg op 'n vastepaaiementgrondslag oor die tydperke tot aflossing.
 - (2) Boekwaarde moet na die netto vervangingswaarde afgeskryf word indien die verslagdoende instelling verwag om by verkoop 'n verlies te maak, of indien hy van mening is dat daar 'n blywende waardedaling van die belegging is.
 - (3) Beleggings verkoop ingevolge terugkoop-ooreenkomste moet nie ingesluit word nie en beleggings aangekoop ingevolge terugkoop-ooreenkomste moet teen boekwaarde ingesluit word.
 - (4) Markwaarde moet soos volg bereken word:
 - (a) Sekuriteite aflosbaar op vasgestelde datums—waardes (cum rente) soos gesertifiseer deur die Openbare Beleggingskommissaris;
 - (b) genoteerde aandele—markpryse soos gekwoteer op die toepaslike effektebeurs; en
 - (c) ander beleggings—direkteurswaardasies.
 - (5) Klassifisering volgens looptyd moet bereken word na aanleiding van die datum van die kwartaalstaat (BW-Vorm 9) en die laaste aflosdatum.
 - (6) 'n Ontleding van poste ten opsigte van beleggings in aandele moet ingedien word soos vereis in Aanhangsel B van BW-Vorm 9.
10. (e) *Ander sekuriteite uitgereik deur die regerings van onafhanklike state*
Onder hierdie pos moet ingesluit word alle sekuriteite uitgereik deur die regerings en regeringsliggame in hierdie state asook sekuriteite gewaarborg deur daardie regerings of liggame.
10. (j) *Effekte en wissels uitgereik deur ander openbare korporasies*
Hierdie pos moet projekwissels insluit.
10. (u) *Aandele in bouverenigings*
Ekwiteitsaandele uitgereik deur 'n bouvereniging geregistreer kragtens die Wet op Bouverenigings, 1986, moet onder hierdie pos ingesluit word. Enige ander vorm van belegging in 'n bouvereniging of onderlinge bouvereniging moet onder batepos 5 (a) (iii) of 5 (b) (iii) ingesluit word.
10. (v) *Aandele in binnelandse en buitelandse filiaalmaatskappye*
Aandele in filiaalmaatskappye waarvan die hoofdoelstelling die besit van vaste eiendom is, moet nie onder hierdie pos ingesluit word nie. So-danige bedrae moet getoon word onder batepos 21 (bankpersele) of batepos 22 (vaste eiendom behalwe bankpersele). Voorkeuraandele waar die wese van die onderliggende transaksies die verstrekking van kredietfasiliteite is, moet onder batepos 14 (b) en 14 (c) (i) (2) getoon word. Beleggings in buitelandse filiaalmaatskappye moet in kolom (4) of (5) getoon word.

10. (w) Other shares

- (1) Under this item shall be included—
 - (a) equity shares;
 - (b) preference shares where the substance of the underlying transaction is investment as opposed to credit facilities, which must be included under asset item 14 (b) or 14 (c) (i) (2); and
 - (c) any other form of shares.
- (2) Only shares issued in the currency of the Republic rank as domestic cover.

11. Bills discounted or purchased

- (1) This item shall include all trade bills, agricultural bills, promissory notes, banker's acceptances and other paper discounted not specifically required to be shown under other asset items. Amounts shall be shown at face value, less unearned discount or rebates relating to the period from the date of the relevant quarterly statement (BA Form 9) 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.

11. (a) 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 columns (4) and (5).

11. (a) (i) (1) Banker's acceptances—own acceptances

This item shall include bills both accepted and discounted by the reporting institution itself. If a bill is later rediscounted, the amount shall be transferred from this item and the face value included under Memorandum item C.3 (a).

11. (b) and (c) 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 bills drawn by residents on residents.

12. Discounts and advances in respect of instalment sales

- (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 related unearned finance charges.

10. (w) Ander aandeel

- (1) Onder hierdie pos moet ingesluit word—
 - (a) ekwiteitsaandeel;
 - (b) voorkeuraandeel waar die wese van die onderliggende transaksie belegging is in teenstelling met kredietfasiliteite, wat onder batepos 14 (b) en 14 (c) (i) (2) getoon moet word; en
 - (c) enige ander vorm van aandeel.
- (2) Slegs aandeel uitgereik in die geldeenheid van die Republiek kwalifiseer as binnelandse dekking.

11. Verdiskonteerde of gekoopte wissels

- (1) Hierdie pos moet insluit alle handelswissels, landbouwissels, promesses, bankaksepte en ander verdiskonterings wat nie spesifiek vereis word om onder ander bateposse getoon te word nie. Bedrae moet getoon word teen sigwaarde, min onverdiende diskonto of rabatte ten opsigte van die tydperk van die datum van die betrokke kwartaalstaat (BW-Vorm 9) tot die vervaldatum. Onverdiende diskonto moet bereken word teen die koers by die verdiskontering beding.
- (2) Waar wissels afgeskryf is in afwagting van 'n verlies of 'n spesifieke voorsiening gemaak is, moet die bedrag soos verminder deur sodanige afskrywing of spesifieke voorsiening, getoon word.
- (3) Wissels wat in afwagting van herdiskontering by die Reserwebank gedeponeer is, moet onder hierdie pos getoon word totdat hulle werklik herdiskonteer word.

11. (a) Wissels deur inwoners van Suid-Afrika getrek—lopend

Wissels wat deur inwoners van Suid-Afrika op nie-inwoners getrek is, verteenwoordig eise teen nie-inwoners en moet ook in kolomme (4) en (5) ingesluit word.

11. (a) (i) (1) Bankaksepte—eie aksepte

Hierdie pos moet insluit wissels wat deur die verslagdoende instelling self sowel geaksepteer as verdiskonteer is. Indien 'n wissel later herdiskonteer word, moet die bedrag uit hierdie pos geneem word en die sigwaarde daarvan onder Memorandum C.3 (a) ingesluit word.

11. (b) en (c) Wissels deur nie-inwoners getrek—lopend

- (1) Slegs bedrae in die geldeenheid van Suid-Afrika betaalbaar, geld as binnelandse dekking.
- (2) Wissels wat deur nie-inwoners op inwoners getrek is, kan as likwiede bates geld op dieselfde grondslag as wissels wat deur inwoners op inwoners getrek is.

12. Diskonterings en voorskotte ten opsigte van afbetalingsverkooptransaksies

- (1) Hierdie pos moet insluit die totaal van toekomstige paaielemente of huurgelde verskuldig ingevolge afbetalingsverkoop-ooreenkomste, insluitende opskortende verkoop- en huurkoop-ooreenkomste, maar uitsluitende huurtransaksies.
- (2) Die bedrae getoon moet die volle bedrag van die toekomstige huurgelde of paaielemente wees, min die betrokke onverdiende finansieringskoste.

(3) Amounts to be included are, *inter alia*—

- (a) future instalments and rentals due under agreements entered into directly by the reporting institution 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; and
- (e) amounts due under deeds of sale discounted or entered into.

(4) Where goods have been repossessed, their estimated net realisable value shall be included under asset item 23. The remaining balance due under the agreement shall be written off or included under asset item 12 (b) after deduction of related unearned finance charges.

(5) Where retentions have been withheld from suppliers of goods that 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.5 (c).

(6) Additional information as set out in Annexure C to BA Form 9 shall be furnished with each quarterly statement (BA Form 9), including the bases on which unearned finance charges are included in income.

12. (b) *Instalment sale discounts and advances—overdue*

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

13. *Loans and advances to the public sector*

Reference should be made to the *Institutional Sector Classification Guide for South Africa** for the purpose of the correct classification of loans and advances.

14. *Other loans and advances*14. (a) (i) *Factoring—current*

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

14. (a) (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.

(3) Bedrae wat ingesluit moet word, is *onder andere*—

- (a) toekomstige paaielemente en huurgelde verskuldig ingevolge ooreenkomste direk deur die verslagdoende instelling met sy kliënte aangegaan;
- (b) toekomstige paaielemente en huurgelde verskuldig ingevolge ooreenkomste, verdiskonteer of gekoop, met of sonder verhaal;
- (c) bedrae verskuldig ingevolge vloerplanne, d.i. voorskotte aan handelaars vir voorraaddoeleindes teen opskortingverkoopsooreenkomste;
- (d) voorskotte gemaak teen verpanding van ooreenkomste; en
- (e) bedrae verskuldig ingevolge koopaktes verdiskonteer of aangegaan.

(4) Waar goedere teruggeneem word, moet die geskatte markwaarde daarvan onder batepos 23 ingesluit word. Die oorblywende balans verskuldig ingevolge die ooreenkoms moet afgeskryf word of onder batepos 12 (b) ingesluit word na aftrekking van verwante onverdiende finansieringskoste.

(5) Waar retensies teruggehou word van verskaffers van goedere wat die onderwerp van ooreenkomste is, mag sodanige retensies afgetrek word van die bedrae wat onder hierdie pos getoon word slegs indien 'n wettige reg daartoe in die ooreenkoms vervat is. Waar geen sodanige reg bestaan nie, moet die bedrag teruggehou onder lastepos A.5 (c) ingesluit word.

(6) Bykomende inligting soos vereis in Aanhangsel C van BW-Vorm 9, moet saam met elke kwartaalstaat (BW-Vorm 9) verstrek word, insluitende die basis waarvolgens onverdiende finansieringskoste by inkomste ingesluit word.

12. (b) *Diskonterings van en voorskotte teen afbetalingsverkoopsooreenkomste—agterstallig*

Onder hierdie pos moet ingesluit word die bedrag van toekomstige huurgelde en paaielemente wat volgens omskrywing in hierdie regulasies, agterstallig is *min* betrokke onverdiende finansieringskoste en spesifieke voorsienings.

13. *Lenings en voorskotte aan openbare sektor*

Daar dien verwys te word na die *Institusionele Sektor Klassifikasiegids vir Suid-Afrika** met die oog op juiste klassifisering van lenings en voorskotte.

14. *Ander lenings en voorskotte*14. (a) (i) *Faktorering—lopend*

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

14. (a) (ii) *Faktorering—agterstallig*

Onder hierdie pos moet ingesluit word alle agterstallige bedrae, soos omskryf, *min* verwante onverdiende finansieringskoste, ongeag of die faktoreringsooreenkoms met of sonder verhaal is.

* See footnote on page 4 of these regulations

* Kyk voetnota op bladsy 3 van hierdie regulasies.

14. (b) *To non-banking subsidiary companies*

Balances may be set-off in accordance with the principles stated in subregulation (1) (g) of this regulation.

14. (c) *Other loans and advances*

Loans and advances to banks within the same group as the reporting bank shall not be included under this item but under asset item 5 (a) or 5 (b).

14. (c) (i) (2) *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.

14. (c) (ii) *Overdue*

Under this item shall be included all overdue amounts, less specific provisions.

15. *Leasing transactions*

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

16. *Investments of head office in capital of foreign branch(es)*

The funding of foreign branches by the reporting institution shall be divided into capital account and current account. The amount allocated to capital account is that amount which can be regarded as being permanent funding of the branch and shall represent the capital requirements of the foreign branches calculated in accordance with section 14 (3) of the Act. Such "capital" account shall be included under this item and the balance, representing the current account, under asset item 5 (c) (i) (if a debit) or under liability item A.3 (b) (iii) or A.3 (c) (ii) (if a credit).

17. *Remittances in transit*

Under this item shall be included the amounts of cheques or other orders to pay, drawn on one of a bank's branches in South Africa or on another bank in South Africa or on the Reserve Bank, with which another branch or bank in South Africa has credited a client or which it has paid out but with which the first-mentioned branch or bank or the Reserve Bank has not yet debited a client, including the amount of a warrant voucher that the bank has paid out but for which it has not yet received repayment from the Secretary to the Treasury.

18. *Other balances due by head office and branch(es) in the Republic*

Under this item shall be included the net interbranch and head office debit balances resulting from entries that originate or require response outside head office or outside any particular branch. Remittances in transit shall be excluded and reported under asset item 17. If the net balance is a credit, it shall be shown under liability item B.8.

14. (b) *Aan nie-bankfiliaalmaatskappye*

Saldo's mag verreken word ooreenkomstig die beginsels van verrekening soos vervat in subregulasie (1) (g) van hierdie regulasie.

14. (c) *Ander lenings en voorskotte*

Lenings en voorskotte aan banke binne dieselfde groep as die verslagdoende bank, moet nie onder hierdie pos ingesluit word nie, maar onder batepos 5 (a) of 5 (b).

14. (c) (i) (2) *Ander*

Onder hierdie pos moet ingesluit word alle lenings en voorskotte wat nie spesifiek vereis word om onder enige ander batepos getoon te word nie, insluitende lenings verstrekk ingevolge aandeel-aankoopkemas vir werknemers en lenings gemaak deur middel van aflosbare voorkeuraandeel.

14. (c) (ii) *Agterstallig*

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

15. *Huurtransaksies*

Onder hierdie pos moet ingesluit word die totaal van toekomstige huurgelde verskuldig ingevolge huurtransaksies, *min* betrokke onverdiende finansieringskoste.

16. *Beleggings van hoofkantoor in kapitaal van buitelandse tak(ke)*

Die befondsing van buitelandse takke deur die verslagdoende instelling moet verdeel word in 'n kapitaalrekening en 'n lopende rekening. Die bedrag toegedeel aan kapitaalrekening is die bedrag wat as permanente befondsing van die tak beskou kan word en moet die kapitaalvereistes van die buitelandse takke, bereken ooreenkomstig die bepalinge van artikel 14 (3) van die Wet, verteenwoordig. Sodanige kapitaalrekening moet onder hierdie pos ingesluit word en die balans, wat die lopende rekening verteenwoordig, moet onder batepos 5 (c) (i) (indien 'n debetsaldo) of onder lastepos A.3 (b) (iii) of A.3 (c) (ii) (indien 'n kreditsaldo) ingesluit word.

17. *Remises in transito*

Onder hierdie pos moet ingesluit word die bedrae van tjeks of ander betaalopdragte op een van 'n bank se takke binne Suid-Afrika of op 'n ander bank binne Suid-Afrika of op die Reserwebank getrek, waarmee 'n ander tak of bank binne Suid-Afrika 'n kliënt gekrediteer het of wat hy reeds uitbetaal het, maar waarmee eersbedoelde tak of bedoelde bankinstelling of die Reserwebank nog nie 'n kliënt gedebiteer het nie, en ook die bedrag van 'n skatkisorder wat die bank uitbetaal het maar waarvoor hy nog nie terugbetaling van die Sekretaris van die Tesourie ontvang het nie.

18. *Ander saldo's verskuldig deur hoofkantoor en takke in die Republiek*

Onder hierdie pos moet ingesluit word *netto* debetsaldo's van takke onderling en van hoofkantoor wat voortspruit uit inskrywings wat buite die hoofkantoor of enige bepaalde tak ontstaan of reaksie vereis. Remises in transito moet uitgesluit word en teenoor batepos 17 getoon word. Indien die netto saldo 'n krediet is, moet dit onder lastepos B.8 getoon word.

19. Clients' liability on account of bank's foreign borrowings

- (1) Where loans are raised from foreign banks in foreign currency and on-lent to clients in the Republic for the purpose of financing trade or working capital, the debit balances associated with these loans together with accrued interest thereon must be reported under this item. The liability associated with such loans together with accrued interest thereon shall be reported under liability item B.9.
- (2) The amounts reported under liability item B.9 and asset item 19 should differ only by the amount of the interest margin on the transactions.

20. Furniture, fittings and equipment

Under this item shall be included all assets of the reporting institution that are not specifically required to be shown under other asset items. Amounts shall be stated at cost *less* depreciation.

21. Bank premises

- (1) Under this item shall be included all land and buildings owned by the reporting institution and used or intended to be used by it mainly for banking purposes, including official residences.
- (2) Amounts relating to the cost of leasehold premises shall be included under this item.
- (3) The amounts of shares in, or loans and advances to, subsidiary companies whose main object is the holding of fixed property that is used or intended to be used by the reporting institution mainly for banking purposes shall also be included under this item.
- (4) Amounts shall be stated at cost *less* depreciation.
- (5) Further details of fixed property must be furnished in Annexure D to BA Form 9.

22. Fixed property other than bank premises

- (1) All amounts included under this item shall be reported at cost *less* amounts written off in anticipation of losses to be incurred.
- (2) Further details of fixed property must be furnished in Annexures D and E to BA Form 9.

22. (a) Bought-in

Under this item shall be included fixed property bought in to protect an advance or investment and not yet disposed of. Property bought in shall be valued at the lower of cost and estimated net realisable value.

22. (b) Other

Under this item shall be included all fixed property not specifically required to be reported under other asset items, *inter alia*—

- (i) shares in companies (including subsidiary companies) whose principal business is the holding of fixed property, other than fixed property used for banking purposes included under asset item 21; and
- (ii) amounts owing to the institution on fixed property sold under deeds of sale.

19. Verpligtings van kliënte uit hoofde van buitelandse lenings van bank

- (1) Indien lenings verkry is van buitelandse banke in buitelandse geldeenheide en aan kliënte in die Republiek deurgeleen is vir doeleindes van finansiering van die handel of as bedryfskapitaal, moet die debetsaldo geassosieer met hierdie lenings, tesame met opgelope rente daarop, onder hierdie pos ingesluit word. Die verpligting geassosieer met die lenings, tesame met opgelope rente daarop, moet onder lastepos B.9 getoon word.
- (2) Die bedrae getoon onder lastepos B.9 en batepos 19 mag slegs verskil met die bedrag van die rentekoersverskil op die transaksies.

20. Ameublement, toebehore en toerusting

Onder hierdie pos moet ingesluit word alle bates van die verslagdoende instelling wat nie spesifiek vereis word nie om onder ander bateposte getoon te word. Bedrae moet getoon word teen kosprys *min* waardevermindering.

21. Bankpersele

- (1) Onder hierdie pos moet ingesluit word alle grond en geboue wat die verslagdoende instelling besit en wat deur hom hoofsaaklik gebruik word of sal word vir bankdoeleindes, met inbegrip van amptelike wonings.
- (2) Bedrae ten opsigte van die koste van eiendom onder huurpag moet hier ingesluit word.
- (3) Die bedrae van aandele in of lenings en voorskotte aan, filiaalmaatskappye wie se hoofdoelstelling die besit van vaste eiendom is wat deur die verslagdoende instelling hoofsaaklik vir bankdoeleindes gebruik word of sal word, moet ook onder hierdie pos ingesluit word.
- (4) Bedrae moet getoon word teen kosprys *min* waardevermindering.
- (5) Verdere besonderhede van vaste eiendom moet in Aanhangsel D van BW-Vorm 9 verstrekk word.

22. Vaste eiendom behalwe bankpersele

- (1) Alle bedrae ingesluit onder hierdie pos moet getoon word teen kosprys *min* bedrae afgeskryf in afwagting van verliese wat gely mag word.
- (2) Verdere besonderhede van vaste eiendom moet in Aanhangsels D en E van BW-Vorm 9 verstrekk word.

22. (a) Ingekoop

Onder hierdie pos moet ingesluit word vaste eiendom ingekoop om 'n voorskot of belegging te beskerm, en nog nie verkoop is nie. Eiendom ingekoop moet gewaardeer word teen die laagste van kosprys of die geskatte netto realiseerbare waarde.

22. (b) Ander

Onder hierdie pos moet ingesluit word alle vaste eiendom wat nie spesifiek onder ander bateposte getoon moet word nie, *onder andere*:

- (i) Aandele in maatskappye (insluitende filiaalmaatskappye) waarvan die hoofdoelstelling die besit van vaste eiendom is, behalwe vaste eiendom gebruik vir bankdoeleindes ingesluit onder batepos 21; en
- (ii) bedrae verskuldig aan die instelling op vaste eiendom onder koopakte verkoop.

23. Assets other than the foregoing

All assets not specifically required to be shown elsewhere in this statement shall be included under this item in the classes indicated:

(a) Class 1:

- (i) Postal and money orders;
- (ii) tax overpaid;
- (iii) service deposits; and
- (iv) stamps.

(b) Class 2:

- (i) Estimated net realisable value of goods repossessed under instalment sale or leasing transactions;
- (ii) estimated net realisable value of assets (other than fixed property) and investments acquired as a result of the realisation of security on defaulting loans or other claims; and
- (iii) balances arising from disputes with clients.

(c) Class 3:

- (i) Stationery and other prepaid expenses;
- (ii) other suspense accounts likely to be written off;
- (iii) debit balances on deferred taxation account [other than those deducted from general provisions under liability item B.7 (c)];
- (iv) all other debit balances not specifically provided for under any other item that cannot be included in classes 1 or 2; and
- (v) debit balances in respect of suspense accounts resulting from repurchase agreements.

24. Total assets

The total of column (3) shall agree with the total of liabilities as reflected under column (8) of liability item B.12.

MEMORANDUM SECTION**Memorandum item****1. Current loans and advances included under asset item 14 (c) (i) above**

- (1) Under this item is to be included only the amount secured, being the lower of the capital amount stated in the mortgage bond and an estimate of the market value of the property mortgaged.
- (2) Only first mortgage bonds shall be regarded as security under this item, unless the reporting institution is also the mortgagee under the first bond and other bonds over the property.

(6) MONTHLY STATEMENT (BA FORM 10)

This statement shall be submitted within 21 days of the end of every month by all banking institutions in respect of the business conducted by it in the Republic and in each of the independent states and denominated in foreign currencies. No set-off of credit and debit balances shall be applied.

The statement shall be completed in thousands of US dollars. The middle market rate of exchange as described in regulation 15 (5) as at the end of the month to which the statement refers shall be used for converting other currencies to US dollars.

23. Ander bates as bovermelde

Alle bates wat nie spesifiek vereis word om elders in hierdie staat getoon te word nie, moet onder hierdie pos ingesluit word in die klasse soos aangedui:

(a) Klas 1:

- (i) Posorders en poswissels;
- (ii) belasting oorbetalings;
- (iii) diensdeposito's; en
- (iv) seëls.

(b) Klas 2:

- (i) Geskatte netto markwaarde van goedere kragtens afbetalingsverkoop- of huurtransaksies teruggeëm;
- (ii) geskatte netto markwaarde van bates (behalwe vaste eiendom) en beleggings verkry as gevolg van die realisasie van sekuriteite in geval van wanbetaling van lenings en ander eise; en
- (iii) saldo's voortspruitend uit geskille met kliënte.

(c) Klas 3:

- (i) Skryfbehoeftes en ander vooruitbetaalde uitgawes;
- (ii) ander afwagtingsrekenings wat waarskynlik afgeskryf sal word;
- (iii) debetsaldo's op uitgestelde belastingrekening [behalwe dié afgetrek van algemene voorsienings onder lastepos B.7 (c)];
- (iv) alle ander debetsaldo's waarvoor nie spesifiek onder ander poste voorsien is nie en wat nie onder klasse 1 of 2 ingesluit kan word nie; en
- (v) debetsaldo's ten opsigte van afwagtingsrekenings voortspruitend uit terugkoop-ooreenkomste.

24. Totale bates

Die totaal van kolom (3) moet ooreenstem met die totaal van verpligtings getoon in kolom (8) van lastepos B.12.

MEMORANDUMAFDELING**Memorandumitem****1. Lopende lenings en voorskotte ingesluit onder bates 14 (c) (i) hierbo**

- (1) Onder hierdie pos moet ingesluit word die bedrag gedek, synde die laagste van die kapitaalbedrag vermeld in die verbandakte of 'n skatting van die markwaarde van die eiendom verhipotekeer.
- (2) Slegs eerste verbande sal as sekuriteit vir die doel van hierdie pos beskou word, tensy die verslagdoende instelling ook die verbandhouer is ingevolge die eerste en ander verbande oor die eiendom.

(6) MAANDSTAAT (BW-VORM 10)

Hierdie staat moet binne 21 dae na die einde van elke maand deur alle bankinstellings ingedien word ten opsigte van die besigheid gedryf in die Republiek en in elkeen van die onafhanklike state en gedenomineer in buitelandse geldeenhede. Geen verrekening van krediet- en debetsaldo's mag toegepas word nie.

Die staat moet voltooi word tot die naaste eenduisend VSA-dollar. Soos in regulasie 15 (5) omskryf, moet die middelmark-wisselkoers soos op die einde van die maand waarop die staat betrekking het, gebruik word om ander geldeenhede na VSA-dollar om te skakel.

As far as the interpretation of items is concerned, reference should, if necessary, in the first instance be made to the directives for corresponding items in BA Form 9.

Outstanding foreign currency purchase and sale contracts shall be shown at ruling market values at the close of business on the last business day of the month and options and futures contracts at exercise values.

(7) MONTHLY STATEMENT (BA FORM 11)

This statement shall be submitted within 21 days of the end of every month by all banking institutions that carry on banking business outside the Republic and the independent states by way of a subsidiary, branch office, agency or joint undertaking and should reflect the required information in respect of *each* such subsidiary, branch office, agency or joint undertaking. It shall be completed in the currency of the country in which such subsidiary, branch office, agency or joint undertaking is situated. No set-off of debit and credit balances shall be applied.

As far as the interpretation of items is concerned, reference should, if necessary, in the first instance be made to the directives for corresponding items in BA Form 9.

Outstanding currency purchase and sale contracts shall be shown at ruling market values at the close of business on the last business day of the month and options and futures contracts at exercise values.

PART VI

CONDITIONS FOR DEBENTURES TO QUALIFY AS CAPITAL

17. Debentures contemplated in section 14 (2) of the Act shall comply with the following further conditions:

- The debentures shall not be payable to bearer.
- No asset of the bank may be pledged or encumbered as security for any liability by virtue of the debentures.
- In the case of a bank that is not incorporated under the Companies Act, 1973 (Act 61 of 1973), the creation and issue of the debentures shall be subject to all the provisions of that Act pertaining to debentures.

PART VII

PRESCRIBED FEES

18. Subject to the provisions of section 48 (4) of the Act, the following fees shall be paid in respect of the matters mentioned in the Schedule below:

SCHEDULE

	R
1. For the certificate of provisional registration of a banking institution	100,00
2. For the certificate of registration of a banking institution	20,00
3. For the certificate of registration of change of name	20,00
4. For the registration of an alteration of memorandum or articles of association	10,00
5. For the certificate of registration of a bank controlling company	100,00
6. For every document required to be certified by the Registrar and not chargeable with any other fee	1,00

Wat die vertolking van items betref, moet daar, indien nodig, eerstens na die voorskrifte vir ooreenstemmende items in die BW-Vorm 9 verwys word.

Uitstaande aan- en verkoopkontrakte in buitelandse geldeenheide moet teen heersende markwaardes soos by kantoorluiting op die laaste besigheidsdag van die maand getoon word en opsies en kontrakte op termynbasis teen uitoefeningswaardes.

(7) MAANDSTAAT (BW-VORM 11)

Hierdie staat moet binne 21 dae na die einde van elke maand deur alle bankinstellings wat deur middel van 'n filiaal, takkantoor, agentskap of gesamentlike onderneming, bankbesigheid buite die Republiek en die onafhanklike state bedryf, ingedien word en moet die vereiste inligting ten opsigte van *elke* sodanige filiaal, takkantoor, agentskap of gesamentlike onderneming bevat. Dit moet in die geldeenheid van die land waarin sodanige filiaal, takkantoor, agentskap of gesamentlike onderneming gesetel is, ingevul word. Geen verrekening van debet- en kreditsaldo's mag toegepas word nie.

Wat die vertolking van items betref, moet daar, indien nodig, eerstens na die voorskrifte vir ooreenstemmende items van die BW-Vorm 9 verwys word.

Uitstaande aan- en verkoopkontrakte in buitelandse geldeenheide moet teen heersende markwaardes soos by kantoorluiting op die laaste besigheidsdag van die maand getoon word en opsies en kontrakte op termynbasis teen uitoefeningswaardes.

DEEL VI

VOORWAARDES VIR SKULDBRIEWE OM AS KAPITAAL TE GELD

17. Skuldbriewe in artikel 14 (2) van die Wet beoog moet aan die volgende verdere voorwaardes voldoen:

- Die skuldbriewe mag nie aan toonder betaalbaar wees nie.
- Geen bate van die bank mag as sekuriteit vir enige verpligting uit hoofde van die skuldbriewe verpand of beswaar word nie.
- In die geval van 'n bank wat nie ingevolge die Maatskappywet, 1973 (Wet 61 van 1973), ingelyf is nie, is die skepping en uitreiking van die skuldbriewe onderworpe aan al die bepalings van daardie Wet met betrekking tot skuldbriewe.

DEEL VII

VOORGESKREWE GELDE

18. Die volgende gelde is, behoudens artikel 48 (4) van die Wet, betaalbaar ten opsigte van die aangeleenthede in die Bylae hiervan uiteengesit:

BYLAE

	R
1. Vir die sertifikaat van voorlopige registrasie van 'n bankinstelling	100,00
2. Vir die sertifikaat van registrasie van 'n bankinstelling	20,00
3. Vir die sertifikaat van registrasie van naamsverandering	20,00
4. Vir die registrasie van wysiging van akte van oprigting of statute	10,00
5. Vir die sertifikaat van registrasie as 'n bank-beheermaatskappy	100,00
6. Vir elke dokument wat deur die Registrateur gewaarmerk moet word en waarvoor geen ander gelde betaalbaar is nie	1,00

	R
7. For an inspection in terms of section 48 of the Act of any document referred to in section 48 (1) of the Act.....	2,00
8. For any photocopied or double-spaced type-written copy of or extract from any document made by the Registrar, per A4 sheet or portion thereof.....	0,50
9. For a certified copy of any certificate of registration or provisional registration or change of name.....	1,00
10. For the examination of every copy certified as a true copy of a document in the custody of the Registrar when the copy so certified is not made by the Registrar (in addition to the fee for the signature of the Registrar), per A4 sheet or portion thereof.....	1,00
11. For searching for documents for purposes of item 7 or 8.....	2,00

PART VIII

REPEAL OF REGULATIONS

19. The regulations published under Government Notice R. 1859 of 15 September 1978 and Government Notice R. 2142 of 28 September 1984 are hereby repealed.

	R
7. Vir die insien, ingevolge artikel 48 van die Wet, van enige dokument in artikel 48 (1) van die Wet vermeld.....	2,00
8. Vir enige fotostatiese of dubbelgespasieerde getikte afskrif van of uittreksel uit enige dokument, deur die Registrateur gemaak, per A4-vel of deel daarvan.....	0,50
9. Vir 'n gesertifiseerde afskrif van enige sertifikaat van registrasie of voorlopige registrasie of van naamsverandering.....	1,00
10. Vir die ondersoek van elke afskrif gesertifiseer as 'n ware afskrif van 'n dokument in die bewaring van die Registrateur wanneer die aldus gesertifiseerde afskrif nie deur die Registrateur gemaak word nie (benewens die gelde vir die handtekening van die Registrateur), per A4-vel of deel daarvan.....	1,00
11. Vir die soek van dokumente vir doeleindes van item 7 of 8.....	2,00

DEEL VIII

HERROEPING VAN REGULASIES

19. Die regulasies gepubliseer by Goewermmentskennisgewing R. 1859 van 15 September 1978 en Goewermmentskennisgewing R. 2142 van 28 September 1984 word hierby herroep.

THE FLOWERING PLANTS OF AFRICA

This publication is issued as an illustrated serial, much on the same lines as Curtis's Botanical Magazine, and for imitating which no apology need be tendered.

The desire and object of the promoters of the publication will be achieved if it stimulates further interest in the study and cultivation of our indigenous plants.

The illustrations are prepared mainly by the artists at the Botanical Research Institute, but the Editor welcomes contributions of suitable artistic and scientific merit from kindred institutions.

Each part contains 10 plates. Two parts are published in one cover and costs R15 per issue of two parts (other countries R16 per issue). Two, three or four parts may be published annually, depending on the availability of illustrations. A volume consists of four parts. From Volume 27, the price per volume is: Rexine binding, R40; de luxe binding R45 (other countries, rexine binding R45; de luxe binding R50).

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Hierdie publikasie word uitgegee as 'n geïllustreerde reeks, baie na die aard van Curtis se "Botanical Magazine". Die doel van die werk is om die skoonheid en variasie van vorm van die flora van Afrika aan die leser bekend te stel, om belangstelling in die studie en kweek van die inheemse plante op te wek, en om plantkunde in die algemeen te bevorder.

Die meeste van die illustrasies word deur kunstenaars van die Navorsingsinstituut vir Plantkunde gemaak, dog die Redakteur verwelkom geskikte bydraes van 'n wetenskaplike en kunsstandaard afkomstig van verwante inrigtings.

Onder huidige omstandighede word twee dele van die werk in een omslag gepubliseer, maar met onreëlmatige tussenpose; elke deel bevat 10 kleurplate. Intekengeld bedra R15 per uitgawe van twee dele (buitelands R16 per uitgawe). Vier dele per band. Vanaf band 27 is die prys per band in rexine gebind R40; in luukse rexine gebind R45. (Buitelands, rexine gebind R45; luukse band R50).

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