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SOUTH AFRICAN RESERVE BANK

No. R. 2799

30 November 1990

DEPOSIT-TAKING INSTITUTIONS ACT, 1990
(ACT No. 94 OF 1990)

REGULATIONS RELATING TO DEPOSIT-TAKING INSTITUTIONS

The Minister of Finance has under section 90 of the Deposit-taking Institutions Act, 1990 (Act No. 94 of 1990), made the regulations contained in the Schedule.

SCHEDULE

ARRANGEMENT OF REGULATIONS

Regulation

CHAPTER I

DEFINITIONS AND GENERAL

1. Definitions.
2. Borrowing of money by co-operatives.

CHAPTER II

APPEALS TO BOARD OF APPEAL

3. Appeal procedure.

CHAPTER III

APPLICATION PROCEDURES

4. Application for authorization to establish deposit-taking institution.
5. Application for provisional registration as deposit-taking institution.
6. Application for final registration as deposit-taking institution.
7. Application for registration as controlling company.
8. Application for approval of appointment of auditor.
9. Application for permission to acquire shares in deposit-taking institution or controlling company.
10. Application forms and certificates of registration.

CHAPTER IV**DIRECTORS OF DEPOSIT-TAKING INSTITUTIONS AND OF CONTROLLING COMPANIES**

11. Guidelines relating to conduct of directors.
12. Composition of board of directors of deposit-taking institution.

CHAPTER V**PRUDENTIAL REQUIREMENTS**

13. Minimum share capital and unimpaired reserve funds.
14. Minimum reserve balance.
15. Minimum liquid assets.
16. Period of maintenance of prescribed minimum amounts.
17. Certification and furnishing of statements and returns.
18. Requirements for deposit-taking institutions' acceptances, self-liquidating trade bills, promissory notes and agricultural bills to rank as liquid assets.
19. Assets pledged or otherwise encumbered.
20. Further conditions for issue of debentures of which the proceeds rank as secondary share capital.
21. Annual financial statements.
22. Consolidated financial statements.

CHAPTER VI**PRESCRIBED FORMS FOR FINANCIAL STATEMENTS AND RETURNS**

23. General.
24. Form of information.
25. Signing and certification of statements and returns.
26. Completion and furnishing of statements and returns.
27. Audit report.

CHAPTER VII**INSTRUCTIONS, DIRECTIVES AND INTERPRETATIONS RELATING TO THE COMPLETION OF FINANCIAL RETURNS AND STATEMENTS**

28. Inability to furnish certain information.
29. Accrued interest, and amounts.
30. Assets sold under repurchase agreements.
31. Calculation of averages.
32. Cash management schemes.
33. Completeness of information.
34. Generally accepted accounting practice.
35. Gross balances.
36. Maturity classification.
37. Reference to line item numbers.
38. Revaluation surplus ranking as secondary unimpaired reserve funds.
39. Set-off.
40. Valuation of items comprising the trading portfolio.
41. Directives and interpretations for completion of monthly balance sheet (Form DI 100).
42. Directives and interpretations for completion of monthly income statement (Forms DI 200 and 210).
43. Directives and interpretations for completion of return concerning minimum reserve balance and minimum liquid assets (Form DI 310).

44. Directives and interpretations for completion of quarterly return concerning capital adequacy (Form DI 400).
45. Directives and interpretations for completion of monthly return concerning interest rate risk (Form DI 410).
46. Directives and interpretations for completion of monthly return concerning price risk (Form DI 420).
47. Directives and interpretations for completion of monthly return concerning trading risk (Form DI 430).
48. Prescribed percentages relating to large exposures, and directives and interpretations for completion of quarterly return concerning credit risk (Forms DI 500, 510 and 520).
49. Directives and interpretations for completion of monthly return concerning currency risk (Form DI 600).
50. Directives and interpretations for completion of institutional and maturity breakdown of liabilities and assets (Form DI 900).

CHAPTER VIII

PRESCRIBED FEES AND GENERAL PROVISIONS

51. Fees payable.
 52. Manner of payment of fees.
 53. Annual licence.
 54. Short title and commencement.
- ANNEXURE 1: Forms DI 001–DI 020.
ANNEXURE 2: Forms DI 099–DI 930.

CHAPTER I

DEFINITIONS AND GENERAL

Definitions

1. In these Regulations "the Act" means the Deposit-taking Institutions Act, 1990 (Act No. 94 of 1990), and any word or expression to which a meaning has been assigned in the Act shall bear the meaning so assigned thereto and, unless the context otherwise indicates—

"business day", for the purposes of regulations 16 and 17 and Annexure II to these Regulations, means each day of the week except Saturday, Sunday or a public holiday;

"cash management scheme" means an agreement between a deposit-taking institution and such of its clients as are members of the same group of companies in respect of which group annual financial statements are required to be made out in terms of section 288 (1) of the Companies Act, which agreement provides for transfers of balances between such clients' accounts kept in the accounting records of the deposit-taking institution, and which transfers are made in order to minimise the interest expense or to maximise the interest income of such clients;

"Central Government" means all government departments, agencies of the Central Government, social security funds, government enterprises, the four provincial administrations and the governments of the self-governing territories*;

"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) call monies; and
- (c) any other amounts due that are immediately withdrawable;

"foreign asset" means any asset (excluding a claim) situated outside the Republic, and any asset consisting of a claim by the reporting institution on a non-resident;

"foreign currency" means a currency other than the reporting currency of a deposit-taking institution;

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

"independent state" means any country the territory of which formerly formed part of the Republic;

"instalment sale transaction" means a transaction in terms of which—

- (a) movable 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 or, in whole or in part, in instalments over a period in the future; and

* Also consult in this regard the Institutional Sector Classification Guide for South Africa, which can be obtained from the Reserve Bank (Economics Department, P.O. Box 7433, Pretoria, 0001).

- (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;

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

"liability to non-resident" means any claim of a non-resident on a South African deposit-taking 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 deposit-taking business in the Republic, as set out in more detail in form DI 100;

"long-term liability", in relation to any date, means a liability (including a loan from or a deposit by another deposit-taking institution) which is payable after the expiration of more than six calendar months as from that date or which on that date is subject to notice which makes it payable after the expiration of more than six calendar months as from that date;

"medium-term liability", in relation to any date, means a liability (including a loan from or a deposit by another deposit-taking institution) which is payable on or after the thirty-second day as from that date but not later than the day on which a period of six calendar months as from that date expires, or which on that date is subject to notice which makes it payable on or after the thirty-second day as from that date but not later than the day on which a period of six calendar months as from that date expires;

"non-earning assets" means investments in shares in respect of which no dividends have been received during the 12 months preceding the date of a return which is to be submitted in accordance with these Regulations;

"non-performing debt" means discounts, loans or advances in respect of which it is no longer prudent to credit interest receivable to the income statement;

"non-resident" means a person who is not a resident;

"other public sector bodies" means all local authorities, regional services councils, regional water service corporations, public enterprises and agricultural control boards*;

"overdue amount" —

- (a) in relation to an amount payable in instalments, means, in the case where an instalment has remained due and unpaid for four months or longer, the full amount, not yet written off, outstanding under the transaction concerned (including instalments not yet due);
- (b) in relation to bills issued in a series, means, in the case where the interest payable on and the amount of any such bill has remained due and unpaid for four months or longer, the full amount, not yet written off, outstanding under the transaction concerned;
- (c) in relation to an amount payable in instalments or in relation to bills issued in a series, means the full amount, not yet written off, outstanding under the transaction concerned (including, in the case of an amount payable in instalments, such instalments not yet due) if —
 - (i) the relevant account has vested in the hands of a third party for collection; or
 - (ii) the debtor has become subject to an administration order, has surrendered his estate, has entered into a compromise with his creditors, has been put under judicial management, is wound up or sequestrated or has been declared insolvent;

* Also consult in this regard the Institutional Sector Classification Guide for South Africa, which can be obtained from the Reserve Bank (Economics Department, P.O. Box 7433, Pretoria, 0001).

(d) in relation to an amount payable in instalments or in relation to bills issued in a series, means—

(i) the full amount, not yet written off, outstanding under the transaction concerned (including, in the case of an amount payable in instalments, such instalments not yet due), if the reporting institution considers recovery of the debt for any reason doubtful or has identified the debt as a non-performing debt; or

(ii) any amount against the whole or part of which specific provision has been made; and

(e) in relation to an amount not payable in instalments, means—

(i) any amount the recovery of which the reporting institution for any reason considers doubtful;

(ii) any amount in respect of which the reporting institution has identified the debt concerned as a non-performing debt;

(iii) any amount against the whole or part of which specific provision has been made; or

(iv) the full amount, not yet written off, outstanding under the transaction concerned if any of the circumstances contemplated in subparagraph (i) or (ii) of paragraph (c) becomes applicable;

“public sector” means the Central Government and other public sector bodies, as hereinbefore in this regulation defined;*

“repurchase agreement” means the obtaining of money (which money shall for the purposes of these Regulations be deemed to have been so obtained by way of a loan) through the sale of an asset to any other person subject to an agreement in terms of which the seller undertakes to purchase from the buyer at a future date the asset so sold or any other asset issued by the issuer of, and which have been so issued subject to the same conditions regarding term, interest rate and price as, the asset so sold;

“resale agreement” means the provision of money (which money shall for the purposes of these Regulations be deemed to have been so provided in the form of a loan) through the purchase of an asset from any other person subject to an agreement in terms of which the buyer undertakes to sell to the seller at a future date the asset so purchased or any other asset issued by the issuer of, and which have been so issued subject to the same conditions regarding term, interest rate and price as, the asset so purchased;

“resident” means—

(a) a person staying or intending to stay or making his headquarters in the Republic for a period of 12 consecutive months or longer;

(b) an organisation operating in the Republic; or

(c) a South African embassy or consulate in a foreign country, but shall not include any foreign diplomatic or military mission or representative in the Republic;

* Also consult in this regard the Institutional Sector Classification Guide for South Africa, which can be obtained from the Reserve Bank (Economics Department, P.O. Box 7433, Pretoria, 0001).

"self-governing territory" means an area declared under section 26 of the National States Constitution Act, 1971 (Act No. 21 of 1971), to be a self-governing territory within the Republic;

"short-term liability", in relation to any date, means a liability (including a loan from or a deposit by another deposit-taking institution) which is payable on or before the thirty-first day as from that date, or which on that date is subject to notice which makes it payable on or before the thirty-first day as from that date;

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

"specific provision in respect of investments" means any provision made in respect of the anticipated or actual diminution in the value of securities or equities held by the reporting institution;

"suspensive sale transaction" means a sale subject to a suspensive condition.

Borrowing of money by co-operatives

2. For the purposes of paragraph (bb) of the definition of "the business of a deposit-taking institution" in section 1 (1) of the Act, a co-operative may borrow money from its members subject to the following conditions:

- (a) No loan from any individual member shall amount to less than R1 000, and for the purposes of this paragraph every successive loan from any particular member shall be regarded as a separate loan;
- (b) a loan shall not be repaid within 12 months after receipt;
- (c) the co-operative shall in respect of each loan issue an acknowledgement of debt;
- (d) every loan shall be negotiated on one or other of the following conditions which shall be recorded in the relevant acknowledgement of debt, namely—
 - (i) that the member shall not have the right to demand repayment, but that the co-operative may, after it has held the loan for not less than 12 months, at any time repay such loan upon giving not less than 30 day's prior notice of its intention to repay such loan; or
 - (ii) that the loan shall be repayable at a fixed date to be mentioned in the acknowledgement of debt, but that the board of directors of the co-operative shall have power to defer the repayment if the circumstances of the co-operative as at that date render such deferment necessary, subject to the condition that if the decision of such board is not confirmed at the first succeeding general meeting of the co-operative, the loan shall be repaid within seven days of the date of such meeting.

CHAPTER II

APPEALS TO BOARD OF APPEAL

Appeal procedure

3. (1) Any person desiring to appeal, in terms of section 9 (1) of the Act, to the board of appeal against a decision of the Registrar shall, within 30 days after the pronouncement of the decision in question, lodge with the Registrar a notice of appeal on form DI 001, which notice shall clearly set forth the decision it is desired to appeal against as well as the grounds for the appeal.

(2) Upon receipt of the notice of appeal referred to in subregulation (1) the Registrar shall prepare a statement of the reasons for the decision in question.

(3) The Registrar shall by registered post dispatch a copy of the statement referred to in subregulation (2) to the appellant and call upon the appellant to declare within 21 days of the date of dispatch of such statement, or within such further period as the Registrar may at the request of the appellant allow, whether or not he intends to proceed with the appeal.

(4) If the appellant declares that he does not intend to proceed with the appeal or if he fails to declare his intention within the period of 21 days or the extended period contemplated in subregulation (3), the appeal shall lapse automatically.

(5) If the appellant in terms of subregulation (3) declares his intention to proceed with the appeal, he shall in addition to such declaration lodge with the Registrar a reply to the statement contemplated in subregulation (3).

(6) The declaration and reply referred to in subregulation (5) shall be accompanied by the fee prescribed in paragraph 1 of the Table to regulation 51.

(7) Upon receipt of the declaration and reply referred to in subregulation (5), and provided the fee referred to in subregulation (6) has been paid, the Registrar shall as soon as possible provide a copy of—

- (a) the notice of appeal referred to in subregulation (1);
- (b) the statement of reasons referred to in subregulation (2);
- (c) the declaration referred to in subregulation (5); and
- (d) the reply referred to in subregulation (5),

as well as all other documents which the Registrar may consider relevant for the purposes of the hearing of the appeal, to the chairman of the board of appeal.

CHAPTER III

APPLICATION PROCEDURES

Application for authorization to establish deposit-taking institution

4. (1) An application under section 12 (1) of the Act for authorization under section 13 of the Act to establish a deposit-taking institution shall be submitted to the Registrar in duplicate on form DI 002 as prescribed by regulation 10.

(2) An application under subregulation (1) shall be accompanied by—

(a) a written statement containing the following information and to which is annexed the following documentation, namely—

- (i) whether the person applying, is doing so in his own capacity, as promotor of the deposit-taking institution sought to be established or as an agent on behalf of a principal;
- (ii) in the case of an agent acting on behalf of a principal, the written consent of such principal to the submission of the application on his behalf by the agent;
- (iii) the proposed name of the institution;
- (iv) the nature of the particular type of business of a deposit-taking institution to be conducted by the institution;
- (v) the amount of the issued share capital with which the institution will commence business as a deposit-taking institution;
- (vi) full details of the anticipated shareholding in the institution when it is to be registered as a deposit-taking institution;
- (vii) details of a prospective business plan for the institution for the period of three years commencing on the date on which the institution is for the first time provisionally registered as a deposit-taking institution;
- (viii) the proposed memorandum of association and articles of association of the institution;
- (ix) full details of how the affairs of the institution will be managed when it is registered as a deposit-taking institution;
- (x) the name(s) and address(es) of the proposed auditor(s) of the institution;
- (xi) the names and the *curricula vitae* of the persons who will be the chief executive officer and other executive officers of the institution when it is registered as a deposit-taking institution; and
- (xii) the names and the *curricula vitae* of the directors of the institution; and

(b) the fee prescribed in paragraph 2 of the Table to regulation 51.

Application for provisional registration as deposit-taking institution

5. (1) An application under section 16 (1) of the Act for the provisional registration under section 17 (4) of the Act of an institution as a deposit-taking institution shall be submitted to the Registrar in duplicate on form DI 003 as prescribed by regulation 10.

(2) An application under subregulation (1) shall be accompanied by—

- (a) the documents set out in section 16 (2) (b) of the Act;
- (b) a copy of the certificate of incorporation issued in terms of section 64 of the Companies Act in respect of the applicant;
- (c) the fee prescribed in paragraph 3 of the Table to regulation 51; and
- (d) an affidavit confirming that the facts set out in the information and documentation provided in terms of regulation 4 (2) have not changed since the lodging of the application under regulation 4, or an affidavit setting out any changes of those facts, as the case may be.

Application for final registration as deposit-taking institution

6. An application under section 19 (1) of the Act for the final registration under section 20 (3) of the Act of an institution as a deposit-taking institution shall be submitted to the Registrar in duplicate on form DI 005 as prescribed by regulation 10 and shall be accompanied by the fee prescribed in paragraph 4 of the Table to regulation 51.

Application for registration as controlling company

7. (1) An application under section 43 (1) of the Act for the registration under section 44 (4) of the Act of a public company as a controlling company in respect of a deposit-taking institution shall be submitted to the Registrar in duplicate on form DI 007 as prescribed by regulation 10.

(2) An application under subregulation (1) shall, unless otherwise directed by the Registrar, be accompanied by—

- (a) two copies each of the memorandum of association and the articles of association of the public company so applying for registration as a controlling company (hereinafter in this subregulation referred to as the applicant);
- (b) a copy of the certificate of incorporation issued in terms of section 64 of the Companies Act in respect of the applicant;
- (c) a statement containing the address of the registered office, contemplated in section 170 (1) of the Companies Act, of the applicant;
- (d) a statement containing the name and address of the chairman, every director and every executive officer of the applicant;
- (e) full particulars of the business which the applicant carries on or proposes to carry on, of the manner in which such business is or is to be carried on and of the extent of each type of business carried on or to be carried on;
- (f) a copy of the applicant's latest audited group and company financial statements or, in the case of an applicant whose first financial year has not yet expired, of an audited balance sheet or a *pro forma* balance sheet of the applicant, as at a date not more than 30 days prior to the date of the application;
- (g) a return, in the format of form DI 140, duly completed in respect of the applicant;
- (h) a statement furnishing, as at a date not more than 30 days prior to the date of the application—
 - (i) the amount of the issued share capital and reserves of the applicant;
 - (ii) the amounts of the applicant's investments in, respectively—
 - (aa) fixed property used mainly for the purpose of conducting the business of a deposit-taking institution; and
 - (bb) fixed property not used mainly for the purpose of conducting the business of a deposit-taking institution;
 - (iii) the name of the undertaking concerned and the amount invested or proposed to be invested, set out separately under the headings "Shares" and "Loans", in—
 - (aa) deposit-taking institutions;
 - (bb) controlling companies;

- (cc) property companies of which the property is used mainly for the purpose of conducting the business of a deposit-taking institution;
- (dd) property companies of which the property is not used mainly for the purpose of conducting the business of a deposit-taking institution; and
- (ee) other undertakings (to be specified in the statement);

- (i) a diagrammatic representation of the structure of the group of companies consisting of associates, as defined in section 36 (10) (b) (i) of the Act, of the applicant, showing also the percentage shareholding of members of that group in the other members;
- (j) a return, in the format of form DI 140, duly completed in respect of every deposit-taking institution in respect of which the applicant is, or is to be, registered as a controlling company; and
- (k) the fee prescribed in paragraph 5 of the Table to regulation 51.

(3) The application referred to in subregulation (1) and every document referred to in subregulation (2) shall be signed by the chairman or the chief executive officer of the applicant.

(4) A controlling company shall within 30 days after the date of a special resolution whereby a change of its name was effected as contemplated in section 44 of the Companies Act, in writing furnish the Registrar with full particulars of such change.

Application for approval of appointment of auditor

8. An application under section 61 (2) of the Act for approval by the Registrar of the appointment of a person as auditor of a deposit-taking institution, shall be submitted to the Registrar in duplicate on form DI 009 as prescribed by regulation 10.

Application for permission to acquire shares in deposit-taking institution or controlling company

9. (1) An application under section 37 (2) (b) of the Act for the permission, in terms of section 37 (2) (a) of the Act, of the Registrar or the Minister, as the case may be, for the acquisition of shares in a deposit-taking institution or a controlling company, shall be submitted to the Registrar in duplicate on form DI 010 as prescribed by regulation 10.

(2) An application under subregulation (1) shall be accompanied by a written statement containing the following information, namely—

- (a) full particulars of the applicant's shareholding in any associate, as defined in section 36 (10) (b) (i) of the Act, of the deposit-taking institution or controlling company to which the application relates, specifying the name of each such associate and the percentage which the total nominal value of the applicant's shareholding in such associate constitutes of the total nominal value of all the issued shares of such associate;
- (b) full particulars of the applicant's shareholding in any deposit-taking institution or controlling company other than the deposit-taking institution or controlling company to which the application relates, specifying the name of each such other deposit-taking institution or controlling company and the percentage which the total nominal value of the applicant's shareholding in such other deposit-taking institution or controlling company constitutes of the total nominal value of all the issued shares of such other deposit-taking institution or controlling company;
- (c) in the case where the applicant is a company, the names of its directors;
- (d) particulars of all other corporate undertakings in which the applicant holds a shareholders' interest of 25 per cent or more; and
- (e) the reason for the applicant's desire to acquire the shares in question in the deposit-taking institution or controlling company concerned.

Application forms and certificates of registration

10. Forms DI 001 up to and including DI 011, prescribed in Annexure 1 to these Regulations shall be used in accordance with the applicable section of the Act and, unless otherwise directed on the form itself or by the Registrar, every application form submitted by an applicant shall include every prescribed item, numbered as indicated on the form.

CHAPTER IV**DIRECTORS OF DEPOSIT-TAKING INSTITUTIONS AND OF CONTROLLING COMPANIES*****Guidelines relating to conduct of directors***

11. (1) Every director of a deposit-taking institution or of a controlling company shall, in the performance of his functions as such a director, observe the following guidelines:

- (a) In view of the fact that a deposit-taking institution is a public company incorporated and registered under the Companies Act, every director of a deposit-taking institution shall as far as reasonably possible be conversant with such provisions of the Companies Act, other statutes and the common law as directly or indirectly pertain to the powers and duties of a director of a company.
- (b) Because of the fiduciary relationship in which a director of a deposit-taking institution stands to that institution, such director shall at all times act in good faith towards that institution and exercise his powers as such a director exclusively in the best interests of that institution.
- (c) A director of a deposit-taking institution shall perform his functions as such a director with diligence and care and with such a degree of competence as can reasonably be expected from a person with his knowledge and experience.
- (d) Every director of a deposit-taking institution shall acquire a basic knowledge and understanding of the conduct of the business of a deposit-taking institution and of the laws and customs which govern the activities of such institutions.
- (e) While it is not required of every member of the board of directors of a deposit-taking institution to be fully conversant with all aspects of the conduct of the business of a deposit-taking institution, the competence of every director shall be commensurable with the nature and scale of the business conducted by that institution.
- (f) In view of the fact that the primary source of funds administered and utilized by a deposit-taking institution in the conduct of its business is deposits entrusted to it by the general public, it shall be the duty of every director of a deposit-taking institution to ensure that risks which are of necessity to be taken by such institution in the conduct of its business are managed in a prudent manner.
- (g) The conduct of the business of a deposit-taking institution entails the management of risks, which may include the following types of risks, namely—
 - (i) solvency risk;
 - (ii) liquidity risk;
 - (iii) credit risk;
 - (iv) currency risk;
 - (v) price risk;
 - (vi) interest rate risk;
 - (vii) counterparty risk;
 - (viii) technological risk; or
 - (ix) operational risk.

(2) All serving directors of deposit-taking institutions shall as soon as possible after the commencement of these Regulations, and every person who for the first time accepts an appointment as a director of a deposit-taking institution shall upon such acceptance, furnish the Registrar with a declaration on the prescribed form DI 020 as well as with such director's *curriculum vitae*.

(3) The provisions of this regulation shall not be construed as imposing any duty or obligation upon any director of a deposit-taking institution or controlling company, or rendering such director subject to any liability, which would not in terms of any provision of the common law or the Companies Act rest upon or attach to such director in his capacity as such a director.

Composition of board of directors of deposit-taking institution

12. Except where the Registrar, in view of special circumstances pertaining to a particular deposit-taking institution, grants his consent to a deviation from the provisions of this regulation in respect of that particular deposit-taking institution, at least two of the members of the board of directors of a deposit-taking institution shall be persons who are employees of that institution.

CHAPTER V

PRUDENTIAL REQUIREMENTS

Minimum share capital and unimpaired reserve funds

13. (1) For the purposes of the determination, in form DI 400, of the minimum amount of primary and secondary share capital and primary and secondary unimpaired reserve funds required to be maintained by a deposit-taking institution in terms of section 70 (2) (b) of the Act, the quarterly average amount referred to in line item numbers 1 and 2, respectively, in form DI 400 shall be the average of the average daily amounts, as reflected in forms DI 100 and DI 110, respectively, of the book values of assets and off-balance sheet activities in respect of each of the three months comprising the relevant calendar quarter, and shall be used in conjunction with the applicable risk weight percentage prescribed in regulation 44, so to determine the said minimum amount of primary and secondary share capital and primary and secondary unimpaired reserve funds.

(2) The percentage, contemplated in section 70 (2) (b) of the Act, of the amount of a deposit-taking institution's assets and other risk exposures (as adjusted through the application of the prescribed risk weights), and which is to be used, as contemplated in that section, to calculate the minimum share capital and unimpaired reserve funds the deposit-taking institution is required to maintain in terms of that section shall, during the respective periods specified in the first column of the subjoined Table, be the percentage specified opposite the relevant period in the second column of the said Table, and the percentage so specified is the percentage required to be inserted in line item 13 in Division 1 of form DI 400 for the purpose of the calculation of the minimum amount of share capital and unimpaired reserve funds the reporting institution is required to maintain.

TABLE

Periods	Percentages
1 January 1991 to 31 December 1991	4,5
1 January 1992 to 31 December 1992	5
1 January 1993 to 31 December 1993	6
1 January 1994 to 31 December 1994	7
1 January 1995 and thereafter	8

(3) The Registrar may, with the consent of the Minister, determine risk weight percentages in respect of assets and other risk exposures (including assets and other risk exposures identified to exist in a country other than the Republic) which are not specifically referred to in these Regulations.

Minimum reserve balance

14. (1) For the purposes of the determination, in form DI 310, of the minimum reserve balance required to be maintained with the Reserve Bank by a deposit-taking institution in terms of section 71 (2) of the Act—

- (a) the liabilities by reference to which such minimum reserve balance is required to be calculated as contemplated in section 71 (2) of the Act shall be the average daily amount of the reporting institution's short-term liabilities to the public during the month in question; and
- (b) the average daily amount of the reporting institution's Reserve Bank notes and subsidiary coin, referred to in section 71 (2) of the Act, shall be such average daily amount,

as shown in the latest monthly return on form DI 310 furnished by the reporting institution to the Registrar in terms of section 75 (1) (a) (i) of the Act.

(2) In determining the minimum reserve balance referred to in subregulation (1) a deposit-taking institution may reduce the average daily amount of its short-term liabilities to the public by subtracting therefrom the following amounts, namely:

- (a) The average daily amount of short-term loans received or granted under, respectively, repurchase or resale agreements with the Reserve Bank and the Corporation for Public Deposits;
- (b) the average daily amount of short-term loans received under repurchase agreements with any person in respect of liquid assets, other than such loans received in terms of repurchase agreements referred to in paragraph (a);
- (c) the average daily amount of short-term loans received under repurchase agreements, other than such loans received in terms of repurchase agreements referred to in paragraphs (a) and (b), in respect of readily marketable interest-bearing securities, provided the reporting institution has entered into matched resale agreements on the same day with other persons, resulting in the

- granting of short-term loans to those other persons, on terms corresponding to those of the first-mentioned agreements with respect to the type of asset, the term and the price, which price shall not materially differ from the consideration received by the reporting institution under the repurchase agreements first-mentioned in this paragraph;
- (d) the average daily amount of short-term loans received under repurchase agreements in respect of readily marketable interest-bearing securities, provided the reporting institution has on the same day and with other persons entered into matched transactions which are not resale agreements but which transactions—
 - (i) ultimately accomplish the same financial results as the matched repurchase and resale agreements described in paragraph (c); and
 - (ii) have been approved in writing by the Registrar for the purposes of this paragraph;
 - (e) the average daily amount of deposits, included in its short-term liabilities, which have been pledged to secure loans and advances granted by the reporting institution;
 - (f) the average daily amount owing to the reporting institution by another deposit-taking institution or by a mutual building society, repayable within the short-term, as well as credit balances originating from a clearing house settlement; and
 - (g) an amount equal to fifty per cent of the average daily amount of remittances in transit, as defined in asset line item number 69 referred to in regulation 41.

Minimum liquid assets

15. (1) For the purposes of complying with the provisions of section 72 (1) of the Act, a deposit-taking institution shall, during the period prescribed in regulation 16, hold an average daily amount of liquid assets which shall not be less than an amount equal to 20 per cent of the average daily amount of its short-term liabilities to the public as shown in the latest monthly return on form DI 310 furnished to the Registrar in terms of section 75 (1) (a) (i) of the Act: Provided that the minimum amount of liquid assets held on any day during the period prescribed in regulation 16 shall not be less than an amount equal to 75 per cent of the average daily amount of liquid assets required to be held by the deposit-taking institution in terms of this subregulation.

(2) For the purposes of the calculation of the average daily amount of liquid assets required to be held in terms of subregulation (1), the average daily amount of a deposit-taking institution's short-term liabilities to the public shall be determined and may be reduced *mutatis mutandis* in accordance with the provisions of subregulations (1) (a) and (2) of regulation 14.

(3) In determining the average daily amount of liquid assets required to be held by a deposit-taking institution in terms of subregulation (1), such institution shall bring into account the average daily amount of liquid assets held on all the days falling within the period prescribed in regulation 16: Provided that in respect of a day on which a deposit-taking institution is not open for business the total amount of such liquid assets held at the end of the immediately preceding business day shall be used.

(4) No foreign currency assets, except gold coin and bullion, shall qualify as liquid assets.

Period of maintenance of prescribed minimum amounts

16. A deposit-taking institution shall maintain the minimum amounts contemplated in regulations 13 (1), 14 (1) and 15 (1) during the period from the fifteenth business day of the month following on the month or calendar quarter to which a particular return relates up to and including the fourteenth business day of the month following on the month or calendar quarter in respect of which the next monthly or quarterly return, as the case may be, is to be furnished by the reporting institution.

Certification and furnishing of statements and returns

17. The certification on form DI 099 and furnishing of the statements and returns prescribed in these Regulations shall be effected as prescribed in Annexure II to these Regulations.

Requirements for deposit-taking institutions' acceptances, self-liquidating trade bills, promissory notes and agricultural bills to rank as liquid assets

18. (1) A trade bill, a promissory note, an agricultural bill or a deposit-taking institutions' acceptance shall comply with the following requirements in order to rank 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 an 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 enclosed (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/sea freight.....
under Letter of Credit No.
- (v) relating immediately to current merchandise transactions 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/sea freight" in endorsement (iv) the name of the airline, or shipping company 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 deposit-taking institution in the Republic on receipt of the bills, by reference to the documents that accompany such bills.
- (b) A bill or promissory note shall bear the names of at least two established business enterprises (other than the deposit-taking institution 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 those names must be that of a producer of readily marketable agricultural products or livestock or of an agricultural or special farmers' co-operative incorporated under the Co-operatives Act, 1981. Such enterprises shall not include the reporting deposit-taking institution or its subsidiary, fellow subsidiary or controlling company.
- (c) A deposit-taking institutions' acceptance must be discountable by the Reserve Bank and must not be an acceptance of the reporting deposit-taking institution or of its subsidiary or fellow subsidiary or of a deposit-taking institution by which it is controlled directly or indirectly.
- (d) In the case of a deposit-taking institutions' 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 deposit-taking institutions' 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 deposit-taking institutions' 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 deposit-taking institutions' 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 Deposit-taking Institutions Act, 1990, and the regulations made thereunder."

(g) Without prejudice to the generality of the foregoing requirements, a trade bill, agricultural bill, promissory note or deposit-taking institutions' acceptance drawn or made for any of the following purposes shall not rank as a liquid asset:

- (i) To finance fixed capital outlays or the processing of raw materials;
- (ii) to finance instalment sale 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, a promissory note or a deposit-taking institutions' acceptance relating to the same transaction;
- (v) to serve as a substitute for an unpaid instrument; or
- (vi) to provide any other form of accommodation finance.

(2) In the event of doubt as to the eligibility as a liquid asset of any of the instruments contemplated in subregulation (1), the matter shall be referred to the Head: Money and Capital Market Department, S.A. Reserve Bank, P.O. Box 427, Pretoria, for a ruling.

Assets pledged or otherwise encumbered

19. (1) Unless an exemption has been granted by the Registrar in terms of the proviso to section 72 (3) of the Act, only assets not pledged or otherwise encumbered may be utilised as liquid assets.

(2) 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.

Further conditions for issue of debentures of which the proceeds rank as secondary share capital

20. In addition to the conditions set out in paragraphs (a), (b) and (c) of the definition of "secondary share capital" in section 70 (1) of the Act, the issue of debentures contemplated in that definition shall be subject to the following further conditions, namely—

- (a) the debentures shall not be payable to bearer; and
- (b) no asset of the deposit-taking institution issuing the debentures may be pledged or otherwise encumbered as security for any liability by virtue of the debentures.

Annual financial statements

21. (1) Unless departures are specifically authorized by the Act or by the Registrar, the annual financial statements of a deposit-taking institution and of a controlling company shall be compiled in accordance with generally accepted accounting practice as required by section 286 (3) of the Companies Act.

(2) Annual financial statements in respect of all subsidiary companies of a deposit-taking institution or of a controlling company shall be held available by such an institution or company for submission to the Registrar when required by him, and the information reported on form DI 130 shall be reconcilable with such financial statements.

(3) Interim reports, where applicable, in respect of a deposit-taking institution or a controlling company shall also be submitted to the Registrar as soon as available.

Consolidated financial statements

22. (1) Whether or not a deposit-taking institution or controlling company in the making out of its annual financial statements avails itself of any exemption granted under section 15A (1) of the Companies Act, such deposit-taking institution or, in the case of a group of deposit-taking institutions, the controlling company in that group, shall within 120 days of the end of the financial year of such institution or company, as the case may be, furnish the Registrar with consolidated annual financial statements as prescribed in subregulations (2), (3) and (4).

(2) Consolidated annual financial statements referred to in subregulation (1) shall present the state of affairs, and the results of operations, in respect of the deposit-taking business and all other business activities conducted by—

- (a) the reporting deposit-taking institution and all its subsidiaries or the reporting controlling company and all its subsidiaries, as the case may be;

(b) the following associates of such reporting deposit-taking institution and its subsidiaries or of such reporting controlling company and its subsidiaries, as the case may be, namely—

- (i) a company or other incorporated business undertaking of the issued share capital of which the reporting deposit-taking institution and its subsidiaries or the reporting controlling company and its subsidiaries jointly hold more than 20 per cent but not more than 50 per cent;
- (ii) a trust or other unincorporated business undertaking in which the reporting deposit-taking institution and its subsidiaries or the reporting controlling company and its subsidiaries jointly hold an interest of more than 20 per cent, whether as a beneficiary or ultimate beneficiary in the case of a trust or as a partner in the case where such other unincorporated business undertaking is a partnership,

and the business activities and financial affairs of which associate the reporting deposit-taking institution and its subsidiaries or the reporting controlling company and its subsidiaries are able to materially influence.

(3) The consolidated annual financial statements shall be made out in rand thousands and in accordance with generally accepted accounting practice.

(4) The equity method of accounting shall be applied in the preparation of the consolidated annual financial statements in so far as they relate to the associates referred to in subregulation (2) (b).

CHAPTER VI

PREScribed FORMS FOR FINANCIAL STATEMENTS AND RETURNS

General

23. The forms prescribed in Annexure II to these Regulations shall be completed and submitted in accordance with the instructions, directives and interpretations contained in Chapter VII and in the said Annexure II.

Form of information

24. (1) The forms to be completed in terms of these Regulations can be obtained from the South African Reserve Bank, Office for Deposit-taking Institutions, P.O. Box 8432, Pretoria, 0001.

(2) Institutions are not obliged to use the forms provided by the Office for Deposit-taking Institutions but reproductions used by institutions shall in all respects correspond to the prescribed forms.

(3) Additional facilities will be provided by the Office for Deposit-taking Institutions for the rendition of information, required to be contained in the prescribed statements and returns, by electronic means and further details in this regard can be obtained from the said Office.

Signing and certification of statements and returns

25. (1) The chief executive officer and the chief accounting officer of a reporting institution shall sign and certify the prescribed form DI 099 in respect of each statement or return indicated on the said form, whether such statement or return is rendered on a prescribed form or by means of an electronic facility.

(2) Every set of statements or returns rendered simultaneously, as mentioned in subregulation (1), shall be accompanied by a duly completed, signed and certified form DI 099.

(3) If the chief executive officer or the chief accounting officer is not available to sign a completed form DI 099, the officer performing the relevant function shall sign the said form in an acting capacity and not on behalf of the absent officer, and the normal office of the officer so acting shall be clearly indicated on form DI 099.

Completion and furnishing of statements and returns

26. (1) The furnishing of the statements and returns referred to in these Regulations, whether by way of the completion of the prescribed forms or by electronic means, shall be done at the intervals indicated in Annexure II to these Regulations, and such statements and returns shall be forwarded to the Registrar at the address set out in regulation 24 (1).

(2) A reporting deposit-taking institution or controlling company shall submit every appropriate duly completed form prescribed in Annexure II of these Regulations, reflecting the required particulars relating to the business conducted by it in the Republic and in the self-governing territories.

(3) A reporting deposit-taking institution or controlling company shall, apart from the forms referred to in subregulation (2), submit every appropriate duly completed form prescribed in Annexure II of these Regulations, reflecting the required particulars relating to the business of a deposit-taking institution conducted by it outside the Republic and the self-governing territories, that is to say, in each of the independent states and in each country elsewhere in the world, through the medium or in respect of a branch, a subsidiary company or an associate contemplated in regulation 22 (2) (b).

(4) Unless otherwise indicated all statements and returns shall be completed in the currency of the country in which the deposit-taking business is being conducted.

(5) In completing the statements and returns in respect of deposit-taking business conducted within the independent states, the definitions and interpretation of items used in these Regulations shall be applied as if such business was being conducted within the Republic.

(6) In completing the statements and returns in respect of deposit-taking business conducted outside the Republic, the self-governing territories and the independent states, the definitions and interpretation of items used in these Regulations shall be applied to the circumstances prevailing in each country and any difficulties experienced in this regard, shall be referred to the Registrar.

Audit report

27. (1) The auditor of a deposit-taking institution shall annually, as required in section 75 (5) of the Act, report on the institution's financial position and the results of its operations as reflected in all the returns, mentioned in subregulation (3), which had been submitted as at the end of and in respect of the operations of the reporting institution during the financial year under review.

(2) In addition to the annual report, the auditor shall provide a limited assurance report on those returns submitted at dates other than at the financial year end.

(3) The audit report shall be rendered in accordance with the wording and practices recommended from time to time by the South African Institute of Chartered Accountants, and shall be in respect of forms DI 100, DI 110, DI 120, DI 130, DI 140, DI 200, DI 210, DI 310, DI 400, DI 500, DI 510, DI 520, DI 600 and DI 700 submitted in respect of the reporting institution's operations in the Republic and the self-governing territories, in the independent states and elsewhere in the world.

4. Form DI 900 shall be reconcilable with form DI 100.

CHAPTER VII

INSTRUCTIONS, DIRECTIVES AND INTERPRETATIONS RELATING TO THE COMPLETION OF FINANCIAL RETURNS AND STATEMENTS

Inability to furnish certain information

28. (1) If after the date of commencement of these Regulations a deposit-taking institution or controlling company is, because of the nature of its accounting systems, unable to furnish in any statement or return contemplated in these Regulations any information required in terms of any line item in such statement or return, the chief executive officer of such deposit-taking institution or controlling company shall in a written notice (which notice must reach the Registrar not later than 15 business days prior to the last date on which the first such statement or return to be furnished under these Regulations after such date of commencement can be furnished to the Registrar) inform the Registrar of the inability of the deposit-taking institution or controlling company so to furnish such information.

(2) In the notice referred to in subregulation (1) shall be stated—

- (a) the circumstances relating to the deposit-taking institution's or the controlling company's inability to furnish the relevant information; and
- (b) the date with effect from which it is foreseen the deposit-taking institution or controlling company will be able to furnish the relevant information.

(3) The Registrar may, after receipt of a notice referred to in subregulation (1), in writing and subject to such conditions, if any, as he may deem fit, exempt the deposit-taking institution or controlling company concerned, during the period terminating on—

- (a) the date referred to in subregulation (2) (b); or
- (b) any other date fixed by the Registrar after consultation with the deposit-taking institution or controlling company concerned,

from the obligation to furnish the information in question.

Accrued interest, and amounts

29. (1) All liabilities and assets shall include interest accrued up to the end of the period to which the statement relates.

(2) 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.

Assets sold under repurchase agreements

30. (1) A deposit-taking institution shall continue to reflect an asset sold in terms of a repurchase agreement as such an asset in its monthly balance sheet (form DI 100), at the value at which that asset appeared in the accounting records of the deposit-taking institution prior to the sale thereof.

(2) An asset referred to in subregulation (1) and which is a liquid asset as defined in section 1 of the Act shall for the purposes of section 72 (1) of the Act rank as a liquid asset in the hands of the deposit-taking institution having possession thereof, but shall not be included by that institution in its monthly balance sheet (form DI 100).

(3) All repurchase agreements concluded by deposit-taking institutions shall comply with the following requirements:

- (a) No repurchase agreement shall be concluded by a deposit-taking institution with a client thereof without such client's prior consent.
- (b) A deposit-taking institution shall advise its client in writing of every repurchase agreement concluded between them.
- (c) All documentation, relating to repurchase agreements, furnished by a deposit-taking institution to its clients, including letters of confirmation, statements of account and audit certificates, shall clearly identify the relevant transactions as repurchase agreements.
- (d) Each transaction must be recorded in the accounting records of the deposit-taking institution, including the client's account in the books of the institution, and the client must be advised in writing of each transaction on his account with the deposit-taking institution concerned.
- (e) The underlying asset of each repurchase agreement must at all times be separately identified physically and in the accounting records of the deposit-taking institution.

Calculation of averages

31. (1) The average daily balance for the month in respect of each liability or asset item, or any other balance or prescribed magnitude, identified in the prescribed forms, shall be calculated by totalling the amounts thereof for each day of all the days in the month and by dividing such total by the number of calendar days in the particular month to which the statement relates.

(2) The balance to be used in respect of a day on which the reporting institution is not open for business shall be the total of the relevant liability or asset item, balance or magnitude as at the close of business on the preceding business day.

(3) If a reporting institution is unable to calculate an average daily balance for a month as envisaged in subregulation (1) it may, for a period of up to one year from the date of commencement of these Regulations, or such further period as the Registrar may approve, use in respect of a particular item the month-end figure for the reporting month and the relevant figures for the preceding two month-ends, to calculate an average balance.

Cash management schemes

32. Unless otherwise prescribed in these Regulations, the reduction of balances resulting from the application of a cash management scheme shall only be taken into account in completing the prescribed forms where all of the following circumstances apply, namely—

- (a) a cash management scheme shall only be conducted for those companies which are subsidiaries of the same holding company and are included in the consolidated audited annual financial statements of such holding company, as well as for such holding company;
- (b) transfers of debit or credit balances from individual accounts to a central group account must be shown as actual transactions on individual accounts as well as in the accounting records of the individual account holders in order to ensure that the accounting system of a deposit-taking institution reflects the true debtor/creditor and legal relationships;

- (c) a deposit-taking institution must provide its clients with statements of account evidencing the effect of transfers, whenever such transfers are made between their accounts and a central group account, to enable its clients to make the necessary entries to ensure that their accounting records reflect their true debtor/creditor and legal relationships vis-à-vis the deposit-taking institution (except for uncleared items, balances in the books of clients should, therefore, correspond to balances on client accounts in the accounting system of the deposit-taking institution);
- (d) a group account, or any other account to which transfers are made, must be in the name of a legal entity in order to protect the legal position of the deposit-taking institution;
- (e) transfers between client accounts and a central group account must be supported by legal authorization granted to the deposit-taking institution by its clients, including resolutions of clients' boards of directors, to effect such transfers;
- (f) agreements whereby authorization is granted as contemplated in paragraph (d) must legally limit the institution's risk to the debtor/creditor relationship that exists after transfers have been effected;
- (g) statutory returns must reflect the true debtor/creditor and legal relationships of the deposit-taking institution vis-à-vis its clients;
- (h) a deposit-taking institution entering into agreements relating to cash management schemes with its clients must ensure that the clients are fully aware that after the transfer of balances on their accounts, they have no claim against or obligation to the deposit-taking institution in respect of the amounts so transferred;
- (i) a deposit-taking institution must ensure that all agreements relating to cash management schemes entered into by it with clients are legal and binding; and
- (j) all cash management schemes involving the transfer of balances among different legal entities, as well as a standardised agreement, providing for the conduct of such a scheme, entered into between a deposit-taking institution and its clients, must be submitted to the Registrar for his approval.

Completeness of information

33. (1) All information required to be reported in the prescribed forms shall be reflected against the appropriate items and in the appropriate columns as specified in the forms, for example, all liabilities and all assets arising from the business of the reporting institution shall be included against the appropriate liability or asset items in the columns provided.

(2) An analysis of any information or item furnished or appearing in the prescribed forms shall upon his request be made available to the Registrar within a reasonable period of time.

Generally accepted accounting practice

34. (1) Unless expressly otherwise provided in the Act or these Regulations, all the prescribed statements and returns shall, in conformity with generally accepted accounting practice, fairly present the financial position and the results of the operations of the deposit-taking institution.

(2) The same accounting practice applied by a deposit-taking institution in the compilation of its annual financial statements shall be applied by such institution in the compilation of the statements and returns required to be furnished by it to the Registrar in terms of the Act and these Regulations unless—

- (a) it is specifically otherwise provided by these Regulations; or
- (b) on prior application to him, the Registrar has authorized a deviation.

(3) Unsettled transactions which comply with the recognition criteria laid down in the Accounting Statement titled "Framework for the Preparation and Presentation of Financial Statements", issued by the International Accounting Standards Committee, shall be reflected in the balance sheet.

Gross balances

35. (1) Unless otherwise provided in these Regulations, including the prescribed forms, all information required to be reported in the forms, shall be reported on the basis of gross balances.

(2) The reduction of balances shall only be effected as a result of the application of cash management schemes in terms of regulation 32 or of set-off in terms of regulation 39.

Maturity classification

36. The maturity classification of liabilities and assets shall be determined in relation to the remaining period to maturity as on the date of the relevant statement or return and not the date on which the liability was incurred or the asset was acquired.

Reference to line item numbers

37. Arabic numerals appearing under the heading "Line item" and used to number individual paragraphs of the regulations containing directives and interpretations for the completion of returns and statements, correspond to the relevant line item numbers appearing on the applicable forms.

Revaluation surplus ranking as secondary unimpaired reserve funds

38. A surplus resulting from a revaluation of assets shall only rank as secondary unimpaired reserve funds, to the extent permitted in paragraph (a) of the definition of "secondary unimpaired reserve funds" in section 70 (1) of the Act, if the revaluation in question complies with the following conditions, namely—

- (a) the revaluation must be a revaluation of strategic long term investments or fixed assets which have been formally identified as strategic long term investments by the board of directors of the deposit-taking institution;
- (b) the revaluation must be made by an independent valuer or associated valuer registered as such under the Valuers' Act, 1982, or, with the approval of the Registrar, by another suitably qualified person, at intervals of not more than once every financial year and in accordance with the accounting policy of the reporting institution and generally accepted accounting practice;
- (c) the assets being revalued shall be similar in nature, for example, investments in premises of a deposit-taking institution, and the revaluation of all such assets shall be undertaken at the same time.
- (d) a reduction in the value of any asset revalued shall also be taken into account;
- (e) details of all revaluations of investments in premises of a deposit-taking institution shall be disclosed in the annual financial statements of the reporting institution; and
- (f) details of revaluations, other than those referred to in paragraph (e), and which are not to be disclosed in the annual financial statements of the reporting institution, shall be made available to the Registrar.

Set-off

39. (1) Where a client maintains both debit and credit balances with a deposit-taking institution, it may be permissible in certain circumstances to set such balances off against one another for the purposes of completing the prescribed forms, thus reporting net balances only.

(2) Unless otherwise provided in these Regulations, set-off shall be allowed only if all of the following circumstances apply, namely—

- (a) a legal right of set-off must exist;
- (b) the debit and credit balances must relate to the same person;
- (c) both the debit and the credit balances must be denominated in the same currency; and
- (d) the debit and credit balances must have identical maturities.

(3) No set-off shall be allowed in respect of balances relating to clients, other than foreign banks, outside the Republic, the self-governing territories and the independent states.

Valuation of items comprising the trading portfolio

40. All items comprising the domestic or foreign exchange trading portfolio of the reporting deposit-taking institution must be marked to market.

Directives and interpretations for completion of monthly balance sheet (Form DI 100)

41. (1) The contents of the relevant statement is confidential and not available for inspection by the public.

(2) The cost of funds in respect of a liability item identified in the statement shall be calculated on an annualised basis. (This implies expressing the applicable expense item appearing on the income statement as a percentage of the average daily balance for the month of the corresponding liability item and multiplying the result with the number of days in a calendar year divided by the number of calendar days in the month to which the statement relates).

(3) The gross yield in respect of an asset item identified in the statement shall be calculated on an annualised basis and before taxation on such income is taken into consideration.* (This implies expressing the applicable income item appearing on the income statement as a percentage of the average daily balance for the month of the corresponding asset item and multiplying the result with the number of days in a calendar year divided by the number of calendar days in the month to which the statement relates.)

(4) On form DI 100 deposits accepted shall be distinguished from loans received in accordance with the primary objectives of and the initiatives taken by the parties to the transaction, as follows:

- (a) Money placed with a deposit-taking institution by a client at his own initiative and for purposes of investment or the making of payments in connection with such client's participation in the general commercial intercourse, shall be regarded as deposits;
- (b) funds actively solicited by a deposit-taking institution, as the need arises, for the purpose of satisfying a particular funding need experienced by itself or by a client, shall be regarded as loans.

(5) The income statement item comparable to a particular balance sheet item appears in the directives and interpretations relating to the income statement (regulation 42).

(6) Hereinafter in this subregulation detailed instructions relating to the completion of the monthly balance sheet are furnished with reference to the headings, item descriptions and line item numbers appearing on form DI 100, as follows:

LIABILITIES TO THE PUBLIC

Line item
number

1. DEPOSITS:

2. **Deposit-taking institution group funding, including NCD's**

This item shall include deposits received by the reporting institution from deposit-taking institutions in the same group of deposit-taking institutions in the Republic and negotiable certificates of deposit issued by the reporting institution to such deposit-taking institutions.

3. **Inter-deposit-taking institutions funding, including NCD's**

This item shall include deposits received by the reporting institution from all other deposit-taking institutions in the Republic, from mutual building societies in the Republic and from non-resident banks, negotiable certificates of deposit issued by the reporting institution to such other deposit-taking institutions and mutual building societies and credit balances originating from clearing house or similar settlements.

4. **Demand deposits subject to cash management schemes**

This item shall consist of all net credit balances on central group accounts opened for the purposes of cash management schemes conducted in accordance with the provisions of regulation 32.

5. **Other demand deposits**

This item shall include current accounts from which any part of the balance can be withdrawn on demand, i.e. in cash, by means of cheques payable to the drawer or a third party, by means of direct debit orders, standing debit orders or an automatic teller machine; and shall include any amounts due that are immediately withdrawable and which are not required to be reported under either liability items 2 to 4, inclusive, or liability item 9.

6. **Savings deposits**

7. **Fixed and notice deposits**

8. **Other NCD's issued**

This item shall include the balance of negotiable certificates of deposit issued and which are not required to be reported under either liability item 2 or liability item 3.

9. **Foreign currency deposits**

This item shall include the balances on deposit accounts of which the repayment is to be effected in foreign currency. (Also refer to the directives pertaining to liability item 15.)

* Refer in this regard to the directives and interpretations for the completion of line item 62 of the income statement—form DI 200.

**Line item
number**

10. Other deposits

This item shall include all other deposits not required to be reported under liability items 2 to 9, inclusive. Unclaimed balances shall be included under this item.

11. LOANS AND ADVANCES RECEIVED:

12. Deposit-taking institution group funding

This item shall include call loans and other loans and advances received from deposit-taking institutions in the same group of deposit-taking institutions in the Republic.

13. Inter-deposit-taking institutions funding

This item shall include call loans and other loans and advances received from all other deposit-taking institutions and from mutual building societies in the Republic and from non-resident banks.

14. Loans received under repurchase agreements

The liability of a deposit-taking institution, by virtue of a repurchase agreement entered into by the deposit-taking institution with any other person, shall constitute a loan to the deposit-taking institution, and the deposit-taking institution shall bring the loan liability into account at the amount of the consideration received for the asset so sold.

15. Foreign funding

15.1 Under this item shall be included all foreign currency loans received by the reporting institution, e.g:

15.1.1 Foreign currency loans in the name of the reporting institution raised from foreign banks and other institutions, and on-lent in foreign currency to South African deposit-taking institutions and other clients.

15.1.2 Foreign currency loans used by the reporting institution for its own purposes and such loans not yet on-lent as contemplated in paragraph 15.1.1 on the date of the return.

15.1.3 Balances owing on current account by the reporting institution to any of its foreign branches (calculated in accordance with the directives pertaining to asset item 57.2), foreign subsidiaries or associates, or to other institutions conducting the business of a deposit-taking institution.

15.2 Set-off shall only be applied to amounts owing by and to the same foreign bank, and in accordance with the principles set out in regulation 39 relating to set-off. Net credit balances shall be reported under this item and net debit balances under asset item 45.

16. Other loans

This item shall include all other loans, not required to be reported under liability items 12 to 15, inclusive, e.g. balances due to the Reserve Bank (see the directives pertaining to asset item 35), or to a foreign institution or foreign domiciled person in the case where such loan is not repayable in foreign currency.

17. Other liabilities to the public

This item shall include all liabilities to the public of the reporting institution which are not specifically provided for under any of the aforementioned liability items, as well as the following balances:

17.1 Bills payable by or promissory notes of the reporting institution.

17.2 Fifty per cent of the following in transit items, namely—

17.2.1 amounts held against certified or initialled cheques;

17.2.2 outstanding travellers cheques issued;

17.2.3 outstanding drafts issued;

17.2.4 in the case of a deposit-taking institution which accepts deposits withdrawable by cheque, the reporting institution's own cheques not yet presented for payment; and

17.2.5 credits in transit in respect of mail, telegraphic or similar transfers.

(Note: The remaining 50 per cent of credits in transit shall be included under liability item 20.)

17.3 Liabilities of the reporting institution (irrespective of their due dates, the nature of the transactions or the identity of the creditors) for which a provision should be created in accordance with generally accepted accounting practice.

17.4 The amount of retentions withheld from suppliers of goods in instances where no legal right to so withhold, exists. (Also refer to the directives pertaining to asset item 41.5.)

18. TOTAL LIABILITIES TO THE PUBLIC**19. Outstanding acceptances on behalf of clients, *per contra*:**

This item shall include all outstanding acceptances executed on behalf of clients, whether under letter of credit or otherwise.

(*Note:* Also refer to asset line item 68 regarding such acceptances discounted or rediscounted by the reporting institution.)

20. Other liabilities, including impairments

This item shall include only the following liabilities of the reporting institution as well as other items specifically sanctioned by the Registrar:

20.1 Balances due to head office and branches in the Republic, i.e. where the net inter-branch and head office balances, resulting from entries that originate or require response outside the head office or outside any particular branch, are credit balances. A net debit balance shall be reported under asset item 71.

20.2 Fifty per cent of credits in transit as described above in relation to liability item 17.2.

20.3 The balance on the income statement not yet transferred to reserves by formal resolution of the board of directors.

20.4 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 or other trading assets, but shall exclude unearned finance charges, accrued interest and rebates.)

20.5 The gross amount of credit items on a deferred tax account. (Also refer to the directives concerning asset item 70.)

20.6 The amounts reported as impairments under capital and reserves (item 28), firstly, in respect of the capital deficit of a foreign subsidiary and secondly, in respect of all assets included in this statement representing impairments in terms of section 70 (5) (a) of the Act.

20.7 All provisions not included elsewhere in this statement.

21. Capital and Reserves and items 22 to 29, inclusive

(*Note:* Refer to section 70 of the Act and Division II of form DI 400 regarding the calculation of qualifying issued share capital and unimpaired reserve funds and non-qualifying capital and unimpaired reserve funds of the reporting institution.)

30. Non-qualifying capital and reserves

This item shall include those revaluation and other reserves and debenture proceeds not qualifying as secondary share capital or secondary unimpaired reserve funds.

31. TOTAL CAPITAL AND LIABILITIES**ASSETS****32. MONEY:****33. Bank notes and subsidiary coin**

This item shall only include coin that is legal tender in South Africa and notes issued by the Reserve Bank, and held by the reporting institution in the Republic, the self-governing territories or the independent states. Coin and notes in transit (including balances held on behalf of, or which have been allocated to, a deposit-taking institution by an acknowledged collecting and clearing agent acting on behalf of the parties in accordance with an agreement between the institutions concerned) and notes in automatic teller machines, shall also be included under this item.

34. Gold coin and bullion

Gold coin and bullion shall be included under this item and 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.

35. Deposits with the Reserve Bank

The credit balance in an account maintained with the Reserve Bank in terms of section 71 (1) of the Act, and in a clearing account with the Reserve Bank, shall be included under this item. Such balances shall not be set-off against balances due to the Reserve Bank. Balances due to the Reserve Bank shall be included under liability item 16.

36. Call loans

This item shall only comprise loans, repayable on demand, to deposit-taking institutions designated by the Minister by notice in the *Gazette* in terms of paragraph (c) of the definition of "liquid assets" in section 1 (1) of the Act.

37. DEPOSITS, LOANS AND ADVANCES:**38. Deposit-taking institution group funding, including NCD's**

This item shall include all deposits with, negotiable certificates of deposit of and call loans and other loans and advances to, deposit-taking institutions in the same group of deposit-taking institutions in the Republic.

39. Inter-deposit-taking institutions funding, including NCD's

This item shall include all deposits with, negotiable certificates of deposit of and call loans and other loans and advances to, all other deposit-taking institutions in the Republic and mutual building societies in the Republic, and such deposits with and call loans and other loans and advances to non-resident banks.

40. Loans granted under resale agreements

An asset purchased by a deposit-taking institution from any other person subject to a resale agreement shall be shown under this item as a loan granted by the deposit-taking institution in an amount equal to the consideration paid for the asset so purchased. The asset so purchased shall not be included in the balance sheet of the reporting institution.

41. Instalment debtors, suspensive sales and leases

41.1 This item shall include the total of future instalments or rentals due and payable under instalment sale transactions and leasing transactions.

41.2 The amounts reported shall be the full amount of the future rentals or instalments due and payable, less related unearned finance charges.

41.3 Amounts to be included are, *inter alia*—

41.3.1 future instalments and rentals due and payable under agreements entered into directly by the reporting institution with its clients;

41.3.2 future instalments and rentals due and payable under agreements discounted or purchased, with or without recourse;

41.3.3 amounts due and payable under floor plans, i.e. advances to dealers for stocking purposes against suspensive sale agreements;

41.3.4 advances made against the pledge of agreements; and

41.3.5 amounts due and payable under deeds of sale discounted or entered into.

41.4 If goods have been repossessed, their estimated net realisable value shall be included under the item 'other assets' (item 71).

41.5 If retentions have been withheld from suppliers of goods that are the subject of agreements, such retentions shall be deducted from the amounts reported under this item only if a legal right so to withhold is embodied in the agreement. Where no such right exists, the amount withheld shall be included under liability item 'other liabilities to the public' (liability item 17).

41.6 Under this item shall also be included the amount of future rentals and instalments which are overdue as defined in regulation 1, less related unearned finance charges.

42. Mortgage loans

This item shall include all loans granted against the security of a mortgage on immovable property and which are repayable in instalments on a regular basis.

43. Credit card debtors

This item shall include all amounts due to the reporting institution by credit card holders in respect of credit card transactions, less related unearned finance charges.

44. Bills, promissory notes and acceptances discounted

44.1 This item shall include:

44.1.1 All liquid bills, promissory notes and acceptances referred to in paragraphs (d), (g), (h) and (i) of the definition of "liquid assets" in section 1 (1) of the Act, and all non-liquid trade bills, agricultural bills, promissory notes, deposit-taking institutions' acceptances and other securities discounted or purchased by the reporting institution.

44.1.2 Bills both accepted and discounted by the reporting institution itself.

44.2 Refer to regulation 18 concerning the requirements for bills, promissory notes and acceptances to rank as liquid assets.

45. Foreign currency loans and advances**45.1 This item shall include:**

- 45.1.1 The total of all deposits made and loans and advances granted by the reporting institution in foreign currency.
- 45.1.2 Whenever applicable, foreign currency note and coin balances and foreign currency deposits with the Reserve Bank.
- 45.1.3 Loans raised from foreign banks in foreign currency and on-lent in foreign currency to clients or other deposit-taking institutions in the Republic.
- 45.1.4 Debit balances due to the reporting institution on current accounts by its foreign branches, subsidiaries, associates or other institutions conducting the business of a deposit-taking institution (see also the directive hereunder in paragraph 57.2).

45.2 Set-off shall only be applied to amounts owing by and to the same foreign bank, and in accordance with the principles set out in regulation 39 relating to set-off. Net debit balances shall be reported under this item and net credit balances under liability item 15.

46. Redeemable preference shares

Redeemable preference shares held by the reporting institution, where the substance of the underlying transaction is to provide credit to the issuing company, shall be included under this item. (Also refer to the directive pertaining to asset item 59.)

47. Overdrafts and loans**48. Overdrafts and loans to the public sector**

This item comprises overdrafts and loans utilised by the Central Government and other public sector bodies and institutions.

49. Overdrafts and loans subject to cash management schemes

This item shall consist of all net debit balances on central group accounts opened for the purposes of cash management schemes conducted in accordance with the provisions of regulation 32.

50. Other overdrafts and loans

This item shall include all loans and advances not required to be reported under asset items 41 to 49, inclusive, and shall include loans made in terms of employee share purchase schemes and amounts due in respect of factoring agreements, net of unearned finance charges. All overdue amounts, net of related unearned finance charges in the case of factoring agreements and irrespective of whether the factoring agreement is with or without recourse, shall be included under this item.

52. Specific provisions

This item shall include specific provisions, as defined in regulation 1, in respect of discounts, loans and advances relating to asset items 38 to 47, inclusive, and interest receivable credited to an interest suspense account in respect of non-performing discounts, overdrafts and loans.

53. INVESTMENTS:

Note: Refer to regulations 36, 38 and 40, respectively, regarding the maturity classification, revaluation and valuation of investments.

Investments in interest bearing securities

Investments in loan levy certificates, stock and securities referred to in paragraphs (e), (f) and (j) of the definition of "liquid assets" in section 1 (1) of the Act, debentures, other loan levies and other equities and securities shall be reported as set out in paragraphs 54 to 59 below.

54. Central Government securities

This item shall include the following:

- 54.1 Stock of the Government of the Republic.
- 54.2 Government loan levies.
- 54.3 Non-marketable securities of the Government of the Republic.
- 54.4 Stock and securities issued by governments of the independent states.
- 54.5 Stock and securities issued by governments of the self-governing territories.
- 54.6 Securities of Central Government bodies.

55. Other public sector institutions' securities

This item shall include the following:

- 55.1 Stock and securities issued by the Reserve Bank.
- 55.2 Securities issued by the Land Bank.
- 55.3 Securities issued by other public corporations and enterprises.
- 55.4 Securities of local authorities and regional services councils.
- 55.5 Securities of other public sector bodies guaranteed by the Central Government.

56. Debentures and other investments

This item shall include domestic and foreign investments in debentures and interest bearing securities not required to be reported under asset items 54 and 55.

57. Equity—subsidiaries and associates

This item shall include:

57.1 Shares in domestic and foreign subsidiary companies, joint ventures and associates

This item shall include all investments in the shares of subsidiary companies and associates referred to in regulation 22 (2) (b) (i) undertaking deposit-taking or other business. Shares in subsidiary companies whose main object is the holding of immovable property shall not be included under this item. Such investments shall be reported under 'premises of the reporting institution' (asset item 63) or under 'other fixed property' (asset item 64). Preference shares, where the substance of the underlying transaction is to provide credit facilities, shall be included under asset item 46.

57.2 Investments and interests of the reporting institution in the capital of a foreign branch or unincorporated undertaking

The funding of a foreign branch or unincorporated undertaking referred to in regulation 22 (2) (b) (ii) by the reporting institution shall be divided into a capital account and a current account in respect of such branch or undertaking. The amount allocated to the capital account is that amount which can be regarded as being permanent funding of the foreign branch or unincorporated undertaking and shall represent the capital of such branch or undertaking as envisaged in section 70 (5) (a) (vii) of the Act. Such capital shall be included under this item and the balance, representing the current account, under asset item 45 (if a debit balance) or under liability item 15 (if a credit balance).

58. Equity—other listed equities

This item shall include all other investments in the shares of domestic or foreign companies listed on a stock exchange.

59. Other investments

This item shall include investments in shares of domestic or foreign companies not listed on a stock exchange and in preference shares of such companies not so listed where the substance of the underlying transaction is an investment as opposed to the granting of credit facilities. Investments in shares of companies of which the main object is not the holding of fixed property, and which shares were bought in to protect an advance or investment, shall also be included under this item.

61. Specific provisions

This item shall include specific provisions, as defined in regulation 1, in respect of all investments reported under asset items 54 to 59, inclusive.

62. FIXED ASSETS:**63. Premises of deposit-taking institutions**

63.1 This item shall include all land and buildings owned by the reporting institution and used or intended to be used by it mainly for the purpose of the conduct of its business as a deposit-taking institution, including official residences.

63.2 Amounts relating to the capital cost of leasehold premises shall be included under this item.

63.3 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 the purpose of the conduct of its business as a deposit-taking institution, shall also be included under this item.

63.4 Amounts shall be stated at net book values.

64. Other fixed property

64.1 This item shall include all investments in fixed property not used or intended to be used by the reporting institution mainly for the purpose of the conduct of its business as a deposit-taking institution, including, *inter alia*—

64.1.1 shares in companies of which the main object is the acquisition and holding or development of immovable property other than business premises of the reporting institution;

64.1.2 amounts owing to the reporting institution in respect of immovable property sold by it under deed of sale.

64.2 The amounts of the investments referred to in paragraph 64.1 shall be stated at net book values.

64.3 Under this item shall also be included assets bought in to protect an advance or investment and not yet disposed of, such as immovable property or companies of which the main object is the acquisition and holding or development of immovable property. Assets so bought in shall be valued at the lower of either cost or estimated net realisable value.

65. Computer equipment, including peripherals

This item shall include all computer and related equipment at net book values.

66. Other, including vehicles, furniture and fittings

This item shall include fixed assets of the reporting institution which are not specifically required to be shown under asset items 63 to 65, inclusive. Amounts shall be stated at net book values.

Note to items 63 to 66: Leases which are capitalised in accordance with generally accepted accounting practice, shall be included under these items.

67. OTHER ASSETS:**68. Clients' liabilities in respect of outstanding acceptances, *per contra*:**

This item shall include all outstanding acceptances *per contra* liability item 19 which have not been discounted by the reporting institution. Such acceptances which have been discounted by the reporting institution shall be included under asset line item 44.

69. Remittances in transit

This item shall include the amounts of cheques or other orders to pay, drawn on one of a deposit-taking institution's branches in the Republic or on another deposit-taking institution in the Republic or on the Reserve Bank, and with which another such branch or deposit-taking institution in the Republic has credited a client or which it has paid out but with which the first-mentioned branch or deposit-taking institution or the Reserve Bank has not yet debited a client, as well as the amount of a warrant voucher which the reporting institution has paid out but for which it has not yet received repayment from the Secretary to the Treasury.

70. Deferred tax

70.1 This item shall include the gross amount of debit items on a deferred tax account.

70.2 A deposit-taking institution shall provide the Registrar at the time of compiling interim and annual financial statements with an analysis containing full details of each debit and credit item on a deferred tax account, separately.

71. Other**71.1 Instalment debtors—repossessions**

If goods have been repossessed, their estimated net realisable value shall be included under this item. The remaining balance due under the agreement concerned shall be written off or be included under asset item 41 after deduction of related unearned finance charges.

71.2 Balances due by head office and branches in the Republic

This item shall include the net interbranch and head office debit balances, resulting from entries that originate or require response outside the head office or outside any particular branch. A net credit balance shall be reported under liability item 20.

71.3 Assets other than the foregoing

This item shall include postal and money orders, tax overpaid, services deposits and stamps, as well as all assets not specifically required to be shown elsewhere in form DI 100.

72. TOTAL ASSETS

Directives and interpretations for completion of monthly income statement (Forms DI 200 and 210)

42. (1) The contents of the relevant returns is confidential and not available for inspection by the public.

(2) The return on form DI 200 shall, on a monthly basis, in respect of each month, be completed up to and including item 58, and this return as well as the return on form DI 210 shall be completed in full at least twice per year, namely, in respect of the sixth month of the financial year of, and in respect of the month ending on the financial year end of, the reporting institution.

(3) The column titled "CURRENT YEAR TO DATE" in form DI 200, shall reflect the year to date amounts in respect of the financial year of the reporting institution.

(4) Hereinafter in this subregulation detailed instructions relating to the completion of the monthly income statement are furnished with reference to the item descriptions and line item numbers appearing on form DI 200, as follows (where appropriate, the corresponding balance sheet item number(s) is/are indicated):

Line item
number

1. INTEREST INCOME FROM DEPOSITS, LOANS AND ADVANCES

The items listed in the income statement under this heading shall reflect interest income in respect of the corresponding asset items listed in the balance sheet, excluding unearned finance charges (i.e. finance charges due but not yet receivable), as follows:

Income statement line item	Corresponding balance sheet asset line item
2	36
3	38
4	39
5	40
6	41
7	42
8	43
9	44
10	45
11	46
12	47

13. INTEREST EXPENSE IN RESPECT OF DEPOSITS, LOANS AND ADVANCES

The items listed in the income statement under this heading shall reflect interest expense (excluding interest expense in respect of debentures issued, which expense shall be reflected under line item 23) in respect of the corresponding liability items listed in the balance sheet, excluding deferred finance charges (i.e. finance charges due but not yet payable) as follows:

Income statement line item	Corresponding balance sheet liability line item(s)
14	2 & 12
15	3 & 13
16	14
17	4 & 5
18	6
19	7
20	8
21	9 & 15
22	10 & 16

23. INTEREST EXPENSE IN RESPECT OF DEBENTURES ISSUED

The corresponding balance sheet items are liability items 25 and 30.

24. TOTAL INTEREST EXPENSE

25. NET INTEREST TURN

26. INVESTMENT INCOME

27. INTEREST INCOME IN RESPECT OF INTEREST BEARING SECURITIES

The items listed in the income statement under this heading shall reflect interest income in respect of the corresponding asset items listed in the balance sheet, as follows:

Income statement line item	Corresponding balance sheet asset line item
28	54
29	55
30	56

31. DIVIDEND INCOME

The items listed in the income statement under this heading shall reflect dividends received or receivable (i.e. declared but not yet received) in respect of the corresponding asset items listed in the balance sheet, as follows:

Income statement line item	Corresponding balance sheet asset line item
32	57
33	58
34	59

35. PROFIT FROM FUNDS**36. OTHER INCOME****37. Credit card commission**

This item shall include all commissions received in respect of credit card related business, excluding interest income.

38. Other commission

This item shall include all other non-interest income earned as a direct result of any service rendered by the reporting institution at a fee which is levied on the basis of a standardised tariff. Typically this includes fees levied in respect of services relating to money transmission. (This item shall include fees levied in respect of off-balance sheet items but excludes interest income.)

39. Fees

This item shall include all other non-interest income earned as a result of any service rendered by the reporting institution at a fee which is negotiated in the case of an individual transaction with a client. (For example, the bulk of the income from a corporate finance department of a deposit-taking institution undertaking merchant-type banking business will fall under this item.)

40. Net earnings relating to domestic trading activities

This item shall include all amounts earned in respect of trading activities denominated in the domestic currency, including realised profits or losses, but excluding mark-to-market adjustments (see item 55) and interest earned or paid.

41. Net earnings relating to foreign exchange trading activities

This item shall include all amounts earned in respect of foreign exchange trading activities, including realised profits or losses, but excluding mark-to-market adjustments (see item 56) and interest earned or paid.

42. Other income

This item shall include all trading income not specifically accounted for under any other income category identified above. This item shall exclude any profit or loss on disposal of fixed assets.

43. OPERATING EXPENSES**44. Staff**

This item shall include all salaries, wages, fringe benefits (the amount of which is either computed in accordance with the provisions of the Income Tax Act, 1962, or on the basis of opportunity cost), company contributions to pension and provident funds and all other costs directly related to the staff complement.

45. **Marketing and communication**
This item shall include all costs related to advertising, sponsorships and public relations, but shall not include any staff costs associated with these functions.
46. **Bad debts written off**
This item shall include all bad debts written off directly against the income statement.
47. **Depreciation**
48. **Administrative and other operating expenses**
49. **PROVISIONS**
50. **Specific debt provisions**
The corresponding balance sheet items are asset items 52 and 61.
51. **General provisions qualifying as secondary unimpaired reserves**
52. **Other (including provisions credited to an interest suspense account)**
53. **TRADING INCOME**
54. **NET MARK-TO-MARKET ADJUSTMENTS**
55. **Domestic trading portfolio**
This item shall reflect the net mark-to-market adjustment in respect of the reporting period relating to the domestic trading portfolio.
56. **Foreign exchange trading portfolio**
This item shall reflect the net mark-to-market adjustment in respect of the reporting period relating to the foreign exchange trading portfolio.
57. **NET NON-TRADING INCOME**
This item shall include all income or expenses not specifically accounted for under any other income or expense category identified above, excluding taxation. Profit or loss on disposal of fixed assets, if not treated as extraordinary items, shall be included in this item.
Full details of all income and expenses of a non-trading nature, shall be furnished to the Registrar as required in form DI 210.
58. **INCOME BEFORE TAX**
59. **TAXATION**
60. **Current**
61. **Deferred**
62. **Gross up adjustment**
Where a reporting institution has reported a tax-exempt amount against any of the foregoing items at a notional pre-tax value, the relevant contra entry shall be reflected under this item.
63. **NET INCOME AFTER TAX**
64. **EXTRAORDINARY ITEMS**
When completing this item, consult Accounting Statement AC 103, issued by the South African Institute of Chartered Accountants.
65. **PRIOR PERIOD ADJUSTMENTS**
When completing this item, consult Accounting Statement AC 103, issued by the South African Institute of Chartered Accountants.
66. **RESERVES—TRANSFERS TO**
This item shall include all transfers to reserves, including the creation or increase of a taxation equalisation reserve.
Details of all transfers to reserves shall be furnished to the Registrar as required in form DI 210.
67. **RESERVES—TRANSFERS FROM**
This item shall include all transfers from reserves, including the utilisation of a taxation equalisation reserve.
Details of all transfers from reserves shall be furnished to the Registrar as required in form DI 210.

- 68. DIVIDENDS PAID OR PROPOSED
- 69. RETAINED INCOME FOR THE PERIOD
- 70. RETAINED INCOME AT BEGINNING OF THE PERIOD
- 71. RETAINED INCOME AT END OF THE PERIOD

Directives and interpretations for completion of return concerning minimum reserve balance and minimum liquid assets (Form DI 310)

43. (1) This return is a public document and is available for inspection by the public.

(2) In completing this return the provisions of regulations 14, 15 and 16, and of regulation 31 (1) and (2) regarding the calculation of the average daily amount of short-term liabilities, as reduced, and the average daily amount of Reserve Bank notes and subsidiary coin held during the reporting month, for the purpose of determining the minimum reserve balance to be held with the Reserve Bank and the minimum average daily amount of liquid assets required to be held by a deposit-taking institution for the prescribed period, shall be complied with.

(3) Hereinafter in this subregulation detailed instructions relating to the completion of the return are furnished with reference to the item descriptions and line item numbers appearing on form DI 310, as follows:

Line item
number

1, 2 and 3 Short-term liabilities to the public prior to adjustment, adjustment in respect of cash management schemes and adjustment in respect of set-off

The average daily amount of short-term liabilities to the public, before being adjusted, shall be recorded in item 1 and be reduced in items 2 and 3 by the average daily amounts resulting from the application of cash management schemes as set out in regulation 32 and of the principles of set-off outlined in regulation 39, respectively.

5, 6, 7 and 8 Short-term loans received or granted under, respectively, repurchase and resale agreements with the Reserve Bank or the Corporation for Public Deposits, and short-term loans received as a result of repurchase agreements in liquid assets or matched repurchase agreements

The average daily amounts of short-term loans received under repurchase agreements and of such loans granted under resale agreements shall be reflected, in accordance with the stipulations contained in paragraphs (a), (b), (c) and (d) of regulation 14 (2) in line items 5, 6, 7 and 8 respectively.

9 and 10 Short-term deposits pledged as security for loans granted and short-term amounts owing by deposit-taking institutions and mutual building societies

The average daily amounts of short-term liabilities in respect of deposits pledged as security for loans granted and such amounts owing to the reporting institution by other deposit-taking institutions and mutual building societies, which liabilities did not arise from repurchase agreements entered into, and which should have been recorded in items 6 to 8, shall be included in line items 9 and 10, respectively.

11 Fifty per cent of remittances in transit

This item shall include 50 per cent of the average daily amount of remittances in transit as defined in respect of asset item 69 of form DI 100, in regulation 41 (5).

12 Short-term liabilities as reduced

An amount which may be deducted in any of line items 2 and 3, and 5 to 11 for the purpose of calculating the average daily amount of short-term liabilities to the public, as reduced, shall only be taken into account in one of the said items.

18 to 27 Average daily amount of liquid assets held

The reporting institution shall record in items 18 to 27 the average daily amounts of its holdings during the prescribed period of the individual categories of liquid assets, valued in accordance with the requirements of section 72 (4) of the Act.

The individual liquid asset items identified shall include the average daily amounts during the prescribed period of liquid assets acquired under resale agreements, but shall not include the average daily amounts of such assets sold under repurchase agreements.

28 and 29 Memorandum Items

The total of the average daily amounts of all liquid assets acquired under resale agreements and physically held, or sold under repurchase agreements, during the prescribed period and included in items 18 to 27, shall be recorded in items 28 and 29, respectively.

Directives and interpretations for completion of quarterly return concerning capital adequacy (Form DI 400)

44. (1) The contents of the relevant return is confidential and not available for inspection by the public.
- (2) *Risk profile of assets and off-balance sheet activities as set out on forms DI 100 and DI 110:*
- (a) For purposes of calculating the minimum share capital and unimpaired reserve funds which a deposit-taking institution is required to maintain, the assets and off-balance sheet activities are categorised according to their risk profiles and accorded applicable risk weights.
 - (b) For the purposes referred to in paragraph (a) the amounts recorded in the columns "Daily Average Balance For Month" on forms DI 100 and DI 110 shall be categorised monthly.
 - (c) The quarterly average of the totals of the risk weighting columns on forms DI 100 and DI 110 shall be recorded against line items 1 and 2 on page 1 of form DI 400.
 - (d) The directives and interpretations contained in subregulations (5) to (8) shall apply in respect of the completion of the applicable items on forms DI 100 and DI 110.
 - (e) The value of assets, representing impairments of capital and reserves, which, in terms of section 70 (5) (a) of the Act, must be deducted from the total amount of primary and secondary issued share capital and primary and secondary unimpaired reserve funds, shall be included in the 0% asset risk weighting column on form DI 100. The quarterly average of such amounts shall be recorded against line item 39 of Division II of form DI 400.

Note: Only those items indicated as such shall be included in the 1 250% asset risk weighting column.

(3) *OECD countries:*

For the purposes of this regulation, "OECD countries" means those countries which are full members of the Organisation for Economic Co-operation and Development or countries which have concluded special lending arrangements with the International Monetary Fund in terms of the said Fund's General Arrangements to Borrow.

The following countries fall into this category:

Australia	Luxembourg
Austria	Netherlands
Belgium	New Zealand
Canada	Norway
Denmark	Portugal
Finland	Saudi Arabia
France	Spain
Germany	Sweden
Greece	Switzerland
Iceland	Turkey
Ireland	United Kingdom
Italy	United States of America
Japan	

(4) *Reduction of capital requirement in respect of loans (including loans made through the taking up of preference shares), advances, leasing transactions, suspensive sale transactions and off-balance sheet lending transactions (including performance related guarantees) guaranteed or secured:*

(a) **Guaranteed transactions**

Where loans, advances, leasing transactions, suspensive sale transactions and off-balance sheet lending transactions are guaranteed by—

- (i) the Central Government;
- (ii) other domestic public sector bodies, e.g. the Reserve Bank, Eskom or the Land Bank;
- (iii) domestic deposit-taking institutions and mutual building societies;
- (iv) banks in OECD countries; or
- (v) banks in non-OECD countries,

the risk weightings applicable to the transactions in question may be reduced to those applicable to the parties guaranteeing the transactions. The lower weightings shall only apply to the outstanding amounts of the transactions covered by the guarantee.

(b) Pledge of assets or deposits

Where loans, advances, leasing transactions, suspensive sale transactions or off-balance sheet lending transactions have been secured by the pledge of assets which attract a lower risk weighting than the transactions themselves, the risk weightings applicable to the assets pledged shall apply. The lower weightings shall only apply to the outstanding amounts of the transactions covered by the pledge of assets.

Transactions secured by the pledge of deposits shall be reallocated risk weightings, in accordance with subregulation (8), as follows:

Deposits made with:

- The reporting institutions..... 0%
- Deposit-taking institutions within the same group..... 0%
- Other deposit-taking institutions and mutual building societies 20%

(5) Specific provisions:

Where a specific provision has been raised against an asset, the amount of the provision shall be recorded in the risk weighting column in which the asset concerned is reported, against the applicable "specific provision" line item (asset line item 52 or 61 as the case may be) on form DI 100.

(6) Risk weightings—Assets:

The following directives and interpretations shall be followed when completing the risk weighting columns on form DI 100 (the line item numbers are those applicable to the relevant asset items appearing on form DI 100):

<i>DI 100 Line item number</i>	<i>Description</i>	<i>Risk weighting</i>
32	MONEY:	
33	Bank notes and subsidiary coin	0%
34	Gold coin and bullion	0%
35	Deposits with the Reserve Bank	0%
36	Call loans.....	20%
37	DEPOSITS, LOANS AND ADVANCES:	
38	Deposit-taking institution group funding, including NCD's	0%
39	Inter-deposit-taking institution funding, including NCD's:	
	— Domestic deposit-taking institutions, mutual building societies and banks in OECD countries	20%
	— Banks in non-OECD countries:	
	— Residual maturity of up to 12 months	20%
	— Residual maturity of more than 12 months	50%
40	Loans granted under resale agreements:	
	— Concluded with the Corporation for Public Deposits or the Reserve Bank	0%
	— Concluded with deposit-taking institutions in the same group	0%
	— Concluded with the Land Bank or other public sector bodies	10%
	— Concluded with the governments of Botswana, Lesotho, Swaziland, Namibia or the independent states	10%
	— Concluded with other deposit-taking institutions and mutual building societies.....	20%
	— Other.....	100%
Note: Where applicable, subregulation (4) (b) shall apply, provided the asset received in terms of a resale agreement and in the possession of the reporting institution has not been on-sold or pledged in any way whatsoever.		
41	Instalment debtors, suspensive sales and leases:	
	— Concluded with the Central Government	0%
	— Concluded with deposit-taking institutions in the same group	0%
	— Concluded with the Land Bank and other public sector bodies.....	10%
	— Concluded with the governments of Botswana, Lesotho, Swaziland, Namibia or the independent states	10%
	— Concluded with other deposit-taking institutions and mutual building societies.....	20%
	— Other.....	100%

<i>DI 100 Line item number</i>	<i>Description</i>	<i>Risk weighting</i>
42	Mortgage loans:	
	Loans repayable in instalments and secured by a mortgage of immovable property:	
	— Residential property.....	50%
	— Loans fully secured by a mortgage on urban residential dwellings or individual sectional title dwellings.	
	— Non-residential property.....	100%
	— Loans secured by a mortgage on any vacant land or plot, small holding or farm property, all mortgages for business purposes or where the monthly instalments are overdue.	
43	Credit card debtors.....	100%
44	Bills, promissory notes and acceptances discounted:	
	— Treasury bills of the Republic.....	0%
	— Land Bank bills.....	10%
	— Liquid and non-liquid bills, promissory notes and acceptances:	
	— Endorsed by domestic deposit-taking institutions, mutual building societies and banks in OECD countries.....	20%
	— Endorsed by banks in non-OECD countries:	
	— Residual maturity of up to 12 months.....	20%
	— Residual maturity of more than 12 months.....	50%
	— Own bills, promissory notes and acceptances.....	100%
45	Foreign currency loans and advances to:	
	— Central Government or Reserve Bank.....	0%
	— Deposit-taking institutions in the same group.....	0%
	— Land Bank or other public sector bodies.....	10%
	— Governments of Botswana, Lesotho, Namibia, Swaziland or independent states....	10%
	— Other deposit-taking institutions:	
	— Domestic deposit-taking institutions and banks in OECD countries.....	20%
	— Banks in non-OECD countries:	
	— Residual maturity of up to 12 months.....	20%
	— Residual maturity of more than 12 months.....	50%
	— Other.....	100%
46	Redeemable preference shares.....	100%
47, 48, 49 and 50	Overdrafts and loans:	
	— Central Government.....	0%
	— Land Bank, other public sector bodies or the governments of Botswana, Lesotho, Namibia, Swaziland or the independent states.....	10%
	— Other.....	100%
53	INVESTMENTS:	
	Note: Investments in securities issued by a special purpose vehicle in terms of a securitisation scheme, shall attract the risk weighting applicable to the underlying asset securitised	
54	Central Government Securities.....	0%
55	Other public sector securities:	
	— Reserve Bank, regional services councils, local authorities and self-governing territories, and other securities guaranteed by the Central Government.....	0%
	— Land Bank and other public sector bodies and stock or securities of governments of Botswana, Lesotho, Namibia, Swaziland or the independent states.....	10%
	— Other interest bearing securities.....	100%
56	Debentures and other investments:	
	— Debentures issued by deposit-taking institutions.....	1 250%
	— Other debentures and investments.....	100%
57, 58 and 59	Equity:	
	— Investments in non-deposit-taking institutions.....	100%
	— Investments in deposit-taking institutions.....	Impairment

DI 100 Line item number	Description	Risk weighting
62	FIXED ASSETS:	
63	Premises of deposit-taking institutions	100%
64	Other fixed property	100%
65	Computer equipment, including peripherals	100%
66	Other, including vehicles, furniture and fittings	100%
67	OTHER ASSETS:	
68	Clients' liabilities in respect of outstanding acceptances not discounted by the reporting institution, <i>per contra</i>	
	Relating to the Central Government	0%
	— Comprises outstanding acceptances on behalf of the Central Government	
	Relating to other public sector bodies	10%
	— Comprises outstanding acceptances on behalf of other public sector bodies	
	Other	100%
	— Comprises outstanding acceptances on behalf of all other clients	
69	Remittances in transit	50%
70	Deferred tax	
	— The amount of any debit items on deferred tax account, including those arising from a general provision, but excluding any debit item arising from an assessed loss	0%
	— Debits on deferred tax account arising from an assessed loss	1 250%
	Note: Debits on deferred tax account arising from a general provision shall be deducted from general provisions in order to establish the amount which qualifies as secondary unimpaired reserve funds in terms of section 70 (1) of the Act.	
71	Other:	
	— Balances due by Head Office and branches, postal and money orders, tax over-paid, services deposits and stamps	0%
	— All other assets	100%

(7) Risk weightings—off-balance sheet activities:

The following directives and interpretations shall be followed when completing the risk weighting columns on form DI 110 (the line item numbers are those applicable to the relevant off-balance sheet activities appearing on form DI 110):

DI 110 Line item number	Description	Risk weighting
1	BILLS ENDORSED AND REDISCOUNTED:	
	Relating to the Central Government	0%
	— Comprises lending-related contingent liabilities arising from bills drawn on the Central Government and endorsed by the reporting institution as first deposit-taking institution endorser and pledged with the Reserve Bank, rediscounted or sold, and other lending-related contingent liabilities pertaining to the Central Government	
	Relating to other public sector bodies	10%
	— Comprises lending-related contingent liabilities arising from bills drawn on other public sector bodies and endorsed by the reporting institution as first deposit-taking institution endorser and pledged with the Reserve Bank, rediscounted or sold, and other lending-related contingent liabilities pertaining to such bodies	
	Bills drawn on foreign banks and endorsed by South African deposit-taking institutions.....	20%
	— This item shall include utilised facilities arranged by the South African deposit-taking institution with a foreign bank on behalf of domestic clients and endorsed by the South African deposit-taking institution	

DI 110 Line item number	Description	Risk weighting
	Bills endorsed as first deposit-taking institution endorser and rediscounted	100%
	— Under this item shall be included bills endorsed by the reporting institution as first deposit-taking institution endorser and pledged with the Reserve Bank, rediscounted or sold. Bills rediscounted with the Reserve Bank and bills sold or rediscounted without endorsement shall be excluded	
2	INDEMNITIES AND GUARANTEES:	
	Lending related	
	"Lending-related guarantee" means an undertaking, irrespective of how it is described by the parties, by a deposit-taking institution whereby the deposit-taking institution undertakes to fulfil a specified monetary obligation, or any lesser balance thereof, in the event of default in respect of the payment(s) of the monetary obligation or in respect of the due date(s) of such payments by the person on whose behalf the undertaking was issued to the person in whose favour such an undertaking was given.	
	Foreign financing, in the form of utilised letter of credit facilities, term borrowings such as Euro-currency and other currency loans and overdrafts with foreign banks (where the amount of the debt in foreign currency and the terms of repayment are known and certain), raised by a deposit-taking institution in the client's own name and guaranteed by the reporting deposit-taking institution shall be reported under this item.	
	Guarantees and indemnities in respect of property, guarantees for the repayment of loans, cheques marked good for payment where funds have not been set aside in a suspense account to meet such cheques, and other monetary guarantees and indemnities as well as facilities authorised at other domestic deposit-taking institutions and assets sold where the deposit-taking institution is obliged to purchase the asset in the event of default by the prime debtor, shall also be included under this item:	
	Lending-related indemnities and guarantees given on behalf of:	
	— Public sector	0%
	— Deposit-taking institutions in the same group	0%
	— Other deposit-taking institutions	20%
	— Mortgagors	50%
	— Other	100%
	Performance related	
	"Performance-related guarantee" means an undertaking by a deposit-taking institution on behalf of one person to another where the potential obligation of the deposit-taking institution as to value or time of performance cannot be determined at the time of issue of the guarantee but only in the event and at the time of default by the first named person.	
	Foreign financing in the form of trade financing, other than utilised letter of credit facilities, and term borrowings, in both cases where the financing or borrowings are self-liquidating and linked directly with and are immediately preceded by a specific transaction relating to merchandise, capital equipment or services, raised by a deposit-taking institution or by a client in the client's own name and guaranteed by the reporting deposit-taking institution, shall be reported under this item:	
	— Central Government and other public sector bodies	0%
	— Deposit-taking institutions in the same group	0%
	— Other deposit-taking institutions	5%
	— Other	10%
3	IRREVOCABLE LETTERS OF CREDIT AND IRREVOCABLE UNUTILISED FACILITIES (INCLUDING UNUTILISED ACCEPTANCE FACILITIES):	
	— Letters of credit	
	— Comprises all unutilised letters of credit facilities granted for domestic and foreign transactions, confirmed letters of credit in respect of deposit-taking institutions and letters of authority and includes the following:	
	(i) Documentary credits outwards for domestic and foreign transactions (sight and usance); and	

DI 110 Line item number	Description	Risk weighting
	(ii) documentary credits inwards (sight and usance) confirmed and/or accepted.	
	Note: For the purpose of this item a letter of credit shall be considered irrevocable if the deposit-taking institution commits itself to honour the obligation.	
	The credit may not be cancelled or amended without the prior agreement of all parties.	
	Note: Letters of credit serving as financial guarantees shall be included under line item 1. (See applicable description.)	
	— Irrevocable letters of credit with an original maturity of up to three months.....	0%
	— Irrevocable letters of credit with an original maturity of more than three months:	
	— Central Government and deposit-taking institutions in the same group.....	0%
	— Other public sector bodies.....	5%
	— Other deposit-taking institutions and mutual building societies	10%
	— Other.....	20%
	— Unutilised facilities	
	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, unutilised acceptance facilities and unutilised revolving credit facilities to which the reporting institution has been irrevocably committed.	
	Note: Irrevocable loans and other credit facilities are those which cannot be unconditionally cancelled at any time.	
	— Irrevocable unutilised facilities, regardless of the original maturity thereof, granted in terms of an agreement whereby such facilities will be drawn down in agreed amounts during prearranged periods, but only to the extent of the amount which the institution is committed to advance during the quarter following on the reporting date of the return, shall be included under this item:	
	— Central Government and deposit-taking institutions in the same group.....	0%
	— Other public sector bodies.....	5%
	— Other deposit-taking institutions and mutual building societies	10%
	— Other.....	50%
	— All other irrevocable unutilised facilities with an original maturity of less than one year	0%
	— All other irrevocable unutilised facilities with an original maturity of one year and over	
	— Central Government and deposit-taking institutions in the same group.....	0%
	— Other public sector bodies.....	5%
	— Other deposit-taking institutions and mutual building societies	10%
	— Other.....	50%
4	UNDERWRITING EXPOSURES.....	50%
	Under this item shall be reported all underwriting commitments, whether in writing or given verbally, including all note issuance facilities and revolving underwriting facilities where the contingent risk arises from the deposit-taking institution's role as underwriter of such issues, guaranteeing to provide funds when other parties have refused to do so.	
5	OTHER CONTINGENT LIABILITIES	100%
	This item shall include all other contingent liabilities not required to be reported elsewhere in the return.	
6	EFFECTIVE NET OPEN POSITION IN FOREIGN CURRENCIES	100%
	This item shall include the effective net open position in foreign currencies as calculated in line item 6 of column 8 on form DI 600 (Currency Risk Schedule), converted into rand.	

DI 110
Line item
Number

Description

Risk
weighting

PORTFOLIO'S MANAGED:

- 7 — By others on behalf of the reporting institution
- This item shall include assets not reported on form DI 100 and the applicable risk weighting shall be as hereinbefore in this regulation prescribed in respect of the relevant asset.
- 8 — For others, where financing is provided
- This item shall include financing provided for the purpose of acquiring a portfolio of investments managed by the reporting institution, which financing has not been reported on for DI 100, and the applicable risk weighting shall be as hereinbefore in this regulation prescribed in respect of the relevant financing.

9 **COMMITTED CAPITAL EXPENDITURE** 20%

(8) *Calculation of required minimum share capital and unimpaired reserve funds:*

DI 400—Division 1

Line item
number

- 1 and 2 The quarterly average totals of each risk weight column on form DI 100 (Monthly Balance Sheet) and form DI 110 (Off-balance Sheet Activities) shall be brought forward and recorded in the applicable risk weight column against line items 1 and 2, respectively.
- 4 **REDUCTIONS IN RESPECT OF TRANSACTIONS GUARANTEED:**
The amounts of transactions guaranteed as contemplated in subregulation (4) (a) shall be recorded as a reduction in the risk weight column applicable to the transaction itself, to the extent so guaranteed.
- 5 **REDUCTIONS IN RESPECT OF TRANSACTIONS SECURED BY THE PLEDGE OF ASSETS OR DEPOSITS:**
The amounts of transactions secured by the pledge of assets or deposits as contemplated in subregulation (4) (b) shall be recorded as a reduction in the risk weight column applicable to the transaction itself, to the extent so secured.
- 6 **REALLOCATION OF TRANSACTIONS GUARANTEED:**
The amounts recorded against line item 4 shall be reallocated to the applicable risk weight columns.
- 7 **REALLOCATION OF TRANSACTIONS SECURED BY THE PLEDGE OF ASSETS OR DEPOSITS:**
The amounts recorded against line item 5 shall be reallocated to the applicable risk weight columns.

Directives and interpretations for completion of monthly return concerning interest rate risk (Form DI 410)

45. (1) The risk in question relates to the impact on income resulting from the repricing of assets, liabilities and off-balance sheet items at different points in time.

Note: The risk of changes in the capital value of investments resulting from changes in interest rates shall, for the purpose of these Regulations, be deemed to be price risk and shall be reported in form DI 420.

(2) Three elements primarily encompass the risk associated with interest rates, namely the margin between the rates earned on assets and paid on liabilities, the repricing potential of assets and liabilities at different points in time, resulting in mismatches in various time-bands between assets, liabilities and off-balance sheet items, and lastly the period over which these mismatches persist.

(3) The "flow" approach shall be used in completing form DI 410, i.e. reflect, per time-band, the total amounts of assets and liabilities and off-balance sheet items, which can be expected to reprice.

(4) All balance sheet items and the off-balance sheet activities identified on form DI 410 which have a bearing on the interest rate exposure of a deposit-taking institution, shall be included in this return.

(5) All on balance sheet items shall be reported at book value, while off-balance sheet items shall be reflected on an equivalent basis.

(6) All relevant foreign exchange items shall also be included in this return.

Directives and interpretations for completion of monthly return concerning price risk (Form DI 420)

46. (1) The purpose of this return is to measure the extent of price risk to which the reporting institution is exposed.

(2) Under price risk is understood the risk that the market price of an asset could change, which will result in a loss to the reporting institution on realisation of that asset.

(3) Examples of the market price movements referred to in subregulation (2) are changes in interest rates, share prices and prices of commodities.

(4) (a) The assets and related derivatives to be included in the return are those instruments or assets which can be readily disposed of in established or acknowledged markets for financial instruments or commodities.

(b) All assets referred to in paragraph (a), whether identified as forming part of a trading portfolio or an investment portfolio, as well as assets held in order to comply with liquid asset requirements, shall be included in the return.

(c) Assets such as loans and advances which are not readily marketable, and fixed assets, shall not be included in the return.

(5) Hereinafter in this subregulation detailed instructions relating to the completion of the return are furnished with reference to the item descriptions and line item numbers appearing on form DI 420, as follows:

*Line Item
number*

1. **Assets**
This item shall reflect the net nominal positions, under the market indicated.
2. **Forward transactions**
This item shall reflect the net nominal positions, under the market indicated.
3. **Unsettled transactions**
This item shall reflect the net nominal positions, under the market indicated.
4. **Derivatives—Forward rate agreements**
This item shall reflect the net (notional) nominal positions, under the market indicated.
5. **Derivatives—Options**
This item shall reflect the net (notional) nominal positions, under the market indicated.
6. **Derivatives—Futures**
This item shall reflect the net (notional) nominal positions, under the market indicated.
7. **Derivatives—Swaps**
This item shall reflect the net (notional) nominal positions, under the market indicated.
8. **Derivatives—Other**
This item shall reflect the net (notional) nominal positions, under the market indicated.
9. **Net nominal position**
This item shall reflect the net nominal positions, by aggregating the amounts reported against line item numbers 1 to 8, inclusive, under the market indicated.
10. **Net book value**
This item shall reflect the net book value of all items included under line item numbers 1 to 8, inclusive, under the market indicated.
11. **Net market value**
This item shall reflect the net market value of all items included under line item numbers 1 to 8, inclusive, under the market indicated.
12. **Net effective position**
This item shall reflect the net effective position relating to all items included under line item numbers 1 to 8, inclusive, under the market indicated.

Note: In view of the unresolved issues concerning the measurement of a net effective position, institutions may use the methodology best suited to their circumstances, in computing the net effective position.

This return has been designed to facilitate the reporting of a net effective position under the market indicated, but it is incumbent on the reporting institution to calculate the said position in an acceptable manner.

**Line Item
No.**

13. Spread of movement in market prices

The percentages provided in the form shall be used to determine the most adverse result if prices were to move to the extent specified under the market indicated.

Note: In the case of interest bearing securities the percentages provided should be read to mean the absolute change in interest rates, e.g., in the case of a deposit-taking institutions' acceptance, if the market rate is 18% then the spread implies any rate between 17% and 19%.

In all other instances the spread must be computed relative to the market value of the asset, e.g., if a share is trading at 100c then the relevant spread is 95c to 105c.

14. Most adverse impact of above spread of price movements

This item shall reflect the most adverse result if prices were to move to any point within the spread indicated.

15. Profit/loss for the current month

This item shall reflect the profit or loss, which shall include the mark-to-market adjustment, for the current month, under the market indicated, in respect of all the relevant assets and derivative instruments included in the return.

Directives and interpretations for completion of monthly return concerning trading risk (Form DI 430)

47. In this regulation detailed instructions relating to the completion of the return concerning trading risks are furnished with reference to the headings and columns appearing on form DI 430, as follows:

1. INTEREST RATE SWAPS

Column 1 Current month—Turnover

This column shall reflect the (notional) capital amounts underlying all interest rate swap transactions concluded during the current month, where the reporting institution acted as a principal. For example, if the institution has concluded a swap on the basis of agreeing to pay interest on R1 million nominal at 15% fixed rate, in exchange for the right to receive interest on R1 million nominal at 16% floating rate, then a figure of R2 million must be reflected.

Column 2 Current month—Cash flows—Fixed rate amounts

This column shall reflect the receipts less payments, computed at a fixed rate(s).

Column 3 Current month—Cash flows—Floating rate amounts

This column shall reflect the receipts less payments, computed at a floating rate(s).

Column 4 Total unexpired contracts at month end

This column shall reflect the (notional) capital amount(s) underlying all swap transactions which had not yet terminated at the month end.

2. OTHER INTEREST RATE INSTRUMENTS

Column 1 Current month—Turnover

This column shall reflect the (notional) capital amounts underlying all such agreements concluded during the current month.

Column 2 Current month—Cash flows—Amounts received

This column shall reflect the gross amount(s) received as compensatory payment(s).

Column 3 Current month—Cash flows—Amounts paid

This column shall reflect the gross amount(s) paid as compensatory payment(s).

Column 4 Total unexpired contracts at month end

This column shall reflect the (notional) capital amount(s) underlying all such agreements which had not yet terminated at the month end.

3. OPTIONS

Columns 1 to 6 Turnover for month—Economic markets

These columns shall reflect the (notional) capital amounts relating to the underlying assets.

Column 7 Turnover for month—Total

This column shall reflect the total of the amounts inserted in columns 1 to 6.

Column 8 Total unexpired contracts at month end

This column shall reflect the (notional) capital amount(s) underlying all option contracts which had not yet terminated at the month end.

4. FUTURES

The information relating to futures contracts shall be furnished in accordance with the instructions given above in respect of option contracts.

5. OTHER

The information relating to other similar contracts shall be furnished in accordance with the instructions given above in respect of option contracts.

Prescribed percentages relating to large exposures, and directives and interpretations for completion of quarterly or annual returns concerning credit risk (Forms DI 500, 510 and 520)

48. (1) The prescribed percentage contemplated in—

(a) section 73 (1) of the Act shall, in the case of a deposit-taking institution of which the aggregate amount of its capital and reserves—

(i) is less than R200 million, be 10 per cent;

(ii) is R200 million or more, be 25 per cent; and

(b) section 73 (2) of the Act shall be 25 per cent.

(2) Hereinafter in this subregulation detailed instructions relating to the completion of the returns concerning credit risk are furnished with reference to the paragraph numbers, column headings and line item numbers appearing on forms DI 500, 510 and 520, as follows:

Form DI 500
Paragraph
number

1. OVERDUE AMOUNTS**2. ASSET QUALITY****Assets bought in or repossessed and unsold—Companies acquired (Line Item No. 8)**

The reporting institution shall annually furnish on form DI 520 details of each individual company acquired or bought in to protect an investment (including loans and advances), during the preceding 5 years, and which have not been disposed of at the end of its financial year.

Assets bought in or repossessed and unsold—Immovable assets (Line Item No. 9)

The reporting institution shall annually also furnish on form DI 520 details of each immovable asset bought in to protect an investment (including loans and advances) representing an exposure of more than 2 per cent of its net qualifying capital and reserves as at its previous financial year-end, and which asset has not been disposed of at the end of its financial year.

3. PERCENTAGE DISTRIBUTION OF ASSETS BASED ON PROFITABILITY

ADVANCES AND INTEREST BEARING ASSETS—as identified under asset items 33 to 36, 38 to 47 and 54 to 56 of the balance sheet (form DI 100).

Column: Reasonable margin

This column shall include the assets mentioned above which would contribute to the continued operations of the reporting institution. In the absence of more accurate methods, all relevant assets on which an interest income equal to or in excess of the prime rate is being earned shall be included here.

Column: Some margin

This column shall include the assets mentioned above on which the profit margins are so low that it would not allow the continued operation of the reporting institution. In the absence of more accurate methods, all relevant assets on which an interest income of less than the prime rate is being earned shall be included here.

Column: Non-performing

This column shall include the assets on which no income is earned and those discounts, loans and advances which are non-performing debts, as defined.

INVESTMENTS—as identified under asset items 57, 58 and 59 of the balance sheet (form DI 100).

Column: Earning

This column shall include those investments of the reporting institution in respect of which dividends were received during the twelve month period prior to the date of the return.

Column: Non-earning

This column shall include those investments of the reporting institution which are non-earning assets, as defined.

Column: Infrastructural and other

This column shall include assets reflected under line items 62 and 67 of the balance sheet (form DI 100).

4. DISTRIBUTION OF DISCOUNTS, LOANS AND ADVANCES

The classification of discounts, loans and advances, with the exclusion of loans and advances to deposit-taking institutions and the public sector, which appear under asset items 38, 39 and 47, respectively, of the balance sheet shall be based on the sectors identified in the Standard Industrial Classification of all Economic Activities.

Note: The classification of discounts, loans and advances is to be furnished in respect of the end of June and December of each year.

**Form DI
510**

- This return shall be completed on the basis of exposure to a legal entity and not on the basis of exposure per account.
- The relevant exposure relates to the aggregate exposure in respect of the deposits, loans and advances mentioned in items 38 to 47 on form DI 100 and contingent liabilities mentioned in items 1, 2, 3, 4, 5 and 6 on form DI 110.
- All exposures in excess of 25% of net qualifying capital and reserves (as at the latest financial year-end) shall be reflected in this return.
- The exposure granted shall be expressed as a percentage of capital and reserves in column 5.
- Part 1 of this form shall also be used to inform the Registrar in advance, as required by section 73 (2) of the Act, of any transaction contemplated in that section.

Directives and interpretations for completion of monthly return concerning currency risk (Form DI 600)

49. (1) The contents of the relevant return is confidential and not available for inspection by the public.
- (2) The information to be furnished in form DI 600 shall comprise the reporting institution's—
 - (a) foreign currency assets (except infrastructural investments) and liabilities;
 - (b) commitments to purchase or sell foreign currency; and
 - (c) net long or short position in options and futures contracts in foreign currency and gold,
 as on the day of the return, after all book entries for that day have been effected.
- (3) The valuation of all foreign currency assets and liabilities included in this return shall be in accordance with generally accepted accounting practice.
- (4) Commitments of the reporting institution to purchase or sell foreign currency under forward contracts shall not be recorded at book values, but shall be shown at their market values at the close of business on the reporting date.
- (5) All amounts required to be furnished in terms of subregulation (2) shall be converted to US\$ and be rounded off to the nearest one thousand dollars.
- (6) The effective net open position, calculated in the manner prescribed in form DI 600, in any one foreign currency and in all foreign currencies taken together, shall not at the close of business on any one day exceed an amount equal to 10 per cent of the net qualifying capital and reserves of the reporting institution, as at the latest date for which a return of form DI 400 was submitted by the institution.
- (7) Hereinafter in this subregulation detailed instructions relating to the completion of the return concerning currency risk are furnished with reference to the headings, item descriptions and line item numbers appearing on form DI 600, as follows:

**DI 600
Line item
number****FOREIGN CURRENCY EXPOSURES****1. Total foreign exchange assets (net of infrastructural investments)**

This item shall include all assets denominated in foreign currencies and should agree with asset item 45 (converted into US\$) of the balance sheet (form DI 100).

DI 600
Line item
number

2. Total foreign exchange liabilities

This item shall include all liabilities denominated in foreign currencies and should agree with liability items 9 and 15 (converted into US\$) of the balance sheet (form DI 100).

3. Commitments to purchase under forward contracts

Outstanding foreign currency purchases shall be reflected at the ruling market values at the close of business on the last business day of the month.

4. Commitments to sell under forward contracts

Outstanding foreign currency sales shall be reflected at the ruling market values at the close of business on the last business day of the month.

5. Net long/short (—) position in options and futures contracts in foreign currency and gold

This item shall be calculated as follows:

The sum of the gross value of potential purchases of foreign currency and gold in terms of put options granted, call options held and futures contracts;

minus

the sum of the gross value of potential sales of foreign currency and gold in terms of put options held, call options granted and futures contracts.

6. Month-end effective net open foreign currency position of reporting institution (items (1+3)–(2+4)+–5)

This item shall reflect the effective net open foreign currency position of the reporting institution in each foreign currency and in all foreign currencies taken together.

7. Aggregate effective net open foreign currency positions of all foreign branches and subsidiaries as reported against item 6 of their respective returns of form DI 600

This item shall only be completed by the parent institution of all foreign branches and subsidiaries.

8. Aggregate effective net open foreign currency position of reporting institution, inclusive of item 7

9. Maximum effective net open foreign currency position during month

The maximum effective net open foreign currency position, as at the close of business on a particular day, recorded during the month, inclusive of foreign branches and subsidiaries.

10. Reflect the number of days that the effective net open position limits had been exceeded during the past month

Full details of any such excess shall accompany the return.

11. Internal overnight limits set by Board/Management

The limits in respect of each individual currency and in the aggregate determined by the board or management of the reporting institution from time to time shall be reflected under this item.

MATURITY LADDER OF ASSETS, LIABILITIES AND COMMITMENTS IN RESPECT OF FORWARD CONTRACTS DENOMINATED IN US\$; and the

MATURITY LADDER OF ASSETS, LIABILITIES AND COMMITMENTS IN RESPECT OF FORWARD CONTRACTS DENOMINATED IN CURRENCIES OTHER THAN US\$

12 to 23 The information used to determine the effective net open position shall be classified in accordance with the different maturities indicated on form DI 600 and be applied, as indicated in the form, to determine the maturity mismatches in respect of US dollars and other foreign currencies, separately.

Apply the same formula used in item 5, for the calculation of items 16 and 22.

Directives and interpretations for completion of institutional and maturity breakdown of liabilities and assets (Form DI 900)

50. (1) The relevant statement is a public document and is available for inspection by the public.

(2) The detailed directives and interpretations for the completion of the monthly balance sheet on form DI 100 and the statement of off-balance sheet activities on form DI 110 contained in regulations 41 and 44 (7), respectively, shall, unless hereunder in this regulation otherwise indicated, be applicable *mutatis mutandis* in the completion of this statement.

(3) The institutional breakdown of liabilities and assets shall be made in accordance with the information contained in the Institutional Sector Classification Guide for South Africa.*

(4) Hereinafter in this subregulation instructions relating to the completion of form DI 900 are furnished with reference to the corresponding liability and asset items appearing in the balance sheet on form DI 100, and, in respect of the contingent liabilities and other risk exposures, with reference to the corresponding items appearing in the statement of off-balance sheet activities on form DI 110, as follows:

LIABILITIES TO THE PUBLIC

Line item numbers appearing on:

Form DI 100

Form DI 900

Deposits

1

1

—

2 Total deposits denominated in rand

2

3 = 4 and 5

3

6 = 7, 8 and 25

4

9 to 24, and 26 of Column 1, where applicable

5

9 to 24, and 26 of Column 2

6

9 to 24, and 26 of Columns 3 and 5

7

9 to 24, and 26 of Columns 4, 6 and 7

8

9 to 24, and 26 of Columns 4, 6 and 7 i.r.o. NCD's.

Note: NCD's issued to other persons than DI's, shall be reflected opposite the applicable institutional groupings identified on form DI 900

9

27 = 28 to 35

10

9 to 24, and 26, where applicable.

Form DI 100

Form DI 900

Loans and advances

11

36

12

37

13

38

14

39 = 40 to 44

15

45 = 46 to 52

16

53 = 54 to 57

17

58 = 59 to 62

18

63

CAPITAL AND OTHER LIABILITIES

Line item numbers appearing on:

Form DI 100

Form DI 900

19

64

20

65 = 66 to 68

21 to 30

69 to 79

CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES

Line item numbers appearing on:

Form DI 110

Form DI 900

1

81

2

82

3

83

4

84

5

85

6

86

* Copies of this guide can be obtained from the Economics Department, S.A. Reserve Bank, P.O. Box 7433, Pretoria, 0001.

ASSETS

Line item numbers appearing on:

Form DI 100**Form DI 900****Money**

32	98
33	99 = 100 and 101
34	102
35	103 = 104 and 105
36	106

Line item numbers appearing on:

Form DI 100**Form DI 900****Deposits, loans and advances**

37	107
38	108 = 109 to 113
39	114 = 115 to 119, and 120
40	121 = 122 to 124
41	125 = 126 and 127
42	128 = 129 to 135
43	136 = 137 to 139
44	140 = 141 (= 142 to 145), and 146 (= 147 to 149)
45	150 = 151 to 160
46	161 = 162 and 163
47 = 48 to 50	164 = 165 to 172, and 173 = 174 to 182
51	108 to 182
52	183

Investments

53	184
54	185 = 186 to 192
55	193 = 194 to 198
56	199 = 200 and 201
57	202 = 203 and 204
58	205 = 206 and 207
59	208 = 209 and 210
60	185 to 210
61	211

Line item numbers appearing on:

Form DI 100**Form DI 900****Fixed assets**

62	212
63	213
64	214
65	215
66	216

Other assets

67	217
68	218
69	219
70	220
71	221 and 222

CHAPTER VIII

PRESCRIBED FEES AND GENERAL PROVISIONS

Fees payable

51. Subject to the provisions of section 86 (4) of the Act, the fees set out in the subjoined Table shall be payable in respect of the matters so set out:

TABLE		R
1. Lodging of an appeal in terms of section 9 (1) of the Act		500,00
2. Application for authorization to establish a deposit-taking institution.....		500,00
3. Provisional registration as a deposit-taking institution.....		200,00
4. Final registration as a deposit-taking institution		200,00
5. Registration as a controlling company in respect of a deposit-taking institution		200,00
6. Registration of deposit-taking institution created by amalgamation of two or more deposit-taking institutions		200,00
7. Registration of alteration of memorandum of association or articles of association of deposit-taking institution or controlling company.....		100,00
8. Registration of change of name of deposit-taking institution		200,00
9. Certification of any document required to be certified by the Registrar and in respect of which document no other fee is payable		20,00
10. Inspection in terms of section 86 (1) (a) of the Act of any document referred to in that section.....		20,00
11. Certificate from the Registrar as to the contents or any part of the contents of any document specified in section 86 (2) of the Act.....		20,00
12. Copy of or extract from any document specified in section 86 (2) of the Act, if prepared by the Registrar, per sheet or part thereof:		
Photocopied		1,00
Computer printout.....		1,00
Double-spaced typewritten.....		20,00
13. Examination of a document not prepared by the Registrar and certification thereof as a true copy of a document in the custody of the Registrar, per sheet or part thereof		50,00
14. Certified copy of a certificate of—		
(a) provisional or final registration as a deposit-taking institution;		
(b) alteration of memorandum of association or articles of association of a deposit-taking institution;		
(c) change of name of a deposit-taking institution;		
(d) registration as a controlling company; or		
(e) alteration of memorandum of association or articles of association of a controlling company		20,00
15. Searching by Registrar for documents for purposes of items 11, 12 or 14:		
Minimum fee for first hour		20,00
Thereafter per hour or part thereof.....		50,00

Manner of payment of fees

52. (1) Any fees payable in terms of regulation 51 shall be paid by cheque, postal order or money order made out in favour of the South African Reserve Bank: Provided that if such fee is delivered by hand it may be paid in cash.

(2) Subject to the provisions of section 9 (13) of the Act, and except in the case of a refusal of an application under section 16 (1), 19 (1) or 43 (1) of the Act, fees paid in terms of regulation 51 shall not be repayable.

Annual licence

53. (1) The licence fee contemplated in section 35 of the Act in respect of a full year contemplated in that section shall be R10 000.

(2) A deposit-taking institution which exists on 1 January of a particular year, shall pay the licence fee, prescribed in subregulation (1), before the end of that month and a deposit-taking institution which is registered on a later date in such year shall in respect of such year, and before the end of the month in which it is so registered, pay a licence fee calculated in accordance with the formula:

$$R \left[\frac{x}{12} \times \frac{10\,000}{1} \right]$$

in which formula "X" represents the number of full months remaining in such year after the month in which it is so registered.

(3) A deposit-taking institution which fails to pay the full amount of the applicable licence fee within the period allowed in terms of subregulation (2) for payment thereof shall, in addition to such licence fee, pay for each month or part of a month during which the licence fee remains so unpaid, a penalty calculated at the rate of 10 per cent of the amount of the licence fee which it has failed to pay as aforesaid, and reckoned from the final date allowed in terms of subregulation (2) for the payment of such licence fee: Provided that the amount of the penalty so payable, shall not be more than the amount of the licence fee due.

(4) All moneys payable in terms of this regulation shall be a debt due to the Government of the Republic and shall be recoverable by action in any competent court by the Commissioner for Inland Revenue.

(5) The licence fee and any penalty collected under this regulation shall accrue for the benefit of the State Revenue Fund.

Short title and commencement

54. These Regulations shall be called the Regulations relating to Deposit-taking Institutions and shall come into operation on the date of commencement of the Deposit-taking Institutions Act, 1990.

ANNEXURE I

List of forms prescribed in respect of notices, applications, certificates and declarations under these Regulations

Form number	Heading of form	Applicable regulation/ section of Act No. 94 of 1990
DI 001	Notice of appeal	Regulation 3(1)
DI 002	Application for authorization to establish a deposit-taking institution	Section 12(2)
DI 003	Application for provisional registration as a deposit-taking institution	Section 16(2)
DI 004	Certificate of provisional registration as a deposit-taking institution	Section 17(4)
DI 005	Application for final registration as a deposit-taking institution	Section 19(1)
DI 006	Certificate of final registration as a deposit-taking institution	Section 20(3)
DI 007	Application for registration as a controlling company	Section 43(1)
DI 008	Certificate of registration as a controlling company in respect of a deposit-taking institution	Section 44(4)
DI 009	Application for approval of appointment of auditor(s)	Section 61(2)
DI 010	Application for permission to acquire shares in a deposit-taking institution/controlling company	Section 37(2)
DI 011	Certificate of change of name	Section 56(5)
DI 020	Declaration by directors	Regulation 10(2)

NOTICE TO APPEAL

The Registrar of Deposit-taking Institutions
PRETORIA

In terms of the provisions of Regulation 3(1) of the Regulations Relating to Deposit-taking Institutions, notice is hereby given that –

(In the case of a juristic person)

- (1)
(hereinafter referred to as the appellant)
represented herein by and
....., in their
respective capacities as and of
the appellant, duly authorized thereto by a resolution of the board of directors (a copy of which is attached hereto as
Annexure),

(In the case of a natural person)

- (1)
(hereinafter referred to as the appellant)
.....
.....
intends to appeal against the following decision of the Registrar of Deposit-taking Institutions:–
.....
.....
.....
(2) the affidavit/s annexed hereto as Annexure/s, will be used in support of the appeal;
(3) the following address shall serve as *domicilium citandi et executandi* in respect of the statement to be dispatched by the
Registrar of Deposit-taking Institutions in terms of regulation 3(2) of the said Regulations:

Appellant's address
.....
.....

.....
on behalf of the appellant

.....
on behalf of the appellant

.....
Date

DI 002

APPLICATION FOR AUTHORIZATION TO ESTABLISH A DEPOSIT-TAKING INSTITUTION

(To be submitted in duplicate)

The Registrar of Deposit-taking Institutions
PRETORIA

1. I, the undersigned, acting as principal/promotor/ in the capacity as duly authorised agent* on behalf of
..... ("the principal"), hereby apply for authorization, in terms of section 13(1) of the
Deposit-taking Institutions Act, 1990, by the Registrar of Deposit-taking Institutions to establish a deposit-taking institution.
2. I submit with this application the documentation and a written statement containing the information prescribed by regulation
4(2) of the Regulations Relating to Deposit-taking Institutions.

Date

Applicant

Applicant's address

Principal's address

* Delete whichever is not applicable

FOR OFFICIAL USE

principal/promotor/agent

consent of principal

proposed name

nature of business

issued share capital

anticipated shareholding

prospective business plan

proposed memorandum and articles

details of management of affairs

proposed auditors

CV's of executives

CV's of directors

prescribed fee

1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	

Application granted

Application refused

Application granted subject to the appended conditions

Date

Registrar of Deposit-taking Institutions

APPLICATION FOR PROVISIONAL REGISTRATION AS A DEPOSIT-TAKING INSTITUTION

(To be submitted in duplicate)

The Registrar of Deposit-taking Institutions
 PRETORIA

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

 duly empowered thereto, hereby apply for the provisional registration of the above-mentioned public company as a deposit-taking institution.
2. I submit with this application, duly signed by me –
 - (a) two copies each of the memorandum of association and articles of association of the above-mentioned public company, registered by the Registrar of Companies;
 - (b) a written statement containing the information and particulars required by section 16(2)(b)(ii) of the Deposit-taking Institutions Act, 1990;
 - (c) a list of shareholders in the above-mentioned public company, as at the date of this application, drawn up in accordance with the provisions of section 16(2)(b)(iii) of the above-mentioned Act;
 - (d) an application for approval of auditor(s) of the above-mentioned public company in terms of section 61(2) of the above-mentioned Act (Form DI 009);
 - (e) a report by a public accountant as defined in Section 1 of the Public Accountants' and Auditors' Act, 1951 (Act No. 51 of 1951) of funds held in a trust account received from anticipated shareholders; and
 - (f) an affidavit prescribed by regulation 5(2) of the regulations relating to Deposit-taking Institutions.
3. I hereby apply for your approval, under section 22(1) of the above-mentioned Act, of the use of

 as a literal translation, and of

 as an abbreviation, of the name under which the above-mentioned public company is registered.
4. The prescribed registration fee of R..... is enclosed with this application.

.....
 Date
 Address

.....
 Chairman/Chief Executive Officer*

*Delete whichever is not applicable

FOR OFFICIAL USE

Application granted	
Application refused	
Application granted subject to the appended conditions	

.....
 Date

.....
 Registrar of Deposit-taking Institutions

DI 004

REPUBLIC OF SOUTH AFRICA
DEPOSIT-TAKING INSTITUTIONS ACT, 1990

Certificate No.

Office of the Registrar of
Deposit-taking Institutions
PRETORIA

**CERTIFICATE OF PROVISIONAL REGISTRATION
AS A DEPOSIT-TAKING INSTITUTION**

I hereby certify that

previously known as

has in terms of section 17(4) of the Deposit-taking Institutions Act, 1990, been PROVISIONALLY registered
as a DEPOSIT-TAKING INSTITUTION for the period ending 19.....

DONE at PRETORIA this day of One thousand Nine hundred
and

.....
Registrar of Deposit-taking Institutions

APPLICATION FOR FINAL REGISTRATION AS A DEPOSIT-TAKING INSTITUTION

(To be submitted in duplicate)

The Registrar of Deposit-taking Institutions
PRETORIA

1. On behalf of
.....
a deposit-taking institution provisionally registered as such on 19....., I, the undersigned,
chairman/chief executive officer* of the above-mentioned deposit-taking institution, duly empowered thereto, hereby apply
for the final registration of the said institution as a deposit-taking institution.
2. The prescribed registration fee of R..... is enclosed with the application.

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

Address
.....
.....

.....
Date

**Delete whichever is not applicable*

FOR OFFICIAL USE

Application granted	
Application refused	
Application granted subject to the appended conditions	

.....
Date

.....
Registrar of Deposit-taking Institutions

DI 006

**REPUBLIC OF SOUTH AFRICA
DEPOSIT-TAKING INSTITUTIONS ACT, 1990**

Certificate No.

Office of the Registrar of
Deposit-taking Institutions
PRETORIA

**CERTIFICATE OF FINAL REGISTRATION
AS A DEPOSIT-TAKING INSTITUTION**

I hereby certify that

an institution provisionally registered as a deposit-taking institution in terms of the Deposit-taking Institutions Act, 1990, has in terms of section 20(3) of the said Act been FINALLY registered as a DEPOSIT-TAKING INSTITUTION.

DONE at PRETORIA this day of One thousand Nine hundred
and

.....
Registrar of Deposit-taking Institutions

APPLICATION FOR REGISTRATION AS A CONTROLLING COMPANY

(To be submitted in duplicate)

The Registrar of Deposit-taking Institutions
PRETORIA

1. I, the undersigned, chairman/chief executive officer* of
 , duly empowered thereto,
 hereby apply for the registration of the above-mentioned public company as a controlling company in respect of

 an institution provisionally/finally* registered/to be provisionally registered* as a deposit-taking institution.
2. This application is accompanied, except in so far as it has been otherwise directed by you, by each of the documents, duly signed by me, prescribed by regulation 7(2) of the Regulations Relating to Deposit-taking Institutions.
3. The prescribed registration fee of R..... is enclosed with this application.

Date

Chairman/Chief Executive Officer*

Address

*Delete whichever is not applicable

FOR OFFICIAL USE

Application granted	
Application refused	
Application granted subject to the appended conditions	

Date

Registrar of Deposit-taking Institutions

DI 008

REPUBLIC OF SOUTH AFRICA
DEPOSIT-TAKING INSTITUTIONS ACT, 1990

Certificate No.

Office of the Registrar of
Deposit-taking Institutions
PRETORIA

CERTIFICATE OF REGISTRATION AS A CONTROLLING COMPANY IN RESPECT OF A
DEPOSIT-TAKING INSTITUTION

I hereby certify that
.....
previously known as
.....
has in terms of section 44(4) of the Deposit-taking Institutions Act, 1990, been registered by me as a CONTROL-
LING COMPANY in respect of the deposit-taking institution registered/to be registered* as such under the name
of
.....

DONE at PRETORIA this day of One thousand Nine hundred
and.....

.....
Registrar of Deposit-taking Institutions

* Delete whichever is not applicable

APPLICATION FOR APPROVAL OF APPOINTMENT OF AUDITOR(S)

(To be submitted in duplicate)

The Registrar of Deposit-taking Institutions
PRETORIA

1. I, the undersigned, chairman/chief executive officer* of
hereby declare that –
- (a) the total assets of the above-mentioned deposit-taking institution as at the close of its last preceding financial year, i.e. on 19....., amounted to R.....,
- (b) in accordance with the provisions of section 269/270* of the Companies Act, 1973 (Act No. 61 of 1973), a resolution was passed at a meeting of directors/members* of the said institution, held on 19....., to appoint
(name)
of
(address)
and
(name)
of
(address)
as auditor(s) of the said institution from 19.....
until the conclusion of the first succeeding annual general meeting of the said institution;
- (c) as at the date last-mentioned in paragraph (b), the following persons were partners in the auditors' firm/firms* mentioned in paragraph (b):
.....
.....
2. In terms of section 61(2) of the Deposit-taking Institutions Act, 1990, I hereby apply for your approval of the appointment/appointments set out in paragraph 1(b)

Address
.....
.....
.....
Date

Chairman/Chief Executive Officer*

*Delete whichever is not applicable

FOR OFFICIAL USE

Approval of appointment of –

- (a)
as auditor granted/refused*;
- (b)
as auditor granted/refused*.

Date

Registrar of Deposit-taking Institutions

*Delete whichever is not applicable

DI 010

APPLICATION FOR PERMISSION TO ACQUIRE SHARES IN A DEPOSIT-TAKING INSTITUTION/CONTROLLING COMPANY*

(To be submitted in duplicate)

The Registrar of Deposit-taking Institutions
PRETORIA

1. I, the undersigned, a natural person/the duly authorized representative* of

 (hereinafter referred to as the applicant), hereby apply in terms of section 37(2)(b) of the Deposit-taking Institutions Act, 1990, for the permission of the Registrar of Deposit-taking Institutions/Minister of Finance* for the acquisition by the applicant of shares in

 a deposit-taking institution/controlling company* registered as such in terms of the said Act (hereinafter referred to as the COMPANY), of which shares –
 - (a) the total nominal value;*
 - (i) more than 10 per cent but not exceeding 17,5 per cent;*
 - (ii) more than 17,5 per cent but not exceeding 25 per cent;*
 - (iii) more than 25 per cent but not exceeding 30 per cent;*
 - (iv) more than 30 per cent;*
 - (b) the total nominal value together with the total nominal value of such shares already held by the applicant;*
 - (c) the total nominal value together with the total nominal value of such shares already held by the applicant and by his associate or associates,*
 amounts to –
 - (i) more than 10 per cent but not exceeding 17,5 per cent;*
 - (ii) more than 17,5 per cent but not exceeding 25 per cent;*
 - (iii) more than 25 per cent but not exceeding 30 per cent;*
 - (iv) more than 30 per cent;*
 of the total nominal value of all the issued shares of the COMPANY.
2. The total nominal value of shares in the COMPANY presently held by the applicant and his associate/associates*, constitutes the following percentage of the total nominal value of all the issued shares of the COMPANY:
 - (a) Shares held by applicant:..... per cent.
 - (b) Shares held by associate/s of applicant (furnish percentage/s opposite name/s of associate/s):
 - (i) : per cent
 (Add paragraphs as necessary)
3. I submit with this application a written statement containing the information prescribed by regulation 9(2) of the Regulations Relating to Deposit-taking Institutions.

.....
Applicant

Applicant's address

.....
 Date

.....
 *Delete whichever is not applicable

FOR OFFICIAL USE

Permission for acquisition of shares granted/refused.*

.....
Registrar of Deposit-taking Institutions*.....
Minister of Finance*.....
Date

Delete whichever is not applicable

DI 011

REPUBLIC OF SOUTH AFRICA
DEPOSIT-TAKING INSTITUTIONS ACT, 1990

Office of the Registrar of
Deposit-taking Institutions
PRETORIA

CERTIFICATE OF CHANGE OF NAME

I hereby certify that
.....
has, with my approval in terms of section 56 of the Deposit-taking Institutions Act, 1990, changed its name to
.....
.....
and that I have entered the new name in my register of deposit-taking institutions.

DONE at PRETORIA this day of
One thousand Nine hundred and

.....
Registrar of Deposit-taking Institutions

DECLARATION BY DIRECTORS

(Confidential and not available for inspection by the public)

Name of deposit-taking institution

I, the undersigned, being a director of the above-mentioned deposit-taking institution, do hereby declare as follows:

- 1) I have acquainted myself with, and understand the extent of the rights and powers, as well as of the responsibilities and duties, of a director of a deposit-taking institution, as contained in the common law, the Companies Act, 1973, and the Deposit-taking Institutions Act, 1990.
- 2) I have a basic knowledge and understanding of the risks to which deposit-taking institutions are exposed. (Refer to Chapter IV, regulation 11 of the Regulations Relating to Deposit-taking Institutions, in this regard).
- 3) In particular, I undertake, at all times –
 - to act in good faith towards the institution;
 - to avoid conflict between my interests and those of the institution; and
 - to place the interest of the institution and the depositors above all other interests.

PERSONAL PARTICULARS OF DIRECTOR

- 1) Surname
- 2) Full forenames
- 3) Former surname and forenames (if applicable)
- 4) Date of birth
- 5) Date of appointment
- 6) Residential address
- 7) Business address
- 8) Postal address
- 9) Nationality (If not South African)
- 10) Indicate if an executive director of above-mentioned deposit-taking institution – Yes or No (Circle the applicable alternative)
- 11) Occupation
- 12) Curriculum Vitae (attach copy to this declaration)

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

Witness: Director:

– Full names (in block letters):
.....

ANNEXURE II

List of forms prescribed in respect of statements and returns to be submitted to the Registrar, with indication of institution by whom, intervals at which and period within which statements and returns are to be submitted.

Form number	Heading of form	DI in Republic ¹⁾	DI in independent states ²⁾	DI elsewhere ³⁾	Controlling company ⁴⁾
DI 099	Declaration in respect of statutory returns submitted ⁵⁾	Whenever required as control sheet and for purpose of making required declarations			
DI 100	Balance sheet	Monthly ^(a)	Quarterly ^(b)	Monthly ^(a)	N/A
DI 110	Off-balance sheet activities	Monthly ^(a)	Quarterly ^(b)	Monthly ^(a)	N/A
DI 120	Asset-backed securitisation	Annually ^(d)	N/A	N/A	N/A
DI 130	Return regarding investments and interests held	Annually ^(d)	Annually ^(d)	Annually ^(d)	Annually ^(d)
DI 140	Return of shareholders of DI or controlling company	Annually ^(c)	N/A	N/A	Annually ^(c)
DI 200	Income statement	Monthly ^(a) ^(e)	Quarterly ^(b) ^(e)	Monthly ^(a) ^(e)	N/A
DI 210	Analysis of net non-trading income and reserve transfers	Six-monthly ^(e)	Six-monthly ^(e)	Six-monthly ^(e)	N/A
DI 300	Liquidity risk – maturity ladder	Monthly ^(a)	N/A	N/A	N/A
DI 310	Minimum reserve balance and liquid assets	Monthly ^(a)	N/A	N/A	N/A
DI 400	Capital adequacy	Quarterly ^(a)	Quarterly ^(b)	Quarterly ^(a)	N/A
DI 410	Interest rate risk	Monthly ^(a)	N/A	N/A	N/A
DI 420	Price risk	Monthly ^(a)	N/A	N/A	N/A
DI 430	Trading risk	Monthly ^(a)	N/A	N/A	N/A
DI 500	Credit risk	Quarterly ^(b)	Quarterly ^(b)	Quarterly ^(b)	N/A
DI 510	Large exposures	Quarterly ^(b)	Quarterly ^(b)	Quarterly ^(b)	N/A
DI 520	Assets bought in	Annually ^(d)	Annually ^(d)	Annually ^(d)	N/A
DI 600	Currency risk	Monthly ^(a)	Monthly ^(a)	Monthly ^(a)	N/A
DI 700	Restriction on investments, loans and advances	Annually ^(d)	N/A	N/A	N/A
DI 900	Institutional and maturity breakdown of liabilities and assets	Monthly ^(a)	Monthly ^(a)	N/A	N/A
DI 910	Institutional breakdown of issuers of and transactions in selected assets	Monthly ^(b)	Monthly ^(b)	N/A	N/A
DI 920	Analysis of instalment sale and leasing transactions	Quarterly ^(b)	Quarterly ^(b)	N/A	N/A
DI 930	Interest rates on deposits, loans and advances at month-end	Monthly ^(b)	N/A	N/A	N/A

- 1) Means a deposit-taking institution conducting business as such in the Republic and the self-governing territories.
- 2) Means a deposit-taking institution or controlling company conducting business as such in any of the independent states, namely Transkei, Bophuthatswana, Venda and Ciskei, through the medium or in respect of a branch office or a subsidiary company or an associate as envisaged in regulation 22(2)(b).
- 3) Means a deposit-taking institution or controlling company conducting business as such outside the Republic, the self-governing territories and independent states, through the medium or in respect of a branch office or a subsidiary company or an associate as envisaged in regulation 22(2)(b).
- 4) Means a controlling company as defined in the Act.
- 5) Form DI 099 is not a prescribed financial return but shall be used as a control sheet and to furnish the required declarations regarding the maintenance of prescribed minimum balances.
- 6) The prescribed statements and returns shall be submitted within the periods indicated below, as follows:
 - (a) Within the 15 business days immediately following on the month- or quarter-end to which it relates.
 - (b) Within the 20 business days immediately following on the month- or quarter-end to which it relates.
 - (c) Within 30 days of 31 December of each year.
 - (d) Within the 120 days immediately following on the date to which the annual financial statements relate.
 - (e) Within the 45 days immediately following on the sixth month of the financial year and within 120 days immediately following on the date to which the annual financial statements relate.

DECLARATION IN RESPECT OF STATUTORY RETURNS SUBMITTED

DI 099

(To accompany all statutory returns submitted in terms of the Regulations made under the Deposit-taking Institutions Act, 1990)

Name of deposit-taking institution/controlling company

Period ended 19.....

A. DECLARATION

We, the undersigned, hereby declare as follows in respect of each of the statutory returns (identified and rendered in the manner indicated in the space provided for such purposes on page 2 of this form) submitted herewith in respect of the period indicated above:

1. GENERAL

The information contained in the statements and returns, is to the best of our knowledge and belief correct.

2. FORM DI 100

The issued primary and secondary share capital and primary and secondary unimpaired reserve funds of the above-mentioned deposit-taking institution have on (date) been reduced with the amounts of the items mentioned in paragraphs (i) to (vii) of section 70(5)(a) of the Act.

3. FORM DI 310

- (i) None of the liquid assets included in items 18 to 27 of this form have been pledged or otherwise encumbered as envisaged in section 72(3) of the Act, without the consent of the Registrar;
- (ii) all securities included under the liquid assets mentioned in paragraph (i) have been valued in accordance with the provisions of section 72(4) of the Act; and
- (iii) this deposit-taking institution has from the fifteenth business day of the month following on the month for which the preceding return of form DI 310 had been submitted to date maintained, and will continue to maintain for every day until the fourteenth business day of the month following on the month to which this return relates, the prescribed minimum reserve balance with the Reserve Bank as required in terms of section 71(2) of the Act, and the prescribed average daily minimum amount of liquid assets as prescribed in regulation 15(1), and complies/will comply as from the fifteenth business day of the month following on the month to which this return relates, with the prescribed minimum requirements aforesaid on the basis of its average daily amount of short-term liabilities during the reporting month. (If the deposit-taking institution failed to comply with the prescribed requirements, the declaration shall be qualified and a statement showing the relevant deficiency(ies), for every day on which a deficiency existed, shall accompany this return).

4. FORM DI 400

This deposit-taking institution has from the fifteenth business day of the month following on the quarter for which the preceding return of form DI 400 had been submitted to date maintained, and will continue to maintain for every day until the fourteenth business day of the month following on the quarter to which this return relates, the prescribed minimum amount of issued primary and secondary share capital and primary and secondary unimpaired reserve funds as prescribed in regulation 13, and complies/will comply as from the fifteenth business day of the month following on the quarter to which this return relates, with the aforesaid requirement relating to the maintenance of the prescribed minimum amount of issued primary and secondary share capital and primary and secondary unimpaired reserve funds. (If the deposit-taking institution failed to comply with the prescribed requirement, the declaration shall be qualified and a statement showing the relevant deficiency, for every day on which a deficiency existed, shall accompany this return).

5. FORM DI 600

This deposit-taking institution has not exceeded on any day during the reporting month the limits on its effective net open position(s) in foreign currency as prescribed by regulation 49(6). (If the deposit-taking institution has exceeded the prescribed limits, the declaration shall be qualified and a statement showing the relevant excess(es) for every day on which an excess existed, shall accompany this return).

6. FORM DI 700

This deposit-taking institution has at all times during the reporting period complied with the provisions of sections 76 and 77 of the Act.

7. INVESTMENTS BY CONTROLLING COMPANIES

The above-mentioned controlling company has at all times during the reporting period complied with the provisions of section 50 of the Act.

B. FORMS SUBMITTED

The following statement(s) and return(s), as identified with a cross in the space provided, are submitted herewith in the format as indicated with a cross below:

Form number	Heading of form	Format of information		In the event of a query, the S.A. Reserve Bank may contact		
		Hard copy	Electronic	Name	Tel. no.	Ext.
___	Form DI 100 - Balance sheet					
___	Form DI 110 - Off-balance sheet activities					
___	Form DI 120 - Asset-backed securitisation					
___	Form DI 130 - Return regarding investments and interests held					
___	Form DI 140 - Return of shareholders of DI or controlling company					
___	Form DI 200 - Income statement					
___	Form DI 210 - Analysis of net non-trading income and reserve transfers					
___	Form DI 300 - Liquidity risk - maturity ladder					
___	Form DI 310 - Minimum reserve balance and liquid assets					
___	Form DI 400 - Capital adequacy					
___	Form DI 410 - Interest rate risk					
___	Form DI 420 - Price risk					
___	Form DI 430 - Trading risk					
___	Form DI 500 - Credit risk					
___	Form DI 510 - Large exposures					
___	Form DI 520 - Asset bought in					
___	Form DI 600 - Currency risk					
___	Form DI 700 - Restriction on investments, loans and advances					
___	Form DI 900 - Institutional and maturity breakdown of liabilities and assets					
___	Form DI 910 - Institutional breakdown of issuers of and transactions in selected assets					
___	Form DI 920 - Analysis of instalment sale and leasing transactions					
___	Form DI 930 - Interest rates on deposits, loans and advances at month-end					
"HASH" TOTAL ON DISKETTE						

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

Chief Accounting Officer

Chief Executive Officer

BALANCE SHEET

DI 100

Monthly*

(Confidential and not available for inspection by the public)

Name of deposit-taking institution

Month ended* 19..... Country

(All amounts to be rounded off to the nearest R'000)

CAPITAL AND LIABILITIES	Line no.	Liabilities at month-end *			Total	Daily average balance for month*	Cost of funds (Annualised) %
		Short-term	Medium-term	Long-term			
		1	2	3	4	5	6
LIABILITIES TO THE PUBLIC							
Deposits (total of items 2 to 10)	1						
DI Group funding, including NCD's	2						
Inter-DI funding, including NCD's	3						
Demand – subject to cash management schemes	4						
– other	5						
Savings deposits	6						
Fixed and notice deposits	7						
Other NCD's issued	8						
Foreign currency deposits	9						
Other deposits	10						
Loans and advances received (total of items 12 to 16)	11						
DI Group funding	12						
Inter-DI funding	13						
Loans received under repurchase agreements	14						
Foreign funding	15						
Other loans	16						
Other liabilities to the public	17						
TOTAL LIABILITIES TO THE PUBLIC (total of items 1, 11 and 17)	18						

* Quarterly where applicable

(All amounts to be rounded off to the nearest R'000)

CAPITAL AND OTHER LIABILITIES	Line no.	Liabilities at month-end *			Total	Daily average balance for month*	Cost of funds (annualised) %
		Short-term	Medium-term	Long-term			
		1	2	3	4	5	6
CAPITAL AND OTHER LIABILITIES							
Outstanding acceptances o.b.o. clients <i>per contra</i>	19						
Other liabilities, including impairments	20						
Capital and reserves (total of items 29 and 30)	21						
Primary – equity	22						
– reserves	23						
Secondary – equity	24						
– debentures	25						
– reserves	26						
Qualifying capital and reserves	27						
Less: Impairments (section 70(5) of the Act)	28						
Net qualifying capital and reserves	29						
Non-qualifying capital and reserves	30						
TOTAL CAPITAL AND LIABILITIES (total of items 18, 19, 20 and 21)	31						

* Quarterly where applicable

[illegible]

ASSETS	Line no.	Month-end balance*	Daily average for month*	Annualised gross yield (pre-tax for month)	Risk profile of assets in terms of % weightings						
					0%	5%	10%	20%	50%	100%	1 250%
					1	2	3	4	5	6	7
Investments (items 60 less item 61)	53										
Interest bearing securities											
– Central Government	54										
– Other public sector institutions	55										
– Debentures and other investments	56										
Equity – Subsidiaries and associates	57										
– Other listed equities	58										
– Other	59										
Total of items 54 to 59	60										
Less: Specific provisions	61										
Fixed assets (total of items 63 to 66)	62										
Premises of DI's	63										
Other fixed property	64										
Computer equipment, including peripherals	65										
Other, including vehicles, furniture and fittings	66										
Other assets (total of items 68 to 71)	67										
Debtors' liabilities i.r.o. outstanding acceptances, per contra	68										
Remittances in transit	69										
Deferred tax	70										
Other	71										
TOTAL ASSETS (total of items 32, 37, 53, 62 and 67)	72										

Quarterly where applicable

DI 110

Monthly*

OFF-BALANCE SHEET ACTIVITIES

(Confidential and not available for inspection by the public)

Name of deposit-taking institution/

Month ended* 19.... Country

(All amounts to be rounded off to the nearest R'000)

OFF-BALANCE SHEET ACTIVITIES	Line no.	Month-end balance*	Daily average balance for month*	Risk profile of off-balance sheet activities in terms of percentage weightings						
				0%	5%	10%	20%	50%	100%	1 250%
				1	2	3	4	5	6	7
Bills endorsed and rediscounted	1									
Indemnities and guarantees ...	2									
Irrevocable letters of credit and unutilised facilities	3									
Underwriting exposures	4									
Other contingent liabilities	5									
Effective net open position in foreign currencies	6									
Portfolios managed:										
- By others o.b.o. the reporting institution	7									
- For others where financing is provided	8									
Committed capital expenditure	9									
TOTAL (of items 1 to 9)	10									

NOTE: The directives and interpretations for completion of the quarterly return concerning capital adequacy (form DI 400) shall apply when completing this return.

*Quarterly where applicable

ASSET-BACKED SECURITISATION

DI 120							
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Annually

(Confidential and not available for inspection by the public)

Name of deposit-taking institution

Financial year ended 19.....

(All amounts to be rounded off to the nearest R'000)

	Line No.	Residential mortgages	Other mortgages	Instalment debtors	Credit card debtors	Personal loans	Other	Total
		1	2	3	4	5	6	7
Amount of assets securitised	1							
Securitised assets as percentage of relevant category of assets prior to securitisation	2							
Amount of assets applied towards "topping up"	3							
Amount invested in own securitised assets	4							
Amount invested in securitised assets of others	5							

Role of institution as:	Line No.	Description of securitisation scheme
Credit enhancer	6	
Trustee	7	
Manager	8	
Underwriter	9	

RETURN REGARDING INVESTMENTS AND INTERESTS HELD

(Confidential and not available for inspection by the public)

DI 130

Annually

Name of deposit-taking institution/controlling company

Financial year-ended 19..... (All amounts to be rounded off to the nearest R'000)

Identity of investment or interest held	Line no.	Date acquired	Number and type of shares held	Percentage interest held	Value of investment		Net asset value of entity	Credit provided by DI/Controlling company to each entity	Attributable share of profit (loss)
					Book value	Current market value			
		1	2	3	4	5	6	7	8
Subsidiary companies-total	1								
.....									
.....									
.....									
Associates-total	2								
.....									
.....									
.....									
Listed investments - total	3								
.....									
.....									
.....									
Other investments-total	4								
.....									
.....									
.....									

DIRECTIVES REGARDING THE COMPLETION OF THIS RETURN

- Details of investments and interests held in all companies and associates, with the exception of companies bought in, reflected under asset items 57 to 59 and items 63 and 64 on form DI 100, shall be included in the return.
- Details concerning companies bought in during a period of 5 years prior to the date of this return shall be shown in form DI 520.
- This form is to be accompanied by a detailed organigram reflecting all investments and interests held in subsidiary companies, including companies bought in, and associates as envisaged in regulation 22(2)(b).
- In the case of a subsidiary company, or an associate as envisaged in regulation 22(2)(b) which conducts business outside the Republic, the date on which the Registrar's approval for the investment or interest was acquired, the nature of the business of such subsidiary company or associate, and in the latter instance, the country in which the associate is operating, shall be indicated under its name.
- In the absence of market values, the valuation placed on an investment or interest by the directors shall be indicated in column 5.
- The attributable share of profits (or losses) of associates shall be those i.r.o. the latest financial year-end and shall be calculated in accordance with paragraph 11 of the Statement of General Accepted Accounting Practice, number AC110.

M.P.1259

70 No. 12871

GOVERNMENT GAZETTE, 30 NOVEMBER 1990

RETURN REGARDING SHAREHOLDERS OF A DEPOSIT-TAKING INSTITUTION/CONTROLLING COMPANY AS AT 31 DECEMBER 19.....

DI 140

Annually

Name of deposit-taking institution/controlling company

(All amounts to be rounded off to the nearest R'000)

Name of Shareholder	Line no.	Address of shareholder	Number of shareholders	Number of shares	Class of shares	Total nominal value of shares held by shareholder	% Of total nominal value of shares held by shareholder	% Of total nominal value of shares held by the total group of associates	Indicate if shareholder is a controlling company, DI or conducts similar business in other countries
		1	2	3	4	5	6	7	8
Names of domestic shareholders listed in alphabetical order	1							(To be completed where applicable)	(To be completed where applicable)
Associated shareholders grouped together in alphabetical order	2								
Domestic shareholding of less than 1% of nominal value of issued shares	3								
Names of foreign shareholders listed in alphabetical order	4								
Foreign shareholdings of less than the lower of R100 000 or 1% of the total nominal value of issued shares	5								

NOTE:

A return compiled in the format as prescribed above shall be submitted;

- by a deposit-taking institution within 90 days of its provisional registration;
 - by a controlling company within 90 days of its registration; and
 - annually thereafter by a deposit-taking institution or a controlling company within 30 days of the thirty-first day of December of each year;
- in accordance with the requirements of section 59 of the Act.

MP.1314

DI 130

INCOME STATEMENT**DI 200**

Monthly*

(Confidential and not available for inspection by the public)

Name of deposit-taking institution

Month ended* 19..... Country

(All amounts to be rounded off to the nearest R'000)

	Line no.	Current month*	Current year to date
		1	2
Interest income from deposits, loans and advances (total of items 2 to 12)	1		
Call loans	2		
DI Group funding, including NCD's	3		
Inter-DI funding, including NCD's	4		
Loans granted under resale agreements	5		
Instalment debtors, including suspensive sales and leases	6		
Mortgage loans	7		
Credit card debtors	8		
Bills, promissory notes and acceptances discounted	9		
Foreign currency loans and advances	10		
Redeemable preference shares	11		
Overdrafts and loans	12		
Interest expense i.r.o. deposits, loans and advances (total of items 14 to 22)	13		
DI Group funding, including NCD's	14		
Inter-DI funding, including NCD's	15		
Loans received under repurchase agreements	16		
Demand balances	17		
Saving deposits	18		
Fixed and notice deposits	19		
Other NCD's issued	20		
Foreign currency deposits and loans	21		
Other deposits and loans	22		
Interest expense i.r.o. debentures issued	23		
Total interest expense (total of items 13 and 23)	24		
Net interest turn (item 1 less item 24)	25		
Investment income (total of items 27 and 31)	26		
Interest income i.r.o. interest bearing securities (total of items 28 to 30)	27		
- Central government	28		
- Other public sector institutions	29		
- Debentures and other investments	30		
Dividend income (total of items 32 to 34)	31		
- Subsidiaries and associates	32		
- Other listed equities	33		
- Other investments	34		
Profit from funds (total of items 25 and 26)	35		

*Quarterly where applicable

(All amount to be rounded off to the nearest R'000)

	Line no.	Current month*	Current year to date
		1	2
Other income (total of items 37 to 42)	36		
Credit card commissions	37		
Other commissions	38		
Fees	39		
Net earnings relating to domestic trading activities	40		
Net earnings relating to foreign exchange trading activities	41		
Other income	42		
Operating expenses (total of items 44 to 48)	43		
Staff	44		
Marketing and communication	45		
Bad debts written off	46		
Depreciation	47		
Administrative and other operating expenses	48		
Provisions (total of items 50 to 52)	49		
Specific debt provisions	50		
General provisions qualifying as secondary unimpaired reserves	51		
Other (including interest suspense)	52		
Trading income (total of items 35 and 36, less, total of items 43 and 49)	53		
Net mark-to-market adjustments (total of items 55 to 56)	54		
— Domestic trading portfolio	55		
— Foreign exchange trading portfolio	56		
Net non-trading income	57		
Income before tax (total of items 53, 54 and 57)	58		
Taxation (total of items 60 to 62)	59		
Current	60		
Deferred	61		
Gross-up adjustment	62		
Net income after tax (item 58 less item 59)	63		
Extraordinary items	64		
Prior period adjustments	65		
Reserves — Transfers to	66		
— Transfers from	67		
Dividends paid or proposed	68		
RETAINED INCOME FOR THE PERIOD (item 63, plus or minus items 64 through 68)	69		
RETAINED INCOME AT BEGINNING OF THE PERIOD	70		
RETAINED INCOME AT END OF THE PERIOD (item 69 and item 70)	71		

NOTE: Details of non-trading income reported under item 57, of transfers to and from reserves reported under items 66 and 67, and in respect of other reserve account movements, are to be furnished on form DI 210.

*Quarterly where applicable

M.P.1260

ANALYSIS OF NET NON-TRADING INCOME AND RESERVE TRANSFERS

DI 210

(Confidential and not available for inspection by the public)

Six-monthly

Name of deposit-taking institution

Period ended 19.....

Country

(All amounts to be rounded off to the nearest R'000)

	Line no.	Description	R'000
		1	2
Net non-trading income (item 2 less item 3)	1		
Receipts – total	2		
Payments – total	3		
Reserve account transfers appearing in the income statement			
Transfers to – total	4		
Transfers from – total	5		
Reserve account transfers not appearing in the income statement			
Transfers to – total	6		
Transfers from – total	7		

LIQUIDITY RISK – MATURITY LADDER

DI 300

(Confidential and not available for inspection by the public)

Monthly

Name of deposit-taking institution

Month ended 19..... (All amounts to be rounded off to the nearest R'000)

	Line no.	Short-term		Medium-term		Long-term		Total
		Demand	Other short-term	32 Days up to 3 months	More than 3 months up to 6 months	More than 6 months up to 1 year	Other	
		1	2	3	4	5	6	
CAPITAL AND LIABILITIES								
Deposits	1							
Loans and advances	2							
Other liabilities	3							
Capital and reserves	4							
Total liabilities per balance sheet	5							
ASSETS								
Money	6							
Deposits, loans and advances	7							
Investments	8							
Fixed assets	9							
Other assets	10							
Total assets per balance sheet	11							
Liabilities less assets	12							
Plus – Commitments outwards	13							
Less – Commitments inwards	14							
– Undrawn irrevocable standby facilities	15							
Liquidity mismatch	16							
Cumulative mismatch	17							
Mismatch as % of total liabilities and net commitments	18							
Deposits, including NCD's, which each account for more than 10 per cent of total deposits								
– Amount	19							
– Number of clients	20							

MINIMUM RESERVE BALANCE AND LIQUID ASSETS

DI 310

Monthly

Name of deposit-taking institution

Month ended 19.....

(All amounts to be rounded off to the nearest R'000)

	Line no.	R'000
		1
LIABILITIES TO THE PUBLIC		
Short-term liabilities to the public, prior to adjustment	1	
Less: Adjustment in respect of cash management schemes	2	
Adjustment in respect of set-off	3	
Short-term liabilities as adjusted (item 1 less items 2 and 3)	4	
Less: Short-term loans received under repurchase agreements or granted under resale agreements with the Reserve Bank and the Corporation for Public Deposits	5	
Short-term loans received under repurchase agreements in liquid assets	6	
Short-term loans received under matched repurchase agreements i.t.o. regulation 14(2)(c)	7	
Short-term loans received under matched repurchase agreements i.t.o. regulation 14(2)(d)	8	
Short-term deposits pledged as security for loans granted	9	
Short-term amounts owing by deposit-taking institutions and mutual building societies	10	
Fifty percent of remittances in transit	11	
Short-term liabilities, as reduced (item 4 less items 5 to 11)	12	
Reserve balance to be held as from fifteenth business day of the month following on the month to which this return relates at per cent of item 12	13	
Less: Average amount of Reserve Bank notes and subsidiary coin held during reporting month	14	
Balance to be held with the Reserve Bank (item 13 less item 14)	15	
Liquid assets required to be held as from the fifteenth business day of the month following on the month to which this return relates at 20 per cent of item 12	16	
Daily average amount of liquid assets held up to fourteenth business day of the month following on the month to which this return relates (total of items 18 to 27)	17	
Reserve Bank notes and coin held during preceding month	18	
Gold coin and bullion	19	
Reserve and clearing account balances held with the Reserve Bank	20	
Loans, repayable on demand, to such deposit-taking institutions as designated by the Minister in the Gazette	21	
Treasury bills of the Republic	22	
Negotiable loan levy certificates issued by the Treasury	23	
Stocks issued under Section 19 of the Exchequer Act, 1975	24	
Securities of the Reserve Bank	25	
Bills issued by the Land Bank	26	
Acceptances and self-liquidating bills or promissory notes which are discountable with the Reserve Bank	27	
Memorandum items:		
Total average daily amount of all liquid assets acquired under resale agreements	28	
Total average daily amount of all liquid assets sold under repurchase agreements	29	

CAPITAL ADEQUACY

DI 400

(Confidential and not available for inspection by the public)

Quarterly

Name of deposit-taking institution

Quarter ended 19..... Country

(All amounts to be rounded off to the nearest R'000)

DIVISION I. CALCULATION OF REQUIRED MINIMUM SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS	Line no.	Risk weighting categories						
		0%	5%	10%	20%	50%	100%	1 250%
		1	2	3	4	5	6	7
Quarterly average assets per balance sheet ex- cluding impairments (form DI 100)	1							
Quarterly average off-balance sheet activities (form DI 110)	2							
Sub-total (total of items 1 and 2)	3							
Reductions i.r.o. transactions:								
– Guaranteed	4							
– Secured by pledge of assets or deposits	5							
Reallocation of transactions:								
– Guaranteed	6							
– Secured by pledge of assets or deposits	7							
Total (items 3 to 7)	8							
Risk weights	9	0%	5%	10%	20%	50%	100%	1 250%
Total multiplied by risk weight	10							
Capital ratio	11							
Required minimum share capital and unimpaired reserve funds before phase in	12							
Phase in percentage i.t.o. regulation 13(2)	13							
REQUIRED MINIMUM SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS	14							

DIVISION II. CALCULATION OF QUALIFYING AND NON-QUALIFYING ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS		Line no.	Total
			1
Total issued primary share capital and unimpaired reserve funds (total of items 16 and 19)		15	
Issued primary share capital (total of items 17 and 18)		16	
- Ordinary shares		17	
- Non-redeemable non-cumulative preference shares		18	
Primary unimpaired reserve funds (a) (total of items 20 to 23)		19	
- Share premium		20	
- Accumulated profits		21	
- Surplus on realization of capital assets		22	
- Other general or special reserves (total of items 24 to 28)		23	
(Specify)		24	
.....		25	
.....		26	
.....		27	
.....		28	
Total issued secondary share capital and reserve funds (total of items 30 and 33)		29	
Issued secondary share capital (total of items 31 and 32)		30	
- Cumulative preference shares		31	
- Debentures issued i.t.o. section 70(1) of the Act		32	
Secondary unimpaired reserve funds (total of items 34 to 36)		33	
- Fifty percent of revaluation surpluses		34	
- General provisions		35	
- Undisclosed reserves (a)		36	
Qualifying issued secondary share capital and secondary unimpaired reserve funds (may not exceed item 15 above)		37	
Total qualifying issued share capital and unimpaired reserve funds (total of items 15 and 37)		38	
Less: Impairments i.t.o. section 70(5) of the Act		39	
NET QUALIFYING ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS		40	
Non-qualifying issued share capital and reserves (item 29 less item 37)		41	
DIVISION III. CALCULATION OF EXCESS/(DEFICIENCY) IN ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS			
Net qualifying issued share capital and unimpaired reserve funds (item 40 of Division II)		42	
Required issued share capital and unimpaired reserve funds calculated in last preceeding return (item 14 of Division I)		43	
Excess/(deficiency) (item 42 less item 43)		44	
DIVISION IV. CAPITAL RISK ASSET RATIO			
(Amount reported in line item 40 of Division II, divided by the amount reported in column 8 of line item 10 in Division I, expressed as a percentage to two decimal places		45	%
DIVISION V. UNREALISED PROFIT/(LOSS) ON INVESTMENT PORTFOLIO (Market value less book value)		46	

(a) Not to include any balance not yet transferred to a reserve by formal resolution by the board of directors.

INTEREST RATE RISK

DI 410

Monthly

(Confidential and not available for inspection by the public)

Name of deposit-taking institution

Month ended 19.....

(All amounts to be rounded off to the nearest R'000)

INTEREST RATE MISMATCH	Line no.	Total book value	REPRICING GAP					
			Short-term		Medium-term		Long-term	
			Demand	Other short-term	32 Days up to 3 months	More than 3 months up to 6 months	More than 6 months up to 1 year	Other
			1	2	3	4	5	6
Assets	1							
Liabilities	2							
Capital and non-interest rate items	3							
Sub total	4							
Credit/Debit iro:								
Unsettled transactions in cash markets	5							
Forward transactions	6							
Derivatives - F.R.A.'s	7							
- Options	8							
- Futures	9							
- Swaps	10							
- Other	11							
Other	12							
Repricing gap after hedging	13							
Impact on income statement, annualised, flowing from a								
- 1% increase in interest rates	14	R						
- 1% decrease in interest rates	15	R						

PRICE RISK

DI 420

(Confidential and not available for inspection by the public)

Monthly

Name of deposit-taking institution

Month ended 19.....

(All amounts to be rounded off to the nearest R'000)

	Line no.	Equities	Fixed interest securities		Capital market	Commodities	Other
			Money market				
			Liquid assets	Non-liquid assets			
		1	2	3	4	5	6
At nominal values							
Assets	1						
Forward transactions	2						
Unsettled transactions	3						
Derivatives – FRA's	4						
– Options	5						
– Futures	6						
– Swaps	7						
– Other	8						
Net nominal position	9						
Net book value	10						
Net market value	11						
Net effective position	12						
Spread of movement in market prices	13	5%	1%	1%	0.25%	2.5%	2.5%
Most adverse impact of above spread of price movement	14						
Profit/loss for the current month	15						

TRADING RISK

DI 430

(Confidential and not available for inspection by the public)

Monthly

Name of deposit-taking institution

Month ended 19.....

(All amounts to be rounded off to the nearest R'000)

	Line no.	Current month			Total unexpired contracts at month-end
		Turnover	Cash flows		
			Fixed rate amounts	Floating rate amounts	
1	2	3	4		
1. INTEREST RATE SWAPS					
	1				
	2				
	3				
	Line no.	Current month			Total unexpired contracts at month-end
		Turnover	Cash flows		
			Amounts received	Amounts paid	
1	2	3	4		
2. OTHER INTEREST RATE INSTRUMENTS					
	4				
	5				
	6				
	7				

	Line no.	Turnover for month						Total unexpired contracts at month-end	
		Economic markets							
		Equities	Interest rate		Commodities	Currencies	Other	Total	
			Money	Capital					
		1	2	3	4	5	6	7	8
3. OPTIONS									
Options written	8								
Options purchased	9								
4. FUTURES – Bought and sold	10								
5. OTHER (total of items 12 to 16)	11								
(Specify)									
.....	12								
.....	13								
.....	14								
.....	15								
.....	16								

CREDIT RISK

DI 500

(Confidential and not available for inspection by the public)

Quarterly

Name of deposit-taking institution

Quarter ended 19..... Country

(All amounts to be rounded off to the nearest R'000)

CREDIT RISK	Line no.	Repayable in instalments		Other loans and advances	Total
		Mortgage loans	Instalment sales and leases		
		1	2	3	4
1. Overdue amounts					
– Gross amount overdue(a)	1				
– Less: specific provisions	2				
– Net amount overdue	3				
– Amounts written-off during the financial year	4				
– Number of clients overdue	5				
		Where interest is being suspended		Where interest is not being suspended	
		1		2	
– Overdue amounts in respect of which no specific provision has been raised and no security is held (R'000)	6				
		Historic cost to date		Market value at date of return	
		1		2	
2. Asset quality					
Assets bought in or repossessed and unsold (total of items 8 to 10)	7				
– Companies acquired(b)	8				
– Immovable assets(b)	9				
– Vehicles and equipment	10				

NOTES: (a) Furnish details on form DI 510 of all amounts overdue in respect of credit facilities granted representing more than 25 per cent of the net qualifying capital and reserves of the reporting institution.

(b) Furnish details of companies acquired and immovable assets bought in, on form DI 520.

3. Percentage distribution of assets based on profitability	Line no.	Category	Advances and interest bearing assets			Investments		Infrastructural and other assets
			Reasonable margin	Some margin	Non-performing	Earning	Non-earning	
			1	2	3	4	5	6
	11	Distribution (R'000)						
12	Percentage							

4. Distribution of discounts, loans and advances (excluding SARB deposits, call loans, DI group, Inter-DI and public sector) (Six monthly only)		Agriculture	Mining	Manufacturing	Electricity	Construction	Wholesale	Transport	Finance	Other services	Total
		1	2	3	4	5	6	7	8	9	10
	Distribution (R'000)	13									
	Number of clients	14									

5. Date of last review of credit assessment procedures and controls by:										
External audit										19
Audit committee										19

LARGE EXPOSURES

DI 510

(Confidential and not available for inspection by the public)

Annually

Name of deposit-taking institution

Attached to Form DI 500 as at 19..... Country

(All amounts to be rounded off to the nearest R'000)

1. Particulars of all exposures entered into with a person that result in the deposit-taking institution being exposed to an amount exceeding twenty-five percent of its net qualifying capital and reserves*

Name of person	Line no.	Authorization date	Nature of exposure	Amount of exposure		Column 3 as % of capital reserves
				Granted	Utilised	
				3	4	5
		1	2	R'000	R'000	%
Total	1					
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						

2. Particulars of discounts, loans and advances included in part 1 that are overdue

Name of person	Line no.	Credit facilities utilised	Amounts overdue	Value of security held against overdue amount	Specific provisions	Net amounts overdue
		1	2	3	4	5
		R'000	R'000	R'000	R'000	R'000
Total	2					
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						

*Part I of this form shall also be used to inform the Registrar in advance of any transaction contemplated in section 73(2) of the Act.

CURRENCY RISK

(Confidential and not available for inspection by the public)

DI 600

Monthly

Name of deposit-taking institution

Month ended 19.....

Country

(All amounts to be converted to and rounded off to the nearest US\$'000)

Foreign currency exposures	Line no.	US dollar	Pound sterling	German mark	French franc	Swiss franc	Japanese yen	Other	Total
		1	2	3	4	5	6	7	8
Total foreign exchange assets (net of infra-structural investments)	1								
Total foreign exchange liabilities	2								
Commitments to purchase under forward contracts	3								
Commitments to sell under forward contracts	4								
Net long/short (-) position(s) in options and futures contracts in foreign currency and gold	5								
Month-end effective net open foreign currency position(s) of reporting institution [items (1 + 3) - (2 + 4) ± item 5]	6								
Aggregate effective net open foreign currency position(s) of all foreign branches and subsidiaries as reported against item 6 of their respective returns of form DI 600	7								
Aggregate effective net open foreign currency position(s) of reporting institution (total of items 6 and 7)	8								
Maximum effective net open foreign currency position(s) during month	9								
Reflect the number of days on which the effective net open position limits, per individual currency and in the aggregate, had been exceeded during the month covered by the return	10								
Internal overnight limits set by Board/Management	11								

(All amounts rounded off to the nearest US\$'000)

Maturity ladder of assets, liabilities and commitments i.r.o. forward contracts denominated in US\$		0-7 days	8 Days up to 31 days	32 days up to 3 months	More than 3 months up to 6 months	More than 6 months up to 9 months	More than 9 months up to 12 months	More than 1 year up to 3 years	More than 3 years	Total
		1	2	3	4	5	6	7	8	9
Foreign exchange assets	12									
Foreign exchange liabilities	13									
Commitments to purchase under forward contracts	14									
Commitments to sell under forward contracts	15									
Net long/short (-) position in options and futures contracts in foreign currency and gold	16									
Mismatch [items (12 + 14) - (13 + 15) ± item 16]	17									

Maturity ladder of assets and commitments i.r.o. forward contracts denominated in currencies other than US\$		0-7 Days	8 Days up to 31 days	32 days up to 3 months	More than 3 months up to 6 months	More than 6 months up to 9 months	More than 9 months up to 12 months	More than 1 year up to 3 years	More than 3 years	Total
		1	2	3	4	5	6	7	8	9
Foreign exchange assets	18									
Foreign exchange liabilities	19									
Commitments to purchase under forward contracts	20									
Commitments to sell under forward contracts	21									
Net long/short (-) position in options and futures contracts in foreign currency and gold	22									
Mismatch [items (18 + 20) - (19 + 21) ± item 22]	23									

RESTRICTION ON INVESTMENTS, LOANS AND ADVANCES

DI 700

(Confidential and not available for inspection by the public)

Annually

Name of deposit-taking institution

Financial year ended 19.....

(All amounts to be rounded off to the nearest R'000)

RESTRICTION ON INVESTMENTS IN IMMOVABLE PROPERTY AND SHARES AND ON LOANS AND ADVANCES	Line no.	R'000
		1
Total investment in immovable property as contemplated in section 76(1)(a) of the Act	1	
Total investment in shares contemplated in section 76(1)(b) of the Act	2	
Total of loans and advances contemplated in section 76(1)(c) of the Act	3	
Total of items 1, 2 and 3	4	
Less: Investment in immovable property bought in and shares acquired during the past five years in order to protect an investment (including loans and advances)	5	
Investments as reduced (item 4 less item 5)	6	
Net qualifying capital and reserve funds	7	
Amount by which the institution's net qualifying capital and reserve funds exceed its investments in immovable property and shares and loans and advances to certain subsidiaries (item 7 less item 6)	8	
RESTRICTION ON INVESTMENTS IN AND LOANS AND ADVANCES TO CERTAIN ASSOCIATES		
Total amount of the institution's investments contemplated in section 77(1)(a) of the Act	9	
Total amount owing to the institution in respect of loans and advances contemplated in section 77(1)(b) of the Act ..	10	
Total amount of guarantees contemplated in section 77(1)(c) of the Act	11	
Total of items 9, 10 and 11	12	
Less: Amount by which the institution's net qualifying capital and reserve funds exceed its investments in immovable property and shares (item 8 above)	13	
Investments, loans and advances as adjusted (item 12 less item 13)	14	
10 per cent of total liabilities to the public (i.e. 10 per cent of liability item 18 column 4 of form DI 100)	15	
Excess/deficiency (-) (item 15 less item 14)	16	

INSTITUTIONAL AND MATURITY BREAKDOWN OF LIABILITIES AND ASSETS

DI 900							
--------	--	--	--	--	--	--	--

Monthly

Name of deposit-taking institution

Month ended 19..... Country

(All amounts to be rounded off to the nearest R'000)

LIABILITIES AT MONTH-END IN R'000	Line no	DEPOSITS								Of which: Financial rand
		Cash managed, cheque and transmission	Other demand	Short- term savings	Other short- term	Medium- term savings	Other medium- term	Long- term	TOTAL	
		1	2	3	4	5	6	7	8	
DEPOSITS (total of items 2 and 27)	1									
DEPOSITS DENOMINATED IN RAND (total of items 3, 6, 9, 10, 15 and 23)	2									
DI Group funding (total of items 4 and 5)	3									
DI Group funding: NCD's	4									
DI Group funding: other deposits	5									
Inter-DI funding (total of items 7 and 8)	6									
Inter-DI funding: NCD's	7									
Inter-DI funding: other deposits	8									
Monetary authorities:										
Reserve Bank and Corporation for Public Deposits	9									
Government deposits (total of items 11 to 14)	10									
Central government of the Republic	11									
Provincial Administrations	12									
Governments of independent states	13									
Governments of self-governing territories	14									
Other domestic parties (total of items 16 to 22)	15									
Local governments and regional service councils	16									
Public enterprises/corporations (including Transnet, SAPOS and TELCOM SA)	17									
Insurers and pension funds	18									
Other companies and close corporations	19									
Unincorporated businesses	20									
Individuals	21									
Non-profit organisations and other	22									

LIABILITIES AT MONT-END IN R'000	Line no	DEPOSITS							
		Cash managed, cheque and transmission	Other demand	Short-term savings	Other short-term	Medium-term savings	Other medium-term	Long term	TOTAL
		1	2	3	4	5	6	7	8
Deposits by non-residents (total of items 24 to 26)	23								
Governments	24								
Banks	25								
Other	26								
DEPOSITS DENOMINATED IN FOREIGN CURRENCY, INCLUDING FINANCIAL RAND (total of items 28 to 35)	27								
DI Group deposits	28								
Inter-DI deposits	29								
Reserve Bank and Corporation for Public Deposits	30								
Government deposits	31								
Other domestic parties	32								
Non-residents:									
Governments	33								
Banks	34								
Other	35								

LIABILITIES AT MONTH-END IN R'000	Line no	Short-term 1	Medium-term 2	Long-term 3	TOTAL 4
LOANS AND ADVANCES (total of items 37, 38, 39, 45 and 53) .	36				
DI GROUP FUNDING	37				
INTER-DI FUNDING	38				
LOANS RECEIVED UNDER REPURCHASE AGREEMENTS: (total of items 40 to 44)	39				
Reserve bank and Corporation for Public Deposits	40				
Deposit-taking institutions	41				
Insurers and pension funds	42				
Other residents	43				
Non-residents	44				
FOREIGN FUNDING (total of items 46 to 52)	45				
Reserve bank and Corporation for Public Deposits	46				
South African deposit-taking institutions	47				
Other residents	48				
Non-residents:					
Foreign finance in deposit-taking institution's own name on-lent to clients:					
Re-channelled from Public Investment Commissioners	49				
Re-channelled from other South African DI's	50				
Other	51				
Other foreign funding by non-residents	52				
OTHER LOANS AND ADVANCES DENOMINATED IN RAND (total of items 54 to 57)	53				
Central government, provinces, self-governing territories and independent states	54				
Reserve Bank and Corporation for Public Deposits	55				
Other residents	56				
Non-residents	57				
OTHER LIABILITIES TO THE PUBLIC (total of items 59 to 62) ...	58				
Fifty per cent of credits in transit	59				
Credit balances originating in a clearing house or similar settlement	60				
Other liabilities to residents	61				
Other liabilities to non-residents	62				
TOTAL LIABILITIES TO THE PUBLIC (total of items 1, 36 and 58)	63				

LIABILITIES AT MONTH-END IN R'000	Line no.	TOTAL		
		1		
OUTSTANDING ACCEPTANCES ON BEHALF OF CLIENTS, <i>per contra</i>	64			
OTHER LIABILITIES, INCLUDING IMPAIRMENTS (total of items 66 to 68)	65			
Balances due to head office and branches in the Republic, self-governing territories and independent states	66			
Other liabilities – to residents	67			
Other liabilities – to non-residents	68			
CAPITAL AND RESERVES: TOTAL (to be completed monthly)	69			
(Lines 70 to 77 only required as at the end of each quarter)				
Primary share capital held by domestic DI's	70			
Primary share capital held by other domestic parties:				
Insurers and pension funds	71			
Other financial institutions	72			
Public enterprises/corporations	73			
Other companies (including DI controlling companies)	74			
Households and other	75			
Primary share capital held by non-residents:				
Non-resident banks	76			
Other non-residents	77			
Unimpaired reserve funds	78			
Debentures (not included in the above)	79			
TOTAL CAPITAL AND LIABILITIES	80			
CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES:				
Bills endorsed and rediscounted	81			
Indemnities and guarantees	82			
Irrevocable letters of credit and unutilised facilities	83			
Underwriting exposures	84			
Other contingent liabilities and risk exposures	85			
Aggregate net open position in foreign currencies	86			
Acceptances facilities granted but not utilised	87			
Overdraft facilities for which limits have been loaded on DI's computer system: Total limit (utilised and unutilised)	88			
Revolving credit accounts: Total limit (utilised and unutilised)	89			
Credit card accounts: Total limit (utilised and unutilised)	90			
MEMORANDUM:				
SAVINGS DEPOSITS: STATE-AIDED HOME-OWNERSHIP SCHEME SAVINGS ACCOUNTS	91			
OTHER LOANS AND ADVANCES: AMOUNTS OWING ON LOANS RECEIVED UNDER HOUSING SCHEMES, INCLUDING INTEREST:				
From the Central Government	92			
From public sector financial institutions e.g. National Housing Fund	93			
Other, e.g. SA Housing Trust	94			
TAX-FREE/PARTIALLY TAX-FREE DEPOSITS INCLUDED IN THE DEPOSITS SHOWN ABOVE UNDER LINE 1:	Line no.	Tax-free	Partially tax-free	TOTAL
		1	2	3
Paid-up indefinite period deposits	95			
Paid-up fixed period deposits	96			
Subscription deposits	97			

ASSETS	Line no	Domestic assets	Foreign assets	TOTAL ASSETS	Of which: under repurchase agreements
		1	2	3	4
MONEY (total of items 99, 102, 103 and 106)	98				
South African bank notes and subsidiary coin (total of items 100 and 101)	99				
Subsidiary coin	100				
Bank notes	101				
Gold and bullion	102				
Domestic currency deposits with Reserve Bank (total of items 104 and 105)	103				
Cash reserve deposits	104				
Other domestic currency	105				
Call loans	106				
DEPOSITS, LOANS AND ADVANCES (total of items 108, 114, 120, 121, 125, 136, 140, 161, 164 and 173 less 183)	107				
DI Group funding, including NCD's (total of items 109 to 113)	108				
Negotiable certificate of deposit (NCD's) issued by deposit-taking institution within the same groups as the reporting institution with an unexpired maturity of:					
Up to 31 days	109				
Over 31 days up to 6 months	110				
Over 6 months	111				
Other deposits by DI's within the same group	112				
Loans and advances to DI's within the same group	113				
Inter-DI funding, including NCD's (total of items 115 to 119)	114				
Negotiable certificates of deposit (NCD's) issued by DI's not within the same group as the reporting institution with an unexpired maturity of:					
Up to 31 days	115				
Over 31 days up to 6 months	116				
Over 6 months	117				
Other deposits with DI's	118				
Loans and advances to DI's	119				
Deposits with and loans and advances to foreign banks, denominated in rand	120				
Loans granted under resale agreements (total of items 122 to 124)	121				
To Reserve Bank and Corporation for Public Deposits	122				
To other deposit-taking institutions	123				
To other parties	124				
Instalment debtors, suspensive sales and leases (total of items 126 and 127)	125				
Discounts and advances in respect of instalment sales	126				
Leasing transactions	127				
Mortgage advances (total of items 129 and 135)	128				
Farm mortgages:					
Non-incorporated farming	129				
Other, e.g. companies	130				
Other, to companies and close corporations	131				
Other, to public enterprises/corporations	132				
Other, to unincorporated businesses	133				
Other, to individuals	134				
Other, to non-profit institutions and other	135				

ASSETS	Line no	Domestic assets	Foreign assets	TOTAL ASSETS	Of which: under repurchase agreements
		1	2	3	4
Credit card debtors (total of items 137 to 139)	136				
Companies and close corporations	137				
Individuals	138				
Non-profit organisations and other	139				
Bills, promissory notes and acceptances discounted (total of items 141 and 146)	140				
Liquid bills, notes and acceptances discounted or purchased (total of items 142 and 145)	141				
Treasury bills	142				
Land Bank bills	143				
Liquid DI acceptances and bills	144				
Other	145				
Non-liquid bills, notes and acceptances discounted or purchased (total of items 147 to 149)	146				
Land Bank	147				
Non-liquid DI acceptances and bills, including own acceptances	148				
Other	149				
Foreign currency loans and advances (total of items 151 to 160) .	150				
Foreign currency notes and coin	151				
Deposits with and advances to Reserve Bank	152				
Deposits with and advances to South African DI's	153				
Other advances to South African residents	154				
Deposits with and advances to non-residents banks	155				
Other advances to non-residents	156				
Clients' liability on account of DI's foreign borrowing:					
Central, provincial, independent and self-governing state's governments	157				
Other public sector borrowers	158				
Other clients	159				
Deposit-taking institutions	160				
Redeemable preference shares (total of items 162 and 163)	161				
Issued by DI's	162				
Other	163				
Other overdrafts and loans: public sector (total of items 165 to 172)	164				
Central government	165				
Government of independent states	166				
Government of self-governing territories	167				
Provincial administrations	168				
Local authorities and regional services councils	169				
Land Bank	170				
Public enterprises/corporations (including Transnet, SAPOS and TELCOM SA)	171				
Foreign governments and public sector bodies	172				

ASSETS	Line no	Domestic assets	Foreign assets	TOTAL ASSETS	Of which: under repurchase agreements
		1	2	3	4
Other private sector loans and advances (total of items 174 to 182)	173				
Overdraft, including overdrafts under cash management schemes:					
Companies and close corporations	174				
Unincorporated businesses	175				
Individuals	176				
Non-profit seeking institutions and other	177				
Factoring: Total	178				
Other loans and advances:					
Companies and close corporations	179				
Unincorporated businesses	180				
Individual	181				
Non-profit seeking institutions and other	182				
Less: Specific provisions i.r.o. loans and advances	183				
INVESTMENTS (total of items 185, 193, 199, 202, 205, and 208 less 211)	184				
Interest bearing Central Government securities (total of items 186 to 192)	185				
Stock of the Government of the Republic:					
Unexpired maturity of up to 3 years	186				
Unexpired maturity of more than 3 years	187				
Government loan levies	188				
Non-marketable securities of the Government of the Republic	189				
Securities of governments of the independent states	190				
Securities of governments of self-governing territories	191				
Securities of Central Government bodies	192				
Other public sector interest bearing securities (total of items 194 to 198)	193				
Securities issued by the Reserve Bank	194				
Securities issued by the Land Bank	195				
Securities issued by public enterprises/corporations	196				
Securities of local authorities and regional service councils	197				
Securities of other public sector bodies guaranteed by the Central Government	198				
Debentures and other interest bearing security investments (total of items 200 and 201)	199				
Debentures of DI's	200				
Other	201				
Equity holdings in subsidiaries and associates (total of items 203 and 204)	202				
Deposit-taking subsidiaries	203				
Other subsidiary companies and associates	204				

ASSETS	Line no	Domestic assets	Foreign assets	TOTAL ASSETS	Of which: under repurchase repurchase
		1	2	3	4
Other listed equities (total of items 206 and 207)	205				
Deposit-taking institutions	206				
Other companies	207				
Other investments (total of items 209 and 210)	208				
Deposit-taking institutions	209				
Other companies	210				
Less: specific provisions in respect of investments	211				
FIXED ASSETS (total of items 213 to 216)	212				
Premises of deposit-taking institutions	213				
Other fixed property	214				
Computer equipment, including peripherals	215				
Other, including vehicles, equipment, furniture and fittings	216				
OTHER ASSETS (total of items 218 to 222)	217				
Clients' liability in respect of outstanding acceptances, <i>per contra</i>	218				
Remittances in transit	219				
Deferred tax	220				
Other balances due by head office and branches in the Repu- blic, self-governing territories and independent states	221				
Other	222				
TOTAL ASSETS	223				
Memorandum items:					
Nominal value of stock of the Government of the Republic:					
Unexpired maturity of up to 3 years	224				
Unexpired maturity of more than 3 years	225				

**INSTITUTIONAL BREAKDOWN OF ISSUERS AND TRANSACTIONS IN
SELECTED ASSETS**

DI 910

Monthly

(Confidential and not available for inspection by the public)

Name of deposit-taking institution

Month ended 19..... Country

(All amounts to be rounded off to the nearest R'000)

MORTGAGE LOANS

HOLDINGS OF MORTGAGE LOANS AS AT END OF MONTH	Line no.	Number	Amount outstanding
			R'000
		1	2
Mortgage advances (including interest):			
Housing advances (home loans)	1		
Farm mortgages	2		
Other	3		

ADVANCES AND RE-ADVANCES GRANTED, PAID OUT AND REPAID DURING THE MONTH

GROSS MORTGAGE ADVANCES GRANTED DURING THE MONTH	Line no.	Total		For construction	On existing buildings	On vacant land
		Number units	Amount			
			R'000	R'000	R'000	R'000
		1	2	3	4	5
Gross amounts granted:						
Farm mortgages	4					
Other:						
Dwellings and individual sectional title dwelling units	5					
Flats	6					
Business premises and churches	7					
All further advances	8					
Total	9					

NET AMOUNTS GRANTED DURING THE MONTH (amounts due to be paid out after deducting existing mortgage loans of this DI outstanding in respect of the property to be mortgaged in items 4 to 9 above)	Line no.	Total amount	For construction	On existing buildings	On vacant land
		R'000	R'000	R'000	R'000
		1	2	3	4
Net amounts granted:					
Farm mortgages	10				
Other:					
Dwellings and individual sectional title dwelling units	11				
Flats	12				
Business premises and churches	13				
All further advances	14				
Total	15				

ADVANCES AND RE-ADVANCES PAID OUT AND REPAID DURING THE MONTH	Line no.	R'000
		1
Total amount paid out during the month in respect of all mortgage advances (including insurance premiums, etc.)	16	
Total amount repaid during the month on all mortgage advances (excluding interest debited)	17	

CREDIT CARDS

	Line no.	Value	Number
		R'000	
		1	2
Card purchases processed during the month	18		
Cash advances during the month	19		

INSTALMENT CREDIT STATISTICS

	Line no.	Value
		R'000
		1
New business payouts during the month in respect of instalment sales	20	
New business payouts during the month in respect of leasing transactions	21	
		Number
		1
Month-end number of instalment sale accounts : Current	22	
: Overdue	23	
Month-end number of leasing accounts : Current	24	
: Overdue	25	

PHYSICAL ASSETS: Particulars of the holdings of, and transactions, etc., in the following physical assets

(Lines 26 to 33 only required on a **quarterly** basis). Fill in: Quarter ended.....19.....)

PHYSICAL ASSETS	Line no.	Transactions at transactions value		Balance current quarter-end	Capital expenditure on new fixed assets during the quarter*	
		Purchases	Sales		For leasing to other parties	Not for leasing to other parties
		R'000	R'000		R'000	R'000
		1	2		4	5
Leasehold DI premises/buildings	26					
DI premises/buildings	27					
Other non-residential premises/buildings..	28					
Residential premises/buildings	29					
Vehicles/transport equipment	30					
Furniture and fittings	31					
Computers and peripherals	32					
Other machinery and equipment	33					

* Note: columns 4 and 5 should include:

- expenditure by this organisation on capital works-in-progress during each quarter;
- progress payments by this organisation to outside contractors, and
- interest and other costs capitalised, and consist of:
 - Total expenditure on the construction (erection) of **new buildings and additions** to existing buildings and works (excluding purchases of land and of existing buildings and works) – lines 26 to 29;
 - total expenditure on the acquisition of **new vehicles** (excluding purchases of used vehicles) before trade-in allowances, for the purpose of leasing and hiring as well as for own use – line 30.
 - total expenditure on the acquisition, construction and installation of **new machinery and equipment** (excluding purchases of used machinery and equipment) before trade-in allowances, for the purpose of leasing and hiring as well as for own use – lines 31 to 33.

SELECTED TRANSACTIONS: Institutional sector breakdown of the issuers of, and transactions, etc., in bills and securities

The following information is required for three purposes, namely (1) the institutional sectoral breakdown of the borrower or issuer of the relevant financial instruments, and (2) of the capital market turnover in these securities, and (3) ultimately to arrive at the actual transactions value of the changes in each institution's balance sheet items arising from these transactions. However, where, because of accounting practices, full details of gross purchases (and new issues, etc.) and gross sales (and redemption receipts, etc.) are not available, please ensure that the net purchases or net sales amount is reported. All activity pertaining to all these financial instruments and giving rise to financial gains or losses which are of a capital nature, (that is, not current investment income and which would therefore not appear in the profit and loss account) must be reflected below.

ISSUER SECTOR	Line no.	Transactions at transaction value		Balance
		Purchases / new issues	Sales / redemptions	Current month-end book value
		R'000	R'000	R'000
		1	2	3
A. Bills issued by:				
Central government (Treasury bills)	34			
Local authorities and RSC (councils)	35			
Land Bank and other public sector financial institutions	36			
Other public sector enterprises	37			
Deposit-taking institutions and mutual building societies	38			
Other financial institutions	39			
Corporate private business	40			
Unincorporated private business	41			
Non-residents	42			
B. Fixed dated securities				
Central government	43			
Other public sector –				
Provincial administrations	44			
Local authorities and RSC's	45			
Land Bank and other public financial sector corporations (e.g. Nat. Hous.)	46			
Non-financial public sector enterprises (e.g. Eskom)	47			
Other (private) issuers –				
Deposit-taking institutions and mutual building societies	48			
Insurers	49			
Other financial institutions	50			
Corporate business	51			
Other domestic	52			
Non-residents	53			

ISSUER SECTOR	Line no.	Transactions at transaction value		Balance
		Purchases / new issues	Sales / redemptions	Current month-end book value
		R'000	R'000	R'000
		1	2	3
C. Equity holdings in:				
Listed and non-listed subsidiaries and associated companies –				
Deposit-taking institutions and mutual building societies	54			
Insurers	55			
Other financial institutions	56			
Fixed property holding companies	57			
Other	58			
Other listed companies –				
Deposit-taking institutions and mutual building societies	59			
Insurers	60			
Other financial institutions	61			
Public corporations including Transnet, Sapos and Telkom SA	62			
Corporate private business	63			
Non-resident companies	64			
Other companies –				
DI's and mutual building societies	65			
Insurers	66			
Other financial institutions	67			
Public corporations including Transnet, Sapos and Telkom SA	68			
Corporate private business	69			
Non-resident	70			

NUMBER OF ACCOUNTS AND BALANCES IN RESPECT OF SELECTED LIABILITIES

TYPE OF ACCOUNT	Line no.	Amount	Number of accounts
		R'000	
		1	2
Overdraft facilities for which limits have been loaded on DI's computer system: total limit (utilised and unutilised) ..	71		
Revolving credit accounts: total limit (utilised and unutilised)	72		
Credit card accounts: total limit (utilised and unutilised)	73		
Savings deposits: State-aided home-ownership scheme savings accounts	74		

ANALYSIS OF INSTALMENT SALE AND LEASING TRANSACTIONS

DI 920

(Confidential and not available for inspection by the public)

Quarterly

Name of deposit-taking institution

Quarter ended 19.....

(All amounts to be rounded off to the nearest R'000)

ANALYSIS OF INSTALMENT SALE AND LEASING AGREEMENTS		Line no.	Asset item 125 of form DI 900		
			Instalment sales	Financial leases	Operating leases
			1	2	3
			R'000	R'000	R'000
TYPE OF ASSET AND AGREEMENT					
Passenger cars:					
- New		1			
- Used		2			
Trucks		3			
Agricultural machinery and equipment		4			
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.		5			
Industrial, commercial and office equipment		6			
Other goods		7			
All goods (total of items 1 to 7)		8			

TYPE OF PURCHASER	Line no.	Non-incorporated farming	Individuals	Other	Total
		1	2	3	4
		R'000	R'000	R'000	R'000
Total amount shown against					
- Asset item 126 of form DI 900	9				
- Asset item 127 of form DI 900	10				

UNEARNED FINANCE CHARGES

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

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INTEREST RATES ON DEPOSITS, LOANS AND ADVANCES AT MONTH-END

DI 930

(Confidential and not available for inspection by the public)

Monthly

Name of deposit-taking institution

Month ended 19.....

	Line no.	Date(s) from which effective	Rate %
		1	2
Cheque accounts – predominant rate on credit balances (specify particulars, e.g. minimum amount required to qualify for this rate):	1		
Transmission accounts – predominant rate (specify particulars, e.g. minimum amount required to qualify for this rate):	2		
Savings accounts – predominant rate (specify particulars, e.g. minimum amount required to qualify for this rate):	3		
State assisted home ownership savings scheme	4		
Fixed deposits with original maturity of*:			
12 to months	5		
18 to months	6		
24 to months	7		
36 to months	8		
48 to months	9		
New deposits of more than R100 000 by the general public:			
Call deposits	10		
7 days notice	11		
32 days notice	12		
88 to 91 days notice	13		
182 to 185 days notice	14		
12 months fixed	15		
Predominant Inter-DI call rate	16		
Lending rates:			
Prime overdraft rate	17		
Predominant overdraft rate on current accounts	18		
Predominant rate on new fixed rate instalment sale agreements	19		
Predominant rate on adjustable rate instalment sale agreements	20		
Predominant rate on adjustable rate mortgage advances in respect of dwelling houses and sectional title units (home loans)	21		
Predominant rate on adjustable rate mortgage advances in respect of flats	22		
Predominant rate on adjustable rate mortgage advances in respect of other structures	23		
Predominant rate on adjustable rate mortgage advances in respect of vacant urban land	24		
Predominant rate on adjustable rate mortgage advances in respect of farm property	25		
Predominant rate on new fixed rate mortgage advances in respect of dwelling houses and sectional title units (state period for which rate is fixed):			
Period: Rate:	26		
Period: Rate:	27		
Period: Rate:	28		
Period: Rate:	29		
Period: Rate:	30		

NOTE: PREDOMINANT RATE refers to the rate applicable to the largest number of accounts in the relevant category.

* Indicate in the space provided the applicable number of months i.r.o. items 5 to 9.

M.P.1275

CONTENTS

No.	GOVERNMENT NOTICE	Page No.	Gazette No.
South African Reserve Bank Government Notice			
R. 2799 Deposit-taking Institutions Act (94/1990): Regulations relating to deposit-taking institutions		1	12871
