

(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 13	a	1	2	3	4
NON-FINANCIAL ASSETS (total of items 259 and 264)	258	210				
Tangible assets (total of items 260 to 263)	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	220,223*				
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*				
TOTAL ASSETS (total of items 103, 110, 195, 258 and 267)	277	224				

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.

(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
	a		1	2	3	4
Table 14						
DISAGGREGATED EXPOSURES	278					
Details of client's liabilities, per item 268 (total of items 280 to 283)	279					
Acceptances outstanding	280	225				
Commercial paper endorsed	281	226				
Bills endorsed	282	227				
Promissory notes and similar acknowledgements of debt endorsed	283	228				
Total assets prior to netting or set-off	284	229				

a) For official use only.

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.

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

CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES	Line no.		Total
	a		1
Table 15			
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		

a) For official use only.

NUMBER OF ACCOUNTS AND AMOUNTS IN RESPECT OF SELECTED ITEMS		Line no.	Amount R '000	Number: of accounts/ applications/ transactions (where applicable) ^b
(This table 16 is confidential and not available for inspection by the public)				
Table 16		a	1	2
Instalment sale transactions^{c, d}		296		
Applied for		297		
Granted		298		
Paid out		299		
Leasing finance transactions^{c, d}		300		
Applied for		301		
Granted		302		
Paid out		303		
Mortgage advances^c		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	238	
Drawn		335		
Undrawn		336		
Credit card budget accounts: Total limit (item 338 and 339)		337	238	
Drawn		338		
Undrawn		339		
Debit card: debit transactions^c		340		
Travellers cheques^c: 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)

SECURITISATION ACTIVITY: As originator ^b	Line no.		New securitisation during the month ^b	Outstanding balance i.r.o. securitisation ^c
	Table 17	a	1	2
Private sector: total (of item 344 to 348)	343			
Mortgages	344			
Instalment sales and leasing transactions	345			
Foreign currency loans	346			
Credit cards and overdrafts	347			
Other	348			
Public sector: total (item 350)	349			
Loans and advances ^d	350			

a) For official use only.

b) 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.

c) 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.

d) 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.

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

REVERSE TRANSACTION ASSETS: ASSETS TEMPORARILY ACQUIRED	Line no.	Total acquired (total of col. 2 to 6)	of which:				
			Sold outright	Sold under repo	On-lent ^b	Pledged as security	Other (In hand)
Table 18	a	1	2	3	4	5	6
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.

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

REVERSE TRANSACTION ASSETS: ASSETS LENT TO OTHER PARTIES IN TERMS OF A SECURITIES-LENDING AGREEMENT	Line no.		Total lent to other parties	of which: on-lent ^b
		a	1	2
Table 19				
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.

(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)
LIABILITIES AND EQUITY			1	2	3	4	5
(This table 20 is confidential and not available for inspection by the public)							
Table 20							
DEPOSITS DENOMINATED IN RAND (item 2)		385					
General government sector (item 6 plus item 14)		386					
SA banks (item 3)		387					
Financial corporate sector (items 12, 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					
DEPOSITS DENOMINATED IN FOREIGN CURRENCY (item 32)		392					
General government sector (item 34, and item 37 ¹)		393					
SA banks (item 33)		394					
Financial corporate sector (item 36)		395					
Non-financial corporate sector (item 37 ¹)		396					
Household sector (item 35)		397					
Foreign sector (item 38)		398					
OTHER BORROWED FUNDS (item 41)		399					
SA banks (items 44 and 52)		400					
Financial corporate sector (items 43, 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					
FOREIGN CURRENCY FUNDING (item 58)		404					
SA banks (item 60)		405					
Financial corporate sector (items 59 and 61)		406					
Non-financial corporate sector and other (items 62 and 66)		407					
Foreign sector (item 63)		408					
DEBT SECURITIES (item 68)		409					
SA banks (item 69)		410					
Financial corporate sector (item 70)		411					
Non-financial corporate sector and other (item 71)		412					
Foreign sector (item 72)		413					
OTHER LIABILITIES (total of items 73, 74, 77, 79, 86, 90, 91 and 94)		414					
LIABILITIES I.R.O DERIVATIVE INSTRUMENTS (items 81 and 85)		415					
SA banks (item 82)		416					
Financial corporate sector (item 83)		417					
Non-financial corporate sector and other (item 84)		418					
Foreign sector (item 85)		419					
EQUITY (item 96)		420					
TOTAL EQUITY AND LIABILITIES (item 102)		421					

1. Where applicable.

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

FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH ASSETS (This table 21 is confidential and not available for inspection by the public)	Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
TABLE 21		1	2	3	4	5
CENTRAL BANK MONEY AND GOLD (item 103, column 3)	422					
Domestic sector (item 103, column 1)	423					
Foreign sector (item 103, column 2)	424					
DEPOSITS AND LOANS DENOMINATED IN RAND (item 111, column 3, and item 117, column 3)	425					
SA banks (item 111, column 3)	426					
Foreign sector (item 117, column 3)	427					
LOANS RECEIVED UNDER RESALE AGREEMENTS (item 118, column 3)	428					
SA banks (item 120, column 1)	429					
Financial corporate sector (total of item 119, column 1, and items 121 to 123, column 1)	430					
Non-financial corporate sector and other (item 124, column 1, and item 125, column 1)	431					
Foreign sector (item 118, column 2)	432					
FOREIGN CURRENCY LOANS AND ADVANCES (item 126, column 3)	433					
SA banks (item 129, column 1)	434					
Financial corporate sector (item 128, column 1, and item 131, column 1)	435					
Non-financial corporate sector and other (item 132, column 1)	436					
Foreign sector (item 127, column 2, item 133, column 2, and item 134, column 2)	437					
REDEEMABLE PREFERENCE SHARES (item 135, column 3)	438					
Banks (item 136, column 1)	439					
Financial corporate sector (item 137, column 1)	440					
Non-financial corporate sector and other (item 138, column 1)	441					
Foreign sector (item 135, column 2)	442					
INSTALLMENT SALES (item 140, column 3)	443					
Financial corporate sector (item 141, column 1)	444					
Non-financial corporate sector (item 142, column 1)	445					
Household sector (item 143, column 1)	446					
Foreign sector (item 140, column 2)	447					
Other sectors (item 144, column 1)	448					
LEASING FINANCE (item 145, column 3)	449					
Financial corporate sector (item 146, column 1)	450					
Non-financial corporate sector (item 147, column 1)	451					
Household sector (item 148, column 1)	452					
Foreign sector (item 145, column 2)	453					
Other sectors (item 149, column 1)	454					
MORTGAGE ADVANCES (item 150, column 3)	455					
Corporate sector (item 152, column 1, item 156, column 1, and items 160 to 163, column 1)	456					
Household sector (item 153, column 1, item 157, column 1, and item 164, column 1)	457					
Foreign sector (item 150, column 2)	458					
Other sectors (item 154, column 1, item 158, column 1, and item 165, column 1)	459					

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

FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH		TABLE 21 continue					
ASSETS		Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
(This table 21 is confidential and not available for inspection by the public)			1	2	3	4	5
CREDIT CARD DEBTORS (item 166, column 3)		460					
Corporate sector (item 167, column 1, and item 168, column 1)		461					
Household sector (item 169, column 1)		462					
Foreign sector (item 166, column 2)		463					
Other sectors (item 170, column 1)		464					
OVERDRAFTS, LOANS AND ADVANCES: PUBLIC SECTOR (item 171, column 3)		465					
General government sector (items 172 to 175, column 1)		466					
Financial corporate sector (items 176 and 177, column 1)		467					
Non-financial corporate sector (item 178, column 1)		468					
Foreign sector (item 179, column 3)		469					
OVERDRAFTS, LOANS AND ADVANCES: PRIVATE SECTOR (item 180, column 3)		470					
Financial corporate sector (item 182, column 1, item 187 ¹ , column 1, and item 189, column 1)		471					
Non-financial corporate sector (item 183, column 1, item 187 ¹ , column 1, and item 190, column 1)		472					
Household sector (items 184 to 186, column 1, and items 191 to 193, column 1)		473					
Foreign sector (item 180, column 2)		474					
LESS: IMPAIRMENTS (item 194, column 3, and item 245, column 3)		475					
DEBT SECURITIES (item 196, column 3, item 207, column 3, item 213, column 3, and item 246, column 3)		476					
General government sector (item 196, column 1, item 212, column 1, and item 250, column 1)		477					
Banks (item 214, column 1, item 247, column 1, item 252, column 1 ¹ , and item 253, column 1 ¹)		478					
Public financial corporate sector (items 208 to 210, column 1, items 251 to 254, column 1 ¹ , and item 257, column 1 ¹)		479					
Public non-financial corporate sector (item 211, column 1)		480					
Private financial corporate sector (item 215, column 1, item 252, column 1 ¹ , item 253, column 1 ¹ , and item 257, column 1 ¹)		481					
Private non-financial corporate sector (item 216, column 1)		482					
Foreign sector (item 207, column 2, item 213, column 2, and item 246, column 2)		483					
EQUITY (item 217, column 3, item 221, column 3, item 225, column 3, and item 229, column 3)		484					
Banks (item 218, column 1, item 222, column 1, item 226, column 1, and item 230, column 1)		485					
Financial corporate sector (item 219, column 1, item 223, column 1, item 227, column 1, and item 231, column 1)		486					
Non-financial corporate sector (item 220, column 1, item 224, column 1, item 228, column 1, and item 232, column 1)		487					
Foreign sector (item 217, column 2, item 221, column 2, item 225, column 2, and item 229, column 2)		488					
DERIVATIVE INSTRUMENTS (item 237, column 3)		489					
Banks (item 238, column 1)		490					
Financial corporate sector (item 239, column 1)		491					
Non-financial corporate sector (item 240, column 1)		492					
Foreign sector (item 237, column 2)		493					
SECURITISATION AND OTHER INVESTMENTS (items 233 and 241, column 3)		494					
Banks (items 234 and 242, column 1)		495					
Financial corporate sector (items 235 and 243, column 1)		496					
Non-financial corporate sector (items 236 and 244, column 1)		497					
Foreign sector (items 233 and 241, column 2)		498					

TABLE 21 continue

(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			1	2	3	4	5
(This table 21 is confidential and not available for inspection by the public)							
TABLE 21 continue							
NON-FINANCIAL ASSETS (item 258, column 3)		499					
Domestic sector (item 258, column 1)		500					
Foreign sector (item 258, column 2)		501					
OTHER ASSETS (item 267, column 3)		502					
Domestic sector (item 267, column 1)		503					
Foreign sector (item 267, column 2)		504					
TOTAL ASSETS (item 277, column 3)		505					

1. Where applicable.

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

BALANCES AT MONTH-END AND FLOWS DURING MONTH			Line no.	Balance, end of previous month per BA 900	Plus: New business payout during month	Plus: Finance charges earned and other debits during month	Minus: Instalments received during month	Minus: Amounts written off and other credits during month	Equals: Balance, end of current month per BA 900	
INSTALMENT SALES AND LEASING TRANSACTIONS										
(This table 22 is confidential and not available for inspection by the public)										
TABLE 22				a	1	2	3	4	5	6
INSTALMENT SALES (item 140, column 3)			506	910(20)						
LEASING TRANSACTIONS (item 145, column 3)			507	910(21)						

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 BA900 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 BA900 is confidential information not available for inspection by the public.

(2) The purpose of the form BA900 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 BA900.

(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.¹

(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.

¹ 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, under statistical and economic information, other publications.

- (6) For the purposes of this regulation, unless specifically otherwise stated-
- (a) items reported on the form BA900 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.

(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>Cheque deposits</p> <p>This column shall reflect any credit balance in respect of cheque or transmission deposits, that is, any credit balance in respect of a current account deposit with unlimited cheque writing privileges in terms of which payments by means of cash withdrawals, cheque, direct debit orders or electronic funds transfer is facilitated, irrespective whether or not interest is paid in respect of the said credit balance.</p> <p>Credit balances arising under a cash management scheme shall also be included under this column.</p>
2	<p>Savings deposits</p> <p>This column shall reflect any credit balance in respect of savings deposits, that is, a deposit held in an account typically aimed at the retail market, which type of account makes provision for immediate cash withdrawal or some form of transfer but not for any cheque facility or overdraft facility, and which type of account normally earns interest.</p>
3	<p>Other demand deposits</p> <p>This column shall reflect any credit balance 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 shall be included in this category.</p>
4	<p>More than 1 day to 1 month</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	<p>More than 1 month to 6 months</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 month to 6 months, which deposits normally cannot be withdrawn or renewed before the said term or period has expired.</p>
6	<p>More than 6 months</p> <p>This column shall reflect any credit balance in respect of deposits with an unexpired fixed or notice period of more than 6 months.</p>
8	<p>Negotiable certificates of deposit (NCDs) and promissory notes (PNs)</p> <p>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.</p>

Columns relating to liabilities, tables 3 and 4

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

Column relating to equity, table 5

2	<p>Of which liabilities to foreign sector</p> <p>This column shall reflect any relevant amount included in column 1, which amount relates to the foreign or non-resident sector.</p>
---	---

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

Line item	Description
1	Deposits 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	Deposits denominated in rand 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	SA banks 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	Central and provincial government This item shall include any amount received from the central government, provincial government or social security funds.
8	Tax and loan account 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	Other 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

Line item	Description
12	<p>Other monetary institutions</p> <p>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.</p>
15	<p>Public financial corporate sector</p> <p>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.</p>
20	<p>Private financial corporate sector</p> <p>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.</p>
21	<p>Money-market unit trusts</p> <p>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.</p>
22	<p>Other unit trusts</p> <p>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.</p>

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

Line item	Description
23	<p>Fund managers</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>Other</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>Non-profit institutions serving households and other</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>Deposits denominated in foreign currency</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>Financial corporate sector</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>Non-financial corporate sector and other</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

Line Item	Description
42	<p>Loans received under repurchase transactions</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> <p>(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 BA900;</p> <p>(b) shall also be reported in column 4 on the asset side of the form BA900.</p>
51	<p>Collateralised borrowing</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>Other borrowing</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>Debt securities</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>Credits in transit</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>Other</p> <p>This item shall include all amounts obtained in respect of financial instruments issued not reported elsewhere.</p>
79	<p>Outstanding liabilities on behalf of clients per contra item</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

Line item	Description
81 and 85	Liabilities in respect of derivative instruments 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	Other trading liabilities excluding derivatives 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 BA900.
92	Current and deferred tax liabilities 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	Other 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	Share capital This item shall include any amount obtained in respect of equity instruments issued by the reporting bank.
101	Other reserves 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	Domestic assets This column shall reflect all relevant amounts in respect of domestic assets.
2	Foreign assets 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	Gold coin and bullion This item shall include any amount relating to gold coin and bullion held by the reporting bank.
107	Cash reserve deposits, interest bearing 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	Cash reserve deposits, non-interest bearing 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	Other deposits 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	NCDs and PNs issued by banks 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	Up to 1 month (unexpired maturity) 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

Line item	Description
114	<p>More than 1 month up to 6 months (unexpired maturity)</p> <p>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.</p>
115	<p>More than 6 months (unexpired maturity)</p> <p>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.</p>
116	<p>Other deposits with and loans and advances to SA banks</p> <p>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.</p>
117	<p>Deposits with and loans and advances to foreign banks, denominated in rand</p> <p>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.</p>
118	<p>Loans granted under resale agreements</p> <p>This item shall include any relevant amount in respect of loans granted by the reporting bank in terms of any resale agreement or transaction.</p>
126	<p>Foreign currency loans and advances</p> <p>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.</p>
135	<p>Redeemable preference shares</p> <p>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.</p>

Line items relating to assets, tables 6 to 14

Line item	Description
140	Instalment sales 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	Leasing transactions 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	Mortgage advances 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	Farm mortgages This item shall include the aggregate amount in respect of farm mortgaged loans, advances or re-advances.
152	Farm mortgages: corporate sector 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	Farm mortgages: household sector 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	Farm mortgages: other 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	Residential mortgage loans (home loans/ housing advances) 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	Residential mortgages: corporate sector 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

Line item	Description
157	Residential mortgages: household sector This item shall include the aggregate amount in respect of home loans or housing advances to the household sector.
158	Residential mortgages: other 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	Commercial and other mortgage advances 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- <ul style="list-style-type: none"> (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	Commercial and other mortgage advances: public financial corporate sector 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	Commercial and other mortgage advances: public non-financial corporate sector 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	Commercial and other mortgage advances: private financial corporate sector 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

Line Item	Description
163	<p>Commercial and other mortgage advances: private non-financial corporate sector</p> <p>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.</p>
164	<p>Commercial and other mortgage advances: household sector</p> <p>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.</p>
165	<p>Commercial and other mortgage advances: other</p> <p>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.</p>
166	<p>Credit-card debtors</p> <p>This item shall include the aggregate outstanding amount in respect of credit card debtors.</p>
187	<p>Factoring debtors</p> <p>This item shall include any relevant amount in respect of the purchasing of receivables from unrelated third party sellers.</p>
188	<p>Other loans and advances</p> <p>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.</p>
194	<p>Credit impairments in respect of loans and advances</p> <p>This item shall include any relevant amount in respect of any specific or portfolio impairment related to any reported loan or advance.</p>
196	<p>Interest-bearing central/ provincial government securities</p> <p>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.</p>

Line items relating to assets, tables 6 to 14

Line item	Description
197	Non-marketable government stock 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	Marketable government stock 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	Marketable government stock with unexpired maturity of up to 3 years 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	Marketable government stock with unexpired maturity of more than 3 years 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	Nominal value of stock 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	Other public-sector interest-bearing securities 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	Debentures and other interest bearing security investments of the private corporate sector 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	Equity holdings in subsidiaries 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

Line Item	Description
221	Equity holdings in associates, including joint ventures 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	Listed equities 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	Unlisted equities 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	Securitisation or asset-backed securities 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	Derivative instruments 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	Other investments This item shall include the aggregate amount in respect of investments not reported elsewhere in this return.
245	Allowance for impairments i.r.o. investments 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	Acceptances, commercial paper, bills, promissory notes and similar acknowledgements of debt discounted or purchased 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

Line item	Description
247	Bankers' acceptances This item shall include the aggregate amount in respect of own or other bankers' acceptances.
248	Own bankers' acceptances This item shall include any relevant amount in respect of a bankers' acceptance created and endorsed by the reporting bank.
249	Other bankers' acceptances This item shall include any relevant amount in respect of a bankers' acceptance created or endorsed by any other bank.
250	Treasury bills 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	Reserve Bank bills 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	Promissory notes 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	Commercial paper 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	Land Bank bills, liquid 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	Land Bank bills, non-liquid 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

Line item	Description
257	Other 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	Premises of the bank 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	Other fixed property 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	Computer equipment, including peripherals 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	Other tangible assets This item shall include any relevant amount in respect of other tangible assets, including amounts relating to vehicles, equipment, furniture or fittings.
265	Computer software 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	Other intangible assets 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

Line Item	Description
268	<p>Clients' liabilities per contra</p> <p>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.</p>
269	<p>Remittances in transit</p> <p>This item shall include any relevant amount in respect of-</p> <p>(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</p> <p>(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.</p>
270	<p>Current income tax receivables and deferred income tax assets</p> <p>This item shall include any relevant amount in respect of a debit item relating to a current or deferred tax account.</p>
272	<p>Assets acquired or bought in</p> <p>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.</p>
276	<p>Other</p> <p>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.</p>

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

Line item	Description
285	<p>Guarantees on behalf of clients</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>Letters of credit</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"> (a) confirmed letters of credit in respect of banks; (b) documentary credit outwards for domestic and foreign transactions (sight and usance), confirmed and/or accepted; (c) documentary credit inwards (sight and usance), confirmed and/or accepted, <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>Bankers' acceptances</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

Line item	Description
288	<p>Irrevocable undrawn facilities, including unutilised draw-down facilities</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"> (a) loans and other credit facilities granted (whether for fixed or varying amounts) but not yet paid out to or used by clients; (b) unutilised overdraft facilities on current accounts; (c) unutilised acceptance facilities and unutilised revolving credit facilities; (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.
289	<p>Underwriting exposures</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"> (a) all relevant note-issuance facilities; and (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.
290	<p>Credit derivative instruments</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>Other contingent liabilities</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>Portfolios managed: for others where financing is provided</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 BA100 and BA900.</p>

Columns relating to selected items, table 16

Column number	Description
1	<p>Amount</p> <p>In respect of the required items this column shall reflect the relevant aggregate amount.</p>
2	<p>Number</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>Instalment sale balances - applied for</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>Instalment sale balances - granted</p> <p>This item shall reflect the aggregate amount in respect of instalment sale applications approved during the reporting month.</p>
299	<p>Instalment sale balances - paid out</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>Leasing finance balances - applied for</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

Line item	Description
302	Leasing finance balances - granted This item shall reflect the aggregate amount in respect of leasing finance applications approved during the reporting month.
303	Leasing finance balances - paid out 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	Mortgage advances - applied for 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	Mortgage advances - granted This item shall reflect the aggregate amount in respect of mortgage advances granted during the reporting month.
307	Mortgage advances - granted on vacant land This item shall reflect the aggregate amount in respect of mortgage advances granted on vacant land during the reporting month.
308	Mortgage advances - granted for construction on buildings This item shall reflect the aggregate amount in respect of mortgage advances granted during the reporting month for the construction of buildings.
309	Mortgage advances - granted on existing buildings This item shall reflect the aggregate amount in respect of mortgage advances granted on existing buildings during the reporting month.
311	Residential mortgages - new advances granted This item shall reflect the aggregate amount in respect of new residential mortgage advances granted during the reporting month.
312	Residential mortgages - new advances paid out 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>Residential mortgages - new advances paid out l.r.o owner occupied</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>Residential mortgages - new advances paid out l.r.o owner occupied, buy-to-let, second mortgage and other, fixed rate</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>Residential mortgages - new advances paid out l.r.o owner occupied, buy-to-let, second mortgage and other, flexible rate</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>Residential mortgages - new advances paid out l.r.o buy-to-let</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

Line item	Description
319	<p>Residential mortgages – new advances paid out i.r.o second mortgage and other</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"> (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; (b) an amount relating to a residence mainly used for vacation or holiday.
323	<p>Residential mortgages - re-advances granted</p> <p>This item shall reflect the aggregate amount in respect of</p> <ul style="list-style-type: none"> (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 (b) re-advances granted on existing loans where an administrative action is required.

Line item relating to selected items, table 16

Line item	Description
324	<p>Residential mortgages - re-advances paid out</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"> (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; (ii) any debit related to an amount paid out or a re-advance made on an existing mortgage loan during the reporting month; (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; <p>(b) but this item shall exclude-</p> <ul style="list-style-type: none"> (i) accrued interest; and (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.
326	<p>Farm mortgages – granted</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>Farm mortgages – paid out</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>Commercial and other mortgage advances – granted</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

Line item	Description
330	Commercial and other mortgage advances – paid out 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	Overdraft facilities – drawn This item shall reflect the aggregate amount in respect of all utilised overdraft facilities.
333	Overdraft facilities – undrawn This item shall reflect the aggregate amount in respect of all committed and uncommitted undrawn or unutilised overdraft facilities.
335	Credit card, straight accounts – drawn This item shall reflect the aggregate amount in respect of all utilised facilities on credit card straight accounts.
336	Credit card, straight accounts – undrawn This item shall reflect the aggregate amount in respect of all committed and uncommitted undrawn or unutilised credit card straight facilities.
338	Credit card, budget accounts – drawn This item shall reflect the aggregate amount in respect of all utilised facilities on credit card budget accounts.
339	Credit card, budget accounts – undrawn This item shall reflect the aggregate amount in respect of all committed and uncommitted undrawn or unutilised facilities on credit card budget accounts.
340	Debit card transactions 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	Travellers' cheques: Rand 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	Travellers' cheques: other currency 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.

Columns relating to securitisation activity, table 17

Column number	Description
1	New securitisation during the month This column shall reflect the relevant required aggregate amounts in respect of all <i>new</i> 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.
2	Outstanding balance in respect of securitisation 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.

Line item relating to securitisation activity, table 17

Line item	Description
350	Public sector: loans and advances 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.

Columns relating to assets temporarily acquired, table 18

Column number	Description
1	Total acquired 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	Sold outright This column shall reflect the relevant required aggregate amounts of assets sold outright that previously were temporarily acquired.
3	Sold under repo This column shall reflect the relevant required aggregate amounts of assets sold in terms of a repurchase agreement that previously were temporarily acquired.
4	On-lent This column shall reflect the relevant required aggregate amounts of assets lent to other parties that previously were temporarily acquired.
5	Pledged as security This column shall reflect the relevant required aggregate amounts of assets pledged as security that previously were temporarily acquired.
6	Other 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	Total assets temporarily acquired 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	Under loans granted under resale agreements 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	Other securities 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	Under securities-borrowing agreement 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	Total lent to other parties 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	Of which: on lent 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	Total assets lent 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.

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

Column number	Description
1	Opening stock (balance) 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.

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

Column number	Description
2	<p>Transactions at transaction value</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"> (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; (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, <p>provided that-</p> <ul style="list-style-type: none"> (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; (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; (iii) any relevant <i>debit amount</i> shall represent either a purchase or acquisition of an asset or a reduction in a liability; (iv) any relevant <i>credit amount</i> shall represent either a sale or disposal of an asset or an increase in a liability; (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.

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

Column number	Description
3	<p>Valuation changes</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>Other changes</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>Closing stock</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 plus or minus the relevant values included in columns 2 to 4.</p> <p>Note: 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	3	Central Bank money and gold (total)
			Plus 127	3	Foreign currency notes and coin
3	3	Gold coin and bullion	105	3	Gold coin and bullion
4	3	Local currency and foreign currency	104	3	South African bank notes and subsidiary coin
			Plus		
			127	3	Foreign currency notes and coin
5	3	Mandatory reserve deposits with central bank	107	3	Domestic cash reserve deposits with SARB : interest bearing
			Plus 108	3	Domestic cash reserve deposits with SARB : non-interest bearing
6	3	Other balances with central bank	109	3	Other deposits at SARB
13	3	Homeloans			
Plus 14	3	Commercial mortgages	150	3	Mortgage advances (total of farm, residential, commercial)
15	3	Credit cards	166	3	Credit card debtors
17	3	Overdrafts	126	3	Foreign currency loans and advances (total)
Plus 20	3	Term loans	Plus 116	3	Other deposits with and loans and advances to SA banks
Plus 21	3	Factoring accounts	Plus 117	3	Deposits and loans and advances to foreign banks in rand
			Plus 171	3	Overdrafts, loans and advances : Public sector
Plus 23	3	Other loans to clients	Plus 180	3	Overdrafts, loans and advances : Private sector (factoring included)
			Less 127	3	Foreign currency notes and coin
16	3	Lease and instalment debtors	139	3	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	3	Bankers' acceptances
			Plus 254	3	Land Bank bills
			Plus 257	3	Other (short term debt instruments)
22	3	Deposits placed under resale agreements	118	3	Loans granted under resale agreements
25	3	Less: Credit impairments	194	3	Less: Credit impairments
32	3	Impairment	245	3	Impairments i.r.o investments
33	3	Derivative financial instruments	237	3	Derivative instruments issued
39	3	Investment in subsidiary companies	217	3	Equity holdings in subsidiaries
40	3	Investment in associate companies	221	3	Equity holdings in associates, including joint ventures
Plus					
41	3	Investments in joint ventures			
43	3	Intangible assets	264	3	Intangible assets
48	3	Investment property	259	3	Tangible assets
Plus					
49	3	Property and equipment			
50	3	Current income tax receivables	270	3	Current income tax receivables and deferred income tax assets
Plus					
51	3	Deferred income tax assets			
52	3	Post-employment assets	271	3	Retirement benefit assets
54	3	TOTAL ASSETS	277	3	TOTAL ASSETS
			Less		
			268	3	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
			85	4	Liabilities i.r.o financial derivative instruments: foreign sector
68	3	Other trading liabilities	86	4	Other trading liabilities (excluding derivatives) - domestic sector
			Plus 90	4	Other trading liabilities (excluding derivatives) - foreign sector
73	3	Current income tax liabilities			
Plus			92	4	Tax (current and deferred)
74	3	Deferred income tax liabilities			
79	3	TOTAL LIABILITIES	95	4	TOTAL LIABILITIES
			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****Page no.**

1. Form BA 920 - Analysis of instalment sale transactions, leasing transactions and selected assets957
2. Regulation 63 - Directives and interpretations for completion of the quarterly return concerning analysis of instalment sale transactions, leasing transactions and selected assets (Form BA 920) 962

ANALYSIS OF INSTALMENT SALE TRANSACTIONS, LEASING TRANSACTIONS AND SELECTED ASSETS

(Confidential and not available for inspection by the public)

Name of bank.....

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

BA920

Quarterly

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

TYPE OF ASSET AND AGREEMENT	Line no.		Asset item 139 of form BA 900			Total number of units ^b
			Instalment sales	Financial leases	Operating leases	
	Table 1	a	1	2	3	4
Outstanding balance at end of quarter						
Passenger cars:						
- new	1	1				
- used	2	2				
Commercial vehicles ^c - 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	9	4*				
Total vehicles (total of items 1 to 9)	10					
Air transport equipment	11	5*				
Sea and water transport equipment	12	5*				
Agricultural machinery and equipment	13	6				
All household appliances	14	7				
Industrial machinery and equipment	15	8*				
Commercial equipment	16	8*				
Computer, IT and other office equipment	17	8*,9*				
Other goods	18	9*				
Total: all goods (total of items 10 to 18)	19	10				

a) For official use only.

b) Actual number, not thousands.

c) Excluding minibuses.