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ensure a meaningful distribution of risk.

(iii) Quantitative information relating to historical results

A bank shall in respect of each relevant portfolio specified in sub-item (i)(cc) above-

(aa) disclose to the public the amount of actual losses, that is, amounts written off and specific provisions raised, in respect of the period preceding the current financial year, including sufficiently detailed information in respect of-

(i) the extent to which the said amounts differed from the bank's past experience;

(ii) the factors that impacted on the bank's loss experience during the period preceding the current financial year, that is, did the bank, for example, experience higher than average default rates or higher than average LGD ratios or EAD amounts.

(bb) provide a comparison between the bank's risk estimates and the actual outcomes over a sufficiently long period to provide a meaningful assessment of the performance of the bank's internal rating processes, provided that a bank that adopted-

(i) the foundation IRB approach shall, when appropriate, such as in the case of material differences, further decompose the said information and provide an analysis of PD ratios and reasons for material differences;

(ii) the advanced IRB approach shall, when appropriate, such as in the case of material differences, further decompose the said information and provide an analysis of actual PD ratios, LGD ratios and EAD outcomes compared to the bank's estimated risk components, provided that the bank shall provide reasons for any material differences.

(D) credit risk mitigation in terms of the standardised or IRB approach, excluding any risk mitigation that falls within the ambit of the exemption notice relating to securitisation schemes, disclose to the public sufficiently detailed information in respect of the qualitative and quantitative information specified below:

(i) Qualitative information

A bank shall in addition to the information specified in paragraph (d) above, disclose to the public sufficiently detailed information in respect of-

- (aa) the bank's policies and processes relating to on- and off-balance sheet netting, including the extent to which the bank makes use of on- and off-balance sheet netting when the bank determines its exposure to credit risk;
- (bb) the bank's policies and processes relating to the valuation and management of collateral, including a description of the main types of collateral accepted by the bank;
- (cc) the main types of guarantors or credit-derivative counterparties involved in the bank's risk mitigation activities, and the creditworthiness of the said parties;
- (dd) any risk concentration incurred in respect of the bank's risk mitigation activities.

(ii) Quantitative information

A bank shall in respect of each separately identified credit portfolio in terms of the standardised or foundation IRB approach disclose to the public the bank's total exposure after the effect of any on- or off- balance sheet netting has been taken into consideration, with an indication of exposures protected by way of-

- (aa) eligible financial collateral, after the effect of any haircuts has been taken into consideration;
- (bb) other eligible IRB collateral, that is, collateral that qualifies as eligible collateral in terms of the IRB approach in addition to eligible financial collateral, after the effect of any haircuts or adjustments to the exposure has been taken into consideration;
- (cc) guarantees or credit-derivative instruments.

(E) exposure to counterparty credit risk, disclose to the public sufficiently detailed information in respect of the qualitative and quantitative information specified below:

(i) Qualitative information

In respect of derivative instruments and exposures relating to counterparty credit risk, a bank shall in addition to the information specified in paragraphs (d) and (e)(i)(A) above, disclose to the public sufficiently detailed information relating to-

- (aa) the methodology adopted by the bank in order to assign economic capital and credit limits in respect of the bank's exposure to counterparty risk;
- (bb) the bank's policies in order to secure collateral and to establish adequate credit reserves;
- (cc) the bank's policies with respect to the identification, measurement and control of wrong-way risk exposure;
- (dd) the estimated amount of collateral the bank would have to provide in the case of a credit rating downgrade.

(ii) Quantitative information

A bank-

- (aa) shall disclose to the public sufficiently detailed information relating to:
  - (i) the gross positive fair value of all relevant contracts that expose the bank to counterparty credit risk;
  - (ii) any relevant netting benefits;
  - (iii) the net amount of current credit exposure;
  - (iv) collateral held, including the type of collateral held, such as cash or government securities;
  - (v) the net amount of derivative credit exposure, that is, the amount of credit exposure in respect of derivative transactions after the benefits relating to legally enforceable netting agreements and collateral arrangements have been taken into consideration;
  - (vi) the notional value of credit derivative hedges;
  - (vii) the distribution of current credit exposure, which distribution shall be based on the relevant types of credit exposure, that is, for example, interest rate

contracts, FX contracts, equity contracts, credit derivative instruments or commodity contracts.

- (bb) shall in respect of the current exposure method, standardized method or internal model method, as the case may be, disclose to the public sufficiently detailed information relating to the relevant exposure amount or EAD, that is, the estimated exposure at default;
  - (cc) shall, based on the relevant types of credit derivative product, that is, for example, credit default swaps or total return swaps, disclose to the public sufficiently detailed information relating to credit derivative transactions or contracts that expose the bank to counterparty credit risk, including any relevant notional amounts, provided that within the said product type the bank shall distinguish between-
    - (i) instruments used as part of the bank's own credit portfolio and instruments used as part of the bank's intermediation activities;
    - (ii) protection bought and protection sold.
  - (dd) that obtained the approval of the Registrar to estimate an alpha factor for the measurement of the bank's exposure to counterparty credit risk shall disclose the bank's said estimate of alpha.
- (F) credit risk arising from positions held in equity instruments, disclose to the public the qualitative and quantitative information specified in subparagraph (ii) below.
- (ii) market risk;
- A bank-
- (A) that adopted the standardised approach specified in regulation 28(7) for the measurement of the bank's exposure to market risk in respect of positions held in the bank's trading book shall disclose to the public sufficiently detailed information in respect of the qualitative and quantitative information specified below:

## (i) Qualitative information

A bank shall in addition to the qualitative information specified in paragraph (d) above, disclose to the public information relating to the portfolios/instruments that are subject to the standardised approach.

## (ii) Quantitative information

A bank shall disclose to the public sufficiently detailed quantitative information in respect of the bank's capital requirement relating to:

- (aa) interest-rate products, provided that the bank shall separately disclose its relevant required amount of capital and reserve funds related to securitised or resecuritised instruments or positions in accordance with the relevant requirements specified in subparagraph (vi) below;
- (bb) equity positions;
- (cc) positions in foreign exchange; and
- (dd) commodities.

(B) that adopted the internal models approach specified in regulation 28(8) for the measurement of the bank's exposure to market risk in respect of positions held in the bank's trading book shall disclose to the public sufficiently detailed information in respect of the qualitative and quantitative information specified below:

## (i) Qualitative information

A bank-

- (aa) shall in addition to the qualitative information specified in paragraph (d) above, disclose to the public sufficiently detailed information in respect of the portfolios/instruments that are subject to the internal models approach;
- (bb) shall in respect of each relevant portfolio subject to the internal models approach provide a description of-
  - (i) the key characteristics of the model(s) used by the bank;
  - (ii) the stress testing applied by the bank to a particular portfolio;

- (iii) the approach adopted by the bank in order to backtest or validate the accuracy and consistency of the internal model(s) and modelling processes used by the bank.
- (cc) shall disclose to the public sufficiently detailed information in respect of the (extent of) approval obtained from the Registrar to apply the internal models approach in respect of positions held by the bank in its trading book;
- (dd) shall in respect of the bank's incremental risk capital requirement and its comprehensive risk capital requirement disclose to the public sufficiently detailed information in respect of the methodologies used and the risks measured through the use of the bank's internal models, including-
  - (i) the approach used to determine liquidity horizons;
  - (ii) the methodologies used to achieve a capital assessment that is consistent with the required soundness standard; and
  - (iii) the approaches used in the validation of the models.
- (ii) Quantitative information
  - A bank shall in respect of each relevant portfolio subject to the internal models approach-
    - (aa) disclose to the public sufficiently detailed information in respect of the high, mean and low value-at-risk (VaR) amounts of the reporting bank during the relevant reporting period and as at the end of the reporting period;
    - (bb) disclose to the public sufficiently detailed information in respect of the high, mean and low stressed value-at-risk (sVaR) amounts of the reporting bank during the relevant reporting period and as at the end of the reporting period;
    - (cc) disclose to the public sufficiently detailed information in respect of the high, mean and low amounts of required capital and reserve funds related to incremental risk and comprehensive risk during the relevant reporting period and as at the end of the reporting period;
    - (dd) provide a detailed comparison between value-at-risk estimates and actual gains/losses experienced by the bank;
    - (ee) provide an analysis of important "outliers" identified during the bank's backtesting process.

(C) shall in respect of equity positions held in the bank's banking book disclose to the public sufficiently detailed information in respect of the qualitative and quantitative information specified below:

(i) Qualitative information

A bank shall in addition to the qualitative information specified in paragraph (d) above, disclose to the public sufficiently detailed information in respect of the bank's accounting policies, including-

(aa) the manner in which the bank values and accounts for equity positions held in the banking book, that is, the accounting technique and valuation methodology used by the bank;

(bb) key assumptions made and practices adopted by the bank, which practices may affect the valuation of the said equity positions, and any significant changes made by the bank in respect of the said practices,

provided that the bank shall differentiate between equity positions in respect of which the bank expects to realise capital gains and equity positions held for other reasons, such as strategic positioning or in order to establish a particular relationship.

(ii) Quantitative information

A bank-

(aa) shall disclose to the public-

(i) the value at which investments held in the bank's banking book is disclosed in the bank's balance sheet, and the fair value of the said investments, provided that when the share price of listed instruments materially differs from the fair value of the instruments the bank shall provide a comparison between the listed share price and the fair value of the said instruments;

(ii) the cumulative amount of gains/losses realised by the bank from the sale/liquidation of positions held in the bank's banking book during the current reporting period;

- (iii) the total amount relating to unrealised gains/losses, that is, unrealised gains/losses recognised directly in the bank's balance sheet instead of being recognised in the bank's income statement;
  - (iv) the total amount relating to latent revaluation gains/losses, that is, unrealised gains/losses not recognised in either the bank's balance sheet or income statement;
  - (v) the extent to which the bank included unrealised gains/losses referred to in items (iii) and (iv) above in tier 1 or tier 2 capital and reserve funds of the bank;
  - (vi) based on the approach adopted by the bank, the bank's capital requirement in respect of the various equity positions held in the bank's banking book;
- (bb) shall distinguish between the various types of instrument held in the bank's banking book, and the nature of the said investments, including the amounts relating to-
- (i) publicly traded instruments; and
  - (ii) privately traded instruments.
- (iii) liquidity risk;
- (iv) interest-rate risk;
- A bank shall in respect of positions held in the bank's banking book-
- (A) in addition to the qualitative information specified in paragraph (d) above, disclose to the public sufficiently detailed qualitative information relating to-
- (i) the nature of the bank's exposure to interest-rate risk;
  - (ii) key assumptions made by the bank, including assumptions relating to loan prepayments and the behaviour of core deposits, that is, deposits that are not drawn in accordance with the contractual provisions of the deposits and which deposits are regarded as "permanent" funding;
  - (iii) the frequency with which the bank measures its exposure to interest-rate risk.

(B) disclose to the public, quantitative information in respect of the increase or decrease in earnings, economic value or the relevant measure used by the management of the bank, relating to a standardised upward and downward interest rate shock specified in the form BA 330 or in writing by the Registrar, provided that the bank shall break the required information down based on each relevant currency.

(v) operational risk;

A bank-

(A) shall in addition to the qualitative information specified in paragraph (d) above, disclose to the public sufficiently detailed information relating to the approach(es) adopted by the bank for the measurement of the bank's exposure to operational risk, provided that a bank that obtained the approval of the Registrar to apply different approaches for the measurement of the bank's exposure to operational risk shall provide sufficiently detailed information in respect of the scope and coverage of the different approaches used by the bank;

(B) that adopted the advanced measurement approach for the measurement of the bank's exposure to operational risk shall provide a sufficiently detailed description of-

- (i) the advanced measurement approach applied by the bank, including a discussion of relevant internal and external factors considered by the bank;
- (ii) insurance obtained by the bank in order to mitigate the bank's exposure to operational risk.

(vi) securitisation or resecuritisation;

A bank that adopted the standardised approach or IRB approach for the measurement of the bank's exposure to risk arising from a traditional or synthetic securitisation scheme or resecuritisation exposure shall disclose to the public the qualitative and quantitative information specified below, provided that, where relevant or specified below or directed in writing by the Registrar, the bank shall separately disclosure qualitative and quantitative information related to the securitisation and resecuritisation positions held in the bank's banking book and its trading book.

## (A) Qualitative information

A bank-

- (i) shall in addition to the information specified in paragraph (d) above, disclose to the public sufficiently detailed information in respect of:
  - (aa) the bank's objectives in respect of securitisation schemes or resecuritisation exposure, including the extent to which the bank successfully achieves a transfer of credit risk to external entities or persons;
  - (bb) the types of risk assumed or retained by the bank in respect of securitisation or resecuritisation exposure.

For example, when a bank actively participates in the market of the senior tranche of resecuritisation exposures of mezzanine tranches related to securitisations of residential mortgages, the bank shall describe the structure of the relevant resecuritisations, such as senior tranche of mezzanine tranche of residential mortgages, which information shall be provided for the main categories of resecuritisation products in which the bank is active.

- (cc) the nature of other risks inherent in the bank's securitised or resecuritised assets or exposure, such as liquidity risk or reputational risk;
- (dd) the various role(s) played by the bank in respect of a securitisation scheme or resecuritisation exposure, with an indication of the extent of the bank's involvement in each of the said roles played. For example, the role of:
  - (i) an originator;
  - (ii) an investor;
  - (iii) a servicer;
  - (iv) a provider of credit enhancement;
  - (v) a sponsor of an asset-backed commercial paper facility;
  - (vi) a liquidity provider;
  - (vii) a swap provider,
- (ee) the processes in place to monitor changes in the credit and market risk exposures related to or arising from the bank's relevant securitisation or resecuritisation

exposures, including how the aforesaid processes differ for resecuritisation exposures.

This includes, for example, how the behaviour of the underlying assets impacts the bank's securitisation exposures.

(ff) the bank's policy governing the use of credit risk mitigation to mitigate the risks retained through securitisation or resecuritisation exposures;

(gg) the approach adopted by the bank in respect of its exposures arising from securitisation or resecuritisation activities, including the type of securitisation or resecuritisation exposures to which the said approach applies, that is, whether the bank, for example, adopted the standardised approach, the ratings-based approach, the internal assessment approach or the standard formula approach.

(ii) shall provide a list of-

(aa) the names and types of special-purpose institutions in respect of which the bank acts as a sponsor to securitise third-party exposures, and indicate whether the bank has exposure to the said special-purpose institutions, either on-balance sheet or off-balance sheet;

(bb) affiliated entities-

(i) that the bank manages or advises; and

(ii) that invest either in the securitisation exposures securitised by the bank or in special-purpose institutions in respect of which the bank acts as a sponsor;

(iii) shall provide summary information in respect of the bank's accounting policies relating to its securitisation or resecuritisation activities, including-

(aa) whether the said securitisation or resecuritisation transactions are treated as sales or financing;

(bb) information relating to the recognition of gains in respect of sales;

- (cc) key assumptions made and methods used by the bank when the bank values retained or purchased interests or positions, including any significant changes to the aforesaid, made by the bank since the previous reporting period, and the impact of the said changes, provided that, when relevant, the bank shall duly distinguish between the valuation of securitised exposures and resecuritised exposures;
  - (dd) the manner in which the bank treats exposures that arise from a synthetic securitisation scheme or resecuritisation structure, unless such information is disclosed as part of other accounting policies, such as policies in respect of derivative instruments;
  - (ee) the manner in which the bank values exposures intended to be securitised or resecuritised, such as exposures related to the bank's pipeline or warehouse activities, and whether the said exposures are included in the bank's banking book or trading book;
  - (ff) the bank's policies for recognising on-balance-sheet liabilities related to or arising from arrangements, contracts or agreements that could require the bank to provide financial support for securitised or resecuritised assets or exposures.
- (iv) shall disclose the names of external credit assessment institutions used by the bank in respect of securitisation or resecuritisation transactions, and the types of securitisation or resecuritisation exposure for which a particular agency is used;
  - (v) shall in relevant cases provide a description of its process related to the internal assessment approach, including-
    - (aa) the structure of the internal assessment process and the relation between internal assessment and external ratings, including the information specified in sub-item (iv) above related to the use of external credit assessment institutions;
    - (bb) the use of the bank's internal assessment approach, other than for the purpose of calculating the bank's required capital and reserve funds relating to securitisation or resecuritisation exposure;

- (cc) the control mechanisms in place for the internal assessment process, including matters related to independence, accountability and internal assessment process review;
- (dd) the exposure type to which the internal assessment process is applied, such as, for example, credit cards, mortgage loans and instalment sales and leasing;
- (ee) the stress factors used for determining credit enhancement levels, which information shall be disclosed by exposure type.

Provided that the bank shall disclose to the public sufficiently detailed explanatory information when significant changes to any of the aforesaid qualitative or quantitative information occurred since the previous reporting period.

**(B) Quantitative information**

A bank-

- (i) shall in respect of exposures securitised or resecuritised, which exposures are held in the bank's banking book and are subject to the exemption notice relating to securitisation schemes, based on the exposure or asset type, that is, for example, exposures relating to credit cards, residential mortgage loans or vehicle finance, disclose to the public-
- (aa) the total outstanding amount in respect of the exposures securitised or resecuritised by the bank, provided that the bank-
  - (i) shall duly distinguish between exposures relating to a traditional securitisation scheme and exposures related to a synthetic securitisation scheme;
  - (ii) shall separately disclose the required information related to the securitisation of third-party exposures in respect of which the bank acts only as a sponsor;
- (bb) the aggregate amount in respect of-
  - (i) impaired or past due assets securitised;
  - (ii) losses recognised by the bank during the current reporting period, including, for example, amounts written off or provisions raised for potential loss in respect of exposures that remained on the bank's balance sheet or credit-enhancing interest-only strips, that is, an on-balance sheet asset that is based on the valuation of future cash flows related to margin income, which asset is subordinated, and other residual interests;

- (iii) exposures retained or purchased, including, for example, commercial paper issued by the relevant special-purpose institution, liquidity facilities, credit enhancement such as interest-only strips, cash collateral accounts and other subordinated instruments;
  - (iv) on-balance-sheet securitisation or resecuritisation exposure retained or purchased;
  - (v) off-balance-sheet securitisation or resecuritisation exposure;
  - (vi) exposures intended to be securitised or resecuritised within the six-month period following the disclosure date;
- (cc) summary information in respect of securitisation or resecuritisation transactions concluded during the current reporting period, including the relevant aggregate amount of exposures securitised or resecuritised, and any related recognised gains or losses on sale;
- (ii) shall in respect of exposures held in the bank's banking book separately disclose information relating to-
- (aa) a securitisation or resecuritisation transaction in respect of which the bank acted as an originator but in respect of which the bank did not retain any exposure, provided that the said information shall be reported only in respect of the reporting period during which the securitisation or resecuritisation transaction was concluded;
  - (bb) transactions in respect of which the bank acts only as a sponsor;
- (iii) that adopted the IRB approach for the measurement of the bank's exposure to risk relating to assets or exposures securitised or resecuritised, held in the bank's banking book-
- (aa) shall in addition to the aggregate amount of exposures retained or purchased disclose to the public the associated IRB capital requirement in respect of the said exposure(s), provided that the bank-

- (i) shall break the required information down into a meaningful number of risk categories in respect of each relevant approach, that is, for example, the ratings-based approach, internal assessment approach or the standard formula approach;
  - (ii) shall, based on the underlying asset or exposure type, separately disclose information relating to exposures deducted from tier 1 capital and reserve funds and from tier 2 capital and reserve funds.
- (bb) based on the underlying asset or exposure type, shall in the case of securitisation or resecuritisation exposures that are subject to an early amortisation mechanism, disclose to the public the aggregate amount relating to-
- (i) drawn exposures attributed to the seller's and the investors' interests;
  - (ii) the capital and reserve funds required to be maintained by the bank in respect of the bank's retained share of the drawn balances and undrawn commitments, that is, the seller's interest;
  - (iii) the capital and reserve funds required to be maintained by the bank in respect of the investor's shares of drawn amounts and undrawn commitments.

Provided that the bank shall duly distinguish between assets or exposures securitised and assets or exposures resecuritised.

- (iv) that adopted the standardised approach for the measurement of the bank's exposure to risk relating to assets or exposures securitised or resecuritised, held in the bank's banking book-
- (aa) shall in addition to the aggregate amount of exposures retained or purchased disclose to the public the associated capital requirement relating to the said exposure(s), provided that the bank-
- (i) shall break the required information down into a meaningful number of risk categories;
  - (ii) shall, based on the underlying asset or exposure type, separately disclose information relating to exposures deducted from tier 1 capital and reserve funds and from tier 2 capital and reserve funds.

- (bb) based on the underlying asset or exposure type, shall in the case of securitisation or resecuritisation exposures that are subject to an early amortisation mechanism, disclose to the public the aggregate amount relating to-
- (i) drawn exposures attributed to the seller's and the investors' interests;
  - (ii) the capital and reserve funds required to be maintained by the bank in respect of the bank's retained share of the drawn balances and undrawn commitments, that is, the seller's interest;
  - (iii) the capital and reserve funds required to be maintained by the bank in respect of the investor's shares of drawn amounts and undrawn commitments.

Provided that the bank shall duly distinguish between assets or exposures securitised and assets or exposures resecuritised.

- (v) shall in respect of exposures securitised or resecuritised, which exposures are held in the bank's trading book and are subject to the exemption notice relating to securitisation schemes, based on the exposure or asset type, that is, for example, exposures relating to credit cards, residential mortgage loans or vehicle finance, disclose to the public-
  - (aa) the total outstanding amount in respect of the exposures securitised or resecuritised by the bank, provided that the bank-
    - (i) shall duly distinguish between exposures relating to a traditional securitisation scheme and a synthetic securitisation scheme;
    - (ii) shall separately disclose the relevant required information related to the securitisation of third-party exposures in respect of which the bank acts only as a sponsor;
  - (bb) the aggregate amount in respect of-
    - (i) exposures securitised or resecuritised and in respect of which the bank retained some exposures and which exposures are subject to the relevant requirements specified in regulation 28;
    - (ii) on-balance-sheet securitisation or resecuritisation exposure retained or purchased;
    - (iii) off-balance-sheet securitisation or resecuritisation exposure;

- (iv) exposures intended to be securitised or resecuritised within the six-month period following the disclosure date.

Provided that in respect of exposures retained or purchased, the bank shall separately disclose the relevant required information in respect of exposures subject to the comprehensive risk measurement approach for specific risk;

- (cc) summary information in respect of securitisation or resecuritisation transactions concluded during the current reporting period, including the relevant aggregate amount of exposures securitised or resecuritised, and any related recognised gains or losses on sale;
- (vi) shall in respect of securitisation or resecuritisation exposures held in the bank's trading book, which exposures are subject to the comprehensive risk measurement approach, disclose to the public the relevant required amount of capital and reserve funds, broken down into the relevant risk classifications, that is, for example, default risk, migration risk and correlation risk;
- (vii) shall in respect of securitisation or resecuritisation exposures retained or purchased, which exposures are held in the bank's trading book, disclose to the public the relevant aggregate amount of exposures held and the relevant required amount of capital and reserve funds, broken down into a meaningful number of risk categories for each relevant approach, that is, for example, the standardised approach, the ratings-based approach or the standard formula approach;
- (viii) shall in respect of securitisation or resecuritisation exposures held in the bank's trading book, based on the exposure or asset type, separately disclose to the public the relevant aggregate amounts of exposures deducted from tier 1 capital and reserve funds and from tier 2 capital and reserve funds;
- (ix) shall in the case of securitisation or resecuritisation exposures held in the bank's trading book, which exposures are subject to an early amortisation mechanism, based on the relevant asset or exposure type, disclose to the public the aggregate amount relating to-
  - (aa) drawn exposures attributed to the seller's and the investors' interests;
  - (bb) the capital and reserve funds required to be maintained by the bank in respect of the bank's retained share of the drawn balances and undrawn commitments, that is, the seller's interest;
  - (cc) the capital and reserve funds required to be maintained by the bank in respect of the investor's shares of drawn amounts and undrawn commitments;

- (x) shall in the case of resecuritisation exposures retained or purchased, irrespective whether the position is held in the bank's banking book or trading book, separately disclose to the public the relevant aggregate amount of:
  - (aa) exposures in respect of which the bank obtained credit protection to mitigate its exposure to risk;
  - (bb) exposures in respect of which the bank did not obtain any credit protection to mitigate its exposure to risk;
  - (cc) exposure to guarantors, broken down according to the relevant types of guarantors.

Provided that the bank shall duly distinguish between exposures held in the bank's banking book and its trading book.

- (vii) other material risks to which the bank is exposed;

(f) Remuneration

With regards to a bank's remuneration policies, processes and procedures, a bank shall disclose to the public sufficiently detailed qualitative and quantitative information-

- (i) in respect of:
  - (A) the bank's relevant governance and/or committee structures;
  - (B) the design and operation of the bank's remuneration structure, and the frequency of review;
  - (C) the independence of remuneration for risk and compliance staff;
  - (D) the relevant risk adjustment methodologies;
  - (E) the link between remuneration and performance;
  - (F) the relevant long-term performance measures, such as deferral, malus or clawback;
  - (G) the relevant types of remuneration, such as cash versus equity, and fixed versus variable;

- (ii) which qualitative information, as a minimum, shall include-
- (A) information relating to the relevant bodies that oversee the bank's remuneration, including-
- (i) the relevant name, composition and mandate of the main body overseeing remuneration;
  - (ii) external consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process;
  - (iii) a description of the scope of the bank's remuneration policy, for example, by regions and business lines, including the extent to which it is applicable to foreign subsidiaries and branches;
  - (iv) a description of the types of employees considered as material risk takers and as senior managers, including the number of employees in each relevant group;
- (B) information relating to the design and structure of the bank's remuneration processes, including
- (i) an overview of the key features and objectives of the bank's remuneration policy;
  - (ii) whether the remuneration committee reviewed the bank's remuneration policy during the past year, and if so, an overview of any material changes that were made;
  - (iii) a discussion of how the bank ensures that risk and compliance employees are remunerated independently of the relevant businesses they oversee;
- (C) a description of the ways in which current and future risks are taken into account in the bank's remuneration processes, including-
- (i) an overview of the key risks that the bank takes into account when implementing remuneration measures;
  - (ii) an overview of the nature and type of the key measures used to take account of the said risks, including risks difficult to measure;
  - (iii) a discussion of the ways in which the said measures affect remuneration;
  - (iv) a discussion of how the nature and type of the said measures has changed over the past year and reasons for the change, as well as the impact of changes on remuneration;
- (D) a description of the manner in which the bank seeks to link performance during a performance measurement period with levels of remuneration, including-

- (i) an overview of main performance metrics for bank, top-level business lines and individuals;
  - (ii) a discussion of how amounts of individual remuneration are linked to bank-wide and individual performance;
  - (iii) a discussion of the measures the bank in general implement to adjust remuneration in the event that performance metrics are weak, including the bank's criteria for determining "weak" performance metrics;
- (E) a description of the manner in which the bank seeks to adjust remuneration to take account of longer-term performance, including-
- (i) a discussion of the bank's policy on deferral and vesting of variable remuneration, and when the fraction of variable remuneration that is deferred differs across employees or groups of employees, a description of the factors that determine the fraction and their relative importance;
  - (ii) a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and, when relevant, after vesting through, for example, clawback arrangements;
- (F) a description of the different forms of variable remuneration that the bank utilises, and the rationale for using such different forms of variable remuneration, including-
- (i) an overview of the respective forms of variable remuneration offered, that is, for example, cash, shares and share-linked instruments, or other forms, with a sufficiently detailed description of the core elements of such other forms;
  - (ii) a discussion of the use of the different forms of variable remuneration and, when the mix of different forms of variable remuneration differs across employees or groups of employees, a description of the factors that determine the mix and their relative importance;
  - (iii) which quantitative information shall relate to and separate between the bank's senior management and other employees whose actions may have a material impact on the bank's exposure to risk, and, as a minimum, shall include-

- (A) the relevant number of-
- (i) meetings held by the main body overseeing remuneration during the financial year, and the remuneration paid to its members;
  - (ii) employees who received a variable remuneration award during the financial year;
- (B) the relevant number of and total amount related to-
- (i) guaranteed bonuses awarded during the financial year;
  - (ii) sign-on awards made during the financial year;
  - (iii) severance payments made during the financial year;
- (C) the relevant total amount of-
- (i) outstanding deferred remuneration, duly distinguishing between cash, shares and share-linked instruments, and other forms of deferred remuneration;
  - (ii) deferred remuneration paid out in the financial year;
- (D) a breakdown of the amount of remuneration awards for the financial year, clearly separating between-
- (i) fixed and variable remuneration;
  - (ii) deferred and non-deferred remuneration; and
  - (iii) the different forms of remuneration used, that is, cash, shares and share-linked instruments, and other forms of remuneration,

as indicated in table 1 below:

**Table 1**

Total amount of remuneration for the financial year	Unrestricted	Deferred
<b>Fixed remuneration</b>		
of which:		
Cash-based	x	x
Shares and share-linked instruments	x	x
Other	x	x
<b>Variable remuneration</b>		
of which:		
Cash-based	x	x
Shares and share-linked instruments	x	x
Other	x	x

- (E) sufficiently detailed information related to employees' exposure to implicit adjustments, that is, for example, fluctuations in the value of shares or performance units, and explicit adjustments, that is, for example, malus, clawbacks or similar reversals or downward revaluations of awards, of deferred remuneration and retained remuneration, clearly indicating the relevant total amount of-
- (i) outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments;
  - (ii) reductions during the financial year due to ex post explicit adjustments; and
  - (iii) reductions during the financial year due to ex post implicit adjustments,

Provided that in all relevant cases the bank shall also disclose to the public the relevant comparative quantitative information for the previous year.

- (g) To the extent not already covered by the information required to be disclosed in terms of the provisions of paragraphs (a) to (f) above, an overview of the key aspects relating to-
- (i) the organisational structure relevant to risk management and control, including relevant risk-management strategies, policies and practices;
  - (ii) the methods used to measure and manage risks;
  - (iii) the principal accounting policies and procedures relevant to the interpretation of the bank's risk exposures; and
  - (iv) basic business, management and corporate governance information;
  - (v) the bank's compensation or remuneration policies, processes and procedures, including sufficiently detailed information related to-
    - (A) the decision-making process used to determine the bank's compensation policy;
    - (B) the most important design characteristics of the compensation system, including-
      - (i) criteria used for performance measurement and risk adjustment;
      - (ii) relevant matters related to the bank's deferral policy and vesting criteria;
      - (iii) the parameters used for allocating cash versus other forms of compensation;
  - (vi) the manner in which the bank treats insurance entities when the bank calculates its required capital and reserve funds.

(3) Subject to such conditions as may be specified in writing by the Registrar, when a bank is controlled by-

- (a) a controlling company;
- (b) another bank; or
- (c) an institution which has been approved by the Registrar and which conducts business similar to the business of a bank in a country other than the Republic,

the requirements specified in subregulations (1) and (2) shall apply to such controlling company, bank or institution, as the case may be, instead of to such bank that is so controlled, provided that control for the purposes of this subregulation (3) means control as defined in section 42(2) of the Act.

#### **44. Annual financial statements**

(1) Unless deviation is specifically authorised by the Act or the Registrar, the annual financial statements of a bank or controlling company shall be compiled in accordance with Financial Reporting Standards issued from time to time, with additional disclosure when required, provided that in the absence of a specific Financial Reporting Standard and an approved interpretation reference shall be made to the relevant pronouncements of the International Accounting Standards Board.

(2) When the Act or the Registrar authorises a deviation as envisaged in subregulation (1), the said bank or controlling company shall in writing inform its auditors of such authorisation.

(3) Annual financial statements in respect of all subsidiary companies of a bank or controlling company shall be held available by such a bank or controlling company for submission to the Registrar when required by the Registrar, and the information reported on the respective BA returns shall *inter alia* reflect such financial statements.

(4) When relevant, interim reports of a bank or controlling company shall be prepared in accordance with relevant Financial Reporting Standards issued from time to time in respect of interim reports, with additional disclosure when required, provided that-

- (a) in the absence of a specific Financial Reporting Standard on interim reports in South Africa and an approved interpretation reference shall be made to the relevant pronouncements of the International Accounting Standards Board;
- (b) the said interim reports shall be submitted to the Registrar as soon as they become available.

**45. Consolidated financial statements**

(1) A bank or in the case of a group of banks the relevant controlling company shall within 120 days of the end of the financial year of such bank or controlling company, as the case may be, furnish the Registrar with consolidated annual financial statements, as prescribed in subregulations (2) and (3), whether or not such bank or controlling company in the preparation of its annual financial statements avails itself of any exemption granted under section 15A(1) of the Companies Act, 1973, or in terms of any relevant provision contained in the Companies Act, 2008, as amended from time to time.

(2) The consolidated annual financial statements referred to in subregulation (1) shall duly present the state of affairs and the results of operations in respect of the banking business and all other business activities conducted by-

- (a) the reporting bank and all its subsidiaries, or the reporting controlling company and all its subsidiaries, as the case may be;
- (b) when applicable, the following associates of such reporting bank and its subsidiaries or of such reporting controlling company and its subsidiaries, as the case may be:
  - (i) a company or other incorporated business undertaking in respect of the issued share capital of which the reporting bank and its subsidiaries or the reporting controlling company and its subsidiaries jointly hold more than 20 per cent but not more than 50 per cent;
  - (ii) a trust or other unincorporated business undertaking in which the reporting bank and its subsidiaries or the reporting controlling company and its subsidiaries jointly hold an interest of more than 20 per cent, whether as beneficiary or ultimate beneficiary in the case of a trust, or as a partner in the case where such other unincorporated business undertaking is a partnership; and
- (c) associates referred to in paragraph (b), the business activities and financial affairs of which the reporting bank and its subsidiaries or the reporting controlling company and its subsidiaries are able to materially influence.

(3) The consolidated annual financial statements shall be prepared in accordance with Financial Reporting Standards issued from time to time, with additional disclosure when required, provided that in the absence of a specific Financial Reporting Standard in South Africa and an approved interpretation reference shall be made to the relevant pronouncements of the International Accounting Standards Board, and shall reflect rand amounts in units of thousands.

**46. Audit reports**

(1) The auditor of a bank shall annually, within 120 days of the financial year-end of the reporting bank, in addition to any report that a bank is statutorily required to obtain from the auditor, report on the bank's financial position and the results of its operations, as reflected in the returns specified in subregulation (6) that were submitted to the Registrar as at the financial year-end of the reporting bank.

(2) Notwithstanding the provision of subregulation (1), the auditor shall also report whether, in the auditor's opinion, the information contained-

- (a) in the returns at year-end in all material respects-
  - (i) reasonably reflects the information of the management accounts;
  - (ii) is complete in so far as all relevant information contained in the accounting and other records at the reporting date has been extracted therefrom and recorded in the returns;
  - (iii) is accurate in so far as it correctly reflects the information contained in, and extracted from, the accounting and other records at the reporting date;
  - (iv) is prepared using the same accounting policies as those applied in the management and statutory accounts; and
  - (v) is prepared in accordance with the directives and instructions of the Act and the Regulations.
- (b) in the returns other than at year-end in all material respects-
  - (i) reasonably reflects the information of the management accounts;
  - (ii) is prepared using the same accounting policies as those applied in the management and statutory accounts; and
  - (iii) is prepared in accordance with the directives and instructions of the Act and the Regulations.

(3) Notwithstanding the provision of subregulation (2), the auditor shall annually report to the Registrar on any significant weaknesses in the system of internal controls relating to-

- (a) financial regulatory reporting; and
- (b) compliance with the Act and the Regulations,

that came to the auditor's attention while performing the necessary auditing procedures to enable the auditor to furnish the reports required under subregulation (2), within 120 days of the financial year-end of the reporting bank.

(4) Notwithstanding the provisions of subregulations (1), (2) and (3), the auditor shall annually, within 120 days of the financial year-end of the reporting bank, report to the Registrar on any significant weaknesses in the system of internal controls that came to the auditor's attention while performing the necessary auditing procedures as regards the policies, practices and procedures of the bank relating to-

- (a) the granting of loans;
- (b) the making of investments;
- (c) the ongoing management of the loan and investment portfolios; and
- (d) the relevant credit impairments or loan loss provisions and reserves.

(5) In the case of amendments having been effected by a reporting bank to returns submitted by it during the course of the financial year, the auditor shall, when required to do so in terms of a written request addressed by the Registrar to both the reporting bank and the auditor, in writing confirm that the auditor has verified such of the amendments as have been specified by the Registrar in the said written request.

(6) The audit reports contemplated in this regulation 46 shall be rendered in accordance with the wording and practices agreed from time to time between the Registrar, the South African Institute of Chartered Accountants and the Independent Regulatory Board for Auditors, and shall be in respect of the forms BA 100, BA 110, BA 120, BA 125, BA 130, BA 200, BA 210, BA 220, BA 300, BA 310, BA 320, BA 325, BA 330, BA 340, BA 350, BA 400, BA 410, BA 500, BA 600, BA 610 and BA 700 submitted in respect of the reporting bank's and bank controlling company's banking and other relevant operations in the Republic and elsewhere in the world.

(7) Form BA 900 shall be reconcilable with the form BA 100, and the auditor shall within 120 days of the financial year-end of the reporting bank furnish the Registrar with a written report in which it is stated whether or not all forms BA 100 and BA 900 submitted by the reporting bank during the financial year under review were in fact reconcilable with each other.

(8) Notwithstanding the provisions of subregulations (1) to (7) above, the auditor shall annually, within 120 days of the financial year-end of the reporting bank, report to the Registrar whether there were any instances of non-compliance with the requirements specified in regulations 27(6), 42(1)(a) or 42(1)(b) of these Regulations.

(9) For the purposes of the performance of the auditor's duties in terms of this regulation, the auditor-

- (a) shall hold preliminary discussions with the Registrar prior to the commencement of the said audit; and
- (b) shall obtain from the Registrar, free of charge, copies of the relevant returns submitted to the Registrar by the reporting bank or controlling company during the financial year under review.

#### **47. Reportable offences**

(1) The Registrar may, after consultation with the Minister, by notice in the *Gazette*, declare a specified activity or event as a reportable offence.

(2) A bank shall report an offence specified in subregulation (3), or specified in the *Gazette*, as contemplated in subregulation (1), in writing to the Registrar within 30 days after the bank became aware of the said reportable offence.

(3) A reportable offence includes-

- (a) a breach of the fiduciary duty of a member of the board of directors, an employee in charge of a risk-management function or an executive officer;
- (b) market abuse or financial fraud within the bank that results in or is likely to result in the bank losing an amount in excess of 1 per cent of its qualifying capital and reserve funds, as reported in item 88 of the form BA 700, at the latest date for which the relevant statement was submitted;
- (c) any act of a member of the board of directors, an employee in charge of a risk-management function or an executive officer that results in or will probably result in the reputation of the bank being adversely affected;
- (d) any act of a member of the board of directors, an employee in charge of a risk-management function or an executive officer that results in or will probably result in the bank contravening the code of conduct or ethical code of any institution of which the bank is a member or with which the bank is associated;
- (e) any money-laundering or financing of terrorism activity in which the bank was involved and which was not identified in a timely manner and reported as required by law, including in terms of the relevant requirements contained in the Financial Intelligence Centre Act, 2001 (Act No. 38 of 2001), as amended from time to time;
- (f) any reportable irregularity as envisaged in section 45 of the Auditing Profession Act, 2005 (Act 26 of 2005), as amended, which irregularity was brought to the attention of the board of directors and/or senior management of the relevant bank.

**48. Internal audit**

- (1) In order to, amongst other things, evaluate and improve the effectiveness of a bank's risk management, control, capital management and governance processes and/or systems, a bank shall establish an independent and objective internal audit function, which internal audit function-
- (a) shall in no case serve as a substitute for the ultimate responsibility of the bank's board of directors to ensure that the senior management of the bank, amongst other things-
- (i) establishes and maintains-
- (A) an adequate and effective system of internal controls, including controls over financial reporting;
- (B) a sufficiently robust measurement system in order to identify and assess the various risks to which the bank may be exposed;
- (C) a sufficiently robust system that relates risk exposure to required capital levels;
- (D) appropriate methods in order to monitor the bank's compliance with laws, regulations, and supervisory and internal policies;
- (ii) implements appropriate corrective actions in respect of internal control weaknesses identified by the bank's internal or external auditor and subsequently brought to the attention of the bank's board of directors or senior management;
- (iii) keeps the internal audit department fully informed of new developments, initiatives, products and operational changes in order to ensure that all associated risks are identified at an early stage;
- (b) shall form an integral part of the ongoing monitoring of the bank's system of internal controls, and of the bank's internal capital assessment procedure;
- (c) shall be a permanent function of the bank, provided that-
- (i) subject to the prior written approval of and such conditions as may be specified in writing by the Registrar, a bank may outsource some of its internal audit services, provided that the bank shall as part of its application to the Registrar, among other things, present its analysis and assessment of the impact that the said outsourcing of internal audit services will have on the bank's overall risk profile and internal control system;
- (ii) notwithstanding approval that might be obtained from the Registrar for a bank to outsource certain internal audit services, the bank's board of directors and senior management shall remain ultimately responsible for ensuring that the bank's system of internal control and internal audit are adequate, and operate effectively;
- (d) based on-

- (i) the nature and extent of the bank's operations and risk exposure, shall be appropriately structured within the bank's governance structure;
  - (ii) the governance structure of the bank, shall report directly to the bank's chief executive officer, board of directors or audit committee;
- (e) shall have sufficient resources and appropriately trained staff, that is-
- (i) the staff of the internal audit department shall be sufficiently competent to examine all areas in which the bank conducts business;
  - (ii) the bank shall ensure the continued professional competence of internal auditors by way of systematic and relevant training;
  - (iii) all staff members of the internal audit department shall have sufficient up-to-date knowledge of auditing techniques and banking activities;
- (f) shall be functionally independent from the activities audited and the day-to-day internal control processes of the bank, that is, the internal audit function-
- (i) shall be able to conduct an assignment on its own initiative in respect of any relevant department, establishment or functions of the bank, including the activities of branches and subsidiaries, and outsourced activities;
  - (ii) shall be free to report its findings and appraisals;
  - (iii) shall be free to internally disclose its findings and appraisals;
- (g) shall be able to conduct any assignment with objectivity and impartiality, that is-
- (i) the internal audit department shall be able to conduct an assignment free from any bias or interference;
  - (ii) staff shall not audit any activity or function they performed within the twelve month period preceding their appointment in the internal audit department and staff assignments shall periodically be rotated;
  - (iii) the internal audit department shall not be involved in the operations of the bank or in selecting or implementing internal control measures that may impair the judgmental independence of the internal auditors;
  - (iv) staff members of internal audit shall conduct their work free from any potential conflict of interest, which potential conflict of interest, for example, may be influenced by matters such as a compensation scheme, that is, the compensation of internal auditors shall be consistent with the objectives and charter of internal audit;

- (h) shall be headed by a senior executive officer of the bank with the authority to communicate directly and freely in respect of any relevant matter, including, for example, decisions made by the management of the bank that may be in conflict with legal or regulatory requirements, and on his/her own initiative,
- (i) with the members or chairman of the bank's board of directors;
  - (ii) with the members or chairman of the bank's audit committee; or
  - (iii) with the external auditor of the bank, when appropriate.

Provided that whenever the head of the bank's internal audit department ceases to act as such or has been relieved of his/her duties, the bank shall in writing inform the Registrar accordingly.

- (i) shall be subject to independent review, which review, for example, may be conducted by an independent person or committee such as external audit or the bank's audit committee;
  - (j) shall conduct its work in terms of a duly documented internal audit charter, which charter-
- (i) shall enhance the standing and authority of the internal audit function within the bank;
  - (ii) shall duly state-
    - (A) the objectives and scope of the internal audit function;
    - (B) the position of the internal audit department within the bank, including its powers, responsibilities and relations with other control functions within the bank;
    - (C) the accountability of the head of the internal audit department;
    - (D) that the senior management of the bank grants the internal audit department the right of initiative and authorises the department-
      - (i) to have direct access to and communicate with any member of staff;
      - (ii) to examine any activity or entity of the bank;
      - (iii) to access any records, files or data of the bank, including management information and the minutes of any consultative or decision-making body, whenever relevant to the performance of the department's assignment;
    - (E) the terms and conditions according to which the internal audit department may be requested to provide consulting or advisory services or to conduct special tasks;
    - (F) that none of the activities of the bank or entities in which the bank has an interest, including the activities of branches and subsidiaries,

- and outsourced activities, are excluded from the scope of investigation of the internal audit department;
- (iii) shall periodically be reviewed by the internal audit department, approved by the senior management of the bank and subsequently confirmed by the board of directors of the bank as part of the board's supervisory role;
  - (iv) shall be communicated throughout the bank;
- (k) shall adopt and comply with all relevant generally accepted internal audit standards issued from time to time;
- (l) as a minimum-
- (i) shall provide an independent assessment of the adequacy of and compliance with the bank's established policies, processes and procedures;
  - (ii) shall examine and evaluate-
    - (A) the adequacy and effectiveness of the bank's internal control systems;
    - (B) the application and effectiveness of the bank's risk management procedures and risk assessment methodologies;
    - (C) the bank's management and financial information systems, including the electronic information system and electronic banking services;
    - (D) the accuracy and reliability of the bank's accounting records and financial reports;
    - (E) the manner and means in terms of which the bank safeguards its assets;
    - (F) the bank's system in terms of which the bank assesses its capital and reserve funds in relation to the bank's risk exposure;
    - (G) the systems and processes established by the bank in order to ensure compliance with any relevant legal and regulatory requirements, codes of conduct and the implementation of policies and procedures;
    - (H) the manner in which assigned responsibilities are fulfilled;
    - (I) the bank's compliance with policies and controls;
    - (J) the reliability, integrity, accuracy, completeness and timeliness of financial and management information;

- (K) the continuity and reliability of the electronic information systems;
  - (L) the functioning of the staff departments;
- (iii) shall conduct-
- (A) an appraisal of the economy and efficiency of the bank's operations;
  - (B) appropriate testing of-
    - (i) transactions;
    - (ii) the functioning of specific internal control procedures;
    - (iii) the reliability and timeliness of the bank's regulatory reporting;
  - (C) relevant special investigations from time to time;
- (iv) shall evaluate whether or not the senior management of the bank-
- (A) developed and maintained sufficiently robust risk management processes and procedures to identify, measure, monitor and control the risks to which the bank is exposed;
  - (B) at least once a year, reports to the board of directors the scope and performance of the bank's internal control system and the bank's capital assessment procedure;
  - (C) maintains an organisational structure that clearly assigns responsibility, authority and reporting relationships, and ensures that delegated responsibilities are effectively carried out;
  - (D) developed and maintains appropriate internal control policies;
  - (E) continuously monitors the adequacy and effectiveness of the internal control system;
- (m) shall have in place a complete and duly authorised audit programme in respect of each relevant audit assignment, which audit programme, as a minimum, shall describe the relevant audit objectives and an outline of the required audit work in order to achieve the stated objectives;
- (n) in order to ensure the senior management of the bank makes informed decisions in a cost-effective manner, may provide advisory services to the senior management of the bank regarding the development or improvement of internal controls, provided that-
- (i) the said advisory or consulting services shall be ancillary to the basic function and primary responsibilities of internal audit;
  - (ii) subsequently internal audit shall not be precluded from analysing and criticising the internal controls that have been put in place by or at the direction of senior management;

- (iii) the introduction, development or improvement of internal controls shall remain the responsibility of the management of the bank;
- (o) may in the case when the bank established a separate department to control or monitor a specific activity or entity of the bank use the information reported by the relevant control department, provided that the internal audit department shall remain responsible for the examination and evaluation of the adequate functioning of the internal control of the said activity or entity;
- (p) may from time to time provide such additional assurance services as reasonably may be expected by the bank from such a function;
- (q) shall encourage departments or business units within the bank, or entities within the banking group, from time to time to conduct control self-assessments regarding the efficiency and effectiveness of all relevant internal control procedures;
- (r) may from time to time meet with the bank's external auditor in order to-
  - (i) provide information relating to any significant matter that came to the attention of the internal audit department that may affect the work of the external auditor;
  - (ii) obtain information regarding any significant matter that came to the attention of the external auditor that may affect internal audit;
  - (iii) provide input regarding the nature, timing and extent of certain external audit procedures,provided that the external auditor shall solely be responsible for the audit opinion in respect of the bank's financial statements;
- (s) shall provide the bank's external auditor access to any relevant internal audit reports;
- (t) shall duly document-
  - (i) the bank's audit plan;
  - (ii) all audit procedures, examinations and evaluations that formed part of a particular audit assignment;
  - (iii) the purpose and scope of every audit assignment;
  - (iv) all audit findings and recommendations, and the relevant responses received;

- (u) shall have in place a sufficiently robust process in order to follow up-
  - (i) responses that relate to audit findings;
  - (ii) whether or not recommendations made by the internal audit department have been implemented;
  - (iii) whether or not the department's concerns were appropriately addressed.
- (v) shall regularly-
  - (i) report to and advise senior management and the board of directors or audit committee, as the case may be-
    - (A) on the performance of the internal control system;
    - (B) on the achievement of the objectives of the internal audit department;
  - (ii) inform senior management and/or the board of directors or audit committee about the progress made in respect of the audit plan.

#### **49. Compliance function**

(1) A bank shall have in place as part of its risk-management framework and governance structure an independent compliance function, which independent compliance function shall ensure that the bank continuously manages its regulatory and supervisory risks, that is, the risk that the bank does not comply with applicable laws and regulations or supervisory requirements.

(2) The compliance function-

- (a) shall be headed by a senior executive officer of the bank with the authority to communicate directly and freely in respect of any relevant matter, including, for example, decisions made by the management of the bank that may be in conflict with legal or regulatory requirements, and on his/her own initiative,
  - (i) with the members or chairman of the bank's board of directors;
  - (ii) with the members or chairman of the bank's audit committee; or
  - (iii) with the external auditor of the bank, when appropriate.
- (b) shall be headed by a compliance officer who shall perform his/her functions with diligence and care and with such a degree of competence as can reasonably be expected from a person responsible for such a function;
- (c) shall have adequate resources and stature in order to ensure that non-compliance with laws and regulations or supervisory requirements by the bank can be duly addressed.

(3) As a minimum, the compliance officer of a bank-

*Effectiveness*

- (a) shall report directly to and have demonstrable support from the board of directors, the audit committee and the chief executive officer of the bank;
- (b) shall function independently from functions such as internal audit and shall be demonstrably independent;
- (c) shall in a timely manner report non-compliance with laws and regulations or supervisory requirements to the chief executive officer, the board of directors and the audit committee of the bank;
- (d) shall submit a report on the level of compliance with laws and regulations or supervisory requirements by the bank at every meeting of the board of directors or the audit committee of the bank and provide the Registrar with a copy of such a report;
- (e) shall ensure, as far as possible, that no conflict of interest with/between other internal control functions exists;

*Monitoring*

- (f) shall be responsible for establishing a compliance culture in the bank that contributes to the overall objective of prudent risk management by the bank;
- (g) shall establish a line of communication to line management, in order to monitor continuously compliance with laws and regulations or supervisory requirements by the bank;
- (h) shall require line management to monitor compliance with laws and regulations or supervisory requirements as part of their normal operational duties;
- (i) shall require relevant regulatory requirements to be incorporated into operational procedure manuals;
- (j) shall make recommendations whenever necessary in order to ensure that there is compliance with laws and regulations or supervisory requirements;

*Reporting*

- (k) shall establish prompt mechanisms for reporting and resolving non-compliance with laws and regulations or supervisory requirements;
- (l) shall ensure that resolutions are signed off;
- (m) shall duly document the compliance officer's findings, including any remedial action, as part of the compliance monitoring programme;

*Resources*

- (n) shall recruit sufficient staff of the correct quality in order to monitor and test continuously the bank's compliance with laws and regulations or supervisory requirements;
- (o) shall ensure that compliance staff are trained on a continuous basis in order to ensure that they have adequate technical knowledge in order to understand the regulatory framework that applies to the bank, as well as the risks to which the bank is exposed;

*Manual*

- (p) shall compile and maintain a compliance manual that -
  - (i) duly addresses all material risks to which the bank is exposed;
  - (ii) duly addresses all material objectives and aspects of applicable legislation;
  - (iii) refers to specific legislation, rules and regulations when appropriate;
  - (iv) is readily available to all relevant staff;
  - (v) is reviewed and updated at least once a year.

- (4) The provisions contained in this regulation shall not be construed as derogating from the general provisions contained in the Act that place the primary responsibility of compliance with the provisions of the Act and the Regulations on directors and executive officers.

**50. Market abuse and financial crime**

(1) A bank shall implement and maintain robust structures, policies, processes and procedures to guard against the bank being used for purposes of market abuse such as insider trading and market manipulation, and/or financial crimes such as fraud, financing of terrorist activities and money laundering.

(2) As a minimum, the structures, policies, processes and procedures referred to in subregulation (1) and implemented by the bank shall be adequate-

- (a) to ensure continued compliance with all relevant legislation;
- (b) to facilitate co-operation with relevant law-enforcement agencies;
- (c) to identify customers and, in particular, recognise suspicious customers and transactions;
- (d) to maintain high ethical standards in all business transactions;
- (e) to provide adequate training and guidance to staff;
- (f) to maintain internal records of transactions;
- (g) to report suspicious customers and transactions;
- (h) to provide a clear audit trail.

**51. Eligible institutions**

- (1) An-
- (a) external credit assessment institution; or
  - (b) export credit agency,

that wishes to be recognised as an eligible institution for purposes of these Regulations shall obtain the prior written approval of the Registrar and shall comply with such conditions as may be specified in writing by the Registrar.

- (2) The Registrar shall not grant approval as envisaged in subregulation (1) unless, as a minimum-

- (a) the relevant external credit assessment institution complies with the requirements specified below.
  - (i) *Objectivity*

The methodology in terms of which an external credit assessment institution assigns credit assessments in respect of a particular market segment-

- (A) shall be well established for such a minimum period as may be specified by the Registrar, which minimum period shall in no case be less than one year;
- (B) shall be rigorous;
- (C) shall be systematic;
- (D) shall be based on a combination of qualitative and quantitative elements;
- (E) shall be subject to appropriate validation, ongoing review and backtesting;
- (F) shall be responsive to changes in financial condition.

(ii) *Independence*

The external credit assessment institution shall be independent in the sense, for example-

- (A) that the institution shall be free from political or economic pressure that may influence a particular rating;
- (B) that the composition of the board of directors or the shareholder structure of the institution to be assessed shall not create any conflict of interest.

(iii) *International access*

Individual assessments issued by the external credit assessment institution as well as the key elements underlying the assessments and whether the relevant issuer participated in the assessment process shall be publicly available on a non-selective basis, provided that-

- (A) in the case of a private assessment, the Registrar may, subject to conditions determined by the Registrar in writing, allow a deviation from the aforesaid requirements; and
- (B) in all cases, the general procedures, methodologies and assumptions for arriving at assessments, used by the relevant external credit assessment institution, shall be publicly available.

(iv) *Disclosure*

As a minimum, an external credit assessment institution shall publicly disclose-

- (A) its code of conduct;
- (B) the general nature of the compensation arrangements between the external credit assessment institution and the relevant assessed entities or institutions;
- (C) the assessment methodologies used by the said external credit assessment institution, including
  - (i) the definition of default;
  - (ii) the time horizon used in the rating process;
  - (iii) the meaning of each relevant rating;
- (D) the actual default rates experienced in respect of each assessment category;
- (E) the transitions relating to the various assessments, that is, the likelihood of, for example, a AA rating becoming an A rating over time.

(v) *Resources*

An external credit assessment institution shall have sufficient resources-

- (A) to conduct high quality credit assessments, which assessments shall be based on a combination of qualitative and quantitative elements;
- (B) to allow for substantial ongoing contact with personnel at senior and operational levels within the assessed institutions.

(vi) *Credibility*

As a minimum, the credibility of an external credit assessment institution shall be evidenced by-

- (A) the reliance being placed on the institution's external credit assessments by independent parties such as investors or insurers;
- (B) the existence of comprehensive and duly documented internal policies and procedures to prevent the abuse of confidential information.

## (b) the relevant export credit agency-

- (i) publishes its risk scores;
- (ii) subscribes to any relevant OECD agreed methodology to assign country risk scores, which methodology currently establishes eight risk score categories associated with minimum export insurance premiums.

**CHAPTER IV**  
**APPLICATION PROCEDURES**

**52. Application forms and certificates of registration**

Form BA 001 up to and including form BA 023, prescribed in regulation 53 to these Regulations, shall be used in accordance with the applicable section of the Act and, unless otherwise directed on the form itself or by the Registrar, every application form submitted by an applicant shall include every prescribed item, numbered as indicated on the relevant form.

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

Form number	Heading of form	Applicable regulation/ section of Act No. <b>94 of 1990</b>	Page no.
BA 001	Notice of review	Regulation 54(1)	1003
BA 002	Application for authorisation to establish a bank or a branch or registration as a bank or a branch	Section 12(2), 16(2), 18A	1004
BA 003	Certificate of registration as a bank	Section 17(4)	1008
BA 004	Application for registration as a controlling company	Section 43(1)	1009
BA 005	Certificate of registration as a controlling company in respect of a bank	Section 44(4)	1011
BA 006	Application for approval of appointment of auditor(s)	Section 61(2)	1012
BA 007	Application for permission to acquire shares in a bank/controlling company	Section 37(2)	1021
BA 008	Certificate of change of name	Section 56(5)	1023
BA 009	Certificate of authorisation to establish a branch	Section 18A	1024
BA 010	Certificate of authorisation to establish a representative office	Section 34(2C)	1025
BA 020	Statement by individuals who are holding, or are proposing to hold, the office of a director or executive officer of a bank or controlling company	Regulation 42	938
BA 021	Annual licence for a representative office	Section 35	1030
BA 022	Annual licence for a bank	Section 35	1031
BA 023	Annual licence for a branch	Section 35	1032

**54. Review procedure**

(1) Any person desiring to submit a matter pertaining to a decision of the Registrar for review, in terms of section 9(1) of the Act, to the board of review shall within 30 days after the pronouncement of the decision in question lodge with the chairperson of the board of review a notice of review on form BA 001.

(2) Upon receipt of the notice of review referred to in subregulation (1), the chairperson of the board of review shall cause a copy of such notice to be served on the Registrar who shall within a period determined by the said chairperson furnish the chairperson with a statement of the reasons for the decision in question.

(3) Upon receipt of the statement referred to in subregulation (2), the chairperson of the board of review shall cause a copy thereof to be dispatched to the applicant by registered post and call upon the applicant to declare within 21 days of the date of dispatch of such statement or within such further period as the said chairperson may at the request of the applicant allow whether or not the applicant intends to proceed with the review.

(4) When the applicant declares the intent not to proceed with the review, or when the applicant fails to declare his/her intention within the period of 21 days or the extended period contemplated in subregulation (3), the review automatically shall lapse.

(5) When the applicant declares his/her intention in terms of subregulation (3) to proceed with the review the applicant shall in addition to such declaration lodge with the chairperson of the board of review a reply to the statement contemplated in subregulation (2).

(6) The declaration and reply referred to in subregulation (5) shall be accompanied by the fee prescribed in item 1 of table 1 in regulation 58.

(7) A review with which there is to be proceeded, as contemplated in subregulation (5), shall be heard at such a time and at such a place as the chairperson of the board of review may determine.

**BA 001****NOTICE OF REVIEW**

The Chairperson  
Banks Review Board  
PRETORIA

In terms of the provisions of regulation 54(1) of the Regulations relating to Banks,  
notice is hereby given that -

(in the case of a juristic person)

(1) .....

(hereinafter referred to as the applicant)

represented herein by ..... and ..... , in their

respective capacities as ..... and ..... of  
the applicant, duly authorised thereto by a resolution of the board of directors (a copy of which  
resolution is attached hereto as Annexure .....),

(in the case of a natural person)

(1) .....

(hereinafter referred to as the applicant)

.....  
.....  
.....  
intends to request a review of the following decision of the Registrar of Banks:

- .....  
.....  
.....  
(2) the affidavit/s annexed hereto as Annexure/s ..... , ..... , will be used in support of the review;  
(3) the following address shall serve as *domicilium citandi et executandi* in respect of all documents to  
be dispatched to or served upon the applicant by virtue of the provisions of regulation 54(3) of the  
said Regulations:

Applicant's address .....

.....  
.....

.....  
*on behalf of the applicant*

.....  
Date

.....  
*on behalf of the applicant*

BA 002

**APPLICATION FOR AUTHORISATION TO ESTABLISH A BANK OR BRANCH\* OR REGISTRATION  
AS A BANK OR BRANCH\***

The Registrar of Banks  
PRETORIA

1. I, the undersigned, acting as principal/promotor/in the capacity as duly authorised agent\* on behalf of ..... ("the principal"), hereby apply for authorisation, in terms of section 13(1)/18A\* of the Banks Act, 1990, by the Registrar of Banks to establish a bank/branch\*; or
  2. (a) I, the undersigned, chairperson/chief executive officer\* of ..... duly empowered thereto, hereby apply for the registration of the abovementioned public company as a bank/branch\*.
  - (b) I hereby apply for your approval, under section 22(1) of the abovementioned Act, of the use of ..... as a literal translation, and of ..... as an abbreviation, of the name under which the abovementioned public company is registered.
  3. The applicable information detailed in 4 below shall accompany each application. Indicate, against each item, in the appropriate column in paragraph 4 below -
- (a) whether or not the requested information is attached, and, if not, reason(s) therefor; or  
 (b) when the requested information is not applicable to the application in question.

I,....., the undersigned, hereby declare all information contained in and with this application to be correct.

.....  
Date

.....  
*Applicant/Chairperson/Chief Executive Officer\**

Address  
.....  
.....

*\*Delete whichever is not applicable*

FOR OFFICIAL USE	
<b>Application granted</b>	
<b>Application refused</b>	
<b>Application granted subject to the appended conditions</b>	

.....  
Date

.....  
*Registrar of Banks*

	Description <sup>1</sup>	Authorisation <sup>1</sup>	Registration <sup>1</sup>
a)	Name of applicant	- in own capacity (Yes/ No) - as agent (attach written consent of principal)	
b)	Full and abbreviated name of institution, as well as literal translation thereof, together with address of head office and postal address		
c)	Two copies of memorandum and articles of association, or memorandum of incorporation - Registered by Registrar of Companies and Close Corporations - not registered by Registrar of Companies and Close Corporations		
d)	Predominant business activities in which applicant is likely to be engaged and proportion in which each activity stands to total business activities of applicant		
e)	Outline of the proposed strategic and operating or business plans in the short, medium and long term Please include sufficiently detailed information in respect of - the relevant systems related to corporate governance, risk management and internal controls, including those related to the detection and prevention of criminal activities, and the oversight of proposed outsourced functions - the scope and degree of sophistication of the proposed activities		
f)	Form BA 100 (balance sheet) - proposed for ensuing year		
g)	Form BA 110 (off-balance sheet activities) - proposed for ensuing year		
h)	Form BA 125 (return regarding shareholders of a bank/controlling company) - current and proposed for ensuing 12 months as from date of application, and when applicable, written confirmation by a public accountant, as defined in section 1 of the Auditing Profession Act, 2005, that designated share capital received from proposed shareholders is held in a trust account		
i)	Form BA 120 (income statement) - proposed for ensuing year		
j)	Contemplated future policy with regard to payment of dividends		
k)	Form BA 300 (liquidity risk) - proposed for ensuing year		
l)	Guidelines (policy) to be followed in connection with maximum deposits, in relation to total deposits, to be accepted from a single depositor		
m)	Form BA 700 (capital adequacy) - proposed for ensuing year		
n)	Form BA 350 (derivative instruments) - proposed for ensuing year		
o)	Form BA 130 (restriction on investments, loans and advances) - proposed for ensuing year		

1. Indicate with an "X", under appropriate heading, type of application being submitted.

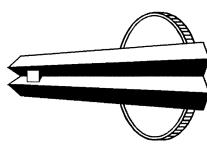
	Description	Authorisation <sup>1</sup>	Registration <sup>1</sup>
p)	Name(s) and address(es) of auditors		
q)	Form BA 006: Application for approval of appointment of auditor(s)		
r)	With regard to the management, by the applicant in the conduct of its business, of the risks specified in regulation 39(3), the policy to be followed by the applicant in the management of each type of risk and the effect, quantified if possible, of each type of risk on the business of the applicant (refer to annexure to form)		
s)	Names, and <i>curricula vitae</i> , of directors and executive officers of bank, together with duly completed forms BA 020		
t)	With regard to the group of companies of which the applicant is a member, a schematic representation reflecting all interests held in and by the applicant and, in the case of such interests held by the applicant, the nature of the business of the entities in which interests are so held by the applicant		
u)	With regard to the internal auditing of the transactions of the applicant, the applicant's findings relating to the adequacy and efficiency of the internal auditing processes applied in respect of the applicant's deposit book, advances book and large exposures during the period of 12 months immediately preceding the date of the application		
v)	Any instance of non-compliance by the applicant with any of the provisions of the Act or these Regulations during the period of 12 months immediately preceding the application		
w)	A report by a public accountant, as defined in section 1 of the Auditing Profession Act, 2005, on funds received from anticipated shareholders and held in a trust account		
x)	Additional information the Registrar deems necessary		
y)	The prescribed registration fee of R.....		

1. Indicate with an "X", under appropriate heading, type of application being submitted

**ANNEXURE TO FORM BA 002**

RISK	RESPONSIBLE OFFICIAL	TITLE	RELEVANT EXPERIENCE	HIGHEST ACADEMIC QUALIFICATION
Solvency				
Liquidity				
Counterparty				
Interest rate				
Market (Position)				
Credit				
Currency				
Technological				
Operational				
Compliance				
Any other risk regarded as material: please specify				

Certificate No.



**SOUTH AFRICAN RESERVE BANK**

Republic of South Africa  
Banks Act, 1990  
Office for Banks, Pretoria

**CERTIFICATE OF REGISTRATION AS A BANK**

(Section 17(4) of the Banks Act, 1990)

I hereby certify that.....

..... has in terms of section 17(4) of the Banks Act, 1990, been registered as a bank.

DONE at Pretoria this .....

..... day of .....

.....  
Registrar of Banks

**BA 003**

**BA 004****APPLICATION FOR REGISTRATION AS A CONTROLLING COMPANY**

The Registrar of Banks  
PRETORIA

1. I, the undersigned, chairperson/chief executive officer\* of .....  
....., duly empowered thereto,  
hereby apply for the registration of the abovementioned public company as a controlling  
company in respect of  
.....,  
.....,  
an institution registered as a bank.
2. The application is accompanied, except in so far as it has been otherwise directed by  
you, by each of the following documents, duly signed by me:
  - 2.1 two copies of the Memorandum and Articles of Association or Memorandum of  
Incorporation, as the case may be, of the applicant;
  - 2.2 a copy of the certificate of incorporation, Companies Act form CM 1, in respect of  
the applicant;
  - 2.3 a copy of the registered office and postal address, Companies Act form CM 22, in  
respect of the applicant;
  - 2.4 a statement containing the name and address and the *curriculum vitae* of the  
chairperson, every director and every executive officer of the applicant;
  - 2.5 full particulars of the business that the applicant conducts or proposes to conduct,  
of the manner in which such business is or is to be conducted and of the extent of  
each type of business conducted or to be conducted;
  - 2.6 a copy of the applicant's latest audited group and company financial statements or,  
in the case of an applicant whose first financial year has not yet expired, of an  
audited balance sheet or a *pro forma* balance sheet of the applicant, as at a date  
not more than 30 days prior to the date of application;
  - 2.7 a return, in the format of form BA 125, duly completed in respect of the applicant;
  - 2.8 a statement furnishing, as at a date not more than 30 days prior to the date of the  
application -
    - (i) the amount of the issued share capital and reserves of the applicant;
    - (ii) the amounts of the applicant's investments in, respectively -
      - (aa) fixed property used mainly for the purpose of conducting the business  
of a bank;
      - (bb) fixed property not used mainly for the purpose of conducting the  
business of a bank;

- (iii) the name of the undertaking concerned and the amount invested or proposed to be invested, set out separately under the headings "Shares" and "Loans", in -
- (aa) banks;
  - (bb) controlling companies;
  - (cc) property companies of which the property is used mainly for the purpose of conducting the business of a bank;
  - (dd) property companies of which the property is not used mainly for the purpose of conducting the business of a bank; and
  - (ee) other undertakings (to be specified in the statement);
- 2.9 a diagrammatic representation of the structure of the group of companies consisting of associates, as defined in section 37(7) of the Act, of the applicant, showing also the percentage shareholding of members of that group in the other members;
- 2.10 a return, in the format of form BA 125, duly completed in respect of every bank in respect of which the applicant is, or is to be, registered as a controlling company.
3. A controlling company shall, within 30 days after the date of a special resolution whereby a change of its name was effected as contemplated in section 44 of the Companies Act, in writing furnish the Registrar with full particulars of such change.
4. The prescribed registration fee in item 10 of table 1 in regulation 58 of R ..... is enclosed with this application.

.....  
DATE.....  
*Chairperson/Chief Executive Officer\**

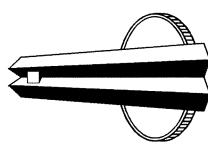
Address .....

*\*Delete whichever is not applicable*

FOR OFFICIAL USE	
<b>Application granted</b>	
<b>Application refused</b>	
<b>Application granted subject to the appended conditions</b>	

.....  
Date.....  
*Registrar of Banks*

Certificate No.

**SOUTH AFRICAN RESERVE BANK**

Republic of South Africa  
Banks Act, 1990  
Office for Banks, Pretoria

**CERTIFICATE OF REGISTRATION AS A CONTROLLING COMPANY  
IN RESPECT OF A BANK**  
(Section 44(4) of the Banks Act, 1990)

I hereby certify that .....  
previously known as .....  
has in terms of section 44(4) of the Banks Act, 1990, been registered by me as a CONTROLLING COMPANY in respect of the bank registered/ to be registered\* as such under the name of:  
.....

DONE at Pretoria this ..... day of .....

.....  
Registrar of Banks **BA 005**

\*

*Delete whichever is not applicable*

**BA 006****APPLICATION FOR APPROVAL OF APPOINTMENT OF AUDITOR(S)**

The Registrar of Banks  
PRETORIA

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

hereby declare that -

(a) the total assets of the abovementioned bank as at the close of its last preceding financial year, that is, on.....(yyyy-mm-dd), amounted to R .....

(b) in accordance with the provisions of section 269/270\* of the Companies Act, 1973 (Act No. 61 of 1973), a resolution was passed at a meeting of directors/members\* of the said bank, held on ..... (yyyy-mm-dd), to appoint .....

.....  
(name)

of .....  
(address)

and .....  
(name)

of .....  
(address)

as auditor(s) of the said bank from .....(yyyy-mm-dd), until the conclusion of the first succeeding annual general meeting of the said bank;

(c) as at the date last mentioned in paragraph (b), the following persons were partners in the auditors' firm/firms\* mentioned in paragraph (b): .....

2. In terms of section 61(2) of the Banks Act, 1990, I hereby apply for your approval of the appointment/ appointments\* set out in paragraph 1(b).

3. The applicable information detailed in 4 below shall accompany each application.

.....  
*Chairperson/Chief Executive Officer\**

Address .....

\*Delete whichever is not applicable

**FOR OFFICIAL USE**

Approval of appointment of -

(a) .....  
as auditor granted/refused;\*

(b) .....  
as auditor granted/refused.\*

.....  
*Date*

.....  
*Registrar of Banks*

\*Delete whichever is not applicable

- 
4. Information required by the Registrar of Banks in considering the approval of the appointment of an auditor for a regulated institution.

**Instructions for completion of the questionnaire**

The form consists of two parts:

**Part A** Applicable to the audit firm

**Part B** Applicable to the lead partner

"Responsible partner" means the auditor responsible for the effective functioning of all phases in the audit and for exercising his/her professional judgement, based on the results of the audit procedure, to express an opinion on the fair presentation of the financial statements of the regulated institution.

The responsible partner should be specifically nominated, by the firm being appointed, as the responsible partner on the audit of the regulated institution.

The responsible partner should complete the questionnaire and certify the contents, as set out in the declaration on the last page of this document.

When firms are appointed for the first time, both Parts A and B should be completed.

Space has been provided for any comments that the responsible partner might wish to make that could be relevant to the regulator when considering the application for approval. Should the space provided not be sufficient, the detail may be provided on a separate page, duly cross-referenced to the relevant question.

Although the questions cover various criteria for the qualification or disqualification of audit firms for audit engagements of regulated institutions, the criteria and replies thereto should not be regarded as an automatic qualification or disqualification, or as exhaustive. The criteria have been made as objective as possible, but, naturally, a degree of subjectivity is still present in some criteria, and not all applicable criteria could be foreseen by the regulators.

Furthermore, depending on the complexity and size of the audit of the relevant regulated institution, certain questions may not be appropriate and/or applicable. Where this is the case, the fact and reason for the question not being applicable should be stated.

**Information required by the Registrar of Banks in considering the  
approval of the appointment of an auditor for a regulated institution**

**Part A (To be completed in respect of the audit firm)**

I <b>General objective: Administrative and firm-profile information</b>										
1.	Name of firm  ..... .....									
2.	Business address (postal and physical), telephone and facsimile numbers  ..... ..... .....									
3.	Full name of responsible partner (including any former names) (The responsible partner should complete Part B of this questionnaire)  ..... .....									
4.	Number of partners in your firm, number of partners in the office responsible for the assignment and names of key partners involved in the assignment. (Use separate page if necessary)  ..... .....									
5.	Number of professional assistants in your firm and in the office responsible for the assignment  ..... .....									
6.	Number of trainee accountants in your firm and in the office responsible for the assignment  .....									
7.	Details of significant <i>regulated institution(s)</i> audited / to be audited <table style="margin-left: 20px; border-collapse: collapse;"> <tr> <td><u>Name</u></td> <td><u>Ref no.</u></td> <td><u>No. of years engaged in audit</u></td> </tr> <tr> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </table>	<u>Name</u>	<u>Ref no.</u>	<u>No. of years engaged in audit</u>	.....	.....	.....	.....	.....	.....
<u>Name</u>	<u>Ref no.</u>	<u>No. of years engaged in audit</u>								
.....	.....	.....								
.....	.....	.....								
8.	Details of institutions similar to <i>regulated institution(s)</i> audited <table style="margin-left: 20px; border-collapse: collapse;"> <tr> <td><u>Name</u></td> <td><u>Ref no.</u></td> <td><u>No. of years engaged in audit</u></td> </tr> <tr> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </table>	<u>Name</u>	<u>Ref no.</u>	<u>No. of years engaged in audit</u>	.....	.....	.....	.....	.....	.....
<u>Name</u>	<u>Ref no.</u>	<u>No. of years engaged in audit</u>								
.....	.....	.....								
.....	.....	.....								
II <b>General objective: Independence of the firm</b>										
9.	Do you believe that your firm is organisationally independent from the <i>regulated institution</i> , or the group of which it is part, and is able to maintain an objective frame of mind in accomplishing its audit responsibilities? (Please provide details)  .....									
9.1	What percentage of your firm's total gross fees per annum are received (or will be received) directly or indirectly from the <i>regulated institution or the group of which it is part</i> ?  <p style="margin-left: 20px;">(The regulators have indicated that, as a rule of thumb, 10 per cent or more of the total gross fees could be regarded as a large portion. Should the percentage indicated above exceed 10 per cent, please provide a motivation as to why you regard it as not impairing the firm's independence, using a separate page if necessary.)</p> ..... ..... .....									

III	<b>General objective: Professional proficiency of the firm</b>
10.	Are you of the opinion that sufficient and relevant knowledge, skills and disciplines are available in your firm for the engagement? (Please provide details) ..... .....
11.	Is the responsible partner qualified to act as auditor under the Auditing Profession Act, 2005? ..... .....
12.	What relevant qualifications, if any, in the industry of the <i>regulated institution</i> do you and the key staff to be involved in the engagement posses? ..... .....
13.	Do you and your firm have access to a technical department capable of researching new developments in auditing and accounting standards in the relevant industry of the <i>regulated institution</i> ? (Please provide details) ..... .....
14.	Does your firm have international links with auditors of similar institutions in other countries, in order to share information and expertise and to facilitate the audit of any cross-border activities of the <i>regulated institution</i> ? (Please provide details) ..... .....
15.	Does your firm have access to adequately specialised training for auditors in the industry of the <i>regulated institution</i> ? (Please provide details) ..... .....
16.	Does your firm have access to a library with up-to-date sources of all relevant statements, standards, legislation, regulations, literature, trends and developments within the industry of the <i>regulated institution</i> ? (Please provide details) ..... .....
17.	Does your firm posses or have access to a specialised unit capable of auditing and assessing the adequacy and effectiveness of computerised systems? (Please provide details) ..... .....
18.	Does your firm have an audit approach, techniques and procedures designed to obtain reasonable assurance that misstatements arising from fraud and error that are material to the financial statements as a whole are detected? (Please provide details) ..... .....
19.	Does your firm ensure that its audit approach is kept up to date with regard to developments in the profession and within the industry of the <i>regulated institution</i> ? (Please provide details) ..... .....

<b>III</b>	<b>General objective: Professional proficiency of the firm – continue</b>
20.	Does your firm have a competent quality assurance process that ensures that there is compliance with the firm's internal standards and any externally imposed standards? (Please provide details) ..... ..... .....
21.	Do you have firm and feasible plans to staff the engagement such that its effectiveness can be maintained from year to year, and is continuity of staff part of the policy of your firm? (Please provide details) ..... ..... .....
<b>IV</b>	<b>General objective: Disqualification of the firm</b>
22.	Is the responsible partner qualified to act as auditor, specifically relating to the disqualification criteria stated in section 275 of the Companies Act, 1973? ..... .....
23.	Are there any pending or current lawsuits or professional liability suits against partners of the firm of which the regulator should be aware? (Please provide details) ..... ..... .....
24.	Has your firm previously been engaged by a regulatory authority to perform a special investigation on its behalf that failed to reveal a problem that was subsequently shown to exist? (Please provide details) ..... ..... .....
25.	Does your firm have the knowledge to comply with all the special duties imposed by legislation on the auditor of the specific <i>regulated institution</i> ? (Please provide details) ..... ..... .....

<b>Part B (To be completed by the responsible partner)</b>	
<b>I</b>	<b>General objective: Lead partner information, qualifications and experience</b>
1.	Name of society (of the South African Institute of Chartered Accountants - "SAICA") to which you belong ..... .....
2.	Membership/reference number with SAICA and with the Independent Regulatory Board for Auditors ("IRBA") ..... .....
3.	Professional qualifications and year in which they were obtained. Provide a copy of your <i>curriculum vitae</i> unless it has already been provided to the Registrar. ..... .....
4.	Occupation and employment during the past 10 years. While in auditing, indicate types of client, in particular how many in the <i>regulated institution's</i> industry. ..... .....
5.	Has your registration as a chartered accountant ever been suspended or have you ever been cautioned, reprimanded or fined by the PAAB or IRBA? (Please provide details) ..... .....
6.	Details of attendance of SAICA's workshops relating to the <i>regulated institution's</i> industry? ..... .....
7.	Are you on SAICA's mailing list for receiving documentation of the <i>regulated institution's</i> industry? ..... .....
8.	Do you have a copy of the relevant Acts, regulations and circulars issued by the Registrar of Banks that are in force within the industry of the <i>regulated institution</i> , and are you aware of the contents thereof? ..... .....
<b>II</b>	<b>General objective: Independence of the lead partner</b>
9.	Do you believe that you are independent from the <i>regulated institution</i> , or the group of which it is part, and able to maintain an objective frame of mind in accomplishing your audit responsibilities? (Please provide details) ..... ..... ..... .....
9.1	Do you believe that in, your provision of other consulting services, if any, to the <i>regulated institution</i> , you will always be able to maintain an independent frame of mind in forming opinion regarding the institution? (Please provide details) ..... ..... .....

<b>II</b>	<b>General objective: Independence of the lead partner - continue</b>
9.2	<p>Are you or your firm involved in the management or decision making of the <i>regulated institution</i>, or are you or your firm associated with a service provider of the <i>regulated institution</i>? If yes, please provide a list of services other than audit provided to the <i>regulated institution</i>, as well as an indication of the extent of such services, and whether such services are carried out independently of the responsible partner.</p> <p>..... ..... ..... .....</p> <p>(Actions such as being engaged in the preparation of the financial statements and statutory returns, involvement in the valuation of assets or liabilities for purpose of recording them in the financial statements, acting for the <i>regulated institution</i> in the resolution of litigation that may have a material impact on the financial statements, or performance of services having a direct impact upon senior management, such as their recruitment, could indicate involvement in the management of the <i>regulated institution</i>).</p>
9.3	<p>Do you, as responsible partner, have (or intend to have) a direct line of communication and a working relationship with the board of directors/trustees and audit committee when required by the <i>regulated institution</i>?</p> <p>..... ..... .....</p>
9.4	<p>Is there anything known to you that will prevent the audit relationship from continuing to exist? (Please provide details)</p> <p>..... ..... .....</p>
<b>III</b>	<b>General objective: Professional proficiency of the lead partner</b>
10.	<p>What relevant qualifications, if any, in the industry of the <i>regulated institution</i> do you possess (if not covered in question 12 of Part A)?</p> <p>.....</p>
11.	<p>Do you, in your capacity of lead partner, have access to the following resources:</p> <p>11.1     <input type="checkbox"/> Technical department, as contemplated in question 13 of Part A? .....</p> <p>11.2     <input type="checkbox"/> International links with the auditors of similar institutions, as contemplated in question 14 of Part A? .....</p> <p>11.3     <input type="checkbox"/> A library, as contemplated in question 16 of Part A? .....</p> <p>11.4     <input type="checkbox"/> A specialised unit, as contemplated in question 17 of Part A? .....</p>
12.	<p>Are you, as lead partner of the engagement, subject to external practice reviews?</p> <p>..... .....</p>
13.	<p>Are you, or will you be, able to show how all problems addressed in the most recent practice reviews report have subsequently been resolved?</p> <p>..... .....</p>
14.	<p>Are you, as lead partner of the engagement, subject to internal peer review from time to time by your partners with appropriate industry experience? (Please provide details)</p> <p>..... ..... .....</p>

IV	<b>General objective: Disqualification of the lead partner</b>
15.	Are you qualified to act as auditor, specifically keeping in mind the disqualification criteria covered in section 275 of the Companies Act, 1973? ..... .....
16.	Are there any pending or current lawsuits or professional liability suits pending against you of which the regulator should be aware? (Please provide details) ..... ..... .....
17.	Have you ever been a lead partner engaged by a regulatory authority to perform a special investigation on its behalf that failed to reveal a problem that was subsequently shown to exist? (Please provide details) ..... ..... .....
18.	Have you ever been removed as responsible partner of a regulated institution by a <i>regulatory authority</i> ? (Please provide details) ..... ..... .....

**DECLARATION**

I, the undersigned, the designated auditor of ..... (regulated institution) ....., certify that, to the best of my knowledge, the information given in answer to the above questions in Part A and Part B (indicate as applicable) is complete and accurate and not untrue or misleading in any respect.

I undertake, as long as I continue to be the person responsible for the audit of the *regulated institution*, to notify the Registrar of Banks of the *regulated institution* of any material changes, affecting the completeness or accuracy of, to the answers to the questions above, inclusive of any disciplinary action instituted against me by not later than 21 days as from the day that such changes come to my attention.

Name .....

Name of firm or partnership .....

Signed: .....

Date: .....

BA 007

**APPLICATION FOR PERMISSION TO ACQUIRE SHARES IN A  
BANK/CONTROLLING COMPANY\***

(To be submitted in duplicate)

The Registrar of Banks  
PRETORIA

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

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

a bank/controlling company\* registered as such in terms of the said Act (hereinafter referred to as the COMPANY), of which shares-

- (a) the total nominal value\*, or exercisable voting right\*;
- (b) the total nominal value together with the total nominal value of such shares already held by the applicant\*, or exercisable voting right together with the exercisable voting rights of such shares already held by the applicant\*;
- (c) the total nominal value together with the total nominal value of such shares already held by the applicant and his/her/its associate or associates\*, or exercisable voting right together with the exercisable voting rights of such shares already held by the applicant and his/her/its associate or associates\*, amounts to -

- (i) more than 15 per cent but not exceeding 24 per cent;\*
- (ii) more than 24 per cent but not exceeding 49 per cent;\*
- (iii) more than 49 per cent but not exceeding 74 per cent;\*
- (iv) more than 74 per cent.\*

of the total nominal value of a specified class of shares or all the issued shares, or exercisable voting right of a specified class of shares or all the issued shares, as the case may be, of the COMPANY.

2. The total nominal value of or exercisable voting right attached to shares in the COMPANY currently held by the applicant and his associate/associates\* constitutes the following percentage of the total nominal value of a specified class of shares or all the issued shares, or exercisable voting right of a specified class of shares or all the issued shares, as the case may be, of the COMPANY:

- (a) Shares held by the applicant: ..... per cent.
- (b) Shares held by associate/s of the applicant (furnish percentage/s opposite name/s of associate/s):

(i) ..... : ..... per cent  
(Add paragraphs as necessary)

3. I submit, with this application, a written statement containing the information prescribed by regulation 55(2) of the Regulations relating to Banks.

..... *Date* ..... *Applicant*

Applicant's address .....

.....  
.....

**FOR OFFICIAL USE**

Permission for acquisition of shares granted/refused.\*

..... *Registrar of Banks\**

..... *Date* ..... *Minister of Finance\**

\*Delete whichever is not applicable

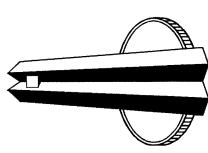
**55. Application for permission to acquire shares in a bank or controlling company**

(1) An application under section 37(2)(b) of the Act for the permission, in terms of section 37(2)(a) of the Act, of the Registrar or the Minister, as the case may be, for the acquisition of shares in a bank or controlling company, shall be submitted to the Registrar in duplicate, on form BA 007, as prescribed by regulation 53.

(2) An application under subregulation (1) shall be accompanied by a written statement containing the information specified below.

- (a) Full particulars of the applicant's shareholding in any associate, as defined in section 37(7) of the Act, of the bank or controlling company to which the application relates, specifying the name of each such associate and the percentage that the total nominal value of or exercisable voting right attached to the applicant's shareholding in such associate constitutes of the total nominal value of or exercisable voting right attached to a specified class of share or all the issued shares, as the case may be, of such associate.
- (b) Full particulars of the applicant's shareholding in any bank or controlling company other than the bank or controlling company to which the application relates, specifying the name of each such other bank or controlling company and the percentage that the total nominal value of or exercisable voting right attached to the applicant's shareholding in such other bank or controlling company constitutes of the total nominal value of or exercisable voting right attached to a specified class of share or all the issued shares, as the case may be, of such other bank or controlling company.
- (c) In the case of the applicant being a company, the names of the company's directors.
- (d) Particulars of all other corporate undertakings in which the applicant holds a shareholders' interest of 25 per cent or more.
- (e) The reason for the applicant's desire to acquire the shares in question in the bank or controlling company concerned.

Certificate No.

**SOUTH AFRICAN RESERVE BANK**

Republic of South Africa  
Banks Act, 1990  
Office for Banks, Pretoria

**CERTIFICATE OF CHANGE OF NAME**

(Section 56(5)(b) of the Banks Act, 1990)

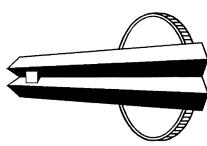
I hereby certify that .....  
.....  
has, with my approval in terms of section 56(5)(b) of the Banks Act, 1990, changed its name to .....  
.....  
and that I have entered the new name in the register of banks.

DONE at Pretoria this ..... day of .....

Registrar of Banks

**BA 008**

Certificate No.



**SOUTH AFRICAN RESERVE BANK**

Republic of South Africa  
Banks Act, 1990  
Office for Banks, Pretoria

**CERTIFICATE OF AUTHORISATION FOR THE CONDUCTING OF THE BUSINESS OF A BANK BY A FOREIGN INSTITUTION BY MEANS OF A BRANCH IN THE REPUBLIC OF SOUTH AFRICA**  
(Section 18A of the Banks Act, 1990)

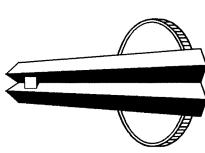
I hereby certify that .....  
being an institution which lawfully conducts the business of a bank and which has been established in ..... (foreign country), has in terms of section 18A(6) of the Banks Act, 1990, been granted authorisation by me, with effect from ..... , to conduct the business of a bank by means of a branch in the Republic of South Africa.

DONE at Pretoria this ..... day of .....

.....  
Registrar of Banks

**BA 009**

Certificate No.



**SOUTH AFRICAN RESERVE BANK**

Republic of South Africa  
Banks Act, 1990  
Office for Banks, Pretoria

**CERTIFICATE OF AUTHORISATION FOR THE ESTABLISHMENT OF A  
REPRESENTATIVE OFFICE**  
(Section 34(2C) of the Banks Act, 1990)

I hereby certify that .....

..... has in terms of section 34(2C) of the Banks Act, 1990, been granted consent to establish and maintain a representative office in the Republic of South Africa.

DONE at Pretoria this ..... day of .....

.....  
Registrar of Banks

**BA 010**

**56. Application for permission to acquire or establish subsidiaries, joint ventures, branch offices, divisions, other interests and representative offices of banks or controlling companies**

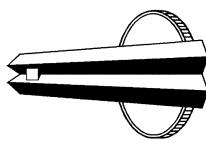
- (1) An application under section 52(2) of the Act for the permission, in terms of section 52(1) of the Act, of the Registrar for the acquisition or establishment of subsidiaries, joint ventures, branch offices, divisions, other interests and representative offices of banks or controlling companies shall be submitted to the Registrar.
- (2) An application, in writing, under subregulation (1) for the acquisition or establishment of-
- (a) a local subsidiary or local joint venture shall contain the following information:
- (i) name of applicant;
- (ii) name of interest to be acquired or established, together with the name of the said interest's external auditors and its financial year-end;
- (iii) brief reasons for the acquisition or establishment;
- (iv) key features of the transaction, for example, shareholding and control, purchase price, price exposure to loss, acquisition costs as a percentage of capital and reserve funds of applicant, size of the subsidiary in relation to the bank and/or banking group;
- (v) main activities to be conducted;
- (vi) proposed date of disposal if acquired as security for an advance or loan granted;
- (vii) details of the management of the proposed subsidiary or proposed joint venture, including-
- (A) names and experience of key personnel;
- (B) impact that management of the subsidiary or joint venture will have on management of the bank and/or banking group, for example, the extent to which current management will be deployed or additional human resources will be required;
- (viii) any other relevant information;
- (ix) undertakings that-
- (A) the entity will not establish or acquire any other entities without the prior written approval of the Registrar;
- (B) the Registrar will be advised timeously of the disposal of the entity by the applicant;

- (C) a detailed organogram reflecting all interests under the bank or controlling company shall be furnished to the Registrar on 31 March and 30 September of each year, or in the event of any major change in the group structure, shall be furnished to the Registrar within 30 days of the aforementioned dates or such change;
  - (x) whether the transaction will materially influence the financial and risk position of the bank and, if this is the case, a copy of the due diligence report compiled by the external auditors and/or internal staff; or
- (b) an off-shore interest, including a subsidiary, joint venture, branch office, representative office shall contain the following additional information:
- (i) advantages to the applicant and South Africa;
  - (ii) details of transaction, such as the ultimate identity of the seller, purchase price, form of payment and effective date;
  - (iii) in the event of an acquisition, a copy of the due diligence report compiled by the external auditors and/or internal staff;
  - (iv) copy of the business plan;
  - (v) whether the Financial Surveillance Department of the Reserve Bank has been approached;
  - (vi) copies of all relevant documentation;
  - (vii) impact of acquisition or formation on bank or controlling company regarding -
    - (A) profitability;
    - (B) capital adequacy;
    - (C) overall risk profile;
    - (D) undertakings required of a local institution by foreign authorities;
    - (E) contagion potential; and
    - (F) worst-case scenario;
  - (viii) particulars of the directors, names, nationalities and *curricula vitae*, together with completed forms BA 020, as prescribed in regulation 42;
  - (ix) name and *curriculum vitae* of chief executive officer, together with a completed form BA 020, as prescribed in regulation 42;

- (x) names, experience and nationalities of top management, together with completed forms BA 020, as prescribed in regulation 42. The impact that management of the subsidiary or joint venture will have on management of the bank and/or banking group, for example, the extent to which current management will be deployed or additional human resources will be required;
- (xi) under a heading 'Group Structure' -
  - (A) direct and indirect shareholding; and
  - (B) detailed organisational chart, also reflecting "front" companies/structures;
- (xii) the following details regarding the host country-
  - (A) whether or not exchange control is applicable;
  - (B) whether approval has been obtained from the host country (supported by relevant documentation);
  - (C) nature of supervisory functions performed by host country; and
  - (D) evaluation of country risk in respect of the host country;
- (xiii) financial analysis, if acquisition, that is-
  - (A) balance sheet;
  - (B) income statement;
  - (C) valuation;
  - (D) relevant ratio analysis;
  - (E) capital adequacy; and
  - (F) other relevant details;
- (xiv) business conducted or proposed to be conducted, including-
  - (A) details of how the business will be funded;
  - (B) nature of the business to be conducted;
  - (C) main sources of income;
  - (D) projections; and
  - (E) classification of the business as principal and/or agent; and
- (xv) an opinion on the ability of the company to submit the required BA returns.

- (c) a division shall contain the following information:
- (i) name of applicant;
  - (ii) name of division to be acquired or established;
  - (iii) brief reasons for the acquisition or establishment;
  - (iv) key features of the transaction, for example, shareholding and control, purchase price, price exposure to loss, acquisition costs as a percentage of capital and reserve funds of applicant, size of the division in relation to the bank and/or banking group;
  - (v) main activities to be conducted;
  - (vi) details of the management of the proposed division, including-
    - (A) names and experience of key personnel;
    - (B) impact that management of the division will have on management of the bank and/or banking group, for example, the extent to which current management will be deployed or additional human resources will be required;
  - (vii) any other relevant information;
  - (viii) undertakings that the Registrar will be advised timeously of the disposal of the division by the applicant;
  - (ix) whether the transaction will materially influence the financial and risk position of the bank and, if this is the case, a copy of the due diligence report compiled by the external auditors and/or internal staff.

Licence certificate No.



**SOUTH AFRICAN RESERVE BANK**

Republic of South Africa  
Banks Act, 1990  
Office for Banks, Pretoria

**ANNUAL BUSINESS LICENCE TO CONDUCT THE  
BUSINESS OF A REPRESENTATIVE OFFICE**

(Section 35 of the Banks Act, 1990)

I hereby certify that .....

has in terms of section 35 of the Banks Act, 1990, paid its annual licence fee, amounting to .....  
amounting to ....., plus penalty (if applicable)  
....., for the period ending as indicated below.

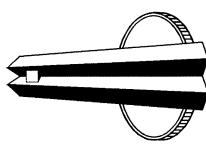
Year ending 31 December .....

DONE at Pretoria this .....

.....  
Registrar of Banks

**BA 021**

Licence certificate No.



**SOUTH AFRICAN RESERVE BANK**

Republic of South Africa  
Banks Act, 1990  
Office for Banks, Pretoria

**ANNUAL BUSINESS LICENCE TO CONDUCT  
THE BUSINESS OF A BANK**

(Section 35 of the Banks Act, 1990)

I hereby certify that .....

has in terms of section 35 of the Banks Act, 1990, paid its annual licence fee, amounting to ....., plus penalty (if applicable)

amounting to ..... for the period ending as indicated below.

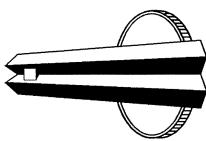
Year ending 31 December .....

DONE at Pretoria this ..... day of .....

.....  
Registrar of Banks

**BA 022**

Licence certificate No.



**SOUTH AFRICAN RESERVE BANK**

Republic of South Africa  
Banks Act, 1990  
Office for Banks, Pretoria

**ANNUAL BUSINESS LICENCE FOR THE CONDUCTING OF THE BUSINESS OF A BANK BY A FOREIGN  
INSTITUTION BY MEANS OF A BRANCH IN THE REPUBLIC OF SOUTH AFRICA**

(Section 35 of the Banks Act, 1990)

I hereby certify that....., plus penalty (if applicable)

has in terms of section 35 of the Banks Act, 1990, paid its annual licence fee, amounting to .....,  
amounting to ....., for the period ending as indicated below.

Year ending 31 December .....

DONE at Pretoria this ..... day of .....

.....  
Registrar of Banks  
**BA 023**

**57. Application for permission to sell immovable property**

(1) An application for the permission of the Registrar, in terms of section 91(2)(b) of the Act, for a director or employee of a bank or controlling company, or any company in which such director or employee has a direct interest, to purchase any immovable property owned by or mortgaged to that bank or the bank in respect of which that controlling company is registered, shall be submitted to the Registrar prior to the property being sold and shall contain the information specified in subregulation (2).

(2) An application in terms of subregulation (1) to sell immovable property shall contain the following information:

- (a) the name of the applicant bank;
- (b) the name of the director or employee who made the offer to purchase;
- (c) full details of the property, including:
  - (i) a detailed valuation of the property by the bank; and/or
  - (ii) a detailed valuation of the property by an independent registered valuer;
- (d) the purchase price offered;
- (e) full name and last known address of the person from whom the property has been repossessed;
- (f) the outstanding balance of the loan at the date of repossession;
- (g) the date on which the property was repossessed;
- (h) an undertaking from the applicant bank that, regardless of the accounting policy adopted by the applicant bank, no enrichment, at the expense of the person from whom the property was repossessed, will take place as a result of the property being sold to a director or employee of the applicant bank; and
  - (i) an opinion of the bank on the desirability of accepting the offer received,

but shall not include the deed of sale.

**CHAPTER V**  
**PREScribed FEES**

**58. Fees payable**

Subject to the provisions of section 86(4) of the Act, the fees, inclusive of value-added tax (VAT), specified in table 1 below, shall be payable in respect of the relevant specified matter.

TABLE 1

	FEE EXCLUDING VAT R	VAT R	FEE INCLUDING VAT R
1 Lodging of a review in terms of section 9(1) of the Act	12,000.00	1,680.00	13,680.00
2 Application for authorisation as an eligible institution	18,000.00	2,520.00	20,520.00
3 Application for authorisation to establish a bank	18,000.00	2,520.00	20,520.00
4 Application for authorisation to establish a branch	18,000.00	2,520.00	20,520.00
5 Application for authorisation to establish a controlling company in respect of a bank	18,000.00	2,520.00	20,520.00
6 Application for authorisation to establish a representative office	6,000.00	840.00	6,840.00
7 Application in terms of section 52 of the Act	6,000.00	840.00	6,840.00
8 Registration as a bank	6,000.00	840.00	6,840.00
9 Registration as a branch	6,000.00	840.00	6,840.00
10 Registration as a controlling company in respect of a bank	6,000.00	840.00	6,840.00
11 Registration of a bank created by the amalgamation of two or more banks	40,000.00	5,600.00	45,600.00
12 Registration or alteration of memorandum of association or articles of association of bank or controlling company	4,800.00	672.00	5,472.00
13 Registration or change of name of bank	4,800.00	672.00	5,472.00
14 Certification of any document required to be certified by the Registrar and in respect of which document no other fee is payable	600.00	84.00	684.00
15 Inspection in terms of section 86(1)(a) of the Act of any document referred to in that section	1,200.00	168.00	1,368.00
16 Certificate from the Registrar as to the contents or any part of the contents of any document specified in section 86(2) of the Act	2,400.00	336.00	2,736.00
17 Copy of or extract from any document specified in section 86(2) of the Act, if prepared by the Registrar, per sheet or part thereof:			
Photocopied	12.00	1.68	13.68
Computer printout	24.00	3.36	27.36
Double-spaced typewritten	240.00	33.60	273.60
18 Examination of a document not prepared by the Registrar and certification thereof as a true copy of a document in the custody of the Registrar, per sheet or part thereof	1,200.00	168.00	1,368.00

	FEE EXCLUDING VAT R	VAT R	FEE INCLUDING VAT R
19 Certified copy of a certificate of -			
(a) registration as a bank;	240.00	33.60	273.60
(b) alteration of memorandum of association or articles of association of a bank;	240.00	33.60	273.60
(c) change of name of a bank;	240.00	33.60	273.60
(d) registration as a controlling company;	240.00	33.60	273.60
(e) alteration of memorandum of association of a controlling company;	240.00	33.60	273.60
(f) registration as a branch;	240.00	33.60	273.60
(g) registration as a representative office	240.00	33.60	273.60
20 Searching by Registrar for documents for purposes of items 14, 15 or 16:			
Minimum fee for first hour	600.00	84.00	684.00
Thereafter per hour or part thereof	1,200.00	168.00	1,368.00
21 Copy of or extract from any circular previously issued by the Registrar, per sheet or part thereof:			
Photocopied	12.00	1.68	13.68
Computer printout	24.00	3.36	27.36
Double-spaced typewritten	240.00	33.60	273.60
22 Searching by Registrar for documents for purposes of item 21:			
Minimum fee for first hour	600.00	84.00	684.00
Thereafter per hour or part thereof	1,200.00	168.00	1,368.00
23 Copy of or extract from the list of controlling companies, banks, mutual banks, local bank branches of foreign banks and foreign banks with approved local representative offices, registered in the Republic, per sheet or part thereof:			
Mailed	60.00	8.40	68.40
Facsimile transmission	80.00	11.20	91.20

**59. Manner of payment of fees**

(1) Any fees payable in terms of regulations 58 and 60 shall be paid either by cheque, made payable to the South African Reserve Bank, or directly into the account of the Office for Banks held at the South African Reserve Bank, the details of which account may be obtained from the Office for Banks, at the address set out in regulation 6(1).

(2) Subject to the provisions of section 9(13) of the Act, and except in the case of a refusal of an application under section 16(1) or 43(1) of the Act, fees paid in terms of regulation 58 shall not be repayable.

**60. Annual licence**

(1) The licence fee contemplated in section 35 of the Act shall be calculated in accordance with the formula specified below-

$$\frac{\text{R 30 million} \times \text{total capital and liabilities in rand per item 88 of form BA 100}}{\text{R 2000 billion}}$$

with a minimum fee of R6 000 and a maximum fee of R300 000 per annum.

The amount of capital and liabilities, as reported in item 88, column 3, of form BA 100 for the month ended December of the year preceding the year in respect of which the licence fee is payable, shall be used in the relevant calculation of the licence fee.

(2) A bank that exists on 1 January of a particular year shall pay the licence fee, prescribed in subregulation (1), before the end of February of each relevant year.

(3) A bank that is registered on a date after 1 January of a particular year shall in respect of such year, and before the end of the month in which it is so registered, pay a licence fee calculated in accordance with the formula-

$$\frac{\text{R 30 million} \times (\text{total capital and liabilities in rand at } X \text{ months})}{\text{R 2000 billion}} \quad (X) \quad (12)$$

in which formula "X" represents the number of full months remaining in such year after the month in which the bank is so registered, with a minimum fee of R6 000 and a maximum fee of R300 000.

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

(5) Any money payable in terms of this regulation is inclusive of VAT, shall be a debt due to the Office for Banks and shall be recoverable by action in any competent court by the Registrar of Banks.

(6) The licence fee and any penalty collected under this regulation shall accrue for the benefit of the Office for Banks.

(7) Representative offices of foreign institutions established in the Republic of South Africa shall annually, not later than 31 January of each year, pay to the South African Reserve Bank a fee of R6 000, irrespective of the initial date and month of registration as a representative office in a particular year.

(8) An institution applying successfully for the first time to be registered as a representative office in terms of section 34 of the Act will not be registered as such until the annual licence fee contemplated in subregulation (7) has been paid to the South African Reserve Bank.

(9) An institution that fails to pay the full amount of the applicable licence fee within the period allowed in terms of subregulation (7) for payment thereof shall pay, in addition to such licence fee, for each month or part of a month during which the licence fee remains so unpaid a penalty calculated at the rate of 10 per cent of the amount of the licence fee that it has failed to pay as aforesaid, and reckoned from the final date allowed in terms of subregulation (7) for the payment of such licence fee: Provided that the amount of the penalty so payable shall not be more than the amount of the licence fee due.

**CHAPTER VI****INFORMATION REQUIRED BY THE REGISTRAR AND THE RESEARCH DEPARTMENT OF  
THE RESERVE BANK**

- 61. List of forms prescribed in respect of returns to be submitted to the Registrar, with indication of institution by which, intervals at which and period within which returns shall be submitted**

Form number	Title/ description	Bank in Republic <sup>1</sup>
BA 099	Declaration in respect of statutory returns submitted <sup>2</sup> (see chapter II)	Whenever required as control sheet and for purpose of making required declarations
BA 900	Institutional and maturity breakdown of liabilities and assets	Monthly <sup>3a</sup>
BA 920	Analysis of instalment sale transactions, leasing transactions and selected assets	Quarterly <sup>3b</sup>
BA 930	Interest rates on deposits, loans and advances at month-end	Monthly <sup>3b</sup>
BA 940	Selected locational statistics based on residence	Quarterly <sup>3c</sup>
BA 950	Selected locational statistics based on nationality of bank	Quarterly <sup>3c</sup>

<sup>1</sup> Means the South African operations of a bank incorporated in the Republic.

<sup>2</sup> Form BA 099 is not a prescribed financial return, but shall be used as a control sheet and to furnish the required declarations regarding the maintenance of prescribed minimum balances.

<sup>3</sup> A prescribed statement and return shall be submitted within the periods indicated below, as follows:

- a. Within 15 business days immediately following on the month-end or quarter-end to which the statement or return relates.
- b. Within 20 business days immediately following on the month-end or quarter-end to which the statement or return relates.
- c. Within 25 business days immediately following on the month-end or quarter-end to which the statement or return relates.

**INSTITUTIONAL AND MATURITY BREAKDOWN OF LIABILITIES AND ASSETS**

	<u>Page no.</u>
1. Form BA 900 - Institutional and maturity breakdown of liabilities and assets .....	1040
2. Regulation 62 - Directives and interpretations for completion of monthly return concerning institutional and maturity breakdown of liabilities and assets (Form BA 900).....	1062

**INSTITUTIONAL AND MATURITY BREAKDOWN OF LIABILITIES AND ASSETS**  
 Name of bank .....  
 Month ended ..... (yyy-mm-dd)

**BA 900**  
 Monthly

	LIABILITIES AT MONTH-END	Line no.	DEPOSITS						TOTAL	NCDs/PNs <sup>i</sup> (included in col. 7)
			Cheque <sup>j</sup>	Savings	Other demand	Up to 1 day	More than 1 day to 1 month	More than 1 month to 6 months		
<b>DEPOSITS (total of items 2 and 32)</b>										
DEPOSITS DENOMINATED IN RAND (total of items 3, 6, 12, 13 and 29)		1	001,037,038,053,060							
SA banks <sup>d</sup> (total of items 4 and 5)		2	002,053,037,038,060							
NCDs/PNs <sup>e</sup>		3	003,006,037,038,060*							
Other deposits		4	004,007,060*							
Central and provincial government sector deposits <sup>c</sup> (total of items 7, 10 and 11)		5	005,008,037,038							
Central government of the Republic (total of items 8 and 9)		6	009 min 012,054							
Tax and loan account		7	010							
Other		8	010*							
Provincial governments		9	010*							
Social security funds		10	011							
Other monetary institutions <sup>f</sup>		11	013							
Other domestic parties (total of items 14 to 20, 25, 26, 27 and 28)		12	055							
Local government		13	014,012							
Public financial corporate sector <sup>g</sup> (such as IDC, DBSA)		14	015							
Public Investment Corporation (PIC)		15	016							
Public non-financial corporate sector (such as Transnet, Eskom and Telkom)		16	012							
Insurers <sup>h</sup>		17	017							
Pension funds		18	018							
Other private financial corporate sector <sup>g</sup> (total of items 21 to 24)		19	019							
Money-market unit trusts		20	020							
Other unit trusts		21	020*							
Fund managers		22	020*							
Other <sup>j</sup>		23	020*							
Private non-financial corporate sector		24	020*							
Unincorporated business enterprises		25	021							
Households		26	022							
Non-profit organisations serving households and other		27	023							
Other <sup>j</sup>		28	024							

- <sup>a)</sup> For official use only. \* Indicates where relevant.
- <sup>b)</sup> Including interbank and intragroup funding.
- <sup>c)</sup> Excluding local governments.
- <sup>d)</sup> Excluding SA Reserve Bank, CPD, Land Bank, Postbank, PIC, public sector insurers and public sector pension funds.
- <sup>e)</sup> Excluding banks, private sector insurers and private sector pension funds.
- <sup>f)</sup> Excluding medical schemes.
- <sup>g)</sup> Including medical schemes.
- <sup>h)</sup> Including SA Reserve Bank, CPD, Land Bank and Postbank.
- <sup>i)</sup> Including all other similar acknowledgements of debt.
- <sup>j)</sup> Including cash managed and transmission deposits.

		DEPOSITS							
		Line no.	Cheque <sup>f</sup>	Savings	Other demand	Other short-term	Medium-term	Long-term	TOTAL
					Up to 1 day	More than 1 day to 1 month	More than 1 month to 6 months	More than 6 months	
			a	1	2	3	4	5	6
									7
									8
LIABILITIES AT MONTH-END									
Table 2									
Foreign sector (total of items 30 and 31)		29	025,057						
Banks - including foreign group funding		30	026,057						
Other non-residents		31	027						
DEPOSITS DENOMINATED IN FOREIGN CURRENCY (total of items 33 to 38)		32	028						
SA banks <sup>b</sup>		33	029,030						
Central and provincial government		34	031						
Household sector		35	032						
Financial corporate sector <sup>c</sup>		36	033						
Non-financial corporate sector and other <sup>d</sup>		37							
Foreign sector (total of items 39 and 40)		38							
Banks		39	034						
Other non-residents		40	035						

- a) For official use only.  
b) Including interbank and intragroup funding.  
c) Excluding banks.  
d) Including local governments.  
e) Including all other similar acknowledgements of debt.  
f) Including cash managed and transmission deposits.

LIABILITIES AT MONTH-END		(All amounts to be rounded off to the nearest R'000)				
	Line no.	Short-term	Medium-term	Long-term	Total	of which: foreign currency
	a	1	2	3	4	5
OTHER BORROWED FUNDS (total of items 42, 51 and 57)	41	036*				
Loans received under repurchase transactions (total of items 43 to 50)	42	039				
SA Reserve Bank and Corporation for Public Deposits	43	040				
SA banks <sup>b</sup>	44	041				
Insurers <sup>g</sup>	45	042				
Pension funds	46					
Other financial corporate sector <sup>c</sup>	47	043*				
Non-financial corporate sector	48					
Foreign sector	49	044				
Other	50	043*				
Collateralised borrowing (total of items 52 to 56)	51	061*				
SA banks <sup>b</sup>	52					
Financial corporate sector <sup>e</sup>	53	056*				
Non-financial corporate sector	54	056*				
Foreign sector	55	057				
Other	56	056*				
Other <sup>f</sup>	57	061*				
FOREIGN CURRENCY FUNDING (total of items 59 to 63, and 66)	58	045				
SA Reserve Bank and Corporation for Public Deposits	59	046				
SA banks <sup>b</sup>	60	047				
Financial corporate sector <sup>d</sup>	61	048*				
Non-financial corporate sector	62					
Foreign sector: Other foreign funding (total of items 64 and 65)	63	051, 049				
Original maturity of one year and less	64					
Original maturity of more than one year	65	050, 052				
Other	66	048*				

a) For official use only. \* indicates where relevant.

b) Including interbank and intragroup funding.

c) Excluding SA Reserve Bank, CPD, banks, insurers and pension funds, including medical schemes.

d) Excluding SA Reserve Bank, CPD and banks.

e) Excluding banks.

f) Excluding repurchases transactions and collateralised borrowing already included in items 42 and 51.

g) Excluding medical schemes.

LIABILITIES AT MONTH-END		(All amounts to be rounded off to the nearest R'000)				
	Line no.	Short-term	Medium-term	Long-term	TOTAL	of which: foreign currency
	a	1	2	3	4	5
OTHER LIABILITIES TO THE PUBLIC (total of items 68, 73, 74 and 77)	Table 4					
Debt securities (total of items 69 to 72)	67	058*				
SA banks <sup>b</sup>	68	061* 078,080				
Financial corporate sector <sup>c</sup>	69					
Non-financial corporate sector and other	70					
Foreign sector	71					
Credits in transit	72					
Other (total of items 75 and 76)	73	059				
Financial corporate sector	74	061*				
Non-financial corporate sector and other	75					
Foreign sector	76					
TOTAL LIABILITIES TO THE PUBLIC (total of items 1, 41, 58 and 67)	77	062				
OUTSTANDING LIABILITIES ON BEHALF OF CLIENTS, per contra item 268	78	063				
OTHER LIABILITIES (total of items 81, 85, 86, 90, 91 and 94)	79	064				
Liabilities i.r.o derivative instruments: to domestic sector (total of items 82 to 84)	80	065				
SA banks <sup>b</sup> and other monetary institutions <sup>d</sup>	81	067				
Financial corporate sector <sup>c</sup>	82					
Non-financial corporate sector and other	83					
Liabilities i.r.o derivative instruments : to foreign sector	84					
Other trading liabilities (excluding derivatives): to domestic sector (total of items 87 to 89)	85	068				
SA banks <sup>b</sup>	86	069*				
Financial corporate sector <sup>c</sup>	87					
Non-financial corporate sector and other	88					
Other trading liabilities (excluding derivatives): to foreign sector	89					
Other liabilities: to domestic sector (total of items 92 and 93)	90	070*				
Tax (current and deferred)	91	069* 066				
Other	92					
Other liabilities: to foreign sector	93					
TOTAL LIABILITIES (total of items 78 to 80)	94	070*				
	95					

a) For official use only. \* Indicates where relevant.

b) including interbank and intragroup funding.

c) Excluding banks.

d) Including SA Reserve Bank, CPD, Land Bank and Postbank.

EQUITY AT MONTH-END	Line no.	TOTAL	Of which: liabilities to the foreign sector		of which: foreign currency, included in col.1
			1	2	
TOTAL EQUITY (total of items 97 and 101)	96	071*			
Share capital (total of items 98 to 100)	97	072-075,077			
Banks <sup>b</sup>	98	072			
Financial corporate sector <sup>c</sup>	99	073			
Non-financial corporate sector and other	100	074,075,077			
Other reserves	101	076,079,081,084 less 082			
<b>TOTAL EQUITY AND LIABILITIES (total of items 95 and 96)</b>	<b>102</b>	<b>085</b>			

a) For official use only. \* Indicates where relevant.

b) Including interbank and intragroup funding. Column 1 includes all banks whereas column 2 includes only that portion held by foreign banks.

c) Excluding banks.

ASSETS AT MONTH-END	Line no.	Domestic assets <sup>d</sup>	Foreign assets <sup>e</sup>		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements	
			Total	of which: foreign currency			
Table 6	a	1	2	3	4	5	6
CENTRAL BANK MONEY AND GOLD (total of items 104 to 106)	103	086					
South African bank notes and subsidiary coin	104	087					
Gold coin and bullion	105	090					
Domestic currency deposits with SA Reserve Bank (total of items 107 to 109)	106	091					
Cash reserve deposits: Interest bearing	107	092					
Cash reserve deposits: Non-interest bearing	108	093					
Other deposits	109	094					
DEPOSITS, LOANS AND ADVANCES (total of items 111, 117, 118, 126, 135, 139, 150, 166, 171 and 180, less item 194)	110	095 minus 130					
SA banks <sup>b</sup> (total of items 112 and 116)	111	096,102					
NCDs/PNs <sup>c</sup> issued by banks, with an unexpired maturity of: (total of items 113 to 115)	112						
Up to 1 month	113	097,103					
More than 1 month to 6 months	114	098,104					
More than 6 months	115	099,105					
Other deposits with and loans and advances to SA banks <sup>b</sup>	116	100,101,106,107					

a) For official use only.

b) Including interbank and intragroup funding.

c) Including other similar acknowledgements of debt.

d) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

e) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

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

ASSETS AT MONTH-END	Line no.	Domestic assets <sup>e</sup>	Foreign assets <sup>f</sup>		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements	
			Total	of which: foreign currency			
	a	1	2	3	4	5	6
Deposits with and loans and advances to foreign banks, denominated in rand	117	108					
Loans granted under resale agreements to: (total of items 119 to 125)	118	109					
SA Reserve Bank	119	110					
Banks <sup>d</sup>	120	111					
Insurers	121	112*					
Pension funds	122	112*					
Other financial corporate sector <sup>b</sup>	123	112*					
Non-financial corporate sector	124	112*					
Other	125	112*					
Foreign currency loans and advances (total of items 127 to 130, 133 and 134)	126	140					
Foreign currency notes and coin	127	141					
Deposits with and advances to SA Reserve Bank	128	142					
Deposits with and advances to SA banks <sup>d</sup>	129	143					
Other advances to: (total of items 131 and 132)	130	144					
Financial corporate sector <sup>c</sup>	131						
Non-financial corporate sector and other	132						
Deposits with and advances to foreign banks	133	145					
Other advances to foreign sector	134	146					
Redeemable preference shares issued by: (total items 136 to 138)	135	151					
Banks <sup>d</sup>	136	152					
Financial corporate sector <sup>c</sup>	137	153					
Non-financial corporate sector and other	138						

a) For official use only. \* Indicates where relevant.

b) Excluding SA Reserve Bank, banks, insurers and pension funds.

c) Excluding banks.

d) Including interbank and intragroup funding. Column 1 shall include amounts relating to SA banks whilst column 2 shall include amounts relating to foreign banks.

e) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

f) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

ASSETS AT MONTH-END	Line no.	(All amounts to be rounded off to the nearest R'000)			TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements	
		Total	of which: foreign currency	Foreign assets <sup>d</sup>			
Table 8	a	1	2	3	4	5	6
Instalment debtors, suspensive sales and leases (total of items 140 and 145)	139	113					
Instalment sales (total of items 141 to 144)	140	114					
Financial corporate sector	141						
Non-financial corporate sector	142						
Household sector	143	115					
Other <sup>b</sup>	144						
Leasing transactions (total of items 146 to 149)	145	116					
Financial corporate sector	146						
Non-financial corporate sector	147						
Household sector	148	117					
Other <sup>b</sup>	149						
Mortgage advances (total of items 151, 155 and 159)	150	118					
Farm mortgages: (total of items 152 to 154)	151	119, 120					
Corporate sector	152	120*					
Household sector	153	119					
Other <sup>b</sup>	154	120*					
Residential mortgages: (total of items 156 to 158)	155	121, 122					
Corporate sector	156	121					
Household sector	157	122*					
Other <sup>b</sup>	158	122*					
Commercial and other mortgage advances: (total of items 160 to 165)	159	123, 124, 125					
Public financial corporate sector	160	124*					
Public non-financial corporate sector	161	124*					
Private financial corporate sector	162	123*					
Private non-financial corporate sector	163	123*					
Household sector	164	125*					
Other <sup>b</sup>	165	125*					

a) For official use only. \* Indicates where relevant.

b) Including the General Government Sector, that is, Central Government, Provincial Government and Local Government.

c) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

d) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in South Africa.

ASSETS AT MONTH-END		Line no.	Domestic assets <sup>d</sup>		Foreign assets <sup>e</sup>		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements	
			Total	of which: foreign currency	Total	of which: foreign currency			
		Table 9	a	1	2	3	4	5	6
Credit-card debtors (total of items 167 to 170)		166	126						
Financial corporate sector		167	127						
Non-financial corporate sector		168	128,129*						
Household sector		169	129*						
Other <sup>b</sup>		170	129*						
Overdrafts, loans and advances: public sector (total of items 172 to 179)		171	154						
Central government of the Republic (excluding social security funds)		172	155						
Social security funds		173	156						
Provincial governments		174	157						
Local government		175	158						
Land Bank		176	159						
Other public financial corporate sector (such as Transnet, Eskom and Telkom)		177	160						
Public non-financial corporate sector (such as IDC) <sup>c</sup>		178	161						
Foreign public sector		179	162						
Overdrafts, loans and advances: private sector (total of items 181, 187 and 188)		180	163						
Overdrafts, including overdrafts under cash-management schemes: (total of items 182 to 186)		181							
Financial corporate sector		182	164						
Non-financial corporate sector		183	165						
Unincorporated business enterprises of households		184	166						
Households		185	167						
Non-profit organisations serving households		186	168						
Factoring debtors		187	169						
Other loans and advances: (total of items 189 to 193)		188							
Financial corporate sector		189	170						
Non-financial corporate sector		190	171						
Unincorporated business enterprises of households		191	172						
Households		192	173						
Non-profit organisations serving households		193	174						
Less: credit impairments in respect of loans and advances		194	175						

a) For official use only. \* indicates where relevant.

b) Including the General Government Sector, that is, Central Government, Provincial Government and Local Government.

c) Excluding Land bank.

d) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

e) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

ASSETS AT MONTH-END	Line no.	(All amounts to be rounded off to the nearest R'000)				Of which: under repurchase agreements	
		Domestic assets <sup>f</sup>		Foreign assets <sup>g</sup>			
		Total	of which: foreign currency	Total	of which: foreign currency		
INVESTMENTS AND BILLS, including trading portfolio assets (total of items 196, 207, 213, 217, 221, 225, 229, 233, 237, 241 and 246, less item 245) Interest-bearing central or provincial government securities (total of items 197, 198 and 203 to 206)	Table 10	a	1	2	3	4	
Non-marketable government stock	195	176,130					
Marketable government stock (total of item 199 and 201)	196	177					
Unexpired maturity of up to 3 years	197	183					
Memo: Nominal value of such stock	198						
Unexpired maturity of more than 3 years	199	178					
Memo: Nominal value of such stock	200	179					
Government loan levies	201	180					
Securities of provincial governments	202	181					
Securities of social security funds	203	182					
Securities of other central government institutions <sup>e</sup>	204	184					
Other public-sector interest-bearing securities (total of items 208 to 212)	205	185					
SA Reserve Bank debentures	206	186					
Securities (including debentures) issued by the Land Bank	207	187					
Securities issued by other public financial corporate sector <sup>b</sup> (such as IDC, DBSA)	208	134*, 188					
Securities issued by public non-financial corporate sector (such as Transnet and Eskom)	209	189					
Securities of local authorities	210	190,193*					
Debentures and other interest bearing security investments of private sector (total of items 214 to 216)	211	191,193*					
Banks <sup>d</sup>	212	192					
Financial corporate sector <sup>c</sup>	213	194					
Non-financial corporate sector and other	214	195					
	215	196					
	216						

- a) For official use only. \* Indicates where relevant.  
 b) Excluding SA Reserve Bank and Land Bank.  
 c) Excluding banks.  
 d) Including interbank and intragroup funding. Column 1 shall include amounts relating to SA banks whilst column 2 shall include amounts relating to foreign banks.  
 e) Including extra-budgetary institutions, universities, universities of technology and technikons.

f) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.  
 g) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

ASSETS AT MONTH-END	Line no.	(All amounts to be rounded off to the nearest R'000)			TOTAL ASSETS (col 1 plus co. 3)	Of which: under repurchase agreements	
		Domestic assets <sup>d</sup> of which: foreign currency	Foreign assets <sup>e</sup> of which: foreign currency	Total			
	a	1	2	3	4	5	6
Equity Holdings in subsidiaries (total of items 218 to 220)	217	197*					
Banks <sup>f</sup>	218	198*					
Financial corporate sector <sup>b</sup>	219	199*					
Non-financial corporate sector	220	199*					
Equity holdings in associates including joint ventures (total of items 222 to 224)	221	197*					
Banks <sup>c</sup>	222	198*					
Financial corporate sector <sup>b</sup>	223	199*					
Non-financial corporate sector	224	199*					
Listed equities (total of items 226 to 228)	225	200					
Banks <sup>c</sup>	226	201					
Financial corporate sector <sup>b</sup>	227	202					
Non-financial corporate sector	228	202					
Unlisted equities (total of items 230 to 232)	229	206*					
Banks <sup>c</sup>	230	207*					
Financial corporate sector <sup>b</sup>	231	208*					
Non-financial corporate sector	232	208*					
Securitisation/ asset-backed securities: (total of items 234 to 236)	233	206*					
Banks <sup>c</sup>	234	207*					
Financial corporate sector <sup>b</sup>	235	208*					
Non-financial corporate sector	236	208*					
Derivative instruments issued by: (total of items 238 to 240)	237	203					
Banks <sup>c</sup> and other monetary institutions <sup>f</sup>	238	204					
Financial corporate sector <sup>b</sup>	239	205					
Non-financial corporate sector and other	240	206*					
Other investments (total of items 242 to 244)	241	207*					
Banks <sup>c</sup>	242	207*					
Financial corporate sector <sup>b</sup>	243	208*					
Non-financial corporate sector	244	208*					
Less: Allowances for impairments i.r.o investments	245	209					

a) For official use only. \* Indicates where relevant.

b) Excluding banks.

c) Including interbank and intragroup funding.

d) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

e) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

f) Including SA Reserve Bank, CDP, Land Bank and Postbank.

ASSETS AT MONTH-END	Line no.	(All amounts to be rounded off to the nearest R'000)					
		Domestic assets <sup>b</sup>		Foreign assets <sup>c</sup>		TOTAL ASSETS (col 1 plus col. 3)	
		Total	of which: foreign currency	Total	of which: foreign currency	5	6
Acceptances, commercial paper, bills, promissory notes and similar acknowledgements of debt discounted or purchased (total of items 247, 250 to 254 and 257)	246	130					
Bankers' acceptances (total of items 248 and 249)	247						
Own bankers' acceptances	248	137					
Other bankers' acceptances	249	138					
Treasury bills	250	132					
SA Reserve Bank bills	251	134*					
Promissory notes	252	139*					
Commercial paper	253	139*					
Land Bank bills (total of items 255 and 256)	254	133,136					
Liquid	255	133					
Non-liquid	256	136					
Other	257	139*					

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c) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

ASSETS AT MONTH-END	Line no.	(All amounts to be rounded off to the nearest R'000)			TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
		Domestic assets <sup>b</sup>		Foreign assets <sup>c</sup>		
		Total	of which: foreign currency	Total	of which: foreign currency	
Table 13	a	1	2	3	4	5
NON-FINANCIAL ASSETS (total of items 259 and 264)	258	210				6
Tangible assets (total of items 260 to 283)	259					
Premises of the bank	260	211				
Other fixed property	261	212				
Computer equipment, including peripherals	262	213				
Other tangible assets, including vehicles, equipment, furniture and fittings	263	215				
Intangible assets (total of items 265 and 266)	264					
Computer software	265	214				
Other intangible assets including purchased goodwill	266	216				
OTHER ASSETS (total of items 268 to 272 and 276)	267	217				
Clients' liabilities per contra (total of items 280 to 283)	268	218				
Remittances in transit	269	219				
Current income tax receivables and deferred income tax assets	270					
Retirement benefit assets	271	223*				
Assets acquired or bought in to protect an advance or investment (total of items 273 to 275)	272	222				
Fixed property	273					
Shares	274					
Vehicles and other assets	275					
Other	276	221,223*				
<b>TOTAL ASSETS (total of items 103, 110, 195, 258 and 267)</b>	277	224				

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 c) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

ASSETS AT MONTH-END							(All amounts to be rounded off to the nearest R'000)			
Line no.	Domestic assets <sup>b</sup>			Foreign assets <sup>c</sup>			TOTAL ASSETS (col 1 plus col. 3)			Of which: under repurchase agreements
	Total	of which: foreign currency	Total	of which: foreign currency	5		5			
Table 14	a	1	2	3	4		5			6
<b>DISAGGREGATED EXPOSURES</b>										
Details of client's liabilities, per item 268 (total of items 280 to 283)										
Acceptances outstanding										
Commercial paper endorsed	278	279	280	225						
Bills endorsed			281	226						
Promissory notes and similar acknowledgements of debt endorsed			282	227						
Total assets prior to netting or set-off			283	228						
			284	229						

b) Domestic assets mean claims against non-residents of South Africa or, in the case of non-financial assets, assets situated in other countries.

c) Foreign assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES		Table 15	Line no.	Total
			1	
Guarantees on behalf of clients		285	230	
Letters of credit		286	231*	
Bankers acceptances		287		
Committed undrawn facilities and/ or irrevocable undrawn loan commitments (including committed unutilised draw-down facilities)		288		
Underwriting exposures (including revolving underwriting exposures)		289	232	
Credit derivative instruments		290		
Committed capital expenditure		291	235	
Operating lease commitments		292		
Other contingent liabilities		293	234	
of which: uncommitted undrawn facilities (including conditionally revocable undrawn loan commitments)		294		
Portfolios managed : For others where financing is provided		295		

NUMBER OF ACCOUNTS AND AMOUNTS IN RESPECT OF SELECTED ITEMS (This table 16 is confidential and not available for inspection by the public)		Line no.	Amount R'000	Number of accounts/ applications/ transactions (where applicable) <sup>b</sup>
		1	2	
<b>Instalment sale transactions<sup>c</sup></b>		Table 16	296	
Applied for		297		
Granted		298		
Paid out		299		
<b>Leasing finance transactions<sup>c,d</sup></b>		300		
Applied for		301		
Granted		302		
Paid out		303		
<b>Mortgage advances<sup>c</sup></b>		304		
Applied for		305		
Granted (total of items 307 to 309)		306		
On vacant land		307		
For construction of buildings		308		
On existing buildings		309		
Residential mortgages (home loans): new advances		310		
Granted		311		
Paid out (total of items 313, 316 and 319)		312		
Owner-occupied (total of items 314 and 315)		313		
Fixed rate		314		
Variable rate		315		
Buy-to-let (total of items 317 and 318)		316		
Fixed rate		317		
Variable rate		318		
Second mortgage and other (total of items 320 and 321)		319		
Fixed rate		320		
Variable rate		321		
Residential mortgages (home loans): re-advances		322		
Granted		323		
Paid out		324		
Farm mortgages		325		
Granted		326		
Paid out		327		
Commercial and other mortgage advances		328		
Granted		329		
Paid out		330		
Overdraft facilities loaded on bank's computer system: Total limit (item 332 and 333)		331		
Drawn		332		
Undrawn		333		
Credit card straight accounts: Total limit (item 335 and 336)		334		
Drawn		335		
Undrawn		336		
Credit card budget accounts: Total limit (item 338 and 339)		337		
Drawn		338		
Undrawn		339		
Debit card: debit transactions <sup>c</sup>		340		
Travellers cheques <sup>c</sup> : Rand		341		
Other currency		342		

a) For official use only.  
b) Actual number, not thousands.  
c) During the reporting month.  
d) New facilities or further facilities, excluding routine renewal of existing facilities.

		(All amounts to be rounded off to the nearest R'000)	
		Line no.	New securitisation during the month <sup>b</sup>
			Outstanding balance i.r.o. securitisation <sup>c</sup>
		Table 17	
		a	1
			2
<b>Private sector: total (of item 344 to 348)</b>		343	
Mortgages		344	
Instalment sales and leasing transactions		345	
Foreign currency loans		346	
Credit cards and overdrafts		347	
Other		348	
<b>Public sector: total (item 350)</b>		349	
Loans and advances <sup>d</sup>		350	

<sup>a</sup> For official use only.<sup>b</sup> Relates only to securitised assets in respect of which the reporting bank acted as an originator, and achieved derecognition, that is, table 17 shall not contain any assets securitised by third parties or assets in respect of which the bank has not met the requirements for derecognition and as such the assets are still included in the balance sheet of the bank.<sup>c</sup> Relates to the outstanding balances of securitised assets in respect of which the reporting bank acted as an originator, the revenue streams of which assets are currently administered by the reporting bank.<sup>d</sup> Include all types of public sector loans and advances, including any mortgage advances, instalment sale and leasing, foreign currency loans, credit cards, overdrafts or other loans.

	Line no.	Total acquired (total of col. 2 to 6)	(All amounts to be rounded off to the nearest R'000) of which:		
			Sold outright	Sold under repo	On-lent <sup>b</sup>
	a	1	2	3	4
<b>REVERSE TRANSACTION ASSETS: ASSETS TEMPORARILY ACQUIRED</b>					
Total assets temporarily acquired (total of items 352 and 369)	351	244			
Under loans granted under resale agreements (total of items 353, 356, 359 and 366)	352	245			
Listed equity instruments (total of items 354 and 355)	353	246			
Domestic (SA residents)	354				
Foreign (non-residents)	355				
Unlisted equity instruments (total of items 357 and 358)	356	246			
Domestic (SA residents)	357				
Foreign (non-residents)	358				
Debt securities (total of items 360 and 365)	359				
Domestic (SA residents) - (total of items 361 to 364)	360				
Banks	361				
RSA government	362	247			
Public financial and non-financial corporate sector	363				
Other	364				
Foreign (non-residents)	365				
Other securities (total of items 367 and 368)	366	248			
Domestic (SA residents)	367				
Foreign (non-residents)	368				
Under securities-borrowing agreements (total of items 370, 373 and 374)	369	249			
Equity instruments (total of items 371 and 372)	370	250			
Domestic (SA residents)	371				
Foreign (non-residents)	372				
RSA government securities	373	251			
Other securities (total of items 375 and 376)	374	252			
Domestic (SA residents)	375				
Foreign (non-residents)	376				

a) For official use only.

b) Means assets lent to other parties, which assets previously were temporarily acquired. Item 351, column 4, shall be equal to item 377, column 2.

REVERSE TRANSACTION ASSETS: ASSETS LENT TO OTHER PARTIES IN TERMS OF A SECURITIES-LENDING AGREEMENT		(All amounts to be rounded off to the nearest R'000)		
	Line no.	Total lent to other parties	Total lent to other parties	of which: on-lent <sup>b</sup>
Table 19	a	1	2	
Total assets lent (total of items 378, 381 and 382)	377	253		
Equity instruments (total of items 379 and 380)	378	254		
Domestic sector (SA residents)	379			
Foreign sector (non-residents)	380			
RSA government securities	381	255		
Other securities (total of items 383 and 384)	382	256		
Domestic sector (SA residents)	383			
Foreign sector (non-residents)	384			

a) For official use only.

b) Means assets lent to other parties, which assets previously were temporarily acquired. Item 377, column 2, shall be equal to item 351, column 4.

<b>FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH LIABILITIES AND EQUITY</b> (This table 20 is confidential and not available for inspection by the public)		Line no. Table 20	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
<b>DEPOSITS DENOMINATED IN RAND (item 2)</b>		385					
General government sector (item 6 plus item 14)		386					
SA banks (item 3, 12)		387					
Financial corporate sector (items 15, 16, 18, 19 and 20)		388					
Non-financial corporate sector (items 17 and 25)		389					
Household sector (items 26, 27 and 28)		390					
Foreign sector (item 29)		391					
<b>DEPOSITS DENOMINATED IN FOREIGN CURRENCY (item 32)</b>		392					
General government sector (item 34, and item 37 <sup>1</sup> )		393					
SA banks (item 33)		394					
Financial corporate sector (item 36)		395					
Non-financial corporate sector (item 37 <sup>1</sup> )		396					
Household sector (item 35)		397					
Foreign sector (item 38)		398					
<b>OTHER BORROWED FUNDS (item 41)</b>		399					
SA banks and other monetary institutions (items 43, 44 and 52)		400					
Financial corporate sector (items 45, 46, 47 and 53)		401					
Non-financial corporate sector and other (items 48, 50, 54, 56 and 57)		402					
Foreign sector (items 49 and 55)		403					
<b>FOREIGN CURRENCY FUNDING (item 58)</b>		404					
SA banks and other monetary institutions (items 59 and 60)		405					
Financial corporate sector (item 61)		406					
Non-financial corporate sector and other (items 62 and 66)		407					
Foreign sector (item 63)		408					
<b>DEBT SECURITIES (item 68)</b>		409					
SA banks and other monetary institutions (item 69)		410					
Financial corporate sector (item 70)		411					
Non-financial corporate sector and other (item 71)		412					
Foreign sector (item 72)		413					
<b>OTHER LIABILITIES (total of items 73, 74, 77, 79, 86, 90, 91 and 94)</b>		414					
<b>LIABILITIES I.R.O DERIVATIVE INSTRUMENTS (items 81 and 85)</b>		415					
SA banks and other monetary institutions (item 82)		416					
Financial corporate sector (item 83)		417					
Non-financial corporate sector and other (item 84)		418					
Foreign sector (item 85)		419					
<b>EQUITY (item 96)</b>		420					
<b>TOTAL EQUITY AND LIABILITIES (item 102)</b>		421					

1. Where applicable.

<b>FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH ASSETS</b> (This table 21 is confidential and not available for inspection by the public)		<b>TABLE 21</b>	<b>Line no.</b>	<b>Opening stock (balance)</b>	<b>Plus/minus transactions</b>	<b>Plus/minus valuation changes</b>	<b>Plus/minus other</b>	<b>Closing stock (balance)</b>
<b>CENTRAL BANK MONEY AND GOLD</b> (item 103, column 5)		422						
Domestic sector (item 103, column 1)		423						
Foreign sector (item 103, column 3)		424						
<b>DEPOSITS AND LOANS DENOMINATED IN RAND</b> (item 111, column 5, and item 117, column 5)		426						
SA banks (item 111, column 5)		427						
Foreign sector (item 117, column 5)		428						
<b>LOANS RECEIVED UNDER RESALE AGREEMENTS</b> (item 118, column 5)		429						
SA banks and other monetary institutions (items 119 and 120, column 1)		430						
Financial corporate sector (total of items 121 to 123, column 1)		431						
Non-financial corporate sector and other (item 124, column 1, and item 125, column 1)		432						
Foreign sector (item 118, column 3)		433						
<b>FOREIGN CURRENCY LOANS AND ADVANCES</b> (item 126, column 5)		434						
SA banks and other monetary institutions (items 128 and 129, column 1)		435						
Financial corporate sector (item 131, column 1)		436						
Non-financial corporate sector and other (item 132, column 1)		437						
Foreign sector (item 127, column 3, item 133, column 3, and item 134, column 3)		438						
<b>REDEMMABLE PREFERENCE SHARES</b> (item 135, column 5)		439						
Banks (item 136, column 1)		440						
Financial corporate sector (item 137, column 1)		441						
Non-financial corporate sector and other (item 138, column 1)		442						
Foreign sector (item 135, column 3)		443						
<b>INSTALMENT SALES</b> (item 140, column 5)		444						
Financial corporate sector (item 141, column 1)		445						
Non-financial corporate sector (item 142, column 1)		446						
Household sector (item 143, column 1)		447						
Foreign sector (item 140, column 3)		448						
Other sectors (item 144, column 1)		449						
<b>LEASING FINANCE</b> (item 145, column 5)		450						
Financial corporate sector (item 146, column 1)		451						
Non-financial corporate sector (item 147, column 1)		452						
Household sector (item 148, column 1)		453						
Foreign sector (item 145, column 3)		454						
Other sectors (item 149, column 1)		455						
<b>MORTGAGE ADVANCES</b> (item 150, column 5)		456						
Corporate sector (item 152, column 1, item 156, column 1, and items 160 to 163, column 1)		457						
Household sector (item 153, column 1, item 157, column 1, and item 164, column 1)		458						
Foreign sector (item 150, column 3)		459						
Other sectors (item 154, column 1, item 158, column 1, and item 165, column 1)								

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

FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH		Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
ASSETS	(This table 21 is confidential and not available for inspection by the public)						
<b>CREDIT CARD DEBTORS</b> (item 166, column 5)							
Corporate sector (item 167, column 1, and item 168, column 1)		460					
Household sector (item 169, column 1)		461					
Foreign sector (item 166, column 3)		462					
Other sectors (item 170, column 1)		463					
<b>OVERDRAFTS, LOANS AND ADVANCES: PUBLIC SECTOR</b> (item 171, column 5)							
General government sector (items 172 to 175, column 1)		464					
Financial corporate sector (items 176 and 177, column 1)		465					
Non-financial corporate sector (item 178, column 1)		466					
Foreign sector (item 179, column 3)		467					
<b>OVERDRAFTS, LOANS AND ADVANCES: PRIVATE SECTOR</b> (item 180, column 5)							
Financial corporate sector (item 182, column 1, item 187, column 1, and item 189, column 1)		468					
Non-financial corporate sector (item 183, column 1, item 187, column 1, and item 190, column 1)		469					
Household sector (items 184 to 186, column 1, and items 191 to 193, column 1)		470					
Foreign sector (item 180, column 3)		471					
<b>LESS: IMPAIRMENTS</b> (item 194, column 5, and item 245, column 5)							
<b>DEBT SECURITIES</b> (item 196, column 5, item 207, column 5, and item 246, column 5)							
General government sector (item 196, column 1, item 212, column 1, and item 250, column 1)		472					
Banks and other monetary institutions (items 208, 209, 214, column 1, item 247, column 1, item 252, column 1, and item 253, column 1)		473					
Public financial corporate sector (item 210, column 1, items 251 to 254, column 1, and item 257, column 1)		474					
Public non-financial corporate sector (item 211, column 1)		475					
Private financial corporate sector (item 215, column 1, item 252, column 1', item 253, column 1', and item 257, column 1')		476					
Private non-financial corporate sector (item 216, column 1)		477					
Foreign sector (item 196, column 3, item 207, column 3, item 213, column 3, and item 246, column 3)		478					
<b>EQUITY</b> (item 217, column 5, item 221, column 5, item 225, column 5, and item 229, column 5)							
Banks (item 218, column 1, item 222, column 1, item 226, column 1, and item 230, column 1)		479					
Financial corporate sector (item 219, column 1, item 223, column 1, item 227, column 1, and item 231, column 1)		480					
Non-financial corporate sector (item 220, column 1, item 224, column 1, item 228, column 1, and item 232, column 1)		481					
Foreign sector (item 217, column 3, item 221, column 3, item 225, column 3, and item 229, column 3)		482					
<b>DERIVATIVE INSTRUMENTS</b> (item 237, column 5)							
Banks and other monetary institutions (item 238, column 1)		483					
Financial corporate sector (item 239, column 1)		484					
Non-financial corporate sector (item 240, column 1)		485					
Foreign sector (item 237, column 3)		486					
<b>SECURITISATION AND OTHER INVESTMENTS</b> (items 233 and 241, column 5)							
Banks (items 234 and 242, column 1)		487					
Financial corporate sector (items 235 and 243, column 1)		488					
Non-financial corporate sector (items 236 and 244, column 1)		489					
Foreign sector (items 233 and 241, column 3)		490					
		491					
		492					
		493					
		494					
		495					
		496					
		497					
		498					

TABLE 21 continue

<b>FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH</b>		Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)						
<b>ASSETS</b> (This table 21 is confidential and not available for inspection by the public)													
<b>NON-FINANCIAL ASSETS</b> (item 258, column 5)		499											
Domestic sector (item 258, column 1)		500											
Foreign sector (item 258, column 3)		501											
<b>OTHER ASSETS</b> (item 267, column 5)		502											
Domestic sector (item 267, column 1)		503											
Foreign sector (item 267, column 3)		504											
<b>TOTAL ASSETS</b> (item 277, column 5)		505											

1. Where applicable.

<b>BALANCES AT MONTH-END AND FLOWS DURING MONTH</b>		Line no.	Balance, end of previous month per BA 900	New business payout during month	Plus: Finance charges earned and other debits during month	Minus: Instalments received during month	Minus: Amounts written off and other credits during month	Equals: Balance, end of current month per BA 900							
<b>INSTALMENT SALES AND LEASING TRANSACTIONS</b> (This table 22 is confidential and not available for inspection by the public)															
<b>INSTALMENT SALES</b> (item 140, column 5)		a													
506 910(20)															
507 910(21)															
Hash total		508													

a) For official use only.

**62. Institutional and maturity breakdown of liabilities and assets - Directives and interpretations for completion of monthly return concerning institutional and maturity breakdown of liabilities and assets (Form BA 900)**

(1) The content of tables 1 to 15 and 17 to 19 of the form BA 900 is public information, that is, information available for inspection by the public, which information is published on a monthly basis on the Reserve Bank Website address <http://www.reservebank.co.za>, under statistical and economic information, whilst the content of tables 16 and 20 to 22 of the form BA 900 is confidential information not available for inspection by the public.

(2) The purpose of the form BA 900 primarily is-

- (a) to obtain selected balance sheet information of banks for economic statistics purposes;
- (b) to calculate a range of key financial indicators, including indicators in respect of money supply, credit extension and net foreign assets of the banking system, in accordance with international standards, which indicators
  - (i) are used by local and international economists and analysts for analytical purposes;
  - (ii) are published on a monthly basis on the Reserve Bank Website;
- (c) to obtain selected data required for the compilation of flow statistics relating to the monetary and credit aggregates and the flow-of-funds accounts;
- (d) to obtain selected data required to analyse flows in respect of mortgage advances, credit card debtors and instalment sale transactions;
- (e) to obtain selected data in respect of the scale of banking activity in South Africa.

(3) Unless otherwise specified in this regulation 62, the detailed directives and interpretations for the completion of the monthly balance sheet on form BA 100 and the statement of off-balance sheet activities on form BA 110, respectively contained in regulations 18 and 19, shall *mutatis mutandis* apply for the completion of the form BA 900.

(4) The institutional breakdown of liabilities and assets shall be made in accordance with the information contained in the *Institutional Sector Classification Guide* for South Africa.<sup>1</sup>

(5) In identifying the institutional sector of counterparties, the legal counterparty to each asset or liability shall be established and used as the basis for classification. When a person is the agent of a principal and discloses such information to the reporting bank when opening an account for the principal, the account shall be classified as that of the principal and not of the agent.

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<sup>1</sup> Copies of this guide can be obtained from the Research Department, S A Reserve Bank, P O Box 7433, Pretoria, 0001. The guide can also be accessed on the Website address [www.reservebank.co.za](http://www.reservebank.co.za), under statistical and economic information, other publications.

- (6) For the purposes of this regulation, unless specifically otherwise provided or stated-
- (a) items reported on the form BA 900 shall be valued in accordance with financial reporting standards published from time to time;
  - (b) the maturity classification of a liability or an asset item shall be determined with reference to the remaining period to maturity of that item;
  - (c) in the case of capital and reserve funds-
    - (i) a branch of a foreign bank conducting business in the Republic shall be regarded as a resident of South Africa whilst other branches and the head office of the branch shall be regarded as non-residents of South Africa;
    - (ii) any shares held in the reporting bank by a controlling company shall be reported as shares held by the financial corporate sector;
    - (iii) any amount in respect of reserve funds to be allocated to the foreign sector (non-residents) shall be based on the relevant proportion of share capital held by non-residents;
  - (d) in the case of financial assets-
    - (i) domestic assets mean claims on South African residents;
    - (ii) foreign assets mean claims on non-residents, for example, claims on residents of countries such as Botswana, Lesotho, Swaziland and Namibia;
  - (e) in the case of non-financial assets-
    - (i) domestic assets mean assets located in the Republic of South Africa;
    - (ii) foreign assets mean assets located in countries other than the Republic of South Africa, such as buildings and vehicles owned by the reporting bank in countries other than the Republic of South Africa;
  - (f) Botswana, Lesotho, Swaziland and Namibia shall be regarded as foreign countries and any financial claim on a resident of one of the said countries shall be regarded as a claim on the foreign sector or a non-resident;
  - (g) when repayment of an advance to a specific person is guaranteed by another person, the advance shall be reported opposite the institutional grouping of the original obligor and not opposite the institutional grouping of the person guaranteeing repayment. For example, a loan to a non-financial public corporation that is guaranteed by the central government of the Republic shall be reported in the line item allocated for non-financial corporations and not in the line item allocated for the central government of the Republic;

- (h) when an advance is secured by a specific asset type the classification of that advance shall be based on the asset type securing the advance even when the proceeds of the credit granted is utilised for purposes other than the purposes normally associated with the specific type of asset. For example, when a particular advance is secured by mortgage registered over fixed property and the borrower utilises the proceeds of the advance for general purposes, the advance shall be classified as a mortgage advance provided that when more than one asset type secure a particular advance that advance shall be classified under "other loans and advances";
- (i) SA bank means any bank or mutual bank registered to respectively conduct business in terms of the Banks Act, 1990, and the Mutual Banks Act, 1993, as amended from time to time;
- (j) central government includes all national government departments and ministries and institutional units not classified as quasi-corporations owned by central government, which central government institutional units were established in terms of the Constitution of the Republic of South Africa Act, 1996 (Act No 108 of 1996), and the Public Finance Management Act, 1999 (Act No 1 of 1999), as amended;
- (k) provincial government means functions of government at a level just below that of central government, including the provincial governments of the Eastern Cape, Free State, Gauteng, KwaZulu-Natal, Limpopo, Mpumalanga, Northern Cape, North West and the Western Cape;
- (l) local government means any third-tier government unit that provides various services to resident institutional units, such as metropolitan councils, district councils and municipalities;
- (m) foreign bank means any bank situated outside the borders of the Republic of South Africa;
- (n) other monetary institutions such as the Reserve Bank, the Corporation for Public Deposits (CPD), the Land Bank and the Postbank, shall be classified as part of "banks" or "SA banks", as the case may be;
- (o) reverse transaction assets shall for purposes of the completion of tables 18 and 19 of the form BA 900 be classified according to the issuer of the underlying instrument.

(7) Instructions relating to the completion of the monthly return concerning institutional and maturity breakdown of liabilities and assets, and other related or relevant matters, are furnished with reference to the headings and item descriptions of certain columns and line item numbers appearing on the form BA 900, as follows:

***Columns relating to liabilities, tables 1 and 2***

Column number	Description
1	<p><b>Cheque deposits, including transmission deposits and cash managed</b></p> <p>This column shall reflect any relevant credit balance in respect of cheque or transmission deposits, including-</p> <ul style="list-style-type: none"> <li>(a) any relevant credit balance in respect of a current account deposit.</li> <li>    Cheque accounts include accounts with unlimited cheque writing privileges in terms of which payments by means of cash withdrawals, cheque, direct debit/stop orders or electronic fund transfers are facilitated, irrespective whether or not interest is paid in respect of the said credit balance, which cheque accounts may also make provision for an overdraft facility.</li> <li>(b) any relevant credit balance in a transmission account, which accounts normally have very low transactional costs but do not offer access to credit or an overdraft facility or a cheque book facility;</li> <li>(c) any relevant credit balance arising under a cash management scheme.</li> </ul>
2	<p><b>Savings deposits</b></p> <p>This column shall reflect any credit balances in respect of savings deposits, that is, accounts primarily used for savings purposes.</p> <p>Typically, savings accounts-</p> <ul style="list-style-type: none"> <li>(a) are deposit accounts with credit balances;</li> <li>(b) are accounts in respect of which restrictions apply. For example, cheque privileges are absent or limits apply regarding the withdrawals or payments which may be made from the account;</li> <li>(c) are accounts in respect of which the word "savings" appears in the name or description of the account whenever it is presented or marketed to customers;</li> <li>(d) include "pure" savings accounts as well as savings accounts with transactional capabilities;</li> </ul>

<b>Column number</b>	<b>Description</b>
	<p>(e) make provision for the payment of interest on credit balances at tiered interest rates, that is, higher balances qualify for higher interest rates; and</p> <p>(f) include the so-called Mzansi accounts.</p>
<b>3</b>	<p><b>Other demand deposits</b></p> <p>This column shall reflect any credit balances in respect of deposits other than cheque or savings deposits, which deposits are payable on demand, that is, payable with notice or unexpired maturity of 1 day or less.</p> <p>Credit balances held in credit card accounts as well as money market accounts shall be included in this category.</p>
<b>4</b>	<p><b>More than 1 day to 1 month</b></p> <p>This column shall reflect any credit balance in respect of deposits with an unexpired fixed or notice period ranging from more than 1 day up to 1 month, which deposits normally cannot be withdrawn or renewed before the said term or period has expired.</p>

***Columns relating to liabilities, tables 1 and 2***

Column number	Description
5	<b>More than 1 month to 6 months</b>  This column shall reflect any credit balance in respect of deposits with an unexpired fixed or notice period ranging from more than 1 month to 6 months, which deposits normally cannot be withdrawn or renewed before the said term or period has expired.
6	<b>More than 6 months</b>  This column shall reflect any credit balance in respect of deposits with an unexpired fixed or notice period of more than 6 months.
8	<b>Negotiable certificates of deposit (NCDs) and promissory notes (PNs)</b>  This column shall reflect any credit balance in respect of any negotiable certificate of deposit ("NCD"), negotiable promissory note ("PN"), or other acknowledgement of debt with similar characteristics, included in columns 3 to 7.

***Columns relating to liabilities, tables 3 and 4***

Column number	Description
1	<b>Short-term</b>  This column shall reflect all relevant liability items with an <i>unexpired</i> maturity of up to 1 month.
2	<b>Medium-term</b>  This column shall reflect all relevant liability items with an <i>unexpired</i> maturity of more than 1 month to 6 months.
3	<b>Long-term</b>  This column shall reflect all relevant liability items with an <i>unexpired</i> maturity of more than 6 months.

***Column relating to equity, table 5***

2	<b>Of which liabilities to foreign sector</b>  This column shall reflect any relevant amount included in column 1, which amount relates to the foreign or non-resident sector.
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***Line items relating to liabilities and equity, tables 1 to 5***

<b>Line item</b>	<b>Description</b>
1	<b>Deposits</b>  This item is the total of amounts included in items 2 and 32 and shall include all amounts relating to deposits, NCDs, PNs or other acknowledgements of debt irrespective of the currency in which the deposit or instrument is denominated, or the maturity of the instrument or deposit.
2	<b>Deposits denominated in rand</b>  This item is the total of amounts included in items 3, 6, 12, 13 and 29 and shall include all amounts relating to deposits, NCDs, PNs and other acknowledgements of debt, denominated in the domestic currency, that is, denominated in rand, irrespective of the maturity of the deposit or instrument.
3, 33, 44, 52, 60, 69, 82 and 87	<b>SA banks</b>  These items shall include any amount relating to intragroup bank and interbank funding. Intragroup bank funding shall include any funds received by the reporting bank from other banks within the same group as the reporting bank whereas interbank funding shall include any funds received by the reporting bank from other banks situated within the Republic.
6 and 34	<b>Central and provincial government</b>  This item shall include any amount received from the central government, provincial government or social security funds.
8	<b>Tax and loan account</b>  This item shall include any credit amount held by the central government with the reporting bank in the tax and loan account, which amount normally constitutes operating cash for the business use of the National Treasury.
9	<b>Other</b>  This item shall include any credit amount held by the central government with the reporting bank in an account other than the tax and loan account.

***Line items relating to liabilities and equity, tables 1 to 5***

<b>Line item</b>	<b>Description</b>
12	<b>Other monetary institutions</b>  This item shall include any relevant amount relating to deposits received by the reporting bank from institutions such as the Reserve Bank, the Corporation for Public Deposits, the Land Bank or the Post Bank, including any relevant credit balance due to the Reserve Bank in terms of the SAMOS penalty facility, provided that any asset pledged as security in respect of the Reserve Bank's SAMOS penalty facility, such as Treasury Bills or Government stock, shall be retained as an asset, and appropriately reported in columns 1 to 3 on the asset side of the bank's balance sheet, but shall not be reported in column 4, assets sold under repurchase agreement.
15	<b>Public financial corporate sector</b>  This item shall include any amount relating to deposits received by the reporting bank from institutions such as the Development Bank of Southern Africa and the Industrial Development Corporation of SA Limited but not any amount relating to a deposit received from the Reserve Bank, the Corporation for Public Deposits, public sector insurers, public sector pension funds or the Public Investment Corporation.
20	<b>Private financial corporate sector</b>  This item shall include any amount relating to deposits received by the reporting bank from a medical scheme, a financial intermediary or financial auxiliary, unit trusts, participation bond schemes, fund managers or brokers but not any amount relating to a deposit received from any private sector pension fund or private sector insurer.
21	<b>Money-market unit trusts</b>  This item shall include any amount relating to deposits received by the reporting bank from money-market unit trusts operating in terms of the Collective Investment Schemes Control Act, Act no. 45 of 2002, as amended.
22	<b>Other unit trusts</b>  This item shall include any amount relating to deposits received by the reporting bank from unit trusts other than money-market unit trusts, operating in terms of the Collective Investment Schemes Control Act, Act no. 45 of 2002, as amended.

***Line items relating to liabilities and equity, tables 1 to 5***

<b>Line item</b>	<b>Description</b>
23	<p><b>Fund managers</b></p> <p>This item shall reflect only the fund managers' own funds, including any amount received by the reporting bank from institutions approved under the Financial Advisory and Intermediary Services Act, Act no. 37 of 2002, as amended, to carry on the business of managing funds on behalf of others, which institutions may be referred to as fund managers, portfolio managers or asset managers.</p> <p>Fund managers shall disclose to the reporting bank the identity, including the institutional sector, of the principal on behalf of whom funds are managed, and the relevant amount shall be shown as a deposit of the sectoral grouping whose funds are managed.</p>
24	<p><b>Other</b></p> <p>This item shall include any amount relating to deposits received by the reporting bank from any private sector financial institution, other than amounts included in items 21 to 23, which institutions may include institutions such as medical schemes, finance companies or financial auxiliaries, including trust companies, but not any fund manager.</p>
28	<p><b>Non-profit institutions serving households and other</b></p> <p>This item shall include any amount relating to deposits received by the reporting bank from non-profit organisations serving households, such as private trusts or friendly societies.</p>
32	<p><b>Deposits denominated in foreign currency</b></p> <p>Irrespective of the maturity of a deposit or instrument, this item shall reflect the aggregate amount of the relevant items specified in line items 33 to 38, including the relevant amounts related to deposits, customer foreign currency account deposits, NCDs, PNs or other acknowledgements of debt, denominated in foreign currency.</p>
36, 47, 53, 61, 70, 75, 83, 88 and 99	<p><b>Financial corporate sector</b></p> <p>These items shall include any relevant amount received by the reporting bank from the public financial corporate sector and the private financial corporate sector.</p>
37, 48, 54, 62, 71, 76, 84, 89 and 100	<p><b>Non-financial corporate sector and other</b></p> <p>These items shall include any relevant amount received by the reporting bank from the public non-financial corporate sector and the private non-financial corporate sector.</p>

***Line items relating to liabilities and equity, tables 1 to 5***

<b>Line item</b>	<b>Description</b>
42	<p><b>Loans received under repurchase transactions</b></p> <p>This item shall include any relevant amount relating to a loan received in terms of a repurchase agreement or transaction.</p> <p>The underlying asset(s) (temporarily sold)-</p> <ul style="list-style-type: none"> <li>(a) shall be retained on the asset side of the balance sheet, as part of assets to be reported in column 1 and 3 of the form BA 900;</li> <li>(b) shall also be reported in column 4 on the asset side of the form BA 900.</li> </ul>
51	<p><b>Collateralised borrowing</b></p> <p>This item shall include any relevant amount relating to the borrowing of funds in respect of which the reporting bank provided collateral provided that any funds obtained in terms of collateralised borrowing and denominated in foreign currency shall be included in item 63.</p>
57	<p><b>Other borrowing</b></p> <p>This item shall include any relevant amount obtained in respect of borrowed funds, other than an amount already included in item 42 or 51.</p>
68	<p><b>Debt securities</b></p> <p>This item shall include the aggregate amount relating to financial instruments issued in order to obtain capital or funding, which financial instruments may include commercial paper, medium term notes, bonds, floating rate notes, etc.</p>
73	<p><b>Credits in transit</b></p> <p>This item shall include amounts relating to any credit in transit, including amounts held against certified or initialled cheques, outstanding travellers cheques issued, outstanding drafts issued, stop orders or other credits in transit in respect of mail or telegraphic transfers.</p>
74	<p><b>Other</b></p> <p>This item shall include all amounts obtained in respect of financial instruments issued not reported elsewhere.</p>
79	<p><b>Outstanding liabilities on behalf of clients per contra item</b></p> <p>This item shall include all amounts relating to outstanding liabilities on behalf of clients in respect of acknowledgement of debt endorsed and rediscounted, which item constitutes the contra item to item 268.</p>

***Line items relating to liabilities and equity, tables 1 to 5***

<b>Line item</b>	<b>Description</b>
81 and 85	<b>Liabilities in respect of derivative instruments</b>  These items shall include any liability of the reporting bank in respect of derivative instruments, which liability shall be reported at market value. The value of any derivative instrument not traded on an exchange or which cannot be interpolated from instruments traded on exchanges, may be based on the value derived from an internal model of the reporting bank.
86 and 90	<b>Other trading liabilities excluding derivatives</b>  These items shall include any trading related liability of the reporting bank other than liabilities arising from derivative instruments or liabilities reported elsewhere on the form BA 900.
92	<b>Current and deferred tax liabilities</b>  This item shall include any liability of the reporting bank in respect of current tax or deferred tax arising from temporary differences at the end of the reporting period.
93 and 94	<b>Other</b>  This item shall include any amount relating to a suspense account, any provision not included elsewhere in the form BA900, any relevant short position in instruments such as equity or bonds or commitment in respect of a short position but not any amount relating to unearned finance charges, accrued interest or rebates.
97	<b>Share capital</b>  This item shall include any amount obtained in respect of equity instruments issued by the reporting bank.
101	<b>Other reserves</b>  This item shall include any amount relating to the reserves of the reporting bank, including any amount in respect of retained earnings.

***Columns relating to assets, tables 6 to 14***

Column number	Description
1	<b>Domestic assets</b>  This column shall reflect all relevant amounts in respect of domestic assets.
2	<b>Foreign assets</b>  This column shall reflect all relevant amounts in respect of foreign assets.

***Line items relating to assets, tables 6 to 14***

Line item	Description
105	<b>Gold coin and bullion</b>  This item shall include any amount relating to gold coin and bullion held by the reporting bank.
107	<b>Cash reserve deposits, interest bearing</b>  This item shall include any credit balance held in an interest bearing account maintained with the Reserve Bank in terms of section 10A of the South African Reserve Bank Act, 1989.
108	<b>Cash reserve deposits, non-interest bearing</b>  This item shall include any credit balance held in a non-interest bearing account maintained with the Reserve Bank in terms of section 10A of the South African Reserve Bank Act, 1989.
109	<b>Other deposits</b>  This item shall include any credit balance held in a clearing account or any other account maintained with the Reserve Bank, other than a credit balance held in an interest bearing account or non-interest bearing account maintained with the Reserve Bank in terms of section 10A of the South African Reserve Bank Act, 1989.
112	<b>NCDs and PNs issued by banks</b>  This item shall include any relevant amount in respect of negotiable certificates of deposit or negotiable promissory notes held by the reporting bank, which instruments have been issued by any other bank, including a bank within the same group as the reporting bank.
113	<b>Up to 1 month (unexpired maturity)</b>  This item shall include any relevant amount in respect of negotiable certificates of deposit or promissory notes with a remaining period to maturity of up to 1 month, held by the reporting bank, which instruments have been issued by any other bank, including a bank within the same group as the reporting bank.

***Line items relating to assets, tables 6 to 14***

<b>Line item</b>	<b>Description</b>
114	<b>More than 1 month up to 6 months (unexpired maturity)</b>  This item shall include any relevant amount in respect of negotiable certificates of deposit or promissory notes with a remaining period to maturity of more than one month but not exceeding six months, held by the reporting bank, which instruments have been issued by any other bank, including a bank within the same group as the reporting bank.
115	<b>More than 6 months (unexpired maturity)</b>  This item shall include any relevant amount in respect of negotiable certificates of deposit or promissory notes with a remaining period to maturity of more than six months, held by the reporting bank, which instruments have been issued by any other bank, including a bank within the same group as the reporting bank.
116	<b>Other deposits with and loans and advances to SA banks</b>  This item shall include any relevant amount in respect of deposits, excluding negotiable certificates of deposit or promissory notes already reported in item 112, placed with or loans and advances granted to any other bank in the Republic, including a bank within the same group as the reporting bank.
117	<b>Deposits with and loans and advances to foreign banks, denominated in rand</b>  This item shall include any relevant amount in respect of deposits placed with or loans and advances granted to the foreign sector or any foreign bank, which deposits, loans or advances are denominated in rand.
118	<b>Loans granted under resale agreements</b>  This item shall include any relevant amount in respect of loans granted by the reporting bank in terms of any resale agreement or transaction.
126	<b>Foreign currency loans and advances</b>  This item shall include the aggregate amount of loans or advances granted by the reporting bank to or deposits made with any other bank or non-bank institution, which loans, advances or deposits are denominated in foreign currency.
135	<b>Redeemable preference shares</b>  This item shall include the aggregate amount relating to preference shares held by the reporting bank and in respect of which the issuer has the right to redeem the said shares, irrespective whether or not the said shares have a specified redemption date.

***Line items relating to assets, tables 6 to 14***

<b>Line item</b>	<b>Description</b>
140	<b>Instalment sales</b>  This item shall include any relevant amount due to the reporting bank in respect of an instalment sale transaction, excluding any amount in respect of unearned finance charges.
145	<b>Leasing transactions</b>  This item shall include any relevant instalment or rental amount due and payable to the reporting bank in respect of a leasing transaction, excluding any amount in respect of unearned finance charges.
150	<b>Mortgage advances</b>  This item shall include the aggregate amount in respect of loans, advances or re-advances secured by mortgage, reported in items 151, 155 and 159.
151	<b>Farm mortgages</b>  This item shall include the aggregate amount in respect of farm mortgaged loans, advances or re-advances.
152	<b>Farm mortgages: corporate sector</b>  This item shall include any relevant amount in respect of loans, advances or re-advances fully secured by farm mortgage extended to the private or public financial corporate sector, or non-financial corporate sector.
153	<b>Farm mortgages: household sector</b>  This item shall include any relevant amount in respect of loans, advances or re-advances fully secured by farm mortgage extended to the household sector.
154	<b>Farm mortgages: other</b>  This item shall include any relevant amount in respect of loans, advances or re-advances fully secured by farm mortgage extended to sectors other than the corporate sector or household sector, such as the general government sector.
155	<b>Residential mortgage loans (home loans/ housing advances)</b>  This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage on residential property or individual sectional title dwellings that is or will be occupied by the borrower or is rented with the consent of the borrower.
156	<b>Residential mortgages: corporate sector</b>  This item shall include the aggregate amount in respect of home loans or housing advances to the public or private financial corporate sector, or non-financial corporate sector.

***Line items relating to assets, tables 6 to 14***

<b>Line item</b>	<b>Description</b>
157	<b>Residential mortgages: household sector</b>  This item shall include the aggregate amount in respect of home loans or housing advances to the household sector.
158	<b>Residential mortgages: other</b>  This item shall include the aggregate amount in respect of home loans or housing advances to sectors other than the corporate sector or household sector, such as the general government sector.
159	<b>Commercial and other mortgage advances</b>  This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property, including any relevant amount related to-  (a) properties used for industrial, commercial, retail, office, medical or educational purposes;  (b) residential property used for commercial purposes, such as offices and other business purposes;  (c) mortgage advances granted for purposes of residential development.
160	<b>Commercial and other mortgage advances: public financial corporate sector</b>  This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to the public financial corporate sector, such as the IDC, the DBSA, etc.
161	<b>Commercial and other mortgage advances: public non-financial corporate sector</b>  This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to the public non-financial corporate sector, such as Transnet, Eskom, Telkom, etc.
162	<b>Commercial and other mortgage advances: private financial corporate sector</b>  This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to the private financial corporate sector, such as private insurers and pension funds, stock brokers, etc.

***Line items relating to assets, tables 6 to 14***

<b>Line item</b>	<b>Description</b>
163	<b>Commercial and other mortgage advances: private non-financial corporate sector</b>  This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to the private non-financial corporate sector, such as private non-financial companies and close corporations.
164	<b>Commercial and other mortgage advances: household sector</b>  This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to households, unincorporated business enterprises of households and non-profit organisations serving households.
165	<b>Commercial and other mortgage advances: other</b>  This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to sectors other than the household sector or corporate sector, such as the general government sector.
166	<b>Credit-card debtors</b>  This item shall include the aggregate outstanding amount in respect of credit card debtors.
187	<b>Factoring debtors</b>  This item shall include any relevant amount in respect of the purchasing of receivables from unrelated third party sellers.
188	<b>Other loans and advances</b>  This item shall include any relevant amount in respect of a personal loan, a term loan, a structured agreement in terms of which an obligor borrowed money from the reporting bank and is obliged to repay such borrowed funds with interest over a specified period, or any other loan or advance not reported elsewhere in this return.
194	<b>Credit impairments in respect of loans and advances</b>  This item shall include any relevant amount in respect of any specific or portfolio impairment related to any reported loan or advance.
196	<b>Interest-bearing central/ provincial government securities</b>  This item shall include the aggregate amount relating to investments by the reporting bank in interest bearing debt instruments issued by the central or provincial government.

***Line items relating to assets, tables 6 to 14***

<b>Line item</b>	<b>Description</b>
197	<b>Non-marketable government stock</b>  This item shall include any relevant amount relating to an investment by the reporting bank in government stock that is not marketable, the proceeds of which is payable only to the reporting bank at redemption.
198	<b>Marketable government stock</b>  This item shall include the aggregate amount relating to investments by the reporting bank in government stock that may be traded in the secondary market.
199	<b>Marketable government stock with unexpired maturity of up to 3 years</b>  This item shall include the aggregate amount relating to investments by the reporting bank in government stock that may be traded in the secondary market, which government stock has an unexpired maturity of up to 3 years.
201	<b>Marketable government stock with unexpired maturity of more than 3 years</b>  This item shall include the aggregate amount relating to investments by the reporting bank in government stock that may be traded in the secondary market, which government stock has an unexpired maturity of more than 3 years.
200 and 202	<b>Nominal value of stock</b>  These items shall include the aggregate nominal value relating to investments by the reporting bank in government stock respectively reported in items 199 and 201.
207	<b>Other public-sector interest-bearing securities</b>  This item shall include the aggregate amount relating to investments by the reporting bank in interest bearing debt instruments issued by other public-sector institutions.
213	<b>Debentures and other interest bearing security investments of the private corporate sector</b>  This item shall include the aggregate amount relating to investments by the reporting bank in interest bearing debt instruments issued by any private corporate sector institution.
217	<b>Equity holdings in subsidiaries</b>  This item shall include the aggregate amount relating to investments by the reporting bank in shares issued by banks and other companies that are subsidiaries of the reporting bank.

***Line items relating to assets, tables 6 to 14***

<b>Line item</b>	<b>Description</b>
221	<b>Equity holdings in associates, including joint ventures</b>  This item shall include the aggregate amount relating to investments by the reporting bank in shares issued by banks and other companies that are associates of the reporting bank, and shares held in joint ventures.
225	<b>Listed equities</b>  This item shall include the aggregate amount relating to investments by the reporting bank in listed shares issued by banks or other companies, other than amounts reported elsewhere in this return.
229	<b>Unlisted equities</b>  This item shall include the aggregate amount relating to investments by the reporting bank in unlisted shares issued by banks or other companies, other than amounts reported elsewhere in this return.
233	<b>Securitisation or asset-backed securities</b>  This item shall include the aggregate amount relating to investments by the reporting bank in instruments issued in respect of a securitisation scheme, such as investments in asset-backed securities or mortgage backed securities.
237	<b>Derivative instruments</b>  This item shall include the aggregate asset position of the reporting bank arising from positions in derivative instruments, which asset position shall be reported at market value.
241	<b>Other investments</b>  This item shall include the aggregate amount in respect of investments not reported elsewhere in this return.
245	<b>Allowance for impairments i.r.o. investments</b>  This item shall include the aggregate amount in respect of any impairment relating to a diminution in value of or impairment to the carrying value of an investment, bill or trading security not carried at fair value.
246	<b>Acceptances, commercial paper, bills, promissory notes and similar acknowledgements of debt discounted or purchased</b>  This item shall include the aggregate amount in respect of bills, promissory notes, acceptances or similar acknowledgement of debt discounted or purchased by the reporting bank in order to provide credit, or for trading or investment purposes.

***Line items relating to assets, tables 6 to 14***

<b>Line item</b>	<b>Description</b>
247	<b>Bankers' acceptances</b>  This item shall include the aggregate amount in respect of own or other bankers' acceptances.
248	<b>Own bankers' acceptances</b>  This item shall include any relevant amount in respect of a bankers' acceptance created and endorsed by the reporting bank.
249	<b>Other bankers' acceptances</b>  This item shall include any relevant amount in respect of a bankers' acceptance created or endorsed by any other bank.
250	<b>Treasury bills</b>  This item shall include any relevant amount in respect of Treasury bills, that is, any amount relating to a short-term government debt obligation, which debt obligation typically has an original maturity of 91-days, 182-days or 273-days.
251	<b>Reserve Bank bills</b>  This item shall include any relevant amount in respect of bills issued by the Reserve Bank but not an amount relating to a debenture issued by the Reserve Bank, which amount shall be included in item 208.
252	<b>Promissory notes</b>  This item shall include any relevant amounts in respect of promissory notes purchased by the reporting bank, other than promissory notes issued by other banks and already included in item 112.
253	<b>Commercial paper</b>  This item shall include any relevant amount in respect of commercial paper purchased by the reporting bank, other than an amount included in item 252, which commercial paper instrument was issued to acquire capital.
255	<b>Land Bank bills, liquid</b>  This item shall include any relevant amount in respect of bills issued by the Land Bank of South Africa, which bills qualify as liquid assets.
256	<b>Land Bank bills, non-liquid</b>  This item shall include any relevant amount in respect of bills issued by the Land Bank of South Africa, other than bills qualifying as liquid assets.

***Line items relating to assets, tables 6 to 14***

<b>Line item</b>	<b>Description</b>
257	<b>Other</b>  This item shall include any relevant amount in respect of other debt instruments discounted or purchased by the reporting bank, and not reported elsewhere in this return.
260	<b>Premises of the bank</b>  This item shall include any relevant amount in respect of land or buildings owned by the reporting bank and used or intended to be used mainly for the purpose of conducting its business as a bank, including any relevant amount in respect of an official residence or capital cost of a leasehold premise.
261	<b>Other fixed property</b>  This item shall include any relevant amount in respect of an investment by the reporting bank in fixed property not used or intended to be used mainly for the purpose of conducting its business as a bank, including any relevant amount in respect of shares acquired in companies of which the main objective is the acquisition and holding or development of immovable property other than business premises of the reporting bank, and amounts owing to the reporting bank in respect of immovable property sold by the bank under deed of sale.
262	<b>Computer equipment, including peripherals</b>  This item shall include any relevant amount in respect of computer hardware, radio, television or communication equipment but not an amount in respect of computer software, which amount shall be reported in item 265.
263	<b>Other tangible assets</b>  This item shall include any relevant amount in respect of other tangible assets, including amounts relating to vehicles, equipment, furniture or fittings.
265	<b>Computer software</b>  This item shall include any relevant amount in respect of computer software, including amounts in respect of programmes or associated data capable of generating a display on a computer monitor, television screen, liquid crystal display or similar medium that makes provision for interactive use.
266	<b>Other intangible assets</b>  This item shall include any relevant amount in respect of other intangible assets, such as purchased goodwill or patents.

***Line items relating to assets, tables 6 to 14***

<b>Line item</b>	<b>Description</b>
268	<b>Clients' liabilities per contra</b>  This item shall include any relevant amount in respect of liabilities of clients relating to any outstanding instrument specified in items 280 to 283, which instruments have not been included under item 246 as having been discounted by the reporting bank, but which have been discounted or rediscounted by any other bank or have been sold, which aggregate amount shall be the contra item to item 79.
269	<b>Remittances in transit</b>  This item shall include any relevant amount in respect of-  (a) cheques or other orders to pay, drawn on one of the branches of a bank in the Republic or another bank in the Republic or the Reserve Bank, and with which another such branch or bank in the Republic has credited a client or which it has paid out but with which the first-mentioned branch or bank or the Reserve Bank has not yet debited a client; or  (b) a warrant voucher that the reporting bank has paid out but for which it has not yet received repayment from the Secretary to the Treasury.
270	<b>Current income tax receivables and deferred income tax assets</b>  This item shall include any relevant amount in respect of a debit item relating to a current or deferred tax account.
272	<b>Assets acquired or bought in</b>  This item shall include the aggregate amount in respect of assets bought in to protect an advance or investment and not yet disposed of, such as movable assets, immovable property, companies or investments in shares of companies, which assets shall be valued at the lower of cost or estimated net realisable value.
276	<b>Other</b>  This item shall include any relevant amount in respect of postal or money orders, stamps or assets not specifically required to be reported elsewhere in this return.

***Line items relating to contingent liabilities and other risk exposure, table 15***

Line item	Description
285	<p><b>Guarantees on behalf of clients</b></p> <p>This item shall include any relevant amount in respect of lending or performance related guarantees issued by the bank on behalf of clients in terms of which the bank will be liable to a third party in the event that a client fails to fulfil its obligation.</p>
286	<p><b>Letters of credit</b></p> <p>This item shall include any relevant amount in respect of unutilised letters of credit facilities granted by the reporting bank for domestic or foreign transactions, including all relevant amounts relating to-</p> <ul style="list-style-type: none"> <li>(a) confirmed letters of credit in respect of banks;</li> <li>(b) documentary credit outwards for domestic and foreign transactions (sight and usance), confirmed and/or accepted;</li> <li>(c) documentary credit inwards (sight and usance), confirmed and/or accepted,</li> </ul> <p>provided that any letter of credit serving as a financial guarantee shall be regarded as a lending-related guarantee, and be reported under guarantees, in item 285.</p>
287	<p><b>Bankers' acceptances</b></p> <p>This item shall include any relevant amount in respect of bankers' acceptances issued and subsequently on-sold by the bank, that is, the bank shall report its undertaking to fulfil an obligation of the person subject to the bankers' acceptance in the event that the said person fails to fulfil its obligation on the due date.</p>

***Line items relating to contingent liabilities and other risk exposure, table 15***

<b>Line item</b>	<b>Description</b>
288	<p><b>Irrevocable undrawn facilities, including unutilised draw-down facilities</b></p> <p>This item shall include any relevant amount in respect of irrevocable unutilised (undrawn) facilities, including all relevant amounts in respect of-</p> <ul style="list-style-type: none"> <li>(a) loans and other credit facilities granted (whether for fixed or varying amounts) but not yet paid out to or used by clients;</li> <li>(b) unutilised overdraft facilities on current accounts;</li> <li>(c) unutilised acceptance facilities and unutilised revolving credit facilities;</li> <li>(d) unutilised draw-down facilities, that is, facilities, regardless of their maturity, granted in terms of a written agreement whereby the said facilities will be drawn in agreed amounts during pre-arranged periods.</li> </ul>
289	<p><b>Underwriting exposures</b></p> <p>This item shall include any relevant amount in respect of quantifiable underwriting commitments, irrespective whether the commitment is made in writing or verbally, including-</p> <ul style="list-style-type: none"> <li>(a) all relevant note-issuance facilities; and</li> <li>(b) revolving underwriting facilities in respect of which the contingent risk arises from the bank's role as underwriter of such issues, guaranteeing to provide a known amount of funds when other parties fail to pay.</li> </ul>
290	<p><b>Credit derivative instruments</b></p> <p>This item shall include any relevant amount in respect of the bank's potential credit exposure arising from a credit derivative contract in respect of which the bank acts as a protection provider/seller.</p>
293	<p><b>Other contingent liabilities</b></p> <p>This item shall include the aggregate amount of all relevant contingent liabilities other than the amounts reported in items 285 to 292 in respect of which an outflow of economic benefits is possible, even when it may not be probable, including any relevant amount related to a revocable undrawn facility.</p>

***Line items relating to contingent liabilities and other risk exposure, table 15***

Line item	Description
295	<p><b>Portfolios managed: for others where financing is provided</b></p> <p>This item shall include the aggregate amount of financing provided for the purpose of acquiring a portfolio of investments, managed by the reporting bank, which financing has been reported on forms BA 100 and BA 900.</p>

***Columns relating to selected items, table 16***

Column number	Description
1	<p><b>Amount</b></p> <p>In respect of the required items this column shall reflect the relevant aggregate amount.</p>
2	<p><b>Number</b></p> <p>In respect of the required items this column shall reflect the relevant number of accounts, applications or transactions.</p>

***Line item relating to selected items, table 16***

Line item	Description
297	<p><b>Instalment sale balances - applied for</b></p> <p>This item shall reflect the aggregate amount in respect of instalment sale applications received during the reporting month, irrespective whether or not the applications were granted, declined or processed at a later stage.</p>
298	<p><b>Instalment sale balances - granted</b></p> <p>This item shall reflect the aggregate amount in respect of instalment sale applications approved during the reporting month.</p>
299	<p><b>Instalment sale balances - paid out</b></p> <p>This item shall reflect the aggregate amount in respect of instalment sale advances paid out during the reporting month, including amounts transferred from a client's instalment sale account to the client's savings, cheque or other account.</p>
301	<p><b>Leasing finance balances - applied for</b></p> <p>This item shall reflect the aggregate amount in respect of leasing finance applications received during the reporting month, irrespective whether or not the applications were granted, declined or processed at a later stage.</p>

***Line item relating to selected items, table 16***

<b>Line item</b>	<b>Description</b>
302	<b>Leasing finance balances - granted</b>  This item shall reflect the aggregate amount in respect of leasing finance applications approved during the reporting month.
303	<b>Leasing finance balances - paid out</b>  This item shall reflect the aggregate amount in respect of leasing finance advances paid out during the reporting month, including amounts transferred from a client's leasing finance account to the client's savings, cheque or other account.
305	<b>Mortgage advances - applied for</b>  This item shall reflect the aggregate amount in respect of mortgage advance applications received during the reporting month, irrespective whether or not the applications were granted, declined or processed at a later stage.
306	<b>Mortgage advances - granted</b>  This item shall reflect the aggregate amount in respect of mortgage advances granted during the reporting month.
307	<b>Mortgage advances - granted on vacant land</b>  This item shall reflect the aggregate amount in respect of mortgage advances granted on vacant land during the reporting month.
308	<b>Mortgage advances - granted for construction on buildings</b>  This item shall reflect the aggregate amount in respect of mortgage advances granted during the reporting month for the construction of buildings.
309	<b>Mortgage advances - granted on existing buildings</b>  This item shall reflect the aggregate amount in respect of mortgage advances granted on existing buildings during the reporting month.
311	<b>Residential mortgages - new advances granted</b>  This item shall reflect the aggregate amount in respect of new residential mortgage advances granted during the reporting month.
312	<b>Residential mortgages - new advances paid out</b>  This item shall reflect the aggregate amount in respect of new residential mortgage advances paid out during the reporting month, including any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account.

***Line item relating to selected items, table 16***

Line item	Description
313	<p><b>Residential mortgages - new advances paid out i.r.o owner occupied</b></p> <p>This item shall reflect the aggregate amount in respect of new residential mortgage advances paid out during the reporting month, which mortgage advances relate to an owner occupied residence, including any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account.</p>
314, 317 and 320	<p><b>Residential mortgages - new advances paid out i.r.o owner occupied, buy-to-let, second mortgage and other, fixed rate</b></p> <p>These items shall reflect the relevant required aggregate amounts in respect of new residential mortgage advances paid out during the reporting month, which residential mortgage advances are subject to contractually agreed fixed rates of interest, including any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account.</p>
315, 318 and 321	<p><b>Residential mortgages - new advances paid out i.r.o owner occupied, buy-to-let, second mortgage and other, flexible rate</b></p> <p>These items shall reflect the relevant required aggregate amounts in respect of new residential mortgage advances paid out during the reporting month, which residential mortgage advances are subject to contractually agreed variable or flexible rates of interest, including any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account.</p>
316	<p><b>Residential mortgages - new advances paid out i.r.o buy-to-let</b></p> <p>This item shall reflect the aggregate amount in respect of new residential mortgage advances paid out during the reporting month, which mortgage advances relate to buy-to-let residences, including any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account, but not an amount in respect of any residence mainly used for purpose of vacation or holiday.</p>

***Line item relating to selected items, table 16***

<b>Line item</b>	<b>Description</b>
319	<p><b>Residential mortgages – new advances paid out i.r.o second mortgage and other</b></p> <p>This item shall reflect the aggregate amount in respect of new residential mortgage advances paid out during the reporting month, which mortgage advances relate to second mortgages, that is, a second mortgage registered over a property in respect of which previously a first mortgage already has been registered, and other disbursements, including-</p> <ul style="list-style-type: none"> <li>(a) any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account;</li> <li>(b) an amount relating to a residence mainly used for vacation or holiday.</li> </ul>
323	<p><b>Residential mortgages - re-advances granted</b></p> <p>This item shall reflect the aggregate amount in respect of</p> <ul style="list-style-type: none"> <li>(a) re-advances on residential mortgages granted during the reporting month, that is, the aggregate amount in respect of facilities granted to redraw amounts previously repaid on existing residential mortgage advances; and</li> <li>(b) re-advances granted on existing loans where an administrative action is required.</li> </ul>

***Line item relating to selected items, table 16***

<b>Line item</b>	<b>Description</b>
324	<p><b>Residential mortgages - re-advances paid out</b></p> <p>This item shall reflect the aggregate amount in respect of re-advances paid out on residential mortgages during the reporting month, that is,</p> <p>(a) this item shall include-</p> <ul style="list-style-type: none"> <li>(i) any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account;</li> <li>(ii) any debit related to an amount paid out or a re-advance made on an existing mortgage loan during the reporting month;</li> <li>(iii) any payout made on an account when a client is able to access paid-up values on the relevant mortgage account, such as a flexible bond account;</li> </ul> <p>(b) but this item shall exclude-</p> <ul style="list-style-type: none"> <li>(i) accrued interest; and</li> <li>(ii) the initial lump sum of a new mortgage paid out during the reporting month, which amount shall be included under the relevant category of residential mortgages – new advances paid out.</li> </ul>
326	<p><b>Farm mortgages – granted</b></p> <p>This item shall reflect the aggregate amount in respect of all advances granted for farming purposes but not yet paid out during the reporting month.</p>
327	<p><b>Farm mortgages – paid out</b></p> <p>This item shall reflect the aggregate amount in respect of all relevant advances paid out for farming purposes, including insurance premiums and amounts transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account.</p>
329	<p><b>Commercial and other mortgage advances – granted</b></p> <p>This item shall reflect the aggregate amount in respect of all mortgage advances other than residential home or farm mortgages granted but not yet paid out during the month.</p>

***Line item relating to selected items, table 16***

<b>Line item</b>	<b>Description</b>
330	<b>Commercial and other mortgage advances – paid out</b>  This item shall reflect the aggregate amount in respect of commercial and other advances, excluding residential or farm mortgages, paid out during the reporting period, including any insurance premium or amount transferred from a client's advance account with the reporting bank to the client's savings, cheque or other account
332	<b>Overdraft facilities – drawn</b>  This item shall reflect the aggregate amount in respect of all utilised overdraft facilities.
333	<b>Overdraft facilities – undrawn</b>  This item shall reflect the aggregate amount in respect of all committed and uncommitted undrawn or unutilised overdraft facilities.
335	<b>Credit card, straight accounts – drawn</b>  This item shall reflect the aggregate amount in respect of all utilised facilities on credit card straight accounts.
336	<b>Credit card, straight accounts – undrawn</b>  This item shall reflect the aggregate amount in respect of all committed and uncommitted undrawn or unutilised credit card straight facilities.
338	<b>Credit card, budget accounts – drawn</b>  This item shall reflect the aggregate amount in respect of all utilised facilities on credit card budget accounts.
339	<b>Credit card, budget accounts – undrawn</b>  This item shall reflect the aggregate amount in respect of all committed and uncommitted undrawn or unutilised facilities on credit card budget accounts.
340	<b>Debit card transactions</b>  This item shall reflect the aggregate amount in respect of all debit transactions on debit cards issued by the reporting bank in terms of which the client may access the account to withdraw money or pay for goods or services.
341	<b>Travellers' cheques: Rand</b>  This item shall reflect the aggregate amount in respect of all travellers' cheques denominated in rand issued by the reporting bank during the reporting month.

***Line item relating to selected items, table 16***

Line item	Description
342	<p><b>Travellers' cheques: other currency</b></p> <p>This item shall reflect the aggregated amount in respect of all travellers' cheques denominated in currencies other than rand issued by the reporting bank during the reporting month.</p>

***Columns relating to securitisation activity, table 17***

Column number	Description
1	<p><b>New securitisation during the month</b></p> <p>This column shall reflect the relevant required aggregate amounts in respect of all new traditional securitisation of assets during the month in respect of which the bank acted as an originator, that is, this column shall reflect the relevant required aggregate amounts in respect of assets securitised the relevant amounts of which are no longer reflected on the bank's balance sheet, but not an amount related to third party securitisation or assets temporarily acquired or purchased for warehousing or book building.</p>
2	<p><b>Outstanding balance in respect of securitisation</b></p> <p>This column shall reflect the relevant required outstanding balances of securitised assets in respect of which the reporting bank acted as an originator, the relevant amounts of which are no longer reflected on the bank's balance sheet but the revenue streams of which currently are administered by the reporting bank.</p>

***Line item relating to securitisation activity, table 17***

Line item	Description
350	<p><b>Public sector: loans and advances</b></p> <p>This item shall reflect the required aggregate amounts in respect of all relevant public sector loans or advances securitised, such as mortgage loans, instalment sale and leasing transactions, foreign currency loans and advances, credit cards, overdrafts and other.</p>

***Columns relating to assets temporarily acquired, table 18***

Column number	Description
1	<b>Total acquired</b>  This column shall reflect the relevant required aggregate amounts of assets temporarily acquired. Column 1 shall be the total of column 2 to 6 for the respective line items.
2	<b>Sold outright</b>  This column shall reflect the relevant required aggregate amounts of assets sold outright that previously were temporarily acquired.
3	<b>Sold under repo</b>  This column shall reflect the relevant required aggregate amounts of assets sold in terms of a repurchase agreement that previously were temporarily acquired.
4	<b>On-lent</b>  This column shall reflect the relevant required aggregate amounts of assets lent to other parties that previously were temporarily acquired.
5	<b>Pledged as security</b>  This column shall reflect the relevant required aggregate amounts of assets pledged as security that previously were temporarily acquired.
6	<b>Other</b>  This column shall reflect the relevant required aggregate amounts of assets in hand that previously were temporarily acquired.

***Line items relating to assets temporarily acquired, table 18***

Line item	Description
351	<b>Total assets temporarily acquired</b>  This item shall reflect the relevant required aggregate amounts in respect of assets temporarily acquired, including all relevant assets acquired in terms of a resale agreement or securities-borrowing agreement or arrangement.
352	<b>Under loans granted under resale agreements</b>  Based on the relevant specified instruments and sectors this item shall reflect the relevant required aggregate amounts in respect of assets temporarily acquired under resale agreement.
366	<b>Other securities</b>  This item shall reflect the relevant required aggregate amounts in respect of securities other than certain specified equity or debt securities, such as redeemable preference shares, derivative instruments and hybrid instruments.
369	<b>Under securities-borrowing agreement</b>  Based on the relevant specified instruments and sectors this item shall reflect the relevant required aggregate amounts in respect of assets temporarily acquired under securities-borrowing agreement.

***Columns relating to assets lent to other parties, table 19***

Column number	Description
1	<b>Total lent to other parties</b>  This column shall reflect the relevant required aggregate amounts of assets lent to other parties in terms of a securities-lending agreement or arrangement.
2	<b>Of which: on lend</b>  This column shall reflect the relevant required aggregate amounts of assets lent to other parties in terms of a securities-lending agreement or arrangement that previously were acquired under a resale agreement.

***Line item relating to assets lent to other parties, table 19***

Line item	Description
377	<p><b>Total assets lent</b></p> <p>Based on the relevant specified instruments and sectors this item shall reflect the relevant required aggregate amounts in respect of assets lent to other parties in terms of a securities-lending agreement or arrangement.</p>

***Columns relating to flows in respect of selected liability and asset items, tables 20 and 21***

Column number	Description
1	<p><b>Opening stock (balance)</b></p> <p>This column shall reflect the outstanding balance of selected liability and asset items at the beginning of the reporting period, which amounts shall be equal to the relevant values included in the balance sheet of the reporting bank in respect of the preceding reporting period.</p>

**Columns relating to flows in respect of selected liability and asset items, tables 20 and 21**

Column number	Description
2	<p><b>Transactions at transaction value</b></p> <p>This column shall reflect the relevant required net amounts of assets and liabilities at transaction value, including any relevant amount in respect of accrued interest, which-</p> <ul style="list-style-type: none"> <li>(a) transactions in the specified liability and asset items, for example, may arise from a mutual agreement between institutional units for the creation, liquidation or change in ownership of the relevant specified item;</li> <li>(b) change in ownership may occur through the sale, transfer or discharge of all the relevant rights, obligations and risks associated with the said liability or asset item,</li> </ul> <p>provided that-</p> <ul style="list-style-type: none"> <li>(i) any relevant amount of <i>accrued interest</i> on deposits, loans or securities other than shares, shall within the relevant reporting period be included as part of the outstanding amount of the relevant underlying asset or liability item;</li> <li>(ii) any relevant amount of interest accrued in each relevant reporting period shall be recorded as a transaction as if it was a further acquisition of an asset and/or a further incurrence of a liability;</li> <li>(iii) any relevant <i>debit amount</i> shall represent either a purchase or acquisition of an asset or a reduction in a liability;</li> <li>(iv) any relevant <i>credit amount</i> shall represent either a sale or disposal of an asset or an increase in a liability;</li> <li>(v) any relevant decrease in the value of an item shall be reported as a negative amount whilst any relevant increase in the value of an item shall be reported as a positive amount.</li> </ul>

***Columns relating to flows in respect of selected liability and asset items, tables 20 and 21***

Column number	Description
3	<p><b>Valuation changes</b></p> <p>This column shall reflect the relevant required amounts related to gains or losses in the values of the specified asset and liability items, which gains or losses may arise from changes in the prices of the said asset and liability items, as reflected in the market values, fair values and/or changes in exchange rates of the said items, provided that any relevant decrease in the value of an item shall be reported as a negative amount whilst any relevant increase in the value of an item shall be reported as a positive amount.</p>
4	<p><b>Other changes</b></p> <p>This column shall reflect the relevant required aggregate amounts relating to changes between the opening and closing balances of the specified asset and liability items that are neither due to transactions nor revaluations, such as amounts written off, reclassifications due to changes in legal status and other miscellaneous changes arising from exceptional or unanticipated events, provided that any relevant decrease in the value of an item shall be reported as a negative amount whilst any relevant increase in the value of an item shall be reported as a positive amount.</p>
5	<p><b>Closing stock</b></p> <p>This column shall reflect the outstanding balance of selected liability and asset items at the end of the reporting period, which amounts shall be equal to the relevant values at the beginning of the reporting period <b>plus or minus</b> the relevant values included in columns 2 to 4.</p> <p><b>Note:</b> The values of liability and asset items included in column 5 shall be equal to the relevant amounts reported in the balance sheet of the reporting bank at the end of the relevant reporting month.</p>

(8) Instructions relating to the completion of the form BA 900 are furnished with reference to the corresponding liability, capital and reserve funds, or asset item appearing in the balance sheet, in form BA 100, and, in respect of a contingent liability or other relevant risk exposure, with reference to the corresponding item appearing in the statement of off-balance-sheet activities, in the form BA 110, as follows:

**Assets**

Form BA 100			Form BA 900		
Line	Col	Description	Line	Col	Description
1	3	Cash and balances with central bank	103	5	Central Bank money and gold (total)
			Plus 127	5	Foreign currency notes and coin
3	3	Gold coin and bullion	105	5	Gold coin and bullion
4	3	Local currency and foreign currency	104	5	South African bank notes and subsidiary coin
			Plus		Foreign currency notes and coin
5	3	Mandatory reserve deposits with central bank	107	5	Domestic cash reserve deposits with SARB : interest bearing
			Plus 108	5	Domestic cash reserve deposits with SARB : non-interest bearing
6	3	Other balances with central bank	109	5	Other deposits at SARB
13	3	Homeloans	150	5	Mortgage advances (total of farm, residential, commercial)
Plus 14	3	Commercial mortgages			
15	3	Credit cards	166	5	Credit card debtors
17	3	Overdrafts	126	5	Foreign currency loans and advances (total)
Plus 20	3	Term loans	Plus 116	5	Other deposits with and loans and advances to SA banks
Plus 21	3	Factoring accounts	Plus 117	5	Deposits and loans and advances to foreign banks in rand
			Plus 171	5	Overdrafts, loans and advances : Public sector
Plus 23	3	Other loans to clients	Plus 180	5	Overdrafts, loans and advances : Private sector (factoring included)
			Less 127	5	Foreign currency notes and coin
16	3	Lease and instalment debtors	139	5	Instalment debtors, suspensive sales and leases (total)

**Assets continue ...**

Form BA 100			Form BA 900		
Line	Col	Description	Line	Col	Description
19	3	Trade, other bills, and bankers' acceptances	247	5	Bankers' acceptances
		Plus 254	5	Land Bank bills	
		Plus 257	5	Other (short term debt instruments)	
22	3	Deposits placed under resale agreements	118	5	Loans granted under resale agreements
25	3	Less: Credit impairments	194	5	Less: Credit impairments
32	3	Impairment	245	5	Impairments i.r.o investments
33	3	Derivative financial instruments	237	5	Derivative instruments issued
39	3	Investment in subsidiary companies	217	5	Equity holdings in subsidiaries
40	3	Investment in associate companies			
Plus			221	5	Equity holdings in associates, including joint ventures
41	3	Investments in joint ventures			
43	3	Intangible assets	264	5	Intangible assets
48	3	Investment property			
Plus			259	5	Tangible assets
49	3	Property and equipment			
50	3	Current income tax receivables			
Plus			270	5	Current income tax receivables and deferred income tax assets
51	3	Deferred income tax assets			
52	3	Post-employment assets	271	5	Retirement benefit assets
			277	5	<b>TOTAL ASSETS</b>
54	3	<b>TOTAL ASSETS</b>	Less		
			268	5	Clients' liabilities per contra

**Liabilities**

Form BA 100			Form BA 900		
Line	Col	Description	Line	Col	Description
56	3	Current accounts	1	1	Deposits (cheque accounts, rand and foreign currency)
57	3	Savings deposits	1	2	Deposits (savings accounts, rand and foreign currency)
62	3	Deposits received under repurchase agreements	42	4	Loans received under repurchase transactions
67	3	Derivative financial instruments	81	4	Liabilities i.r.o financial derivative instruments: domestic sector
			Plus		Liabilities i.r.o financial derivative instruments: foreign sector
85	4		86	4	Other trading liabilities (excluding derivatives) - domestic sector
68	3	Other trading liabilities	Plus 90	4	Other trading liabilities (excluding derivatives) - foreign sector
73	3	Current income tax liabilities	92	4	Tax (current and deferred)
Plus					
74	3	Deferred income tax liabilities			
79	3	TOTAL LIABILITIES	95	4	<b>TOTAL LIABILITIES</b>
			Less		
			79	4	Outstanding liabilities on behalf of clients

**Equity**

Form BA 100			Form BA 900		
Line	Col	Description	Line	Col	Description
81		Share capital			
Plus	3	Preference shareholders and minority shareholders equity	97	1	Share capital
84					

**Contingent liabilities and other risk exposure**

Form BA 110		Form BA 900	
Line no	Column no	Line no	Column no
1	3	285	1
2	3	286	1
3	3	287	1
4	3	288	1
5	3	289	1
6	3	290	1
7	3	291	1
8	3	292	1
9	3	293	1
10	3	294	1
13	3	295	1

**ANALYSIS OF INSTALMENT SALE TRANSACTIONS, LEASING TRANSACTIONS AND  
SELECTED ASSETS**

	<u>Page no.</u>
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**ANALYSIS OF INSTALMENT SALE TRANSACTIONS, LEASING TRANSACTIONS AND SELECTED ASSETS**  
 (Confidential and not available for inspection by the public)  
 Name of bank.....  
 Quarter ended .....(yy-mm-dd)

**BA920**  
 Quarterly

		(All amounts to be rounded off to the nearest R'000)				Total number of units <sup>b</sup>
		Asset item 139 of form BA 900		Operating leases	Total number of units <sup>b</sup>	
		Line no.	Instalment sales	Financial leases	4	
		Table 1	a	1	2	3
Passenger cars:						
- new		1	1			
- used		2	2			
Commercial vehicles <sup>c</sup> - light:						
- new		3	4*			
- used		4	4*			
Commercial vehicles - medium and heavy:						
- new		5	4*			
- used		6	4*			
Commercial vehicles - minibuses:						
- new		7	3*			
- used		8	3*			
Other land transport equipment						
<b>Total Vehicles</b> (total of items 1 to 9)		9	4*			
Air transport equipment		10				
Sea and water transport equipment		11	5*			
Agricultural machinery and equipment		12	5*			
All household appliances		13	6			
Industrial machinery and equipment		14	7			
Commercial equipment		15	8*			
Computer, IT and other office equipment		16	8*			
Other goods		17	8* 9*			
<b>Total: all goods</b> (total of items 10 to 18)		18	9*			
		19	10			

a) For official use only.

b) Actual number, not thousands.

c) Excluding minibuses.

TYPE OF CLIENT Outstanding balance at end of quarter	Line no.	Household sector	General government sector	Financial corporate sector	Non-financial corporate sector	Total	
						Table 2	a
<b>Instalment sale transactions (BA 900 item 140) (total of items 21 to 29)</b>							
Vehicles	20	11					
Air transport equipment	21						
Sea and water transport equipment	22						
Agricultural machinery and equipment	23						
All household appliances	24						
Industrial machinery and equipment	25						
Commercial equipment	26						
Computer, IT and other office equipment	27						
Other goods	28						
<b>Leasing transactions (BA 900 item 145) (total of items 31 and 41)</b>							
Financial leases (total of items 32 to 40)	29						
Vehicles	30	12					
Air transport equipment	31						
Sea and water transport equipment	32						
Agricultural machinery and equipment	33						
All household appliances	34						
Industrial machinery and equipment	35						
Commercial equipment	36						
Computer, IT and other office equipment	37						
Other goods	38						
Operating leases (total of items 42 to 50)	39						
Vehicles	40						
Air transport equipment	41						
Sea and water transport equipment	42						
Agricultural machinery and equipment	43						
All household appliances	44						
Industrial machinery and equipment	45						
Commercial equipment	46						
Computer, IT and other office equipment	47						
Other goods	48						

a) For official use only.

	Line no.	Balance at end of previous quarter (BA 900)	Transactions during the quarter at transaction value			Plus/ minus: other changes	Plus/ minus: valuation changes	Equals: balance at end of quarter (BA 900)
			Plus: capital expenditure on new <sup>b</sup> assets	Plus: other purchases (used/ existing assets)	Minus: sales / disposal			
<b>NON-FINANCIAL ASSETS</b>								
	a	1	2	3	4	5	6	7
<b>Total premises/ buildings</b> (BA 900 item 260) (total of items 52 and 53)	51							
Improvements to leasehold bank premises/ buildings	52	910(39)						
Bank premises/ buildings	53	910(40)						
<b>Total other fixed property</b> (BA 900 item 261) (total of items 55 and 56)	54							
Other non-residential premises/ buildings	55	910(41)						
Residential premises/ buildings	56	910(42)						
<b>Total computer equipment</b> (BA 900 item 262) (total of items 58 and 59)	57							
Computers, peripherals and IT equipment	58	910(45)*						
ATM's	59	910(45)*						
<b>Total other tangible assets</b> (BA 900 item 263) (total of items 61 to 63)	60							
Passenger cars	61	910(43)						
Other vehicles/ transport equipment	62	910(44)						
Other machinery and equipment, furniture and fittings	63	910(47)						
<b>Computer software</b> (BA 900 item 265)	64	910(46)						
Other intangible assets, including purchased goodwill (BA 900 item 266)	65	910(48)						
<b>Total</b> (of items 51, 54, 57, 60, 64 and 65)	66							

a) For official use only.  
b) Including additions, alterations and improvements to existing assets.

<sup>b</sup> Including additions, alterations and improvements to existing assets.

Personnel and infrastructure of the reporting bank	Table 4	Line no.	Number <sup>b</sup>	1	
				a	1
Number of individual contractors rendering services to the bank		67	910(98)		
Number of personnel in employ		68	910(99)		
Number of cash-dispensing automated teller machines operated by the reporting bank		69	910(100)		
Number of branches and sub-branches in the Republic		70	910(101)		
Number of agencies in the Republic		71	910(102)		
Number of branches and agencies in foreign countries		72	910(103)		
Number of current accounts, including accounts under cash-management schemes		73	910(104)		
Number of deposit accounts, excluding current accounts		74	910(105)		
Number of reporting bank's electronic data transfer (card swipe) machines at point of sale		75	910(106)		
Number of motor vehicles repossessed by the reporting bank <sup>d</sup> :					
- Passenger cars		76			
- Commercial vehicles and other <sup>c</sup>		77			
Number of properties repossessed by the reporting bank <sup>d</sup> :					
- Residential properties		78			
- Commercial properties		79			
Number of loan accounts		80			
Number of customers		81			
<b>Hash total</b>		82			

a) For official use only.

b) Actual number, not thousands.

c) Including minibuses.

d) During the reporting quarter.

**63. Analysis of instalment sale transactions, leasing transactions and selected assets - Directives and interpretations for completion of quarterly return concerning analysis of instalment sale transactions, leasing transactions and selected assets (Form BA 920)**

- (1) The content of the relevant return is confidential and not available for inspection by the public.
- (2) The purpose of the return primarily is-
  - (a) to obtain selected data required for the analysis of instalment sale transactions, leasing transactions and other selected assets;
  - (b) to obtain selected information in respect of household and corporate debt;
  - (c) to analyse by asset type trends in lending, fixed investment and durable consumption expenditure;
  - (d) to obtain selected data required for the compilation of South Africa's national accounts; and
  - (e) to obtain selected data relating to the scale of banking activity in South Africa.
- (3) The institutional breakdown of liabilities and assets shall be made in accordance with the information contained in the *Institutional Sector Classification Guide* for South Africa.<sup>1</sup>
- (4) Instructions relating to the completion of tables 1 to 4 of the form BA 920 are furnished with reference to the headings and item descriptions of certain columns and line item numbers appearing on form BA 920, as follows:

**Columns relating to table 1**

Column number	Description
1	<p><b>Instalment sales</b></p> <p>Based on the specified asset types this column shall reflect the relevant required amounts due and payable to the reporting bank in respect of all relevant instalment sale transactions, excluding any amounts in respect of unearned finance charges.</p>
2	<p><b>Financial leases</b></p> <p>Based on the specified asset types this column shall reflect the relevant required amounts due and payable to the reporting bank in respect of all relevant financial leasing transactions, excluding any amounts in respect of unearned finance charges.</p>

<sup>1</sup>

Copies of this guide can be obtained from the Research Department, S A Reserve Bank, P O Box 7433, Pretoria, 0001. The guide can also be accessed on the Website address [www.resbank.co.za](http://www.resbank.co.za), under statistical and economic information, other publications

**Columns relating to table 1**

<b>Column number</b>	<b>Description</b>
3	<p><b>Operating leases</b></p> <p>Based on the specified asset types this column shall reflect the relevant required amounts due and payable to the reporting bank in respect of all relevant operating leasing transactions, excluding any amounts in respect of unearned finance charges.</p>

**Line items relating to tables 1 and 2**

<b>Line item number</b>	<b>Description</b>
1 and 2	<p><b>Passenger cars</b></p> <p>These items shall reflect the relevant required aggregate amounts relating to motor vehicles primarily used for the transport of passengers, such as convertible vehicles, sedans, station wagons, sport utility vehicles (SUVs), multi-purpose vehicles (MPVs), luxury 4x4 vehicles, and similar vehicles.</p>
3, 4, 5 and 6	<p><b>Commercial vehicles</b></p> <p>These items shall reflect the relevant required aggregate amounts relating to vehicles other than passenger vehicles or trailers towed by passenger vehicles, and shall include-</p> <ul style="list-style-type: none"> <li>(a) all relevant amounts relating to vehicles designed, used or maintained for the transportation of persons or property for hire, compensation, profit, or in the furtherance of a commercial enterprise;</li> <li>(b) all bakkies, double cabs or extended cabs, trucks, vans, minibuses, buses or lorries even when some of the specified vehicles are privately owned or used for purposes other than commercial purpose,</li> </ul> <p>provided that for purposes of the form BA 920-</p> <ul style="list-style-type: none"> <li>(i) minibuses shall be classified separately;</li> <li>(ii) light commercial vehicles mean vehicles with a gross weight of up to 3500 kg;</li> <li>(iii) medium and heavy commercial vehicles mean vehicles with a gross weight of more than 3500 kg.</li> </ul>
7 and 8	<p><b>Minibuses</b></p> <p>These items shall reflect the relevant required aggregate amounts relating to small bus-type vehicles, typically capable of transporting 20 passengers or less.</p>

**Line items relating to tables 1 and 2**

<b>Line item number</b>	<b>Description</b>
9	<p><b>Other land transport equipment</b></p> <p>This item shall reflect the relevant required aggregate amounts relating to all vehicles or equipment other than the vehicles included in items 1 to 8, which vehicles are used for the transportation of people or objects on land, including all relevant amounts relating to trailers, caravans or motorcycles.</p>
10, 21, 32 and 42	<p><b>Total vehicles</b></p> <p>Item 10, column 1, shall be equal to item 21, column 6. Item 10, column 2, shall be equal to item 32, column 6. Item 10, column 3, shall be equal to item 42, column 6.</p>
11, 22, 33 and 43	<p><b>Air transport equipment</b></p> <p>These items shall reflect the relevant required aggregate amounts relating to all equipment used for air transport, such as aircraft and helicopters.</p> <p>Item 11, column 1, shall be equal to item 22, column 6. Item 11, column 2, shall be equal to item 33, column 6. Item 11, column 3, shall be equal to item 43, column 6.</p>
12, 23, 34 and 44	<p><b>Sea/water transport equipment</b></p> <p>These items shall reflect the relevant required aggregate amounts relating to all equipment used for sea and water transport, such as boats, yachts and jet skis.</p> <p>Item 12, column 1, shall be equal to item 23, column 6. Item 12, column 2, shall be equal to item 34, column 6. Item 12, column 3, shall be equal to item 44, column 6.</p>
13, 24, 35 and 45	<p><b>Agricultural machinery and equipment</b></p> <p>These items shall reflect the relevant required aggregate amounts relating to all machines and equipment used for agricultural purposes, such as tractors, ploughs, mowers and balers.</p> <p>Item 13, column 1, shall be equal to item 24, column 6. Item 13, column 2, shall be equal to item 35, column 6. Item 13, column 3, shall be equal to item 45, column 6.</p>
14, 25, 36 and 46	<p><b>Household appliances</b></p> <p>These items shall reflect the relevant required aggregate amounts relating to all items intended for normal household use, such as televisions, furniture, video recorders, refrigerators and other household electrical equipment.</p> <p>Item 14, column 1, shall be equal to item 25, column 6. Item 14, column 2, shall be equal to item 36, column 6. Item 14, column 3, shall be equal to item 46, column 6.</p>

**Line items relating to tables 1 and 2**

<b>Line item number</b>	<b>Description</b>
15, 26, 37 and 47	<p><b>Industrial machinery and equipment</b></p> <p>These items shall reflect the relevant required aggregate amounts relating to all equipment used in industrial production; manufacturing or construction, such as forklifts and furnaces, or any other similar machinery.</p> <p>Item 15, column 1, shall be equal to item 26, column 6. Item 15, column 2, shall be equal to item 37, column 6. Item 15, column 3, shall be equal to item 47, column 6.</p>
16, 27, 38 and 48	<p><b>Commercial equipment</b></p> <p>These items shall reflect the relevant required aggregate amounts relating to all equipment used within business frameworks and applications, or in the furtherance of a commercial enterprise.</p> <p>Item 16, column 1, shall be equal to item 27, column 6. Item 16, column 2, shall be equal to item 38, column 6. Item 16, column 3, shall be equal to item 48, column 6.</p>
17, 28, 39 and 49	<p><b>Computer, IT and other office equipment</b></p> <p>These items shall reflect the relevant required aggregate amounts relating to all computer related equipment, hardware and software, and/or any other office equipment such as furniture.</p> <p>Item 17, column 1, shall be equal to item 28, column 6. Item 17, column 2, shall be equal to item 39, column 6. Item 17, column 3, shall be equal to item 49, column 6.</p>
18, 29, 40 and 50	<p><b>Other goods</b></p> <p>These items shall reflect the relevant required aggregate amounts relating to all goods or items other than the goods or items respectively reported in items 10 to 17, 21 to 28, 32 to 39 and 42 to 49.</p> <p>Item 18, column 1, shall be equal to item 29, column 6. Item 18, column 2, shall be equal to item 40, column 6. Item 18, column 3, shall be equal to item 50, column 6.</p>
19, 20, 31 and 41	<p><b>All goods</b></p> <p>Item 19, column 1, shall be equal to item 20, column 6. Item 19, column 2, shall be equal to item 31, column 6. Item 19, column 3, shall be equal to item 41, column 6. The sum of the amounts reported in item 19, columns 1 to 3, shall be equal to item 139, column 3, of the form BA900 for the relevant quarter-end.</p>

**Columns relating to table 2**

<b>Column number</b>	<b>Description</b>
1	<p><b>Household sector</b></p> <p>This column shall reflect the relevant required aggregate amounts in respect of instalment sale and leasing transactions with the household sector.</p> <p>The household sector includes all households (individuals), unincorporated business enterprises of households, non-profit institutions serving households, private trusts and friendly societies.</p>
2	<p><b>General government sector</b></p> <p>This column shall reflect the relevant required aggregate amounts in respect of instalment sale and leasing transactions with the general government sector.</p> <p>The general government sector includes the central government, provincial government, social security funds and local governments.</p>
3	<p><b>Financial corporate sector</b></p> <p>This column shall reflect the relevant required aggregate amounts in respect of instalment sale and leasing transactions with the financial corporate sector.</p> <p>The financial corporate sector includes the Reserve Bank, the Corporation for Public Deposits, banks, insurers and pension funds, other financial intermediaries and financial auxiliaries.</p>
4	<p><b>Non-financial corporate sector</b></p> <p>This column shall reflect the relevant required aggregate amounts in respect of instalment sale and leasing transactions with the non-financial corporate sector.</p> <p>The non-financial corporate sector includes both private non-financial companies and public non-financial companies.</p>
5	<p><b>Foreign sector</b></p> <p>This column shall reflect the relevant required aggregate amounts in respect of instalment sale and leasing transactions with the foreign sector.</p>

**Columns relating to table 3**

<b>Column number</b>	<b>Description</b>
2	<p><b>Capital expenditure on new assets</b></p> <p>This column shall reflect the relevant required positive amounts relating to capital expenditure in respect of-</p> <ul style="list-style-type: none"> <li>(a) construction (erection) of new buildings;</li> <li>(b) additions, alterations and improvements to existing buildings;</li> <li>(c) new plant and machinery;</li> <li>(d) used plant and machinery if imported,</li> </ul> <p>and all relevant progress payments to outside contractors, interest and other relevant capitalised costs.</p>
3	<p><b>Other purchases (used / existing assets)</b></p> <p>This column shall reflect the relevant required positive amounts relating to the acquisition of land and the acquisition of existing buildings and used plant, machinery and vehicles.</p>
4	<p><b>Sales or disposal</b></p> <p>This column shall reflect the relevant required amounts in respect of sales or disposal of the respective assets.</p>
5	<p><b>Valuation changes</b></p> <p>This column shall reflect the relevant required amounts relating to changes in the value of non-financial assets due to revaluation, that is, a negative change or decrease in the value of an asset shall be reported as a <b>negative</b> amount whilst an increase in the value of an asset shall be reported as a <b>positive</b> amount.</p>
6	<p><b>Other changes</b></p> <p>This column shall reflect the relevant required amounts relating to changes in the balances of non-financial assets for reasons other than specific transactions or revaluations, such as amounts written off, depreciation, amortization or any other change in the relevant balance between the end of the previous reporting quarter and the end of the current reporting quarter, provided that any negative change or decrease in the relevant balance of an asset shall be reported as a <b>negative</b> amount whilst an increase in the relevant balance of an asset shall be reported as a <b>positive</b> amount.</p>

**Line items relating to table 3**

<b>Line item number</b>	<b>Description</b>
52	<b>Improvements to leasehold bank premises/ buildings</b>  This item shall reflect the relevant required amounts in respect of improvements, additions, renovations or alterations to bank premises and/or buildings leased by the reporting bank.
53	<b>Bank premises/ buildings</b>  This item shall reflect the relevant required amounts in respect of premises/ buildings held or registered in the bank's own name for conducting banking business.
54	<b>Other fixed property</b>  This item shall reflect the relevant required amounts in respect of any other fixed property, such as buildings and/or premises owned by the reporting bank, including all relevant amounts in respect of residential or non-residential property.
58	<b>Computers, peripherals and IT equipment</b>  This item shall reflect the relevant required amounts in respect of computer hardware, printers, scanners or other IT related equipment but not any amounts related to computer software.
59	<b>ATM's</b>  This item shall reflect the relevant required amounts in respect of all cash-dispensing automated teller machines owned by the reporting bank.
60	<b>Total other tangible assets</b>  This item shall reflect the relevant required aggregate amounts in respect of all other tangible assets such as passenger cars; other vehicles or transport equipment, machinery; furniture and other equipment provided that all relevant amounts in respect of commercial vehicles, including minibuses and bakkies, other vehicles and transport equipment for transportation by land, sea and air shall be reported in item 62.
64	<b>Computer software</b>  This item shall reflect the relevant required amounts in respect of all purchases or development costs of computer software capitalised by the reporting bank.
65	<b>Other intangible assets</b>  This item shall reflect the relevant required amounts in respect of expenditure incurred by the reporting bank in respect of the acquisition of intangible assets.

**Line items relating to table 4**

<b>Line item number</b>	<b>Description</b>
67	<b>Number of individual contractors rendering services to the bank</b>  This item shall reflect only the relevant number of individual contractors rendering services to the bank but not any number related to legal persons such as close corporations or companies.
68	<b>Number of personnel in employ</b>  This item shall reflect the relevant number of employees employed by the reporting bank or controlling company.
69	<b>Number of cash-dispensing automated teller machines operated by the reporting bank</b>  This item shall reflect the relevant number of automated teller machines owned or leased by the reporting bank but not any number related to automated teller machines of other banks that may be accessed by clients of the reporting bank via a linking system or arrangement, which automated teller machines dispense cash or combine the dispensing of cash with other functions.
70	<b>Number of branches and sub-branches in the Republic</b>  This item shall include the head office, sub-branches and mobile-branches, if applicable, of the reporting bank.
71	<b>Number of agencies in the Republic</b>  This item shall reflect the relevant number of agencies in the Republic staffed by personnel of the reporting bank or other organisations acting on behalf of the reporting bank, including the relevant number related to all relevant mobile agencies, when applicable, but not any number related to unstaffed points such as unstaffed automatic teller machine centres.
72	<b>Number of branches and agencies in foreign countries</b>  This item shall reflect the relevant number of branches and agencies in foreign countries staffed by personnel of the reporting bank or other organisations acting on behalf of the reporting bank, including the relevant number related to all relevant mobile agencies, when applicable, but not any number related to unstaffed points such as unstaffed automatic teller machine centres.

**Line items relating to table 4**

<b>Line item number</b>	<b>Description</b>
73	<b>Number of current accounts, including those under cash-management schemes</b>  This item shall reflect the reporting bank's relevant number of current accounts irrespective whether the accounts have debit or credit balances, provided that any account forming part of a cash-management scheme or arrangement shall be counted once, and the central group account shall also be counted.
74	<b>Number of deposit accounts, excluding current accounts</b>  This item shall reflect the reporting bank's relevant number of deposit accounts, including savings accounts, fixed deposit accounts, notice deposit accounts and any other type of deposit account or product offered by the reporting bank, such as NCDs and PNs, but not any number related to a current account.
76 and 77	<b>Number of motor vehicles repossessed</b>  These items shall respectively reflect the relevant number of passenger vehicles and commercial and other vehicles repossessed or taken back by the reporting bank due to any failure in payment.
78 and 79	<b>Number of properties repossessed</b>  These items shall respectively reflect the relevant number of residential properties and commercial and other properties repossessed or taken back by the reporting bank due to any failure in payment.
80	<b>Number of loan accounts</b>  This item shall reflect the reporting bank's relevant number of loan accounts, including accounts related to-  a) mortgages; b) instalment and leasing; c) overdrafts; d) other loans and advances; e) credit cards; and f) any other type of loan account or product offered by the reporting bank,  which aforementioned accounts shall also include relevant rand and foreign currency denominated loans to the foreign sector, but shall not include any account related to an interbank loan, NCD, PN, loan granted in terms of a resale agreement or redeemable preference shares.

**Line items relating to table 4**

Line item number	Description
81	<b>Number of customers</b>  This item shall reflect the aggregate number of all relevant retail customers, wholesale customers, corporate customers and legal entities that hold deposit and/or loan accounts with the relevant bank, provided that any relevant customer with multiple accounts shall be counted only once.

**INTEREST RATES ON DEPOSITS, LOANS AND ADVANCES**

	<u>Page no.</u>
1. Form BA 930 - Interest rates on deposits, loans and advances .....	1117
2. Regulation 64 - Directives and interpretations for completion of monthly return concerning interest rates on deposits, loans and advances (Form BA 930) .....	1122

**INTEREST RATES ON DEPOSITS, LOANS AND ADVANCES**  
 (Confidential and not available for inspection by the public)  
 Name of bank.....  
 Month ended.....(yyy-mm-dd)

**BA930**  
 Monthly

**DEPOSIT RATES**

	Line no.	<b>All deposits<sup>1</sup></b>	
		Outstanding balance at month end R'000	Weighted average rate <sup>2</sup> (%)
<b>Corporate sector<sup>3</sup> (total of items 2 to 11)</b>	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		
<b>Household sector<sup>4</sup> (total of items 13 to 23)</b>	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.

		All deposits	
		Outstanding balance at month end R'000	Weighted average rate (%)
	Line no.	1	2
<b>DEPOSIT RATES</b>			
<b>Foreign sector – rand denominated (total of items 25 to 34)</b>	Table 1	24	
Cheque accounts		25	
Call deposits		26	
Notice deposits: 1 day to 32 days		27	
More than 32 days to 91 days		28	
Fixed deposits: Up to 1 year		29	
More than 91 days to 185 days		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	
<b>All domestic private sectors<sup>3</sup> (total of items 36 to 45)</b>		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	
Fixed deposits: 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	
<b>Interbank deposit rate</b>		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 900 may not exactly match the relevant balances reported on the form BA 930 due to the omission of amounts relating to non arms-length banking business from the form BA 930.

		All loans	
		Outstanding balance at month end R'000	Weighted average rate <sup>2</sup> (%)
	Line no.	1	2
<b>Corporate sector<sup>3</sup> (total of items 48 to 56)</b>			
Overdrafts		47	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			
Other		55	
<b>Household sector<sup>4</sup> (total of items – 58 to 66)</b>			
Overdrafts		56	
Instalment sale agreements:			
flexible rate		57	
fixed rate		58	
Leasing transactions :			
flexible rate		59	
fixed rate		60	
Mortgage advances:			
flexible rate		61	
fixed rate		62	
Credit cards			
Other		63	
		64	
		65	
		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.

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

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