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EXTRAORDINARY BUITENGEWONE

THE UNION OF SOUTH AFRICA

Government Gazette

Staatskoerant

VAN DIE UNIE VAN SUID-AFRIKA

[Registered at the General Post Office as a Newspaper.] [Geregistreer by die Hoofposkantoor as 'n Nuusblad.]

VOL. CXXXII.] PRICE 6d. PRETORIA, 11 JUNE / 11 JUNIE 1943. PRYS 6d. [No. 3205

EXTRAORDINARY GOVERNMENT GAZETTE No. 3025 dated 11th JUNE, 1943.

Notice No.		Page No.
104	Date of Commencement - Banking Act, 1942.	1
1048	Banking Act, 1942.	1

* No. 104, 1943.]

DATE OF COMMENCEMENT.—BANKING ACT, 1942.

Under and by virtue of the powers vested in me by section *fifty-six* of the Banking Act, 1942 (Act No. 38 of 1942), I hereby proclaim, declare and make known that the said Act shall commence on the First day of July, 1943.

GOD SAVE THE KING.

Given under my Hand and the Great Seal of the Union of South Africa at Pretoria this Fourth day of June One thousand Nine hundred and Forty-three.

PATRICK DUNCAN,
Governor-General.

By Command of His Excellency the Governor-General-in-Council.

JAN H. HOFMEYR.

* No. 104, 1943.]

DATUM WAAROP DIE BANKWET, 1942, IN WERKING TREE.

Kragtens die bevoegdheid my verleen by artikel *ses-en-vyftig* van die Bankwet, 1942 (Wet No. 38 van 1942), proklameer, verklaar en maak ek hierby bekend dat genoemde Wet op die Eerste dag van Julie 1943 in werking tree.

GOD BEHOEDE DIE KONING.

Gegee onder my Hand en die Grootseël van die Unie van Suid-Afrika te Pretoria, op hede die Vierde dag van Junie Eenduisend Negehonderd Drie-en-veertig.

PATRICK DUNCAN,
Goewerneur-generaal.

Op las van Sy Eksellensie die Goewerneur-generaal-in-rade.

JAN H. HOFMEYR.

GOVERNMENT NOTICE.

DEPARTMENT OF FINANCE.

The following Government Notice is published for general information:—

* No. 1048.] [11 June 1943.

The Minister of Finance, by virtue of the powers conferred upon him by section *fifty-three* of the Banking Act, 1942 (Act No. 38 of 1942), has prescribed the Forms, Statements, Returns and Regulations contained in the Schedule hereto.

A

GOEWERMENTSKENNISGEWING.

DEPARTEMENT VAN FINANSIES.

Onderstaande Goewermentskennisgewing word vir algemene informasie gepubliseer:—

* No. 1048.] [11 Junie 1943.

Dit het die Minister van Finansies behaag om, kragtens die bevoegdheid aan hom verleen deur artikel *drie-en-vyftig* van die Bankwet, 1942 (Wet No. 38 van 1942), die vorms, state, opgawes en regulasies vervat in die Bylae hieronder voor te skryf.

SCHEDULE.

A. Forms.

1. Application for Registration of an Existing Banking Institution.
2. Certificate of Registration.
3. Certificate of Provisional Registration.
4. Application for Approval of Auditor(s).

B. Statements and Returns.

5. Monthly Return by Commercial Banks.
6. Quarterly Statement by Commercial Banks.
7. Supplementary Quarterly Statement by Commercial Banks.
8. Quarterly/Half-yearly Statement by People's Banks and Loan Banks/Deposit-Receiving Institutions.
9. A. Quarterly Return by People's Banks and Loan Banks of Loans Granted.
9. B. Quarterly Return by People's Banks and Loan Banks of Deposits Received.
10. Supplementary Quarterly Statement by People's Banks and Loan Banks.
11. Supplementary Half-yearly Statement by Deposit-Receiving Institutions.

C. Regulations.

12. Appeals to Minister.

Note.—Unless where directed otherwise, every Form, Statement or Return submitted by any Institution must include every prescribed item numbered as indicated.

A. FORMS.

(To be submitted in duplicate.)

[B.A. Form No. 1.

APPLICATION FOR REGISTRATION OF AN EXISTING BANKING INSTITUTION.

(In terms of section *four* of the Banking Act, 1942.)

The Registrar of Banks,
Pretoria.

I/We, the undersigned, being the sole owner/partners/chairman/chief executive officer in the Union of a banking institution carrying on business under the name of.....
.....in accordance with the requirements of section *four* (1) of the Banking Act, 1942, do hereby submit in duplicate—

(*a*) the last annual accounts of the institution as at the .....day of.....19..... *(which must be signed by the applicant(s) and certified as correct and complete by the auditor or auditors of the applicant institution);*

(*b*) a statement of all the assets and liabilities of the institution as at the.....day of..... 19..... *(which must be a date not earlier than ninety days prior to the date of this application and must likewise be signed by the applicant(s) and certified as correct and complete by the auditor or auditors of the applicant institution). (Only to be furnished if annual accounts mentioned in (a) refer to a date earlier than ninety days prior to the date of application);*

(*c*) a statement of the address of its head office/and of the address of its principal office in the Union *(only to be given if its head office is situate outside the Union)* and of every other office or place wheresoever in which it carries on business [*to be grouped together per country or territory; and in the Union per Province and locality, indicating clearly Branches, Sub-Branches, Agencies (i.e. run by full-time employees of the applicant) and Agents (giving name as well as address)*];

(*d*) *(if the applicant is an individual or partnership)* a copy of the rules for the conduct of its business *(if any), (or if the applicant is an association other than a partnership)*—

(i) the document constituting the association; and

(ii) its articles of association, regulations or other rules; and

(iii) a statement of the name and address of its chairman and of every director and of its chief executive officer in the Union; and

(iv) a copy of any Act of Parliament or deed of settlement which specially governs such association *(if any)*;

BYLAE.

A. Vorms.

1. Aansoek om Registrasie van 'n Bestaande Bankinsteling.
2. Sertifikaat van Registrasie.
3. Sertifikaat van Voorlopige Registrasie.
4. Aansoek om goedkeuring van Ouditeur(e).

B. State en opgawes.

5. Maandelikse Opgawe deur Handelsbanke.
6. Kwartaalstaat deur Handelsbanke.
7. Aanvulende Kwartaalstaat deur Handelsbanke.
8. Kwartaal-/Halfjaarstaat deur Volksbanke en Leningsbanke/Deposito-nemende Instellings.
9. A. Kwartaalopgawe deur Volksbanke en Leningsbanke van Toegestane Lenings.
9. B. Kwartaalopgawe deur Volksbanke en Leningsbanke van Ontvange Deposito's.
10. Aanvullende Kwartaalstaat deur Volksbanke en Leningsbanke.
11. Aanvullende Halfjaarstaat deur Deposito-nemende Instellings.

C. Regulasies.

12. Appèl na die Minister.

L.W.—Tensy anders vermeld, moet iedere vorm, staat of opgawe wat deur enige instelling ingedien word, iedere voorgeskrewe pos, genommer soos aangedui, insluit.

A. VORMS.

(Moet in tweevoud voorgelê word.)

(B.W. Vorm No. 1.)

AANSOEK OM REGISTRASIE VAN 'N BESTAANDE BANKINSTELLING.

(Kragtens artikel *vier* van die Bankwet, 1942.)

Die Registrateur van Banke,
Pretoria.

Ek/Ons, die ondergetekende(s), synde die alleen-eienaar/vennote/voorsitter/hoofbestuurder in die Unie van 'n bankinstelling wat sake doen onder die naam van.....
lê hierby, ooreenkomstig die vereistes van artikel *vier* (1) van die Bankwet, 1942, in tweevoud voor—

(*a*) die jongste jaarrekenings van die instelling per die..... dag van.....19..... *(wat deur die applikant(e) geteken en deur die ouditeur of ouditeure van die instelling wat hierdie aansoek indien as juis en volledig gesertifiseer moet word)*;

(*b*) 'n staat van al die bate en laste van die instelling per die.....dag van.....19..... *(wat 'n tydstip nie vroeër dan negentig dae voor die dag van die aansoek moet wees nie en insgelyks deur die applikant(e) geteken en deur die ouditeur of ouditeure van die instelling wat hierdie aansoek indien as juis en volledig gesertifiseer moet word). (Moet alleen verstrek word as die jaarrekenings, in (a) vermeld, betrekking het op 'n dag vroeër as negentig dae voor die dag van die aansoek)*;

(*c*) 'n Aangifte van die adres van sy hoofkantoor/en van die adres van sy vernaamste kantoor in die Unie *(moet alleen verstrek word as sy hoofkantoor buite die Unie gelee is)* en van iedere ander kantoor of plek, waar ookal, waarin hy sy bedryf uitoefen [*moet volgens Land of Gebied saamgegroepeer word; en binne die Unie volgens Provinsie en Plek met duidelike aanduiding van Takke, Subtakke, Agenskappe (d.w.s. wat deur voltydse amptenare van die applikant bestuur word) en Agente (met aangifte van naam sowel as adres)*];

(*d*) *(indien die applikant 'n individu of 'n vennootskap is)* 'n afskrif van sy reglement vir die uitoefening van sy bedryf *(indien enige), (of indien die applikant 'n ander vereniging as 'n vennootskap is)*—

(i) die akte van oprigting van die vereniging; en

(ii) sy statute, regulasies en ander reglement; en

(iii) 'n aangifte van die naam en adres van sy voorsitter en iedere direkteur en van sy hoofbestuurder in die Unie; en

(iv) 'n afskrif van enige wet van die Parlement of akte van ooreenkoms wat sodanige vereniging in besonder reguleer *(indien enige)*;

all duly signed and certified in accordance with the requirements of section *four* (2) of the said Act;

and duly empowered thereto by resolution of the directors/members/shareholders/proprietors (*applicable only to a corporate body*), apply for registration/provisional registration as a commercial bank/people's bank/loan bank/deposit receiving institution.

In terms of section *twelve* (1) of the Act, application is likewise made for authority to use an abbreviation of the institution's name, viz.: ..... and in conjunction with its name given above to use or refer to it by the name of....., the name of an institution with which it was amalgamated/which it absorbed in the year 19.....

I/We declare that this institution—

(1) does/does not comply with the financial requirements of section *fourteen/nineteen/twenty-eight* as well as of section *twenty-nine* of the Act;

(2) does/does not maintain a covered position, as referred to in section *fifteen* of the Act (*applicable only to a commercial bank*);

(3) does/does not carry on any business in the Union through a person who is not its full-time servant, as referred to in section *sixteen* of the Act (*applicable only to a commercial bank*);

(4) does/does not maintain any branch or agency, as referred to in section *twenty-four* of the Act (*applicable only to a people's bank*);

(5) (*a*) has/has not purchased and does/does not hold any of its own shares (*where it has purchased and does hold such shares full particulars of such holding must be given*);

(*b*) has/has not lent and has/has not outstanding any money on the security of its own shares (*where it has lent and has outstanding any such loans full particulars as to shares and amount advanced must be given*);

(*c*) has/has not for the purpose of furthering the sale of its own shares, granted and outstanding unsecured loans or loans against security (*where such loans have been granted against security, full particulars of such loans and the relevant security must be given*), as referred to in section *thirty-two* of the Act;

(6) has no/ has (*number and names to be stated*) employee(s) who hold(s) office as director, managing director or auditor of the institution, as referred to in section *thirty-four* of the Act;

(7) maintains a fund to the amount of £..... which it maintains exclusively/has insured itself for an amount of £..... with..... (*name of insurer to be inserted*), for the purpose of making good any loss resulting from the negligence or dishonesty of any of its employees, as referred to in section *forty-eight* of the Act, full particulars of which are attached to this application.

In support of this application, I/we further attach hereto financial statements as at the.....day of ....., 19..... (*which must be a date not earlier than ninety days prior to the date of this application*), set out in the form prescribed for the Quarterly/Half-yearly and the Supplementary Statements required to be submitted in terms of the Act. (*In the case of a Commercial Bank B.A. Forms Nos.* 6 *and* 7, *People's Banks and Loan Banks Forms Nos.* 8 *and* 10 *and Deposit Receiving Institutions Forms Nos.* 8 *and* 11.) (*Such statements need not include "Outside the Union" particulars nor "In the Union" particulars which are not required to be furnished in every such statement.*)

Finally, I/we attach hereto copies of the statements referred to in sectionss *twenty-two* (*b*) and *twenty-two* (*e*) of the Act, for your approval. (*Applicable only to a People's Bank or a Loan Bank.*)

The prescribed fee of £1 is enclosed with this application and I/we undertake that until such time as this application for the registration/provisional registration as a commercial bank/people's bank/loan bank/deposit receiving institution has been dealt with, the institution will comply with all the requirements of the Act pertaining to such instiutions in respect of which registration is sought.

Signature.....
Sole Owner/Partners/Chairman/Chief Executive Officer in the Union.

Address.....
.....
.....

Date.....

almal behoorlik geteken en gesertifiseer ooreenkomstig die voorskrifte van artikel *vier* (2) van genoemde Wet;

en doen, behoorlik daartoe gemagtig deur besluit van die direkteure/lede/aandeelhouers/eienaars (*alleen op 'n regspersoon van toepassing*), aansoek om registrasie/voorlopige registrasie as 'n handelsbank/volksbank/leningsbank/deposito-nemende instelling.

Kragtens artikel *twaalf* (1), word eweneens magtiging aangevra om 'n verkorting van die instelling se naam, t.w.....
.....te gebruik, en om tesame met sy hierbo vermelde naam te besig of op hom toe te pas die naam.....
....., die naam van 'n instelling waarmee dit in die jaar 19.....geamalgameer het/wat dit in die jaar..... geabsorbeer het.

Ek/Ons verklaar dat hierdie instelling—

(1) aan die finansiële vereistes van artikels *veertien/negentien/agt-en-twintig* sowel as van artikel *nege-en-twintig* van die Wet voldoen/nie voldoen nie;

(2) 'n gedekte posisie, soos vermeld in artikel *vyftien* van die Wet, handhaaf/nie handhaaf nie (*alleen op 'n handelsbank van toepassing*);

(3) wel/geen sake doen in die Unie deur 'n persoon wat nie voltyds in sy diens staan nie, soos vermeld in artikel *sestien* van die Wet (*alleen op 'n handelsbank van toepassing*);

(4) wel/geen takke of agentskappe in stand hou, soos vermeld in artikel *vier-en-twintig* van die Wet (*alleen op 'n volksbank van toepassing*);

(5) (*a*) sy eie aandele wel/nie gekoop het en wel/nie besit/nie (*wanneer dit sodanige aandele wel gekoop het en besit moet volledige besonderhede van sodanige besit verstrek word*);

(*b*) teen die sekerheid van sy eie aandele wel/geen geld uitgeleen en wel/geen geld uitstaande het (*waar dit wel geld uitgeleen het en enige sodanige lenings uitstaande het, moet volledige besonderhede betreffende aandele en die voorgeskiete bedrag verstrek word*);

(*c*) met die doel om die verkoop van sy eie aandele te bevorder, wel/geen lenings sonder onderpand of lenings teen onderpand toegestaan en uitstaande het (*wanneer sodanige lenings teen onderpand verstrek is, moet volledige besonderhede van sodanige lenings en betrokke onderpand verstrek word*),

soos vermeld in artikel *twee-en-dertig* van die Wet;

(6) wel/geen (*aantal en name moet verstrek word*) werknemer(s) het/het nie wat die amp beklee van direkteur, besturende direkteur of ouditeur van die instelling, soos vermeld in artikel *vier-en-dertig* van die Wet;

(7) 'n fonds tot die bedrag van £..... aanhou wat uitsluitend gereserveer is/hom vir 'n bedrag van £..... by ..... (*naam van versekeraar*) verseker het vir die vergoeding van enige moontlike verlies wat uit die nalatigheid of oneerlikheid van sy amptenare mag voortspruit, soos vermeld in artikel *agt-en-veertig* van die Wet, waarvan volledige besonderhede by hierdie aansoek aangeheg is.

Ter ondersteuning van hierdie aansoek heg ek/ons verder hieraan finansiële state per die ..... dag van ..... 19... (*wat 'n tydstip nie vroeër dan negentig dae voor die dag van hierdie aansoek moet wees nie*), uiteengesit in die vorm voorgeskryf vir die Kwartaal/Halfjaar- en die Aanvullende State waarvan die voorlegging ingevolge die Wet vereis word. (*In die geval van 'n Handelsbank, B.W. Vorms No.* 6 *en* 7; *Volksbanke en Leningsbanke Vorms No.* 8 *en* 10; *en Deposito-nemende Instellings, Vorms No.* 8 *en* 11). (*Sodanige State hoef nie die besonderhede vir ,, Buite die Unie" te bevat nie nog die gegewens vir ,, Binne die Unie" waarvan die verstrekking nie in iedere sodanige staat vereis word nie.*)

Ten slotte heg ek/ons verder afskrifte van die uiteensettings waarna in artikels *twee-en-twintig* (*b*) en *twee-en-twintig* (*e*) van die Wet verwys word, vir u goedkeuring hieraan. (*Alleen op 'n volksbank of 'n leningsbank van toepassing.*)

Die voorgeskrewe bedrag van £1 word by hierdie aansoek ingesluit en ek/ons onderneem dat, tot tyd en wyl hierdie aansoek om registrasie/voorlopige registrasie as handelsbank/volksbank/leningsbank/deposito-nemende instelling afgehandel is, die instelling aan al die voorskrifte van die Wet betreffende die soor instelling ten aansien waarvan om registrasie gevra word, sal voldoen.

Handtekening.....
Alleeneienaar/Vennote/Voorsitter/Hoofbestuurder in die Unie.

Adres.....
.....
.....

Datum.....

(B.A. Form No. 2.)

UNION OF SOUTH AFRICA.

BANKING ACT, 1942.

Embossed £1 Stamp.

Office of the Registrar of Banks, Pretoria.

CERTIFICATE OF REGISTRATION.

I hereby certify that the.....
.....
previously known as.....
.....
has been registered by me as a.....
.....
in terms of the above Act.

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

.....
Registrar of Banks.

(B.A. Form No. 3.)

UNION OF SOUTH AFRICA.

BANKING ACT, 1942.

Embossed £1 Stamp.

Office of the Registrar of Banks, Pretoria.

CERTIFICATE OF PROVISIONAL REGISTRATION.

I hereby certify that the.....
.....
previously known as.....
.....
has been provisionally registered by me as a.....
.....
in terms of the above Act, for the period ending.....
.....19.....

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

.....
Registrar of Banks.

(To be submitted in duplicate.)

(B.A. Form No. 4.)

APPLICATION FOR APPROVAL OF APPOINTMENT OF AUDITOR(S).

(In terms of section *thirty-eight* (1) of the Banking Act, 1942.)

The Registrar of Banks,
Pretoria.

I/we, the undersigned, being the sole owner*/partners*/chairman/chief executive officer in the Union of the.....
.....
hereby declare—

(*a*) that the total assets of the institution as at the close of its last financial year which ended on the..... day of.....19....., amounted to £.....;

(*b*) that in accordance with the requirements of sub-section (1) of section *thirty-eight* of the Act a resolution (two certified copies of which are attached hereto) to the effect that.....(*name*) of .....(*address*) .....(*name*) of.....(*address*) be appointed as auditor(s) for the period .....19..... to .....19..... was passed at a meeting of members/shareholders/proprietors/directors held at..... on the .....day of.....19 ...;

* In the case of a Sole Owner or a Partnership, the reference to a resolution and Memorandum, etc., is not required.

(B.W. Vorm No. 2.)

UNIE VAN SUID-AFRIKA.

BANKWET, 1942.

£1-Reliëfseël.

Kantoor van die Registrateur van Banke, Pretoria.

SERTIFIKAAT VAN REGISTRASIE.

Ek sertifiseer hierby dat die.....
.....
voorheen bekend as.....
.....
deur my as 'n.....
.....
geregistreer is kragtens bogenoemde Wet.

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

.....
Registrateur van Banke.

(B.W. Vorm No. 3.)

UNIE VAN SUID-AFRIKA.

BANKWET, 1942.

£1-Reliëfseël.

Kantoor van die Registrateur van Banke, Pretoria.

SERTIFIKAAT VAN VOORLOPIGE REGISTRASIE.

Ek sertifiseer hierby dat die.....
.....
voorheen bekend as.....
.....
deur my as 'n.....
.....
voorlopig geregistreer is kragtens bogenoemde Wet vir die tydperk eindigende.....19.....

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

.....
Registrateur van Banke.

(Moet in tweevoud voorgelê word.)

(B.W. Vorm No. 4.)

AANSOEK OM GOEDKEURING VAN AANSTELLING VAN OUDITEUR(E).

(Kragtens artikel *agt-en-dertig* (1) van die Bankwet, 1942.)

Die Registrateur van Banke,
Pretoria.

Ek/Ons, die ondergetekende(s), synde die alleen-eienaar*/vennote*/voorsitter/hoofbestuurder in die Unie van die .....
verklaar hierby:—

(*a*) Dat die totale bate van die instelling aan die einde van sy laaste boekjaar wat op die.....dag van .....19.... geëindig het, £..... beloop het;

(*b*) dat op 'n vergadering van lede/aandeelhouers/eienaars/direkteure, gehou te.....op die.....dag van.....19... (twee gewaarmerkte afskrifte van die besluit word hieraan geheg) ooreenkomstig die bepalings van subartikel (1) van artikel *agt-en-dertig* besluit is om—

.....(*naam*) van.....(*adres*)
en
.....(*naam*) van.....(*adres*)
vir die tydperk.....19... tot.....19...
as ouditeur(e) aan te stel;

* In die geval van 'n alleeneienaar of 'n vennootskap is dit onnodig om te verwys na 'n besluit of na 'n akte, ens.

(c) that the resolution obtained the concurrence of the required number of members/shareholders/proprietors/directors in terms of the requirements of paragraph/rule/section No..... of the Memorandum/Constitution/Articles/Rules of the institution.

In terms of the requirements of section *thrity-eight* (1) of the Act, I/we accordingly make application for your approval of such proposed appointment(s).

In support of this application, the prescribed particulars are attached hereto.

Signature.....
Sole Owner/Partners/Chairman/Chief Executive Officer in the Union.

Address.....

.....

Date.....

---

* PARTICULARS TO BE FURNISHED BY PROPOSED AUDITOR(S).

NOTE.—If a firm of auditors or more than one auditor has been nominated, the undermentioned particulars are to be furnished in respect of each partner of such firm or of each such individual auditor.

In the case of any proposed overseas or other firm(s) of auditors who may wish to appoint sub-auditors for the Union, the same particulars, in like form, must also be furnished in respect of any such proposed sub-auditors.

1. Full name.
2. Full business address.
3. Professional qualifications. (*Full particulars and years in which they were obtained to be given.*)
4. Membership of professional societies. (*Full name and official address of each society to be given, as also the class of membership and years of admission.*)
5. Number of years of personal experience as qualified auditor. (*Dates to be given.*)
6. Number of years of experience as auditor of banking institutions of the class under which the applicant institution is registered or provisionally registered. (*Names of the more important institutions and years of appointment to be given.*)
7. Number of years of experience as auditor of any other class of banking institution. (*Names of the more important institutions and years of appointment to be given.*) (*Need only be furnished in the absence of any personal experience as auditor of banking insttiutions of the class under which the applicant institution is registered or provisionally registered.*)
8. Number of years of personal experience nearest to that of auditor of a banking institution. (*Names of the more important institutions and years of appointment to be given.*) (*Only to be furnished in the absence of any personal experience as auditor of some class of banking institution.*)
9. Previous appointment as auditor of applicant institution. (*Years of appointment to be given.*)

Signature.....

Business address:

.....

.....

.....

Date.....

NOTE.—The above particulars must be furnished on a separate single foolscap sheet (a margin of a least 1½ inches being provided for), in respect of, and signed by each individual partner or auditor concerned.

After the first application for approval only such additional information as was not previously communicated, need be furnished.

(c) dat die besluit ooreenkomstig die bepalings van paragraaf/reël/artikel No.....van die akte/konstitusie/statute/reglement van die inrigting, goedgekeur is deur die vereiste aantal lede/aandeelhouers/eienaars/direkteure.

Ooreenkomstig die bepalings van artikel *agt-en-dertig* (1) van die Wet, vra ek/ons vervolgens u goedkeuring aan vir hierdie voorgestelde aanstelling(s).

Ter ondersteuning van hierdie aansoek word die voorgeskrewe besonderhede hierby aangeheg.

Handtekening.....
Alleeneienaar/Vennote/Voorsitter/Hoofbestuurder in die Unie.

Adres.....

.....

Datum.....

BESONDERHEDE WAT DEUR DIE VOORGESTELDE OUDITEUR(E) VERSTREK MOET WORD.

L.W.—Indien 'n ouditeursfirma of meer as een ouditeur benoem is, moet ondervermelde besonderhede ten aansien van elke vennoot van sodanige firma of iedere individuele ouditeur verstrek word.

In die geval van enige voorgestelde oorsese of ander ouditeursfirma(s) wat begerig mag wees om sub-ouditeure vir die Unie aan te stel, moet dieselfde besonderhede, in soortgelyke vorm, ook ten opsigte van enige sodanige voorgestelde sub-ouditeure verstrek word.

1. Volle naam.
2. Volle sakeadres.
3. Professionele kwalifikasies. (*Meld volledige besonderhede, ook jaar waarin hul verwerf is.*)
4. Lidmaatskap van professionele verenigings. (*Meld volledige naam en amptelike adres van elke vereniging, ook die soort lidmaatskap en jaar van toelating.*)
5. Aantal jare persoonlike ondervinding as gekwalifiseerde ouditeur. (*Datums moet gemeld word.*)
6. Aantal jare ondervinding as ouditeur van bankinstellings van die kategorie waaronder die instelling wat aansoek doen geregistreer of voorlopig geregistreer is. (*Name van die belangriker instellings en jare van aanstelling moet gemeld word.*)
7. Aantal jare ondervinding as ouditeur van bankinstellings van enige ander kategorie. (*Name van die belangriker instellings en jare van aanstelling moet gemeld word.*) (*Hoef slegs verstrek te word in die afwesigheid van enige persoonlike ondervinding as ouditeur van 'n bankinstelling van die kategorie waaronder die instelling wat aansoek doen geregistreer of voorlopig geregistreer is.*)
8. Aantal jare persoonlike ondervinding van 'n aard wat die meeste ooreenkoms toon met dié van 'n ouditeur van 'n bankinstelling. (*Name van die belangriker instellings en jare van aanstelling moet gemeld word.*) (*Moet slegs verstrek word as hy geen persoonlike ondervinding het as ouditeur van 'n bankinstelling van een of ander kategorie nie.*)
9. Vorige aanstelling as ouditeur van die instelling wat aansoek doen. (*Jare van aanstelling moet gemeld word.*)

Handtekening.....

Sakeadres:

.....

.....

.....

Datum.....

[*L.W.*—Voorgaande besonderhede moet verstrek word ten aansien van, en geteken word deur iedere betrokke individuele vennoot of ouditeur op 'n afsonderlike enkelfoliovel (waarop 'n marge van minstens 1½ duim gelaat moet word).

Na die eerste aansoek om goedkeuring is dit slegs nodig om enige nadere inligting, wat nie tevore verskaf is nie, mee te deel.]

B. STATEMENTS AND RETURNS.

(To be furnished in triplicate). (B.A. FORM NO. 5.)

MONTHLY RETURN BY COMMERCIAL BANKS.

[Required in terms of section *thirteen* (1) (*a*) of the Banking Act, 1942.]

NOTE.—*This Return must be lodged in a standardized form viz. single foolscap i.e. size 8" accross and 13" down. A lefthand binding margin of 1½" must be provided for, leaving a net size of 6½" across and 13" down for the body of the form.*

RETURN OF ASSETS AND LIABILITIES OF THE.....
FOR THE MONTH ENDING ON THE.....DAY OF.....19....

(All amounts to be given to the nearest pound).

Particulars to be Furnished.	*Interpretation.*
	Unless where stated otherwise, all references are to items appearing under "In the Union" in the *Quarterly Statement* required in terms of Section 13 (1) (*b*) of the Act. (B.A. Form No. 6). All figures relating to the end of any calendar month must agree with the corresponding figures given in the *Quarterly Statement* for the same date. NOTE.—Until further notice by the Registrar, interest accrued, as required under Liabilities item 2 (*a*) and (*c*), need only be calculated quarterly.
LIABILITIES TO THE PUBLIC IN THE UNION.	
1. Demand Liabilities.....	Total amount of "Demand Liabilities in Union" column.
2. Time Liabilities.....	Total amount of "Time Liabilities in Union" column.
3. Total Liabilities to the Public.....	Total of items 1 and 2 above, which must agree with Liabilities item 9.
4. (Ten per cent. of Demand Liabilities).....	Ten per cent. of item 1 above, as required in terms of section 14 (*b*) of the Act. (Not for publication in *Gazette*).
5. (Three per cent. of Time Liabilities).....	Three per cent. of item 2 above, as required in terms of section 14 (*b*) of the Act. (Not for publication in *Gazette*).
6. (Total Prescribed Statutory Reserve).....	Total of items 4 and 5 above. (Not for publication in *Gazette*).
ASSETS IN THE UNION.	
7. Subsidiary Coin.....	Assets item 1.
8. Gold Coin and Bullion.....	Assets item 2.
9. Notes of South African Reserve Bank.....	Assets item 3.
10. Credit Balance in South African Reserve Bank.....	Assets item 5. To be given on this line.
[(*a*) Reserve Balance..... £.....]	Assets item 5 (*a*). (Not for publication in *Gazette* and not to be given in ordinary column).
[(*b*) Free Balance..... £.....]	Assets item 5 (*b*). (Not for publication in *Gazette* and not to be given in ordinary column).
11. Total Cash Reserves.....	Items 7, 8, 9 and 10 above.
12. Other Liquid Assets.....	Total amount of "Union Liquid Assets" column *less* item 11 above.
13. Total Loans and Discounts.....	Assets items 7, 9, 10, 11, 12 and 13.
RATIOS.	
14. Reserve Ratio.....	Percentage ratio of item 11 above to item 3 above.
15. Liquid Asset Ratio.....	Percentage ratio of items 11 *plus* 12 above to item 3.

We declare that the foregoing Return is to the best of our knowledge and belief correct and that the Reserve Balance in the South African Reserve Bank, at this date, is not less than the amount of the prescribed statutory reserve figure given above, as required in terms of section 14 (*b*) of the Act.

(Place).....this.....day of.....19....

Chief Executive Officer in the Union.

Chief Accounting Officer in the Union.

(To be furnished in triplicate.) (B.A. FORM NO. 6.)

QUARTERLY STATEMENT BY COMMERCIAL BANKS.

[Required in terms of section *thirteen* (1) (*b*) of the Banking Act, 1942.]

NOTE.—(1) *This Statement must be lodged in a standardized form, viz. foolscap folio i.e., size 13-ins. across and 16-ins. down. A left-hand binding margin of 1½-ins. must be provided for, leaving a net size of 11½ ins. across and 16 ins. down for the body of the form.*

Every additional sheet submitted must be duly numbered and headed: QUARTERLY STATEMENT OF THE.....
AS AT THE.....DAY OF.....19.... (continued)

STATEMENT OF THE ASSETS AND LIABILITIES OF THE.....
FOR THE CALENDAR QUARTER ENDING ON THE.....DAY OF.....19....

(All amounts to be given to the nearest pound).

Authorised Capital..... (To be specified per class of share). Subscribed Capital..... (To be specified per class of share). Paid-up Capital..... (To be specified per class of share).

NOTE.—(2) *Excepting where directed otherwise, the undermentioned particulars are to be furnished in three adjoining columns under the headings of "In the Union", "Outside the Union" and "Total", respectively.*

NOTE.—(3) *Until such time as all the analyses required under this Statement are required to be furnished, for both "Inside the Union" and "Outside the Union", a total figure must be given after the main heading concerned under all three columns, and the analysed "In the Union" figures must be given in that column only and in parentheses.*

Items under the Memorandum, which are provisionally only required for "In the Union" must be given in that column only, but not in parentheses.

Particulars to be Furnished.	*Interpretation.*
	The "Interpretation" given below is intended to ensure that the figures of the several institutions will be truly comparable. The particulars mentioned are primarily intended to serve as guiding principles and do not necessarily provide for every possible type of account or transaction. Accordingly, any items not specifically referred to are to be incorporated in the Statement in accordance with the principles laid down hereunder. "In the Union" and "Outside the Union" mean liabilities payable and assets actually held and available "In the Union" and "Outside the Union", respectively, all items in transit being included under the respective "Head Office and Branches" items: Provided that, unless where stated otherwise, a Bank may, if so desired, include asset items in transit in the Union, whose ultimate destination is in the Union, under "In the Union", and asset items in transit in any other territory in which the Bank may operate and whose ultimate destination is within such other territory, under "Outside the Union". "Provisionally" means until further notice by the Registrar.
LIABILITIES. *(To be furnished on a separate sheet).*	NOTE.—On two copies of every Quarterly Statement, the three ordinary columns must be preceded by two further columns headed "Demand Liabilities in Union" and "Time Liabilities in Union", respectively, in which the "In the Union" figures of the "Liabilities to the Public" items (1 to 9) must be analysed, the total of each such item in these two columns having to agree with the total given in the "in the Union" column. "D.L." means Demand Liabilities as defined in section 1 (1) of the Act, i.e. liabilities payable within thirty days from the date of the Statement or subject to less than thirty days notice before becoming payable, and which must be included in the "Demand Liabilities in Union" column. "T.L." means Time Liabilities as defined in section 1 (1) of the Act, i.e., liabilities payable after thirty days from the date of the Statement or subject to not less than thirty days notice before becoming payable, and which must be included in the "Time Liabilities in Union" column.
LIABILITIES TO THE PUBLIC.	All claims against the Bank payable on demand or at a determinable future date.
1. Notes in Circulation.....	Notes issued by the Bank outside the Union, including those issued in the Mandated Territory.
2. Deposits by the Public :—	NOTE.—The provision for accrued interest required below, which must be made at least for "In the Union, may be an approximate amount. The amount actually provided for, however, must be comparable with the amount yielded by the formula $i = \frac{r\,(a + b + c + \ldots\ldots)}{1200}$, where "$i$" is the amount of interest, "r" the rate of interest, and "a, b, c....." are the opening balances in each and every month as from the date when interest was last credited or paid.
(*a*) Demand.....	(*D.L.*)— (1) Total balances due to public on current account, without deduction of debits in transit and/or addition of credits in transit, *excluding* any amounts due under items 3, 4 and 5, but *including*— (2) Any amounts held on behalf of persons who have no current accounts, e.g. Credits Outstanding. (3) Amounts held against certified or initialled cheques. (4) Unclaimed balances of all kinds. (5) Outstanding Dividends, Bonuses. (6) Provision for Interest accrued to date, but not yet credited to Current Accounts or Savings Bank Accounts. *Provisionally current accounts may be ignored.* (7) Teller's Surpluses. (8) Balances due by Securities, Bill, Trustee and other Departments of the Bank, *including*— (*a*) any funds lodged as security for facilities of any description; (*b*) proceeds of bills for collection held in suspense, if not included under item 4. (9) Bank's own cheques not yet presented, i.e. balance of Bank Cheque Account, etc. (10) Miscellaneous deposits for cables, telegrams, "Home Banks" or "Home Safes", Safe Deposit Safes or Lockers, etc. (11) Any other funds due to customers, other Banks, etc., if not included under items 3, 4, 5 or 11.
(*b*) Savings Bank.....	(*D.L.*)—Total amount of balances due at date of Statement on deposits which, with the exception of stipulated amounts, cannot, in terms of the rules of the institution and the condition of acceptance of such deposits, be legally withdrawn without prior notice of withdrawal of stipulated periods.

B. STATE EN OPGAWES.

(Moet in drievoud voorgelê word). (B.W. VORM No. 5.)

MAANDELIKSE OPGAWE DEUR HANDELSBANKE.
[Ingevolge artikel *dertien* (1) (*a*) van die Bankwet, 1942.]

L.W.—Hierdie opgawe moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkelfoliopapier, d.w.s. die grootte 8" in die dwarste en 13" in die lengte. 'n Marge van 1½" moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 6½" in die dwarste en 13" in die lengte vir die vorm self oorbly.

OPGAWE VAN BATE EN LASTE VAN DIE.....VIR DIE MAAND
GEËINDIG OP DIE.....DAG VAN.....19....

(Alle bedrae moet tot die naaste pond aangegee word).

Vereiste Besonderhede.	*Vertolking.*
	Tensy anders vermeld, slaan alle verwysings op poste wat onder „ Binne die Unie " in die ingevolge artikel 13 (1) (*b*) van die Wet vereiste *Kwartaalstaat* verskyn. (B.W. Vorm No. 6).
	Alle syfers betreffende die einde van enige kalendermaand moet klop met die ooreenkomstige syfers wat in die *Kwartaalstaat* per dieselfde datum aangegee word.
	L.W.—Tot nadere kennisgewing deur die Registrateur hoef opgelope rente, soos onder Laste, pos 2 (*a*) en (*c*) vereis, slegs driemaandeliks bereken te word.
VERPLIGTINGS TEENOOR DIE PUBLIEK IN DIE UNIE.	
1. Onmiddellik opeisbare verpligtings.....	Totale bedrag van kolom „ Onmiddellik Opeisbare Verpligtings in Unie ".
2. Termynverpligtings.....	Totale bedrag van kolom „ Termynverpligtings in Unie ".
3. Totale verpligtings teenoor die publiek.....	Totaal van poste 1 en 2 hierbo, wat moet klop met Laste, pos 9.
4. (Tien persent van onmiddellik opeisbare verpligtings).....	Tien persent van pos 1 hierbo, soos vereis deur artikel 14 (*b*) van die Wet. (Nie vir publikasie in die *Staatskoerant* nie).
5. (Drie persent van termynverpligtings).....	Drie persent van pos 2 hierbo, soos vereis deur artikel 14 (*b*) van die Wet. (Nie vir publikasie in die *Staatskoerant* nie).
6. (Totale voorgeskrewe statutêre reserwe).....	Totaal van poste 4 en 5 hierbo. (Nie vir publikasie in die *Staatskoerant* nie).
BATE IN DIE UNIE.	
7. Pasmunt.....	Bate, pos 1.
8. Goudmunt en staafgoud.....	Bate, pos 2.
9. Suid-Afrikaanse Reserwebank-biljette.....	Bate, pos 3.
10. Kreditsaldo in die Suid-Afrikaanse Reserwebank.....	Bate, pos 5. Moet op hierdie lyn aangegee word.
[(*a*) Reserwesaldo..... £.....]	Bate, pos 5 (*a*). (Nie vir publikasie in die *Staatskoerant* nie en moet nie in gewone kolom aangegee word nie).
[(*b*) Vrye saldo..... £.....]	Bate, pos 5 (*b*). (Nie vir publikasie in die *Staatskoerant* nie en moet nie in gewone kolom aangegee word nie).
11. Totale kontantreserwes.....	Poste, 7, 8, 9 en 10 hierbo.
12. Ander liquide bate.....	Totale bedrag van kolom „ Liquide Bate in die Unie " *min* pos 11 hierbo.
13. Totale lenings en diskonterings.....	Bate, poste 7, 9, 10, 11, 12 en 13.
VERHOUDINGSYFERS.	
14. Reserwepersentasie.....	Prosentuele verhouding van pos 11 hierbo tot pos 3 hierbo.
15. Persentasie liquide bate.....	Prosentuele verhouding van poste 11 *plus* 12 hierbo tot pos 3.

Ons verklaar dat bostaande opgawe na die beste van ons wete juis is en dat die reserwesaldo in die Suid-Afrikaanse Reserwebank op hierdie datum nie minder as die hierbo vermelde bedrag van die voorgeskrewe statutêre reserwesyfer is nie, soos vereis ingevolge artikel 14 (*b*) van die Wet.

(Plek).....hede die.....dag van.....19....

Hoofbestuurder in die Unie.

Hoofboekhouder in die Unie.

(Moet in drievoud voorgelê word). (B.W. VORM No. 6.)

KWARTAALSTAAT DEUR HANDELSBANKE.
[Ingevolge artikel *dertien* (1) (*b*) van die Bankwet, 1942].

L.W.—(1) *Hierdie staat moet in 'n gestandaardiseerde vorm ingedien word, naamlik op foliopapier, d.w.s., die grootte 13 dm. in die dwarste en 16 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 11½ dm. in die dwarste en 16 dm. in die lengte vir die vorm sel oorbly.*

Iedere verdere nodige vel papier moet behoorlik genommer en van die volgende opskrif voorsien word: Kwartaalstaat van.....19.... (vervolg).
per die.....dag van.....

STAAT VAN DIE BATE EN LASTE VAN DIE.....VIR DIE KALENDERKWARTAAL
GEËINDIG OP DIE.....DAG VAN.....19....

(Alle bedrae moet tot die naaste pond aangegee word).

Nominale kapitaal..... Geplaaste kapitaal..... Gestorte kapitaal.....
(Moet opgegee word volgens soorte aandele). (Moet opgegee word volgens soorte aandele). (Moet opgegee word volgens soorte aandele).

L.W.—(2) *Behalwe waar anders vermeld, moet onderstaande besonderhede in drie kolomme naas mekaar verstrek word onder die onderskeie opskrifte: „ Binne die Unie ", „ Buite die Unie ", en „Totaal ".*

L.W.—(3) *Tot tyd en wyl verlang word dat al die ontledings wat in hierdie staat voorgeskryf is vir sowel „ Binne die Unie " as „ Buite die Unie " verskaf word, moet 'n totaal-syfer na die betrokke hoofopskrif in aldrie kolomme opgegee word en moet die geanaliseerde „ Binne die Unie "-syfers slegs in daardie kolom en tussen hakies aangegee word.*

Poste onder die Memorandum wat voorlopig slegs vir „ Binne die Unie " vereis word, moet slegs in daardie kolom aangegee word en nie tussen hakies nie.

Vereiste Besonderhede.	*Vertolking.*
	Die „Vertolking " wat hieronder gegee word, is bedoel om te verseker dat die syfers van die verskillende instellings werklik vergelykbaar sal wees. Die vermelde besonderhede is in hoofsaak bedoel om as leidende beginsels te dien en maak nie noodwendig voorsiening vir alle moontlike soorte rekenings of transaksies nie. Bygevolg moet enige poste waarna nie spesifiek verwys word nie, ooreenkomstig die beginsels wat hieronder uiteengesit is, in die Staat opgeneem word.
	„ Binne die Unie " en „ Buite die Unie " beteken onderskeidelik verpligtings betaalbaar en bate wat werklik gehou word en beskikbaar is „ Binne die Unie " en „ Buite die Unie ", terwyl alle poste in transito onder die betrokke poste „ Hoofkantoor en takke " opgeneem moet word: Met dien verstande egter dat, behalwe waar anders vermeld, 'n bank, indien verlang, bate-poste in transito binne die Unie, waarvan die eindbestemming binne die Unie is, onder „ Binne die Unie " mag insluit en bate-poste in transito in enige ander gebied waarin die bank sake mag doen, waarvan die eindbestemming binne sodanige ander gebied is, onder „ Buite die Unie ".
	„Voorlopig " beteken tot nadere kennisgewing deur die Registrateur.
LASTE. (Moet op 'n aparte vel papier ingedien word).	*L.W.*Op twee afskrifte van iedere Kwartaalstaat moet die drie gewone kolomme deur twee verdere kolomme voorafgegaan word met die onderskeie opskrifte „ Onmiddellik Opeisbare Verpligtings in Unie " en „Termynverpligtings in Unie ", waarin die syfers „ Binne die Unie " van die poste onder „Verpligtings teenoor die Publiek " (1 tot 9) ontleed moet word; en die totaal van iedere sodanige pos in hierdie twee kolomme moet ooreenstem met die totaal wat in die kolom „ Binne die Unie " aangegee is.
	„ O.V." beteken onmiddellik opeisbare verpligtings soos in artikel 1 (1) van die Wet omskryf, d.w.s. verpligtings waarvan die betaling binne 30 dae vanaf die datum van die Staat of met minder as 30 dae opsegging opeisbaar is en wat in die kolom „ Onmiddellik Opeisbare Verpligtings in Unie " aangegee moet word.
	„T.V." beteken termynverpligtings soos in artikel 1 (1) van die Wet omskryf, d.w.s. verpligtings waarvan die betaling na 30 dae of met nie minder as 30 dae opsegging opeisbaar is en wat in die kolom „Termynverpligtings in Unie " aangegee moet word.
VERPLIGTINGS TEENOOR DIE PUBLIEK.	Alle else teen die bank waarvan die betaling onmiddellik of op 'n bepaalbare toekomstige datum opeisbaar is.
1. Bankbiljette in omloop.....	Bankbiljette deur die bank buite die Unie uitgegee, insluitende dié wat in die Mandaatgebied uitgegee is.
2. Deposito's deur die publiek.....	*L.W.*—Die voorsiening vir opgelope rente wat hieronder verlang word, wat ten minste vir „ Binne die Unie " gemaak moet word, mag 'n benaderde bedrag wees. Die werklike bedrag waarvoor voorsiening gemaak is moet egter vergelykbaar wees met die bedrag wat verkry word met die formule $i = \frac{r\,(a + b + c + \ldots)}{1200}$, waar „ i " die bedrag aan rente is, „ r " die rentekoers, en „ a, b, c, . . ." die beginsaldi in iedere maand vanaf die datum waarop rente laas gekrediteer of betaal is.
(*a*) Onmiddellik opeisbare.....	(*O.V.*)— (1) Totale saldi aan die publiek in lopende rekening verskuldig, sonder aftrek van debet-bedrae in transito en/of byvoeging van kredit-bedrae in transito, met *uitsluiting* van enige bedrae verskuldig onder poste 3, 4 en 5, maar *insluitende*— (2) Enige bedrae wat gehou word ten behoewe van persone wat geen lopende rekening het nie, bv., uitstaande kredit-bedrae. (3) Bedrae wat teen gesertifiseerde of geparafeerde tjeks gehou word. (4) Alle soorte onopgeëiste saldi. (5) Uitstaande diwidende, bonusse. (6) Voorsiening vir rente wat tot datum opgeloop het, maar waarmee die lopende rekenings of spaarbankrekenings nog nie gekrediteer is nie. *Voorlopig mag lopende rekenings veronagsaam word.* (7) Tellersurplusse. (8) Saldi verskuldig deur die Effekte-, Wissel-, Trustee- en ander afdelings van die bank, *insluitende*— (*a*) enige bedrae wat as sekerheid vir fasiliteite van enige aard gestort is; (*b*) opbrengs van inkassowissels wat nie onder pos 4 ingesluit is nie maar hangende gehou word. (9) Bank se eie tjeks wat nog nie gepresenteer is nie, d.w.s., saldo van die Banktjekrekening, ens. (10) Diverse deposito's vir kabels, telegramme, spaarbussies, bewaarkluise of loketkluise, ens. (11) Enige ander fondse verskuldig aan klante, ander banke, ens., indien nie onder poste 3, 4, 5 of 11 ingesluit nie.
(*b*) Spaarbank.....	(*O.V.*).—Totale bedrag aan saldi verskuldig op die datum van die staat op deposito's wat, met uitsondering van gestipuleerde bedrae, volgens die reëls van die instelling en die voorwaardes van aanname van sodanige deposito's, wetlik nie opeisbaar is sonder voorafgaande kennisgewing van die gestipuleerde tydperke van opeising nie.

Particulars to be Furnished.	*Interpretation.*
(*c*) Time.....	(1) (*D.L. and T.L.*)—Fixed Deposits and deposits repayable after notice, [*exclusive* of Savings Bank Accounts included under item 2 (b)], *including*— (*a*) savings, investment and other certificates : (*b*) fixed deposits overdue and— (2) (*D.L. and T.L.*)—Provision for interest accrued to date, but not yet paid. (*D.L.*) NOTE.—Provision for interest on Past Due Deposits must be made and the amount added to the total of time deposits ranking as Demand Liabilities. (3) (*T.L.*)—The total of Pension or Superannuation Funds not specifically vested in trustees, *exclusive* of any sums included under item 2 (*a*). (Funds vested in trustees do not figure in the Statement).
3. Balances due to Governments :—	(*D.L.*)—Balances due on current account to the Governments concerned only and/or their various Departments.
(*a*) Union Government.....	Including South African Railways and Harbours and Provincial Administrations.
(*b*) Other Governments.....	Other States, Protectorates, Colonies, Provinces, etc.
(*c*) Local Governments.....	Including Divisional Councils and Local Authorities, i.e. Municipalities, Health Committees, etc.
4. Balances due to Other Banks :—	(D.L.) *Provisionally a total figure may be given on this line for "Outside the Union".* The "Outside the Union" figure to include only balances due and payable outside the Union.
(*a*) Commercial Banks registered in the Union.....	Total of net credit balances representing the amount due to each of the other Banks registered or provisionally registered in the Union, respectively, on current and agents account *plus* total balance due on clearing house voucher account, including vouchers issued to the South African Reserve Bank. NOTE.—(1) If net balance of any of the other Banks is debit, the amount thereof must be included under Assets item 6 (*a*) (i). (2) In the case of inter-bank transactions between Banks registered or provisionally registered in the Union, which either or both do not belong to the clearing house and/or do not have reciprocal agents' account arrangements, any such Bank may include the total amount of all cheques, drafts or other orders to pay drawn on any other such Bank, which have been duly delivered or dispatched to such other Bank and which have not been included otherwise in arriving at the net amount "Due by or due to other Banks", respectively, in arriving at the net figure under these respective items ; and every such recipient Bank must include the total amount of such cheques, etc. in determining its net figure under these respective items.
(*b*) Foreign Banks.....	Total of net credit balances due to each Foreign Bank, respectively, on current or any other account. NOTE.—If net balance of any of the other Banks is debit the amount thereof must be included under Assets item 6 (*a*) (ii). *Provisionally a total figure may be given under "Outside the Union" in respect of balances due to Foreign Banks by the Bank's offices outside the Union.*
5. Balances due to South African Reserve Bank.....	(*D.L.*)—Actual amount outstanding on advances received from the Reserve Bank but *excluding* bills rediscounted which are to be shown under item 16.
6. Bills Payable.....	(*D.L.*)—To include all outstanding drafts or other orders to pay drawn on Branches by other Branches, Agents and Correspondents in or outside the Union.
7. Acceptances on behalf of Customers :—	(*D.L. and T.L.*).
(*a*) Under Letters of Credit issued in the Union.....	—
(*b*) Other.....	—
8. Mortgages and other liens on Bank Premises and other Landed Property	(*D.L. and T.L.*)—To include any amounts owing on funds raised otherwise for the purchase or erection of Bank premises and interest accrued thereon.
9. Total Liabilities to the Public.....	Items 1 to 8.
OTHER LIABILITIES.	
10. Total Paid-up Capital and Unimpaired Reserve Funds—	Amounts to be given in all three columns in conformity with section 14 of the Act.
(*a*) Paid-up Capital..... £_____	Not to be given in the ordinary columns. For the duration of the war and until such time as normal relationships with its Head Office in Amsterdam have been re-established, the Nederlandsche Bank voor Zuid-Afrika will fill in this item under the heading "Own Working Capital".
(*b*) Unimpaired Reserve Funds..... £_____	Not to be given in the ordinary columns. Total amount of all funds, other than a Fidelity Insurance Fund referred to in section 48 of the Act, set aside as a general or special reserve fund, after providing for depreciation of assets and for bad and doubtful debts in conformity with the definition of "Unimpaired Reserve Funds" in section 1 (1) of the Act. To include only published Reserve Funds built up out of actual earnings, recoveries, or premiums on shares, such as :— (1) General Reserve Fund. (2) Contingency Reserve. (3) Leasehold Premises Sinking Fund. (4) Reserves for purchase and erection of premises and other bank property. (5) Reserve for Bank Buildings, etc. NOTE.—Every Statement must be accompanied by a Note setting out the unimpaired amount of all the Reserve Funds included in this figure.
11. Balances due to Head Office and Branches.....	Net inter-branch creditor balances resulting from entries concerning transactions which originate or require response outside any particular Branch, i.e. net creditor balance due to the Bank's Head Office and Branches, including its own Overseas Offices, in respect of accounts maintained with them or in their name, *including* accounts through which entries are passed relative to drafts issued, transfers, cheques remitted, etc. and which require the Office involved to pass some entry in response.
12. Liabilities Other than the Foregoing.....	Insofar as it is the practice of the Bank to carry them, all other liabilities such as :— (1) Balance Unappropriated Profit. (2) Dividend Equalisation Fund. (3) Net amount of Fidelity Insurance Fund established and maintained by Bank in lieu of taking out insurance cover, and reserved exclusively for the purpose of making good any loss resulting from the negligence or dishonesty of employees, as provided in section 48 of the Act. (4) Net credit balance of Gross Earnings *less* Expenses, i.e. Commission, Discount, Interest, Rents and Rentals, Exchange, Dividends and other income earned during the current financial year, *less* Charges, Postages, Salaries and Allowances, Rent and Taxes, Telegraphic Expenses, Interest Accrued or Paid, Premises and Furnishings Maintenance, Law Costs, Administrative Expenses, etc. (5) Recoveries on loans and investments, profits on securities sold, etc. which may, at the discretion of the institution, be credited in whole or in part to any Reserve for Bad and Doubtful Debts. (6) Reserve for Repairs to Bank Premises. (7) Reserve for Staff Bonus. (8) Interest, Discount, Rent and other income collected but not earned, etc. (9) Any unpublished Reserve Funds, as mentioned under item 10 (*b*), or any other unpublished reserves built up out of actual earnings, recoveries, premiums on shares, or profits resulting from the realisation of capital assets.
13. Total Other Liabilities.....	Items 10 to 12.
14. Grand Total of Liabilities.....	Items 9 and 13.
CONTINGENT LIABILITIES.	
15. Instalments due on loan subscriptions.....	On stock included under Investments.
16. Bills Rediscounted.....	Including any bills sold to the South African Reserve Bank for which the Bank has assumed a contingent liability.
17. Forward Exchange Contracts.....	—
18. Uncalled liability on shares.....	Shares held by the Bank as an investment.
19. Loans Granted but not yet paid out.....	Loans (other than current account overdrafts) of fixed amounts, *including* loans repayable on demand, to which the Bank has been irrevocably committed.
ASSETS. (*To be furnished on a separate sheet*).	NOTE.—On two copies of every *Quarterly Statement*, the three ordinary columns must be preceded by two further columns headed "Union Liquid Assets" and "Union Cover", respectively, in which all Union assets ranking for the prescribed Liquid Assets requirement of section 14 (*c*) of the Act, and all Union Assets ranking for the prescribed Covered Position requirement of section 15 (1) of the Act, respectively, must be given. Paper eligible for rediscount with the South African Reserve Bank i.e., paper complying with the requirements of section *thirteen* of the Currency and Banking Act, need only be given in the "Union Liquid Assets" column by Banks whose total under the other items indicated and mentioned in section *one* of the Act is insufficient to comply with the prescribed "Liquid Assets" requirement under section 14 (*c*) of the Act. All assets given under "In the Union", *except* those indicated and such others as are not payable in Union currency, which may have been included under other items, rank for the Covered Position requirement of section *fifteen* and may be included under the "Union Cover" column : Provided that if the total amount of such "In the Union" assets is insufficient to comply with the requirements of the Act, claims payable in Union currency but held outside the Union, may, in terms of the Act, be included. Full particulars, however, are to be given of any such claims so included, which are not clearly indicated as such in the "Outside the Union" column. "L.A." means Union Assets ranking for the Union Liquid Assets requirement and which may be included in the "Union Liquid Assets" column. "C.P." means Union Assets ranking for the Union Covered Position requirement and which may be included in the "Union Cover" column. In accordance with the definition of "Unimpaired Reserve Funds" in section 1 (1) of the Act, provision for depreciation of assets and for bad and doubtful debts must be made in the case of all assets. Such provision must be made at least once in every financial year.

Vereiste Besonderhede.	*Vertolking.*
(*c*) Termyn	(1) (*O.V. en T.V.*).—Vaste deposito's en deposito's terugbetaalbaar na opsegging (*uitgeslote* Spaarbankrekenings wat onder pos 2 (*b*) opgeneem is), *insluitende*— (*a*) spaar-, belegging- en ander sertifikate; en (*b*) onopgeëiste vaste deposito's en—
	(2) (*O.V. en T.V.*).—Voorsiening vir rente wat tot datum opgeloop het maar nog nie betaal is nie. (*O.V.*) *L.W.*—Voorsiening vir rente op onopgeëiste deposito's moet gemaak en die bedrag by die totaal van termyndeposito's wat as onmiddellik opeisbare verpligtings beskou word, opgeneem word.
	(3) (*T.V.*).—Die totaal van pensioen- of voorsorgsfondse wat nie spesifiek aan trustees oorgedra is nie, *uitgeslote* enige bedrae wat onder pos 2 (*a*) opgeneem is. (Fondse wat aan trustees oorgedra is word nie in die staat opgeneem nie).
3. Saldi verskuldig aan owerhede	(*O.V.*).—Saldi verskuldig op lopende rekening aan die betrokke owerhede self en/of aan hulle onderskeie departemente.
(*a*) Unie-regering	Ingeslote Suid-Afrikaanse Spoorweë en Hawens en Provinsiale Administrasies.
(*b*) Ander regerings	Ander State, Protektorate, Kolonies, Provinsies, ens.
(*c*) Plaaslike owerhede	Insluitende Afdelingsrade en plaaslike owerhede, d.w.s., Munisipaliteite, Gesondheidsrade, ens.
4. Saldi verskuldig aan ander banke	(*O.V.*).—*Voorlopig mag 'n totaalsyfer vir „ Buite die Unie " op hierdie lyn aangegee word.* Die syfer „ Buite die Unie " moet alleen saldi verskuldig en betaalbaar buite die Unie insluit.
(*a*) Handelsbanke in die Unie geregistreer	Totaal van netto kreditsaldi, verteenwoordigende die bedrag onderskeidelik verskuldig aan elk van die ander in die Unie geregistreerde of voorlopig geregistreerde banke, op lopende rekening en agenterekening *plus* die totaal-saldo verskuldig op verrekeningsbetaalstukkerekening, insluitende betaalstukke uitgereik aan die Suid-Afrikaanse Reserwebank. *L.W.*—(1) As die netto-saldo van enige van die ander banke 'n debet-saldo is, moet die bedrag daarvan onder Bate, pos 6 (*a*) (i), opgeneem word. (2) In die geval van onderlinge banktransaksies tussen banke wat geregistreer of voorlopig geregistreer is in die Unie, waarvan die een of albei nie tot die klaringshuis behoort nie en/of nie wederkerige agenterekeningreëlings het nie, mag enige sodanige bank die totale bedrag aan tjeks, wissels of ander betaalopdragte wat op enige ander sodanige bank getrek is, wat behoorlik aan sodanige ander bank oorhandig of versend is en wat nie andersins ingesluit is in die bepaling van die netto bedrag „Verskuldig deur of Verskuldig aan ander Banke " nie, insluit by die bepaling van die netto syfer onder hierdie respektiewe poste; en iedere sodanige ontvangende bank moet die totale bedrag aan sodanige tjeks, ens., insluit by die bepaling van sy netto syfer onder hierdie respektiewe poste.
(*b*) Vreemde banke	Totaal van netto kreditsaldi verskuldig aan iedere vreemde bank onderskeidelik, op lopende of enige ander rekening. *L.W.*—As die netto saldo van enige van die ander banke 'n debet-saldo is, moet die bedrag daarvan onder Bate, pos 6 (*a*) (ii), opgeneem word. *Voorlopig mag 'n totaalsyfer onder „ Buite die Unie " aangegee word ten opsigte van saldi verskuldig aan vreemde banke deur die bank se kantore buite die Unie.*
5. Saldi verskuldig aan die Suid-Afrikaanse Reserwebank	(*O.V.*).—Werklike bedrag uitstaande op voorskotte ontvang van die Reserwebank maar *uitgeslote* herdiskonteerde wissels wat onder pos 16 opgeneem moet word.
6. Te betale wissels	(*O.V.*).—Moet insluit alle uitstaande wissels of betaalopdragte getrek op takke deur ander takke, agente en korrespondente binne of buite die Unie.
7. Aksepte ten behoewe van klante:—	(*O.V. en T.V.*)
(*a*) Kragtens kredietbriewe uitgereik in die Unie	—
(*b*) Ander	—
8. Verbande en ander pandregte oor bankgeboue en ander vaste eiendom	(*O.V. en T.V.*).—Met inbegrip van verskuldigde bedrae op fondse andersins verkry vir die aankoop of oprigting van bankgeboue, sowel as opgelope rente.
9. Totale verpligtings teenoor die publiek	Poste 1 tot 8.
ANDER VERPLIGTINGS.	
10. Totale gestorte kapitaal en onaangetaste reserwefondse	Bedrae moet in aldrie kolomme ooreenkomstig artikel 14 van die Wet aangegee word.
(*a*) Gestorte kapitaal £	Moet nie in die gewone kolomme aangegee word nie. Solank die oorlog duur en totdat normale betrekkinge met sy hoofkantoor in Amsterdam herstel is, moet die Nederlandsche Bank voor Zuid-Afrika hierdie pos onder die opskrif „ Eie Bedryfskapitaal " aangee.
(*b*) Onaangetaste reserwefondse £	Moet nie in die gewone kolomme aangegee word nie. Die totale bedrag van alle fondse, met uitsondering van 'n personeelgetrouheidswaarborgfonds waarna in artikel 48 van die Wet verwys word, wat as 'n algemene of besondere reserwefonds afgesonder is nadat vir waardevermindering van bate en vir onverhaalbare en twyfelagtige skuld voorsiening gemaak is, ooreenkomstig die begripsbepaling van „ Onaangetaste reserwefondse " in artikel 1 (1) van die Wet. Moet alleen gepubliseerde reserwefondse wat uit werklike winste, invorderings, of premies op aandele opgebou is, soos die volgende, insluit:— (1) Algemene reserwefonds. (2) Reserwe vir gebeurlikhede. (3) Delgingsfonds vir geboue op huurpagpersele. (4) Reserwes vir die koop en oprigting van bankgeboue en ander bankeiendom. (5) Reserwe vir bankgeboue, ens. *L.W.*—Iedere staat moet vergesel gaan van 'n aantekening waarin uiteengesit word die onaangetaste bedrag van al die reserwefondse wat in hierdie syfer opgeneem is.
11. Saldi verskuldig aan hoofkantoor en takke	Netto kreditsaldi van takke onderling wat voortspruit uit boekinge betreffende transaksies wat buite enige bepaalde tak ontstaan of bevestiging vereis, d.w.s., netto kreditsaldi verskuldig aan die bank se hoofkantoor en takke, ingeslote sy eie oorsese kantore, ten opsigte van rekenings wat by hulle of op hulle naam gehou word, *met inbegrip van* rekenings waarop boekings geskied betreffende uitgereikte wissels, uitbetalingsopdragte, geremitteerde tjeks, ens., en wat die een of ander teenboeking deur die betrokke kantoor vereis.
12. Ander verpligtings as die bovermelde	Vir sover dit die gebruik van die bank is om sulke rekeninge te hou, alle ander verpligtings soos:— (1) Saldo onverdeelde wins. (2) Diwidendegalisasiefonds. (3) Netto bedrag van personeelgetrouheidswaarborgfonds wat deur die bank gestig en in stand gehou word in plaas van 'n verskering te sluit en wat uitsluitend gereserveer is vir die vergoeding van enige moontlike verlies wat uit die nalatigheid of oneerlikheid van sy amptenare mag voortspruit, soos bepaal in artikel 48 van die Wet. (4) Netto kreditsaldo van bruto inkomste *min* uitgawes, d.w.s., kommissie, diskonto, rente, huur en huurgeld, kommissie op tjeks, diwidende en ander inkomste wat gedurende die lopende boekjaar verdien is, *min* koste, posgeld, salarisse en toelae, huur en belastings, telegrafiese onkoste, betaalde of opgelope rente, onderhoud van geboue en ameublement, regskoste, administratiewe uitgawe, ens. (5) Bedrae verhaal op lenings en beleggings, winste op verkoopte effekte, ens., waarmee na die goeddunke van die instelling, enige reserwe vir onverhaalbare en twyfelagtige skulde in sy geheel of gedeeltelik gekrediteer mag word. (6) Reserwe vir herstel van bankgeboue. (7) Reserwe vir bonus aan personeel. (8) Rente, diskonto, huur en ander inkomste wat geïn maar nog nie verdien is nie, ens. (9) Enige ongepubliseerde reserwefondse soos onder pos 10 (*b*) vermeld, of enige ander ongepubliseerde reserwefondse wat uit werklike winste, invorderings, premies op aandele, of winste voortspruitende uit die realisering van kapitaalbate opgebou is.
13. Totaal van ander verpligtings	Poste 10 tot 12.
14. Groototaal van verpligtings	Poste 9 en 13.
VOORWAARDELIKE VERPLIGTINGE.	
15. Ongestorte bedrag verskuldig op deur die bank ingetekende obligasies	Op obligasies ingesluit onder beleggings.
16. Herdiskonteerde wissels	Insluitende alle wissels wat aan die Suid-Afrikaanse Reserwebank verkoop is en waarvoor die bank hom voorwaardelik aanspreeklik gestel het.
17. Valutatermynkontrakte	—
18. Ongestorte bedrag verskuldig op aandele	Aandele deur die bank as belegging gehou.
19. Lenings toegestaan maar nog nie uitbetaal nie	Lenings (uitgeslote oortrokke lopende rekenings) van vaste bedrae, *insluitende* op aanvraag terugbetaalbare lenings, waarvoor die bank onherroeplik verbind is.
BATE. (*Moet op 'n aparte vel papier ingedien word*).	*L.W.*—Op twee afskrifte van iedere Kwartaalstaat moet die drie gewone kolomme deur twee verdere kolomme voorafgegaan word met die onderskeie opskrifte „ Liquide Bate in die Unie " en „ Unie-dekking ", waarin alle Unie-bate wat vir die voorgeskrewe vereistes van onderskeidelik artikel 14 (*c*) van die Wet ten aansien van Liquide Bate en artikel 15 (1) van die Wet ten aansien van die Gedekte Posisie, toegelaat word, aangegee moet word. Papier by die Suid-Afrikaanse Reserwebank herdiskonteerbaar, d.w.s., papier wat voldoen aan die vereistes van artikel 13 van die Betaalmiddelen- en Bankwet, hoef alleen in die kolom „ Liquide Bate in die Unie " deur banke aangegee te word waarvan die totale bedrag onder die ander aangeduide poste en wat in artikel *een* van die Wet vermeld word, onvoldoende is om te voldoen aan die voorgeskrewe vereiste van artikel 14 (*c*) van die Wet ten aansien van „ Liquide Bate ". Alle bate wat onder „ Binne die Unie " aangegee is, *met uitsondering* van dié wat aangedui is en sodanige andere wat nie in Uniegeld betaalbaar is nie, wat moontlik onder sekere ander poste ingesluit is, word toegelaat ten opsigte van die vereistes ten aansien van die Gedekte Posisie van artikel 15 van die Wet en mag in die kolom „ Unie-dekking " aangegee word: Met dien verstande dat, indien die totale bedrag van sodanige bate „ Binne die Unie " onvoldoende is om aan die vereistes van die Wet te voldoen, eise wat betaalbaar is in Unie-geld maar wat buite die Unie gehou word, ooreenkomstig die Wet ingesluit mag word. Volledige besonderhede moet egter verstrek word van enige sodanige eise wat aldus ingesluit is, wat nie duidelik as sodanig in die kolom „ Buite die Unie " aangedui word nie. „ L.B." beteken Unie-bate wat ten opsigte van die vereistes ten aansien van Liquide Bate in die Unie toelaatbaar is en wat in die kolom „ Liquide Bate in die Unie " aangegee mag word. „ G.P." beteken Unie-bate wat ten opsigte van die vereistes ten aansien van die Gedekte Posisie in die Unie toelaatbaar is en wat in die kolom „ Unie-dekking " aangegee mag word. Ooreenkomstig die begripsbepaling van „ Onaangetaste reserwefondse " in artikel 1 (1) van die Wet, moet vir waardevermindering van bate en vir onverhaalbare en twyfelagtige skuld ten opsigte van alle bate voorsiening gemaak word. Sodanige voorsiening moet minstens eenkeer in iedere boekjaar gemaak word.

Particulars to be Furnished.	*Interpretation.*
1. Subsidiary Coin	(*L.A.*)—Only coin which is legal tender or current in the respective areas in which the Bank operates to be included. All other coin to be included under item 20 (11).
2. Gold Coin and Bullion	(*L.A.*).
3. Notes of South African Reserve Bank	(*L.A.*).
4. Notes of Other Banks	Only notes which are legal tender or current in the respective areas in which the Bank operates to be included. All other bank-notes to be included under item 20 (12): Provided that as long as British sterling notes and United States of America dollar notes are cleared to the South African Reserve Bank, any such notes held in the Union may be included under "In the Union" under this item.
5. Balances in South African Reserve Bank :—	(*L.A.*)—Total to be given on this line.
[(*a*) Reserve Balance..... £.....]	Not to be given in ordinary columns. Balance of Reserve Account maintained in terms of section 14 (*b*) of the Act. (Not for publication in *Gazette*).
[(b) Free Balance..... £.....]	Not to be given in ordinary columns. Balance held on Free Account. (Not for publication in *Gazette*).
6. Balances due by :—	The "In the Union" figure to include only balances due and payable in the Union.
(*a*) Other Banks.	*Provisionally a total figure may be given on this line for "Outside the Union".*
(i) Commercial Banks registered in the Union....	(*L.A.*)—Total of net debit balances representing the amount due by each of the other Banks registered or provisionally registered in the Union, respectively, on current and agents account, *plus* total clearing house vouchers held against all other Banks registered or provisionally registered in the Union, *including* the South African Reserve Bank. [All other uncleared effects to be shown under item 20 (3).] NOTE.—(1) If net balance of any of the other Banks is credit, the amount thereof must be included under Liabilities item 4 (*a*). (2) In the case of inter-bank transactions between Banks registered or provisionally registered in the Union, which either or both do not belong to the clearing house and/or do not have reciprocal agents' account arrangements, any such Bank may include the total amount of all cheques, drafts or other orders to pay drawn on any other such Bank, which have been duly delivered or dispatched to such other Bank and which have not not been included otherwise in arriving at the net amount "Due by or due to other Banks", respectively, in arriving at the net figure under these respective items; and every such recipient Bank must include the total amount of such cheques, etc. in determining its net figure under these respective items.
(ii) Foreign Banks	Total of net debit balances due by each Foreign Bank, respectively, on current or any other account. NOTE.—If net balance of any of the other Banks is credit, the amount thereof must be included under Liabilities item 4 (*b*). *Provisionally a total figure may be given under "Outside the Union" in respect of balances due by Foreign Banks to the Bank's offices outside the Union.*
(*b*) Building Societies	(*L.A. only deposits with Building Societies registered in the Union*).
(*c*) Other Institutions	[*L.A. only deposits with other institutions approved by the Registrar under section* 1 (1) *of the Act.*]
7. Money at Call and Short Notice	Loans ordinarily not exceeding thirty days against Government and other securities and bills of exchange, of a sufficient marketable value to cover. The "Outside the Union" figure may include such loans without security.
8. Investments	The value of every undermentioned investment which is included in the "Union Liquid Assets" column, to be given at cost or market value as at the date of the Statement, whichever is the lower, or at the value certified by the Secretary of the Board of Public Debt Commissioners, as required under section 30 of the Act. NOTE.—Where the total book value of such included investments is less than the total cost or market or P.D.C. value of all such investments, such book value may be given. Save with the special consent of the Minister, in terms of section 29 of the Act, only approved investments not pledged or otherwise encumbered to be included in the L.A. column. NOTE.—Securities lodged with the Reserve Bank in anticipation of possible necessary facilities need not be regarded as pledged unless they definitely secure facilities granted, and then only to the extent that the Reserve Bank claims to hold an enforceable pledge. All other investments to be included at not exceeding cost or market value, whichever is the lower. NOTE.—No investments not payable in Union currency are to be included in the "Union Cover" column.
(*a*) Local Union Government Stock	(*L.A.*)—Payable in Union Currency. Including Cape of Good Hope, Natal and Transvaal stock. Union Government securities pledged as security for South West Africa note issues not to be included under "In the Union".
(*b*) Other Union Government Stock	(*L.A. only such stocks actually held in the Union but not C.P.*) Not payable in Union currency. Including Cape of Good Hope, Natal and Transvaal stock.
(*c*) Union Treasury Bills	(*L.A.*)—Either bought or discounted
(*d*) Other Government Stock	(*Not C.P.*)—Stock of other States, Provinces, etc.
(*e*) Other Government Treasury Bills	(*Not C.P.*).
(*f*) Municipal Stocks	(*L.A. only such stocks as are quoted on a Stock Exchange in the Union or have been approved by the Registrar under section* 1 (1) *of the Act.*) (*C.P. only those payable in Union currency.*)
(*g*) Public Utilities Stock	(*L.A. only stocks of Rand Water Board and Electricity Supply Commission and provisionally, South African Reserve Bank stock, and Iscor debentures.*)
(*h*) Other Debenture Securities	(*L.A. only such other debentures as have been approved by the Registrar under section* 1 (1) *of the Act.*) (*C.P. only those payable in Union Currency.*)
(*i*) Banking Stocks and Shares	(*C.P. only those expressed in Union Currency.*) Other than South African Reserve Bank stock.
(*j*) Other Stocks and Shares	(*C.P. only those expressed in Union Currency.*) Other than any included under item 16.
9. Bills Discounted :—	Total of bills drawn in the currency of the country in which they were discounted and payable in that country. NOTE.—Provision should be made at least once in each half-year for rebate on bills maturing after the date of any Statement.
(*a*) Current	*Provisionally a total figure only need be given on this line for "Outside the Union"; and for "In the Union" in the March and September Statements.*
(i) Trade Bills	(*L.A. only such bills as are eligible for discount by the South African Reserve Bank*). Trade bills and commercial paper as defined in section 34 of the Currency and Banking Act.
(ii) Accommodation Bills	—
(*b*) Overdue and Unpaid	Inland Bills of all kinds.
10. Bills of Exchange Purchased :—	Total of bills drawn on a country other than that of purchase. Only balances actually appearing in the books at the date of the Statement should be included. Bills remitted and in transit at date of the Statement are not to be included in the totals shown against this heading.
(*a*) Current	(*L.A. only such bills as are eligible for discount by the South African Reserve Bank, but not C.P.*)
(*b*) Overdue and Unpaid	(*C.P. such bills debited back to negotiating Branch in the Union.*)
11. Bills Receivable :—	Bills purchased by Branches, Overseas Offices and Agents of the Bank in countries other than that in which the bills are payable, and remitted to the debit of the Bank's offices in the country in which the bills are payable. The total should include only bills which have actually been received in the country in which they are payable. Bills remitted and in transit at the date of the Statement are not to be included in the totals shown against this heading.
(*a*) Current	(*L.A. only such bills as are eligible for discount by the South African Reserve Bank*).
(*b*) Overdue and Unpaid	—
12. Loans and Advances to the Public :—	Other than Bills discounted and *exclusive* of any amounts included under item 16.
(*a*) Unsecured—Current	—
(*b*) Secured—Current	*Provisionally a total figure only need be given on this line for "Outside the Union"; and for "In the Union" in the March and September Statements.* In the case of loans granted against the security of more than one of the undermentioned classes, the classification must be made according to the principal security held by the Institution, in the usual order of priority adopted by the Bank. The classification into Current and Overdue and Unpaid to be made at least once in every financial year.
(i) By Stocks, Shares and Debentures	—
(ii) By Mortgages over Town Property	Against first or subsequent mortgage bonds.
(iii) By Mortgages over Farm Property	Against first or subsequent mortgage bonds.
(iv) By Guarantees	—
(v) By Sureties and Co-principal Debtors	To include only loans granted to individuals, subject to repayment by regular instalments.
(vi) By Sundry Securities	Including pledges and cessions of fixed deposit receipts, collateral bills for collection, hire purchase contracts, life insurance policies, notarial bonds, merchandise and produce, etc.
(*c*) Overdue and Unpaid	All accounts about which the Bank entertains any doubt as to full and prompt recovery, including all loans repayable on demand or otherwise and all overdrafts on current account which have been called up, any of which have not as yet been written off. Any amount given as Overdue and Unpaid to be the net amount after making full provision for bad and doubtful debts as required under the Act. NOTE.—Any bad and doubtful advances should be included *exclusive* of any interest accrued thereon so that no "Interest in Suspense" should be included under Liabilities item 12.

Vereiste Besonderhede.	*Vertolking.*
1. Pasmunt	(*L.B.*).—Slegs muntgeld wat wettige betaalmiddel of gangbaar is in die onderskeie gebiede waarin die bank sake doen, moet ingesluit word. Alle ander muntgeld moet onder pos 20 (11) opgeneem word.
2. Goudmunt en staafgoud	(*L.B.*).
3. Suid-Afrikaanse Reserwebank-biljette	(*L.B.*).
4. Bankbiljette van ander banke	Slegs bankbiljette wat wettige betaalmiddel of gangbaar is in die onderskeie gebiede waarin die bank sake doen, moet ingesluit word. Alle ander bankbiljette moet onder pos 20 (12) opgeneem word: Met dien verstande dat solank as Britse sterling-biljette en dollar-biljette van die Verenigde State van Amerika deur die Suid-Afrikaanse Reserwebank verreken word, enige sodanige biljette wat in die Unie gehou word, onder „Binne die Unie" onder hierdie pos opgeneem mag word.
5. Saldi in die Suid-Afrikaanse Reserwebank	(*L.B.*).—Totaal moet op hierdie lyn aangegee word.
[(*a*) Reserwesaldo £_____]	Moet nie in gewone kolomme aangegee word nie. Saldo op Reserwerekening, gehou ingevolge artikel 14 (*b*) van die Wet. (Nie vir publikasie in die *Staatskoerant* nie).
[(*b*) Vrye saldo £_____]	Moet nie in gewone kolomme aangegee word nie. Saldo op Vrye Rekening. (Nie vir publikasie in die *Staatskoerant* nie).
6. Saldi verskuldig deur:—	Die syfer „Binne die Unie" moet alleen saldi verskuldig en betaalbaar binne die Unie insluit.
(*a*) Ander banke	*Voorlopig kan een totaalsyfer op hierdie lyn vir „Buite die Unie" aangegee word.*
(i) Handelsbanke in die Unie geregistreer	(*L.B.*).—Totaal van netto debetsaldi verteenwoordigende die bedrag onderskeidelik verskuldig deur elk van die ander in die Unie geregistreerde of voorlopig geregistreerde banke op lopende rekening en agenterekening *plus* die totale bedrag aan verrekeningsbetaalstukke gehou ten laste van alle ander in die Unie geregistreerde of voorlopig geregistreerde banke, *insluitende* die Suid-Afrikaanse Reserwebank. (Alle ander onverrekende stukke moet onder pos 20 (3) aangegee word). *L.W.*—(1) As die netto saldo van enige van die ander banke 'n kreditsaldo is, moet die bedrag daarvan onder Laste, pos 4 (*a*), opgeneem word. (2) In die geval van onderlinge banktransaksies tussen banke wat geregistreer of voorlopig geregistreer is in die Unie, waarvan die een of albei nie tot die klaringshuis behoort nie en/of nie wederkerige agenterekeningreëlings het nie, mag enige sodanige bank die totale bedrag aan tjeks, wissels of ander betaalopdragte wat op enige ander sodanige bank getrek is, wat behoorlik aan sodanige ander bank oorhandig of versend is en wat nie andersins ingesluit is in die bepaling van die netto bedrag „Verskuldig deur of Verskuldig aan ander Banke" nie, insluit by die bepaling va die netto syfer onder hierdie respektiewe poste; en iedere sodanige ontvangende bank moet die totale bedrag aan sodanige tjeks, ens., insluit by die bepaling van sy netto syfer onder hierdie respektiewe poste.
(ii) Vreemde banke	Totaal van netto debetsaldi verskuldig deur iedere vreemde bank onderskeidelik, op lopende of enige ander rekening. *L.W.*—As die netto saldo van enige van die ander banke 'n kreditsaldo is, moet die bedrag daarvan onder Laste, pos 4 (*b*), opgeneem word.
(*b*) Bouverenigings	*Voorlopig mag 'n totaalsyfer onder „Buite die Unie" aangegee word ten opsigte van saldi verskuldig deur vreemde banke aan die bank se kantore buite die Unie.* (*L.B. slegs deposito's by in die Unie geregistreerde bouverenigings*).
(*c*) Ander instellings	(*L.B. slegs deposito's by ander instellings wat deur die Registrateur kragtens artikel* 1 (1) *van die Wet goedgekeur is*).
7. Onmiddelik en met kort kennisgewing opeisbare geld	Lenings, in die reël nie hoogstens dertig dae, teen staats- en ander effekte en wissels van 'n genoegsame markwaarde as dekking. Die syfer „Buite die Unie" mag sodanige lenings sonder onderpand insluit.
8. Beleggings	Die waarde van iedere hieronder vermelde belegging wat in die kolom „Liquide Bate in die Unie" ingesluit word, moet aangegee word teen kosprys of markwaarde op die datum van die staat, al na gelang van watter die laagste is, of teen die waarde wat die Sekretaris van die Raad van die Staatskuldkommissarisse gesertifiseer het, soos vereis ingevolge artikel 30 van die Wet. *L.W.*—Waar die totale boekwaarde van sodanige ingeslote beleggings minder is as die totale kosprys of die mark- of Staatskuldkommissarissewaarde van al sulke beleggings, mag sodanige boekwaarde aangegee word. Behalwe met spesiale toestemming van die Minister, kragtens artikel 29 van die Wet, moet alleen goedgekeurde beleggings wat nie verpand of andersins belas is nie, in die L.B.-kolom ingesluit word. *L.W.*—Effekte wat in afwagting van moontlik nodige fasiliteite by die Reserwebank gedeponeer is, hoef nie as verpand beskou te word nie, behalwe as hulle werklik verleende fasiliteite dek en dan slegs in dié mate as die Reserwebank beskou dat dit 'n regsgeldige pand hou. Alle ander beleggings moet teen nie meer as kosprys of markwaarde aangegee word nie, al na gelang van watter die laagste is. *L.W.*—Geen beleggings wat nie in Unie-geld betaalbaar is, moet in die kolom „Unie-dekking" aangegee word nie.
(*a*) Plaaslike obligasies van die Unie-regering	(*L.B.*).—Betaalbaar in die geldeenheid van die Unie. Insluitende obligasies van die Kaap die Goede Hoop, Natal en Transvaal.
(*b*) Ander obligasies van die Unie-regering	Effekte van die Unie-regering wat as dekking vir die uitgifte van bankbiljette in Suidwes-Afrika verbind is, moet nie onder „Binne die Unie" opgeneem word nie. (*L.B. slegs obligasies wat werklik in die Unie gehou word, maar nie G.P. nie*). Nie betaalbaar in die geldeenheid van die Unie nie.
(*c*) Unie-skatkisbewyse	Insluitende obligasies van die Kaap die Goede Hoop, Natal en Transvaal.
(*d*) Ander staatsobligasies	(*L.B.*).—Of gekoop of gediskonteer.
(*e*) Skatkisbewyse van ander regerings	(*Nie G.P. nie.*) Obligasies van ander State, Provinsies, ens.
(*f*) Obligasies van munisipaliteite	(*Nie G.P. nie*).
(*g*) Effekte van versorgingsbedrywe	(*L.B. slegs obligasies wat op 'n effektebeurs in die Unie genoteer word of wat deur die Registrateur kragtens artikel* 1 (1) *van die Wet goedgekeur is*). (*G.P. alleen dié wat in Unie-geld betaalbaar is*).
(*h*) Ander obligasies	(*L.B. slegs obligasies van die Randse Waterraad en van die Elektrisiteitsvoorsieningskommissie en voorlopig aandele van die Suid-Afrikaanse Reserwebank en obligasies van Yskor*).
(*i*) Bankaandele	(*L.B. alleen die ander obligasies wat deur die Registrateur kragtens artikel* 1 1() *van die Wet goedgekeur is*). (*G.P. alleen dié wat in die Unie-geld betaalbaar is*).
(*j*) Ander aandele	(*G.P. alleen dié wat in Unie-geld uitgedruk is*).—Met uitsondering van aandele van die Suid-Afrikaanse Reserwebank.
9. Gediskonteerde wissels	(*G.P. alleen dié wat in Unie-geld uitgedruk is*).—Met uitsondering van enige onder pos 16 opgeneem.
	Totale bedrag aan wissels getrek in die geldeenheid van die land waarin hulle gediskonteer is en betaalbaar in daardie land. *L.W.*—Minstens eenmaal per halfjaar moet voorsiening gemaak word vir 'n rabat op wissels wat na die datum van enige staat verval.
(*a*) Lopende	*Voorlopig hoef alleen 'n totaalsyfer op hierdie lyn vir „Buite die Unie" aangegee te word; en vir „Binne die Unie" in die Maart- en September-state.*
(i) Handelswissels	(*L.B. slegs wissels wat deur die Suid-Afrikaanse Reserwebank gediskonteer kan word*).—Handelswissels en -papier soos omskryf in artikel 34 van die Betaalmiddelen- en Bankwet.
(ii) Akkommodasiewissels	—
(*b*) Vervalle en onbetaald	Alle soorte binnelandse wissels.
10. Gekoopte wissels	Totale bedrag aan wissels getrek op 'n ander land as dié waarin hulle gekoop is. Slegs saldi wat werklik op die datum van die Staat in die boeke verskyn, moet ingesluit word. Wissels wat geremitteer en in transito is op die datum van die Staat moet nie opgeneem word in die totale onder hierdie pos nie.
(*a*) Lopende	(*L.B. slegs wissels wat deur die Suid-Afrikaanse Reserwebank gediskonteer kan word, maar nie G.P. nie*).
(*b*) Vervalle en onbetaald	(*G.P. die wissels wat teruggedebiteer is aan die tak van aankoop in die Unie*).
11. Te inne wissels	Wissels gekoop deur takke, oorsese kantore en agente van die Bank in ander lande as dié waarin die wissels betaalbaar is en geremitt er ten laste van die bank se kantore in die land waarin die wissels betaalbaar is. Die totaal moet alleen wissels insluit wat werklik in die land waarin hulle betaalbaar is, ontvang is. Wissels wat geremitteer en in transito is op die datum van die Staat moet nie ingesluit word in die totale onder hierdie pos nie.
(*a*) Lopende	(*L.B. slegs wissels wat deur die Suid-Afrikaanse Reserwebank gediskonteer kan word*).
(*b*) Vervalle en onbetaald	—
12. Lenings en voorskotte aan die publiek	Ander as gediskonteerde wissels en met uitsluiting van enige bedrag wat onder pos 16 opgeneem is.
(*a*) Ongedekte—Lopende	—
(*b*) Gedekte—Lopende	*Voorlopig hoef alleen 'n totaalsyfer op hierdie lyn vir „Buite die Unie" aangegee te word; en vir „Binne die Unie" in die Maart- en September-state.* In die geval van lenings wat teen sekerheid van meer as een van ondervermelde soorte onderpand verstrek is, moet die indeling geskied volgens die belangrikste onderpand wat deur die bank gehou word, in die gebruiklike rangorde wat deur die bank gevolg word. Die indeling in „Lopende" en „Vervalle en onbetaald" moet minstens eenkeer in iedere boekjaar gemaak word.
(i) Deur obligasies en aandele	—
(ii) Deur verbande op stedelike eiendom	Teen eerste of latere verbande.
(iii) Deur verbande op plaaseiendom	Teen eerste of latere verbande.
(iv) Deur garansies	—
(v) Deur borge en mede-hoofskuldenare	Moet alleen lenings insluit wat aan individue verleen is en aan terugbetaling by wyse van gereelde paaiemente onderworpe is.
(vi) Deur diverse sekuriteite	Insluitende pandregte en sessies van vaste deposito-bewyse, onderpand van inkassowissels, huurkoopkontrakte, lewensversekeringspolisse, notariële verbande, handelsware en produkte, ens.
(*c*) Vervalle en onbetaald	Alle rekenings waaromtrent daar by die bank twyfel bestaan ten opsigte van volle of prompte terugbetaling, *insluitende* alle lenings wat op aanvraag of andersins terugbetaalbaar is en alle oortrekkings op lopende rekening wat opgeroep is, enige waarvan nog nie afgeskryf is nie. Enige bedrag wat as „Vervalle en onbetaald" aangegee word, moet die netto bedrag wees nadat volle voorsiening, soos deur die Wet vereis, vir onverhaalbare en twyfelagtige skuld gemaak is. *L.W.*—Enige onverhaalbare en twyfelagtige voorskotte moet *sonder insluiting* van daarop opgelope rente aangegee word sodat geen „Verdiende rente waarvan die ontvangs onseker is" onder Laste, pos 12 ingesluit behoort te word nie.

Particulars to be Furnished.	*Interpretation.*
13. Advances to Governments :—	Advances to the Governments concerned only and/or their various Departments.
(*a*) Union Government	Including South African Railways and Harbours and Provincial Administrations.
(*b*) Other Governments	Other States, Protectorates, Colonies, Provinces, etc.
(*c*) Local Governments	Including Divisional Councils and Local Authorities i.e. Municipalities, Health Committees, etc.
14. Customers' Liability on Acceptances Outstanding per contra :—	—
(*a*) Under Letters of Credit issued in the Union	—
(*b*) Other	—
15. Bank Furniture, Fittings and Equipment	Bank furniture and fittings ; Assay plant and fittings ; Stationery etc. at not more than cost *less* depreciation and any additional amounts written off.
16. Bank Premises	All land and buildings owned by the Bank and used or intended to be used by it for banking purposes, including official Bank residences, at not more than cost *less* depreciation and any additional amounts written off. To include investments and other assets indirectly representing Bank Premises, i.e. investments in shares of companies legally owning certain Bank properties used or intended to be used for official banking purposes *including* any loans and advances to such companies. NOTE.—In accordance with the requirements of the Union Companies Act [Section 90 *quat* (3) (*b*)], the first Quarterly Statement after the year-end of every Bank shall be accompanied by a note stating how the values of fixed assets have been arrived at under this item as well as under items 15 and 17, at least as far as such Union Assets are concerned.
17. Landed Property other than Bank Premises	(1) Landed property bought in under bond or otherwise, or surrendered to the Bank in respect of liabilities and not yet disposed of. (2) Amount due to Bank on landed property sold under deed of sale. (3) Other landed property purchased by the Bank and not intended for banking purposes or for official bank residences. (4) Investments and other assets indirectly representing property other than Bank premises.
18. Preliminary Expenses	(*Not C.P.*)—All expenses incurred in connection with the establishment of the Bank and of its Branches and not yet written off.
19. Balances due by Head Office and Branches	Net inter-branch debtor balances resulting from entries concerning transactions which originate or require response outside any particular Branch, i.e. net debtor balance due by the Bank's Head Office and Branches, *including* its own Overseas Offices, in respect of accounts maintained with them or in their name, *including* accounts through which entries are passed relative to drafts issued, transfers, cheques remitted, etc. and which require the Office involved to pass some entry in response.
20. Assets Other than the Foregoing	Insofar as it is the practice of the Bank to carry them, all other assets such as :— (1) (*Not C.P.*)—Net debit balance of Gross Earnings *less* Expenses i.e. Commission, Discount, Interest, Rents and Rentals, Exchange, Dividends and other income earned during the current financial year *less* Charges, Postages, Salaries and Allowances, Rent and Taxes, Telegraphic Expenses, Interest Accrued or Paid, Premises and Furnishings Maintenance, Law Costs, Administrative Expenses, etc. (2) Interest, Commissions, Rent or Rentals and other income earned or accrued but not yet received. (3) Postal Orders, Money Orders and uncleared effects such as cheques, warrant vouchers and drafts, but *excluding* clearance vouchers under item 6 (*a*) (i). (4) Stamps embossed on cheques and other forms pending recovery, postage and revenue stamps on hand. (5) Movables pledged as security and taken over by the Bank but not yet realised. (6) Tax Redemption Certificates. (7) Deposits with Municipalities and Post Office. (8) " Home Banks " or " Home Safes ", *less* depreciation and any additional amounts written off. (9) Insurance Premiums and other payments made in advance. (10) (*Not C.P.*)—Teller's shortages. (11) (*Not C.P.*)—Coin not included under item 1. (12) (*Not C.P.*)—Bank and other currency notes not included under item 4.
21. Total Assets	Items 1 to 20.
MEMORANDUM.	
22. Forward Exchange Contracts	Customers' liability on account of Forward Exchange Contracts.
23. Assets pledged to secure deposits and other liabilities	The " In the Union " figures to be exclusive of any securities pledged as security for South West Africa note issues. *Provisionally only " In the Union " figures need be given.*
24. Aggregate Amount of Liabilities to the Bank of Directors, Auditors or any Officers of the Bank, or of any Firms, Partnerships or Companies of which such persons may, either directly or indirectly, be principals, or in which they hold any office, or in which the Bank itself has any direct interest.	A total figure to be given consisting of the total liability to the Bank of— (1) The persons mentioned, " Directors " including Local Directors and " Officers " every person in the employ of the Bank, including Agents. (2) Any firms, etc. (including co-operative societies and companies) of which such persons may, either directly or indirectly, be principals or in which they hold any office. (3) Any firms, etc. (including co-operative societies and companies) in which the Bank has any direct interest, viz. :— (i) Financial Institutions (only liabilities other than deposit balances due by them and included under items 5 and 6). *Provisionally the South African Reserve Bank may be excluded.* (ii) Other Institutions. The component parts of the totals given to be available to the Registrar on application. *Provisionally—* (*a*) *" Firms or Companies " shall not include such Union Government or quasi-government institutions as the Registrar may from time to time approve ; and* (*b*) *Only " In the Union " figures need be given.*

We declare that the foregoing Statement is to the best of our knowledge and belief correct, and shows truly and clearly the financial position of this Bank as required by section 13 (1) (*b*) of the Banking Act ; that, in accordance with the requirements of section 29, no assets included under Liquid Assets have been pledged or otherwise encumbered save with the consent of the Minister ; that all investments included under Liquid Assets have been valued in accordance with the requirements of section 30 ; that in accordance with the requirements of section 1 (1) provision for depreciation of assets and for bad and doubtful debts was last made on _____(date) ; and that provision for rebate on discounted bills maturing after the date of this Statement was made on _____(date).

(Place) _____ this _____ day of _____ 19____

_____
Chief Executive Officer in the Union.

_____
Chief Accounting Officer in the Union.

(To be furnished in triplicate). (B.A. FORM NO. 7.)

SUPPLEMENTARY QUARTERLY STATEMENT BY COMMERCIAL BANKS.

[Required in terms of section *thirteen* (1) (*c*) of the Banking Act, 1942.]

NOTE.—*This Return must be lodged in a standardized form, viz., single foolscap i.e. size 8 in. across and 13 in. down. A lefthand binding margin of 1½ in. must be provided for, leaving a net size of 6½ in. across and 13 in. down for the body of the form.*

SUPPLEMENTARY STATEMENT OF ASSETS AND LIABILITIES OF THE _____ FOR THE CALENDAR QUARTER ENDING ON THE _____ DAY OF _____ 19____

(All amounts to be given to the nearest pound).

Particulars to be Furnished.	*Interpretation.*
	Not for publication in *Gazette.*
	Only " In the Union " figures to be included.
	As prescribed by section 14 (*a*) of the Act.
CAPITAL REQUITEMENTS.	
(*a*) Total number of Offices, Branches or Agencies in the Union	—
(*b*) Prescribed Minimum Paid-up Capital and Unimpaired Reserve Funds based on Number of Branches, etc.	As laid down in section 14 (*a*) (*i*) of the Act.
(*c*) Total Liabilities to the Public	Liabilities item 9.
(*d*) Demand Liabilities	Total of " Demand Liabilities in Union " column. This figure must agree with that given in Monthly Return of even date required in terms of section 13 (1) (*a*) of the Act.
(*e*) Time Liabilities	Total of " Time Liabilities in Union " column. This figure must agree with that given in Monthly Return of even date required in terms of section 13 (1) (*a*) of the Act.
(*f*) Ten per cent. of Demand Liabilities	As required under section 14 (*b*) of the Act.
(*g*) Three per cent. of Time Liabilities	As required under section 14 (*b*) of the Act.
(*h*) Total Prescribed Statutory Reserve	Total of items (*f*) and (*g*) above.
(*i*) Balances held in the South African Reserve Bank	Assets item 5.
(*j*) Excess Balances in South African Reserve Bank	Item (*i*) *less* item (*h*) above.
(*k*) Par Value of Union Government Stocks and Treasury Bills not pledged or otherwise encumbered	As referred to in section 14 (*a*) of the Act. Par value of Assets item 8 (*a*), (*b*), (*c*) *less* any amount pledged or otherwise encumbered. NOTE.—Where the total book value of such investments is less than the total par value of all such investments, such book value may be applied.
(*l*) Total Liabilities to Public *less* Excess Balances in Reserve Bank and Par value of Union Government Securities	Item (*c*) above *less* items (*j*) and (*k*).

Vereiste Besonderhede.	*Vertolking.*
13. Voorskotte aan owerhede.....	Voorskotte aan die betrokke owerhede self en/of hulle onderskeie departemente.
(*a*) Unie-regering.....	Insluitende Suid-Afrikaanse Spoorweë en Hawens en Provinsiale Administrasies.
(*b*) Ander regerings.....	Ander State, Protektorate, Kolonies, Provinsies, ens.
(*c*) Plaaslike owerhede.....	Insluitende Afdelingsrade en plaaslike owerhede, d.w.s., Munisipaliteite, Gesondheidsrade, ens.
14. Verpligtings van klante uit hoofde van uitstaande aksepte per contra.	—
(*a*) Kragtens kredietbriewe uitgereik in die Unie.....	—
(*b*) Ander.....	—
15. Bankameublement en toerusting.....	Bankameublement en -toerusting; assaiseerinrigting en -toerusting; skryfbehoeftes, ens., teen nie meer nie as kosprys *min* waardevermindering en enige verdere bedrae wat afgeskryf is.
16. Bankgeboue.....	Alle grond en geboue wat die bank besit en gebruik of wat bestem is vir bankdoeleindes, insluitende offisiële bankwonings, teen nie meer nie as kosprys *min* waardevermindering en enige verdere bedrae wat afgeskryf is. Moet insluit beleggings en ander bate wat onregstreeks bankgeboue verteenwoordig, d.w.s., beleggings in aandele van maatskappye wat wetlik die eienaars is van sekere bankeiendomme wat vir offisiële bankdoeleindes gebruik word of daarvoor bestem is, insluitende enige lenings en voorskotte aan sodanige maatskappye. *L.W.*—Ooreenkomstig die bepalings van die Unie-maatskappywet [artikel 90 *quat* (3) (*b*)] moet die eerste kwartaalstaat na die jaareinde van iedere bank deur 'n nota vergesel word waarin uiteengesit word hoe die waarde van vaste bate verkry is onder hierdie pos asook poste 15 en 17, ten minste wat sodanige Unie-bate betref.
17. Vaste eiendom behalwe bankgeboue.....	(1) Vaste eiendom wat onder verband of andersins ingekoop is of waarvan aan die bank afstand gedoen is ten opsigte van verpligtings en wat nog nie van die hand gesit is nie. (2) Bedrag verskuldig aan die bank op vaste eiendom wat onder 'n koopakte verkoop is. (3) Ander vaste eiendom deur die bank gekoop en nie bestem vir bankdoeleindes of vir offisiële bankwonings nie. (4) Beleggings en ander bate wat onregstreeks ander eiendom behalwe bankgeboue verteenwoordig.
18. Oprigtingskoste.....	(*Nie G.P. nie*).—Alle onkoste wat aangegaan is in verband met die oprigting van die bank en van sy takke en wat nog nie afgeskryf is nie.
19. Saldi verskuldig deur hoofkantoor en takke.....	Netto debetsaldi van takke onderling wat voortspruit uit boekinge betreffende transaksies wat buite enige bepaalde tak ontstaan of bevestiging vereis, d.w.s., netto debetsaldi verskuldig deur die bank se hoofkantoor en takke, insluitende sy eie oorsese kantore, ten opsigte van rekenings wat by hulle of op hulle naam gehou word, met inbegrip van rekenings waarop boekinge geskied betreffende uitgereikte wissels, uitbetalingsopdragte, geremitteerde tjeks, ens., en wat die een of ander teenboeking deur die betrokke kantoor vereis.
20. Ander bate as die bovermelde.....	Vir sover dit die gebruik van die bank is om sulke rekeninge te hou, alle ander bate soos :— (1) (*Nie G.P. nie*).—Netto debetsaldo van bruto inkomste *min* uitgawes, d.w.s., kommissie diskonto, rente, huur en huurgelde, kommissie op tjeks, dividende en ander inkomste wat gedurende die lopende boekjaar verdien is *min* koste, posgeld, salarisse en toelae, huur en belastings, telegrafiese onkoste, betaalde of opgelope rente, onderhoud van geboue en ameublement, regskoste, administratiewe uitgawes, ens. (2) Rente, kommissies, huur en huurgelde en ander inkomste verdien of opgeloop maar nog nie ontvang nie. (3) Posorders, poswissels en onverrekende stukke soos tjeks, betaalorders en wissels, maar *met uitsluiting* van verrekeningsbetaalstukke onder pos 6 (*a*) (i). (4) Reliefsegels op tjeks en ander formuliere wat nog nie gebruik is nie, pos- en inkomstesegels voorhande. (5) Losgoed wat aan die bank verpand was en deur hom oorgeneem is maar wat nog nie van die hand gesit is nie. (6) Belastingsaflossingsertifikate. (7) Deposito's by Munisipaliteite en Poskantore. (8) Spaarbussies *min* waardevermindering en enige verdere bedrae wat afgeskryf is. (9) Vooruitbetaalde assuransiepremies en ander betalings. (10) (*Nie G.P. nie*).—Tellerstekorte. (11) (*Nie G.P. nie*).—Muntgeld wat nie onder pos 1 ingesluit is nie. (12) (*Nie G.P. nie*).—Bank-biljette en ander geldnote wat nie onder pos 4 ingesluit is nie.
21. Groottotaal van bate.....	Poste 1 tot 20.
MEMORANDUM.	
22. Valutatermynkontrakte.....	Verpligtings van klante uit hoofde van valutatermynkontrakte.
23. Bate verpand as sekerheid teen deposito's en ander verpligtings	*Voorlopig hoef alleen die syfers „Binne die Unie" verstrek te word.* Effekte wat as dekking vir die uitgifte van bankbiljette in Suidwes-Afrika verbind is, moet nie onder „Binne die Unie" opgeneem word nie.
24. Totale bedrag van verpligtings teenoor die bank van direkteure, ouditeure en enige ander amptenare van die Bank, of van enige sake, vennootskappe of maatskappye waarvan sodanige persone òf direk òf indirek prinsipale mag wees of waarin hulle enige amp beklee, of waarin die instelling self enige regstreekse belang het.	'n Totaalsyfer moet gegee word bestaande uit die totale verpligting teenoór die bank van— (1) die gemelde persone, met insluiting van plaaslike direkteure onder „direkteure", en van iedere persoon in die diens van die bank, insluitende agente, onder „amptenare"; (2) enige saak, ens. (insluitende koöperatiewe verenigings en maatskappye) waarvan sodanige persone òf direk òf indirek prinsipale mag wees of waarin hulle enige amp beklee. (3) enige saak, ens. (insluitende enige koöperatiewe verenigings of maatskappye) waarin die bank enige regstreekse belang het naamlik— (i) finansiële instellings (Alleen ander verpligtings as deposito-saldi deur hulle verskuldig en ingesluit onder poste 5 en 6). *Voorlopig mag die Suid-Afrikaanse Reserwebank uitgesluit word.* (ii) ander instellings. Die komponente van die totale moet op aanvraag aan die Registrateur verstrek word. *Voorlopig—* (*a*) *omvat „sake of maatskappye" nie staatsondernemings of kwasie-staatsondernemings van die Unie wat die Registrateur van tyd tot tyd mag goedkeur nie; en* (*b*) *hoef alleen die syfers „Binne die Unie" verstrek te word.*

Ons verklaar dat voorgaande staat na die beste van ons wete juis is en 'n getroue en duidelike weergawe is van die finansiële toestand van hierdie bank, soos vereis deur artikel 13 (1) (*b*) van die Bankwet; dat ooreenkomstig die vereistes van artikel 29 geen bate onder Liquide Bate ingesluit is, wat sonder die toestemming van die Minister verpand of andersins belas is nie; dat alle beleggings wat onder Liquide Bate ingesluit is, ooreenkomstig die bepalings van artikel 30 gewaardeer is; dat ooreenkomstig die vereistes van artikel 1 (1) vir waardevermindering van bate en vir onverhaalbare en twyfelagtige skuld laas op.....(datum) voorsiening gemaak is; en dat vir rabat op gediskonteerde wissels wat na die datum van hierdie staat verval, op.....(datum) voorsiening gemaak is.

(Plek).....hede die.....dag van.....19....

Hoofbestuurder in die Unie.

Hoofboekhouer in die Unie.

(Moet in drievoud voorgelê word). (B.W. VORM NO. 7.)

AANVULLENDE KWARTAALSTAAT DEUR HANDELSBANKE.
[Ingevolge artikel *dertien* (1) (*c*) van die Bankwet, 1942.]

L.W.—*Hierdie opgawe moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkel-foliopapier, d.w.s. die grootte 8 dm. in die dwarste en 13 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word waardeur 'n netto grootte van 6½ dm. in die dwarste en 13 dm. in die lengte vir die vorm self oorbly.*

AANVULLENDE STAAT VAN BATE EN LAATE VAN DIE.....VIR DIE KWARTAAL GEËINDIG OP DIE.....DAG VAN.....19....

(Alle bedrae moet tot die naaste pond aangegee word).

Vereiste Besonderhede.	*Vertolking.*
KAPITAALVOORSKRIFTE.	
(*a*) Totale aantal kantore, takke of agentskappe binne die Unie	Nie vir publikasie in die *Staatskoerant* nie.
(*b*) Voorgeskrewe minimale gestorte kapitaal en onaangestaste reserwefondse gebaseer op aantal takke, ens.	Slegs syfers vir „Binne die Unie" moet aangegee word. Soos voorgeskryf deur artikel 14 (*a*) van die Wet.
(*c*) Totale verpligtings teenoor die publiek.....	—
(*d*) Onmiddellik opeisbare verpligtings.....	Soos bepaal in artikel 14 (*a*) (i) van die Wet.
	Laste, pos 9.
	Totaal van kolom „Onmiddellik Opeisbare Verpligtings in Unie".
	Hierdie syfer moet klop met dié wat aangegee is in die Maandelikse Opgawe per dieselfde datum wat vereis word ingevolge artikel 13 (1) (*a*) van die Wet.
(*e*) Termynverpligtings.....	Totaal van kolom „Termynverpligtings in Unie". Hierdie syfer moet klop met dié wat aangegee is in die Maandelikse Opgawe per dieselfde datum wat vereis word ingevolge artikel 13 (1) (*a*) van die Wet.
(*f*) Tien persent van onmiddellik opeisbare verpligtings..	Soos vereis deur artikel 14 (*b*) van die Wet.
(*g*) Drie persent van termynverpligtings.....	Soos vereis deur artikel 14 (*b*) vna die Wet.
(*h*) Totale voorgeskrewe statutêre reserwe.....	Totaal van poste (*f*) en (*g*) hierbo.
(*i*) Saldi gehou in die Suid-Afrikaanse Reserwebank.....	Bate, pos 5.
(*j*) Surplus-saldi in die Suid-Afrikaanse Reserwebank.....	Pos (*i*) *min* pos (*h*) hierbo.
(*k*) Pari-waarde van Unie-staatseffekte en -skatkisbewyse wat nie verpand of andersins belas is nie	Soos vermeld in artikel 14 (*a*) van die Wet. Pari-waarde van Bate, poste 8 (*a*), (*b*), (*c*) *min* enige bedrae wat verpand of andersins belas is. L.W.—Waar die totale boekwaarde van sodanige beleggings minder is as die totale pari-waarde van al sulke beleggings, mag sodanige boekwaarde aangegee word.
(*l*) Totale verpligtings teenoor die publiek *min* surplussaldi in die Reserwebank en pari-waarde van Unie-staatseffekte	Pos (*c*) hierbo *min* poste (*j*) en (*k*).

Particulars to be furnished.	*Interpretation.*
(*m*) Ten per cent. of Liabilities to the Public as reduced....	Ten per cent. of item (1) above.
(*n*) Actual Amount of Paid-up Capital and Unimpaired Reserve Funds shown as held in Union	Liabilities item 10.
LIQUID ASSETS REQUIREMENTS.	As prescribed by section 14 (*c*) of the Act.
(*o*) Thirty per cent. of Liabilities to Public.....	Thirty per cent. of Liabilities item 9 or item (*c*) above.
(*p*) Actual amount of Liquid Assets held.....	Total amount of "Union Liquid Assets" column.
COVERED POSITION.	As prescribed by section 15 (1) of the Act.
(*q*) Total Liabilities payable in Union Currency.....	Liabilities item 9 or item (*c*) above.
(*r*) Prescribed Paid-up Capital and Unimpaired Reserve Funds	Item (*b*) or (*m*) above, whichever is the greater, as prescribed by section 14 (*a*) of the Act.
(*s*) Total Liabilities *plus* Prescribed Capital, etc.....	Total of items (*q*) and (*r*) above.
(*t*) Total amount of Union Assets and Claims Payable in Union Currency	Total amount of "Union Cover" column.

We declare that the foregoing Return is, to the best of our knowledge and belief, correct and that the Reserve Balance in the South African Reserve Bank, at this date, is not less than the amount of the prescribed statutory reserve figure given above and has not been less since the date of the submission of the Monthly Return as at the date of this Supplementary Statement.

(Place)..... this.....day of.....19.....

.....
Chief Executive Officer in the Union.

.....
Chief Accounting Officer in the Union.

B.A. FORM NO. 8.

(To be furnished in triplicate.)

QUARTERLY/HALF-YEARLY STATEMENT BY PEOPLE'S BANKS AND LOAN BANKS/DEPOSIT-RECEIVING INSTITUTIONS.

[Required in terms of Sections 18 (1) (*a*) (i) and 26/2(2) and 27(*a*) of the Banking Act, 1942.]

NOTE.—(1) *This Statement must be lodged in a standardized form, viz. foolscap folio, i.e., size* 16 *ins. across and* 13 *ins. down. A left-hand binding margin of* 1½ *in. must be provided for, leaving a net size of* 14½ *ins. across and* 13 *ins. down for the body of the form.*

Every additional sheet submitted must be duly numbered and headed: QUARTERLY/HALF-YEARLY STATEMENT OF THE.....AS AT THE.....DAY OF.....19..... (continued).

STATEMENT OF THE ASSETS AND LIABILITIES OF THE.....FOR THE CALENDAR QUARTER/HALF-YEAR ENDING ON THE.....DAY OF.....19.....

(All amounts to be given to the nearest pound.)

Authorised Capital..... (To be specified per class of share). Subscribed Capital..... (To be specified per class of share.) Paid-up Capital..... (To be specified per class of share.)

NOTE.—(2) *The undermentioned particulars are to be furnished in the following form, viz.: Liabilities on the left-hand half and Assets on the right-hand half of the sheet. Provided that in the case of any Institution where the Registrar deems such desirable, he may require the further submission of the particulars laid down in B.A. Form No.* 6.

NOTE.—(3) *In the case of all Institutions carrying on business within and outside the Union, excepting where directed otherwise, the undermentioned particulars are to be furnished in three adjoining columns under the headings of "In the Union", "Outside the Union", and "Total", respectively, separate sheets of the dimensions given above and with the same binding margin being used for Liabilities and Assets, respectively.*

Until such time as all the analyses required under this Statement are required to be furnished by such Institutions for both "Inside the Union" and "Outside the Union", a total figure must be given after the main heading concerned, under all three columns, and the analysed "In the Union" figures must be given in that column only and in parentheses.

Items under the Memorandum, which are provisionally only required for "In the Union", must be given in that column only, but not in parentheses.

Particulars to be Furnished.

Interpretation.

The "Interpretation" given below is intended to ensure that the figures of the several Institutions will be truly comparable. The particulars mentioned are primarily intended to serve as guiding principles and do not necessarily provide for every possible type of account or transaction. Accordingly, any items not specifically reverred to are to be incorporated in the Statement in accordance with the principles laid down hereunder.

"In the Union" and "Outside the Union" mean liabilities payable and assers actually held and available "In the Union" and "Outside the Union", respectively, all items in transit being included under the respective "Credits in transit" and "Debits in Transit" items: Provided that, unless where stated otherwise, an Institution may, if so desired, include asset items in transit in the Union, whose ultimate destination is in the Union, under "In the Union", and asset items in transit in any other territory in which the Institution may operate and whose ultimate destination is within such other territory, under "Outside the Union".

"Provisionally" means until further notice by the Registrar.

LIABILITIES.

NOTE.—In the case of *People's Banks and Loan Banks*, on two copies of every Quarterly Statements the single Total column (or the "In the Union" column in the case of Institutions also carrying on business outside the Union), must be preceded by two further columns headed "Liabilities under six months" and "Liabilities over six months", respectively, in which all the figures of the "Liabilities to the Public" given in the single Total (or the "In the Union") column for items 1 to 7 *other than Demand Deposits*, must be analysed for the purposes of section 19 (*b*), the total of each such item in these two columns having to agree with the figure given in the single Total (or the "In the Union") column.

In the case of *Deposit-Receiving Institutions*, two similar columns must be provided on two copies of every Half-yearly Statement, headed "Deposits under six months" and "Deposits over six months", respectively, in which all deposits, *other than Demand Deposits*, must be analysed for the purposes of section 23 (*b*).

"L.U." means liabilities under six months, i.e. liabilities to the public, *other than demand deposits*, payable within six months or subject to less than six months notice before becoming payable, and which must be included in the "Liabilities under six months" column.

"D.U." means deposits under six months, i.e. deposits, *other than demand deposits*, payable within six months or subject to less than six months notice before becoming payable, and which must be included in the "Deposits under six months" column.

"L.O." means liabilities over six months, i.e. liabilities to the public payable after six months or subject to not less than six months notice before becoming payable, and which must be included in the "Liabilities over six Months" column.

"D.O." means deposits over six months, i.e. deposits payable after six months or subject to not less than six months notice before becoming payable, and which must be included in the "Deposits over six months" column.

LIABILITIES TO THE PUBLIC.

All claims against the Institution payable on demand or at a determinable future date.

1. Deposits by the Public:—

NOTE.—The provision for accrued interest required below, which must be made at least for "In the Union", may be an approximate amount. The amount actually provided for, however, must be comparable with the amount yielded by the formula $i = \frac{r(a + b + c + \ldots.)}{1200}$, where "$i$" is the amount of interest, "r" the rate of interest, and "a, b, c . . ." are the opening balances in each and every month as from the date when interest was last credited or paid.

(*a*) Demand..... Total balances due on deposits withdrawable in any amount without notice, by cheque or otherwise, *including* provision for interest accrued, if any, but not yet credited. Total to be given on this line.

(i) Withdrawable by cheque..... £..... Union figures only. Not to be given in the ordinary column.
(ii) Not withdrawable by cheque... £..... Union figures only. Not to be given in the ordinary column.

(*b*) Savings Bank..... (*L.U. and D.U.*) Total amount of balances due at date of Statement on deposits which, with the exception of stipulated amounts, cannot, in terms of the rules of the Institution and the condition of acceptance of such deposits, be legally withdrawn without prior notice of withdrawal of stipulated periods, *including* provision for interest accrued but not yet credited.

(*c*) Time..... (*L.U. and L.O.*) (*D.U. and D.O.*) Fixed Deposits and deposits repayable after notice (*exclusive* of Savings Bank Accounts included under sub (*b*)], *including*—

(*a*) any amounts due to customers on funds placed with the Institution for investment, subject to interest and specified notice on either side:
(*b*) savings, investment and other certificates;
(*c*) fixed deposits overdue: and
(*d*) provision for interest accrued to date but not yet paid.

(*L.U. and D.U.*) NOTE.—Provision for interest on Past Due Deposits must be made and the amount added to the total of time deposits ranking as Liabilities/Deposits under six months.

2. Balances due to Banking Institutions:— As defined in Section 1 (1) of the Act and *including* Building Societies. Including interest accrued. The "Outside the Union" figure to include only balances due and payable outside the Union. Total to be given on this line.

(*a*) On Demand Deposits..... £..... Union figures only. Not to be given in the ordinary column.
(*b*) On Savings Bank Deposits..... £..... (*L.U. and D.U.*) Union figures only. Not to be given in the ordinary column.
(*c*) On Time Deposits..... £..... (*L.U. and L.O.*) (*D.U. and D.O.*) Union figures only. Not to be given in the ordinary column.

Vereiste Besonderhede.	*Vertolking.*
(*m*) Tien persent van verpligtings teenoor die publiek soos verminder	Tien persent van pos (*l*) hierbo.
(*n*) Werklike bedrag van gestorte kapitaal en onaangetaste reserwefondse aangetoon as besit in die Unie	Laste, pos 10.
VEREISTES T.A.V. LIQIODE BATE.	Soos voorgeskryf deur artikel 14 (*c*) van die Wet.
(*o*) Dertig persent van verpligtings teenoor publiek.....	Dertig persent van Laste, pos 9 of pos (*c*) hierbo.
(*p*) Werklike bedrag aan liquide bate wat gehou word....	Totaalbedrag van kolom „ Liquide Bate in die Unie ".
GEDEKTE POSISIE.	Soos voorgeskryf deur artikel 15 (1) van die Wet.
(*q*) Totale verpligtings betaalbaar in Unie-geld.....	Laste, pos 9, of pos (*c*) hierbo.
(*r*) Voorgeskrewe gestorte kapitaal en onaangetaste reserwefondse	Pos (*b*) of (*m*) hierbo, al na gelang van watter bedrag die grootste is, soos voorgeskryf deur artikel 14 (*a*) van die Wet.
(*s*) Totale verpligtings *plus* voorgeskrewe kapitaal, ens.	Totaal van poste (*q*) en (*r*) hierbo.
(*t*) Totaalbedrag aan Unie-bate en eise betaalbaar in Unie-geld	Totaal bedrag van kolom „ Unie-dekking ".

Ons verklaar dat voorgaande staat na die beste van ons wete juis is en dat die reserwe-saldo in die Suid-Afrikaanse Reserwebank op hierdie datum nie minder as die bedrag van die hierbo aangetoonde syfer van die voorgeskrewe statutêre reserwe is nie en sedert die datum van die indiening van die Maandelikse Opgawe per die datum van hierdie Aanvullende Staat nie minder was nie.

(Plek)..... hede die.....dag van.....19.....

.....
Hoofbestuurder in die Unie.

.....
Hoofboekhouer in die Unie.

(Moet in drievoud voorgelê word). (B.W. VORM No. 8.)

KWARTAAL-/HALFJAARSTAAT DEUR VOLKSBANKE EN LENINGSBANKE/DEPOSITO-NEMENDE INSTELLINGS.
[Ingevolge artikels 18 (1) (*a*) (i) en 26 /2 (2) en 27 (*a*) van die Bankwet, 1942].

L.W.—(1) *Hierdie staat moet in 'n gestandaardiseerde vorm ingedien word, naamlik op foliopapier, d.w.s. die grootte 16" in die dwarste en 13" in die lengte. 'n Marge van 1½" moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 14½" in die dwarste en 13" in die lengte vir die vorm self oorbly. Iedere verdere nodige vel papier moet behoorlik genommer en van die volgende opskrif voorsien word: KWARTAAL-/HALFJAARSTAAT VAN.....PER DIE.....DAG VAN.....19.....(Vervolg).*

STAAT VAN DIE BATE EN LASTE VAN DIE.....VIR DIE KALENDERKWARTAAL/-HALFJAAR GEËINDIG OP DIE.....DAG VAN.....19.....

(Alle bedrae moet tot die naaste pond aangegee word).

Nominale kapitaal..... (Moet opgegee word volgens soorte aandele). Geplaaste kapitaal..... (Moet opgegee word volgens soorte aandele). Gestorte kapitaal..... (Moet opgegee word volgens soorte aandele).

L.W.—(2) *Die onderstaande besonderhede moet in die volgende vorm verstrek word: Laste op die linkerhelfte en Bate op die regterhelfte van die blad. Met dien verstande dat as die Registrateur dit ten aansien van enige instelling wenslik ag, hy ook die verdere voorlegging van die besonderhede vervat in B.W. Vorm No. 6 mag eis.*

L.W.—(3) *In die geval van instellings wat sowel buite as binne die Unie sake doen, moet onderstaande besonderhede, behalwe waar anders vermeld, in drie kolomme naas mekaar verstrek word onder die onderskeie opskrifte „ Binne die Unie ", " Buite die Unie " en " Totaal ". Aparte velle papier met die afmetings hierbo aangedui en met dieselfde marge vir inbind moet vir onderskeidelik Laste en Bate gebruik word.*

Tot tyd en wyl verlang word dat al die ontledings wat in hierdie staat voorgeskryf is, deur sodanige instellings vir sowel „ Binne die Unie " as „ Buite die Unie " verskaf word, moet 'n totaalsyfer na die betrokke hoofopskrif in aldrie kolomme opgegee word en moet die geanaliseerde " Binne die Unie "- syfers in daardi kolom en tussen hakies aangegee word.

Poste onder die Memorandum wat voorlopig slegs vir „ Binne die Unie " vereis word, moet slegs in daardie kolom aangegee word maar nie tussen hakies nie.

Vereiste Besonderhede.	*Vertolking.*
	Die „ Vertolking " wat hieronder gegee word, is bedoel om te verseker dat die syfers van die verskillende instellings werklik vergelykbaar sal wees. Die vermelde besonderhede is in hoofsaak bedoel om as leidende beginsels te dien en maak nie noodwendig voorsiening vir alle moontlike soorte rekenings of transaksies nie. By gevolg moet enige poste waarna nie spesifiek verwys is nie, ooreenkomstig die beginsels wat hieronder neergelê is, in die staat opgeneem word.
	„ Binne die Unie " en „ Buite die Unie " beteken verpligtings betaalbaar en bate wat werklik gehou word en beskikbaar is „ Binne die Unie " en „ Buite die Unie ", onderskeidelik, terwyl alle poste in transito onder die betrokke poste „ Kreditbedrae in transito en" „ Debetbedrae in transito " opgeneem moet word. Met dien verstande egter dat, behalwe waar anders vermeld, 'n bank, indien verlang, bate-poste in transito binne die Unie, waarvan die eindbestemming binne die Unie is, onder „ Binne die Unie " mag insluit en bate-poste in transito in enige ander gebied waarin die bank sake mag doen, waarvan die eindbestemming binne sodanige ander gebied is, onder „ Buite die Unie ".
	„ Voorlopig " beteken tot nadere kennisgewing deur die Registrateur.
LASTE.	*L.W.*—In die geval van *Volksbanke* en *Leningsbanke* moet die enkele totaalkolom (of die kolom „ Binne die Unie " in die geval van Instellings wat ook buite die Unie sake doen) op twee afskrifte van elke Kwartaalstaat voorafgegaan word deur twee verdere kolomme met die onderskeie opskrifte „ Verpligtings onder ses maande " en „ Verpligtings bo ses maande " waarin al die syfers van „ Verpligtings teenoor die Publiek " aangegee in die enkele totaalkolom (of die kolom „ Binne die Unie ") vir poste 1 tot 7, *onmiddellik opeisbare deposito's uitgesonderd*, vir die doeleindes van artikel 19 (*b*) ontleed moet word; en die totaal van iedere sondaige pos in hierdie twee kolomme moet ooreenstem met die syfer wat in die enkele totaalkolom (of die kolom „ Binne die Unie ") aangegee word.
	In die geval van *Deposito-nemende Instellings* moet eweneens op twee afskrifte van elke Halfjaarstaat voorsiening gemaak word vir twee kolomme met die onderskeie opskrifte „ Deposito's onder ses maande " en „ Deposito's bo ses maande ", waarin alle deposito's *onmiddellik opeisbare deposito's uitgesonderd*, vir die doeleindes van artikel 28 (*b*) ontleed moet word.
	„ V.O. " beteken verpligtings onder ses maande d.w.s. verpligtings teenoor die publiek, *onmiddellik opeisbare deposito's uitgesonderd*, wat binne ses maande betaalbaar is of wat met minder as ses maande opsegging opeisbaar is, en wat in die kolom „ Verpligtings onder ses maande " aangegee moet word.
	„ D.O. " beteken deposito's onder ses maande, d.w.s. deposito's, *onmiddellik opeisbare deposito's uitgesonderd*, wat binne ses maande betaalbaar is of wat met minder as ses maande opsegging opeisbaar is en wat in die kolom „ Deposito's onder ses maande " aangegee moet word.
	„ V.B. " beteken verpligtings bo ses maande, d.w.s. verpligtings teenoor die publiek wat na ses maande betaalbaar is of wat met minstens ses maande opsegging opeisbaar is en wat in die kolom „ Verpligtings bo ses maande " aangegee moet word.
	„ D.B. " beteken deposito's bo ses maande, d.w.s. deposito's wat na ses maande betaalbaar is of wat met minstens ses maande opsegging opeisbaar is en wat in die kolom „ Deposito's bo ses maande " aangegee moet word.
VERPLIGTINGS TEENOOR DIE PUBLIEK.	Alle eise teen die instelling waarvan die betaling onmiddellik of op 'n bepaalbare toekomstige datum opeisbaar is.
1. Deposito's deur die publiek.....	*L.W.*—Die voorsiening vir opgelope rente wat hieronder verlang word, wat tenminste vir „ Binne die Unie " gemaak moet word, mag 'n benaderde bedrag wees. Die werklike bedrag waarvoor voorsiening gemaak is moet egter vergelykbaar wees met die bedrag wat verkry word met die formule $i = \frac{r\,(a + b + c + \ldots)}{1200}$, waar „ *i* " die bedrag aan rente is, „ *r* " die rentekoers, en „ *a*, *b*, *c* . . . " die beginsaldi in iedere maand vanaf die datum waarop rente die laaste gekrediteer of betaal is.
(*a*) Onmiddellik opeisbare.....	Totale saldi verskuldig op deposito's tot enige bedrag sonder kenniegewing opeisbaar, per tjek of andersins *insluitende* voorsiening vir rente, indien enige, wat opgeloop het maar nog nie gekrediteer is nie. Totaal moet op hierdie lyn aangegee word.
[(i) Opeisbaar per tjek..... £.....]	Slegs Unie-syfers. Moet nie in die gewone kolom aangegee word nie.
[(ii) Nie opeisbaar per tjek nie..... £.....]	Slegs Unie-syfers. Moet nie in die gewone kolom aangegee word nie.
(*b*) Spaarbank.....	(*V.O. en D.O.*) Totale bedrag aan saldi verskuldig op die datum van die staat op deposito's wat, met uitsondering van gestipuleerde bedrae, volgens die reëls van die instelling en die voorwaardes van aanname van sodanige deposito's, wetlik nie opeisbaar is sonder voorafgaande kennisgewing van die gestipuleerde tydperke van opeising nie, *insluitende* voorsiening vir rente wat opgeloop het maar nog nie gekrediteer is nie.
(*c*) Termyn.....	(*V.O. en V.B.*) (*D.O. en D.B.*) Vaste deposito's en deposito's terugbetaalbaar na opsegging (*uitgeslote* spaarbankrekenings wat onder sub (*b*) opgeneem is), *insluitende*— (*a*) bedrae aan klante verskuldig ten aansien van fondse vir belegging by die instelling gestort, onderhewig aan rente en gespesifiseerde wedersydse kennisgewing; (*b*) spaar-, belegging- en ander sertifikate; en (*c*) onopgeëiste vaste deposito's, en; (*d*) Voorsiening vir rente wat tot datum opgeloop het maar nog nie betaal is nie.
	(*V.O. en D.O.*). *L.W.*—Voorsiening vir rente op onopgeëiste deposito's moet gemaak en die bedrag by die totaal van termyn deposito's opgeneem word wat as verpligtings/deposito's onder 6 maande beskou word.
2. Saldi verskuldig aan bankinstellings.....	Soos omskryf in artikel 1 (1) van die Wet en *insluitende* bouverenigings. Insluitende opgelope rente. Die syfer „ Buite die Unie " moet alleen saldi verskuldig en betaalbaar buite die Unie insluit. Die totaal moet op hierdie lyn aangegee word.
[(*a*) Op onmiddellik opeisbare deposito's.. £.....]	Slegs Unie-syfers. Moet nie in die gewone kolom aangegee word nie.
[(*b*) Op spaarbankdeposito's..... £.....]	(*V.O. en D.O.*). Slegs Unie-syfers. Moet nie in die gewone kolom aangegee word nie.
[(*c*) Op termyndeposito's..... £.....]	(*V.O. en V.B.*) (*D.O. en D.B.*). Slegs Unie-syfers. Moet nie in die gewone kolom aangegee word nie

Particulars to be furnished.	*Interpretation.*
3. Loans and Advances :—	(*L.U. and L.O.*) Amount owing by the Institution on loans and advances received, *other than* any included under item 5, *including* interest accrued.
(*a*) Bank Loans and Overdrafts.....	—
(*b*) From Other Sources.....	—
(*c*) Debentures Outstanding.....	—
4. Bills Payable.....	(*L.U.*) To include all outstanding drafts or other orders to pay drawn on Branches by other Branches, Agents and Correspondents in or outside the Union.
5. Mortgages and other liens on Institution's Premises and other Landed Property	(*L.U. and L.O.*) To include any amounts owing on funds raised otherwise for the purchase or erection of premises and interest accrued thereon.
6. Other Liabilities to the Public.....	In so far as it is the practice of the Institution to carry them, all other liabilities such as :—
	(1) (*L.U.*) Any amounts held on behalf of customers who have no accounts with the Institution, e.g. Credits Outstanding.
	(2) (*L.U.*) Unclaimed balances of all kinds.
	(3) (*L.U.*) Outstanding Dividends, Bonuses.
	(4) (*L.U.*) Teller's Surpluses.
	(5) (*L.U.*) Institution's own cheques, drawn on itself and not yet presented. Cheques drawn on other Banks should be reflected either in item 2 above or Assets item 5.
	(6) (*L.U.*) Miscellaneous deposits for cables and telegrams, "Home Banks", or "Home Safes", Safe Deposit Safes or Lockers, etc.
	(7) (*L.U.*) Any other funds due to customers, Banking Institutions, etc., and not included under items 1, 2 and 3.. To include all moneys received, in whatever capacity, and not deposited with any commercial Bank on trust account, or not invested in any name other than the name of the Institution concerned and/or for the exclusive benefit and/or at the exclusive risk of clients, trusts, etc.
	(8) (*L.U.*) Insurance Reserves or Funds, held against all Fire, Fidelity Guarantee, and other non-life policies not re-insured with some other insurer.
	(9) (*L.O.*) Life Insurance Reserves or Funds held against all life policies (including endowment policies) issued by the Institution and not re-insured with some other insurer.
	(10) (*L.O.*) Pension or Superannuation Funds not specifically vested in trustees, exclusive of any amounts included under item (1). (Funds vested in trustees do not figure in the Statements)
	(11) (*L.U.*) Credits in transit, i.e. drafts, mail and telegraphic transfers, etc., not yet responded to by recipient Branch or Agent. To include all items which will increase the Institution's liabilities to the public.
7. Total Liabilities to the Public.....	Items 1 to 6.
OTHER LIABILITIES.	
8. Total Paid-up Capital, Guarantee Deposits and Unimpaired Reserve Funds	In the case of Institutions also carrying on business outside the Union, amounts are to be given in all three columns, the "In the Union" figure being the amount against which assets are actually held and available in the Union.
(*a*) Paid-up Capital..... £	Not to be given in ordinary columns.
(*b*) Guarantee Deposits..... £	Not to be given in ordinary columns.
	Deposits which constitute a guarantee fund for the general depositors and creditors of the Institution and which are repayable exclusively at the discretion of the Institution as and when its own permanent capital resources, in relation to its liabilities to the public, warrant such repayment.
(*c*) Unimpaired Reserve Funds..... £	Not to be given in ordinary columns.
	Total amount of all Funds, other than a Fidelity Insurance Fund referred to in section 48 of the Act and any Insurance Reserves or Funds referred to under items 6 (8) and 6 (9), set aside as a general or special reserve fund after providing for depreciation of assets and for bad and doubtful debts in conformity with the definition of "Unimpaired Reserve Funds" in section 1 (1) of the Act.
	To include only published Reserve Funds built up out of actual earnings, recoveries or premiums on shares, such as :—
	(1) General Reserve Fund.
	(2) Contingency Reserve.
	(3) Leasehold Premises Sinking Fund.
	(4) Reserve for purchase and erection of premises and other official property.
	(5) Reserve for Premises, etc.
	NOTE.—Every Statement must be accompanied by a Note setting out the unimpaired amount of all the Reserve Funds included in this figure.
9. Liabilities other than the foregoing.....	In so far as it is the practice of the Institution to carry them, all other liabilities such as :—
	(1) Balance Unappropriated Profit.
	(2) Dividend Equalisation Fund.
	(3) Net amount of Fidelity Insurance Fund established and maintained by the Institution in lieu of taking out insurance cover, and reserved exclusively for the purpose of making good any loss resulting from the negligence or dishonesty of employees, as provided in section 48 of the Act.
	(4) Net credit balance of Gross Earnings *less* Expenses, i.e. Commission, Discount, Interest, Rents and Rentals, Exchange, Dividends and other income earned during the current financial year, *less* Charges, Postages, Salaries and Allowances, Rent and Taxes, Telegraphic Expenses, Interest Accrued or Paid, Premises and Furnishings Maintenance, Law Costs, Administrative Expenses, etc.
	5) Recoveries on loans and investments, profits on securities sold, etc., which may, at the discretion of the Institution, be credited in whole or in part to any Reserve for Bad and Doubtful Debt.
	(6) Reserve for Repairs to Premises.
	(7) Reserve for Staff Bonus.
	(8) Interest, Discount, Rent and other income collected but not earned, etc.
	(9) Any unpublished Reserve Funds, as mentioned under item 8 (*c*), or any other unpublished reserves built up out of actual earnings, recoveries, premiums on shares, or profits resulting from the realisation of capital assets.
	(10) Credits in transit, other than those affecting the Institution's liabilities to the public.
10. Total Other Liabilities.....	Items 8 and 9.
11. Grand Total of Liabilities.....	Items 7 and 10.
CONTINGENT LIABILITIES.	
12. Instalments due on loan subscriptions.....	On stock included under Investments.
13. Bills Rediscounted.....	Including any bills sold for which the Institution has assumed a contingent liability.
14. Uncalled liability on shares.....	On shares held by the Institution as an investment.
15. Loans granted but not yet paid out.....	Loans (other than current account overdrafts) of fixed amounts, *including* loans repayable on demand, to which the Institution has been irrevocably committed.
ASSETS. (To be furnished on a separate sheet, as prescribed above, by Institutions also carrying on business outside the Union)	NOTE.—In the case of all Institutions, on two copies of every Quarterly/Half-yearly Statement, the single Total (or the "In the Union") column must be preceded by one further column headed "Union Liquid Assets", in which all Union assets ranking for the prescribed Liquid Assets requirement, must be given.
	Paper eligible for rediscount with the South African Reserve Bank, i.e. paper complying with the requirements of section *thirteen* of the Currency and Banking Act, need only be given in the "Union Liquid Assets" column by Institutions whose total under the other items indicated and mentioned in section *one* of the Act is insufficient to comply with the prescribed "Liquid Assets" requirement under sections 19 (*b*) and 28 (*b*) of the Act, respectively.
	"L.A." means Union Assets ranking for the Union Liquid Assets requirement and which may be included in the "Union Liquid Assets" column.
	In accordance with the definition of "Unimpaired Reserve Funds" in section 1 (1) of the Act, provision for depreciation of assets and for bad and doubtful debts, must be made in the case of all assets. Such provision must be made at least once in every financial year.
1. Subsidiary Coin.....	(*L.A.*) Only coin which is legal tender or current in the respective areas in which the Institution operates, to be included. All other coin to be included under item 13 (11).
2. Gold Coin and Bullion.....	(*L.A.*)
3. Notes of South African Reserve Bank.....	(*L.A.*)
4. Balances in South African Reserve Bank.....	(*L.A.*)
5. Balances due by :—	The "In the Union" figure to include only balances due and payable in the Union.
(1) Commercial Banks.....	(*L.A.*)
(2) Other Banking Institutions.....	[*L.A. only deposits with Institutions approved by the Registrar under section* 1 (1) *of the Act.*] As defined in section 1 (1) of the Act.
(3) Building Societies.....	(*L.A. only deposits with Building Societies registered in the Union*).
(4) Other Institutions.....	[*L.A. only deposits with Institutions approved by the Registrar under section* 1 (1) *of the Act*].
(5) All Institutions—	All Institutions included under (1) to (4). Union figures only. Not to be given in ordinary column.
(i) On Demand Deposits..... £	—
(ii) On Savings Bank Deposits..... £	—
(iii) On Time Deposits..... £	
(iv) Total..... £	This amount must agree with the aggregate of the amounts given under (1) to (4).

Vereiste Besonderhede.	*Vertolking.*
3. Lenings en voorskotte	(*V.O. en V.B.*). Bedrag deur die instelling verskuldig op ontvange lenings en voorskotte *uitgeslote* enige wat onder pos 5 opgeneem is, *insluitende* opgelope rente.
(*a*) Banklenings en -oortrekkings	—
(*b*) Van ander bronne	—
(*c*) Uitstaande obligasies	—
4. Te betale wissels	(*V.O.*). Moet insluit alle uitstaande wissels of betaalopdragte getrek op takke deur ander takke, agente en korrespondente binne of buite die Unie.
5. Verbande en ander pandregte oor sakegeboue en ander vaste eiendom	(*V.O. en V.B.*). Met inbegrip van verskuldigde bedrae op fondse andersins verkry vir die aankoop of oprigting van gebou, sowel as opgelope rente.
6. Ander verpligtings teenoor die publiek	Vir sover dit die gebruik van die instelling is om sulke rekeninge te hou, alle ander verpligtings soos—
	(1) (*V.O.*). Enige bedrae wat gehou word ten behoewe van persone wat geen rekenings by die instelling het nie, bv. uitstaande kreditbedrae.
	(2) (*V.O.*). Alle soorte onopgeëiste saldi.
	(3) (*V.O.*). Uitstaande diwidende, bonusse.
	(4) (*V.O.*). Tellersurplusse.
	(5) (*V.O.*). Instelling se eie tjeks wat op homself getrek is en nog nie gepresenteer is nie. Tjeks op ander banke getrek moet of onder pos 2 hierbo of bate, pos 5, opgeneem word.
	(6) (*V.O.*). Diverse deposito's vir kabels, telegramme, spaarbussies, bewaarkluise of loket-tekluise, ens.
	(7) (*V.O.*). Enige ander fondse verskuldig aan klante, bankinstellings, ens., wat nie onder poste 1, 2 en 3 ingesluit is nie. Moet insluit alle gelde wat, in watter hoedanigheid ook al, ontvang is en wat nie by enige handelsbank op trustrekening gedeponeer is nie, nog op enige ander naam dan dié van die betrokke instelling en/of uitsluitend tot voordeel en/of uitsluitend op risiko van klante, trusts ens., belê is.
	(8) (*V.O.*). Assuransiereserwes of -fondse wat gehou word teen alle brand-, getrouheidswaarborg- en ander nie-lewenspolisse wat nie by 'n ander versekeraar herverseker is nie.
	(9) (*V.B.*). Lewensassuransiereserwes of -fondse wat gehou word teen alle lewenspolisse (insluitende uitkeringspolisse) deur die Instelling uitgereik en wat nie by 'n ander versekeraar herverseker is nie.
	(10) (*V.B.*). Pensioen- of voorsorgfsondse wat nie spesifiek aan trustees oorgedra is nie, *uitgeslote* enige bedrae wat onder pos 1 opgeneem is. (Fondse wat aan trustees oorgedra is word nie in die Staat opgeneem nie).
	(11) (*V.O.*). Kreditbedrae in transito, d.w.s. wissels, pos- en telegrafiese oordragte ens., waarvoor die ontvangende tak of agent nog geen teenboeking gemaak het nie. Moet alle poste insluit wat die instelling se verpligtings teenoor die publiek sal vermeerder.
7. Totale verpligtings teenoor die publiek	Poste 1 tot 6
ANDER VERPLIGTINGS.	
8. Totale gestorte kapitaal, garansiedeposito's en onaangetaste reserwefondse	In die geval van instellings wat ook buite die Unie sake doen, moet bedrae in aldrie kolomme aangegee word; die syfer "Binne die Unie" moet die bedrag wees waarteen bate werklik gehou word en beskikbaar is binne die Unie.
(*a*) Gestorte kapitaal £	Moet nie in die gewone kolomme aangegee word nie.
(*b*) Garansiedeposito's £	Moet nie in die gewone kolomme aangegee word nie. Deposito's wat as waarborgfonds vir die algemene deposante en krediteure van die Instelling dien en wat uitsluitend na die goeddunke van die instelling terugbetaalbaar is soos en wanneer sy eie permanente kapitaalmiddele, in verhouding tot sy verpligtings teenoor die publiek, sodanige terugbetaling regverdig.
(*c*) Onaangetaste reserwefondse £	Moet nie in die gewone kolomme aangegee word nie. Die totale bedrag van alle fondse, met uitsondering van 'n persoonelgetrouheidswaarborgfonds waarna in artikel 48 van die Wet verwys word en van enige assuransiereserwes of -fondse waarna onder poste 6 (8) en 6 (9) verwys word, wat as 'n algemene of besondere reserwefonds afgesonder is nadat vir waardevermindering van bate en vir onverhaalbare en twyfelagtige skuld voorsiening gemaak is, ooreenkomstig die begripsbepaling van „ Onaangetaste reserwefondse " in artikel 1 (1) van die Wet. Moet alleen gepubliseerde reserwefondse wat uit werklike winste, invorderings, of premies op aandele, opgebou is, soos die volgende, insluit :—
	(1) Algemene reserwefonds.
	(2) Reserwe vir gebeurlikhede.
	(3) Delgingsfonds vir geboue op huurpagpersele.
	(4) Reserwes vir die koop en oprigting van sake-geboue en ander amptelike eiendom.
	(5) Reserwe vir geboue, ens.
	L.W.—Iedere Staat moet vergesel gaan van 'n aantekening waarin die onaangetaste bedrag van al die Reserwefondse wat in hierdie syfer opgeneem is, uiteengesit word.
9. Ander verpligtings as die bovermelde	Vir sover dit die gebruik van die instelling is om sulke rekeninge te hou, alle ander verpligtings soos :—
	(1) Saldo onderdeelde wins.
	(2) Diwidendegalisasiefonds.
	(3) Netto bedrag van personeelgetrouheidswaarborgfonds wat deur die instelling gestig en in stand gehou word in plaas van 'n versekering te sluit en wat uitsluitend gereserveer is vir die vergoeding van enige moontlike verlies wat uit die nalatigheid of oneerlikheid van sy amptenare mag voortspruit, soos bepaal in artikel 48 van die Wet.
	(4) Netto kreditsaldo van bruto-inkomste *min* uitgawes d.w.s. kommissie, diskonto, rente, huur en huurgelde, kommissie op tjeks, diwidende en ander inkomste wat gedurende die lopende boekjaar verdien is, *min* koste, posgeld, salarisse en toelae, huur en belastings, telegrafiese onkoste, betaalde of opgelope rente, onderhoud van geboue en ameublement, regskoste, administratiewe uitgawe, ens.
	(5) Bedrae verhaal op lenings en beleggings, winste op verkoopte effekte, ens., waarmee na die goeddunke van die instelling, enige Reserwe vir onverhaalbare en twyfelagtige skulde in sy geheel of gedeeltelik gekrediteer mag word.
	(6) Reserwe vir herstel van bankgeboue.
	(7) Reserwe vir bonus aan personeel.
	(8) Rente, diskonto, huur en ander inkomste wat gein maar nog nie verdien is nie, ens.
	(9) Enige ongepubliseerde reserwefondse soos onder pos 8 (*c*) vermeld, of enige ander ongepubliseerde reserwefondse wat uit werklike winste, invorderings, premies op aandele, of winste voortspruitende uit die realisering van kapitaalbate opgebou is.
	(10) Kreditbedrae in transito, uitgeslote dié wat die instelling se verpligtings teenoor die publiek raak.
10. Totaal van ander verpligtings	Poste 8 en 9.
11. Groottotaal van verpligtings	Poste 7 en 10.
VOORWAARDELIKE VERPLIGTINGS.	
12. Ongestorte bedrag verskuldig op deur die instelling ingetekende obligasies	Op obligasies ingesluit onder Beleggings.
13. Herdiskonteerde wissels	Insluitende alle verkoopte wissels waarvoor die instelling hom voorwaardelik aanspreeklik gestel het.
14. Ongestorte bedrag verskuldig op aandele	Aandele deur die instelling as belegging gehou.
15. Lenings toegestaan maar nog nie uitbetaal nie	Lenings (uitgeslote oortrokke lopende rekenings) van vaste bedrae, *insluitende* op aanvraag terugbetaalbare lenings, waarvoor die instelling onherroeplik verbind is.
BATE.	
(Moet op 'n aparte vel papier, soos hierbo voorgeskryf, ingedien word in die geval van instellings wat ook sake buite die Unie doen)	*L.W.*—In die geval van alle instellings moet die enkele totaalkolom (of die kolom „ Binne die Unie ") op twee afskrifte van elke Kwartaal-/Halfjaarstaat voorafgegaan word deur 'n verdere kolom met die opskrif „ Liquide Bate in die Unie ", waarin alle Unie-bate wat vir die voorgeskrewe vereistes ten aansien van Liquide Bate toegelaat word, aangegee moet word. Papier by die Suid-Afrikaanse Reserwebank herdiskonteerbaar, d.w.s. papier wat voldoen aan die vereistes van artikel *dertien* van die Betaalmiddellen en Bankwet, hoef alleen in die kolom „ Liquide Bate in die Unie " deur instellings aangegee te word waarvan die totale bedrag onder die ander aangeduide poste en wat in artikel *een* van die Wet vermeld word, onvoldoende is om te voldoen aan die voorgeskrewe vereiste ten aansien van „ Liquide Bate " ingevolge artikels 19 (*b*) en 28 (*b*) van die Wet, respektiewelik. „ L.B. " beteken Unie-bate wat ten opsigte van die vereistes ten aansien van Liquide Bate in die Unie toelaatbaar is en wat in die kolom „ Liquide Bate in die Unie " aangegee mag word. Ooreenkomstig die begripsbepaling van „ Onaangetaste reserwefondse " in artikel 1 (1) van die Wet, moet vir waardevermindering van bate en vir onverhaalbare en twyfelagtige skuld ten opsigte van alle bate voorsiening gemaak word. Sodanige voorsiening moet minstens eenkeer in iedere boekjaar gemaak word.
1. Pasmunt	(*L.B.*). Slegs muntgeld wat wettige betaalmiddel of gangbaar is in die onderskeie gebiede waarin die instelling sake doen, moet ingesluit word. Alle ander muntgeld moet onder pos 13 (11) opgeneem word.
2. Goudmunt en staafgoud	(*L.B.*).
3. Suid-Afrikaanse Reserwebank-biljette	(*L.B.*).
4. Saldi in die Suid-Afrikaanse Reserwebank	(*L.B.*).
5. Saldi verskuldig deur :—	Die syfer „ Binne die Unie " moet alleen saldi verskuldig en betaalbaar binne die Unie insluit.
(1) Handelsbanke	(*L.B.*).
(2) Ander bankinstellings	(*L.B. slegs deposito's by instellings wat deur die Registrateur kragtens artikel* 1 (1) *van die Wet goedgekeur is*). Soos omskryf in artikel 1 (1) van die Wet.
(3) Bouverenigings	(*L.B. slegs deposito's by in die Unie geregistreerde bouverenigings*).
(4) Ander instellings	(*L.B. slegs deposito's by instellings wat deur die Registrateur kragtens artikel* 1 (1) *van die Wet goedgekeur is*).
(5) Alle instellings—	Alle instellings ander (1) tot (4) ingesluit. Slegs Unie-syfers. Moet nie in die gewone kolom aangegee word nie.
(i) Op onmiddellik opeisbare deposito's £	
(ii) Op spaarbankdeposito's £	
(iii) Op Termyndeposito's £	
(iv) Totaal £	Hierdie bedrag moet met die groottotaal van die bedrae onder (1) tot (4) ooreenstem.

Particulars to be furnished.	*Interpretation.*
6. Investments	The value of every undermentioned investment which is included in the "Union Liquid Assets" column, to be given at cost or market value as at the date of the Statement, whichever is the lower, or at the value certified by the Secretary of the Board of Public Debt Commissioners, as required under section 30 of the Act. NOTE.—Where the total book value of such included investments is less than the total cost or market or P.D.C. value of all such investments, such book value may be given. Save with the special consent of the Minister, in terms of section 29 of the Act, only approved investments not pledged or otherwise encumbered to be included in the L.A. column. All other investments to be included at not exceeding cost or market value, whichever is the lower.
(*a*) Local Union Government Stock	(*L.A.*) Payable in Union Currency. Including Cape of Good Hope, Natal and Transvaal stock.
(*b*) Other Union Government Stock	(*L.A. only such stocks actually held in the Union.*) Not payable in Union Currency. Including Cape of Good Hope, Natal and Transvaal stock.
(*c*) Union Treasury Bills	(*L.A.*) Either bought or discounted.
(*d*) Other Government Stock	Stock of other States, Provinces, etc.
(*e*) Other Government Treasury Bills	—
(*f*) Municipal Stocks	[*L.A. only such stocks as are quoted on a Stock Exchange in the Union or have been approved by the Registrar under section* 1 (1) *of the Act.*]
(*g*) Public Utilities Stock	(*L.A. only stocks of Rand Water Board and Electricity Supply Commission and provisionally, South African Reserve Bank stock, and Iscor debentures*).
(*h*) Other Debenture Securities	[*L.A. Only such other debentures as have been approved by the Registrar under section* 1 (1) *of the Act*).
(*i*) Banking Stocks and Shares	Other than South African Reserve Bank stock.
(*j*) Other Stocks and Shares	Other than any included under item 10.
7. Bills Discounted :—	NOTE.—Provision should be made at least once in each half-year for rebate on bills maturing after the date of any Statement.
(*a*) Current	—
(i) Trade Bills	(*L.A. Only such bills as are eligible for discount by South African Reserve Bank.*) Trade bills and commercial paper as defined in section 34 of the Currency and Banking Act.
(ii) Accommodation Bills	—
(iii) Hire Purchase Contracts Purchased	—
(*b*) Overdue and Unpaid	Bills of all kinds and Hire Purchase Contracts.
8. Loans and Advances to the Public :—	Other than Bills discounted and exclusive of any amounts included under item 10.
(*a*) Unsecured—Current	—
(*b*) Secured—Current	In the case of loans granted against the security of more than one of the undermentioned classes, the classification must be made according to the principal security held by the Institution, in the usual order of priority adopted by the Institution. The classification into Current and Overdue and Unpaid to be made at least once in every financial year.
(i) By Stocks, Shares and Debentures	—
(ii) By Mortgages over Town Property	Against first or subsequent mortgage bonds.
(iii) By Mortgages over Farm Property	Against first or subsequent mortgage bonds.
(iv) By Guarantees	—
(v) By Sureties and Co-principal Debtors	To include only loans granted to individuals, subject to repayment by regular instalments.
(vi) By Sundry Securities	Including pledges and cessions of fixed deposit receipts, collateral bills for collection, hire purchase contracts, life insurance policies, notarial bonds, merchandise and produce, etc.
(*c*) Overdue and Unpaid	All accounts about which the Institution entertains any doubt as to full and prompt recovery, including all loans repayable on demand or otherwise and all overdrafts on current account which have been called up, any of which have not as yet been written off. Any amount given as Overdue and Unpaid to be the net amount after making full provision for bad and doubtful debts as required under the Act. NOTE.—Any bad and doubtful advances should be included *exclusive* of any interest accrued thereon so that no "Interest in Suspense" should be included under Liabilities item 9.
9. Furniture, Fittings and Equipment	Institution's furniture and fittings: Stationery, etc., at not more than cost, *less* depreciation and any additional amounts written off.
10. Premises	All land and buildings owned by the Institution and used or intended to be used by it for business purposes, including official residences, at not more than cost, *less* depreciation and any additional amounts written off. To include investments and other assets indirectly representing Premises, i.e. investments in shares of companies legally owning certain of the Institution's properties used or intended to be used for official business purposes *including* any loans and advances to such companies. NOTE.—In accordance with the requirements of the Union Companies Act [section 90 *quat* (3) (*b*)], the first Quarterly/Half-yearly Statement after the year-end of every Institution shall be accompanied by a note stating how the values of fixed assets have been arrived at under this item as well as under items 9 and 11, at least as far as such Union assets are concerned.
11. Landed Property other than Business Premises	(1) Landed property bought in under bond or otherwise, or surrendered to the Institution in respect of liabilities and not yet disposed of. (2) Amount due to Institution on landed property sold under deeds of sale. (3) Other landed property purchased by the Institution and not intended for business purposes or for official residences. (4) Investments and other assets indirectly representing property other than Business Premises.
12. Preliminary Expenses	All expenses incurred in connection with the establishment of the Institution and of its Branches and not yet written off.
13. Assets Other than the Foregoing	In so far as it is the practice of the Institution to carry them, all other assets such as :— (1) Net debit balance of Gross Earnings, *less* Expenses, i.e. Commission, Discount, Interest, Rents and Rentals, Exchange, Dividends and other income earned during the current financial year, *less* Charges, Postages, Salaries and Allowances, Rent and Taxes, Telegraphic Expenses, Interest Accrued or Paid, Premises and Furnishings Maintenance, Law Costs, Administrative Expenses, etc. (2) Interest, Commissions, Rent or Rentals and other income earned or accrued but not yet received. (3) Postal Orders, Money Orders, and uncleared effects such as Cheques, Warrant Vouchers and Drafts. (4) Stamps embossed on cheques and forms pending recovery, Postage and Revenue Stamps on hand. (5) Movables pledged as security and taken over by Institution but not yet realised. (6) Tax Redemption Certificates. (7) Deposits with Municipalities and Post Office. (8) "Home Banks" or "Home Safes", *less* depreciation and any additional amounts written off. (9) Insurance Premiums and other payments made in advance. (10) Teller's Shortages. (11) Coin not includee under item 1. (12) Debits in transit, i.e. those not responded to by recipient branch or agent.
14. Total Assets	Items 1 to 13.
MEMORANDUM.	
15. Assets pledged to secure Deposit and other Liabilities	*Provisionally only "In the Union" figures need be given.*
16. Aggregate amount of Liabilities to the Institution of Directors, Auditors, or any Officers of the Institution, or of any Firms, Partnerships or Companies of which such persons may, either directly or indirectly, be principals, or in which they hold any office, or in which the Institution itself has any direct interest	A total figure to be given consisting of the total liability to the Institution of— (1) The persons mentioned, "Directors", including Local Directors and "Officers" every person in the employ of the Institution, including Agents. (2) Any firms, etc. (including co-operative societies and companies) of which such persons may, either directly or indirectly, be principals or in which they hold any office. (3) Any firms, etc. (including co-operative societies and companies), in which the Institution has any direct interest, viz. :— (i) Financial Institutions. (Only liabilities other than deposit balances due by them and included under items 4 and 5). *Provisionally the South African Reserve Bank may be excluded.* (ii) Other Institutions. The component parts of the totals given to be available to the Registrar on application. *Provisionally*— (*a*) *"Firms or Companies" shall not include such Union Government or* quasi-*government institutions as the Registrar may from time to time approve; and* (*b*) *only "In the Union" figures need be given.*

We declare that the foregoing Statement is to the best of our knowledge and belief correct, and shows truly and clearly the financial position of this Institution, as required by section 18 (1) (*a*) (i)/26/2 (2)/27 (*a*) of the Banking Act; that, in accordance with the requirements of section 29, no assets included under Liquid Assets have been pledged or otherwise encumbered save with the consent of the Minister, that all investments included under Liquid Assets have been valued in accordance with the requirements of section 30; that in accordance with the requirements of section 1 (1), provision for depreciation of assets and for bad and doubtful debts was last made on ..... (date); and that provision for rebate on discounted bills maturing after the date of this Statement was made on ..... (date).

(Place) ..... this ..... day of ..... 19.....

..... Chief Executive Officer in the Union

..... Chief Accounting Officer in the Union.

NOTE.—Where the two offices are combined in one person, the signature of either the Chairman or the Auditor of the Institution may be substituted for one or other of the said offices.

Vereiste Besonderhede.	*Vertolking.*
6. Beleggings	Die waarde van iedere hierondervermelde belegging wat in die kolom „ Liquide Bate in die Unie " ingesluit word, moet aangegee word teen kosprys of markwaarde op die datum van die staat, al na gelang van watter die laagste is, of teen die waarde wat die Sekretaris van die Raad van die Staatsskuldkommissarisse gesertifiseer het, soos vereis ingevolge artikel 30 van die Wet.
	L.W.—Waar die totale boekwaarde van sodanige ingeslote beleggings minder is as die totale kosprys of die mark- of Staatskuldkommissarissewaarde van al sulke beleggings, mag sodanige boekwaarde aangegee word.
	Behalwe met spesiale toestemming van die Minister, kragtens artikel 29 van die Wet, moet alleen goedgekeurde beleggings wat nie verpand of andersins belas is nie, in die L.B.-kolom ingesluit word.
	Alle ander beleggings moet teen nie meer as kosprys of markwaarde aangegee word nie, al na gelang gelang van watter die laagste is.
(*a*) Plaaslike obligasies van die Unieregering	(*L.B.*). Betaalbaar in die geldeenheid van die Unie.
	Insluitende obligasies van die Kaap die Goeie Hoop, Natal en Transvaal.
(*b*) Ander obligasies van die Unie-regering	(*L.B. slegs obligasies wat werklik in die Unie gehou word*).
	Nie betaalbaar in die geldeenheid van die Unie nie.
	Insluitende obligasies van die Kaap die Goeie Hoop, Natal en Transvaal.
(*c*) Unie-skatkisbewyse	(*L.B.*). Of gekoop of gediskonteer.
(*d*) Ander staatsobligasies	Obligasies van ander State, Provinsies, ens.
(*e*) Skatkisbewyse van ander regerings	—
(*f*) Obligasies van munisipaliteite	(*L.B. slegs obligasies wat op 'n effektebeurs in die Unie genoteer word of wat deur die Registrateur kragtens artikel* 1 (1) *van die Wet goedgekeur is*).
(*g*) Effekte van versorgingsbedrywe	(*L.B. slegs obligasies van die Randse Waterraad en van die Elektrisiteitsvoorsieningskommissie en voorlopig aandele van die Suid-Afrikaanse Reserwebank en obligasies van Yskor*).
(*h*) Ander obligasies	(*L.B. alleen dié ander obligasies wat deur die Registrateur kragtens artikel* 1 (1) *van die Wet goedgekeur is.*)
(*i*) Bankaandele	Met uitsondering van aandele van die Suid-Afrikaanse Reserwebank.
(*j*) Ander aandele	Met uitsondering van enige onder pos 10 opgeneem.
7. Gediskonteerde wissels	*L.W.*—Minstens eenmaal per halfjaar moet voorsiening gemaak word vir 'n rabat op wissels wat na die datum van enige staat verval.
(*a*) Lopende.	
(i) Handelswissels	(*L.B. slegs wissels wat deur die Suid-Afrikaanse Reserwebank gediskonteer kan word*). Handelswissels en -papier soos omskryf in artikel 34 van die Betaalmiddelen- en Bankwet.
(ii) Akkommodasiewissels	—
(iii) Gekoopte huurkoopkontrakte	—
(*b*) Vervalle en onbetaald	Alle soorte wissels en huurkoopkontrakte.
8. Lenings en voorskotte aan die publiek	Ander as gediskonteerde wissels en met uitsluiting van enige bedrae wat onder pos 10 opgeneem is.
(*a*) Ongedekte—Lopende	—
(*b*) Gedekte—Lopende	In die geval van lenings wat teen sekerheid van meer as een van ondervermelde soorte onderpand verstrek is, moet die indeling geskied volgens die belangrikste onderpand wat deur die instelling gehou word, in die gebruiklike rangorde wat deur die instelling gevolg word.
	Die indeling in „ Lopende " en „ Vervalle en onbetaald " moet minstens eenkeer in iedere boekjaar gemaak word.
(i) Deur obligasies en aandele	—
(ii) Deur verbande op stedelike eiendom	Teen eerste of latere verbande.
(iii) Deur verbande op plaaseiendom	Teen eerste of latere verbande.
(iv) Deur garansies	—
(v) Deur borge en mede-hoofskuldenare	Moet alleen lenings insluit wat aan individue verleen is en aan terugbetaling by wyse van gereelde paaiemente onderworpe is.
(vi) Deur diverse sekuriteite	Insluitende pandregte en sessies van vaste deposito-bewyse, onderpand van inkassowissels, huurkoopkontrakte, lewensversekeringspolisse, notariële verbande, handelsware en produkte, ens.
(*c*) Vervalle en onbetaald	Alle rekenings waaromtrent daar by die instelling twyfel bestaan ten opsigte van volle of prompte terugbetaling, *insluitende* alle lenings wat op aanvraag of andersins terugbetaalbaar is en alle oortrekkings op lopende rekening wat opgeroep is, enige waarvan nog nie afgeskryf is nie.
	Enige bedrag wat as „ Vervalle en onbetaald " aangegee word, moet die netto bedrag wees nadat volle voorsiening, soos deur die Wet vereis, vir onverhaalbare en twyfelagtige skuld gemaak is.
	L.W.—Enige onverhaalbare en twyfelagtige voorskotte moet *sonder insluiting* van daarop opgelope rente aangegee word sodat geen „ Verdiende rente waarvan die ontvangs onseker is " onder Laste, pos 9 ingesluit behoort te word nie.
9. Ameublement en toerusting	Instelling se ameublement en toerusting; skryfbehoeftes ens., teen nie meer nie as kosprys *min* waardevermindering en enige verdere bedrae wat afgeskryf is.
10. Sakegeboue	Alle grond en geboue wat die instelling besit en gebruik of wat bestem is vir sake, insluitende offisiële wonings, teen nie meer nie as kosprys *min* waardevermindering en enige verdere bedrae wat afgeskryf is.
	Moet insluit beleggings en ander bate wat onregstreeks sakegeboue verteenwoordig, d.w.s. beleggings in aandele van maatskappye wat wetlik die eienaars is van sekere eiendomme van die instelling wat vir offisiële doeleindes gebruik word of daarvoor bestem is, insluitende enige lenings en voorskotte aan sodanige maatskappye.
	L.W.—Ooreenkomstig die bepalings van die Unie-maatskappywet [artikel 90 *quat* (3) (*b*)]moet die eerste Kwartaal-/Halfjaarstaat na die jaareinde van iedere instelling deur 'n nota vergesel word waarin uiteengesit word hoe die waarde van vaste bate verkry is onder hierdie pos asook poste 9 en 11, ten minste wat sodanige Unie-bate betref.
11. Vaste eiendom behalwe sakegeboue	(1) Vaste eiendom wat onder verband of andersins ingekoop is of waarvan aan die instelling afstand gedoen is ten opsigte van verpligtings en wat nog nie van die hand gesit is nie.
	(2) Bedrag verskuldig aan die instelling op vaste eiendom wat onder 'n koopakte verkoop is.
	(3) Ander vaste eiendom deur die instelling gekoop en nie bestem vir sakedoeleindes of vir offisiële wonings nie.
	(4) Beleggings en ander bate wat onregstreeks ander eiendom behalwe sakegeboue verteenwoordig.
12. Oprigtingskoste	Alle onkoste wat aangegaan is in verband met die oprigting van die instelling en van sy takke en wat nog nie afgeskryf is nie.
13. Ander bate as die bovermelde	Vir sover dit die gebruik van die instelling is om sulke rekeninge te hou, alle ander bate soos :—
	(1) Netto debetsaldo van bruto inkomste *min* uitgawes, d.w.s. kommissie, diskonto, rente, huur en huurgelde, kommissie op tjeks, dividende en ander inkomste wat gedurende die lopende boekjaar verdien is *min* koste, posgeld, salarisse en toelae, huur en belastings, telegrafiese onkoste, betaalde of opgelope rente, onderhoud van geboue en ameublement, regskoste, administratiewe uitgawes, ens.
	(2) Rente, kommissies, huur en huurgelde en ander inkomste verdien of opgeloop maar nog nie ontvang nie.
	(3) Posorders, poswissels en onverrekende stukke soos tjeks, betaalorders en wissels.
	(4) Reliefsegels op tjeks en ander formuliere wat nog nie gebruik is nie, pos- en inkomstesegels voorhande.
	(5) Losgoed wat aan die instelling verpand was en deur hom oorgeneem is maar wat nog nie van die hand gesit is nie.
	(6) Belastingsaflossingsertifikate.
	(7) Deposito's by Munisipaliteite en Poskantore.
	(8) Spaarbussies *min* waardevermindering en enige verdere bedrae wat afgeskryf is.
	(9) Vooruitbetaalde assuransiepremies en ander betalings.
	(10) Tellerstekorte.
	(11) Muntgeld wat nie onder pos 1 ingesluit is nie.
	(12) Debetbedrae in transito, d.w.s. debette waarvoor die ontvangende tak of agent nog geen teenboeking gemaak het nie.
14. Groottotaal van bate	Poste 1 tot 13.
MEMORANDUM.	
15. Bate verpand as sekerheid teen deposito's en ander verpligtings	*Voorlopig hoef alleen die syfers „ Binne die Unie " verstrek te word.*
16. Totale bedrag aan verpligtings teenoor die instelling van direkteure, ouditeure en enige ander amptenare van die instelling, of van enige sake, vennootskappe of maatskappye waarvan sodanige persone of direk of indirek prinsipale mag wees of waarin hulle enige amp beklee, of waarin die instelling self enige regstreekse belang het.	'n Totaalsyfer moet gegee word bestaande uit die totale verpligting teenoor die instelling van—
	(1) die gemelde persone, met insluiting van plaaslike direkteure onder „ direkteure ", en van iedere persoon in die diens van die instelling insluitende agente, onder „ amptenare ".
	(2) enige saak ens. (insluitende koöperatiewe verenigings en maatskappye) waarvan sodanige persone of direk of indirek prinsipale mag wees of waarin hulle enige ampt beklee.
	(3) enige saak ens. (insluitende enige koöperatiewe verenigings of maatskappye) waarin die instelling enige regstreekse belang het naamlik —
	(i) finansiële instellings. (Alleen ander verpligtings as deposito-saldi deur hulle verskuldig en ingesluit onder poste 4 en 5).
	Voorlopig mag die Suid-Afrikaanse Reserwebank uitgesluit word.
	(ii) Ander instellings.
	Die komponente van die totale moet op aanvraag aan die Registrateur verstrek word.
	Voorlopig—
	(*a*) *omvat „ sake of maatskappye " nie staatsondernemings of kwasie-staatsondernemings van die Unie wat die Registrateur van tyd tot tyd mag goedkeur nie ; en*
	(*b*) *hoef alleen die syfers „ Binne die Unie " verstrek te word.*

Ons verklaar dat voorgaande staat na die beste van ons wete juis is en 'n getroue en duidelike weergawe is van die finansiële toestand van hierdie instelling, soos vereis deur artikel 18 (1) (*a*) (i)/26/2 (2)/27 (*a*) van die Bankwet; dat ooreenkomstig die vereistes van artikel 29 geen bate onder Liquide Bate ingesluit is, wat sonder die toestemming van die Minister verpand of andersins belas is nie; dat alle beleggings wat onder Liquide Bate ingesluit is, ooreenkomstig die bepalings van artikel 30 gewaardeer is; dat ooreenkomstig die vereistes van artikel 1 (1) vir waardevermindering van Bate en vir onverhaalbare en twyfelagtige skuld laas op_____(datum) voorsiening gemaak is; en dat vir rabat op gediskonteerde wissels wat na die datum van hierdie staat verval, op_____(datum) voorsiening gemaak is.

(Plek)_____hede die_____dag van_____19____

Hoofbestuurder in die Unie.

Hoofboekhouer in die Unie.

L.W.—Waar een persoon albei ampte beklee, kan die handtekening van die voorsitter of van die ouditeur dié van een van genoemde ampte vervang.

(To be furnished in triplicate). (B.A. FORM No. 9A.)

QUARTERLY RETURN BY PEOPLE'S BANKS AND LOAN BANKS OF LOANS GRANTED.

[Required in terms of section *eighteen* (1) (*a*) (ii) of the Banking Act, 1942.]

NOTE.—*This Return must be lodged in a standardized form, viz. single foolscap, i.e. size* 8 *in. across and* 13 *in. down. A left-hand binding margin of* 1½ *in. must be provided for, leaving a net size of* 6½ *in. across and* 13 *in. down for the body of the form.*

RETURN OF LOANS GRANTED BY THE ..... FOR THE CALENDAR QUARTER ENDING ON THE ..... DAY OF ..... 19....

(All amounts to be given to the nearest pound).

Provisionally the "Percentages" required below need not be filled in by the Institution.

Particulars to be Furnished.	*Interpretation.*
I.—LOANS GRANTED AND REPAID.	
NOTE.—The undermentioned particulars are to be furnished in three columns headed "Against Sureties", "Against Mortgages" and "All Other", respectively.	
1. Loans outstanding at end of previous quarter.....	The figures given under this item must agree with those given under item 7 in the Return for the previous quarter.
2. Loans granted and paid out during quarter.....	—
3. Total of (1) and (2).....	—
4. Loans transferred as overdue and unpaid or written off during quarter	—
5. Net amount of current loans.....	Items 3 *less* 4.
6. Capital repayments received during quarter.....	—
7. Amount outstanding at end of quarter.....	The figures given in the three columns must agree with those given under Assets item 8 (*b*) (v), items 8 (*b*) (ii) and 8 (*b*) (iii), and items 8 (*a*), 8 (*b*) (i), 8 (*b*) (iv) and 8 (*b*) (vi), respectively, in the corresponding Quarterly Statement.
8. Interest received during quarter.....	—
9. Percentage of (6) to (5).....	—
10. Percentage of (8) to (5).....	—
II.—MAXIMUM SURETY LOANS GRANTED.	
1. Maximum amount lent during quarter... £.....	Maximum amount lent to any one person (or to two or more persons jointly) against the security of a surety or sureties, *including* any money previously lent to and not repaid by the same borrower (or joint borrowers). "Person" includes any firm, partnership, company, etc.
2. Date of such loan..... ..... 19....	—
3. Amount owing thereon at end of quarter £.....	—

We declare that the foregoing Return is, to the best of our knowledge and belief, correct; that, in accordance with the requirements of section 20 (*a*) of the Banking Act, no loan has been granted to any one person (or to two or more persons jointly) against the security of a surety or sureties in excess of £100, including any money previously lent to and not repaid by the same borrower (or joint borrowers); and that no loans have been granted in conflict with the requirements of section 22 (*a*) of the Act.

Place..... this..... day of..... 19....

..... Chief Executive Officer.

..... Chief Accounting Officer.

NOTE.—Where the two offices are combined in one person, the signature of either the Chairman or the Auditor of the Institution may be substituted for one of other of the said offices.

(To be furnished in triplicate). (B.A. FORM No. 9B.)

QUARTERLY RETURN BY PEOPLE'S BANKS AND LOAN BANKS OF DEPOSITS RECEIVED.

[Required in terms of section 18 (1) (*a*) (ii) of the Banking Act, 1942.]

NOTE.—*This Return must be lodged in a standardized form viz., single foolscap, i.e. size* 8 *ins. across and* 13 *ins. down. A left-hand binding margin of* 1½*-in. must be provided for, leaving a net size of* 6½ *ins. across and* 13 *ins. down for the body of the form.*

RETURN OF DEPOSITS RECEIVED BY THE ..... FOR THE CALENDAR QUARTER ENDING ON THE ..... DAY OF ..... 19....

(All amounts to be given to the nearest pound.)

Provisionally the "Percentages" required below need not be filled in by the Institution.

Particulars to be furnished.	*Interpretation.*
I.—DEPOSITS RECEIVED AND REPAID.	
NOTE.—The undermentioned particulars are to be furnished in three columns headed "Demand Deposits", "Savings Deposits", and "Time Deposits", respectively.	Time deposits include savings, investment and other certificates.
1. Amount to credit of depositors at end of previous quarter.....	The figures given under this item must agree with those given under item 6 in the Return for the previous quarter.
2. Deposits made during quarter.....	—
3. Interest credited or accrued during quarter.....	—
4. Total of (1) to (3).....	—
5. Withdrawals during quarter.....	—
6. Amount due at end of quarter.....	The figures given must agree with those given under Liabilities item 1 (*a*), 1 (*b*) and 1 (*c*), respectively, in the corresponding Quarterly Statement.
7. Percentage of (5) to (4).....	—
8. Percentage of (5) to (2).....	—
II.—MAXIMUM AMOUNTS OWED TO ANY ONE PERSON (other than a Banking Institution or a Building Society).	"Person" includes any firm, partnership, company, etc. "Time Deposits" include savings, investment and other certificates.
1. Total Liabilities to the Public..... £.....	As shown under Liabilities item 7 in the corresponding Quarterly Statement.
2. Statutory Maximum Deposits..... £.....	Maximum amount that may be owed to any one person on deposits of all types, in terms of section 20 (*b*) of the Act.
3. Maximum amounts, in excess of permissible maximum, owing under previous Contracts :—	Maximum amounts owing, at date of this Return, to any one person under each of the undermentioned headings respectively. The amounts given under (*a*) to (*e*) need not necessarily refer to the same person, but those given under (*d*) must refer to one and the same person. These particulars need only be furnished in the case of Institutions which actually owe amounts in excess of the permissible maximum. All others may state "Nil" after the main heading and may delete sub-headings (*a*) to (*f*) from their Returns. The exemption granted under section 23 of the Act applies only in respect of amounts actually owed to any one person at the date of the commencement of the Act. Since a "previous contract" with the Institution relates only to moneys actually deposited with it for safe custody and increase, any withdrawal automatically fixes a new (lower) exempted maximum, while any new deposit represents a "new contract". As long as such amounts, therefore, exceed the permissible maximum, no further deposits may be accepted from any such person until such time as the amount still owing to such person *plus* any new deposits is under the then permissible maximum of the Institution.
(*a*) On Demand Deposits..... £.....	
(*b*) On Savings Deposits..... £.....	
(*c*) On Time Deposits—	
(i) Deposits..... £.....	
(ii) Certificates..... £.....	
(iii) Deposits *plus* Certificates..... £.....	
(*d*) On Deposits of all kinds..... £.....	
Made up as follows—	
(i) Demand Deposits..... £.....	
(ii) Savings Deposits..... £.....	
(iii) Time Deposits—	
(*a*) Deposits..... £.....	
(*b*) Certificates..... £.....	
(*e*) Number of persons to each of whom is owing an amount in excess of permissible maximum on deposits of all kinds.....	Deposits include savings, investment and other certificates.
(*f*) Total amount owing to such persons..... £.....	
4. Maximum amounts owing under new Contracts, or under previous Contracts not exceeding the permissible maximum.	The maximum amount owing, at date of this Return, to any one person under each of the undermentioned headings, respectively. The amounts given under (*a*) to (*e*) need not necessarily refer to the same person, but those given under (*d*) must refer to one and the same person. The "Exclusive of Interest" figures need only be given in the case of deposits under new contracts and only in such cases where the "Inclusive of Interest" figures exceed the permissible maximum.

(Moet in drievoud voorgelê word). (B.W. VORM No. 9A.)

KWARTAALOPGAWE DEUR VOLKSBANKE EN LENINGSBANKE VAN TOEGESTANE LENINGS.

[Ingevolge artikel 18 (1) (*a*) (ii) van die Bankwet, 1942].

L.W.—Hierdie opgawe moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkelfoliopapier, d.w.s., die grootte 8 dm. in die dwarste en 13 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 6½ dm. in die dwarste en 13 dm. in die lengte vir die vorm self oorbly.

OPGAWE VAN TOEGESTANE LENINGS DEUR DIE.....VIR DIE KALENDERKWARTAAL GEËINDIG OP DIE..... DAG VAN.....19....

(Alle bedrae moet tot die naaste pond aangegee word).

Voorlopig hoef die hieronder vereiste „Persentasies" nie deur die instelling ingevul te word nie.

Vereiste Besonderhede.	*Vertolking.*
I.—LENINGS TOEGESTAAN EN TERUGBETAAL.	
L.W.—Ondervermelde besonderhede moet in drie kolomme verstrek word onder die onderskeie opskrifte „Teen Borge", „Teen Verbande", en „Alle Ander".	
1. Lenings uitstaande aan einde van vorige kwartaal.....	Die syfers aangegee onder hierdie pos moet ooreenkom met dié wat in die Opgawe vir die vorige kwartaal onder pos 7 aangegee is.
2. Lenings toegestaan en uitbetaal gedurende die kwartaal.	—
3. Totaal van (1) en (2).....	—
4. Lenings gedurende die kwartaal as vervalle en onbetaald getransporteer of afgeskryf.....	—
5. Netto bedrag van lopende lenings.....	Poste 3 *min* 4.
6. Kapitaalterugbetalings gedurende die kwartaal ontvang..	—
7. Bedrag uitstaande aan die einde van die kwartaal.....	Die syfers wat in die drie kolomme aangegee word moet ooreenstem met dié wat in die ooreenstemmende Kwartaalstaat onder Bate, pos 8 (*b*) (v), poste 8 (*b*) (ii) en 8 (*b*) (iii), en poste 8 (*a*), 8 (*b*) (i), 8 (*b*) (iv) en 8 (*b*) (vi), respektiewelik aangegee is.
8. Rente gedurende die kwartaal ontvang.....	—
9. Persentasie van (6) tot (5).....	—
10. Persentasie van (8) tot (5).....	—
II.—MAKSIMALE TOEGESTANE LENINGS TEEN BORGTOG.	
1. Maksimale bedrag gedurende die kwartaal geleen £.....	Maksimale bedrag aan een persoon (of aan twee of meer persone gesamentlik) geleen teen sekerheid van 'n borg of borge, *met inbegrip van* enige geld wat tevore aan dieselfde geldopnemer (of gesamentlike geldopnemers) geleen is en nie terugbetaal is nie. „Persoon" sluit in 'n saak, vennootskap, maatskappy. ens.
2. Datum van sodanige lening.....19....	—
3. Daarop verskuldigde bedrag aan einde van die kwartaal £.....	—

Ons verklaar dat voorgaande Opgawe na die beste van ons wete juis is; dat ooreenkomstig die bepalings van artikel 20 (*a*) van die Bankwet geen lening van meer as £100 aan een persoon (of aan twee of meer persone gesamentlik) teen sekerheid van 'n borg of borge toegestaan is nie, met inbegrip van enige geld wat tevore aan dieselfde geldopnemer (of gesamentlike geldopnemers) geleen is en nie terugbetaal is nie; en dat geen lenings in stryd met die bepalings van artikel 22 (*a*) van die Wet toegestaan is nie.

Plek.....hede die.....dag van.....19....

Hoofbestuur.

Hoofboekhouer.

L.W.—Waar een persoon albei ampte beklee, kan die handtekening van óf die Voorsitter óf die Ouditeur dié van een van genoemde ampte vervang.

(Moet in drievoud voorgelê word). (B.W. VORM No. 9B.)

KWARTAALOPGAWE DEUR VOLKSBANKE EN LENINGSBANKE VAN ONTVANGE DEPOSITO'S.

[Ingevolge artikel 18 (1) (*a*) (ii) van die Bankwet, 1942.]

L.W.—Hierdie opgawe moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkelfoliopapier, d.w.s. die groote 8 dm. in die dwarste en 13 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 6½ dm. in die dwarste en 13 dm. in die lengte vir die vorm self oorbly.

OPGAWE VAN ONTVANGE DEPOSITO'S DEUR DIE.....VIR DIE KALANDERKWARTAAL GEËINDIG OP DIE..... DAG VAN.....19....

(Alle bedrae moet tot die naaste pond aangegee word).

Voorlopig hoef die hieronder vereiste „Persentasies" nie deur die instelling ingevul te word nie.

Vereiste Besonderhede.	*Vertolking.*
I.—DEPOSITO'S ONTVANG EN TERUGBETAAL.	
L.W.—Ondervermelde besonderhede moet in drie kolomme verstrek word onder die onderskeie opskrifte „Onmiddellik Opeisbare Deposito's", „Spaardeposito's", en „Termyndeposito's"	Termyndeposito's sluit in spaar-, belegging- en ander sertifikate.
1. Bedrag tot die tegoed van deposante aan einde van vorige kwartaal..	Die syfers aangegee onder hierdie pos moet ooreenkom met dié wat in die Opgawe vir die vorige kwartaal onder pos 6 aangegee is.
2. Deposito's gedurende die kwartaal ontvang.....	—
3. Rente gekrediteer of opgeloop gedurende die kwartaal.....	—
4. Totaal van (1) tot (3).....	—
5. Terugbetalings gedurende die kwartaal.....	—
6. Bedrag verskuldig aan einde van die kwartaal.....	Die aangegewe syfers moet ooreenstem met dié wat in die ooreenstemmende Kwartaalstaat onder Laste, poste 1 (*a*), 1 (*b*), en 1 (*c*) respektiewelik, aangegee is.
7. Persentasie van (5) tot (4).....	—
8. Persentasie van (5) tot (2).....	—
II.—MAKSIMALE BEDRAE AAN EEN PERSOON (behalwe 'n bankinstelling of 'n bouvereniging) VERSKULDIG.	„Persoon" sluit in 'n saak, vennootskap, maatskappy, ens. „Termyndeposito's" sluit in spaar-, belegging- en ander sertifikate.
1. Totale verpligtings teenoor die publiek..... £.....	Soos onder Laste, pos 7, in die ooreenstemmende Kwartaalstaat aangegee.
2. Statutêre maksimale deposito's..... £.....	Die maksimum bedrag wat aan een persoon teen deposito's van alle soorte verskuldig mag wees ingevolge artikel 20 (*b*) van die Wet.
3. Maksimale bedrae, bo die toegelate maksimum, verskuldig ingevolge vorige ooreenkomste.	Maksimale bedrae op datum van hierdie Opgawe aan enige persoon verskuldig onder elk van ondervermelde hoofde. Die bedrae aangegee onder (*a*) tot (*c*) hoef nie noodwendig na dieselfde persoon te verwys nie, maar dié onder (*d*) moet na een en dieselfde persoon verwys. Hierdie besonderhede hoef alleen verstrek te word in die geval van instellings wat werklik bedrae bo die toegelate maksimum skuld. Alle andere mag „Nul" na die hoofopskrif aangee en die sub-opskrifte (*a*) tot (*f*) van hul opgawe weglaat. Die vrystellings ingevolge artikel 23 van die Wet verleen is alleen van toepassing ten opsigte van bedrae werklik verskuldig aan enige persoon op die datum van die inwerkingtreding van die Wet. Aangesien 'n „vorige ooreenkoms" met die instelling slegs betrekking het op gelde wat werklik by hom vir veilige bewaring en aanwas gedeponeer is, bepaal enige opvraging outomaties 'n nuwe (laer) vrygestelde maksimum, terwyl enige nuwe deposito 'n „nuwe ooreenkoms" verteenwoordig. Solank as sodanige bedrae dus die toegelate maksimum oorskry, mag geen verdere deposito's van enige sodanige persoon aangeneem word nie, tot tyd en wyl die bedrag nog aan so'n persoon verskuldig *plus* enige nuwe deposito's minder bedra as die dan toegelate maksimum van die instelling.
(*a*) Op onmiddellik opeisbare deposito's..... £.....	
(*b*) Op spaardeposito's..... £.....	
(*c*) Op termyndeposito's—	
(i) Deposito's..... £.....	
(ii) Sertifikate..... £.....	
(iii) Deposito's *plus* sertifikate..... £.....	
(*d*) Op Deposito's van alle soorte..... £.....	
Bestaande uit—	
(i) Onmiddellik opeisbare deposito's£.....	
(ii) Spaardeposito's..... £.....	
(iii) Termyndeposito's—	
(*a*) Deposito's..... £.....	
(*b*) Sertifikate..... £.....	
(*e*) Getal persone aan elk waarvan 'n bedrag bo die toegelate maksimum verskuldig is op deposito's van alle soorte.....	Deposito's sluit in spaar-, belegging- en ander sertifikate.
(*f*) Totaalbedrag verskuldig aan sodanige persone..... £.....	—
4. Maksimale bedrae verskuldig ingevolge nuwe ooreenkomste, of ingevolge vorige ooreenkomste wat nie die toegelate maksimum oorskry nie.	Maksimale bedrae op datum van hierdie Opgawe aan enige persoon verskuldig onder elk van ondervermelde hoofde. Die bedrae aangegee onder (*a*) tot (*c*) hoef nie noodwendig na dieselfde persoon te verwys nie, maar dié onder (*d*) moet na een en dieselfde persoon verwys. Die syfers „Rente Uitgesluit" hoef alleen verskaf te word in die geval van deposito's ingevolge nuwe ooreenkomste en slegs in sodanige gevalle waar die syfers „Rente Ingesluit" die toegelate maksimum oorskry.

	Exclusive of Interest.	*Inclusive of Interest.*
(*a*) On Demand Deposits.....	£	£
(*b*) On Savings Deposits.....	£	£
(*c*) On Time Deposits—		
(i) Deposits.....	£	£
(ii) Certificates.....	£	£
(iii) Deposits *plus* Certificates	£	£
(*d*) On Deposits of all kinds..	£	£
Made up as follows—		
(i) Demand Deposits.....	£	£
(ii) Savings Deposits.....	£	£
(iii) Time Deposits—		
(*a*) Deposits.....	£	£
(*b*) Certificates.....	£	£

We declare that the foregoing Return is to the best of our knowledge and belief correct and that, in accordance with the requirements of section 20 (*b*) of the Banking Act, this Institution, with the exception of previous contracts, at no time owed any one person (other than a Banking Institution or a Building Society), an amount in excess of that laid down in that section.

Place..... this..... day of..... 19.....

Chief Executive Officer.

Chief Accounting Officer.

NOTE.—Where the two offices are combined in one person, the signature of either the Chairman or the Auditor of the Institution may be substituted for one or other of the said offices.

(To be furnished in triplicate.) (B.A. FORM No. 10.)

SUPPLEMENTARY QUARTERLY STATEMENT BY PEOPLE'S BANKS AND LOAN BANKS.

[Required in terms of section 18 (1) (*b*)/26 of the Banking Act, 1942.]

NOTE.—*This Return must be lodged in a standardized form, viz., single foolscap, i.e., size 8" across and 13" down. A left-hand binding margin of 1½" must be provided for, leaving a net size of 6½" across and 13" down for the body of the form.*

SUPPLEMENTARY STATEMENT OF ASSETS AND LIABILITIES OF THE..... FOR THE CALENDAR QUARTER ENDING ON THE..... DAY OF..... 19.....

(All amounts to be given to the nearest pound.)

Particulars to be Furnished.	*Interpretation.*
	NOTE.—Unless where stated otherwise, all references are to amounts given in the single Total column (or the "Total" column of Institutions also carrying on business outside the Union).
CAPITAL REQUIREMENTS.	
(*a*) Total Liabilities to Members and Public.....	As prescribed by section 19 (*a*) of the Act. Liabilities item 7.
(*b*) Total Liquid Assets.....	Total amount of "Liquid Assets" column.
(*c*) Total Liabilities *less* Liquid Assets.....	(*a*) *less* (*b*) above.
(*d*) Ten per cent. of Liabilities to Members and Public as reduced	Ten per cent. of (*c*).
(*e*) Actual amount of Paid-up Capital, Guarantee Deposits and Unimpaired Reserve Funds	Liabilities item 8.
LIABILITIES TO MEMBERS AND PUBLIC.	
(*f*) Deposits repayable on demand.....	Liabilities items 1 (*a*) and 2 (*a*).
(*g*) Liabilities to Members and Public other than deposits repayable on demand—	—
(i) Payable within six months or subject to less than six months notice	Total amount of "Liabilities under six months" column.
(ii) Payable after six months or subject to not less than six months notice	Total amount of "Liabilities over six months" column.
LIQUID ASSETS REQUIREMENTS.	As prescribed by section 19 (*b*) of the Act.
(*h*) Thirty per cent. of deposits repayable on demand.....	Thirty per cent. of (*f*).
(*i*) Fifteen per cent. of Liabilities to Members and Public payable within six months or subject to less than six months notice	Fifteen per cent. of (*g*) (i).
(*j*) Five per cent. of Liabilities to Members and Public payable after six months or subject to not less than six months notice	Five per cent. of (*g*) (ii).
(*k*) Prescribed Minimum Liquid Assets.....	Total of (*h*) to (*j*).
(*l*) Actual amount of Liquid Assets.....	Total amount of "Liquid Assets" column.

We declare that the foregoing is to the best of our knowledge and belief correct.

Place..... this..... day of..... 19.....

Chief Executive Officer.

Chief Accounting Officer.

NOTE.—Where the two offices are combined in one person, the signature of either the Chairman or the Auditor of the Institution may be substituted for one or other of the said offices.

(To be furnished in triplicate.) (B.A. FORM No. 11.)

SUPPLEMENTARY HALF-YEARLY STATEMENT BY DEPOSIT-RECEIVING INSTITUTIONS.

[Required in ters of section 2(2)/27 of the Banking Act, 1942.]

NOTE.—*This Return must be lodged in a standardized form, viz., single foolscap, i.e. size 8 ins. across and 13 ins. down. A left-hand binding margin of /½ ins. must be provided for, leaving a net size of 6½ ins. across and 13 ins. down for the body of the form.*

SUPPLEMENTARY STATEMENT OF ASSETS AND LIABILITIES OF THE..... FOR THE HALF-YEAR ENDING ON THE..... DAY OF..... 19.....

(All amounts to be given to the nearest pound.)

Particulars.	*Interpretation.*
	NOTE.—Unless where stated otherwise, all references are to amounts given in the single Total column (or the "Total" column of Institutions also carrying on business outside the Union).
CAPITAL REQUIREMENTS.	
(*a*) Total Liabilities to the Public.....	As prescribed by section 28 (*a*) of the Act. Liabilities item 7.
(*b*) Total Liquid Assets.....	Total amount of "Liquid Assets" column.
(*c*) Total Liabilities *less* Liquid Assets.....	(*a*) *less* (*b*) above.
(*d*) Ten per cent. of Liabilities to Public as reduced.....	Ten per cent. of (*c*).
(*e*) Actual amount of Paid-up Capital, Guarantee Deposits and Unimpaired Reserve Funds	Liabilities item 8.
DEPOSIT LIABILITIES.	
(*f*) Deposits repayable on demand.....	Liabilities items 1 (*a*) and 2 (*a*).
(*g*) Deposits other than deposits repayable on demand—	—
(i) Payable within six months or subject to less than six months notice	Total amount of "Deposits under six months" column.
(ii) Payable after six months or subject to not less than six months notice	Total amount of "Deposits over six months" column.
LIQUID ASSETS REQUIREMENTS.	As prescribed by section 28 (*b*) of the Act.
(*h*) Thirty per cent. of deposits repayable on demand.....	Thirty per dent. of (*f*).
(*i*) Twenty per cent. of deposits payable within six months or subject to less than six months notice	Twenty per cent. of *g* (i).
(*j*) Ten per cent. of deposits payable after six months or subject to not less than six months notice	Ten per cent. of *g* (ii).
(*k*) Prescribed Minimum Liquid Assets.....	Total of (*h*) to (*j*).
(*l*) Actual amount of Liquid Assets.....	Total amount of "Liquid Assets" column.

We declare that the foregoing is to the best of our knowledge and belief correct.

Place..... this..... day of..... 19.....

Chief Executive Officer.

Chief Accounting Officer.

NOTE.—Where the two offices are combined in one person, the signature of either the Chairman or the Auditor of the Institution may be substituted for one or other of the said offices.

	Rente Uitgesluit.	*Rente. Ingesluit.*
(*a*) Op onmiddellik opeisbare deposito's.	£	
(*b*) Op Spaardeposito's.....	£	£
(*c*) Op termyndeposito's—		
(i) Deposito's.....	£	£
(ii) Sertifikate.....	£	£
(iii) Deposito's *plus* sertifikate...	£	£
(*d*) Op deposito's van alle soorte Bestaande uit—	£	£
(i) Onmiddellik opeisbare deposito's.....	£	£
(ii) Spaardeposito's.....	£	£
(iii) Termyndeposito's—		
(*a*) Deposito's.....	£	£
(*b*) Sertifikate.....	£	£

Ons verklaar dat voorgaande Opgawe na die beste van ons wete juis is en dat ooreenkomstig die bepalings van artikel 20 (*b*) van die Bankwet, hierdie Instelling, met uitsondering van vorige ooreenkomste, te gener tyd aan enige persoon (behalwe 'n bankinstelling of 'n bouvereniging) 'n bedrag bo dié in vermelde artikel bepaal, geskuld het nie.

Plek.....hede die.....dag van.....19....

Hoofbestuurder.

Hoofboekhouder.

L.W.—Waar een persoon albei ampte beklee, kan die handtekening van of die Voorsitter of die Ouditeur dié van een van genoemde ampte vervang.

(Moet in drievoud voorgelê word). (B.W. VORM No. 10.)

AANVULLENDE KWARTAALSTAAT DEUR VOLKSBANKE EN LENINGSBANKE.

[Ingevolge artikel 18 (1) (*b*)126 van die Bankwet, 1942.]

L.W.—Hierdie Staat moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkelfoliopapier, d.w.s. die grootte 8" in die dwarste en 13" in die lengte. 'n Marge van van 1¼" moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 6½" in die dwarste en 13" in die lengte vir die vorm self oorbly.

AANVULLENDE STAAT VAN BATE EN LASTE VAN DIE.....VIR DIE KWARTAAL GEËINDIG OP DIE..... DAG VAN.....19....

(Alle bedrae moet tot die naaste pond aangegee word)

Vereiste Besonderhede.	*Vertolking.*
	L.W.—Tensy anders vermeld, slaan alle verwysings op bedrae aangegee in die enkele totaalkolom (of die „ Totaal "-kolom in die geval van instellings wat ook buite die Unie sake doen).
KAPITAALVOORSKRIFTE.	Soos voorgeskryf deur artikel 19 (*a*) van die Wet.
(*a*) Totale verpligtings teenoor lede en die publiek.....	Laste, pos 7.
(*b*) Totale Liquide Bate.....	Totaal van kolom „ Liquide Bate ".
(*c*) Totale verpligtings *min* Liquide Bate.....	(*a*) *min* (*b*) hierbo.
(*d*) Tien persent van verpligtings teenoor lede en die publiek, soos verminder	Tien persent van (*c*).
(*e*) Werklike bedrag van Gestorte Kapitaal, Garansiedeposito's en Onaangetaste Reserwefondse.	Laste, pos 8.
VERPLIGTINGS TEENOOR LEDE EN DIE PUBLIEK.	
(*f*) Onmiddellik opeisbare deposito's.....	Laste, poste 1 (*a*) en 2 (*a*).
(*g*) Verpligtings teenoor lede en die publiek, uitgesonderd onmiddellik opeisbare deposito's—	—
(i) Opeisbaar binne ses maande of onderhewig aan minder as ses maande opsegging	Totaal van kolom „ Verpligtings onder ses maande ".
(ii) Opeisbaar na ses maande of onderhewig aan nie minder nie as ses maande opsegging	Totaal van kolom „ Verpligtings bo ses maande ".
VEREISTES T.A.V. LIQUIDE BATE.	Soos voorgeskryf deur artikel 19 (*b*) van die Wet.
(*h*) Dertig persent van onmiddellik opeisbare deposito's.....	Dertig persent van (*f*).
(*i*) Vyftien persent van verpligtings teenoor lede en die publiek opeisbaar binne ses maande of onderhewig aan minder as ses maande opsegging	Vyftien persent van (*g*) (i).
(*j*) Vyf persent van verpligtings teenoor lede en die publiek opeisbaar na ses maande of onderhewig aan nie minder nie as ses maande opsegging.	Vyf persent van (*g*) (ii).
(*k*) Voorgeskrewe minimum Liquide Bate.....	Totaal van (*h*) tot (*j*).
(*l*) Werklike bedrag aan Liquide Bate.....	Totaal van kolom „ Liquide Bate ".

Ons verklaar dat voorgaande na die beste van ons wete juis is.

Plek.....hede die.....dag van.....19....

Hoofbestuurder.

Hoofboekhouder.

L.W.—Waar een persoon albei ampte beklee, kan die handtekening van die Voorsitter of die Ouditeur dié van een van genoemde ampte vervang.

(Moet in drievoud voorgelê word.) (B.W. VORM No. 11.)

AANVULLENDE HALFJAARSTAAT DEUR DEPOSITO-NEMENDE INSTELLINGS.

[Ingevolge artikel 2 (2)/27 van die Bankwet, 1942.]

L.W.—Hierdie Staat moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkelfoliopapier, d.w.s. die grootte 8 duim in die dwarste en 13 duim in die lengte. 'n Marge van 1½ duim moet aan die linkerkant vir inbind gelaat word, waardeur 'n nettogrootte van 6½ duim in die dwarste en 13 duim in die lengte vir die vorm self oorbly.

AANVULLENDE STAAT VAN BATE EN LASTE VAN DIE.....VIR DIE HALFJAAR GEËINDIG OP DIE.....DAG VAN.....19....

(Alle bedrae moet tot die naaste pond aangegee word.)

Vereiste Besonderhede.	*Vertolking.*
	L.W.—Tensy anders vermeld, slaan alle verwysings op bedrae aangegee in die enkele totaalkolom (of die „ Totaal "-kolom in die geval van Instellings wat ook buite die Unie sake doen).
KAPITAALVOORSKRIFTE.	Soos voorgeskryf deur artikel 28 (*a*) van die Wet.
(*a*) Totale verpligtings teenoor die publiek.....	Laste, pos 7.
(*b*) Totale liquide bate.....	Totaal van kolom „ Liquide Bate ".
(*c*) Totale verpligtings *min* liquide bate.....	(*a*) *min* (*b*) hierbo.
(*d*) Tien persent van verpligtings teenoor die publiek, soos verminder	Tien persent van (*c*).
(*e*) Werklike bedrag van Gestorte Kapitaal, Garansiedeposito's en Onaangetaste Reserwefondse	Laste, pos 8.
DEPOSITO-VERPLIGTINGS.	
(*f*) Onmiddellik opeisbare deposito's.....	Laste, poste 1 (*a*) en 2 (*a*).
(*g*) Deposito's, uitgesonderd onmiddellik opeisbare deposito's	—
(i) Opeisbaar binne ses maande of onderhewig aan minder as ses maande opsegging	Totaal van kolom „ Deposito's onder ses maande ".
(ii) Opeisbaar na ses maande of onderhewig aan nie minder nie as ses maande opsegging	Totaal van kolom „ Deposito's bo ses maande ".
VEREISTES T.A.V. LIQUIDE BADE.	Soos voorgeskryf deur artikel 28 (*b*) van die Wet.
(*h*) Dertig persent van onmiddellik opeisbare deposito's....	Dertig persent van (*f*).
(*i*) Twintig persent van deposito's opeisbaar binne ses maande of onderhewig aan minder as ses maande opsegging	Twintig persent van *g* (i).
(*j*) Tien persent van deposito's opeisbaar na ses maande of onderhewig aan nie minder nie as ses maande opsegging	Tien persent van *g* (ii).
(*k*) Voorgeskrewe minimum Liquide Bate.....	Totaal van (*h*) tot (*j*).
(*l*) Werklike bedrag aan Liquide Bate.....	Totaal van kolom „ Liquide Bate ".

Ons verklaar dat voorgaande na die beste van ons wete juis is.

Plek.....hede die.....dag van.....19....

Hoofbestuurder.

Hoofboekhouder.

L.W.—Waar een persoon albei ampte beklee, kan die handtekening van die Voorsitter of die Ouditeur dié van een van genoemde ampte vervang.

C. REGULATIONS.

(B.A. Form No. 12.)

APPEALS TO MINISTER.

(In terms of the Banking Act, 1942.)

1. Every banking institution or person desiring to appeal to the Minister, in terms of sub-section (2) of section *three* of the Banking Act, 1942 (Act No. 38 of 1942), from any decision or refusal of the Registrar of Banks, shall within one month after the pronouncement of the decision or refusal at issue, lodge a notice of appeal with the Registrar of Banks, which shall clearly set forth the decision or refusal it is desired to appeal from and the grounds for the appeal.

2. Upon receipt of the notice mentioned in section *one*, the Registrar of Banks shall prepare a statement of the reasons for his decision or refusal.

3. The Registrar of Banks shall dispatch a copy of the statement mentioned in section *two* to the appellant by registered post, and require the appellant to declare within twenty-one days of the dispatch of such statement or within such further period as the Registrar may approve, whether he proposes to continue with his appeal or not.

4. If the appellant declares that he does not propose to continue with his appeal or if he does not furnish the Registrar with a statement in terms of section *three*, the appeal shall automatically lapse.

5. If the appellant declares his intention, in terms of section *three*, to continue with his appeal, he shall with his declaration lodge with the Registrar of Banks, a reply to the statement mentioned in section *two*.

6. Upon the receipt of the appellant's declaration and reply, the Registrar of Banks shall as soon as may be transit them to the Minister, together with all other relevant documents.

7. The Minister may require the Registrar of Banks or the appellant to furnish him with any further or other information in writing that he considers necessary for a just decision on the appeal.

8. The Minister shall notify his decision on the appeal to the Registrar of Banks, who shall communicate it to the appellant.

C. REGULASIES.

(B.W. Vorm No. 12.)

APPÈL NA DIE MINISTER.

(Kragtens die Bankwet, 1942.)

1. Iedere bankinstelling of persoon wat, kragtens subartikel (2) van artikel *drie* van die Bankwet, 1942 (Wet No. 38 van 1942), verlang om appèl by die Minister aan te teken teen enige beslissing of weiering van die Registrateur van Banke, moet binne een maand nadat die betrokke beslissing of weiering waarteen geappelleer word bekend gemaak is, by die Registrateur van Banke 'n kennisgewing van appèl indien wat duidelik die beslissing of weiering uiteensit waarteen verlang word om appèl aan te teken en die gronde vir die appèl.

2. Na ontvangs van die in artikel een vermelde kennisgewing moet die Registrateur van Banke 'n uiteensetting van die redes vir sy beslissing of weiering opstel.

3. Die Registrateur van Banke moet 'n afskrif van die in artikel *twee* vermeld uiteensetting aan die appellant per aangetekende pos stuur, en van die appellant verlang om binne een-en-twintig dae na versending van sodanige uiteensetting of binne sodanige verdere tydperk as wat die Registrateur mag goedkeur, te kenne te gee of hy voornemens is om met sy appèl voort te gaan al dan nie.

4. Indien die appellant verklaar dat hy nie voornemens is om met sy appèl voort te gaan nie, of indien hy nie 'n verklaring ooreenkomstig artikel *drie* aan die Registrateur verstrek nie, verval die appèl outomaties.

5. Indien die appellant ooreenkomstig artikel *drie* verklaar dat hy voornemens is om met sy appèl voort te gaan, moet hy saam met sy verklaring by die Registrateur van Banke 'n antwoord op die uiteensetting, in artikel *twee* vermeld, indien.

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

7. Die Minister kan van die Registrateur van Banke of van die appellant verlang om enige verdere of ander skriftelike inligting te verstrek wat hy nodig ag vir 'n regverdige beslissing oor die appèl.

8. Die Minister moet sy beslissing oor die appèl aan die Registrateur van Banke bekend maak, wat dit aan die appellant moet meedeel.

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OF
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ON
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