

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

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.	Do you, in your capacity of lead partner, have access to the following resources:
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>
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

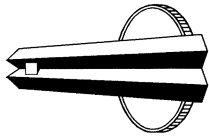
55. Application for permission to acquire shares in a bank or controlling company

(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.....

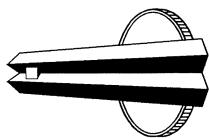
and that I have entered the new name in the register of banks.

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)

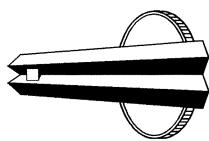
I hereby certify that.....
being an institution which lawfully conducts the business of a bank and which has been established in (foreign country), has in
terms of section 18A(6) of the Banks Act, 1990, been granted authorisation by me, with effect from , to conduct the business of a bank
by means of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

DONE at Pretoria this day of

.....
Registrar of Banks

BA 009

Certificate No.

**SOUTH AFRICAN RESERVE BANK**

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

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

I hereby certify that

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

DONE at Pretoria this day of

.....
Registrar of Banks

BA 010

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

(1) An application under section 52(2) of the Act for the permission, in terms of section 52(1) of the Act, of the Registrar for the acquisition or establishment of subsidiaries, joint ventures, branch offices, divisions, other interests and representative offices of banks or controlling companies shall be submitted to the Registrar.

(2) An application, in writing, under subregulation (1) for the acquisition or establishment of-

(a) a local subsidiary or local joint venture shall contain the following information:

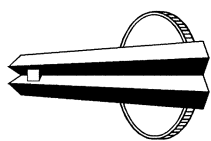
- (i) name of applicant;
- (ii) name of interest to be acquired or established, together with the name of the said interest's external auditors and its financial year-end;
- (iii) brief reasons for the acquisition or establishment;
- (iv) key features of the transaction, for example, shareholding and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

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

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

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

Licence certificate No.

**SOUTH AFRICAN RESERVE BANK**

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

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

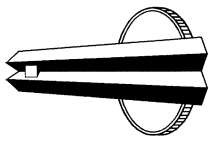
(Section 35 of the Banks Act, 1990)

I hereby certify that
has in terms of section 35 of the Banks Act, 1990, paid its annual licence fee, amounting to , 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

Licence certificate No.

**SOUTH AFRICAN RESERVE BANK**

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

**ANNUAL BUSINESS LICENCE TO CONDUCT
THE BUSINESS OF A BANK**
(Section 35 of the Banks Act, 1990)

I hereby certify that

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

amounting to for the period ending as indicated below.

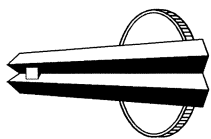
Year ending 31 December

DONE at Pretoria this day of

.....
Registrar of Banks

BA 022

Licence certificate No.

**SOUTH AFRICAN RESERVE BANK**

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

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

(Section 35 of the Banks Act, 1990)

I hereby certify that
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**Page no.**

- | | | | | |
|----|---------------|---|--|------|
| 1. | Form BA 900 | - | Institutional and maturity breakdown of liabilities and assets | 1040 |
| 2. | Regulation 62 | - | Directives and interpretations for completion of monthly return concerning institutional and maturity breakdown of liabilities and assets (Form BA 900)..... | 1062 |

BA 900
Monthly

INSTITUTIONAL AND MATURITY BREAKDOWN OF LIABILITIES AND ASSETS

Name of bank
Month ended (yyyy-mm-dd)

(All amounts to be rounded off to the nearest R'000)											
LIABILITIES AT MONTH-END		Line no.	DEPOSITS								
			Cheque ^j	Savings	Other demand Up to 1 day	Other short-term More than 1 day to 1 month	Medium-term More than 1 month to 6 months	Long-term More than 6 months	TOTAL	NCDs/PNs ⁱ (included in col. 7)	
											1
Table 1		a									
DEPOSITS (total of items 2 and 32) DEPOSITS DENOMINATED IN RAND (total of items 3, 6, 12, 13 and 29) SA banks ^b (total of items 4 and 5) NCDs/PNs ⁱ Other deposits Central and provincial government sector deposits ^c (total of items 7, 10 and 11) Central government of the Republic (total of items 8 and 9) Tax and loan account Other Provincial governments Social security funds Other monetary institutions ⁿ Other domestic parties (total of items 14 to 20, 25, 26, 27 and 28) Local government Public financial corporate sector ^d (such as IDC, DBSA) Public Investment Corporation (PIC) Public non-financial corporate sector (such as Transnet, Eskom and Telkom) Insurers ^e Pension funds Other private financial corporate sector ^f (total of items 21 to 24) Money-market unit trusts Other unit trusts Fund managers Other ^g Private non-financial corporate sector Unincorporated business enterprises Households Non-profit organisations serving households and other		1	001,037,038,053,060								
		2	002,053,037,038,060								
		3	003,006,037,038,060*								
		4	004,007,060*								
		5	005,008,037,038								
		6	009 min 012,054								
		7	010								
		8	010*								
		9	010*								
		10	011								
		11	013								
		12	055								
		13	014,012								
		14	015								
		15	016								
		16	012								
		17	017								
		18	018								
		19	019								
		20	020								
		21	020*								
		22	020*								
		23	020*								
		24	020*								
		25	021								
		26	022								
		27	023								
		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.

LIABILITIES AT MONTH-END		Line no.	(All amounts to be rounded off to the nearest R'000)								
			DEPOSITS								
			Cheque ^f	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
		a	1	2	3	4	5	6	7	NCDs/PNS ^e (included in col. 7)	
Table 2		29	025,057								8
		30	026,057								
		31	027								
		32	028								
		33	029,030								
		34	031								
		35	032								
		36	033								
		37									
		38									
Banks		39	034								
		40	035								
Other non-residents											

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	of which: foreign currency
		1	2	3	4	5
Table 3	a					
OTHER BORROWED FUNDS (total of items 42, 51 and 57)	41					
Loans received under repurchase transactions (total of items 43 to 50)	42					
SA Reserve Bank and Corporation for Public Deposits	43					
SA banks ^b	44					
Insurers ^g	45					
Pension funds	46					
Other financial corporate sector ^c	47					
Non-financial corporate sector	48					
Foreign sector	49					
Other	50					
Collateralised borrowing (total of items 52 to 56)	51					
SA banks ^b	52					
Financial corporate sector ^a	53					
Non-financial corporate sector	54					
Foreign sector	55					
Other	56					
Other ^f	57					
FOREIGN CURRENCY FUNDING (total of items 59 to 63, and 66)	58					
SA Reserve Bank and Corporation for Public Deposits	59					
SA banks ^b	60					
Financial corporate sector ^d	61					
Non-financial corporate sector	62					
Foreign sector: Other foreign funding (total of items 64 and 65)	63					
Original maturity of one year and less	64					
Original maturity of more than one year	65					
Other	66					

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	Table 4	Line no.		Short-term	Medium-term	Long-term	TOTAL	of which: foreign currency
		a	5					
OTHER LIABILITIES TO THE PUBLIC (total of items 68, 73, 74 and 77)		67	058*	1	2	3	4	5
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 and other monetary institutions ^d		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.

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

(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	of which: foreign currency, included in col. 1
	a	1	2	3
Table 5				
TOTAL EQUITY (total of items 97 and 101)	96			
Share capital (total of items 98 to 100)	97			
Banks ^b	071*			
Financial corporate sector ^c	072-075,077			
Non-financial corporate sector and other	072			
Other reserves	073			
	074,075,077			
TOTAL EQUITY AND LIABILITIES (total of items 95 and 96)	100			
	076,079,081,084 less 082			
	085			
	102			

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 (col 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency		
	a	1	2	3	4	5	6
Table 6							
CENTRAL BANK MONEY AND GOLD (total of items 104 to 106)	103						
South African bank notes and subsidiary coin	104						
Gold coin and bullion	105						
Domestic currency deposits with SA Reserve Bank (total of items 107 to 109)	106						
Cash reserve deposits: Interest bearing	107						
Cash reserve deposits: Non-interest bearing	108						
Other deposits	109						
DEPOSITS, LOANS AND ADVANCES (total of items 111, 117, 118, 126, 135, 139, 150, 166, 171 and 180, less item 194)	110						
SA banks ^b (total of items 112 and 116)	111						
NCDs/PNs ^c issued by banks, with an unexpired maturity of: (total of items 113 to 115)	112						
Up to 1 month	113						
More than 1 month to 6 months	114						
More than 6 months	115						
Other deposits with and loans and advances to SA banks ^b	116						

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 (col 1 plus col. 3)	Of which: under repurchase agreements
			Total	of which: foreign currency	Total	of which: foreign currency		
		a	1	2	3	4	5	6
Table 7	117							
	118	Deposits with and loans and advances to foreign banks, denominated in rand						
	119	Loans granted under resale agreements to: (total of items 119 to 125)						
	120	SA Reserve Bank						
	121	Banks ^d						
	122	Insurers						
	123	Pension funds						
	124	Other financial corporate sector ^b						
	125	Non-financial corporate sector						
	126	Other						
	127	Foreign currency loans and advances (total of items 127 to 130, 133 and 134)						
	128	Foreign currency notes and coin						
	129	Deposits with and advances to SA Reserve Bank						
	130	Deposits with and advances to SA banks ^d						
	131	Other advances to: (total of items 131 and 132)						
	132	Financial corporate sector ^c						
	133	Non-financial corporate sector and other						
	134	Deposits with and advances to foreign banks						
	135	Other advances to foreign sector						
	136	Redeemable preference shares issued by: (total items 136 to 138)						
137	Banks ^d							
138	Financial corporate sector ^c							
</								

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 (col 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency		
	a	1	2	3	4	5	6
Table 8							
Instalment debtors, suspensive sales and leases (total of items 140 and 145)	139						
Instalment sales (total of items 141 to 144)	140						
Financial corporate sector	141						
Non-financial corporate sector	142						
Household sector	143						
Other ^b	144						
Leasing transactions (total of items 146 to 149)	145						
Financial corporate sector	146						
Non-financial corporate sector	147						
Household sector	148						
Other ^b	149						
Mortgage advances (total of items 151, 155 and 159)	150						
Farm mortgages: (total of items 152 to 154)	151						
Corporate sector	152						
Household sector	153						
Other ^b	154						
Residential mortgages: (total of items 156 to 158)	155						
Corporate sector	156						
Household sector	157						
Other ^b	158						
Commercial and other mortgage advances: (total of items 160 to 165)	159						
Public financial corporate sector	160						
Public non-financial corporate sector	161						
Private financial corporate sector	162						
Private non-financial corporate sector	163						
Household sector	164						
Other ^b	165						

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.

ASSETS AT MONTH-END		(All amounts to be rounded off to the nearest R'000)					
		Line no.	Domestic assets ^d		Foreign assets ^e		TOTAL ASSETS (col 1 plus col. 3)
			Total	of which: foreign currency	Total	of which: foreign currency	
		a	1	2	3	4	5
Table 9		166					6
Credit-card debtors (total of items 167 to 170)		126					
Financial corporate sector		167					
Non-financial corporate sector		127					
Household sector		168					
Other ^b		169					
Overdrafts, loans and advances: public sector (total of items 172 to 179)		128,129*					
Central government of the Republic (excluding social security funds)		170					
Social security funds		129*					
Provincial governments		171					
Local government		154					
Land Bank		172					
Other public financial corporate sector (such as IDC) ^c		155					
Public non-financial corporate sector (such as Transnet, Eskom and Telkom)		173					
Foreign public sector		174					
Overdrafts, loans and advances: private sector (total of items 181, 187 and 188)		157					
Overdrafts, including overdrafts under cash-management schemes: (total of items 182 to 186)		175					
Financial corporate sector		158					
Non-financial corporate sector		176					
Unincorporated business enterprises of households		159					
Households		160					
Non-profit organisations serving households		177					
Factoring debtors		178					
Other loans and advances: (total of items 189 to 193)		161					
Financial corporate sector		179					
Non-financial corporate sector		162					
Unincorporated business enterprises of households		180					
Households		181					
Non-profit organisations serving households		182					
Less: credit impairments in respect of loans and advances		183					
a) For official use only. * Indicates where relevant.		184					
b) Including the General Government Sector, that is, Central Government, Provincial Government and Local Government.		185					
c) Excluding Land bank.		186					
d) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.		187					
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.		169					
		188					
		189					
		190					
		191					
		192					
		173					
		174					
		175					

Less: credit impairments in respect of loans and advances

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 (col 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency		
	a					5	6
Table 10 INVESTMENTS AND BILLS, including trading portfolio assets (total of items 196, 207, 213, 217, 221, 225, 229, 233, 237, 241 and 246, less item 245) Interest-bearing central or provincial government securities (total of items 197, 198 and 203 to 206) Non-marketable government stock Marketable government stock (total of item 199 and 201) Unexpired maturity of up to 3 years Memo: Nominal value of such stock Unexpired maturity of more than 3 years Memo: Nominal value of such stock Government loan levies Securities of provincial governments Securities of social security funds Securities of other central government institutions ^e Other public-sector interest-bearing securities (total of items 208 to 212) SA Reserve Bank debentures Securities (including debentures) issued by the Land Bank Securities issued by other public financial corporate sector ^p (such as IDC, DBSA) Securities issued by public non-financial corporate sector (such as Transnet and Eskom) Securities of local authorities Debentures and other interest bearing security investments of private sector (total of items 214 to 216) Banks ^a Financial corporate sector ^c Non-financial corporate sector and other	195	176,130					
	196	177					
	197	183					
	198						
	199	178					
	200	179					
	201	180					
	202	181					
	203	182					
	204	184					
	205	185					
	206	186					
	207	187					
	208	134*, 188					
	209	189					
	210	190,193*					
	211	191,193*					
	212	192					
	213	194					
	214	195					
215							
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 (col 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency			
						1		
Table 11	a							
Equity holdings in subsidiaries (total of items 218 to 220) Banks ^c Financial corporate sector ^b Non-financial corporate sector Equity holdings in associates including joint ventures (total of items 222 to 224) Banks ^c Financial corporate sector ^b Non-financial corporate sector Listed equities (total of items 226 to 228) Banks ^c Financial corporate sector ^b Non-financial corporate sector Unlisted equities (total of items 230 to 232) Banks ^c Financial corporate sector ^b Non-financial corporate sector Securitisation/ asset-backed securities: (total of items 234 to 236) Banks ^c Financial corporate sector ^b Non-financial corporate sector Derivative instruments issued by: (total of items 238 to 240) Banks ^c and other monetary institutions ^f Financial corporate sector ^b Non-financial corporate sector and other Other investments (total of items 242 to 244) Banks ^c Financial corporate sector ^b Non-financial corporate sector Less: Allowances for impairments i.r.o investments	217	197*						
	218	198*						
	219	199*						
	220	199*						
	221	197*						
	222	198*						
	223	199*						
	224	199*						
	225	200						
	226	201						
	227	202						
	228							
	229	206*						
	230	207*						
	231	208*						
	232							
	233	206*						
	234	207*						
	235							
	236	208*						
	237	203						
	238	204						
	239	205						
	240							
	241	206*						
242	207*							
243	208*							
244								
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.

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

(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 (col 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency		
	a	1	2	3	4	5	6
Table 12							
Acceptances, commercial paper, bills, promissory notes and similar acknowledgements of debt discounted or purchased (total of items 247, 250 to 254 and 257)	246						
Bankers' acceptances (total of items 248 and 249)	247						
Own bankers' acceptances	248						
Other bankers' acceptances	249						
Treasury bills	250						
SA Reserve Bank bills	251						
Promissory notes	252						
Commercial paper	253						
Land Bank bills (total of items 255 and 256)	254						
Liquid	255						
Non-liquid	256						
Other	257						

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	Table 13	Line no.		Domestic assets ^b		Foreign assets ^c		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
				Total	of which: foreign currency	Total	of which: foreign currency		
		a						5	6
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 (col. 1 plus col. 3)	Of which: under repurchase agreements	
			Total	of which: foreign currency	Total	of which: foreign currency			
Table 14		a	1	2	3	4	5	6	
DISAGGREGATED EXPOSURES Details of client's liabilities, per item 268 (total of items 280 to 283) Acceptances outstanding Commercial paper endorsed Bills endorsed Promissory notes and similar acknowledgements of debt endorsed Total assets prior to netting or set-off		278							
		279							
		280							
		281							
		282							
		283							
		284							

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

CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES		Line no.		Total	
Table 15		a		1	
		285	230		
		286	231*		
		287			
		288			
		289	232		
		290			
		291	235		
		292			
		293	234		
		294			
		295			

a) For official use only.

NUMBER OF ACCOUNTS AND AMOUNTS IN RESPECT OF SELECTED ITEMS (This table 16 is confidential and not available for inspection by the public)		Line no.	Amount R '000	Number: of accounts/ applications/ transactions (where applicable) 2
Table 16		a	1	
Installment 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)		238		
Drawn		334		
Undrawn		335		
Credit card budget accounts: Total limit (item 338 and 339)		238		
Drawn		336		
Undrawn		337		
Debit card: debit transactions ^c		338		
Travellers cheques ^c : Rand		339		
Other currency		340		
		341		
		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
	a	1	2
Table 17			
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)					
		of which:					
REVERSE TRANSACTION ASSETS: ASSETS TEMPORARILY ACQUIRED	Line no.	Total acquired (total of col. 2 to 6)	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) Under loans granted under resale agreements (total of items 353, 356, 359 and 366) Listed equity instruments (total of items 354 and 355) Domestic (SA residents) Foreign (non-residents) Unlisted equity instruments (total of items 357 and 358) Domestic (SA residents) Foreign (non-residents) Debt securities (total of items 360 and 365) Domestic (SA residents) - (total of items 361 to 364) Banks RSA government Public financial and non-financial corporate sector Other Foreign (non-residents) Other securities (total of items 367 and 368) Domestic (SA residents) Foreign (non-residents) Under securities-borrowing agreements (total of items 370, 373 and 374) Equity instruments (total of items 371 and 372) Domestic (SA residents) Foreign (non-residents) RSA government securities Other securities (total of items 375 and 376) Domestic (SA residents) Foreign (non-residents)	351	244					
	352	245					
	353	246					
	354						
	355						
	356	246					
	357						
	358						
	359						
	360						
	361						
	362	247					
	363						
	364						
	365						
	366	248					
	367						
	368						
	369	249					
	370	250					
371							
372							
373	251						
374	252						
375							
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		
Equity instruments (total of items 379 and 380)		378		
Domestic sector (SA residents)		379		
Foreign sector (non-residents)		380		
RSA government securities		381		
Other securities (total of items 383 and 384)		382		
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)						
		Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
		1	2	3	4	5
FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH						
LIABILITIES AND EQUITY						
(This table 20 is confidential and not available for inspection by the public)						
DEPOSITS DENOMINATED IN RAND (item 2)						
General government sector (item 6 plus item 14)		385				
SA banks (item 3, 12)		386				
Financial corporate sector (items 15, 16, 18, 19 and 20)		387				
Non-financial corporate sector (items 17 and 25)		388				
Household sector (items 26, 27 and 28)		389				
Foreign sector (item 29)		390				
DEPOSITS DENOMINATED IN FOREIGN CURRENCY (item 32)		391				
General government sector (item 34, and item 37 ¹)		392				
SA banks (item 33)		393				
Financial corporate sector (item 36)		394				
Non-financial corporate sector (item 37 ¹)		395				
Household sector (item 35)		396				
Foreign sector (item 38)		397				
OTHER BORROWED FUNDS (item 41)		398				
SA banks and other monetary institutions (items 43, 44 and 52)		399				
Financial corporate sector (items 45, 46, 47 and 53)		400				
Non-financial corporate sector and other (items 48, 50, 54, 56 and 57)		401				
Foreign sector (items 49 and 55)		402				
FOREIGN CURRENCY FUNDING (item 58)		403				
SA banks and other monetary institutions (items 59 and 60)		404				
Financial corporate sector (item 61)		405				
Non-financial corporate sector and other (items 62 and 66)		406				
Foreign sector (item 63)		407				
DEBT SECURITIES (item 68)		408				
SA banks and other monetary institutions (item 69)		409				
Financial corporate sector (item 70)		410				
Non-financial corporate sector and other (item 71)		411				
Foreign sector (item 72)		412				
OTHER LIABILITIES (total of items 73, 74, 77, 79, 86, 90, 91 and 94)		413				
LIABILITIES I.R.O DERIVATIVE INSTRUMENTS (items 81 and 85)		414				
SA banks and other monetary institutions (item 82)		415				
Financial corporate sector (item 83)		416				
Non-financial corporate sector and other (item 84)		417				
Foreign sector (item 85)		418				
EQUITY (item 96)		419				
TOTAL EQUITY AND LIABILITIES (item 102)		420				
		421				

1. Where applicable.

(All amounts to be rounded off to the nearest R'000)					
Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
	1	2	3	4	5
FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH					
ASSETS					
(This table 21 is confidential and not available for inspection by the public)					
TABLE 21					
CENTRAL BANK MONEY AND GOLD (item 103, column 5)					
422					
423					
424					
DEPOSITS AND LOANS DENOMINATED IN RAND (item 111, column 5, and item 117, column 5)					
425					
426					
427					
428					
LOANS RECEIVED UNDER RESALE AGREEMENTS (item 118, column 5)					
429					
SA banks and other monetary institutions (items 119 and 120, column 1)					
430					
Financial corporate sector (total of items 121 to 123, column 1)					
431					
Non-financial corporate sector and other (item 124, column 1, and item 125, column 1)					
432					
FOREIGN CURRENCY LOANS AND ADVANCES (item 126, column 5)					
433					
SA banks and other monetary institutions (items 128 and 129, column 1)					
434					
Financial corporate sector (item 131, column 1)					
435					
Non-financial corporate sector and other (item 132, column 1)					
436					
Foreign sector (item 127, column 3, item 133, column 3, and item 134, column 3)					
437					
REDEEMABLE PREFERENCE SHARES (item 135, column 5)					
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 3)					
442					
INSTALMENT SALES (item 140, column 5)					
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 3)					
447					
Other sectors (item 144, column 1)					
448					
LEASING FINANCE (item 145, column 5)					
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 3)					
453					
Other sectors (item 149, column 1)					
454					
MORTGAGE ADVANCES (item 150, column 5)					
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 3)					
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)					
Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
	1	2	3	4	5
FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH ASSETS (This table 21 is confidential and not available for inspection by the public)					
TABLE 21 continue					
CREDIT CARD DEBTORS (item 166, column 5)					
	Corporate sector (item 167, column 1, and item 168, column 1)				
	Household sector (item 169, column 1)				
	Foreign sector (item 166, column 3)				
OVERDRAFTS, LOANS AND ADVANCES: PUBLIC SECTOR (item 171, column 5)					
	General government sector (items 172 to 175, column 1)				
	Financial corporate sector (items 176 and 177, column 1)				
	Non-financial corporate sector (item 178, column 1)				
	Foreign sector (item 179, column 3)				
OVERDRAFTS, LOANS AND ADVANCES: PRIVATE SECTOR (item 180, column 5)					
	Financial corporate sector (item 182, column 1, item 187, column 1, and item 189, column 1)				
	Non-financial corporate sector (item 183, column 1, item 187, column 1, and item 190, column 1)				
	Household sector (items 184 to 186, column 1, and items 191 to 193, column 1)				
	Foreign sector (item 180, column 3)				
LESS: IMPAIRMENTS (item 194, column 5, and item 245, column 5)					
DEBT SECURITIES (item 196, column 5, item 207, column 5, item 213, column 5, and item 246, column 5)					
	General government sector (item 196, column 1, item 212, column 1, and item 250, column 1)				
	Banks and other monetary institutions (items 208, 209, 214, column 1, item 247, column 1, item 252, column 1, and item 253, column 1)				
	Public financial corporate sector (item 210, column 1, items 251 to 254, column 1, and item 257, column 1)				
	Public non-financial corporate sector (item 211, column 1)				
	Private financial corporate sector (item 215, column 1, item 252, column 1, item 253, column 1, and item 257, column 1)				
	Private non-financial corporate sector (item 216, column 1)				
	Foreign sector (item 196, column 3, item 207, column 3, item 213, column 3, and item 246, column 3)				
EQUITY (item 217, column 5, item 221, column 5, item 225, column 5, and item 229, column 5)					
	Banks (item 218, column 1, item 222, column 1, item 226, column 1, and item 230, column 1)				
	Financial corporate sector (item 219, column 1, item 223, column 1, item 227, column 1, and item 231, column 1)				
	Non-financial corporate sector (item 220, column 1, item 224, column 1, item 228, column 1, and item 232, column 1)				
	Foreign sector (item 217, column 3, item 221, column 3, item 225, column 3, and item 229, column 3)				
DERIVATIVE INSTRUMENTS (item 237, column 5)					
	Banks and other monetary institutions (item 238, column 1)				
	Financial corporate sector (item 239, column 1)				
	Non-financial corporate sector (item 240, column 1)				
	Foreign sector (item 237, column 3)				
SECURITISATION AND OTHER INVESTMENTS (items 233 and 241, column 5)					
	Banks (items 234 and 242, column 1)				
	Financial corporate sector (items 235 and 243, column 1)				
	Non-financial corporate sector (items 236 and 244, column 1)				
	Foreign sector (items 233 and 241, column 3)				

(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 (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)
NON-FINANCIAL ASSETS (item 258, column 5)		499					
Domestic sector (item 258, column 1)		500					
Foreign sector (item 258, column 3)		501					
OTHER ASSETS (item 267, column 5)		502					
Domestic sector (item 267, column 1)		503					
Foreign sector (item 267, column 3)		504					
TOTAL ASSETS (item 277, column 5)		505					

1. Where applicable.

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

BALANCES AT MONTH-END AND FLOWS DURING MONTH		TABLE 22						
INSTALMENT SALES AND LEASING TRANSACTIONS (This table 22 is confidential and not available for inspection by the public)		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
		a	1	2	3	4	5	6
INSTALMENT SALES (item 140, column 5)		506						
LEASING TRANSACTIONS (item 145, column 5)		507						
Hash total		508						

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

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

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

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

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

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

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

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

Columns relating to liabilities, tables 1 and 2

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

Column number	Description
	(e) make provision for the payment of interest on credit balances at tiered interest rates, that is, higher balances qualify for higher interest rates; and (f) include the so-called Mzansi accounts.
3	Other demand deposits This column shall reflect any credit balances in respect of deposits other than cheque or savings deposits, which deposits are payable on demand, that is, payable with notice or unexpired maturity of 1 day or less. Credit balances held in credit card accounts as well as money market accounts shall be included in this category.
4	More than 1 day to 1 month 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.

Columns relating to liabilities, tables 1 and 2

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

Columns relating to liabilities, tables 3 and 4

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

Column relating to equity, table 5

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

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 BA 900;</p> <p>(b) shall also be reported in column 4 on the asset side of the form BA 900.</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 BA 900.
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>