

REPUBLIC
OF
SOUTH AFRICA



REPUBLIEK
VAN
SUID-AFRIKA

Government Gazette Staatskoerant

Regulation Gazette

No. 6269

Regulasiekoerant

Vol. 398

PRETORIA, 21 AUGUST
AUGUSTUS 1998

No. 19166

GOVERNMENT NOTICE

SOUTH AFRICAN RESERVE BANK

No. R 1059

21 August 1998

**BANKS ACT, 1990
(ACT NO. 94 OF 1990)**

AMENDMENT OF REGULATIONS

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

SCHEDULE

Definitions

1. In this Schedule, "the Regulations" means the Regulations relating to Banks, published under Government Notice No. R. 628 of 26 April 1996, as amended.

Amendment of form DI 099

2. Form DI 099, following immediately after regulation 9 of the Regulations, is hereby amended by the substitution of the following item for the item "**4. FORM DI 400**":

"4. FORM DI 400

This bank has from the fifteenth business day of the month following 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 the quarter to which this return relates, the prescribed minimum amount:

- (i) of issued primary and secondary share capital and primary and secondary unimpaired reserve funds as prescribed in regulation 23(4), and
- (ii) of allocated capital as prescribed in regulation 11 of the Regulations relating to Banks' Financial Instrument Trading,

and complies/will comply, as from the fifteenth business day of the month following the quarter to which this return relates, with the aforesaid requirements relating to the maintenance of the prescribed minimum amounts:

- (i) of issued primary and secondary share capital and primary and secondary unimpaired reserve funds; and
- (ii) of allocated capital,

where applicable. (If the bank 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.)"

Substitution of form DI 100

3. Form DI 100 as set forth in Annexure A to this notice is hereby substituted for the form DI 100 immediately preceding the form DI 110 of the Regulations.

Substitution of form DI 110

4. Form DI 110 as set forth in Annexure B to this notice is hereby substituted for the form DI 110 immediately preceding regulation 19 of the Regulations.

Amendment of regulation 19 of the Regulations

5. Regulation 19(5) of the Regulations is hereby amended-

- (a) by the substitution of the following heading for the heading "37. **Gold coin and bullion and non-RSA currency (cash) holdings**", relating to the completion of line item 37:

"42. **Gold coin and bullion and non-RSA currency (cash) holdings**";

- (b) by the substitution of the following paragraphs for the paragraphs titled "42. **Instalment debtors, suspensive sales and leases**", relating to the completion of line item 42:

"47. **Instalment debtors, suspensive sales and leases**

47.1 The total of future instalments or rentals due and payable under instalment sale transactions and leasing transactions shall be included under this item.

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

47.3 If goods have been repossessed, their estimated net realisable value shall be included under the item 'other assets' (item 79).

47.4 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 the liability item 'other funding liabilities' (liability item 15).

47.5 Under this item shall also be included the amount of future rentals and instalments that are overdue as defined on form DI 500 (credit risk), less related unearned finance charges."

- (c) by the substitution of the following heading for the heading "47. **Overdrafts and loans**", relating to the completion of line item 47:

"52. **Overdrafts and loans**";

- (d) by the substitution of the following heading for the heading "49. **Loans granted under resale agreements**", relating to the completion of line item 49:

"54. **Loans granted under resale agreements**";

- (e) by the substitution of the following paragraph for the paragraph titled "53. **Specific provisions**", relating to the completion of line item 53:

"58. Specific provisions

This item shall include specific provisions, as defined in regulation 45, in respect of discounts, loans and advances relating to asset items 45 to 54, inclusive, and interest receivable credited to an interest suspense account in respect of non-performing discounts, overdrafts and loans.";

- (f) by the substitution of the following paragraphs for the paragraphs titled "60. **Listed equities and bank-related investments**", relating to the completion of line item 60:

"65. Listed equities and bank-related investments

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

All investments in the shares of subsidiary companies and associates referred to in regulation 5(2)(b)(i) undertaking banking or other business shall be included under this item. 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 bank' (asset item 70) or under 'Other fixed property' (asset item 71). Preference shares, where the substance of the underlying transaction is to provide credit facilities, shall be included under asset item 51.

65.2 Investments and interests of the reporting bank in the capital of a foreign branch or unincorporated undertaking

The funding of a foreign branch or unincorporated undertaking referred to in regulation 5(2)(b)(ii) by the reporting bank 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 53 (if a debit balance) or under liability item 10 (if a credit balance).";

- (g) by the substitution of the following paragraphs for the paragraphs titled "65. **Premises of bank**", relating to the completion of line item 65:

"70. Premises of bank

70.1 All land and buildings owned by the reporting bank and used or intended to be used by it mainly for the purpose of the conduct of its business as a bank, including official residences, shall be included under this item.

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

70.3 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 bank mainly for the purpose of the conduct of its business as a bank shall also be included under this item.

70.4 Amounts shall be stated at net book values.”;

- (h) by the substitution of the following paragraphs for the paragraphs titled "66. Other fixed property", relating to the completion of line item 66:

“71. Other fixed property

71.1 All investments in fixed property not used or intended to be used by the reporting bank mainly for the purpose of the conduct of its business as a bank shall be included in this item, including, *inter alia* -

71.1.1 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 bank;

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

71.2 The amounts of the investments referred to in paragraph 71.1 shall be stated at net book values.

71.3 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 shall be included under line item number 79. Assets so bought in shall be valued at the lower of either cost or estimated net realisable value. After a lapse of five years, the asset bought in shall no longer be regarded as protecting an investment and must be reclassified as an investment.”;

- (i) by the substitution of the following paragraph for the paragraph titled "69. Clients' liabilities for acknowledgement of debt, *per contra*", relating to the completion of line item 69:

“74. Clients' liabilities for acknowledgement of debt, *per contra*

The liabilities of clients in respect of all the outstanding instruments specified in line item numbers 18 to 21, which instruments have not been included under line item number 50 as having been discounted by the reporting bank, but which have been discounted or rediscounted by another bank or have been sold, shall be reported as *contra* items under line item numbers 75 to 78 respectively.”;

- (j) by the substitution of the following paragraphs for the paragraphs titled "74. Other assets (including remittances in transit and properties in possession)", relating to the completion of line item 74:

"79. Other assets (including remittances in transit and properties in possession)

79.1 Balances due by head office and branches in the Republic

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 shall be included under this item. A net credit balance shall be reported under liability item 22.

79.2 Assets other than the foregoing

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, shall be included under this item.

79.3 Remittances in transit

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

79.4 Assets bought in to protect an investment

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 an investment, shall be included under this item. After a lapse of five years, the asset bought in shall no longer be regarded as protecting an investment and must be reclassified as an investment.";

- (k) by the substitution of the following paragraphs for the paragraphs titled "75. Deferred tax", relating to the completion of line item 75:

"80. Deferred tax

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

80.2 A bank 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."

Substitution of form DI 200

6. Form DI 200 as set forth in Annexure C to this notice is hereby substituted for the form DI 200 immediately preceding regulation 20 of the Regulations.

Amendment of regulation 20 of the Regulations

7. Regulation 20(1) of the Regulations is hereby amended-
by the substitution of the following paragraph for the paragraph titled "1. Interest income from loans and advances", relating to the completion of line item 1:

"1. Interest income from 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 (that is, finance charges due but not yet accrued), as follows:

Income statement line item	Corresponding balance-sheet asset line item
2	45 plus 46
3	47
4	48
5	49
6	50
7	51
8	52
9	53
10	54

Substitution of form DI 310

8. Form DI 310 as set forth in Annexure D to this notice is hereby substituted for the form DI 310 immediately preceding regulation 22 of the Regulations.

Substitution of form DI 400

9. Form DI 400 as set forth in Annexure E to this notice is hereby substituted for the form DI 400 immediately preceding regulation 23 of the Regulations.

Amendment of regulation 23 of the Regulations

10. Regulation 23 of the Regulations is hereby amended-

- (a) by the substitution of the following subregulation for the subregulation titled "(3). *Specific provisions*":

"(3) *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 58 or 67, as the case may be) on form DI 100.";

- (b) by the substitution of the following paragraph for paragraph (a) of subregulation 6 titled "(6). *The following directives and interpretations shall be followed when completing the risk-weighting columns on form DI 100 and DI 110:* ":

- "(a) In completing line item 54 of form DI 100, where applicable, subregulation (7)(b) shall apply, provided the asset received in terms of a resale agreement and in the possession of the reporting bank has not been on-sold or pledged in any way whatsoever."

Substitution of form DI 500

11. Form DI 500 as set forth in Annexure F to this notice is hereby substituted for the form DI 500 immediately preceding the form DI 505 of the Regulations.

Substitution of form DI 520

12. Form DI 520 as set forth in Annexure G to this notice is hereby substituted for the form DI 520 immediately preceding Regulation 30 of the Regulations.

Amendment of regulation 30 of the Regulations

13. Regulation 30(2) of the Regulations is hereby amended-

- (a) by the substitution of the following paragraph for the paragraph titled "5. DISTRIBUTION OF LOANS AND ADVANCES", relating to the completion of paragraph 5:

"5. DISTRIBUTION OF LOANS AND ADVANCES

The classification of loans and advances that appear under asset items 45 to 56 of the DI 100 balance sheet shall be made in accordance with the directives contained in, and be based on the sectors identified in, the Standard Industrial Classification of all Economic Activities.

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

- (b) by the substitution of the following paragraphs for the paragraphs titled "Form DI 510", relating to the completion of the Form DI 510:

"Form DI 510

- This return shall be completed on the basis of exposure to a person and not on the basis of exposure per account.
- The relevant exposure relates to the aggregate exposure of the reporting bank to an individual client in respect of the deposits, loans and advances and the investments included in asset items 45 to 56 and 68 respectively, and the said client's liabilities in respect of outstanding acknowledgements of debt included in line item numbers 75 to 78 on form DI 100 and all contingent liabilities included in line item numbers 1, 2, 3, 4 and 5 on form DI 110 and 10 per cent of gross outstanding forward exchange contracts between the said client and the reporting bank.
- All exposures in excess of 10 per cent of the net qualifying capital and reserves of the reporting bank, as shown in line item number 31 on form DI 100 at the latest date for which the relevant statement was submitted, shall be reflected in this return.
- The exposure granted shall be expressed as a percentage of the net qualifying capital and reserves of the reporting bank, as shown in line item number 31 on form DI 100 at the latest date for which the relevant statement was submitted, in column 6."

Substitution of form DI 600

14. Form DI 600 as set forth in Annexure H to this notice is hereby substituted for the form DI 600 immediately preceding Regulation 31 of the Regulations.

Substitution of form DI 700

15. Form DI 700 as set forth in Annexure I to this notice is hereby substituted for the form DI 700 immediately preceding the form DI 701 of the Regulations.

Substitution of form DI 702

16. Form DI 702 as set forth in Annexure J to this notice is hereby substituted for the form DI 702 immediately preceding the form DI 703 of the Regulations.

Amendment of regulation 42 of the Regulations

17. Regulation 42 of the Regulations is hereby amended-

by the substitution of the following subregulation for subregulation (1):

"(1) The licence fee contemplated in section 35 of the Act shall be calculated in accordance with the formula:

$$\frac{\text{R3 million}}{\text{R390 billion}} \times \text{total liabilities in rand per line item 39 of form DI 100}$$

with a minimum of R1 000 and a maximum of R75 000 per annum.

The amount of total liabilities, as reported in line item number 39, column 4, of form DI 100 for the month ended December, shall be used in the calculation of the licence fee."

Substitution of form DI 900

18. Form DI 900 as set forth in Annexure K to this notice is hereby substituted for the form DI 900 immediately preceding the form DI 910 of the Regulations.

Substitution of form DI 910

19. Form DI 910 as set forth in Annexure L to this notice is hereby substituted for the form DI 910 immediately preceding the form DI 920 of the Regulations.

Amendment of regulation 44 of the Regulations

20. Regulation 44 of the Regulations is hereby amended-

by the substitution of the following subregulation for subregulation (4):

"(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 and trading risk on form DI 430 as follows:

CAPITAL AND LIABILITIES

Line item numbers appearing on:

Form DI 100

1
2
3
8

9
10

11

12
13
14

15
16
17
18
19
20
21
22 + 35 + 38
22
23
24
25
26 + 27 + 28
29
30
31 + 32
35
38

Form DI 900

5 + 8 + 25 + 37 + 38
5 + 37 + 25 (where applicable)
8 + 38 + 25 (where applicable)
2 (Column 9)
Note: NCDs issued to persons other than banks shall be reflected in line item numbers 10 to 26 (where applicable) opposite the applicable institutional groupings identified on form DI 900
27 + 45
28 + 29 + 34 + 47 + 49 + 50 + 51 + 52 (where applicable)
30 + 31 + 32 + 33 + 35 + 46 + 48 + 49 + 50 + 51 + 52 (where applicable)
39
41 + 44 (where applicable)
40 + 42 + 43 + 44 (where applicable)
9 + 53 + 60 + 62
63
64
226
227
228
229
65 = 66 + 235 + 236
66 (in part), 235 (in part) and 236 (in part)
-
237 to 240
241
242 + 243
237 to 243
79
69
235 (in part) or 236 (in part)
235 (in part) or 236 (in part)

ASSETS

Line item numbers appearing on:

Form DI 100

40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
58
59 + 63
60 + 64
61 + 65
62 + 66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81

Form DI 900

98 + 151
99
102 + 151
103
107 - 151
112 + 113 + 118 + 119 + 120
109 + 110 + 111 + 115 + 116 + 117
125
128
136
140
161
164 + 173
150 - 151
121
123
122 + 124
183
184
185 + 193 + 199
202 + 205 + 246 (where applicable)
246 (where applicable)
211
184
212
213
214
215
216
218
226
227
228
229
219 + 221 + 222
220
223

CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES

Line item numbers appearing on:

Form DI 110

1
2 + 3
4
5
6

Form DI 900

82
83
84
85
86

Form DI 430

Sum of values in the
"Total unexpired
contracts at month-
end" columns

Form DI 900

87

21. Date of commencement

These Regulations shall come into operation on 1 October 1998.

ANNEXURE A

BALANCE SHEET

(Confidential and not available for inspection by the public)

Name of bank

Month ended * 19....

DI 100							
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Monthly *

Country

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

CAPITAL AND LIABILITIES	Line no.	Liabilities at month-end*				Daily average balance for month*	Cost of funds (annualised) %
		Short-term	Medium-term	Long-term	Total		
		1	2	3	4		
FUNDING-RELATED LIABILITIES TO THE PUBLIC							
Interbank funding – repayable in SA rand (total of items 2 and 3).....	1						
Intragroup bank funding	2						
Interbank funding	3						
Non-bank funding – repayable in SA rand (total of items 5 to 8).....	4						
Demand	5						
Savings deposits	6						
Fixed and notice deposits.....	7						
Negotiable certificates of deposit (NCDs) issued (including NCDs in respect of interbank funding)	8						
Foreign funding - repayable in foreign currency (total of items 10 and 11).....	9						
- Banks	10						
- Non-banks	11						
Loans received under repurchase agreements (total of items 13 and 14).....	12						
- Banks	13						
- Non-banks	14						
Other funding liabilities - (including balances due to the SA Reserve Bank)	15						
TOTAL FUNDING-RELATED LIABILITIES TO THE PUBLIC (total of items 1, 4, 9, 12 and 15)	16						

* Quarterly where applicable

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

CAPITAL AND LIABILITIES	Line no.	Liabilities at month-end *				Daily average balance for month*	Cost of funds (annualised) %
		Short-term	Medium-term	Long-term	Total		
		1	2	3	4		
CAPITAL AND OTHER LIABILITIES							
Acknowledgements of debt endorsed and rediscounted, but still outstanding on behalf of clients <i>per contra</i> , refer item 74: (total of items 18 to 21).....	17						
- Acceptances outstanding.....	18						
- Commercial paper.....	19						
- Bills.....	20						
- Promissory notes and similar acknowledgements of debt.....	21						
Other liabilities and trade creditors, including impairments and tax liabilities.....	22						
Capital and reserves (total of items 31, 32, 35 and 38).....	23						
Primary - equity.....	24						
- reserves.....	25						
Secondary - equity.....	26						
- reserves.....	27						
- debt instruments.....	28						
Qualifying capital and reserves, excluding tertiary capital (total of items 24 to 28).....	29						
Less: Impairments (section 70(5) of the Act).....	30						
Net qualifying capital and reserves, excluding tertiary capital (item 29 less item 30).....	31						
Tertiary capital for trading book (items 33 to 34).....	32						
- Subordinated debt.....	33						
- Other.....	34						
Profit not formally appropriated by board resolution (form DI 200, item 64) (items 36 to 37).....	35						
- Banking book.....	36						
- Trading book.....	37						
Non-qualifying capital and reserves, including revaluation and other reserves and debt instruments not qualifying as secondary share capital and unimpaired reserves.....	38						
TOTAL LIABILITIES (total of items 16, 17, 22 and 23).....	39						

* Quarterly where applicable

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

ASSETS	Line no.	Month-end balance *	Daily average for month*	Annualised gross yield (pre-tax for month)	Risk profile of assets in terms of percentage weighting									
					0%	5%	10%	20%	50%	100%	Impairments			
					1	2	3	4	5	6	7	8	9	10
Money (total of items 41 to 43).....	40													
Legal tender in RSA.....	41													
Gold coin and bullion and non-RSA currency (cash) holdings.....	42													
Deposits with the S A Reserve Bank.....	43													
Loans and advances (item 57 less item 58).....	44													
Interbank (including intragroup).....	45													
Negotiable certificates of deposit (NCDs) (including all NCDs held).....	46													
Instalment debtors, suspensive sales and leases.....	47													
Mortgage loans.....	48													
Credit card debtors less related unearned finance charges.....	49													
Acknowledgements of debt discounted or purchased, e.g. acceptances, com. paper, bills, prom. notes.....	50													
Redeemable preference shares held to provide credit.....	51													
Overdrafts and loans.....	52													
Foreign currency loans and advances (repayable in foreign currency).....	53													
Loans granted under resale agreements (total of items 55 and 56).....	54													
- Banks.....	55													
- Non-banks.....	56													
Total loans and advances (total of items 45 to 54).....	57													
Less: Specific provisions.....	58													
Trading portfolio after mark-to-market adjustments (total of items 60 to 62).....	59													
Interest bearing.....	60													
Equities.....	61													
Other.....	62													

* Quarterly where applicable

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

ASSETS	Line no.	Month-end balance*	Daily average for month*	Annualised gross yield (pre-tax for month)	Risk profile of assets in terms of percentage weighting								
					0%	5%	10%	20%	50%	100%	Impairments		
					1	2	3	4	5	6	7	8	9
Investment portfolio (total of items 64 to 66 less item 67)	63												
Interest bearing	64												
Listed equities and bank-related investments.....	65												
Other (including unlisted equities).....	66												
Less: Specific provisions	67												
Total of trading and investment portfolios (total of items 59 and 63).....	68												
Fixed assets (total of items 70 to 73).....	69												
Premises of bank ⁽¹⁾	70												
Other fixed property ⁽¹⁾	71												
Computer equipment, including peripherals, at net book values ⁽¹⁾	72												
Items other than 70 to 72, including vehicles, furniture and fittings, all at net book values ⁽¹⁾	73												
Clients' liabilities for acknowledgements of debt outstanding, <i>per contra</i> , refer item 17 (total of items 75 to 78).....	74												
- Acceptances outstanding.....	75												
- Commercial paper endorsed	76												
- Bills endorsed	77												
- Promissory notes and similar acknowledgements of debt endorsed	78												
Other assets (including remittances in transit and properties in possession)	79												
Deferred tax	80												
TOTAL ASSETS (total of items 40, 44, 59, 63, 69, 74, 79 and 80).....	81												
Memorandum items: (Line item 81 split between banking book and trading book).													
- Banking book.....	82												
- Trading book	83												
Hash total.....	84												

* Quarterly where applicable
(1) Capitalised leases in accordance with GAAP to be included

ANNEXURE B

OFF-BALANCE-SHEET ACTIVITIES

DI 110							
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(Confidential and not available for inspection by the public)

Monthly *

Name of bank

Month ended * 19....

Country

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

OFF-BALANCE-SHEET ACTIVITIES	Line no.	Month-end balance*	Max. level recorded during month	Risk profile of off-balance-sheet activities in terms of percentage weighting									
				0%	5%	10%	20%	50%	100%	Impairments			
				1	2	3	4	5	6	7	8	9	
Indemnities and guarantees	1												
Irrevocable letters of credit	2												
Unutilized facilities	3												
Underwriting exposures	4												
Other contingent liabilities	5												
Effective net open position in foreign currencies	6												
Portfolios managed:													
- By others on behalf of the reporting institution	7												
- For others where financing is provided	8												
Committed capital expenditure	9												
Total of revaluation surplus per regulation 14 not reflected on form DI 100	10												
TOTAL (of items 1 to 10)	11												
Memorandum items: (Line item 11 split between banking book and trading book)													
- Banking book	12												
- Trading book	13												
Hash total	14												

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

ANNEXURE C

INCOME STATEMENT

DI 200							
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(Confidential and not available for inspection by the public)

Monthly*

Name of bank

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 loans and advances (total of items 2 to 10)	1		
Interbank (including intragroup bank funding and NCDs)	2		
Instalment debtors, suspensive sales and leases.....	3		
Mortgage loans	4		
Credit card debtors.....	5		
Acknowledgements of debt discounted.....	6		
Redeemable preference shares	7		
Overdrafts and loans.....	8		
Foreign currency loans and advances.....	9		
Loans granted under resale agreements.....	10		
Interest expense i.r.o. deposits and loans received, excluding interest on debt instruments issued - to be shown against item 21 (total of items 12 to 20)	11		
Intragroup bank funding	12		
Interbank funding	13		
Demand	14		
Savings deposits	15		
Fixed and notice deposits	16		
NCDs issued	17		
Foreign funding	18		
Loans received under repurchase agreements	19		
Other funding liabilities.....	20		
Interest expense i.r.o. debt instruments issued (refer DI 100, liability items 28, 33 and 38).....	21		
Total interest expense (total of items 11 and 21).....	22		
Net interest turn (item 1 less item 22)	23		
Trading income (total of items 25 to 28).....	24		
Interest bearing	25		
Equities	26		
Other (including foreign-exchange earnings).....	27		
Net mark-to-market adjustments (total of items 29 and 30).....	28		
Domestic trading portfolio	29		
Foreign-exchange trading portfolio.....	30		
Investment income (total of items 32 to 34).....	31		
Interest bearing	32		
Equities	33		
Other	34		
Total of items 23, 24 and 31	35		

* Quarterly totals where applicable

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

	Line no.	Current month*	Current year to date
Fee income (total of items 37 and 38)	36		
Transaction-based banking-related fee income	37		
Knowledge-based fee income.....	38		
Operating expenses (total of items 40 to 44).....	39		
Staff	40		
Marketing and communication - excluding staff costs	41		
Bad debts written off directly against the income statement	42		
Depreciation	43		
Administrative and other operating expenses	44		
Provisions (total of items 46 to 50)	45		
Specific provisions i.r.o.: (total of items 47 and 48).....	46		
Loans and advances included under asset item 57 on form DI 100	47		
Investments included under asset item 63 on form DI 100	48		
General debt provisions qualifying as secondary unimpaired reserves	49		
Other (including provisions credited to an interest suspense account)	50		
Income before tax (total of items 35 and 36 less 39 and 45)	51		
Financial services levy	52		
Taxation (total of items 54 to 56)	53		
Current	54		
Deferred	55		
Gross-up adjustment	56		
Net income after tax (item 51 less item 52 and 53)	57		
Extraordinary items: consult AC 103 issued by the SA Institute of Chartered Accountants.....	58		
Prior-period adjustments: consult AC 103 issued by the SA Institute of Chartered Accountants.....	59		
Associate income/(expenditure): consult AC 110 issued by the SA Institute of Chartered Accountants	60		
Reserves - Transfers to	61		
- Transfers from.....	62		
Dividends paid or proposed	63		
RETAINED INCOME FOR THE PERIOD (item 57, plus or minus items 58 to 63)	64		
RETAINED INCOME AT BEGINNING OF THE PERIOD	65		
RETAINED INCOME AT END OF THE PERIOD (item 64 plus item 65)	66		
Memorandum items:			
Number of personnel in employ at end of month	67		
Number of branches at end of month	68		
Number of agencies at end of month	69		
Hash total	70		

* Quarterly totals where applicable

ANNEXURE D

MINIMUM RESERVE BALANCE AND LIQUID ASSETS

DI 310							
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(Confidential and not available for inspection by the public)

Monthly

Name of bank

Month ended 19....

Country

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

	Line no.	Total liabilities	Transactions with banks (See note 1)
		1	2
Capital and liabilities as per line item 39, column 4, of form DI 100	1		
Less: Capital and reserves as per line item 23, column 4, of form DI 100	2		
Liabilities, as adjusted (line item 1 less line item 2)	3		
Less: - Repurchase agreements with a term of 31 days and shorter with Government securities, Treasury bills, Land Bank bills and Reserve Bank securities as underlying security	4		
- Amounts owing by banks and mutual banks (excluding repurchase agreements)	5		
Liabilities, as reduced (item 3 less items 4 to 5)	6		
Average daily minimum reserve balance to be held as from fifteenth business day of the month following on the month to which this return relates			
- percentage requirement	7	2,5%	
- rand requirement	8		
Less: Average amount of Reserve Bank notes and subsidiary coin held during reporting month**	9		
Total average daily minimum reserve balance to be held with the Reserve Bank	10		
Liquid assets required to be held as from fifteenth business day of the month following on the month to which this return relates at 5 per cent of line item 3, column 1	11		
Average daily amount of liquid assets held up to fourteenth business day of the month following on the month to which this return relates (total of line items 13 to 19) - section 1 of Banks Act, 1990	12		
Reserve Bank notes and coin held during preceding month (excluding such notes or coin taken into account, opposite line item 9, in the calculation of the minimum reserve balance)	13		
Gold coin and bullion	14		
Clearing account balances held with the Reserve Bank	15		Amounts in column 1 acquired by resale agreements
Treasury bills of the Republic	16		
Stocks issued under section 19 of the Exchequer Act, 1975	17		
Securities of the Reserve Bank	18		
Short-term bills issued by the Land Bank	19		
Memorandum items:			
Adjustment in respect of cash-management schemes - regulation 18	20		
Adjustment in respect of set-off - regulation 15	21		
Average daily amount of all liquid assets acquired under resale agreements	22		
Average daily amount of all liquid assets sold under repurchase agreements	23		
Total vault cash	24		
Less: **Vault cash utilised as per line item 9 (may not exceed line item 8)	25		
Excess vault cash utilised as per line item 13 (line item 24 less line item 25)	26		
Hash total	27		

Note 1: Report under column 2 the portion of total liabilities (column 1) that is in respect of transactions with banks.

DIVISION II. CALCULATION OF QUALIFYING AND NON-QUALIFYING ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS AT END OF QUARTER FOR BANKING BOOK		Line no.	Total
			1
Total issued primary share capital and unimpaired reserve funds (total of items 15 and 18)	14		
Issued primary share capital (total of items 16 and 17).....	15		
- Ordinary shares	16		
- Non-redeemable non-cumulative preference shares.....	17		
Primary unimpaired reserve funds (a) (total of items 19 to 22).....	18		
- Share premium.....	19		
- Accumulated profits	20		
- Surplus on realization of capital assets	21		
- Other general or special reserves (total of items 23 to 25).....	22		
(Specify)	23		
.....	24		
.....	25		
* Primary share capital and unimpaired reserve funds allocated to trading book (refer line 47 Division V).....	26		
* Primary share capital and unimpaired reserve funds allocated to banking book (item 14 less item 26)	27		
Total issued secondary share capital and reserve funds (total of items 29 and 32).....	28		
Issued secondary share capital (total of items 30 and 31).....	29		
- Cumulative preference shares	30		
- Debt instruments issued i.t.o. regulation 23(5)	31		
Secondary unimpaired reserve funds (a) (total of items 33 and 34)	32		
- Fifty per cent of revaluation surpluses	33		
- General debt provisions.....	34		
* Secondary share capital and unimpaired reserve funds allocated to trading book (refer line 48 Division V)	35		
* Secondary share capital and unimpaired reserve funds allocated to banking book (may not exceed item 27 above)	36		
Total qualifying issued share capital and unimpaired reserve funds allocated to banking book (total of items 27 and 36).....	37		
Less: Impairments i.t.o. section 70(5) of the Act (three-month average of form DI 100 line item 30 col. 4).....	38		
NET QUALIFYING ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS ALLOCATED TO BANKING BOOK	39		
Non-qualifying issued share capital and reserves (item 28 less item 35 and 36 plus fifty per cent of revaluation surpluses of banking book) (Not to be included in tertiary capital)	40		
DIVISION III. CALCULATION OF EXCESS/(DEFICIENCY) IN ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS FOR THE BANKING BOOK			
Net qualifying issued share capital and unimpaired reserve funds (item 39 of Division II).....	41		
Required issued share capital and unimpaired reserve funds calculated in last preceding return (item 13 of Division I)	42		
Excess(deficiency) (item 41 less item 42).....	43		
DIVISION IV. CAPITAL ADEQUACY: RISK-ASSET RATIO (Amount reported in line item 39 of Division II, divided by the amount reported in column 8 of line item 11 in Division I, expressed as a percentage to two decimal places)		44	

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

DIVISION V. CALCULATION OF NET QUALIFYING CAPITAL AND SHAREHOLDERS FUNDS FOR THE TRADING BOOK	Line no.	Total
		1
Net qualifying capital and shareholders' funds (total of items 47 and 67).....	45	
Capital allocated to meet the trading activities as per lines 26 and 35 of Division II (total of items 47 and 48)	46	
Primary share capital (line 26 Division II)	47	
Secondary capital (line 35 Division II).....	48	
Tertiary capital (total of items 50, 51, 52 plus 57 less 65).....	49	
Subordinated debt (line 33 form DI 100)	50	
Other (line 34 form DI 100)	51	
Unappropriated profits: trading book (line 37 form DI 100).....	52	
Add: Excess (shortfall) of market value over book value of investments in securities and financial instruments relating to the trading book	53	
Excess of net realisable value over book value of other assets relating to the trading book.	54	
Revaluation reserve relating to aforementioned assets.....	55	
Long-term subordinated loans, provided substantiated in law, relating to the trading book .	56	
Subtotal of items 53 to 56	57	
Less: Intangible assets relating to the trading book.....	58	
Any assets that are not convertible into cash within 3-month period: trading book.....	59	
Investments in unlisted shares relating to the trading book.....	60	
Guarantees given relating to the trading book	61	
Risk-margin requirements of any formal or OTC market.....	62	
Current year losses relating to the trading book.....	63	
Tax provisions.....	64	
Subtotal of items 58 to 64	65	
Total – Secondary and tertiary capital (line 48 and 49)	66	
Qualifying secondary and tertiary capital (limited to 250% of line 47).....	67	
DIVISION VI. REQUIRED CAPITAL AND SHAREHOLDERS' FUNDS FOR THE TRADING BOOK		
Required capital and shareholders funds (total of line items 69 to 72)	68	
Base requirement.....	69	
Position-risk requirement	70	
Counterparty/Settlement-risk requirement.....	71	
Large exposure requirement.....	72	
DIVISION VII. CALCULATION OF EXCESS/(DEFICIENCY) IN CAPITAL AND SHAREHOLDERS' FUNDS FOR THE TRADING BOOK		
Net qualifying capital and shareholders' funds (line 45 of Division V).....	73	
Required capital and shareholders' funds (line 68 of Division VI)	74	
Excess (deficiency) (item 73 less item 74).....	75	
DIVISION VIII. UNREALISED PROFIT/(LOSS) ON INVESTMENT PORTFOLIO (Market value less book value)		
	76	
DIVISION IX		
Highest daily value at risk during the month under review	77	
Hash total	78	

ANNEXURE F

CREDIT RISK

DI 500							
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(Confidential and not available for inspection by the public)

Quarterly

Name of bank

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) at beginning of quarter	1				
- Less: Recovered during quarter.....	2				
Rescheduled during quarter ^(b)	3				
Written off during the quarter	4				
- Add: Overdues that arose during quarter...	5				
- Gross amount overdue at end of quarter ^(c) ...	6				
- Specific provisions	7				
- Market value of security held	8				
- Amounts written off during the financial year	9				
- Against provisions	10				
- Income statement.....	11				
- General debt provision (gross)	12				
		Where interest is being suspended		Where interest is not being suspended	
		1		2	
- Amounts reflected in item 6 in respect of which no specific provision has been raised and no security is held (R'000)	13				
2. Maturity analysis of overdue amounts as defined, reported in line 6, that have been overdue for; (the sum of lines 14 to 16 should equal line 6)		Repayable in instalments		Other loans and advances	Total
		Mortgage loans	Instalment sales and leases		
		1	2	3	4
Less than or equal to 1 month.....	14				
More than 1 month but less than or equal to 3 months.....	15				
More than 3 months	16				
3. Asset quality		Historic cost to date	Market value at date of return	Cumulative amounts written off to date	Liabilities in respect of legal, municipal and other costs to be settled prior to sale
Assets bought in or repossessed during the preceding five years and unsold (total of items 18 to 22)	17	1	2	3	4
- Companies acquired ^(d)	18				
- Fixed property					
- Private dwellings	19				
- Commercial and industrial.....	20				
- Vehicles and equipment.....	21				
- Other	22				

4.	Percentage distribution of assets based on profitability	Line no.	Category	Money (item 40 of DI 100)	Advances and interest-bearing assets (asset items 44 to 56 and 60 and 64 of DI 100)			Investments (asset items 61, 62, 65 and 66 of DI 100)		Fixed assets and other (reflected under asset item 69 of DI 100)	Other assets (items 74, 79 and 80 of form DI 100)	Total (item 81 of DI 100)
					Reasonable return	Some return	No return	Earning	Non-earning			
					1	2	3	4	5			
23	Distribution (R'000)											
24	Percentage											

5.	Distribution of discounts, loans and advances (Six monthly only)	Line no.	Agriculture	Mining	Manufacturing	Construction	Electricity & water	Trade & accommodation	Transport & communication	Finance, real estate & business services	Other services	Individuals	Other	Total (per item 57 of DI 100)
			1	2	3	4	5	6	7	8	9	10	11	12
			25	Distribution (R'000)										
26	Number of clients													
	Hash total	27												

6.	Exposures exceeding ten per cent of the bank's net qualifying capital and unimpaired reserves in respect of which the repayment arrangements have been rescheduled during the quarter under review: Supply, on separate schedule, names of persons, original repayment arrangements and rescheduled arrangements.	
7.	Date of last review of credit assessment procedures and controls by:	
	External audit	19..../..
	Audit committee	19..../..

GENERAL NOTES:

- (a) Include full amount not yet written off, outstanding under the transactions concerned, interest earned but not yet paid to date of return, penal interest, if any, incurred in respect of overdue amounts, but excluding interest not yet due.
- (b) "Reschedules" means accounts that were previously classified as overdue, the terms of which have subsequently been renegotiated, resulting in the account no longer being classified as overdue.
- (c) Furnish details on form DI 510 of all amounts overdue in respect of credit facilities granted representing more than 10 per cent of the net qualifying capital and reserves of the reporting bank.
- (d) Furnish details of companies acquired and immovable assets bought in, on form DI 520.

CURRENCY RISK

ANNEXURE H

DI 600							
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(Confidential and not available for inspection by the public)

Monthly

Name of bank

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 infrastructural investments) (asset item 53, DI 100)	1								
Total foreign-exchange liabilities (liability item 9, DI 100)	2								
Commitments to purchase under forward contracts at ruling market values at close of business on last business day of the month	3								
Commitments to sell under forward contracts at ruling market values at close of business on last business day of the month...	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 bank (items (1 + 3) - (2 + 4) + item 5) in each foreign currency and in all foreign currencies taken together	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 (to be completed by parent bank).....	7								
Aggregate effective net open foreign-currency position(s) of reporting bank (total of item 6 and 7).....	8								
Fifteen per cent of net qualifying capital and reserves (item 31 DI 100) as at latest date for which the relevant statement was submitted, converted to US\$	9								
Maximum effective net open foreign-currency position(s), per each currency and in total, during month.....	10								
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 (Full details to accompany return)	11								
Internal overnight limits set by board/management (in respect of each individual currency and in the aggregate)	12								

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

Maturity ladder of assets, liabilities and commitments i.r.o. forward contracts denominated in US\$	Line no.	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.....	13									
Foreign-exchange liabilities.....	14									
Commitments to purchase under forward contracts.....	15									
Commitments to sell under forward contracts.....	16									
Net long/short (-) position in options and futures contracts in foreign currency and gold.....	17									
Mismatch [items (13 + 15) - (14 + 16) + item 17].....	18									

Maturity ladder of assets, liabilities and commitments i.r.o. forward contracts denominated in currencies other than US\$	Line no.	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.....	19									
Foreign-exchange liabilities.....	20									
Commitments to purchase under forward contracts.....	21									
Commitments to sell under forward contracts.....	22									
Net long/short (-) position in options and futures contracts in foreign currency and gold.....	23									
Mismatch [items (19 + 21) - (20 + 22) + item 23].....	24									
Hash total.....	25									

ANNEXURE I

RESTRICTION ON INVESTMENTS, LOANS AND ADVANCES

DI 700							
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(Confidential and not available for inspection by the public)

Annually

Name of bank

Financial year ended 19 Country.....

(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 as contemplated in section 76(1)(b) of the Act	2	
Total of loans and advances as 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, excluding tertiary capital (item 31, column 4 of form DI 100)	7	
Amount by which the bank'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 bank's investments as contemplated in section 77(1)(a) of the Act	9	
Total amount owing to the bank in respect of loans and advances as contemplated in section 77(1)(b) of the Act	10	
Total amount of guarantees as contemplated in section 77(1)(c) of the Act	11	
Total of items 9, 10 and 11	12	
Less: Amount by which the bank'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 16, column 4 of form DI 100).....	15	
Excess/deficiency (-) (item 15 less item 14)	16	

RETURN REGARDING INVESTMENTS AND INTERESTS HELD

DI 702

(Confidential and not available for inspection by the public)

Annually

Name of bank/controlling company

Financial year ended 19.....

Country

(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 facilities provided by bank/controlling company to each entity		Attributable share of profit (loss)
					Book value	Current market value		Granted	Utilised	
		1	2	3	4	5	6	7	8	9
Subsidiary companies - total	1									
.....										
.....										
.....										
Associates - total	2									
.....										
.....										
.....										
Listed investments - total	3									
.....										
.....										
.....										
Other investments - total	4									
.....										
.....										
.....										

DIRECTIVES REGARDING THE COMPLETION OF THIS RETURN

1. Details of investments and interests held in all companies and associates, with the exception of companies bought in, reflected under asset items 65 and 66 and items 70 and 71 on form DI 100, shall be included in the return.
2. 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.
3. This form is to be accompanied by a detailed organogram reflecting all investments and interests held in subsidiary companies, including companies bought in, and associates as envisaged in regulation 5(2)(b).
4. In the case of a subsidiary company, or an associate as envisaged in regulation 5(2)(b) that 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.
5. In the absence of market values, the valuation placed on an investment or interest by the directors shall be indicated in column 5.
6. The attributable share of profits (or losses) of associates shall be in respect of the latest financial year-end and shall be calculated in accordance with paragraph 11 of the Statement of General Accepted Accounting Practice, number AC 110.

INSTITUTIONAL AND MATURITY BREAKDOWN OF LIABILITIES AND ASSETS

DI 900

Monthly

From October 1998

Name of bank
 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								
		Cash managed, cheque and transmission	Other demand	Short-term savings	Other short-term	Medium-term savings	Other medium-term	Long-term	TOTAL	NCD's in col. 8
		1	2	3	4	5	6	7	8	9
DEPOSITS (total of items 2 and 27)	1									
DEPOSITS DENOMINATED IN RAND (total of items 3, 6, 9, 10, 15 and 23)	2									
SA Bank group funding (total of items 4 and 5)	3									
Bank group funding: NCD's	4									
Bank group funding: other deposits	5									
SA Inter-bank funding (total of items 7 and 8)	6									
Inter-bank funding: NCD's	7									
Inter-bank 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 Governments	12									
Public Investment Commissioners (PIC)	13									
Social security funds	14									
Other domestic parties (total of items 16 to 22)	15									
Local governments and regional service councils	16									
Public enterprises/corporations (such as Transnet, Eskom and Telkom)	17									
Insurers and pension funds	18									
Other companies and close corporations	19									
Unincorporated businesses	20									
Individuals	21									
Non-profit seeking organisations and other	22									

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

LIABILITIES AT MONTH-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	NCD's in col. 8
		1	2	3	4	5	6	7	8	9
Deposits by non-residents (total of items 24 to 26)...	23									
Governments.....	24									
Banks.....	25									
Other.....	26									
DEPOSITS DENOMINATED IN FOREIGN CURRENCY (total of items 28 to 35).....	27									
SA Bank group deposits.....	28									
SA Inter-bank deposits.....	29									
Reserve Bank and Corporation for Public Deposits.....	30									
Government deposits.....	31									
Other domestic parties:										
Individuals and unincorporated business enterprises.....	32									
Companies and other.....	33									
Non-residents:										
Banks.....	34									
Other (including governments).....	35									

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

LIABILITIES AT MONTH-END IN R'000	Line no.	Short-term	Medium-term	Long-term	TOTAL
		1	2	3	4
LOANS AND ADVANCES (Total of items 37, 38, 39, 45 and 53)	36				
SA BANK GROUP FUNDING	37				
SA INTER-BANK FUNDING	38				
LOANS RECEIVED UNDER REPURCHASE AGREEMENTS: (total of items 40 to 44)	39				
Reserve Bank and Corporation for Public Deposits	40				
South African banks	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 banks	47				
Other residents	48				
Non-residents: Foreign finance in bank's own name on-lent* to clients:					
Re-channelled from Public Investment Commissioners	49				
Re-channelled from other South African banks	50				
Other on-lending	51				
Non-residents: Other foreign funding	52				
OTHER LOANS AND ADVANCES DENOMINATED IN RAND (total of items 54 to 57)	53				
Central Government and provinces	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				
Bills payable by or promissory notes of the reporting bank	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				

* REMARK: On the asset side line items 157 to 160 form the counterpart to line items 49 to 51.

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

LIABILITIES AT MONTH-END IN R'000	Line no.	TOTAL		of which: liabilities to non-residents
		1	2	2
OUTSTANDING LIABILITIES ON BEHALF OF CLIENTS, <i>per contra</i> item 218 ..	64			
OTHER LIABILITIES, INCLUDING IMPAIRMENTS (total of items 66,235,236) ..	65			
Balances due to head office and branches in the Republic	66			
Other liabilities (excluding derivatives).....	235			
Liabilities in respect of derivative instruments	236			
CAPITAL AND RESERVES (total of items 237 to 245 less item 79)	69			
Primary share capital held by:				
Banks.....	237			
Other financial institutions.....	238			
Other companies.....	239			
Households and other	240			
Primary reserve funds.....	241			
Secondary capital: Debentures and loans.....	242			
Secondary capital: Other	243			
Tertiary capital: Debentures and loans	244			
Tertiary capital: Other	245			
Less: Impairments (section 70(5) of the Act)	79			
TOTAL CAPITAL AND LIABILITIES	80			
CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES:				
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			
Gross participation in derivatives markets: notional amount underlying all unexpired contracts.....	87			
Overdraft facilities for which limits have been loaded on bank'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			

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

ASSETS AT MONTH-END IN R'000	Line no.	Domestic assets	Foreign assets	TOTAL ASSETS	Of which: under repurchase agreements
		1	2	3	4
CENTRAL BANK MONEY AND GOLD (total of items 99, 102 and 103).....	98				
South African bank notes and subsidiary coin (total of items 100 and 101).....	99				
Subsidiary coin.....	100				
Bank notes.....	101				
Gold coin and bullion.....	102				
Domestic currency deposits with Reserve Bank (total of items 105 to 106).....	103				
Cash reserve deposits: Interest bearing.....	104				
Cash reserve deposits: Non-interest bearing.....	105				
Other deposits.....	106				
DEPOSITS, LOANS AND ADVANCES (total of items 108, 114, 120, 121, 125, 128, 136, 140, 150, 161, 164 and 173 less 183)	107				
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Negotiable certificate of deposit (NCD's) issued by banks within the same group as the reporting bank with an unexpired maturity of:					
Up to 31 days.....	109				
Over 31 days up to 6 months.....	110				
Over 6 months.....	111				
Other deposits with banks within the same group.....	112				
Loans and advances to banks within the same group....	113				
SA Inter-bank funding, including NCD's (total of items 115 to 119).....	114				
Negotiable certificates of deposit (NCD's) issued by banks 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 SA banks.....	118				
Loans and advances to SA banks.....	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				
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Leasing transactions.....	127				
Mortgage advances (total of items 129 to 135).....	128				
Farm mortgages:					
Non-incorporated farming.....	129				
Other farming, 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				

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

ASSETS AT MONTH-END IN R'000	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				
Acceptances, commercial paper, bills, promissory notes and similar acknowledgements of debt discounted (total of items 141 and 145).....	140				
Liquid bills, notes and acceptances discounted or purchased (total of items 142 to 144).....	141				
Treasury bills	142				
Land Bank bills.....	143				
Other	144				
Non-liquid acceptances, commercial paper, bills, notes and similar acknowledgements of debt discounted or purchased (total of items 146 to 149).....	145				
Land Bank	146				
Own bankers' acceptances.....	147				
Other bankers' acceptances	148				
Other such instruments	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 banks	153				
Other advances to South African residents.....	154				
Deposits with and advances to non-resident banks.....	155				
Other advances to non-residents	156				
Clients' liabilities on account of bank's foreign borrowing on-lent to:					
Central and Provincial Governments.....	157				
Other SA public sector borrowers	158				
Other clients.....	159				
SA Banks	160				
Redeemable preference shares (total items 162 and 163)....	161				
Issued by banks	162				
Other	163				
Other overdrafts and loans: public sector (total of items 165 to 172).....	164				
Central Government of the Republic.....	165				
Social security funds	166				
Universities and technikons	167				
Provincial Governments.....	168				
Local authorities and regional services councils.....	169				
Land Bank	170				
Public enterprises/corporations (such as Transnet, Eskom and Telkom)	171				
Foreign governments and public sector bodies	172				

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

ASSETS AT MONTH-END IN R'000	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				
Overdrafts, 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				
Individuals	181				
Non-profit seeking institutions and other	182				
Less: Specific provisions i.r.o. loans and advances	183				
INVESTMENTS including trading portfolio assets (total of items 185, 193, 199, 202, 205, and 246 less 211).....	184				
Interest bearing Central Government securities (total of items 186 to 192).....	185				
Marketable 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 provincial governments	190				
Securities of social security funds.....	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 services councils	197				
Securities of other public sector bodies	198				
Debentures and other interest bearing security investments (total of items 200 and 201)	199				
Debentures of banks	200				
Other	201				
Equity holdings in subsidiaries and associates (total of items 203 and 204).....	202				
Banking subsidiaries	203				
Other subsidiary companies and associates.....	204				

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

ASSETS AT MONTH-END IN R'000	Line no.	Domestic assets	Foreign assets	TOTAL ASSETS	Of which: under repurchase agreements
		1	2	3	4
Other listed equities (total of items 206 and 207).....	205				
Banks	206				
Other companies	207				
Other investments (total of items 247 and 248).....	246				
Derivative instruments	247				
Other (banks and other companies)	248				
Less: specific provisions in respect of investments	211				
FIXED ASSETS (total of items 213 to 216)	212				
Premises of bank	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' liabilities <i>per contra</i> (total of memorandum items 226 to 229)	218				
Remittances in transit	219				
Deferred tax	220				
Other balances due by head office and branches in the Republic	221				
Other	222				
TOTAL ASSETS	223				
Memorandum items:					
Nominal value of marketable stock of the Government of the Republic:					
Unexpired maturity of up to 3 years	224				
Unexpired maturity of more than 3 years	225				
Details of clients' liabilities (item 218):					
Acceptances outstanding	226				
Commercial paper endorsed	227				
Bills endorsed	228				
Promissory notes and similar acknowledgements of debt endorsed	229				
Shares, fixed and movable property and other assets acquired, bought in or repossessed in order to protect an advance or investment, included under line item 222.	230				
Details of instalment debtors, suspensive sales and leases:					
Non-incorporated farming and individuals (included under item 126)	249				
Non-incorporated farming and individuals (included under item 127)	250				
Hash total	233				

REMARK: Domestic assets refer to claims against residents of South Africa and foreign assets to claims against non-residents. Regarding non-financial assets, domestic assets refer to assets situated in South Africa and foreign assets to assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

ANNEXURE L

INSTITUTIONAL BREAKDOWN OF ISSUERS OF AND TRANSACTIONS IN SELECTED ASSETS

(Confidential and not available for inspection by the public)

DI 910							
Monthly	From October 1998						

Name of bank

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 item 4, column 2, shall be equal to line item 128 column 3 on form DI 900)	Line no.	Total mortgage advances		Of which: Mortgage advances i.t.o. government guarantees	
		Number	Amount outstanding	Number	Amount outstanding
			R'000		R'000
		1	2	3	4
Mortgage advances (including accrued interest):					
Housing advances (home loans)	1				
Farm mortgages	2				
Other	3				
Total	4				

ADVANCES AND RE-ADVANCES GRANTED DURING THE MONTH

GROSS MORTGAGE ADVANCES AND RE-ADVANCES GRANTED DURING THE MONTH	Line no.	Total		For construction	On existing buildings	On vacant land
		Number of units	Amount			
				1	2	3
Farm mortgages	5					
Other:						
Dwellings and individual sectional title dwelling units	6					
Flats	7					
Business premises and churches ...	8					
All other advances	9					
Total	10					

Mortgage advances (DI900 line 128 column 3 / DI910 line 4 column 2)	Line no	Balance end of previous month per DI900	Plus Amounts paid out during month	Plus Interest accrued during month	Plus Other debits during month	Minus Instalments and other payments received during month	Minus Other credits (including amounts written off) during month	Equals Balance, end of current month per DI900
		R'000	R'000	R'000	R'000	R'000	R'000	R'000
		1	2	3	4	5	6	7
	96							

ADVANCES AND RE-ADVANCES PAID OUT AND REPAID DURING THE MONTH AND ADDITIONAL CREDIT AVAILABLE FOR WITHDRAWAL ON MORTGAGE ACCOUNTS (The total of columns 2 and 4 shall be equal to column 1)	Line no.	Total	Conventional mortgage advances	Flexible mortgage advances	
		Amount	Amount	Number ¹⁾	Amount
		R'000	R'000		R'000
		1	2	3	4
TABLE 4 Amount paid out: Total amount paid out during the month in respect of all mortgage advances (including insurance premiums, etc) Amount repaid (only capital): Total capital amount repaid during the month on all mortgage advances (excluding interest debited)..... Amount available for withdrawal on mortgage accounts as at month-end (as a result of the registration of a larger mortgage on property than the advance currently required, and taking account of additional repayments) Quasi-deposits on mortgage account: Amount available in respect of quasi-deposits on mortgage account as at month-end (i.e. repayments over and above contractual obligation which are available for withdrawal) ²⁾ Total amount repaid during the month over and above contractual obligation (which represents a quasi-deposit as it is available for withdrawal), Total amount withdrawn during the month against quasi-deposits on mortgage accounts	17				
	18				
	19				
	20				
	21				
	22				

1) Actual number, not thousands. The number of flexible mortgage advances must be reported under line items 19 and 20 column 3. The number of transactions must be reported under line items 17, 18, 21 and 22 column 3.

2) To be less than or equal to the corresponding amounts reported under line item 19.

CREDIT AND DEBIT CARDS, CHEQUES, TRAVELLERS CHEQUES AND INSTALMENT SALE CREDIT

CARDS AND CHEQUES	Line no.	Credit cards ²⁾		Debit cards	Cheques	Travellers cheques	
		Card purchases processed during month	Cash advances during month	Transactions processed during month	Cheques processed within the reporting bank during month ³⁾	Travellers cheques sold by the reporting bank during month	
						Rand	Other currency
		1	2	3	4	5	6
Value R'000	23						
Number ¹⁾	24						

1) Total number, not thousands.

2) Credit cards of which the balances are reported under line item 136 of the reporting bank's form DI 900.

3) Not processed by the ACB, but within the bank itself.

INSTALMENT CREDIT	Line no.	Balance, end of previous month per DI 900	Plus New business payout during month	Plus Finance charges earned and other debits during month	Minus Instalments received during month	Minus Amounts written off and other credits during month	Equals Balance, end of current month per DI 900
		R'000	R'000	R'000	R'000	R'000	R'000
		1	2	3	4	5	6
	TABLE 6						
Instalment sales (DI 900 item 126 column 3)	25						
Leasing transactions (DI 900 item 127 column 3)	26						

	Line no.	Balance R'000	Number of accounts
		1	2
		TABLE 61	
Instalment sale accounts at month-end: Current	27		
Overdue	28		
Leasing accounts at month-end: Current	29		
Overdue	30		

NOTE: Line items 25 column 6 should equal line items 27 plus 28, column 1, and line items 26 column 6 should equal line items 29 plus 30, column 1.

PHYSICAL ASSETS: Particulars of the holdings of, and transactions, etc., in the following physical assets (Lines 31 to 40 only required on a **quarterly** basis, and to be completed on the returns for March, June, September and December.)

Fill in: Quarter ended.....19.....

PHYSICAL ASSETS	Line no.	Transactions during the quarter at transactions value		Balance current quarter-end	Capital expenditure on new physical assets during the quarter		
		Purchases	Sales		For financial leasing to other parties	For operating leasing to other parties	For own use
		R'000	R'000	R'000	R'000	R'000	R'000
		1	2	3	4	5	6
	TABLE 7						
Improvements to leasehold bank premises/buildings	31						
Bank premises/buildings	32						
Other non-residential premises/buildings ...	33						
Residential premises/buildings	34						
Passenger cars	35						
Other vehicles/transport equipment	36						
Furniture and fittings	37						
Computers, peripherals, ATM's	38						
Other machinery and equipment	39						
Total, line items 31 to 39	40						
Related DI 900 item		212	212	212	127	127	212

NOTE: Columns 4 to 6 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 works and additions** to existing buildings and works (excluding purchases of land and of **existing** buildings and works) – lines 31 to 34;
 - total expenditure on the acquisition of **new vehicles** (excluding purchases of used vehicles) before trade-in allowances, for the purpose of leasing as well as for own use – lines 35 and 36;
 - 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 as well as for own use – lines 37 to 39.

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, 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
TABLE 8				
A. Bills issued by:				
Residents:				
Central Government (Treasury bills)	41			
Provincial governments	42			
Local authorities and regional services councils	43			
Land Bank and other public sector financial institutions	44			
Non-financial public sector enterprises	45			
Banks and mutual banks	46			
Other financial institutions	47			
Corporate private businesses (not included elsewhere)	48			
Unincorporated private businesses	49			
Non-residents	50			
B. Fixed dated securities issued by:				
Residents:				
Central government	51			
Other public sector –				
Provincial governments	52			
Local authorities and regional services councils	53			
Land Bank and other public sector financial institutions	54			
Non-financial public sector enterprises (e.g. Eskom)	55			
Other (private) issuers –				
Banks and mutual banks	56			
Insurers	57			
Other financial institutions	58			
Corporate businesses (not included above)	59			
Other domestic parties	60			
Non-residents	61			

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
TABLE 9				
C. Equity issued by:				
Domestic listed and non-listed subsidiaries and associated companies –				
Banks.....	62			
Insurers.....	63			
Other financial institutions.....	64			
Fixed property holding companies.....	65			
Other.....	66			
Other listed companies –				
Residents:				
Banks.....	67			
Insurers.....	68			
Other financial institutions.....	69			
Public corporations.....	70			
Corporate private businesses (not included elsewhere).....	71			
Non-resident companies.....	72			
Other companies, i.e. non-listed –				
Residents:				
Banks.....	73			
Insurers.....	74			
Other financial institutions.....	75			
Public corporations including Eskom, Telkom and Transnet.....	76			
Corporate private businesses (not included elsewhere).....	77			
Non-resident companies.....	78			

NUMBER OF ACCOUNTS AND AMOUNTS IN RESPECT OF SELECTED ITEMS

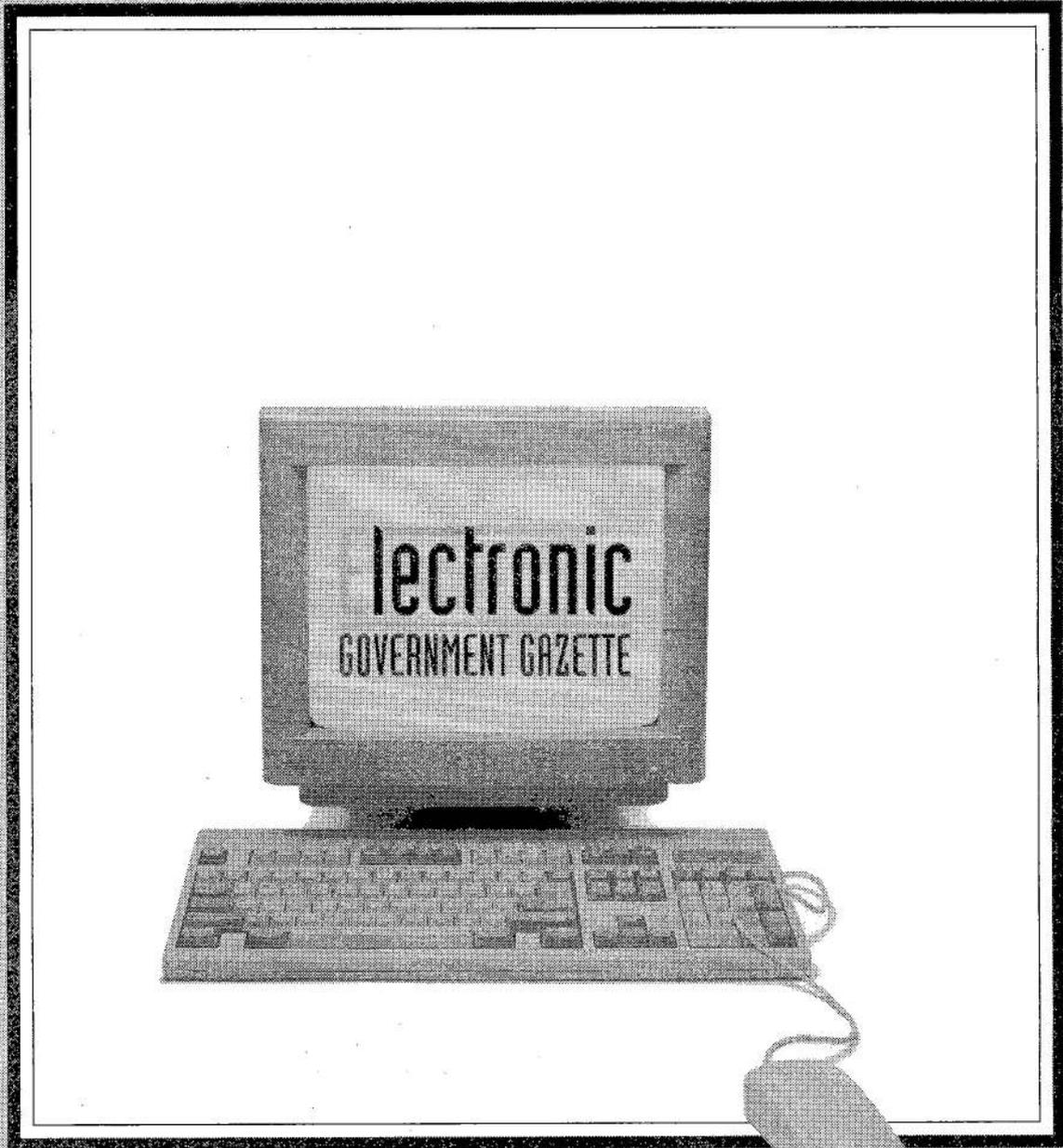
TYPE OF ACCOUNT	Line no.	Amount	Number of accounts ¹⁾
		R'000	
		1	2
TABLE 10			
Overdraft facilities for which limits have been loaded on bank's computer system: total limit (utilised and unutilised) - DI 900 line item 88	79		
Revolving credit accounts: total limit (utilised and unutilised) - DI 900 line item 89.....	80		
Credit card accounts: total limit (utilised and unutilised) - DI 900 line item 90	81		
Savings deposits: State-aided home-ownership scheme savings accounts - DI 900 line item 91 ..	82		
Mortgage advances and re-advances granted but not yet paid out as at month-end.....	83		
Fixed property included under asset line item 222 on return DI 900 which was bought in to protect an advance or investment and not yet disposed of as at month-end	84		
Fixed property bought in <u>during the month</u> in order to protect an advance or investment	85		
Shares acquired or bought in in order to protect an advance or investment, included under asset line item 222 on return DI 900	86		
Foreign loan facilities available to the reporting bank but unutilised as at month-end	87		

1) Total number, not thousands.

PERSONNEL AND INFRASTRUCTURE

PERSONNEL/INFRASTRUCTURE OF THE REPORTING BANK as at 1 January (to be completed on the return for January only, to be submitted by the 20th business day of February).	Line no.	Number ¹⁾
		1
		TABLE 11
Number of employees.....	88	
Number of cash dispensing automatic teller machines owned by the reporting bank.....	89	
Number of branches and sub-branches in the Republic	90	
Number of agencies in the Republic.....	91	
Number of branches and agencies in foreign countries	92	
Number of current accounts including those under cash management schemes	93	
Number of deposit accounts, excluding current accounts	94	
Hash total.....	95	

1) Total number, not thousands.



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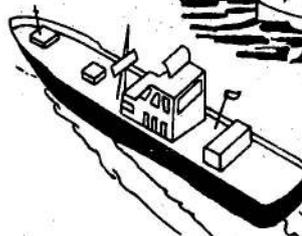
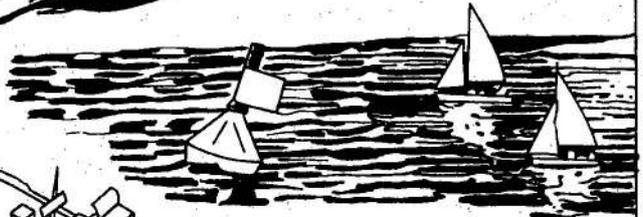
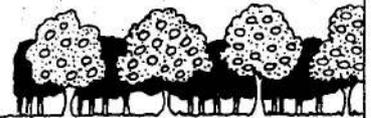
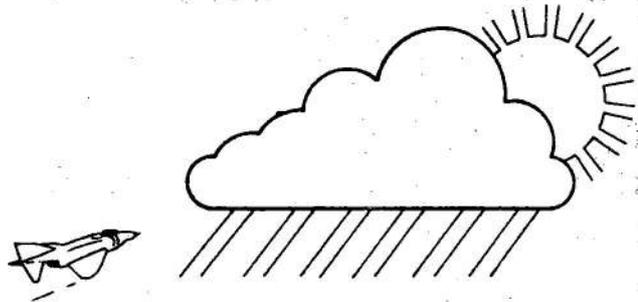
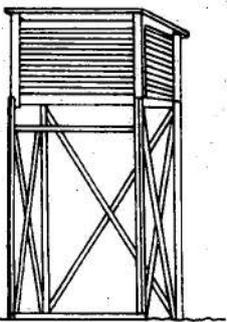
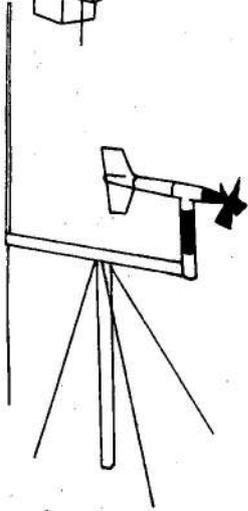
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No. Gazette
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GOVERNMENT NOTICE

South African Reserve Bank

Government Notice

R. 1059 Banks Act (94/1990): Amendment of regulations 1 19166

Printed by and obtainable from the Government Printer, Bosman Street, Private Bag X85, Pretoria, 0001
Tel: (012) 334-4507, 334-4511, 334-4509, 334-4515
Gedruk deur en verkrygbaar by die Staatsdrukker, Bosmanstraat, Privaat Sak X85, Pretoria, 0001
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