

Annexure K

INTEREST RATES ON DEPOSITS, LOANS AND ADVANCES

(Confidential and not available for inspection by the public)

Name of bank.....

Month ended.....(yyyy-mm-dd)

BA930

Monthly

DEPOSIT RATES	Line no.	All deposits ¹	
		Outstanding balance at month end ⁵ R'000	Weighted average rate ² (%)
		1	2
Table 1			
Corporate sector³ (total of items 2 to 11)	1		
Cheque accounts	2		
Call deposits	3		
Notice deposits: 1 day to 32 days	4		
More than 32 days to 91 days	5		
More than 91 days to 185 days	6		
Fixed deposits: Up to 1 year	7		
More than 1 year but less than 3 years	8		
3 years and more but less than 5 years	9		
5 years and more	10		
Other	11		
Household sector⁴ (total of items 13 to 23)	12		
Cheque accounts	13		
Call deposits	14		
Savings deposits	15		
Notice deposits: 1 day to 32 days	16		
More than 32 days to 91 days	17		
More than 91 days to 185 days	18		
Fixed deposits: Up to 1 year	19		
More than 1 year but less than 3 years	20		
3 years and more but less than 5 years	21		
5 years and more	22		
Other	23		

1. Include all relevant existing deposits and all relevant new deposits.

2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.

3. Corporate sector (often being referred to as the wholesale sector) shall include all relevant public and private financial and non-financial sectors, but shall exclude banks and the government sector.

4. Household sector (often being referred to as the retail sector) shall include unincorporated businesses, individuals and non-profit seeking organisations.

5. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non arms-length banking business from the form BA 930.

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DEPOSIT RATES	Line no.	All deposits ¹	
		Outstanding balance at month end ⁴ R'000	Weighted average rate ² (%)
		1	2
Foreign sector – rand denominated (total of items 25 to 34)	24		
Cheque accounts	25		
Call deposits	26		
Notice deposits: 1 day to 32 days	27		
More than 32 days to 91 days	28		
More than 91 days to 185 days	29		
Up to 1 year	30		
More than 1 year but less than 3 years	31		
3 years and more but less than 5 years	32		
5 years and more	33		
Other	34		
All domestic private sectors³ (total of items 36 to 45)	35		
Cheque accounts	36		
Call deposits	37		
Notice deposits: 1 day to 32 days	38		
More than 32 days to 91 days	39		
More than 91 days to 185 days	40		
Up to 1 year	41		
More than 1 year but less than 3 years	42		
3 years and more but less than 5 years	43		
5 years and more	44		
Other	45		
Interbank deposit rate	46		

1. Include all relevant existing deposits and all relevant new deposits.

2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.

3. Include corporate and household sectors but exclude banks and the government sector.

4. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non arms-length banking business from the form BA 930.

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LENDING RATES	Line no.	All loans ¹		
		Outstanding balance at month end ⁵ R'000	Weighted average rate ² (%)	
		1	2	
Table 2				
Corporate sector³ (total of items 48 to 56)	47			
Overdrafts	48			
Instalment sale agreements: flexible rate	49			
fixed rate	50			
Leasing transactions : flexible rate	51			
fixed rate	52			
Mortgage advances: flexible rate	53			
fixed rate	54			
Credit cards	55			
Other	56			
		Of which: New loans granted during the reporting month		
		Outstanding balance at month end ⁵ R'000	Weighted average rate ² (%)	
		3	4	
Household sector⁴ (total of items – 58 to 66)	57			
Overdrafts	58			
Instalment sale agreements: flexible rate	59			
fixed rate	60			
Leasing transactions : flexible rate	61			
fixed rate	62			
Mortgage advances: flexible rate	63			
fixed rate	64			
Credit cards	65			
Other	66			

1. Include all relevant existing loans and all relevant new loans.
2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.
3. Corporate sector (often being referred to as the wholesale sector) shall include all relevant public and private financial and non-financial sectors, but shall exclude banks and the government sector.
4. Household sector (often being referred to as the retail sector) shall include unincorporated businesses, individuals and non-profit seeking organisations.
5. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non-arms-length banking business from the form BA 930.

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LENDING RATES	Line no.	All loans ¹			
		Outstanding balance at month end ⁴ R'000	Weighted average rate ² (%)		
		1	2		
Table 2					
Foreign sector – rand denominated (total of items 68 to 73)	67				
Overdrafts	68				
Instalment sale agreements	69				
Leasing transactions	70				
Mortgage advances	71				
Credit cards	72				
Other	73				
All domestic private sector³ (total of items 75 to 83)	74				
Overdrafts	75				
Instalment sale agreements: flexible rate	76				
fixed rate	77				
Leasing transactions : flexible rate	78				
fixed rate	79				
Mortgage advances: flexible rate	80				
fixed rate	81				
Credit cards	82				
Other	83				
				Of which:	
				New loans granted during the reporting month	
				Outstanding balance at month end ⁵ R'000	Weighted average rate ² (%)
				3	4
Micro loans	84				
Interbank lending rate	85				
Hash total	86				

1. Include all relevant existing loans and all relevant new loans.

2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.

3. Include corporate and household sectors but exclude banks and the government sector.

4. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non arms-length banking business from the form BA 930.