

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	
Application granted	
Application refused	
Application granted subject to the appended conditions	

.....
Date

.....
Registrar of Banks

4.

Description		Authorisation ¹	Registration ¹
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 - 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		

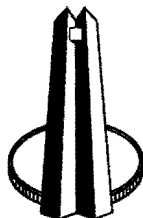
1. Indicate with an "X", under appropriate heading, type of application being submitted.

Description	Authorisation ¹	Registration ¹
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				

**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)

Certificate No.

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 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

.....

.....

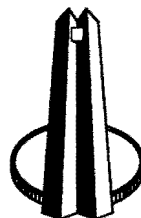
.....

.....
*Delete whichever is not applicable

FOR OFFICIAL USE	
Application granted	
Application refused	
Application granted subject to the appended conditions	

.....
Date

.....
Registrar of Banks



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)

Certificate No.

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.

Date

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 General objective: Administrative and firm profile information	
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 <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 <u>Name</u> <u>Ref no.</u> <u>No. of years engaged in audit</u>
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> ? (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.)

III.	General objective: Professional proficiency of the firm
10.	<p>Are you of the opinion that sufficient and relevant knowledge, skills and disciplines are available in your firm for the engagement? (Please provide details)</p> <p>.....</p> <p>.....</p>
11.	<p>Is the responsible partner qualified to act as auditor under the Auditing Profession Act, 2005?</p> <p>.....</p> <p>.....</p>
12.	<p>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 possess?</p> <p>.....</p> <p>.....</p>
13.	<p>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)</p> <p>.....</p> <p>.....</p>
14.	<p>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)</p> <p>.....</p> <p>.....</p>
15.	<p>Does your firm have access to adequately specialised training for auditors in the industry of the <i>regulated institution</i>? (Please provide details)</p> <p>.....</p> <p>.....</p>
16.	<p>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)</p> <p>.....</p> <p>.....</p>
17.	<p>Does your firm possess or have access to a specialised unit capable of auditing and assessing the adequacy and effectiveness of computerised systems? (Please provide details)</p> <p>.....</p> <p>.....</p>
18.	<p>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)</p> <p>.....</p> <p>.....</p>
19.	<p>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)</p> <p>.....</p> <p>.....</p>

III	General objective: Professional proficiency of the firm – continue
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)
IV	General objective: Disqualification of the firm
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)

Part B (To be completed by the responsible partner)	
I	General objective: Lead partner information, qualifications and experience
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?
II	General objective: Independence of the lead partner
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)

II	General objective: Independence of the lead partner - continue
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>.....</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> <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> <p>.....</p> <p>.....</p>
III	General objective: Professional proficiency of the lead partner
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>
11.1	<p>▪ Technical department, as contemplated in question 13 of Part A?</p> <p>.....</p>
11.2	<p>▪ International links with the auditors of similar institutions, as contemplated in question 14 of Part A?</p> <p>.....</p>
11.3	<p>▪ A library, as contemplated in question 16 of Part A?</p> <p>.....</p>
11.4	<p>▪ A specialised unit, as contemplated in question 17 of Part A?</p> <p>.....</p>
12.	<p>Are you, as lead partner of the engagement, subject to external practice reviews?</p> <p>.....</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> <p>.....</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> <p>.....</p> <p>.....</p>

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

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*

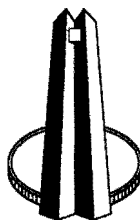
**Delete whichever is not applicable*

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

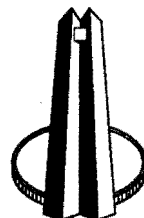
has, with my approval in terms of section 56(5)(b) of the Banks Act, 1990, changed its name to

and that I have entered the new name in the register of banks.

DONE at Pretoria this day of

.....
Registrar of Banks

BA 008

**SOUTH AFRICAN RESERVE BANK**

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

Certificate No.

**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**

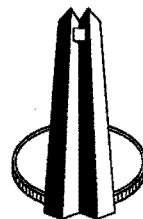
(Section 18A of the Banks Act, 1990)

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



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)

Certificate No.

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

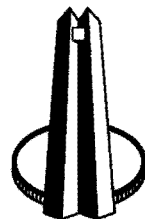
- (1) An application under section 52(2) of the Act for the permission, in terms of section 52(1) of the Act, of the Registrar for the acquisition or establishment of subsidiaries, joint ventures, branch offices, divisions, other interests and representative offices of banks or controlling companies 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 Exchange Control 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, plus penalty (if applicable)

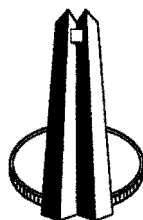
amounting to, for the period ending as indicated below.

Year ending 31 December

DONE at Pretoria this day of

.....
Registrar of Banks

BA 021



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)

Licence certificate No.

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)

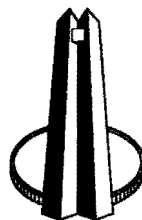
amounting to, for the period ending as indicated below.

Year ending 31 December

DONE at Pretoria this day of

.....
Registrar of Banks

BA 022



SOUTH AFRICAN RESERVE BANK

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

Licence certificate No.

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

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 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	VAT	FEE INCLUDING VAT
	R	R	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 of 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-

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

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-

$$\frac{\text{R 30 million}}{\text{R 2000 billion}} \times \frac{(\text{total capital and liabilities in rand at the date on which it is so registered})}{(12)} \times (X)$$

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 ¹
BA 099	Declaration in respect of statutory returns submitted ² (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 ^{3a}
BA 920	Analysis of instalment sale transactions, leasing transactions and selected assets	Quarterly ^{3b}
BA 930	Interest rates on deposits, loans and advances at month-end	Monthly ^{3b}
BA 940	Selected locational statistics based on residence	Quarterly ^{3c}
BA 950	Selected locational statistics based on nationality of bank	Quarterly ^{3c}

¹ Means the South African operations of a bank incorporated in the Republic.

² 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.

³ 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	896
2. Regulation 62 - Directives and interpretations for completion of monthly return concerning institutional and maturity breakdown of liabilities and assets (Form BA 900).....	918

INSTITUTIONAL AND MATURITY BREAKDOWN OF LIABILITIES AND ASSETS

Name of bank

Month ended (yyyy-mm-dd)

BA 900
Monthly

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

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

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

b) Including interbank and intragroup funding.

c) Excluding local governments.

d) Excluding SA Reserve Bank, CPD, Land Bank, Postbank, PIC, public sector insurers and public sector pension funds.

e) Excluding banks, private sector insurers and private sector pension funds.

f) Excluding medical schemes.

g) Including medical schemes.

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

i) Including all other similar acknowledgements of debt.

j) Including cash managed and transmission deposits.

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

LIABILITIES AT MONTH-END	Line no.		DEPOSITS							
			Cheque ^f	Savings	Other demand	Other short-term	Medium-term	Long-term	TOTAL	NCDs/PNs ^e (included in col. 7)
					Up to 1 day	More than 1 day to 1 month	More than 1 month to 6 months	More than 6 months		
Table 2		a	1	2	3	4	5	6	7	8
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 ^b	33	029,030								
Central and provincial government	34	031								
Household sector	35	032								
Financial corporate sector ^c	36									
Non-financial corporate sector and other ^d	37	033								
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.

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

LIABILITIES AT MONTH-END	Line no.		Short-term	Medium-term	Long-term	TOTAL
	Table 3	a	1	2	3	4
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 ^b	44	041				
Insurers ^g	45	042				
Pension funds	46					
Other financial corporate sector ^c	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 ^b	52					
Financial corporate sector ^a	53	056*				
Non-financial corporate sector	54	056*				
Foreign sector	55	057				
Other	56	056*				
Other ^f	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 ^b	60	047				
Financial corporate sector ^d	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 repurchase transactions and collateralised borrowing already included in items 42 and 51.

g) Excluding medical schemes.

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

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

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

b) Including interbank and intragroup funding.

c) Excluding banks.

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

EQUITY AT MONTH-END	Line no.		TOTAL	Of which: liabilities to the foreign sector
	Table 5	a	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 ^b	98	072		
Financial corporate sector ^c	99	073		
Non-financial corporate sector and other	100	074,075,077		
Other reserves	101	076,079,081,084 less 082		
TOTAL EQUITY AND LIABILITIES (total of items 95 and 96)	102	085		

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.

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^d	Foreign assets ^e	TOTAL ASSETS	Of which: under repurchase agreements
		a	1	2	3	4
Table 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 ^b (total of items 112 and 116)	111	096,102				
NCDs/PNs ^c 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 ^b	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 ^e	Foreign assets ^f	TOTAL ASSETS	Of which: under repurchase agreements
Table 7		a	1	2	3	4
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 ^d	120	111				
Insurers	121	112*				
Pension funds	122	112*				
Other financial corporate sector ^b	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 ^d	129	143				
Other advances to: (total of items 131 and 132)	130	144				
Financial corporate sector ^c	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 ^d	136	152				
Financial corporate sector ^c	137					
Non-financial corporate sector and other	138	153				

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.

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^c	Foreign assets ^d	TOTAL ASSETS	Of which: under repurchase agreements
	Table 8	a	1	2	3	4
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 ^b	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 ^b	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 ^b	154	120*				
Residential mortgages: (total of items 156 to 158)	155	121, 122				
Corporate sector	156	121				
Household sector	157	122*				
Other ^b	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 ^b	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 South Africa.

d) 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 ^d	Foreign assets ^e	TOTAL ASSETS	Of which: under repurchase agreements
	Table 9	a	1	2	3	4
Credit-card debtors (total of items 167 to 170)		166	126			
Financial corporate sector		167				
Non-financial corporate sector		168	127			
Household sector		169	128,129*			
Other ^b		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 IDC) ^c		177	160			
Public non-financial corporate sector (such as Transnet, Eskom and Telkom)		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.

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

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

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.

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^d	Foreign assets ^e	TOTAL ASSETS	Of which: under repurchase agreements
	Table 11	a	1	2	3	4
Equity holdings in subsidiaries (total of items 218 to 220)	217	197*				
Banks ^c	218	198*				
Financial corporate sector ^b	219	199*				
Non-financial corporate sector	220	199*				
Equity holdings in associates including joint ventures (total of items 222 to 224)	221	197*				
Banks ^c	222	198*				
Financial corporate sector ^b	223	199*				
Non-financial corporate sector	224	199*				
Listed equities (total of items 226 to 228)	225	200				
Banks ^c	226	201				
Financial corporate sector ^b	227	202				
Non-financial corporate sector	228	202				
Unlisted equities (total of items 230 to 232)	229	206*				
Banks ^c	230	207*				
Financial corporate sector ^b	231	208*				
Non-financial corporate sector	232	208*				
Securitisation/ asset-backed securities: (total of items 234 to 236)	233	206*				
Banks ^c	234	207*				
Financial corporate sector ^b	235	208*				
Non-financial corporate sector	236	208*				
Derivative instruments issued by: (total of items 238 to 240)	237	203				
Banks ^c	238	204				
Financial corporate sector ^b	239	205				
Non-financial corporate sector	240	205				
Other investments (total of items 242 to 244)	241	206*				
Banks ^c	242	207*				
Financial corporate sector ^b	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. Column 1 shall include amounts relating to SA banks whilst column 2 shall include amounts relating to foreign banks.

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 ^b	Foreign assets ^c	TOTAL ASSETS	Of which: under repurchase agreements
	Table 12	a	1	2	3	4
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*				

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

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

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.