

Line items relating to assets, tables 6 to 14

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

Line items relating to assets, tables 6 to 14

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

Line items relating to assets, tables 6 to 14

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

Line items relating to assets, tables 6 to 14

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

Line items relating to assets, tables 6 to 14

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

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

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

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

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

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

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

Columns relating to selected items, table 16

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

Line item relating to selected items, table 16

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

Line item relating to selected items, table 16

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

Line item relating to selected items, table 16

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

Line item relating to selected items, table 16

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

Line item relating to selected items, table 16

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

Line item relating to selected items, table 16

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

Line item relating to selected items, table 16

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

Columns relating to securitisation activity, table 17

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

Line item relating to securitisation activity, table 17

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

Columns relating to assets temporarily acquired, table 18

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

Line items relating to assets temporarily acquired, table 18

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

Columns relating to assets lent to other parties, table 19

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

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

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

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

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

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

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

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

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

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

Assets

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

Assets continue ...

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

Liabilities

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

Equity

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

Contingent liabilities and other risk exposure

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

**ANALYSIS OF INSTALMENT SALE TRANSACTIONS, LEASING TRANSACTIONS AND
SELECTED ASSETS****Page no.**

1. Form BA 920 - Analysis of instalment sale transactions, leasing transactions and selected assets1102
2. Regulation 63 - Directives and interpretations for completion of the quarterly return concerning analysis of instalment sale transactions, leasing transactions and selected assets (Form BA 920)1106

BA920
Quarterly

ANALYSIS OF INSTALMENT SALE TRANSACTIONS, LEASING TRANSACTIONS AND SELECTED ASSETS

(Confidential and not available for inspection by the public)

Name of bank.....

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

TYPE OF ASSET AND AGREEMENT		(All amounts to be rounded off to the nearest R'000)			
Outstanding balance at end of quarter	Table 1	Asset item 139 of form BA 900			Total number of units ^b
		Instalment sales	Financial leases	Operating leases	
		1	2	3	4
	a				
Passenger cars:	1				
- new	2				
- used	3				
Commercial vehicles ^c - light:	4*				
- new	4*				
- used	5				
Commercial vehicles - medium and heavy:	6				
- new	7				
- used	8				
Commercial vehicles - minibuses:	9				
- new	10				
- used	11				
Other land transport equipment	12				
Total vehicles (total of items 1 to 9)	13				
Air transport equipment	14				
Sea and water transport equipment	15				
Agricultural machinery and equipment	16				
All household appliances	17				
Industrial machinery and equipment	18				
Commercial equipment	19				
Computer, IT and other office equipment	8*,9*				
Other goods	9*				
Total: all goods (total of items 10 to 18)	10				

a) For official use only.

b) Actual number, not thousands.

c) Excluding minibuses.

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

TYPE OF CLIENT	Line no.	Household sector	General government sector	Financial corporate sector	Non-financial corporate sector	Foreign sector	Total
Outstanding balance at end of quarter	a	1	2	3	4	5	6
Table 2							
Instalment sale transactions (BA 900 item 140) (total of items 21 to 29)	20						
Vehicles	21						
Air transport equipment	22						
Sea and water transport equipment	23						
Agricultural machinery and equipment	24						
All household appliances	25						
Industrial machinery and equipment	26						
Commercial equipment	27						
Computer, IT and other office equipment	28						
Other goods	29						
Leasing transactions (BA 900 item 145) (total of items 31 and 41)	30						
Financial leases (total of items 32 to 40)	31						
Vehicles	32						
Air transport equipment	33						
Sea and water transport equipment	34						
Agricultural machinery and equipment	35						
All household appliances	36						
Industrial machinery and equipment	37						
Commercial equipment	38						
Computer, IT and other office equipment	39						
Other goods	40						
Operating leases (total of items 42 to 50)	41						
Vehicles	42						
Air transport equipment	43						
Sea and water transport equipment	44						
Agricultural machinery and equipment	45						
All household appliances	46						
Industrial machinery and equipment	47						
Commercial equipment	48						
Computer, IT and other office equipment	49						
Other goods	50						

a) For official use only.

(All amounts to be rounded off to the nearest R'000)									
	Line no.	Balance at end of previous quarter (BA 900)	Transactions during the quarter at transaction value				Plus/ minus: valuation changes	Plus/ minus: other changes	Equals: balance at end of quarter (BA 900)
			Plus: capital expenditure on new ^b assets	Plus: other purchases (used/ existing assets)	Minus: sales / disposal				
NON-FINANCIAL ASSETS	a	1	2	3	4	5	6	7	
	51								
	52	910(39)							
	53	910(40)							
	54								
	55	910(41)							
	56	910(42)							
	57								
	58	910(45)*							
	59	910(45)*							
	60								
	61	910(43)							
	62	910(44)							
	63	910(47)							
	64	910(46)							
	65	910(48)							
	66								
Table 3									
Total premises/ buildings (BA 900 item 260) (total of items 52 and 53)									
Improvements to leasehold bank premises/ buildings									
Bank premises/ buildings									
Total other fixed property (BA 900 item 261) (total of items 55 and 56)									
Other non-residential premises/ buildings									
Residential premises/ buildings									
Total computer equipment (BA 900 item 262) (total of items 58 and 59)									
Computers, peripherals and IT equipment									
ATM's									
Total other tangible assets (BA 900 item 263) (total of items 61 to 63)									
Passenger cars									
Other vehicles/ transport equipment									
Other machinery and equipment, furniture and fittings									
Computer software (BA 900 item 265)									
Other intangible assets, including purchased goodwill (BA 900 item 266)									
Total (of items 51, 54, 57, 60, 64 and 65)									

a) For official use only.

b) Including additions, alterations and improvements to existing assets.

Personnel and infrastructure of the reporting bank	Line no.	Number ^b
Table 4	a	1
	67	910(98)
	68	
	69	910(99)
	70	910(100)
	71	910(101)
	72	910(102)
	73	910(103)
	74	910(105)
	75	910(106)
	76	
	77	
	78	
	79	
	80	
	81	
82		

a) For official use only.

b) Actual number, not thousands.

c) Including minibuses.

d) During the reporting quarter.

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

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

Columns relating to table 1

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

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

Columns relating to table 1

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

Line items relating to tables 1 and 2

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

Line items relating to tables 1 and 2

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

Line items relating to tables 1 and 2

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

Columns relating to table 2

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

Columns relating to table 3

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

Line items relating to table 3

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

Line items relating to table 4

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

Line items relating to table 4

Line item number	Description
73	<p>Number of current accounts, including those under cash-management schemes</p> <p>This item shall reflect the reporting bank's relevant number of current accounts irrespective whether the accounts have debit or credit balances, provided that any account forming part of a cash-management scheme or arrangement shall be counted once, and the central group account shall also be counted.</p>
74	<p>Number of deposit accounts, excluding current accounts</p> <p>This item shall reflect the reporting bank's relevant number of deposit accounts, including savings accounts, fixed deposit accounts, notice deposit accounts and any other type of deposit account or product offered by the reporting bank, such as NCDs and PNs, but not any number related to a current account.</p>
76 and 77	<p>Number of motor vehicles repossessed</p> <p>These items shall respectively reflect the relevant number of passenger vehicles and commercial and other vehicles repossessed or taken back by the reporting bank due to any failure in payment.</p>
78 and 79	<p>Number of properties repossessed</p> <p>These items shall respectively reflect the relevant number of residential properties and commercial and other properties repossessed or taken back by the reporting bank due to any failure in payment.</p>
80	<p>Number of loan accounts</p> <p>This item shall reflect the reporting bank's relevant number of loan accounts, including accounts related to-</p> <ul style="list-style-type: none"> a) mortgages; b) instalment and leasing; c) overdrafts; d) other loans and advances; e) credit cards; and f) any other type of loan account or product offered by the reporting bank, <p>which aforementioned accounts shall also include relevant rand and foreign currency denominated loans to the foreign sector, but shall not include any account related to an interbank loan, NCD, PN, loan granted in terms of a resale agreement or redeemable preference shares.</p>

Line items relating to table 4

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

INTEREST RATES ON DEPOSITS, LOANS AND ADVANCES**Page no.**

- | | | | | |
|----|---------------|---|---|------|
| 1. | Form BA 930 | - | Interest rates on deposits, loans and advances | 1117 |
| 2. | Regulation 64 | - | Directives and interpretations for completion of
monthly return concerning interest rates on deposits,
loans and advances (Form BA 930) | 1122 |

INTEREST RATES ON DEPOSITS, LOANS AND ADVANCES

(Confidential and not available for inspection by the public)

Name of bank.....

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

BA930
Monthly

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

1. Include all relevant existing loans and all relevant new loans.
2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.
3. Include corporate and household sectors but exclude banks and the government sector.
4. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non arms-length banking business from the form BA 930.

CONTINUES ON PAGE 1122—PART 8



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PART 8 OF 8

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AIDS HELPLINE: 0800-0123-22 Prevention is the cure

64. Interest rates on deposits, loans and advances - Directives and interpretations for completion of monthly return concerning interest rates on deposits, loans and advances (Form BA 930)

(1) The content of the relevant return is confidential and not available for inspection by the public.

(2) The purpose of the return primarily is-

- (a) to establish the ranges within which banks set selected key interest rates;
- (b) to assess the impact that changes in the Reserve Bank's repurchase rate has on the main sectors of the economy;
- (c) to monitor the transmission of changes in the Reserve Bank's repurchase rate through the banking sector to the broader economy, that is, to assess the extent of the pass-through of changes in the repurchase rate to other interest rates, the timing of such changes and the effect or magnitude of the said changes;
- (d) to obtain selected information related to a bank's cost of funds, yield on assets and related margins, allowing for product mix, term and other considerations.

(3) The institutional breakdown of liabilities and assets shall be made in accordance with the information contained in the *Institutional Sector Classification Guide* for South Africa¹, and any relevant classification shall be made in accordance with the classification made on the form BA 900.

(4) The rates to be reported shall be the rates set by the reporting bank in the ordinary course of arms-length business. Special or concessionary rates, such as rates sometimes provided by the reporting bank to its employees as a fringe benefit, outlier rates that may skew the weighted-average-ordinary-course-of-arms-length-business rate or rates set to nil due to exceptional circumstances such as the overdue status of an account, and the related outstanding balance of that account, shall be excluded from the form BA 930.

(5) Weighted average rates shall be calculated and reported for each relevant type of account, calculated across all accounts maintained in the ordinary course of arms-length banking business and weighted based on the outstanding balances at month-end provided that-

- (a) any relevant maturity classification shall be determined with reference to the original maturity;
- (b) when the reporting bank is unable to calculate an average rate as required in this subregulation (5), the reporting bank shall after consultation with the Research Department of the Reserve Bank, and subject to such conditions as may be specified, consistently report a typical rate for the relevant accounts.

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) All rates to be reported shall be the rates in effect at the end of the month to which the return relates and shall be reported as rates per annum quoted in the ordinary course of business. This would generally be nominal rates, rather than effective compounded rates.

(7) Only outstanding balances at month-end and interest rates pertaining to deposits, loans and advances denominated in rand shall be reported on the form BA 930, that is, foreign-currency denominated business shall be excluded.

(8) For the purposes of this regulation-

- (a) savings deposits of the household sector shall be reported separately in the relevant specified item provided. Relevant savings deposits by other sectors shall be included under call deposits;
- (b) the category "other" specified in items 55, 65, 72 and 82 includes other loans and advances, loans granted in terms of resale agreements and redeemable preference shares issued, but excludes overdrafts, instalment sales, leasing, mortgages and credit cards;
- (c) fixed rate means a predefined fixed interest rate, set for either a specified term or the entire period or duration of the relevant loan or advance;
- (d) flexible rate means any variable interest rate linked to a base rate that may change when the base rate changes, such as, for example, a prime linked loan or advance;
- (e) micro loans shall include all relevant amounts related to unsecured lending up to a maximum amount of R30 000, which loan amount shall relate to the relevant original exposure and loan agreement in respect of which the maximum NCA rates apply, provided that any relevant loan amount related to a credit card scheme or withdrawn from a cheque account in terms of an overdraft facility, causing a debit balance on that particular account, shall be excluded from this category of micro loans.

SELECTED LOCATIONAL STATISTICS BASED ON RESIDENCE**Page no.**

- | | | | | |
|----|---------------|---|---|------|
| 1. | Form BA 940 | - | Selected locational statistics based on residence | 1125 |
| 2. | Regulation 65 | - | Directives and interpretations for completion of
quarterly return concerning selected locational
statistics based on residence (Form BA 940)..... | 1149 |

SELECTED LOCATIONAL STATISTICS BASED ON RESIDENCE

(Confidential and not available for inspection by the public)

Name of bank/ controlling company.....

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

BA940
Quarterly(All amounts to be rounded off to the nearest US\$ millions¹)

Vis-à-vis country with ISO code	Line no.	Total claims: domestic plus foreign currency	Domestic currency				Foreign currency												
			Total		USD		EUR		JPY		GBP		CHF		Residual				
			All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks			
			MAAC	MAAD	MACC	MACD	MADC	MADD	MAFC	MAFD	MAXC	MAXD	MAQC	MAQD	MAJC	MAJD	MAKC	MAKD	MAIC
Table 1 ²		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Developed countries ³ :																			
Andorra - AD	1																		
to																			
United States - US	34																		
Residual developed																			
countries - 2R	35																		
Developed countries - 5R	36																		
Offshore centres ⁴																			
Aruba – AW	37																		
to																			
West Indies UK – 1Z	57																		
Residual former																			
Netherlands Antilles – 2D	58																		
Residual offshore																			
centres - 2N	59																		
Offshore centres - 1N	60																		
Developing Europe ⁵																			
Albania - AL	61																		
to																			
Ukraine - UA	78																		
Residual Former Serbia																			
and Montenegro - 2C	79																		
Residual Europe - 2B	80																		
Developing Europe - 3C	81																		

1. Without any decimals.

2. Total international claims: international loans plus international holdings of debt securities plus other international assets.

3. As specified in table A, in regulation 65(3)(a).

4. As specified in table B, in regulation 65(3)(b).

5. As specified in table C, in regulation 65(3)(c).

(All amounts to be rounded off to the nearest US\$ millions¹)

Vis-à-vis country with ISO code	Line no.	Total claims: domestic plus foreign currency		Domestic currency		Foreign currency													
		All	Non- banks	Total		USD		EUR		JPY		GBP		CHF		Residual			
				All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks		
MAAC	MAAD	MAAC	MACD	MADC	MADD	MAFC	MAFD	MAXC	MAXD	MAQC	MAQD	MAJC	MAJD	MAKC	MAKD	MAIC	MAID		
Table 1 ²		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Developing Latin America and Caribbean																			
Argentina - AR	82																		
to																			
Venezuela - VE	112																		
Residual Latin America and Caribbean - 2H	113																		
Developing Latin America and Caribbean - 4U	114																		
Developing Africa and Middle East ⁴																			
Algeria - DZ	115																		
to																			
Zimbabwe - ZW	179																		
Residual Africa (includes Western Sahara) and Middle East - 2W	180																		
Developing Africa and Middle East - 4W	181																		
Developing Asia and Pacific ⁵																			
Afghanistan - AF	182																		
to																			
Wallis and Futuna - WF	227																		
Residual Asia and Pacific - 2O	228																		
Developing Asia and Pacific - 4Y	229																		

1. Without any decimals.

2. Total international claims: international loans plus international holdings of debt securities plus other international assets.

3. As specified in table D, in regulation 65(3)(d).

4. As specified in table E, in regulation 65(3)(e).

5. As specified in table F, in regulation 65(3)(f).

(All amounts to be rounded off to the nearest US\$ millions ¹)

Vis-à-vis country with ISO code	Line no.	Table 1 ²	Total claims: domestic plus foreign currency		Domestic currency		Foreign currency													
							Total		USD		EUR		JPY		GBP		CHF		Residual	
			All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks
			MAAC	MAAD	MAAC	MACD	MADC	MADD	MAFC	MAFD	MAXC	MAXD	MAQC	MAQD	MAJC	MAJD	MAKC	MAKD	MAIC	MAID
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
International organisations (except the BIS which is included under Switzerland, and the ECB which is included under Germany) - 1C																				
	230																			
	231	Unallocated - 5M																		
	232	All countries - 3P = (5R+1N+3C+4U+4W+4Y+1C+5M)																		
	233	Residents - 1E																		
	234	All countries plus Residents - 5J = (3P+1E)																		
Memorandum:-																				
Official monetary authorities - 1D																				
	235																			

1. Without any decimals.
2. Total international claims: international loans plus international holdings of debt securities plus other international assets.

(All amounts to be rounded off to the nearest US\$ millions¹)

Vis-à-vis country with ISO code	Line no.	Total loans: domestic plus foreign currency		Domestic currency		Foreign currency													
				Total		USD		EUR		JPY		GBP		CHF		Residual			
		All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks		
		MGAC	MGAD	MGCC	MGCD	MGDC	MGDD	MGFC	MGFD	MGXC	MGXD	MGQC	MGQD	MGJC	MGJD	MGKC	MGKD	MGIC	MGID
Table 2 ²		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Developed countries ³ :																			
Andorra - AD	236																		
to																			
United States - US	269																		
Residual developed																			
countries - 2R	270																		
Developed countries - 5R	271																		
Offshore centres ⁴																			
Aruba – AW	272																		
to																			
West Indies UK – 1Z	292																		
Residual former																			
Netherlands Antilles – 2D	293																		
Residual offshore																			
centres - 2N	294																		
Offshore centres - 1N	295																		
Developing Europe ⁵																			
Albania - AL	296																		
to																			
Ukraine - UA	313																		
Residual Former Serbia																			
and Montenegro - 2C	314																		
Residual Europe - 2B	315																		
Developing Europe - 3C	316																		

1. Without any decimals.

2. Total international loans.

3. As specified in table A, in regulation 65(3)(a).

4. As specified in table B, in regulation 65(3)(b).

5. As specified in table C, in regulation 65(3)(c).

1. Without any decimals.

2. Total international loans.

3. As specified in table A, in regulation 65(3)(a).

4. As specified in table B, in regulation 65(3)(b).

5. As specified in table C, in regulation 65(3)(c).

(All amounts to be rounded off to the nearest US\$ millions¹)

Vis-à-vis country with ISO code	Line no.	Total loans: domestic plus foreign currency	Domestic currency			Foreign currency														
			Total		Non- banks	USD		EUR		JPY		GBP		CHF		Residual				
			All	Non- banks		All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks					
MGAC	MGAD	MGCC	MGCD	MGDC	MGDD	MGFC	MGFD	MGXC	MGXD	MGQC	MGQD	MGJC	MGJD	MGKC	MGKD	MGIC	MGID			
Table 2 ²		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Developing Latin America and Caribbean Argentina - AR to Venezuela - VE Residual Latin America and Caribbean - 2H Developing Latin America and Caribbean - 4U Developing Africa and Middle East ⁴ Algeria - DZ to Zimbabwe - ZW Residual Africa (includes Western Sahara) and Middle East - 2W Developing Africa and Middle East - 4W Developing Asia and Pacific ³ Afghanistan - AF to Wallis and Futuna - WF Residual Asia and Pacific - 2O Developing Asia and Pacific - 4Y	317																			
	to																			
	347																			
	348																			
	349																			
	350																			
	to																			
	414																			
	415																			
	416																			
	417																			
	to																			
	462																			
463																				
464																				

1. Without any decimals.

2. Total international loans.

3. As specified in table D, in regulation 65(3)(d).

4. As specified in table E, in regulation 65(3)(e).

5. As specified in table F, in regulation 65(3)(f).

[illegible]

(All amounts to be rounded off to the nearest US\$ millions¹)

Vis-à-vis country with ISO code	Line no.	Total securities: domestic plus foreign currency	Domestic currency		Foreign currency															
			Total		USD		EUR		JPY		GBP		CHF		Residual					
			All	Non-banks	All	Non-banks	All	Non-banks	All	Non-banks	All	Non-banks	All	Non-banks	All	Non-banks				
			MDAC	MDAD	MDCC	MDCD	MDDC	MDDD	MDFC	MDFD	MDXC	MDXD	MDQC	MDQD	MDJC	MDJD	MDKC	MDKD	MDIC	MDID
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Table 3 ²																				
Developed countries ³ :																				
Andorra - AD	471																			
to																				
United States - US	504																			
Residual developed																				
countries - 2R	505																			
Developed countries - 5R	506																			
Offshore centres ⁴																				
Aruba – AW	507																			
to																				
West Indies UK – 1Z	527																			
Residual former																				
Netherlands Antilles – 2D	528																			
Residual offshore																				
centres - 2N	529																			
Offshore centres - 1N	530																			
Developing Europe ⁵																				
Albania - AL	531																			
to																				
Ukraine - UA	548																			
Residual Former Serbia																				
and Montenegro - 2C	549																			
Residual Europe - 2B	550																			
Developing Europe - 3C	551																			

1. Without any decimals.

2. Total international holdings of debt securities.

3. As specified in table A, in regulation 65(3)(a).

4. As specified in table B, in regulation 65(3)(b).

5. As specified in table C, in regulation 65(3)(c).

(All amounts to be rounded off to the nearest US\$ millions¹)

Vis-à-vis country with ISO code	Line no.	Total securities: domestic plus foreign currency		Domestic currency		Foreign currency													
		Total		Total		USD		EUR		JPY		GBP		CHF		Residual			
		All	Non-banks	All	Non-banks	All	Non-banks	All	Non-banks	All	Non-banks	All	Non-banks	All	Non-banks	All	Non-banks		
		MDAC	MDAD	MDCC	MDCD	MDDC	MDDD	MDFC	MDFD	MDXC	MDXD	MDQC	MDQD	MDJC	MDJD	MDKC	MDKD	MDIC	MDID
Table 3 ²		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Developing Latin America and Caribbean ³																			
Argentina - AR	552																		
to																			
Venezuela - VE	582																		
Residual Latin America and Caribbean - 2H	583																		
Developing Latin America and Caribbean - 4U	584																		
Developing Africa and Middle East ⁴																			
Algeria - DZ	585																		
to																			
Zimbabwe - ZW	649																		
Residual Africa (includes Western Sahara) and Middle East - 2W	650																		
Developing Africa and Middle East - 4W	651																		
Developing Asia and Pacific ⁵																			
Afghanistan - AF	652																		
to																			
Wallis and Futuna - WF	697																		
Residual Asia and Pacific - 2O	698																		
Developing Asia and Pacific - 4Y	699																		

1. Without any decimals.

2. Total international holdings of debt securities.

3. As specified in table D, in regulation 65(3)(d).

4. As specified in table E, in regulation 65(3)(e).

5. As specified in table F, in regulation 65(3)(f).

[illegible]

(All amounts to be rounded off to the nearest US\$ millions ¹)

Vis-à-vis country with ISO code	Line no.	Total other assets: domestic plus foreign currency	Domestic currency				Foreign currency													
			Total		Total		USD		EUR		JPY		GBP		CHF		Residual			
			All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks		
			MIAC	MIAD	MICC	MICD	MIDC	MIDD	MIFC	MIFD	MIXC	MIXD	MIQC	MIQD	MIJC	MIJD	MIKC	MIKD	MIIC	MIID
Table 4 ²		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Developed countries ³ :																				
Andorra - AD	706																			
to																				
United States - US	739																			
Residual developed																				
countries - 2R	740																			
Developed countries - 5R	741																			
Offshore centres ⁴																				
Aruba – AW	742																			
to																				
West Indies UK – 1Z	762																			
Residual former																				
Netherlands Antilles – 2D	763																			
Residual offshore																				
centres - 2N	764																			
Offshore centres - 1N																				
Developing Europe ⁵	765																			
Albania - AL																				
to	766																			
Ukraine - UA																				
Residual Former Serbia	783																			
and Montenegro - 2C	784																			
Residual Europe - 2B																				
Developing Europe - 3C	785																			
	786																			

1. Without any decimals.

2. Total other international assets.

3. As specified in table A, in regulation 65(3)(a).

4. As specified in table B, in regulation 65(3)(b).

5. As specified in table C, in regulation 65(3)(c).

(All amounts to be rounded off to the nearest US\$ millions¹)

Vis-à-vis country with ISO code	Line no.	Total other assets: domestic plus foreign currency		Domestic currency		Foreign currency													
				Total		USD		EUR		JPY		GBP		CHF		Residual			
		All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks		
		MIAC	MIAD	MICC	MICD	MIDC	MIDD	MIFC	MIFD	MIXC	MIXD	MIQC	MIQD	MIJC	MIJD	MIKC	MIKD	MIIC	MIID
Table 4 ²		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Developing Latin America and Caribbean ³																			
Argentina - AR	787																		
to																			
Venezuela - VE	817																		
Residual Latin America and Caribbean - 2H	818																		
Developing Latin America and Caribbean - 4U	819																		
Developing Africa and Middle East ⁴																			
Algeria - DZ	820																		
to																			
Zimbabwe - ZW	884																		
Residual Africa (includes Western Sahara) and Middle East - 2W	885																		
Developing Africa and Middle East - 4W	886																		
Developing Asia and Pacific ⁵																			
Afghanistan - AF	887																		
to																			
Wallis and Futuna - WF	932																		
Residual Asia and Pacific - 2O	933																		
Developing Asia and Pacific - 4Y	934																		

1. Without any decimals.

2. Total other international assets.

3. As specified in table D, in regulation 65(3)(d).

4. As specified in table E, in regulation 65(3)(e).

5. As specified in table F, in regulation 65(3)(f).

[illegible]

(All amounts to be rounded off to the nearest US\$ millions¹)

Vis-à-vis country with ISO code	Line no.	Total liabilities: domestic plus foreign currency	Foreign currency																	
			Domestic currency																	
			Total		USD		EUR		JPY		GBP		CHF		Residual					
			All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks		
MAAA	MAAB	MACA	MACB	MADA	MADB	MAFA	MAFB	MAXA	MAXB	MAQA	MAQB	MAJA	MAJB	MAKA	MAKB	MAIA	MAIB			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18		
Table 5 ²																				
Developed countries ³ :																				
Andorra - AD		941																		
to																				
United States - US		974																		
Residual developed																				
countries - 2R		975																		
Developed countries - 5R																				
Offshore centres ⁴		976																		
Aruba – AW																				
to		977																		
West Indies UK – 1Z		997																		
Residual former																				
Netherlands Antilles – 2D		998																		
Residual offshore																				
centres - 2N		999																		
Offshore centres - 1N		1000																		
Developing Europe ⁵																				
Albania - AL		1001																		
to																				
Ukraine - UA		1018																		
Residual Former Serbia																				
and Montenegro - 2C		1019																		
Residual Europe - 2B																				
Developing Europe - 3C		1020																		
		1021																		

1. Without any decimals.

2. Total liabilities: International deposits plus international own issues of debt securities plus other international liabilities.

3. As specified in table A, in regulation 65(3)(a).

4. As specified in table B, in regulation 65(3)(b).

5. As specified in table C, in regulation 65(3)(c).

(All amounts to be rounded off to the nearest US\$ millions ¹)

Vis-à-vis country with ISO code	Line no.	Total liabilities: domestic plus foreign currency			Domestic currency		Foreign currency													
					Total		Total		USD		EUR		JPY		GBP		CHF		Residual	
		All	Non- banks		All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks
		MAAA	MAAB		MACA	MACB	MADA	MADB	MAFA	MAFB	MAXA	MAXB	MAQA	MAQB	MAJA	MAJB	MAKA	MAKB	MAIA	MAIB
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18		
Table 5 ²																				
Developing Latin America and Caribbean ³	1022																			
Argentina - AR	to																			
Venezuela - VE	1052																			
Residual Latin America and Caribbean - 2H	1053																			
Developing Latin America and Caribbean - 4U	1054																			
Developing Africa and Middle East ⁴																				
Algeria - DZ	1055																			
to	to																			
Zimbabwe - ZW	1119																			
Residual Africa (includes Western Sahara) and Middle East - 2W	1120																			
Developing Africa and Middle East - 4W	1121																			
Developing Asia and Pacific ⁵																				
Afghanistan - AF	1122																			
to	to																			
Wallis and Futuna - WF	1167																			
Residual Asia and Pacific - 2O	1168																			
Developing Asia and Pacific - 4Y	1169																			

1. Without any decimals.

2. Total liabilities: International deposits plus international own issues of debt securities plus other international liabilities.

3. As specified in table D, in regulation 65(3)(d).

4. As specified in table E, in regulation 65(3)(e).

5. As specified in table F, in regulation 65(3)(f).

(All amounts to be rounded off to the nearest US\$ millions ¹)

Vis-à-vis country with ISO code	Line no.	Domestic currency			Foreign currency												Residu	
		Total			USD			EUR			JPY			GBP			CHF	
		All	Non- banks	Total	All	Non- banks	Total	All	Non- banks	Total	All	Non- banks	Total	All	Non- banks	Total	All	Non- banks
		MAAA	MAAB	MACA	MACB	MADB	MAFA	MAFB	MAXA	MAXB	MAQA	MAQB	MAJA	MAJB	MAKA	MAKB	MAIA	MAIB
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
Table 5 ²																		
International organisations (except the BIS which is included under Switzerland, and the ECB which is included under Germany) - 1C Unallocated - 5M	1170																	
	1171																	
	1172																	
	1173																	
	1174																	
	1175																	
Memorandum:-																		
Official monetary authorities - 1D																		

1. Without any decimals.

2. Total liabilities: international deposits plus international own issues of debt securities plus other international liabilities.

Vis-à-vis country with ISO code	Line no.	Total deposits: domestic plus foreign currency		Domestic currency		Foreign currency													
				Total		USD		EUR		JPY		GBP		CHF		Residual			
		All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks	All	Non- banks		
		MGAA	MGAB	MGCA	MGCB	MGDA	MGDB	MGFA	MGFB	MGXA	MGXB	MGQA	MGQB	MGJA	MGJB	MGKA	MGKB	MGIA	MGIB
Table 6 ² Developed countries: ³ Andorra - AD to United States - US Residual developed countries - 2R Developed countries - 5R Offshore centres ⁴ Aruba – AW to West Indies UK – 1Z Residual former Netherlands Antilles – 2D Residual offshore centres - 2N Offshore centres - 1N Developing Europe ⁵ Albania - AL to Ukraine - UA Residual Former Serbia and Montenegro - 2C Residual Europe - 2B Developing Europe - 3C	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	

1. Without any decimals.

2. Total international deposits.

3. As specified in table A, in regulation 65(3)(a).

4. As specified in table B, in regulation 65(3)(b).

5. As specified in table C, in regulation 65(3)(c).

(All amounts to be rounded off to the nearest US\$ millions¹)

Vis-à-vis country with ISO code	Line no.	Total deposits: domestic plus foreign currency			Domestic currency		Foreign currency												Residual						
		All	Non- banks	MGAB	Total		USD		EUR		JPY		GBP		CHF		All	Non- banks	MGIB						
					MGAA	2	3	4	5	6	7	8	9	10	11	12				13	14	15	16	17	18
Table 6 ²		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18						
Developing Latin America and Caribbean ³																									
Argentina - AR	1257																								
to																									
Venezuela - VE	1287																								
Residual Latin America	1288																								
and Caribbean - 2H																									
Developing Latin America	1289																								
and Caribbean - 4U																									
Developing Africa and																									
Middle East ⁴																									
Algeria - DZ	1290																								
to																									
Zimbabwe - ZW	1354																								
Residual Africa (includes																									
Western Sahara) and	1355																								
Middle East - 2W																									
Developing Africa and	1356																								
Middle East - 4W																									
Developing Asia and																									
Pacific ⁵																									
Afghanistan - AF	1357																								
to																									
Wallis and Futuna - WF	1402																								
Residual Asia and																									
Pacific - 2O	1403																								
Developing Asia and																									
Pacific - 4Y	1404																								

1. Without any decimals.

2. Total international deposits.

3. As specified in table D, in regulation 65(3)(d).

4. As specified in table E, in regulation 65(3)(e).

5. As specified in table F, in regulation 65(3)(f).