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(REGULASIEKOERANT No. 509)

VOL. 16.]

PRETORIA, 25 June 1965.
25 Junie

[No. 1158.]

GOVERNMENT NOTICE.

DEPARTMENT OF FINANCE.

No. R. 950.]

[25 June 1965.]

REGULATIONS UNDER THE BANKS ACT, 1965.

Under the powers conferred upon me by section fifty of the Banks Act, 1965 (Act No. 23 of 1965), I, THEOPHILUS EBENHAEZER DÖNGES, Minister of Finance, hereby repeal the regulations published under Government Notices No. 2296 dated 18th November, 1955 (as amended by Government Notice No. 813 of the 13th June, 1958) and No. R. 32 of the 8th January, 1965, and make the regulations contained in the following Schedule.

T. E. DÖNGES,
Minister of Finance.

SCHEDULE.

A. DEFINITIONS.

In these regulations, unless the context otherwise indicates—

- (a) all words and expressions defined in the Act shall have the same meanings as in the Act;
- (b) "the Act" means the Banks Act, 1965; and
- (c) "section" means a section of the Act.

B. APPEALS TO THE MINISTER.

1. Every banking institution or person desiring to appeal to the Minister in terms of sub-section (3) of section three of the Act against any decision or refusal of the Registrar, shall within one month after the pronouncement of the decision or refusal at issue, lodge a notice of appeal with the Registrar, which shall clearly set forth the decision or refusal it is desired to appeal against and the grounds for the appeal.

2. Upon receipt of the notice mentioned in regulation 1 the Registrar shall prepare a statement of the reasons for his decision or refusal.

3. The Registrar shall dispatch a copy of the statement mentioned in regulation 2 to the appellant by registered post and require the appellant to declare within twenty-one days of the dispatch of such statement or within such further period as the Registrar may approve, whether he proposes to continue with his appeal or not.

4. If the appellant declares that he does not propose to continue with his appeal or if he fails to make a declaration to the Registrar in terms of regulation 3, the appeal shall lapse automatically.

GOEWERMENSKENNISGEWING.

DEPARTEMENT VAN FINANSIES.

No. R. 950.]

[25 Junie 1965.]

REGULASIES KRAGTENS DIE BANKWET, 1965.

Kragtens die bevoegdheid my verleen by artikel vyftig van die Bankwet, 1965 (Wet No. 23 van 1965) herroep ek, THEOPHILUS EBENHAEZER DÖNGES, Minister van Finansies, hierby die regulasies afgekondig by Goewermenskennisgewings No. 2296 van 18 November 1955 (soos gewysig by Goewermenskennisgewing No. 813 van 13 Junie 1958) en No. R. 32 van 8 Januarie 1965, en vaardig ek die regulasies uit wat in onderstaande Bylae vervat is.

T. E. DÖNGES,
Minister van Finansies.

BYLAE.

A. BEGRIPSBEPALINGS.

In hierdie regulasies, tensy uit die samehang anders blyk—

- (a) het alle woorde en uitdrukkings wat in die Wet omskryf word, dieselfde betekenisse as in die Wet;
- (b) beteken „die Wet” die Bankwet, 1965; en
- (c) beteken „artikel” ’n artikel van die Wet.

B. APPELLE NA DIE MINISTER.

1. Elke bankinstelling of persoon wat verlang om ingevolge subartikel (3) van artikel drie van die Wet appèl by die Minister aan te teken teen enige beslissing of weiering van die Registrateur, moet binne een maand nadat die betrokke beslissing of weiering waarteen geappelleer word bekendgemaak is, by die Registrateur ’n kennisgewing van appèl indien wat duidelik die beslissing of weiering uiteensit waarteen verlang word om appèl aan te teken en die gronde vir die appèl.

2. Na ontvangs van die in regulasie 1 vermelde kennisgewing moet die Registrateur ’n uiteensetting van die redes vir sy beslissing of weiering opstel.

3. Die Registrateur moet ’n afskrif van die in regulasie 2 vermelde uiteensetting aan die appellant per aangetekende pos stuur en hom versoek om binne een-en-twintig dae na versending van sodanige uiteensetting of binne sodanige verdere tydperk as wat die Registrateur goedkeur, te kenne te gee of hy voornemens is om met sy appèl voort te gaan al dan nie.

4. Indien die appellant verklaar dat hy nie voornemens is om met sy appèl voort te gaan of indien hy nie die Registrateur ooreenkomstig regulasie 3 van sy voorneme verwittig nie, vervel die appèl outomaties.

5. If the appellant declares his intention in terms of regulation 3 to continue with his appeal, he shall with his declaration lodge with the Registrar a reply to the statement mentioned in regulation 2.

6. Upon the receipt of the appellant's declaration and reply the Registrar shall as soon as may be transmit them to the Minister, together with all other relevant documents.

7. The Minister may require the Registrar or the appellant to furnish him with any further or other information in writing that he considers necessary for a just decision on the appeal.

8. The Minister shall notify his decision on the appeal to the Registrar, who shall communicate it to the appellant.

C.—CERTIFICATES, FORMS, RETURNS, STATEMENTS, INSTRUCTIONS AND INTERPRETATIONS.

NOTE.—Unless directed otherwise, every form, return or statement submitted by an institution must include every prescribed item numbered as indicated.

(B.A. FORM No. 1.)

(To be submitted in duplicate.)

APPLICATION FOR PROVISIONAL REGISTRATION AS A BANKING INSTITUTION.

[In terms of section four (2) of the Act.]

THE REGISTRAR OF BANKS,
PRETORIA.

1. I, the undersigned, being the chairman/chief executive officer* of _____, duly empowered thereto, hereby apply for the provisional registration of the said company as a commercial bank/discount house/merchant bank/general bank/hire-purchase bank/savings bank.*

2. I submit with this application, in duplicate, duly signed by me—

(1) the memorandum and articles of association of the institution, as approved by you and registered by the Registrar of Companies;

(2) a statement of the address of the head office of the institution;

(3) a statement of the name and address of its chairman, of every director and of its chief executive officer; and

(4) full particulars of the business it proposes to carry on and of the manner in which it proposes to carry it on.

3. In terms of section six (2), I apply for your approval of the use of the name _____

as an abbreviation and the name _____

as a literal translation of the name of the company.

4. The prescribed registration fee of R10 is enclosed with this application.

Chairman/Chief Executive Officer.*

Address _____

Date _____

*Omit whichever is not applicable.

(B.A. FORM No. 2.) (F. 254.)

REPUBLIC OF SOUTH AFRICA.

BANKS ACT, 1965.

OFFICE OF THE REGISTRAR OF BANKS,
PRETORIA.

CERTIFICATE OF PROVISIONAL REGISTRATION.

I hereby certify that _____
previously known as _____
has been registered provisionally by me as a _____
under the Banks Act, 1965 for the period ending _____
19____.

Dated at Pretoria this _____ day of _____
One thousand Nine hundred and _____

Registrar of Banks.

5. Indien die appellant ooreenkomstig regulasie 3 verklaar dat hy voornemens is om met sy appèl voort te gaan, moet hy saam met sy verklaring by die Registrateur 'n antwoord op die uiteensetting in regulasie 2 vermeld, indien.

6. Na ontvangs van die appellant se verklaring en antwoord moet die Registrateur hulle tesame met alle ander betrokke stukke so spoedig doenlik aan die Minister voorlê.

7. Die Minister kan van die Registrateur of van die appellant verlang om enige verdere of ander skriftelike inligting te verstrek wat hy nodig ag vir 'n regverdige beslissing oor die appèl.

8. Die Minister moet sy beslissing oor die appèl aan die Registrateur bekendmaak, wat dit aan die appellant moet meedeel.

C. SERTIFIKATE, VORMS, OPGAWES, STATE, VOORSKRIFTE EN VERTOLKINGS.

OPMERKING.—Tensy anders vermeld, moet elke vorm, opgawe of staat wat deur 'n instelling ingedien word, elke voorgeskrewe pos, genommer soos aangedui, insluit.

(B.W.—VORM NO. 1.)

(Moet in tweevoud voorgelê word.)

AANSOEK OM VOORLOPIGE REGISTRASIE AS 'N BANK-INSTELLING.

[Ingevolge artikel vier (2) van die Wet.]

DIE REGISTRATEUR VAN BANKE,
PRETORIA.

1. Ek, die ondergetekende, synde die voorsitter/hoof-uitvoerende beampte* van _____

doen, behoorlik daartoe gemagtig, hierby aansoek om die voorlopige registrasie van vermelde maatskappy as 'n handelsbank/diskontohuis/aksepbank/algemene bank/huurkoopbank/spaarbank*.

2. Saam met hierdie aansoek lê ek in tweevoud, en deur my geteken, voor—

(1) die akte van oprigting en statute van die instelling, soos deur u goedgekeur en deur die Registrateur van Maatskappye geregistreer;

(2) 'n aangifte van die adres van die hoofkantoor van die instelling;

(3) 'n aangifte van die naam en adres van sy voorsitter, van elke direkteur en van sy hoof-uitvoerende beampte; en

(4) volledige besonderhede van die besigheid wat hy voornemens is om te dryf en van die wyse waarop hy voornemens is om dit te dryf.

3. Ingevolge artikel ses (2) word u goedkeuring aangevra om die naam _____

as 'n verkorting en die naam _____

as 'n letterlike vertaling van die naam van die maatskappy te gebruik.

4. Die voorgeskrewe registrasiegeld van R10 vergesel hierdie aansoek.

Voorsitter/Hoof-uitvoerende
Beampte.

Adres _____

Datum _____

*Laat weg wat nie van toepassing is nie.

(B.W.—VORM NO. 2.) (F. 254.)

REPUBLIEK VAN SUID-AFRIKA.

BANKWET, 1965.

KANTOOR VAN DIE REGISTRATEUR VAN BANKE,
PRETORIA.

SERTIFIKAAT VAN VOORLOPIGE REGISTRASIE.

Ek sertifiseer hierby dat _____
voorheen bekend as _____
deur my as 'n _____
voorlopig geregistreer is kragtens die Bankwet, 1965 vir die tydperk eindigende _____ 19____.

Gedateer te Pretoria, hede die _____ dag van _____
Eenduisend Negehonderd _____

Registrateur van Banke.

(B.A. FORM No. 3.) (F. 255.)

REPUBLIC OF SOUTH AFRICA.

BANKS ACT, 1965.

OFFICE OF THE REGISTRAR OF BANKS,
PRETORIA.

CERTIFICATE OF REGISTRATION.

I hereby certify that _____
previously known as _____
has been registered by me as a _____
under the Banks Act, 1965.
Dated at Pretoria this _____ day of _____
One thousand Nine hundred and _____

Registrar of Banks.

(B.A. FORM No. 4.) (F. 256.)

REPUBLIC OF SOUTH AFRICA.

BANKS ACT, 1965.

OFFICE OF THE REGISTRAR OF BANKS,
PRETORIA.

CERTIFICATE OF CONVERSION OF REGISTRATION.

In terms of section *ten* (3) (e) of the Banks Act, 1965, I hereby
certify that the registration/provisional registration* of _____
as a _____
has been converted into registration/provisional registration* as a _____
Dated at Pretoria this _____ day of _____
One thousand Nine hundred and _____

Registrar of Banks.

(B.A. FORM No. 5.) (F. 257.)

REPUBLIC OF SOUTH AFRICA.

BANKS ACT, 1965.

OFFICE OF THE REGISTRAR OF BANKS,
PRETORIA.

CERTIFICATE OF ALTERATION OF NAME.

In terms of section *six* (4) of the Banks Act, 1965, I hereby certify
that _____
has, with my consent, altered its name to _____
and that I have entered the new name in my register of banking
institutions.
Dated at Pretoria this _____ day of _____
One thousand Nine hundred and _____

Registrar of Banks.

(B.A. FORM No. 6.)

(To be submitted in duplicate.)

APPLICATION FOR APPROVAL OF APPOINTMENT OF
AUDITOR (S).

[In terms of section *thirty-five* (1) (f) of the Act.]

THE REGISTRAR OF BANKS,
PRETORIA.

1. I, the undersigned, being the chairman/chief executive officer* of _____
hereby declare—

- (a) that the total assets of the institution as at the close of its last
financial year, i.e. on _____, 19____,
amounted to R _____;
- (b) that in accordance with the provisions of section *thirty-five* (1)
of the Act a resolution with the provisions of section *thirty-five* (1)
of the Act a resolution was passed at a meeting of members/
directors* held on _____, 19____, to
appoint _____ (Name)
of _____ (Address)
and _____ (Name)
of _____ (Address)
as auditor(s) of the institution from _____
19____, until the conclusion of the first succeeding annual
general meeting of the institution;

* Delete whichever is not applicable.

(B.W.-VORM No. 3.) (F. 255.)

REPUBLIEK VAN SUID-AFRIKA.

BANKWET, 1965.

KANTOOR VAN DIE REGISTRATEUR VAN BANKE,
PRETORIA.

SERTIFIKAAT VAN REGISTRASIE.

Ek sertifiseer hierby dat _____
voorheen bekend as _____
deur my as 'n _____
geregistreer is kragtens die Bankwet, 1965.
Gedateer te Pretoria, hede die _____ dag van _____
Eenduisend Negehonderd _____

Registrateur van Banke.

(B.W.-VORM No. 4.) (F. 256.)

REPUBLIEK VAN SUID-AFRIKA.

BANKWET, 1965.

KANTOOR VAN DIE REGISTRATEUR VAN BANKE,
PRETORIA.

SERTIFIKAAT VAN VERANDERING VAN REGISTRASIE.

Ingevolge artikel *tien* (3) (e) van die Bankwet, 1965, sertifiseer ek
hierby dat die registrasie/voorlopige registrasie* van _____
as 'n _____
verander is in registrasie/voorlopige registrasie* as 'n _____
Gedateer te Pretoria, hede die _____ dag van _____
Eenduisend Negehonderd _____

Registrateur van Banke.

(B.W.-VORM No. 5.) (F. 257.)

REPUBLIEK VAN SUID-AFRIKA.

BANKWET, 1965.

KANTOOR VAN DIE REGISTRATEUR VAN BANKE,
PRETORIA.

SERTIFIKAAT VAN NAAMSVERANDERING.

Ingevolge artikel *ses* (4) van die Bankwet, 1965, sertifiseer ek hierby
dat _____
sy naam met my toestemming in _____
verander het en dat ek die nuwe naam in my register van bankinstel-
lings aangeteken het.
Gedateer te Pretoria, hede die _____ dag van _____
Eenduisend Negehonderd _____

Registrateur van Banke.

(B.W.-VORM No. 6.)

(Moet in tweevoud voorgelê word.)

AANSOEK OM GOEDKEURING VAN AANSTELLING VAN
OUDITEUR(E).

[Ingevolge artikel *vyf-en-dertig* (1) (f) van die Wet.]

DIE REGISTRATEUR VAN BANKE,
PRETORIA.

1. Ek, die ondergetekende, synde die voorsitter/hoof-uitvoerende
beampte* van _____
verklaar hierby—

- (a) dat die totale bates van die instelling aan die einde van sy jongste
boekjaar, t.w. op _____ 19____
R _____ bedra het;
- (b) dat op 'n vergadering van lede/direkteure* wat op _____
19____ gehou is, ooreenkomstig die
bepalings van artikel *vyf-en-dertig* (1) van die Wet besluit is om
_____ (Naam)
van _____ (Adres)
en _____
van _____ (Naam)
van _____ (Adres)
vanaf _____ 19____ tot aan die einde van die eers-
volgende jaarlikse algemene vergadering van die instelling as
ouditeur(e) aan te stel;

* Skrap wat nie van toepassing is nie.

(c) that as at the last mentioned date the following persons were partners in this firm/these firms—

(c) dat op laasgenoemde datum ondervermelde persone vennote in dié firma(s) was—

2. In terms of section *thirty-five* (1) (f) of the Act, I apply for your approval of this appointment/these appointments.

2. Ingevolge artikel *vyf-en-dertig* (1) (f) van die Wet doen ek aansoek om u goedkeuring van hierdie aanstelling(s).

Chairman/Chief Executive Officer.*

Voorsitter/Hoof-uitvoerende Beamppte.*

Address _____

Adres _____

Date _____

Datum _____

* Omit whichever is not applicable.

* Laat weg wat nie van toepassing is nie.

(B.A. FORM No. 7.) (F. 258.)

MONTHLY RETURN.

NAME OF INSTITUTION _____

CLASS OF INSTITUTION _____ MONTH ENDED _____

RESERVE BALANCE.

- | | |
|---|---------|
| 1. Short-term liabilities to the public..... | R _____ |
| 2. Less: Loans from other South African banking institutions included under item 1 above..... | R _____ |
| 3. Short-term liabilities to the public, as reduced..... | R _____ |
| 4. Prescribed minimum reserve balance (8 per cent of item 3 above)..... | R _____ |
| 5. Amount shown against item 4 in last preceding monthly return..... | R _____ |
| 6. Actual reserve balance in S.A. Reserve Bank..... | R _____ |

LIQUID ASSETS.

- | | |
|--|---------|
| 7. Short-term liabilities to the public (Item 1 above)..... | R _____ |
| 8. Less: (i) Fifty per cent of remittances in transit (<i>Commercial banks only</i>)..... | R _____ |
| (ii) Total amount outstanding on loans against the security of fixed deposits included under item 7 above..... | R _____ |
| 9. Short-term liabilities to the public, as reduced..... | R _____ |
| 10. Medium-term liabilities to the public..... | R _____ |
| 11. Less: Total amount outstanding on loans against the security of fixed deposits included under item 10 above..... | R _____ |
| 12. Medium-term liabilities to the public, as reduced..... | R _____ |
| 13. Long-term liabilities to the public..... | R _____ |
| 14. Less: Total amount outstanding on loans against the security of fixed deposits included under item 13 above..... | R _____ |
| 15. Long-term liabilities to the public, as reduced..... | R _____ |
| 16. Liabilities under acceptances..... | R _____ |
| 17. Thirty per cent of short-term liabilities, as reduced (30 per cent of item 9 above)..... | R _____ |
| 18. Twenty per cent of medium-term liabilities, as reduced (20 per cent of item 12 above)..... | R _____ |
| 19. Five per cent of long-term liabilities, as reduced (5 per cent of item 15 above)..... | R _____ |
| 20. Ten per cent of liabilities under acceptances (10 per cent of item 16 above)..... | R _____ |
| 21. Total prescribed minimum liquid assets (Sum of items 17 to 20 above)..... | R _____ |
| 22. Actual amount of liquid assets..... | R _____ |
| 23. Amount shown against item 21 in last preceding monthly return..... | R _____ |
| 24. Excess liquid assets (Item 22 above less item 23)..... | R _____ |

PRESCRIBED INVESTMENTS.

- | | |
|--|---------|
| 25. Total liabilities to the public (Total of items 7, 10, 13 and 16 above)..... | R _____ |
| 26. Minimum prescribed investments (15 per cent of item 25 above)..... | R _____ |
| 27. Amount shown against item 26 in last preceding monthly return..... | R _____ |
| 28. Actual amount of prescribed investments..... | R _____ |

We declare—

- (1) that the foregoing return is to the best of our knowledge and belief correct;
- (2) that in accordance with the provisions of section *twenty-four* of the Banks Act no assets included under liquid assets or prescribed investments have been pledged or otherwise encumbered, save with the consent of the Minister;
- (3) that all securities included under liquid assets and prescribed investments have been valued in accordance with the provisions of section *twenty-five* of the Act; and
- (4) that this institution has maintained, since the date of certification of its last preceding monthly return, the prescribed minimum reserve balance with the Reserve Bank and the prescribed minimum amount of liquid assets and of prescribed investments.

(Place) _____ this _____ day of _____ 19 _____

Chief Executive Officer in South Africa.

Chief Accounting Officer in South Africa.

MAANDOPGAWES

(B.W.-VORM NO. 7.) (F. 263.)

NAAM VAN INSTELLING

KLAS INSTELLING

MAAND GEËINDIG

RESERWESALDO.

1. Korttermynverpligtings teenoor die publiek..... R
2. *Min:* Lenings van ander Suid-Afrikaanse bankinstellings by pos 1 hierbo ingesluit..... R
3. Korttermynverpligtings teenoor die publiek, soos verminder..... R
4. Voorgeskrewe minimum reserwesaldo (8 persent van pos 3 hierbo)..... R
5. Bedrag teenoor pos 4 in jongste voorafgaande maandopgawe getoon..... R
6. Werklike reserwesaldo in Suid-Afrikaanse Reserwebank..... R

LIKWIEDE BATES.

7. Korttermynverpligtings teenoor die publiek (Pos 1 hierbo)..... R
8. *Min:* (i) Vyftig persent van remises in transito (*Slegs handelsbanke*)..... R
- (ii) Totaalbedrag uitstaande op lenings teen sekerheid van vaste deposito's by pos 7 hierbo ingesluit..... R
9. Korttermynverpligtings teenoor die publiek, soos verminder..... R
10. Middeltermynverpligtings teenoor die publiek..... R
11. *Min:* Totaalbedrag uitstaande op lenings teen sekerheid van vaste deposito's by pos 10 hierbo ingesluit..... R
12. Middeltermynverpligtings teenoor die publiek, soos verminder..... R
13. Langtermynverpligtings teenoor die publiek..... R
14. *Min:* Totaalbedrag uitstaande op lenings teen sekerheid van vaste deposito's by pos 13 hierbo ingesluit..... R
15. Langtermynverpligtings teenoor die publiek, soos verminder..... R
16. Verpligtings uit hoofde van aksepte..... R
17. Dertig persent van korttermynverpligtings, soos verminder (30 persent van pos 9 hierbo)..... R
18. Twintig persent van middeltermynverpligtings, soos verminder (20 persent van pos 12 hierbo)..... R
19. Vyf persent van langtermynverpligtings, soos verminder (5 persent van pos 15 hierbo)..... R
20. Tien persent van verpligtings uit hoofde van aksepte (10 persent van pos 16 hierbo)..... R
21. Totale voorgeskrewe minimum likwiede bates (Totaal van poste 17 tot 20 hierbo)..... R
22. Werklike bedrag aan likwiede bates..... R
23. Bedrag teenoor pos 21 in jongste voorafgaande maandopgawe getoon..... R
24. Oorskot likwiede bates (Pos 22 hierbo *min* pos 23)..... R

VOORGESKREWE BELEGGINGS.

25. Totale verpligtings teenoor die publiek (Totaal van poste 7, 10, 13 en 16 hierbo)..... R
26. Minimum voorgeskrewe beleggings (15 persent van pos 25 hierbo)..... R
27. Bedrag teenoor pos 26 in die jongste voorafgaande maandopgawe getoon..... R
28. Werklike bedrag aan voorgeskrewe beleggings..... R

Ons verklaar—

- (1) dat voorgaande opgawe na die beste van ons wete juis is;
- (2) dat daar ooreenkomstig die bepalings van artikel vier-en-twintig van die Bankwet geen bates by likwiede bates of voorgeskrewe beleggings ingesluit is wat sonder die toestemming van die Minister verpand of andersins beswaar is nie;
- (3) dat alle beleggings wat by likwiede bates en voorgeskrewe beleggings ingesluit is, ooreenkomstig die bepalings van artikel vyf-en-twintig van die Wet gewaardeer is; en
- (4) dat hierdie instelling sedert die datum van sertifisering van sy jongste voorafgaande maandopgawe die voorgeskrewe minimum reserwesaldo by die Reserwebank en die voorgeskrewe minimum bedrag aan likwiede bates en aan voorgeskrewe beleggings in stand gehou het.

(Plek)....., hede die..... dag van..... 19.....

Hoof-uitvoerende Beampte in Suid-Afrika.

Hoofrekenmeester in Suid-Afrika.

QUARTERLY RETURN.

(B.A. FORM NO. 8.) (F. 259.)

NAME OF INSTITUTION

CLASS OF INSTITUTION

QUARTER ENDED

PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS.

1. Total liabilities to the public..... R
2. *Less:* (i) Liabilities under acceptances included under item 1 above..... R
- (ii) Excess liquid assets..... R
- (iii) Fifty per cent of remittances in transit (*Commercial banks only*)..... R
3. Liabilities to the public, as reduced..... R
4. per cent of item 3 above..... R
5. Ten per cent of liabilities under acceptances [10 per cent of item 2 (i) above]..... R
6. Sum of items 4 and 5..... R
7. Prescribed minimum paid-up capital and unimpaired reserve funds..... R
8. Amount shown against item 7 in last preceding quarterly return..... R
9. Actual amount of paid-up capital and unimpaired reserve funds..... R

COVERED DOMESTIC POSITION.

10. Total liabilities to the public (Item 1 above)..... R _____
 11. Less: Liabilities payable in foreign currency..... R _____
 12. Total liabilities payable in the currency of South Africa..... R _____
 13. Prescribed minimum paid-up capital and unimpaired reserve funds (Item 8 above)..... R _____
 14. Total liabilities plus prescribed minimum capital, etc. (Sum of items 12 and 13 above)..... R _____
 15. Total amount of assets in South Africa and claims payable in the currency of South Africa..... R _____

We declare that the foregoing return is to the best of our knowledge and belief correct and that this institution has maintained, since the date of certification of its last preceding quarterly return, the prescribed minimum amount of paid-up capital and unimpaired reserve funds, and a covered domestic position as required by the Act.

(Place) _____ this _____ day of _____ 19 _____

Chief Executive Officer in South Africa.

Chief Accounting Officer in South Africa.

(B.W.-VORM NO. 8.) (F. 264.)

KWARTAALOPGAWE.

NAAM VAN INSTELLING _____

KLAS INSTELLING _____

KWARTAAL GEËINDIG _____

GESTORTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE.

1. Totale verpligtings teenoor die publiek..... R _____
 2. Min: (i) Verpligtings uit hoofde van aksepte by pos 1 hierbo ingesluit..... R _____
 (ii) Oorskot likwiede bates..... R _____
 (iii) Vyftig persent van remises in transito (*Slegs handelsbanke*)..... R _____
 3. Verpligtings teenoor die publiek, soos verminder..... R _____
 4. _____ persent van pos 3 hierbo..... R _____
 5. Tien persent van verpligtings uit hoofde van aksepte [10 persent van pos 2 (i) hierbo]..... R _____
 6. Totaal van poste 4 en 5..... R _____
 7. Voorgeskrewe minimum gestorte kapitaal en onaangetaste reserwefondse..... R _____
 8. Bedrag teenoor pos 7 in jongste voorafgaande kwartaalopgawe getoon..... R _____
 9. Werklike bedrag aan gestorte kapitaal en onaangetaste reserwefondse..... R _____

GEDEKTE BINNELANDSE POSISIE.

10. Totale verpligtings teenoor die publiek (Pos 1 hierbo)..... R _____
 11. Min: Verpligtings betaalbaar in die geldeenhede van vreemde lande..... R _____
 12. Totale verpligtings betaalbaar in die geldeenhede van Suid-Afrika..... R _____
 13. Voorgeskrewe minimum gestorte kapitaal en onaangetaste reserwefondse (Pos 8 hierbo)..... R _____
 14. Totale verpligtings plus voorgeskrewe minimum kapitaal, ens. (Totaal van poste 12 en 13 hierbo)..... R _____
 15. Totale bedrag aan bates in Suid-Afrika en eise betaalbaar in die geldeenhede van Suid-Afrika..... R _____

Ons verklaar dat voorgaande opgawe na die beste van ons wete juis is en dat hierdie instelling sedert die datum van sertifisering van sy jongste voorafgaande kwartaalopgawe die voorgeskrewe minimum bedrag aan gestorte kapitaal en onaangetaste reserwefondse in stand gehou het, en 'n gedekte binnelandse posisie soos deur die Wet vereis.

(Plek) _____, hede die _____ dag van _____ 19 _____

Hoof-uitvoerende Beampte in Suid-Afrika.

Hoofrekenmeester in Suid-Afrika.

(B.A. FORM NO. 9.) (F. 260.)

QUARTERLY STATEMENT OF ASSETS AND LIABILITIES.

NAME OF INSTITUTION _____

CLASS OF INSTITUTION _____

QUARTER ENDED _____

Authorised Capital.

Subscribed Capital.

Paid-up Capital.

No. of Shares.

Amount.

_____ shares of R _____ each.....	R _____	_____ R _____	R _____
_____ shares of R _____ each.....	R _____	_____ R _____	R _____
TOTAL.....	R _____	_____ R _____	R _____

7

	Liquid Assets.	Prescribed Invest- ments.	Domestic Cover.	Total Assets.	Foreign Assets.	
	(1)	(2)	(3)	(4)	(5)	
Assets.	R	R	R	R	R	
1. Subsidiary Coin.....						1
2. Gold Coin and Bullion.....						2
3. Bank Notes.....						3
4. Deposits with:—(Total for this item..... R.....)						4
(a) Monetary banking institutions: [Total for sub-item (a)..... R.....]						a
(i) South African Reserve Bank.....					X	i
(ii) Commercial banks.....					X	ii
(iii) National Finance Corporation.....					X	iii
(iv) Other.....					X	iv
(b) Other South African banking institutions.....						b
(c) Foreign banking institutions.....						c
(d) Building societies.....						d
(e) Local authorities.....						e
5. Negotiable Certificates of Deposit.....						5
6. Loans and Advances to Banking Institutions:—						6
(Total for this item..... R.....)						a
(a) Discount houses in South Africa.....					X	b
(b) Other monetary banking institutions.....					X	c
(c) Other South African banking institutions.....					X	d
(d) Foreign banking institutions.....						e
7. Bills of and Advances to the Land Bank.....						7
8. Treasury Bills.....						8
9. Investments:—(Total for this item..... R.....)						9
(a) Government stock.....						a
(b) Government loan levies.....						b
(c) Land Bank debentures.....						c
(d) Stocks of local authorities.....						d
(e) Bills of and loans to public corporations.....						e
(f) Stocks and debentures of public corporations.....						f
(g) Other debentures.....						g
(h) Building society shares.....						h
*(i) Shares of monetary banking institutions.....						i
*(j) Shares of other South African banking institutions.....						j
*(k) Other shares:						k
(i) of subsidiary companies.....						i
(ii) of other companies.....						ii
10. Bills Discounted or Purchased:—(Total for this item: R.....)						10
(a) Drawn by residents of South Africa—Current:						a
(i) Bankers' acceptances—						i
(1) Own acceptances.....						(1)
(2) Other.....						(2)
(ii) Trade and agricultural bills.....						ii
(iii) Other bills.....						iii
(b) Drawn by non-residents—Current.....						b
*(c) Overdue.....						c
*11. Hire-purchase Discounts and Advances:—(Total for this item..... R.....)						11
(a) Current:						a
(i) Contracts purchased.....						i
(ii) Advances against the pledge of hire-purchase contracts.....						ii
(iii) Direct contracts.....						iii
(iv) Floor plans.....						iv
*(b) Overdue.....						b
*12. Deeds of Sale Discounted or Entered into:—						12
(Total for this item..... R.....)						a
(a) Current:						i
(i) Secured.....						ii
(ii) Unsecured.....						b
*(b) Overdue.....						
13. Loans and Advances to Governments:—(Total for this item..... R.....)						13
(a) South African Government.....					X	a
(b) S.A.R. and H.....					X	b
(c) Provincial administrations.....					X	c
(d) South West Africa Administration.....					X	d
(e) Government of the Transkei.....					X	e
(f) Local authorities in South Africa.....					X	f
(g) Foreign governments—						g
(i) Administrations of Basutoland, Bechuanaland and Swaziland.....						i
(ii) Other.....						ii
14. Other Loans and Advances:—(Total for this item: R.....)						14
(a) Unsecured:						a
(i) Current.....						i
*(ii) Overdue.....						ii
(b) Secured—Current: [Total for sub-item (b): R.....]						b
(i) By stocks, shares or debentures.....						i
(ii) By mortgages over town property.....						ii
(iii) By mortgages over farm property.....						iii
(iv) By pledge of bills for collection.....						iv
(v) By sureties or co-principal debtors—						v
(1) Personal loans.....						(1)
(2) Other.....						(2)
(vi) By other means.....						vi
*(c) Secured—Overdue.....						c
(d) Factoring:						d
(i) Current.....						i
*(ii) Overdue.....						ii

*A further analysis is required—see Annexures.

[B.A.—FORM NO. 9—(continued.)]

	Liquid Assets. (1)	Prescribed Invest- ments. (2)	Domestic Cover. (3)	Total Assets. (4)	Foreign Assets. (5)	
Assets (continued).	R	R	R	R	R	
*15. Merchandise Leases:—(Total for this item: R.....)						15
(a) Assets on lease.....						a
(b) Lease agreements discounted or entered into.....						b
*(c) Rentals overdue.....						c
16. Capital Liability of Foreign Branch(es) to South African Head Office						16
17. Remittances in Transit.....						17
18. Other Balances due by South African Head Office and Local Branch(es).....					X	18
19. Customers' Liability on Acceptances Outstanding, <i>per contra</i>						19
20. Furniture, Fittings and Equipment.....						20
21. Bank Premises.....						21
22. Fixed Property other than Bank Premises:						22
(a) Bought in.....						a
(b) Other.....						b
23. Assets other than the Foregoing.....						23
24. TOTAL ASSETS (ITEMS 1 TO 23).....						24

Memorandum.

25. Assets Pledged or Encumbered.....
26. Liabilities to the Institution of Directors, Auditors or any Officers thereof, or of any Firm, Partnership or Company of which such Persons may, either directly or indirectly, be Principals or in which they hold any Office, or which is managed or directly or indirectly controlled by the Institution or its Holding Company or Fellow Subsidiary....

Total
Amount.

R

25

26

*A further analysis is required—see Annexures.

We declare—

- (1) that the foregoing statement is to the best of our knowledge and belief correct;
- (2) that in accordance with the requirements of section one (5) (a) of the Banks Act, provision for depreciation of assets and for bad or doubtful debts was last made on.....(date); and
- (3) that in accordance with the requirements of section one (5) of the Act, the foregoing statement does not include as assets any of the items referred to in paragraphs (b) to (d) of that section.

(Place).....this.....day of.....19.....

Chief Accounting Officer in South Africa.

Chief Executive Officer in South Africa.

AUDITORS' CERTIFICATE.

[As required by section thirteen (3) of the Banks Act.]

As auditor(s) of the abovenamed institution I/we—

- (a) hereby certify that in my/our opinion and to the best of my/our information the foregoing statement gives a true and fair view of the institution's affairs as at the date stated and has been prepared in accordance with the requirements of the Act and the regulations made thereunder; and
- (b) report that in my/our opinion and to the best of my/our information the reductions made under liability item 9 (e) are an adequate provision as required by the Act in section one (5), to the extent that the provision has not been made otherwise.

Signature.....
Date.....

Signature.....
Date.....

ANNEXURE "A" TO B.A. FORM NO. 9. (F. 261.)

NAME OF INSTITUTION.....

OVERDUE ACCOUNTS.

(To be submitted, in original only, with every alternate quarterly statement. *Not available for inspection by public.*)

Attached to statement as at.....19.....

	ASSET ITEM NUMBER.						
	10 (c).	11 (b).	12 (b).	14 (a) (ii).	14 (c).	14 (d) (ii).	15 (c).
	R	R	R	R	R	R	R
1. Amount shown against item 5 of last preceding Annexure.....							
2. Deduct: Total amount written off as irrecoverable during half-year.....							
3. Balance.....							
4. Net increase or decrease (Item 5 less Item 3).....							
5. Gross amount overdue as at date of statement.....							
6. Deduct: Existing provision and/or reserve for bad or doubtful debts.....							
7. Net amount overdue per current B.A. Form No. 9..							
8. Number of accounts overdue.....							

9. Have accounts been scrutinised in order to ascertain what amounts are overdue? "Yes" or "No".....
- If "No", how have overdue amounts been determined?.....

Date.....

Chief Executive Officer in South Africa.

NAME OF INSTITUTION _____

ANALYSIS OF INVESTMENTS IN SHARES.

(To be submitted, in original only, with June and December quarterly statements. *Not available for inspection by public.*)

Attached to statement as at _____ 19____

Name of company. (1)	Number of shares. (2)	Book value. (3)	Current market value of quoted shares. (4)	Value placed on unquoted shares. (5)	Dividend for last financial year as % of cost of shares. (6)
		R	R	R	%
Asset item 9 (i):					
TOTAL BOOK VALUE.					
Asset item 9 (j):					
TOTAL BOOK VALUE.					
Asset item 9 (k) (i):					
TOTAL BOOK VALUE.					
Asset item 9 (k) (ii):					
TOTAL BOOK VALUE.					

(NOTE.—Items which are *blank* on the quarterly statement may be omitted from this Annexure.)

Date _____

Chief Executive Officer in South Africa.

ANNEXURE "C" TO B.A. FORM No. 9. (F. 262.)

NAME OF INSTITUTION _____

ANALYSIS OF NEW HIRE-PURCHASE AND RELATED TRANSACTIONS ENTERED INTO DURING QUARTER.

[Excluding asset item 11(a) (ii).]

(To be submitted, in original only, with every quarterly statement. *Not available for inspection by the public.*)

Attached to statement as at _____ 19____

Goods.	ASSET ITEM NUMBER.			
	11 (a) (i) and (iii).	11 (a) (iv).	12.	15.
	R	R	R	R
Passenger cars: New.....				
Used.....				
Trucks.....				
Agricultural equipment.....				
Furniture; electrical and other household appliances.....				
Industrial equipment.....				
Other goods.....				
ALL GOODS.....				

Date _____

Chief Executive Officer in South Africa.

KWARTAALSTAAT VAN BATES EN LASTE.

NAAM VAN INSTELLING

KLAS INSTELLING

Nominale Kapitaal.

KWARTAAL GEËINDIG

Geplaaste kapitaal.

Gestorte kapitaal.

Getal aandeel.

Bedrag.

aandeel van R	elk	R		R		R		R	
aandeel van R	elk	R		R		R		R	
TOTAAL		R		R		R		R	

Totale verpligtings.									
	Korttermyn.			Middeltermyn.			Langtermyn.	Totaal.	Verpligtings teenoor nie-inwoners.
	Onmiddellik opeisbare deposito's. (1)	Ander. (2)	Sub-totaal. (3)	Spaar-deposito's. (4)	Ander. (5)	Sub-totaal. (6)			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Verpligtings teenoor die publiek.	R	R	R	R	R	R	R	R	R
1. Deposito's deur:—									
(a) Inwoners van Suid-Afrika—									
(i) Sentrale Regering.....									X
(ii) Staatskuldkommissaris.....									X
(iii) S.A.S. & H.....									X
(iv) Provinsiale administrasies.....									X
(v) Administrasie van S.W.A.....									X
(vi) Regering van die Transkei.....									X
(vii) Plaaslike besture.....									X
(viii) Monetêre bankinstellings.....									X
(ix) Ander Suid-Afrikaanse bankinstellings.....									X
(x) Ander maatskappye.....									X
(xi) Ander deposante.....									X
(b) Nie-inwoners—									
(i) Administrasies van Basoetoland, Betsjoeanaland en Swaziland.....									
(ii) Ander inwoners van Basoetoland, Betsjoeanaland en Swaziland.....									
(iii) Ander nie-inwoners.....									
(c) Alle deposante.....									
(Totale deposito's per tye opeisbaar deur kliënte: R.....)			X			X	X	X	X
2. Lenings deur diskontohuise ontvang teen verpanding van bates									

	Totale verpligtings.				Verpligtings teenoor nie-inwoners.	
	Korttermyn.	Middeltermyn.	Langtermyn.	Totaal.		
	(3)	(6)	(7)	(8)	(9)	
3. Lenings en voorskotte van:	R	R	R	R	R	3
(a) Inwoners van Suid-Afrika:						a
(i) Monetêre bankinstellings—						i
(1) Suid-Afrikaanse Reserwebank.....					X	(1)
(2) Handelsbank.....					X	(2)
(3) Ander.....					X	(3)
(ii) Ander Suid-Afrikaanse bankinstellings.....					X	ii
(iii) Ander inwoners.....					X	iii
(b) Nie-inwoners.....						b
4. Aksepte ten behoeve van kliënte, per kontra.....	X	X	X			4
5. Ander te betaal wissels.....						5
6. Vyftig persent van kredite in transit.....						6
7. Ander verpligtings teenoor die publiek.....						7
8. TOTALE VERPLIGTINGS TEENOR DIE PUBLIEK (Poste 1 tot 7).....						8
Kapitaal, Reserwes en ander Verpligtings behalwe teenoor die Publiek.						
9. Totale gestorte kapitaal en onaangetaste reserwefondse:						9
(a) Gestorte aandeelkapitaal gehou deur—						a
(i) Monetêre bankinstellings.....					X	i
(ii) Ander Suid-Afrikaanse bankinstellings.....					X	ii
(iii) Ander.....						iii
(iv) Totale gestorte aandeelkapitaal [Subposte (i) tot (iii)].....						iv
(b) Kapitaalverpligting van 'n Suid-Afrikaanse tak teenoor sy buitelandse hoofkantoor.....						b
(c) Onaangetaste reserwefondse.....					X	c
(d) Bruto totale gestorte kapitaal en onaangetaste reserwefondse [Subposte (a) (iv), (b) en (c)].....						d
(e) Mjn: Verminderings.....					X	e
(f) Netto totale gestorte kapitaal en onaangetaste reserwefondse.....						f
10. Saldo verskuldig aan Suid-Afrikaanse hoofkantoor en binnelandse tak(ke).....					X	10
11. Onverdiende finansieringskoste.....					X	11
12. Ander verpligtings as bovermelde.....						12
13. TOTAAL VAN POSTE 9 TOT 12.....						13
14. TOTAAL VAN POSTE 8 EN 13.....						14
Voorwaardelike Verpligtings.						
15. Herdiskonteerde wissels.....						15
16. Lenings toegestaan maar nog nie uitbetaal nie.....						16

* 'n Ontleding van hierdie pos word vereis—sien Vertolkings.

	Likwiede bates. (1)	Voor- geskrewe beleggings. (2)	Binne- landse dekking. (3)	Totale bates. (4)	Buite- landse bates. (5)	
Bates.	R	R	R	R	R	
1. Pasmunt.....						1
2. Goudmunt en staafgoud.....						2
3. Banknote.....						3
4. Deposito's by:—(Totaal vir hierdie pos..... R.....)						4
(a) Monetêre bankinstellings: [Totaal vir sub- pos (a)..... R.....]						a
(i) Suid-Afrikaanse Reserwebank.....					X	i
(ii) Handelsbanke.....					X	ii
(iii) Nasionale Finansiële korporasie.....					X	iii
(iv) Ander.....					X	iv
(b) Ander Suid-Afrikaanse bankinstellings.....						b
(c) Buitelandse bankinstellings.....						c
(d) Bouverenigings.....						d
(e) Plaaslike besture.....						e
5. Verhandelbare depositosertifikate.....						5
6. Lenings en voorskotte aan bankinstellings:— (Totaal vir hierdie pos..... R.....)						6
(a) Diskontohuise in Suid-Afrika.....					X	a
(b) Ander monetêre bankinstellings.....					X	b
(c) Ander Suid-Afrikaanse bankinstellings.....					X	c
(d) Buitelandse bankinstellings.....						d
7. Wissels van en voorskotte aan die Landbank.....					X	7
8. Skatkisbiljette.....						8
9. Beleggings:—(Totaal vir hierdie pos..... R.....)						9
(a) Staatseffekte.....						a
(b) Leningsheffings deur die Regering.....						b
(c) Obligasies van die Landbank.....						c
(d) Effekte van plaaslike besture.....						d
(e) Wissels van en lenings aan openbare korporasies.....						e
(f) Effekte en obligasies van openbare korporasies.....						f
(g) Ander obligasies.....						g
(h) Aandeel van bouverenigings.....						h
* (i) Aandeel van monetêre bankinstellings.....						i
* (j) Aandeel van ander Suid-Afrikaanse bankinstellings.....						j
* (k) Ander aandeel—						k
(i) Van filiaalmaatskappye.....						ii
(ii) Van ander maatskappye.....						
10. Gediskonteerde of gekoopte wissels:—(Totaal vir hierdie pos..... R.....)						10
(a) Deur inwoners van Suid-Afrika getrek—Lopende:						a
(i) Bankaksepte—						i
(1) Eie aksepte.....						(1)
(2) Ander.....						(2)
(ii) Handels- en landbouwissels.....						ii
(iii) Ander wissels.....						iii
(b) Deur nie-inwoners getrek—Lopende.....						b
* (c) Agterstallige.....						c
* 11. Huurkoopdiskonterings en -voorskotte:—(Totaal vir hierdie pos..... R.....)						11
(a) Lopende:						a
(i) Gekoopte kontrakte.....						i
(ii) Voorskotte teen verpanding van huurkoopkontrakte.....						ii
(iii) Direkte kontrakte.....						iii
(iv) „Vloerplanne”.....						iv
* (b) Agterstallige.....						b
* 12. Koopaktes gediskonteer of aangegaan:—(Totaal vir hierdie pos..... R.....)						12
(a) Lopende:						a
(i) Gedek.....						i
(ii) Ongedek.....						ii
* (b) Agterstallige.....						b
13. Lenings en voorskotte aan regerings:—(Totaal vir hierdie pos..... R.....)						13
(a) Suid-Afrikaanse Regering.....					X	a
(b) S.A.S. & H.....					X	b
(c) Provinsiale administrasies.....					X	c
(d) Administrasie van S.W.A.....					X	d
(e) Regering van die Transkei.....					X	e
(f) Plaaslike besture binne Suid-Afrika.....					X	f
(g) Buitelandse regerings—						g
(i) Administrasies van Basoetoland, Betsjoeanaland en Swazi- land.....						i
(ii) Ander.....						ii

* 'n Verdere ontleding word vereis—sien Aanhangsels.

	Likwiede bates. (1)	Voor- geskrewe beleggings. (2)	Binne- landse dekking. (3)	Totale bates. (4)	Buite- landse bates. (5)	
	R	R	R	R	R	
14. Ander lenings en voorskotte:—(Totaal vir hierdie pos..... R.....)						14
(a) Ongedek:						a
(i) Lopende.....						i
* (ii) Agterstallige.....						ii
(b) Gedek—Lopende: [Totaal vir sub-pos (b): R.....]						b
(i) Deur effekte, aandele of obligasies.....						i
(ii) Deur verbande op stedelike eiendom.....						ii
(iii) Deur verbande op plaaseiendom.....						iii
(iv) Deur verpanding van inkassowissels.....						iv
(v) Deur borge of medehoofskuldenare—						v
(1) Persoonlike lenings.....						(1)
(2) Ander.....						(2)
(vi) Op 'n ander wyse.....						vi
* (c) Gedek—Agterstallige.....						c
(d) Faktoring:						d
(i) Lopende.....						i
* (ii) Agterstallige.....						ii
* 15. Handelsware-huurkontrakte:						15
(a) Verhuurde bates.....						a
(b) Huurkontrakte gediskonteer of aangegaan.....						b
* (c) Huurgelde agterstallig.....						c
16. Kapitaalverpligting van buitelandse tak(ke) teenoor Suid-Afrikaanse hoofkantoor.....						16
17. Remises in transito.....						17
18. Ander saldo's verskuldig deur Suid-Afrikaanse hoofkantoor en binne-landse tak(ke).....					X	18
19. Verpligtings van kliënte uit hoofde van uitstaande aksepte, <i>per kontra</i>						19
20. Ameublement en uitrusting.....						20
21. Bankgeboue.....						21
22. Vaste eiendom behalwe bankgeboue:						22
(a) Ingekoop.....						a
(b) Ander.....						b
23. Ander bates as bovermelde.....						23
24. TOTALE BATES (Poste 1 tot 23).....						24
					Totale bedrag. R	
25. Verpande of beswaarde bates.....						25
26. Verpligtings teenoor die instelling van direkteure, ouditeure en enige amptenare daarvan, of van enige saak, vennootskap of maatskappy waarvan sodanige persone of regstreeks of onregstreeks prinsipale is of waarin hulle enige amp beklee, of wat deur die instelling bestuur of regstreeks of onregstreeks beheer word of wat sy moedermaatskappy of mede-filiaal is.....						26

* 'n Verdere ontleding word vereis—sien Aanhangsels.

Ons verklaar—

- (1) dat voorgaande staat na die beste van ons wete juis is;
- (2) dat daar ooreenkomstig artikel een (5) (a) van die Bankwet laas op..... (datum) vir waardevermindering van bates en vir oninbare of twyfelagtige skulde voorsiening gemaak is; en
- (3) dat ooreenkomstig die vereistes van artikel een (5) van die Wet, voorgaande staat nie as bates insluit enige van die items waarna in paragrawe (b) tot (d) van daardie artikel verwys word nie.

(Plek)....., hede die..... dag van..... 19.....

Hoofrekenmeester in Suid-Afrika.

Hoof-uitvoerende Beampte in Suid-Afrika.

OUDITEURSERTIFIKAAT.

[Soos vereis by artikel dertien (3) van die Bankwet].

As ouditeur(e) van bogenoemde instelling—

- sertifiseer ek/ons hierby dat na my/ons mening en die beste van my/ons inligting voorgaande staat 'n ware en redelike weergawe van die instelling se sake is per vermelde datum en dat dit ingevul is ooreenkomstig die bepalings van die Wet en die regulasies daarkragtens uitgevaardig; en
- verklaar ek/ons dat na my/ons mening en die beste van my/ons inligting die verminderings by lastepos 9 (e) 'n voldoende voorsiening is soos deur die Wet in artikel een (5) vereis vir sover die voorsiening nie op 'n ander wyse gemaak is nie.

Handtekening.....

Handtekening.....

Datum.....

Datum.....

NAAM VAN INSTELLING _____

AGTERSTALLIGE REKENINGS.

(Slegs die oorspronklike moet saam met die kwartaalstaat al om die ander kwartaal ingedien word. *Nie vir insae deur die publiek beskikbaar nie.*)

Aangeheg by staat per _____ 19 _____

	NOMMER VAN BATEPOS.						
	10 (c)	11 (b)	12 (b)	14 (a) (ii)	14 (c)	14 (d) (ii)	15 (c)
	R	R	R	R	R	R	R
1. Bedrag teenoor pos 5 van jongste voorafgaande Aanhangsel getoon.....							
2. <i>Trek af:</i> Totale bedrag as onverhaalbaar gedurende halfjaar afgeskryf.....							
3. Saldo.....							
4. Netto toename of afname (Pos 5 min Pos 3).....							
5. Bruto bedrag agterstallig op datum van staat.....							
6. <i>Trek af:</i> Bestaande voorsiening en/of reserwe vir oninbare of twyfelagtige skulde.....							
7. Netto bedrag as agterstallig in huidige B.W.-vorm No. 9 getoon.....							
8. Getal rekenings agterstallig.....							
9. Is rekenings nagegaan ten einde vas te stel watter bedrae agterstallig is? „Ja” of „Nee” Indien „nee”, hoe is die agterstallige bedrae bepaal?							

Datum _____

Hoof-uitvoerende Beampte in Suid-Afrika.

Aanhangsel „B” van B.W.-vorm No. 9.

NAAM VAN INSTELLING _____

ONTLEDING VAN BELEGGINGS IN AANDELE.

(Slegs die oorspronklike moet saam met die kwartaalstate vir Junie en Desember ingedien word. *Nie vir insae deur die publiek beskikbaar nie.*)

Aangeheg by staat per _____ 19 _____

Naam van maatskappy.	Getal aandele.	Boekwaarde.	Huidige markwaarde van genoteerde aandele.	Waarde geplaas op ongenoteerde aandele.	Dividend vir jongste boekjaar as % van koste van aandele.
(1)	(2)	(3)	(4)	(5)	(6)
Batepos 9 (i) —		R	R	R	%
TOTALE BOEKWAARDE.....					
Batepos 9 (j) —					
TOTALE BOEKWAARDE.....					
Batepos 9 (k) (i) —					
TOTALE BOEKWAARDE.....					
Batepos 9 (k) (ii) —					
TOTALE BOEKWAARDE.....					

(OPMERKING.—Poste waarteenoor geen bedrae in die kwartaalstaat verskyn nie, mag uit hierdie Aanhangsel weggelaat word.)

Datum _____

Hoof-uitvoerende Beampte in Suid-Afrika.

NAAM VAN INSTELLING

ONTLEDING VAN NUWE HUURKOOP- EN VERWANTE TRANSAKSIES GEDURENDE KWARTAAL AANGEGAAN.

[Batepos 11 (a) (ii) uitgeslote.]

(Slegs die oorspronklike moet saam met elke kwartaalstaat ingedien word. *Nie vir insae deur die publiek beskikbaar nie.*)

Aangeheg by staat per 19

Goedere.	NOMMER VAN BATEPOS.			
	11 (a) (i) en (iii)	11 (a) (iv)	12	15
	R	R	R	R
Passasiersmotors—				
Nuuu.....				
Gebruik.....				
Vragmotors.....				
Landbou-uitrusting.....				
Meubels; elektriese en ander huishoudelike benodigdhede.....				
Nywerheidsuitrusting.....				
Ander goedere.....				
ALLE GOEDERE.....				

Datum

Hoof-uitvoerende Beampte in Suid-Afrika.

I. GENERAL INSTRUCTIONS.

1. COVERAGE OF RETURNS AND STATEMENTS.

The prescribed returns and statements must be submitted by all institutions registered or provisionally registered or deemed to be registered as banking institutions under the Act.

A *non-resident* of South Africa means an individual residing, or intending to reside, outside South Africa for a period of eighteen consecutive months or longer, or an organisation domiciled or registered outside South Africa, or a foreign branch of an institution with its head office in South Africa or a foreign head office of a South African branch. For this purpose banking institutions which are authorised dealers in foreign exchange may use the definition of “non-resident accounts” given in Exchange Control Ruling E2, *except* that Basutoland, Bechuanaland and Swaziland should be regarded as outside South Africa. The latter definition will then read: “Accounts of persons, firms or companies (including banks) domiciled or registered outside the Republic of South Africa and South West Africa, and include non-resident sterling area accounts, external accounts and blocked accounts”.

A *resident* of South Africa means an individual who, or institution which, is *not* a non-resident of South Africa.

South Africa includes South West Africa but excludes Basutoland, Bechuanaland and Swaziland.

Liabilities and Assets to be Reported.

Only the liabilities and assets relating to the operations of a South African resident institution should be reported, and the total liabilities and total assets should always include the foreign liabilities and foreign assets respectively of an institution.

Foreign Liabilities and Assets.

Liabilities to non-residents consist of claims of non-residents on residents of South Africa, while foreign assets consist of assets (other than claims) situate outside South Africa and claims of South African residents on non-residents. Foreign liabilities and assets are required in separate columns but should nevertheless always be included in the total column for liabilities and for assets and in other appropriate columns.

I. ALGEMENE VOORSKRIFTE.

1. OMVANG VAN OPGAWES EN STATE.

Die voorgeskrewe opgawes en state word ingedien deur alle instellings wat kragtens die Wet as bankinstellings geregistreer of voorlopig geregistreer is of geag word geregistreer te wees.

’n *Nie-inwoner* van Suid-Afrika is ’n individu wat buite Suid-Afrika woon, of van voorneme is om daarbuite te woon, vir ’n tydperk van agtien opeenvolgende maande of langer, of ’n organisasie wat buite Suid-Afrika gevestig of geregistreer is, of ’n buitelandse tak van ’n Suid-Afrikaanse hoofkantoor of ’n buitelandse hoofkantoor van ’n Suid-Afrikaanse tak. Vir dié doel kan bankinstellings wat gemagtigde valutahandelaars is die omskrywing van „nie-inwonerrekening” gebruik wat in Valutabeheervoorskrif E2 gegee word, *behalwe* dat Basoetoland, Betsjoeanaland en Swaziland as buite Suid-Afrika beskou moet word. Laasgenoemde omskrywing sal dan lui: „Rekening van persone, sake of maatskappye (banke inbegrepe) wat buite die Republiek van Suid-Afrika gevestig of geregistreer is, en sluit in rekening van nie-inwoners in die sterlinggebied, eksterne rekening en geblokkeerde rekening.”

’n *Inwoner* van Suid-Afrika is ’n individu of instelling wat *niet* ’n nie-inwoner van Suid-Afrika is nie.

Suid-Afrika sluit Suidwes-Afrika in, maar *niet* Basoetoland, Betsjoeanaland en Swaziland nie.

Laste en bates wat opgegee moet word.

Slegs die laste en bates wat betrekking het op die bedrywighede van ’n instelling wat ’n inwoner van Suid-Afrika is, moet in die opgawes en state opgeneem word, en die totale laste en totale bates moet altyd onderskeidelik die buitelandse laste en buitelandse bates van ’n instelling insluit.

Buitelandse laste en bates.

Verpligtings teenoor nie-inwoners bestaan uit eise van nie-inwoners teen inwoners van Suid-Afrika, terwyl buitelandse bates bestaan uit bates (afgesien van eise) wat buite Suid-Afrika geleë is en eise van inwoners van Suid-Afrika teen nie-inwoners. Buitelandse laste en bates moet in afsonderlike kolomme getoon word maar moet nogtans altyd ingesluit word in die totaal kolom van laste en van bates en in ander toepaslike kolomme.

South African Branch of a Foreign Institution.

If a foreign institution conducts its operations in South Africa through a branch, the branch should be regarded as an entity separate from its foreign head office organisation, and only the liabilities and assets of the South African branch should be reported. The accounting relationship between the branch and its foreign head office should be reflected in two accounts, viz. (1) a *capital* account, representing the investment in the South African branch by its foreign head office which can be regarded as being of a *permanent* nature, and (2) a *current* account. The balance on the capital account will always represent a liability of the branch to its head office [vide liability item 9 (b)], while the balance on the current account may be due by the branch to the foreign head office and will then represent a liability [vide liability item 3 (b)], or may be due to the branch by the foreign head office and will then represent an asset [vide asset item 6 (d)].

Foreign Branch of a South African Institution.

The liabilities and assets of a foreign branch of a South African institution should similarly be excluded from the liabilities and assets to be reported by the institution. The accounting relationship between the South African institution and its foreign branch should likewise be split between a *capital* account and a *current* account. The balance on the capital account will represent the capital invested in the branch by the South African institution and will always be an asset of the South African institution (vide asset item 16), while the balance on the current account may be due by the head office and will then represent a liability of the South African institution [vide liability item 3 (b)], or may be due to the head office in South Africa and will then represent an asset of the South African institution [vide asset item 6 (d)].

2. REQUIREMENTS REGARDING COMPLETION AND SUBMISSION OF RETURNS AND STATEMENTS.

Size.

The monthly and quarterly returns and the annexures to the quarterly statement must be lodged on sheets of a standardised size, viz. 8 in. across and 13 in. down, and the quarterly statement on single sheets 16 in. across and 13 in. down. *Forms are obtainable from the Government Printer, Pretoria.* Institutions are not obliged to use the forms printed by the Government Printer, but the forms used must conform in all respects to those forms.

Number of Copies.

Completed forms must be submitted in *duplicate*, except where indicated otherwise.

Legibility.

The forms must be completed in a legible form and figures must be either typewritten or in ink. If carbon is used to prepare the copy, care should be taken to see that the copy is legible and that the respective figures appear *against the same items* on the copy as on the original.

Rounding off.

Amounts should be rounded off to the nearest rand, and commas should be inserted after the thousands and the millions.

Meaning of "X".

An "X" in a column indicates that no entry is required or possible.

Accuracy.

Completed forms should be checked for accuracy of addition and also to ensure that amounts appear against the correct items and in the correct columns.

Suid-Afrikaanse tak van 'n buitelandse instelling.

As 'n buitelandse instelling sake in Suid-Afrika deur 'n tak doen, moet die tak as 'n eenheid afsonderlik van sy hoofkantoororganisasie beskou word, en slegs die laste en bates van die Suid-Afrikaanse tak moet in die opgawes en state opgeneem word. Die boekhoukundige verwantskap tussen die tak en sy buitelandse hoofkantoor moet in twee rekenings getoon word, naamlik (1) 'n *kapitaalrekening* wat die belegging in die Suid-Afrikaanse tak deur sy buitelandse hoofkantoor weergee en wat as van *permanente* aard beskou kan word, en (2) 'n *lopende* rekening. Die saldo van die kapitaalrekening sal altyd 'n verpligting van die tak teenoor sy hoofkantoor voorstel [sien lastepos 9 (b)], terwyl die saldo van die lopende rekening deur die tak aan sy buitelandse hoofkantoor verskuldig kan wees en dan 'n verpligting sal voorstel [sien lastepos 3 (b)], of aan die tak deur die buitelandse hoofkantoor verskuldig kan wees en dan 'n bate sal voorstel [sien batepos 6 (d)].

Buitelandse tak van 'n Suid-Afrikaanse instelling.

Die laste en bates van 'n buitelandse tak van 'n Suid-Afrikaanse instelling moet eweneens uitgesluit word van die laste en bates waaroor die instelling verslag moet doen. Die boekhoukundige verwantskap tussen die Suid-Afrikaanse instelling en sy buitelandse tak moet ook verdeel word tussen 'n *kapitaalrekening* en 'n *lopende* rekening. Die saldo van die kapitaalrekening sal die kapitaal voorstel wat deur die Suid-Afrikaanse instelling in die tak belê is en sal altyd 'n bate van die Suid-Afrikaanse instelling wees (sien batepos 16), terwyl die saldo van die lopende rekening deur die hoofkantoor verskuldig kan wees en dan 'n verpligting sal voorstel [sien lastepos 3 (b)], of aan die hoofkantoor in Suid-Afrika verskuldig kan wees en dan 'n bate sal voorstel [sien batepos 6 (d)].

2. VEREISTES AANGAANDE DIE INVUL EN INDIEN VAN OPGAWES EN STATE.

Grootte.

Die maand- en die kwartaalopgawes en die aanhangsels by die kwartaalstaat moet op velle van 'n gestandaardiseerde grootte ingedien word, naamlik 8 dm. in die dwarste en 13 dm. in die lengte, en die kwartaalstaat op los velle 16 dm. in die dwarste en 13 dm. in die lengte. *Vorms is van die Staatsdrukker, Pretoria, verkrygbaar.* Instellings is nie verplig om die vorms te gebruik wat deur die Staatsdrukker gedruk word nie, maar die vorms wat gebruik word moet in alle opsigte met daardie vorms ooreenstem.

Getal afskrifte.

Ingevulde vorms moet in *tweetvoud* ingedien word, behalwe waar anders aangedui.

Leesbaarheid.

Die vorms moet leesbaar ingevul word en die syfers moet of getik of in ink wees. Indien deurslagpapier vir die afskrif gebruik word, moet sorg gedra word dat die afskrif leesbaar is en dat die onderskeie syfers daarop *teenoor dieselfde poste* verskyn as op die oorspronklike.

Afronding.

Bedrae moet tot die naaste rand afgerond word, en kommas moet na die duisende en die miljoene ingevoeg word.

Betekenis van „X“.

'n „X“ in 'n kolom dui aan dat geen inskrywing vereis word of moontlik is nie.

Noukeurigheid.

Ingevulde vorms moet nagesien word om te verseker dat die optellings korrek is en dat bedrae teenoor die regte poste en in die regte kolomme verskyn.

Completeness.

For the sake of consistency and completeness of statistical information compiled from the returns and statements, it is essential that institutions complete *all* items which should or can be completed, e.g. item 8 (i) of B.A. Form No. 7 should be filled in even if the reporting institution does not wish to avail itself of that concession. Likewise, *all* bills which qualify as liquid assets should be shown in column (1) on the assets side of B.A. Form No 9, even if the reporting institution does not need all or any of the bills in order to comply with the liquid assets requirements of the Act.

Signatures.

If either the chief executive officer or the chief accounting officer is not available to sign a completed form, the officer performing his functions must sign it in an *acting* capacity and not *on behalf* of the absent officer.

Auditor's Certificate.

Section *thirteen* (3) of the Act requires at least one quarterly statement to be certified by the auditor(s) in each year. If this cannot be done in time for the statement to be submitted within the prescribed period, the statement must be endorsed "Auditor's Certificate following" and a copy certified by the auditor(s) submitted as early as possible thereafter. The statement so certified should preferably be as at the institution's financial year-end or as close thereto as possible.

3. DEMARCATION OF GROUPS OF ORGANISATIONS.

(a) *Local Authorities.*

Inter alia municipalities, city councils, town councils, town management boards, divisional councils, Peri-urban Areas Health Board, health committees, Bantu local councils and Bantu regional authorities.

(b) *Monetary Banking Institutions.*

South African Reserve Bank, National Finance Corporation of South Africa, discount houses, commercial banks, merchant banks and other banking institutions which are required to maintain a reserve balance with the Reserve Bank.

NOTE.—The Registrar will advise banking institutions from time to time of the names of institutions which are required to maintain a reserve balance with the Reserve Bank.

(c) *Other South African Banking Institutions.*

All institutions registered or provisionally registered under the Act, other than those included under the definition of "Monetary Banking Institutions".

(d) *Public Corporations.*

Enterprises incorporated under special Acts of Parliament and having the specific purpose of fulfilling functions in the public interest, and their subsidiaries. To include *inter alia* the following: Agricultural control boards, Bantu Investment Corporation of South Africa Limited, Coloured Development Corporation Limited, Electricity Supply Commission (Escom), Fisheries Development Corporation of South Africa Limited, Industrial Development Corporation of South Africa Limited (I.D.C.), The Industrial Finance Corporation of South Africa, Limited (I.F.C.), Land and Agricultural Bank of South Africa, Phosphate Development Corporation (Pty.) Limited (Foscor), Rand Water Board, South African Broadcasting Corporation (S.A.B.C.), South African Coal, Oil and Gas Corporation, Limited (Sasol), South African Iron and Steel Industrial Corporation, Limited (Iscor).

4. CREDITS AND DEBITS.

Credits and debits should always be seen from the point of view of the reporting institution.

Volledigheid.

Terwille van konsekwentheid en volledigheid van statistiese inligting wat uit die state en opgawes saamgestel word, is dit noodsaaklik dat instellings *alle* poste invul wat ingevul kan of behoort te word, byvoorbeeld pos 8 (i) op B.W.-vorm No. 7 moet ingevul word selfs al wil die verslaggewende instelling nie van daardie toeweging gebruik maak nie. Eweneens moet *alle* wissels wat as likwiede bates geld in kolom (1) aan die batekant van B.W.-vorm No. 9 getoon word, selfs al benodig die verslaggewende instelling nie al of enige van die wissels om aan die likwiede bate-voorskrifte van die Wet te voldoen nie.

Handtekeninge.

Indien die hoof-uitvoerende beampte of die hoof-rekenmeester nie beskikbaar is om 'n ingevulde vorm te onderteken nie, moet die beampte wat in sy plek optree dit in 'n *waarnemende* hoedanigheid onderteken en nie *namens* die afwesige beampte nie.

Ouditeursertifikaat.

Artikel *dertien* (3) van die Wet vereis dat minstens een kwartaalstaat in elke jaar deur die ouditeur(e) gesertifiseer word. As dit nie betyds kan geskied sodat die staat nog binne die voorgeskrewe tydperk ingedien kan word nie, moet die woorde „Ouditeursertifikaat volg" op die staat aangeteken word en 'n *afskrif* gesertifiseer deur die ouditeur(e) so gou moontlik daarna ingedien word. Die staat aldus gesertifiseer moet verkieslik per die einde van die instelling se boekjaar wees of so na daaraan as moontlik.

3. AFBAKENING VAN GROEP E ORGANISASIES.

(a) *Plaaslike besture.*

Onder andere munisipaliteite, stadsrade, dorpsrade, dorpsbesture, afdelingsrade, Buitestedelike Gesondheidsraad, gesondheidsrade, plaaslike rade vir Bantoes, en streeksowerhede vir Bantoes.

(b) *Monetêre bankinstellings.*

Suid-Afrikaanse Reserwebank, Nasionale Finansiële korporasie van Suid-Afrika, diskontohuise, handelsbanke en ander bankinstellings wat 'n reserwesaldo by die Reserwebank in stand moet hou.

OPMERKING.—Die Registrateur sal bankinstellings van tyd tot tyd verwittig van die name van instellings wat 'n reserwesaldo by die Reserwebank in stand moet hou.

(c) *Ander Suid-Afrikaanse bankinstellings.*

Alle instellings wat kragtens die Wet geregistreer of voorlopig geregistreer is, uitgesonderd dié wat by die omskrywing van „Monetêre bankinstellings" inbegrepe is.

(d) *Openbare korporasies.*

Instellings ingelyf kragtens spesiale wetgewing en wat die spesifieke oogmerk het om funksies in die openbare belang te verrig, *asook hulle filiale*. Sluit onder andere die volgende in: Landboubeheerrade, Bantoe-beleggingskorporasie van Suid-Afrika, Beperk, Kleurlingbeleggingskorporasie, Beperk, Elektrisiteitsvoorsienskommissie (Evkom), Visserye-ontwikkelingskorporasie van Suid-Afrika, Beperk, Nywerheid-ontwikkelingskorporasie van Suid-Afrika, Beperk (N.O.K.), Industriële Finansieringskorporasie van Suid-Afrika, Beperk, Land- en Landboubank van Suid-Afrika, Fosfaat-ontginningskorporasie (Edms.), Beperk (Foskor), Randse Wateraad, Suid-Afrikaanse Uitsaaikorporasie (S.A.U.K.), Suid-Afrikaanse Steenkool-, Olie- en Gaskorporasie, Beperk (Sasol), Suid-Afrikaanse Yster en Staal Industriële Korporasie, Beperk (Yskor).

4. KREDITTE EN DEBETTE.

Kredite en debette moet altyd uit die oogpunt van die verslaggewende instelling gesien word.

II. INTERPRETATION OF ITEMS.

The interpretations given below are intended to ensure that the figures of the various institutions will be truly comparable. The particulars mentioned are primarily intended to serve as guiding principles and do not necessarily provide for every possible type of account or transaction. Accordingly, any items not specifically referred to are to be incorporated in the statement in accordance with the principles laid down hereunder. In cases of doubt the Registrar should be consulted.

A. MONTHLY RETURN (B.A. FORM No. 7).

(Not applicable to discount houses.)

NOTE.—(1) *Also institutions not yet required to maintain a reserve balance with the Reserve Bank, must complete items 1, 2 and 3 of the form.*

(2) At month ends for which a quarterly statement is not required, it is suggested that a *pro forma* one (for the institution's own use only) be prepared to the extent that it is necessary for completion of the monthly return.

1. RESERVE BALANCE.

Item 1.—Liability item 8 of quarterly statement, column (3).

Item 2.—Total short-term loans from banking institutions included under liability item 3(a) of quarterly statement, column (3). *To exclude loans from Reserve Bank and National Finance Corporation.*

Item 4.—Reserve balance to be maintained only by an institution which showed an amount exceeding R500,000 against item 3 in last preceding monthly return.

2. LIQUID ASSETS.

NOTE.—Under items 8(ii), 11 and 14 the words "fixed deposits" include deposits subject to notice of withdrawal.

Item 8 (i).—Fifty per cent of asset item 17 of quarterly statement, column (4). *Only commercial banks may make this deduction.*

Item 10.—Liability item 8 of quarterly statement, column (6).

Item 13.—Liability item 8 of quarterly statement, column (7).

Item 16.—Liability item 4 of quarterly statement, column (8).

Item 22.—Asset item 24 of quarterly statement, column (1).

3. PRESCRIBED INVESTMENTS.

Item 25.—Liability item 8 of quarterly statement, column (8).

Item 28.—Asset item 24 of quarterly statement, column (2).

B. QUARTERLY RETURN (B.A. FORM No. 8).

1. PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS.

Item 1.—Liability item 8 of quarterly statement, column (8).

Item 2.—NOTE.—*Not applicable to discount houses.*

Item 2 (i).—Liability item 4 of quarterly statement, column (8).

Item 2 (ii).—Item 24 of monthly return.

Item 2 (iii).—Fifty per cent of asset item 17 of quarterly statement, column (4). *Only commercial banks may make this deduction.*

Item 4.—Two per cent for discount houses and six per cent for all other banking institutions.

II. VERTOLKING VAN POSTE.

Die vertolkings wat hieronder gegee word, is bedoel om te verseker dat die syfers van die verskillende instellings werklik vergelykbaar sal wees. Die vermelde besonderhede is hoofsaaklik bedoel om as rigtinggewende beginsels te dien en maak nie noodwendig voorsiening vir alle moontlike soorte rekeninge of transaksies nie. Bygevolg moet enige items waarna nie spesifiek verwys word nie, ooreenkomstig die hieronder neergelegde beginsels in die opgawes en state opgeneem word. In gevalle van twyfel moet die Registrateur geraadpleeg word.

A. MAANDOPGAWE (B.W.-VORM No. 7).

(Nie op diskontohuise van toepassing nie.)

OPMERKING.—(1) *Ook instellings wat nog nie 'n reserwesaldo by die Reserwebank in stand moet hou nie, moet poste 1, 2 en 3 van die vorm invul.*

(2) Daar word aan die hand gedoen dat aan die einde van 'n maand waar geen kwartaalstaat vereis word nie, 'n *pro forma*-staat (slegs vir die instelling se eie gebruik) opgestel word vir sover dit nodig is om die maandopgawe te kan invul.

1. RESERWESALDO.

Pos 1.—Lastepos 8 van kwartaalstaat, kolom (3).

Pos 2.—Totale korttermynlenings van bankinstellings by lastepos 3 (a) van kwartaalstaat, kolom (3), ingesluit. *Moet nie lenings van Reserwebank en Nasionale Finansiële korporasie insluit nie.*

Pos 4.—Reserwesaldo moet in stand gehou word slegs deur 'n instelling wat meer as R500,000 teenoor pos 3 in die jongste voorafgaande maandopgawe getoon het.

2. LIKWIEDE BATES.

OPMERKING.—By poste 8 (ii), 11 en 14 sluit die woorde „vaste deposito's" ook deposito's onderworpe aan kennis van opvraging in.

Pos 8 (i).—Vyftig persent van batepos 17 van kwartaalstaat, kolom (4). *Slegs handelsbanke mag hierdie aftrekking maak.*

Pos 10.—Lastepos 8 van kwartaalstaat, kolom (6).

Pos 13.—Lastepos 8 van kwartaalstaat, kolom (7).

Pos 16.—Lastepos 4 van kwartaalstaat, kolom (8).

Pos 22.—Batepos 24 van kwartaalstaat, kolom (1).

3. VOORGESKREWE BELEGGINGS.

Pos 25.—Lastepos 8 van kwartaalstaat, kolom (8).

Pos 28.—Batepos 24 van kwartaalstaat, kolom (2).

B. KWARTAALOPGAWE (B.W.-VORM No. 8).

1. GESTORTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE.

Pos 1.—Lastepos 8 van kwartaalstaat, kolom (8).

Pos 2.—OPMERKING.—*Nie op diskontohuise van toepassing nie.*

Pos 2 (i).—Lastepos 4 van kwartaalstaat, kolom (8).

Pos 2 (ii).—Pos 24 van maandopgawe.

Pos 2 (iii).—Vyftig persent van batepos 17 van kwartaalstaat, kolom (4). *Slegs handelsbanke mag hierdie aftrekking maak.*

Pos 4.—Twee persent vir diskontohuise en ses persent vir alle ander bankinstellings.

Pos 5.—OPMERKING.—*Nie op diskontohuise van toepassing nie.*

Item 5.—NOTE.—Not applicable to discount houses.

Item 7.—(1) Item 6 or R200,000, whichever is the greater, but subject to paragraph (2) below.

(2) An institution, other than a discount house, whose aggregate paid-up capital and unimpaired reserve funds on the 1st January, 1965, amounted to less than the amount shown against item 6 or R200,000, whichever was the greater, shall maintain, in relation to its liabilities to the public as reduced (item 3), paid-up capital and unimpaired reserves together amounting to not less than either the amount shown in the second column of the table given below or an amount calculated as set out in the third column, whichever amount is the greater, PLUS ten per cent of its liabilities under acceptances [item 2 (i)].

TABLE.

Amount shown against item 3 in last preceding quarterly return.	Minimum amount.	Minimum percentage of liabilities to the public, as reduced (item 3).
	R	%
Not exceeding R1,000,000....	—	10
Not exceeding R2,000,000....	100,000	8
Exceeding R2,000,000.....	160,000	6

As soon as the paid-up capital and unimpaired reserves of an institution together reach the amount of R200,000, the above table shall cease to apply to it. [See sections 14 (3) and 14(4) of the Act.]

Item 9. Liability item 9 (f) of quarterly statement, column (8).

2. COVERED DOMESTIC POSITION.

Item 15.—Asset item 24 of quarterly statement, column (3).

C. QUARTERLY STATEMENT (B.A. FORM No. 9).

1. LIABILITY ITEMS.

(a) General.

(i) Liabilities to the Public.

To include all liabilities consisting of claims relating to the operations of the reporting institution, including liabilities to non-residents.

If the banking operations in South Africa are conducted through a branch of a foreign institution, the liabilities of the branch only should be included in the statement.

The liabilities of a foreign branch of a South African institution must not be included in the liabilities to the public.

(ii) Columns.

Foreign liabilities must be shown in a separate column "Liabilities to Non-residents" and must also be included in the appropriate columns under "Total Liabilities". All liabilities to the public, except acceptances, must be reported in separate columns for short-term, medium-term and long-term liabilities. Acceptances must be shown in column (8) and, where applicable, also in column (9).

A short-term liability, in relation to any date, means a liability which is payable within thirty days as from that date or which on that date is subject to less than thirty days' notice before becoming payable, and includes fixed, notice and other deposits payable within thirty days, together with accrued interest thereon.

A medium-term liability, in relation to any date, means a liability which is payable after the expiration of a period of not less than thirty days but less than six months as from that date, or which on that date is subject to not less than thirty days' but less than six months' notice before

Pos 7.—(1) Pos 6 of R200,000 na gelang van watter bedrag die grootste is, maar onderworpe aan paragraaf (2) hieronder.

(2) 'n Instelling, behalwe 'n diskontohuis, waarvan die totale gestorte kapitaal en onaangetaste reserwefondse op 1 Januarie 1965 minder bedra het as die bedrag teenoor pos 6 getoon of R200,000, na gelang van watter bedrag die grootste was, moet in verhouding tot sy verpligtings teenoor die publiek soos verminder (pos 3), gestorte kapitaal en onaangetaste reserwefondse in stand hou wat tesame nie minder bedra nie as of die bedrag wat in die tweede kolom van onderstaande tabel verskyn of 'n bedrag bereken soos in die derde kolom uiteengesit, na gelang van watter bedrag die grootste is, PLUS tien persent van sy verpligtings uit hoofde van aksepte [pos 2 (i)].

TABEL.

Bedrag teenoor pos 3 in jongste voorafgaande kwartaalopgawe getoon.	Minimum bedrag.	Minimum persentasie van verpligtings teenoor die publiek, soos verminder (pos 3).
	R	%
R1,000,000 nie te bowe gaande nie	—	10
R2,000,000 nie te bowe gaande nie	100,000	8
R2,000,000 te bowe gaande..	160,000	6

Sodra die gestorte kapitaal en onaangetaste reserwefondse van 'n instelling tesame die bedrag van R200,000 bereik, is bostaande tabel nie langer van toepassing nie. [Sien artikels 14 (3) en 14 (4) van die Wet.]

Pos 9.—Lastepos 9 (f) van kwartaalstaat, kolom (8).

2. GEDEKTE BINNELANDSE POSISIE.

Pos 15.—Batepos 24 van kwartaalstaat, kolom (3).

C. KWARTAALSTAAT. (B.W.-VORM No. 9)

1. LASTEPOSTE.

(a) Algemeen.

(i) Verpligtings teenoor die publiek.

Moet alle verpligtings insluit wat bestaan uit eise wat betrekking het op die verslaggewende instelling se bedrywighede, verpligtings teenoor nie-inwoners inbegrepe.

Indien die banksake in Suid-Afrika deur 'n tak van 'n buitelandse instelling gedoen word, moet die laste van slegs die tak by die staat ingesluit word.

Die laste van 'n buitelandse tak van 'n Suid-Afrikaanse instelling word nie by die verpligtings teenoor die publiek ingesluit nie.

(ii) Kolomme.

Buitelandse laste moet in 'n afsonderlike kolom „Verpligtings teenoor Nie-inwoners” aangegee word en moet ook by die toepaslike kolomme onder „Totale Verpligtings” ingesluit word. Alle verpligtings teenoor die publiek, behalwe aksepte, moet in afsonderlike kolomme vir korttermyn-, middeltermyn- en langtermyn-verpligtings getoon word. Aksepte moet in kolom (8) getoon word en, waar van toepassing, ook in kolom (9).

'n Korttermynverpligting, met betrekking tot die een of ander datum, is 'n verpligting wat binne dertig dae vanaf daardie datum betaalbaar is of wat op daardie datum aan minder as dertig dae kennis van opsegging onderworpe is voordat dit betaalbaar word, en sluit in vaste deposito's, deposito's onderworpe aan kennis van opsegging en ander deposito's wat binne dertig dae betaalbaar is, tesame met opgelope rente daarop.

'n Middeltermynverpligting, met betrekking tot die een of ander datum, is 'n verpligting wat na verloop van 'n tydperk van minstens dertig dae maar minder as ses maande vanaf daardie datum betaalbaar is of wat op daardie datum aan minstens dertig dae maar minder as ses maande kennis van opsegging onderworpe is voordat

becoming payable, and includes fixed, notice and other deposits payable within six months but not within thirty days, and savings deposits, *together with accrued interest thereon.*

A long-term liability, in relation to any date, means a liability which is payable after the expiration of at least six months as from that date or which on that date is subject to at least six months' notice before becoming payable, and includes fixed, notice and other deposits payable after at least six months, *together with accrued interest thereon.*

Care should be taken that the "Medium-term" and "Long-term" columns do not include liabilities which, through the effluxion of time, have moved from the "long-term" into the "medium-term" or "short-term" or from the "medium-term" into the "short-term" category, *in relation to the date of the statement.* Thus, if a deposit for twelve months is accepted on, say, the 15th July, it must be shown as "long-term" in the statements as at 30th September and 31st December. By the 31st March it will be repayable within six months but not within thirty days and must, therefore, be shown as "medium-term". By the 30th June it will be repayable within thirty days and must, therefore, be shown as "short-term" in the statement as at that date.

(iii) Demand Deposits.

All balances due on *current* account, without deduction of debits in transit and/or addition of credits in transit, and including also the following:—

- (1) Any amounts held on behalf of persons who have no current accounts;
- (2) unclaimed balances;
- (3) tellers' surpluses;
- (4) balances due by Securities, Bill, Trustee and other departments of the reporting institution;
- (5) miscellaneous deposits for cables, telegrams, safe deposit safes or lockers, etc.; and
- (6) any other amounts due to customers, including credit balances due to other banks resulting from clearing house or similar settlements.

(iv) Accrued Interest.

(1) The provision for *accrued interest* may be an approximate amount. The amount actually provided for, however, must be comparable with that yielded by the

formula $i = \frac{r(a+b+c \dots)}{1200}$ where "i" is the amount

of interest, "r" the rate of interest, and "a, b, c ..." are the opening balances in each and every month as from the date when interest was last credited or paid.

(2) An institution finding it difficult to calculate accrued interest monthly should do so at least quarterly and may use the figure thus arrived at for the purpose of the next two monthly returns (B.A. Form No. 7), unless the amount has changed materially, in which case a revised figure should be used.

(b) Individual Items.

Item 1.—Deposits.

To exclude loans and advances. See interpretation under liability item 3.

Item 1 (a) (iii).—Deposits by S.A.R. & H.

To include deposits by South African Airways.

Item 1 (a) (viii).—Deposits by Monetary Banking Institutions.

Including credit balances resulting from clearing house or similar settlements.

dit betaalbaar word, en sluit in vaste deposito's, deposito's onderworpe aan kennis van opsegging en ander deposito's wat binne ses maande maar nie binne dertig dae nie betaalbaar is en spaardeposito's, *tesame met opgelope rente daarop.*

'n *Langtermynverpligting*, met betrekking tot die een of ander datum, is 'n verpligting wat na verloop van minstens ses maande vanaf daardie datum betaalbaar is of wat op daardie datum aan minstens ses maande kennis van opsegging onderworpe is voordat dit betaalbaar word, en sluit in vaste deposito's, deposito's onderworpe aan kennis van opsegging en ander deposito's wat na minstens ses maande betaalbaar is, *tesame met opgelope rente daarop.*

Sorg moet gedra word dat die „Middeltermyn”- en „Langtermyn”-kolomme nie verpligtings insluit wat deur die verloop van tyd vanaf die „langtermyn”- na die „middeltermyn”- of „korttermyn”- of vanaf die „middeltermyn”- na die „korttermyn”-kategorie, *met betrekking tot die datum van die staat*, verskuif het nie. Dus, as 'n deposito vir twaalf maande op, sê, 15 Julie aangeneem word, moet dit as „langtermyn” in die state per 30 September en 31 Desember getoon word. Teen 31 Maart sal dit binne ses maande maar nie binne dertig dae nie betaalbaar wees en moet dus as „middeltermyn” getoon word. Teen 30 Junie sal dit binne dertig dae betaalbaar wees en moet dus as „korttermyn” in die staat per daardie datum getoon word.

(iii) Onmiddellik opeisbare deposito's

Alle saldo's op *lopende* rekening verskuldig, sonder aftrek van debette in transito en/of byvoeging van kreditte in transito. Moet ook die volgende insluit:—

- (1) Bedrae gehou ten behoeve van persone wat geen lopende rekenings het nie;
- (2) onopgeëiste saldo's;
- (3) tellersurplusse;
- (4) saldo's verskuldig deur die Sekuriteite-, Wissel-, Trustee- en ander afdelings van die verslaggewende instelling;
- (5) diverse deposito's vir kabels, telegramme, bewaar-kluise of lokettekluisse, ens.; en
- (6) enige ander saldo's aan klante verskuldig, met inbegrip van kreditsaldo's aan ander banke verskuldig wat voortspruit uit verrekeningskantoor- of soortgelyke vereffeninge.

(iv) Opgelope rente.

(1) Die voorsiening vir *opgelope rente* mag 'n benaderde bedrag wees. Die werklike bedrag waarvoor voorsiening gemaak is, moet egter vergelykbaar wees met die bedrag

wat verkry word met die formule $i = \frac{r(a+b+c \dots)}{1200}$ waar „i” die bedrag aan rente is, „r” die rentekoers, en „a, b, c ..." die beginsaldo's in elke maand vanaf die datum waarop rente laas gekrediteer of betaal is.

(2) 'n Instelling wat dit moeilik vind om opgelope rente maandeliks te bereken, moet dit minstens kwartaalliks doen en kan die bedrag aldus verkry vir die doeleindes van die volgende twee maandopgawes (B.W.-vorm No. 7) gebruik, tensy die bedrag aanmerklik verander het, in welke geval 'n hersiene bedrag gebruik moet word.

(b) Afsonderlike poste.

Pos 1.—Deposito's.

Moet lenings en voorskotte uitsluit. Sien vertolking by lastepos 3.

Pos 1 (a) (iii).—Deposito's deur S.A.S. & H.

Moet deposito's deur Suid-Afrikaanse Lugdiens insluit.

Pos 1 (a) (viii).—Deposito's deur monetêre bankinstellings.

Sluit in kreditsaldo's wat ontstaan as gevolg van verrekeningskantoor- of dergelyke vereffeninge.

Item 1 (a) (x).—Deposits by other Companies.

To include deposits by all companies incorporated under the Companies Act, 1926 (*excluding* non-profit institutions registered in terms of section *twenty-one* of that Act); co-operative companies and societies registered under the Co-operative Societies Act, 1939; insurers registered under the Insurance Act, 1943; building societies registered under the Building Societies Act, 1965, and public corporations.

Item 1 (a) (xi).—Deposits by other Depositors.

To include all individuals; pension and provident funds registered under the Pension Funds Act, 1956; friendly societies registered under the Friendly Societies Act, 1956; all non-profit institutions such as charitable, religious and welfare organisations, trade unions, social and recreational clubs, private schools and hospitals, technical colleges, universities, etc.; attorneys (trust deposits in terms of section *thirty-three* of Act No. 63 of 1964); and also all balances not allocated to specific depositors.

Item 1 (b).—Deposits by Non-residents.

Amounts must be shown in the appropriate columns under "Total Liabilities" as well as in column (9) of the statement.

Item 2.—Loans Received by Discount Houses against Pledge of Assets.

Applicable to discount houses only.

Item 3.—Loans and Advances.

It is not always possible to distinguish clearly between deposits and loans. The following liabilities should, however, be included under this item:—

- (a) Bank overdrafts;
- (b) all amounts received against security;
- (c) amounts due to the Reserve Bank; and
- (d) advances received for specific purposes, e.g. for financing the erection of a building.

Item 3 (b).—Loans and Advances from Non-residents.

To include loans and advances due to foreign banking institutions (including credit balances due by the reporting institution to its foreign head office or foreign branch on current account), *except* the capital liability of a South African institution to its foreign head office, which should be shown against liability item 9 (b). Any *debit* balance on current account with its foreign head office or foreign branch must be included under asset item 6 (d).

Item 4.—Acceptances on behalf of Customers.

All acceptances on behalf of customers, whether under letters of credit or otherwise. To agree with asset item 19.

NOTE.—If an acceptance is discounted by the reporting institution itself, liability item 4 and asset item 19 will be reduced by the amount of the bill, while asset item 10 (a) (i) (1) will be increased. (See "NOTE" under the interpretation of the latter item.)

Item 6.—Fifty Per Cent of Credits in Transit.

Credits in transit to include *inter alia*:—

- (1) Amounts held against certified or initialled cheques;
- (2) outstanding drafts issued;
- (3) the reporting institution's own cheques not yet presented, i.e. balance of Bank Cheque Account; and
- (4) credits in transit in respect of mail and telegraphic transfers, including stop orders.

NOTE.—The remaining 50 per cent of credits in transit must be included under liability item 10.

Pos 1 (a) (x).—Deposito's deur ander maatskappye.

Sluit in alle maatskappye kragtens die Maatskappyywet, 1926 geregistreer (*behalwe* instellings sonder winsbejag ingevolge artikel *een-en-twintig* van daardie Wet geregistreer); koöperatiewe maatskappye en verenigings kragtens die Wet op Koöperatiewe Verenigings, 1939, geregistreer; versekeraars kragtens die Versekeringwet, 1943 geregistreer; bouverenigings kragtens die Bouverenigingwet, 1965, geregistreer en openbare korporasies.

Pos 1 (a) (xi).—Deposito's deur ander deposante.

Sluit in alle individue; pensioen- en voorsorgfondse kragtens die Pensioenfondswet, 1956, geregistreer; onderlinge hulpverenigings kragtens die Wet op Onderlinge Hulpverenigings, 1956 geregistreer; alle instellings sonder winsbejag, soos liefdadigheids-, godsdienstige en welsynsorganisasies, vakbonde, sosiale en ontspanningsklubs, private skole en hospitale, tegniese kolleges, universiteite, ens.; prokureurs (trust-deposito's ingevolge artikel *drie-en-dertig* van Wet No. 63 van 1964); ook alle saldo's wat nie aan spesifieke deposante toegewys is nie.

Pos 1 (b).—Deposito's deur nie-inwoners.

Bedrae moet in sowel die toepaslike kolomme onder „Totale verpligtings” as in kolom (9) van die staat getoon word.

Pos 2.—Lenings deur diskontohuise ontvang teen verpanding van bates.

Slegs op diskontohuise van toepassing.

Pos 3.—Lenings en voorskotte.

Dis nie altyd moontlik om duidelik tussen deposito's en lenings te onderskei nie. Die volgende laste moet egter by hierdie pos ingesluit word:—

- (a) Bankoortrekkings;
- (b) alle bedrae waarvoor sekuriteit gegee is;
- (c) bedrae aan die Reserwebank verskuldig; en
- (d) voorskotte vir spesifieke doeleindes ontvang, byvoorbeeld om die oprig van 'n gebou te finansier.

Pos 3 (b).—Lenings en voorskotte van nie-inwoners.

Moet alle lenings en voorskotte insluit wat aan buitelandse bankinstellings verskuldig is (met inbegrip van kreditsaldo's deur die verslaggewende instelling op lopende rekening verskuldig aan sy buitelandse hoofkantoor of buitelandse tak), *uitgesonderd* die kapitaalverpligting van 'n Suid-Afrikaanse instelling teenoor sy buitelandse hoofkantoor, wat teenoor lastepos 9 (b) getoon moet word. 'n *Debetsaldo* van 'n lopende rekening met sy buitelandse hoofkantoor of buitelandse tak moet by batepos 6 (d) ingesluit word.

Pos 4.—Aksepte ten behoeve van kliënte.

Alle aksepte ten behoeve van kliënte, hetsy kragtens kredietbriewe of andersins. Moet met batepos 19 klop.

OPMERKING.—As 'n aksep deur die verslaggewende instelling self gediskonteer word, word lastepos 4 en batepos 19 met die bedrag van die wissel verminder en batepos 10 (a) (i) (1) daarmee vermeerder. (Sien „OPMERKING” by die vertolking van laasgenoemde pos.)

Pos 6.—Vyftig persent van kreditte in transit.

Kreditte in transit sluit onder andere in:—

- (1) Bedrae wat teen gesertifiseerde of geparafeerde tjeks gehou word;
- (2) uitgereikte wissels wat nog uitstaande is;
- (3) die verslaggewende instelling se eie tjeks wat nog nie aangebied is nie, dit wil sê, saldo van die Banktjekrekening; en
- (4) kreditte in transit ten opsigte van uitbetalingsopdragte, per pos of telegrafies, aftrekorders inbegrepe.

OPMERKING.—Die oorblywende 50 persent van kreditte in transit moet by lastepos 10 ingesluit word.

Item 7.—Other Liabilities to the Public.

To include all provisions for meeting liabilities to the public, e.g. for dividends, directors' fees, audit fees, income tax, staff bonuses, etc., where the proposed appropriation of profits has already been approved by an annual general meeting. Prior to such approval, the provisions should be dealt with as follows:—

- (a) Provisions for audit fees and income tax are to be included in this item.
- (b) All other provisions must be included in this item if portion of the year's profits is used to supplement the unimpaired reserve funds in the statement; if the reserve funds are not so supplemented, the provisions may be included in liability item 12.

NOTE.—Deferred liabilities representing any part of the agreed purchase price retained as security in respect of asset items 10, 11, 12, or 15 should be deducted from the asset items concerned.

Item 9 (a).—Paid-up Share Capital.

N.B.—Attention is invited to the requirements of section one (5) of the Act.

Item 9 (a) (iii).—Capital held by Others.

To include paid-up capital held by non-residents [which should also be shown in column (9)] as well as that held by nominees.

Item 9 (b).—Capital Liability of a South African Branch to its Foreign Head Office.

Represents the total investment in a South African branch by its foreign head office, which can be regarded as being of a permanent nature. Any balance on a current account between the branch and its foreign head office should be excluded and shown against either liability item (3) (b) or asset item 6 (d).

Item 9 (c).—Unimpaired Reserve Funds.

Aggregate of all funds (other than a fidelity insurance fund mentioned in section forty-five of the Act and any fund required to be maintained in terms of any other law) which have been built up out of actual earnings, recoveries, premiums on shares or profits resulting from the realisation of capital assets, and have been set aside as a general or special reserve and are available for meeting liabilities to the public under this Act. To include only reserve funds published in the annual balance sheet under their specific names.

Item 9 (e).

See "NOTE" (2) under liability item 9 (f).

Item 9 (f).—Net Total Paid-up Capital and Unimpaired Reserve Funds.

In accordance with the requirements of section one (5) of the Act, this item must be the net amount after making provision for all the reductions mentioned in that subsection, viz. depreciation and bad or doubtful debts; losses, etc.; preliminary expenses and goodwill; assets lodged or pledged under any other law. The amount invested in the shares of other South African banking institutions is likewise to be deducted but must again be included under liability item 12.

NOTE.—(1) The attention of institutions which are not able to make provision for all such reductions out of profits or unpublished reserve funds is drawn to section one (6) (d), which provides that the inclusion of any sum representing expenses of organisation or extension or the purchase of business or losses or bad debts in the accounts and statements of an institution, constitutes an irregular or undesirable practice or method of doing business.

Pos 7.—Ander verpligtings teenoor die publiek.

Sluit in alle voorsienings om verpligtings teenoor die publiek na te kom, byvoorbeeld vir dividende, direkteurs-gelde, ouditgelde, inkomstebelasting, personeelbonusse, ens., waar die voorgestelde toedeling van winste reeds deur 'n algemene jaarvergadering goedgekeur is. Voor sodanige goedkeuring moet die voorsienings soos volg behandel word:—

- (a) Voorsienings vir ouditgelde en inkomstebelasting moet by hierdie pos ingesluit word.
- (b) Alle ander voorsienings moet by hierdie pos ingesluit word as 'n gedeelte van die jaar se winste aangewend word om die onaangetaste reserwefondse in die staat aan te vul; as die reserwefondse nie op so 'n wyse aangevul word nie, mag die voorsienings by lastepos 12 ingesluit word.

OPMERKING.—Uitgestelde verpligtings wat 'n gedeelte van die ooreengekome koopprys verteenwoordig wat teruggehou word as sekerheidstelling ten opsigte van bateposte 10, 11, 12 of 15 moet van die betrokke bateposte afgetrek word.

Pos 9 (a).—Gestorte aandelekapitaal.

L.W.—Aandag word gevestig op die vereistes van artikel een (5) van die Wet.

Pos 9 (a) (iii).—Kapitaal deur ander gehou.

Sluit in gestorte aandelekapitaal deur nie-inwoners gehou [wat ook in kolom (9) getoon moet word] en ook dié deur genomineerdes gehou.

Pos 9 (b).—Kapitaalverpligting van 'n Suid-Afrikaanse tak teenoor sy buitelandse hoofkantoor.

Verteenwoordig die totale belegging in 'n Suid-Afrikaanse tak deur sy buitelandse hoofkantoor, wat as van permanente aard beskou kan word. 'n Saldo van 'n lopende rekening tussen die tak en sy hoofkantoor moet uitgesluit word en teenoor of lastepos 3 (b) of batepos 6 (d) getoon word.

Pos 9 (c).—Onaangetaste reserwefondse.

Die totaal van alle fondse (behalwe 'n fonds in artikel vyf-en-veertig van die Wet vermeld, en 'n fonds wat ingevolge ander wetsbepalings in stand gehou moet word) wat uit werklike verdienstes, invorderings, premies op aandele of winste voortspruitende uit die tegeldemaking van kapitaalbate opgebou is en as algemene of besondere reserwe afgesonder is en vir die nakoming van verpligtings teenoor die publiek volgens hierdie Wet beskikbaar is. Moet slegs reserwefondse insluit wat onder hulle bepaalde name in die jaarlikse balansstaat gepubliseer word.

Pos 9 (e).—Sien „OPMERKING" (2) by lastepos 9 (f).**Pos 9 (f).—Netto totale gestorte kapitaal en onaangetaste reserwefondse.**

Ooreenkomstig die bepalinge van artikel een (5) van die Wet moet 'n bedrag wat teenoor hierdie subpos verskyn, die netto bedrag wees nadat voorsiening gemaak is vir al die verminderings in genoemde sub-artikel van die Wet vermeld, naamlik waardevermindering en oninbare of twyfelagtige skulde; verliese, ens.; oprigtingskoste en klandisiewaarde; bate gedeponeer of verpand kragtens 'n ander wet. Die bedrag belê in die aandele van ander Suid-Afrikaanse bankinstellings moet eweneens afgetrek word maar moet weer by lastepos 12 ingesluit word.

OPMERKING.—(1) Die aandag van instellings wat nie in staat is om vir alle sodanige verminderings uit winste of ongepubliseerde reserwefondse voorsiening te maak nie, word op artikel een (6) (d) van die Wet gevestig, wat bepaal dat die insluiting in die rekenings of state van 'n instelling van enige bedrag wat koste van organisasie of uitbreiding of die aankoop van 'n saak of verlies of oninbare skulde verteenwoordig, as 'n onreëlmatige of onwenslike praktyk of metode van sake doen beskou word.

(2) Every statement must be accompanied by a "Note" setting out the following particulars, as referred to in section one (5) of the Act:—

Note on Calculation of Paid-up Capital and Unimpaired Reserve Funds.

Paid-up capital or, in the case of a South African branch of a foreign institution, capital liability due to a foreign head office..... R _____
Published reserve funds (specify):
..... R _____
..... R _____
TOTAL..... R _____

Less Reductions not provided for:

- (a) Depreciation and bad or doubtful debts..... R _____
(b) Operating and accumulated losses, accumulated depreciation and bad debts not yet written off..... R _____
(c) Preliminary expenses, goodwill, underwriting expenses..... R _____
(d) Assets lodged or pledged to secure liabilities incurred under any other law..... R _____
(e) Amount invested in shares of other banking institutions..... R _____
(f) Other (specify)..... R _____

TOTAL REDUCTIONS..... R _____

Net amount of paid-up capital and unimpaired reserve funds, as given against liability item 9 (f)..... R _____

NOTE.—(1) If after the submission of any such "Note" there is no change in both the aggregate amount and the constituent figures so given, the statement may here be endorsed with the words "No Change" and the "Note" dispensed with until a change again takes place in any of the figures concerned.

(2) Total reductions to agree with amount shown against liability item 9 (e).

Item 10.—Balance due to South African Head Office and Local Branches.

Net inter-branch and head office credit balances resulting from entries concerning transactions which originate or require response outside head office or outside any particular branch, including 50 per cent of credits in transit as defined under liability item 6.

NOTE.—If an amount is shown against this item, asset item 18 should be blank, and *vice versa*. In other words, the statement should reflect only a *net* balance due to or by a South African Head Office and/or local branch(es).

Item 11.—Unearned Finance Charges.

Interest and other finance charges debited to clients in advance but which have not yet been "earned" at the date of the statement.

Item 12.—Liabilities other than the Foregoing.

All other liabilities, including—

- (1) balance unappropriated profit;
(2) dividend equalisation fund;
(3) net credit balance of gross earnings *less* expenses;
(4) any unpublished reserve funds; and
(5) amount invested in shares of other banking institutions. [To agree with item (e) of the amount deducted from liability item 9.]

NOTE.—Reserves and provisions for possible losses, e.g. bad debts reserve, investment depreciation reserve, etc. should preferably be deducted from the appropriate asset items. A reserve for bad or doubtful debts may be included in this item only if it represents a *net* amount

(2) Elke staat moet van 'n uiteensetting vergesel gaan wat die volgende besonderhede waarna in artikel een (5) verwys word, uiteensit:—

Uiteensetting van berekening van gestorte kapitaal en onaangetaste reserwefondse.

Gestorte kapitaal of, in die geval van 'n Suid-Afrikaanse tak van 'n buitelandse instelling, kapitaalverpligting teenoor 'n buitelandse hoofkantoor..... R _____

Gepubliseerde reserwefondse (meld)—

..... R _____
..... R _____

TOTAAL..... R _____

Min: verminderings waarvoor geen voorsiening gemaak is nie—

- (a) Waardevermindering en oninbare of twyfelagtige skulde..... R _____
(b) Bedryfs- en opgehoopte verliese, opgehoopte waardevermindering en oninbare skulde nog nie afgeskryf nie R _____
(c) Oprigtingskoste, klandisiewaarde, garansiëkommissie..... R _____
(d) Bates gedeponeer of verpand ter dekking van verpligtings ingevolge 'n ander wet aangegaan..... R _____
(e) Bedrag belê in aandele van ander bankinstellings..... R _____
(f) Ander (meld)..... R _____

TOTALE VERMINDERINGS..... R _____

Netto bedrag gestorte kapitaal en onaangetaste reserwefondse, soos teenoor lastepos 9 (f) getoon..... R _____

OPMERKING.—(1) Indien nadat sodanige uiteensetting ingedien is, daar geen verandering in sowel die totale bedrag as die afsonderlike bedrae waaruit die totaal bestaan, is nie, kan die woorde „Geen verandering" hier op die staat aangebring word en kan van die uiteensetting afgesien word totdat enigeen van die betrokke bedrae verander.

(2) Totale verminderings moet met die bedrag teenoor lastepos 9 (e) ooreenstem.

Pos 10.—Saldo verskuldig aan Suid-Afrikaanse hoofkantoor en binnelandse takke.

Netto kreditsaldo's van takke onderling en van hoofkantoor, wat voortspruit uit boekinge betreffende transaksies wat buite die hoofkantoor of 'n bepaalde tak ontstaan of bevestiging vereis, met inbegrip van 50 persent van kreditte in transit soos by lastepos 6 omskryf.

OPMERKING.—As 'n bedrag teenoor hierdie pos verskyn, moet geen bedrag teenoor batepos 18 verskyn nie, en omgekeerd. Met ander woorde, die staat moet slegs 'n netto saldo toon wat aan of deur 'n Suid-Afrikaanse hoofkantoor en/of binnelandse tak(ke) verskuldig is.

Pos 11.—Onverdiende finansieringskoste.

Rente en ander finansieringskoste wat vooruit teen kliënte gedebiteer is maar wat op die datum van die staat nog nie „verdien" is nie.

Pos 12.—Ander verpligtings as bovermelde.

Alle ander verpligtings, soos—

- (1) saldo onverdeelde wins;
(2) dividendegalisasiefonds;
(3) netto kreditsaldo van bruto inkomste *min* uitgawes;
(4) enige ongepubliseerde reserwefonds; en
(5) bedrag belê in aandele van ander bankinstellings. [Moet klop met pos (e) van die bedrag wat van lastepos 9 afgetrek word.]

OPMERKING.—Reserwes en voorsienings vir moontlike verliese, byvoorbeeld reserwe vir oninbare skulde, reserwe vir waardevermindering van beleggings, ens. moet liefes van die betrokke bateposte afgetrek word. 'n Reserwe vir oninbare of twyfelagtige skulde mag by hierdie pos ingesluit word slegs as dit 'n *netto* bedrag voorstel nadat die

after deducting the items referred to in paragraphs (a), (b) and (c) of section one (5) of the Act and setting off any "overdue" amounts as required in section (a), paragraph (ii), under the interpretations of Asset Items.

Item 15.—Bills Rediscounted.

To include any bills sold to the S.A. Reserve Bank for which the reporting institution has assumed a contingent liability.

Item 16.—Loans Granted but not yet Paid.

Loans (other than current account overdrafts) of fixed amounts, including loans repayable on demand, to which the reporting institution has been committed.

2. ASSET ITEMS.

(a) General.

(i) Columns.

In addition to a column for "Total Assets", separate columns should also be provided for "Liquid Assets", "Prescribed Investments", "Domestic Cover" and "Foreign Assets".

NOTE.—The columns for "Liquid Assets" and "Prescribed Investments" are not applicable to discount houses.

Liquid Assets.

All assets ranking as liquid assets in terms of section one (1) of the Act must be shown in column (1) of the statement. In the case of acceptances and other bills the reporting institution should first ascertain whether a particular bill ranks as a liquid asset in accordance with the requirements set out below:—

Self-liquidating Trade Bills, Agricultural Bills and Promissory Notes.

It has been agreed with the Reserve Bank that in order to qualify as a liquid asset a trade bill, an agricultural bill or a promissory note must comply with the following requirements:—

- (1) It must be self-liquidating and linked directly with a specific merchandise transaction and so enclosed (to the satisfaction of the Reserve Bank) that it is possible to identify the transaction concerned.
- (2) A trade bill must be drawn for not more than 120 days and an agricultural bill for not more than six months, and both must be duly accepted. A promissory note must be made for not more than 120 days.
- (3) A bill or a promissory note must bear the names of at least two established business enterprises (including farmers in the case of agricultural bills), and these enterprises must not include a holding, subsidiary or fellow subsidiary company of the reporting banking institution.

Without prejudice to the generality of the above requirements, a bill or promissory note drawn for any of the following purposes will *not* qualify as a liquid asset:

- (1) To finance fixed capital outlays or the processing of raw materials;
- (2) to finance hire-purchase, factoring or merchandise leasing transactions;
- (3) to liquidate an overdraft or any debt other than that created by the specific merchandise transaction to which it is linked;
- (4) as a renewal or extension of an existing bill or promissory note relating to the same transaction;
- (5) to serve as a substitute for an unpaid instrument; or
- (6) to provide any other form of "accommodation" finance.

items waarna in paragrafe (a), (b) en (c) van artikel een (5) van die Wet verwys word, afgetrek is en „agterstalige" bedrae daarteen verreken is soos vereis word in afdeling (a), paragraaf (ii), by die vertolking van Bateposte.

Pos 15.—Herdiskonteerte wissels.

Sluit ook wissels in wat aan die Suid-Afrikaanse Reserwebank verkoop is en waarvoor die instelling hom voorwaardelik aanspreeklik gestel het.

Pos 16.—Lenings toegestaan maar nog nie uitbetaal nie.

Lenings (oortrokke lopende rekenings uitgeslote) van vaste bedrae, op aanvraag terugbetaalbare lenings inbegrepe, waartoe die instelling hom verbind het.

2. BATEPOSTE.

(a) Algemeen.

(i) Kolomme.

Bo en behalwe 'n kolom vir „Totale bates" moet ook voorsiening gemaak word vir afsonderlike kolomme vir „Likwiede bates", „Voorgeskrewe beleggings", „Binne-landse dekking" en „Buitelandse bates".

OPMERKING.—Die kolomme vir „Likwiede bates" en „Voorgeskrewe beleggings" is nie op diskontohuise van toepassing nie.

Likwiede bates.

Alle bates wat ingevolge artikel een (1) van die Wet as likwiede bates geld, moet in kolom (1) van die staat getoon word. In die geval van aksepte en ander wissels moet die verslaggewende instelling eers vasstel of 'n besondere wissel ooreenkomstig die vereistes hieronder uiteengesit wel 'n likwiede bate is:—

Self-likwiderende handelswissels, landbouwissels en promesses.

Daar is met die Reserwebank ooreengekom dat, om as 'n likwiede bate te geld, 'n handelswissel, landbouwissel of 'n promesse aan die volgende vereistes moet voldoen:—

- (1) Dit moet self-likwiderend en regstreeks aan 'n bepaalde koophandeltransaksie gekoppel wees, en so bewoord wees (tot die bevrediging van die Reserwebank) dat dit moontlik is om die betrokke transaksie te identifiseer;
- (2) Die termyn van 'n handelswissel moet nie 120 dae oorskry nie en dié van 'n landbouwissel nie ses maande nie, en albei wissels moet behoorlik geaksepteer wees. 'n Promesse moet vir nie meer as 120 dae gegee wees nie.
- (3) 'n Wissel of 'n promesse moet die name van minstens twee gevestigde sake-ondernemings bevat (boere inbegrepe in die geval van landbouwissels), en hierdie ondernemings moet nie 'n moedermaatskappy of 'n filiaal of medefiliaal van die verslaggewende instelling wees nie.

Sonder om aan die algemeenheid van die vereistes hierbo gestel af te doen, sal 'n wissel wat getrek of 'n promesse wat gegee is vir enigeen van die volgende doeleindes nie as 'n likwiede bate geld nie:

- (1) Om kapitaaluitgawes van 'n vaste aard of die verwerking van grondstowwe te finansier;
- (2) om transaksies in verband met huurkoop, faktoring of die verhuur van handelsware te finansier;
- (3) om 'n oortrokke bankrekening of enige skuld te vereffen, behalwe dié wat ontstaan het by die bepaalde koophandeltransaksie waaraan dit gekoppel is;
- (4) as 'n hernuwing of tydsverlenging van 'n bestaande wissel of promesse wat op dieselfde transaksie betrekking het;
- (5) om 'n onbetaalde wissel of promesse te vervang; of
- (6) om enige ander vorm van „akkommodasie" finansiering te voorsien.

Acceptances.

In order to qualify as a liquid asset an acceptance must be that of a banking institution which is required to maintain a reserve balance with the Reserve Bank and must not be an acceptance of the reporting institution itself.

NOTE.—(1) Save with the special consent of the Minister in terms of section *twenty-four* of the Act, only assets not pledged or otherwise encumbered may be included in column (1), provided that securities lodged with the Reserve Bank to secure facilities should not be regarded as pledged except to the extent that they are required to secure facilities actually utilised.

(2) Securities ranking as liquid assets must be shown at their *market* value (as certified by the Secretary of the Board of Public Debt Commissioners in terms of section *twenty-five* of the Act) in column (1) and at their *book* value in columns (3) and (4); but if a loss on realisation is expected, the latter value must be written down as required by section *one* (5) of the Act.

(3) No *foreign* assets should be included in column (1).

(4) "L.A." shall mean "Liquid Assets".

Prescribed Investments.

As defined in section *one* (1) of the Act.

NOTE.—(1) "NOTES" (1) to (3) under the heading "Liquid Assets" apply *mutatis mutandis* to prescribed investments.

(2) "P.I." shall mean "Prescribed Investments".

Domestic Cover.

(1) Unless otherwise indicated in the interpretations of items, assets (other than claims) situate in South Africa and assets consisting of claims payable in the currency of South Africa rank for the "covered domestic position".

(2) "D.C." shall mean "Domestic Cover".

Total Assets.

To include *all* assets of the reporting institution and be equal to all its liabilities. Assets shown in columns (1), (2), (3) and (5) must be included in column (4) together with all other assets of the reporting institution. Regarding assets of a foreign branch or head office, see section 1 under "General Instructions" above.

N.B.—Total assets must not include any of the items mentioned in paragraphs (a) to (d) of section *one* (5) of the Act.

Foreign Assets.

Assets (other than claims) situate outside South Africa and assets consisting of claims by the reporting institution on non-residents. Amounts for sub-items need not be shown for foreign assets against sub-items (b) to (k) of asset item 9 and against asset items 11, 12 and 14, but the totals of the foreign assets included in the sub-items must be shown in column (5) against the accolades.

(ii) Amounts Overdue.

All amounts due but unpaid, as indicated below.

Any amount given as "overdue" must be a *net* amount after making full provision for bad or doubtful debts as required by section *one* (5) of the Act. Any provision or reserve for bad or doubtful debts must be apportioned to and deducted from the "overdue" amounts concerned.

The classification into "Current" and "Overdue" must be made at least every *six* months, but this does not relieve an institution of the obligation to show against the relevant items in the intervening quarterly statement also those amounts which, *to its knowledge*, have meanwhile become overdue. Information regarding "overdue"

Aksepte.

Om as 'n likwiede bate te geld moet 'n aksep dié van 'n bankinstelling wees wat 'n reserwesaldo by die Reserwebank in stand moet hou, en moet dit *nie* 'n aksep van die verslaggewende instelling self wees nie.

OPMERKING.—(1) Behalwe met spesiale toestemming van die Minister ingevolge artikel *vier-en-twintig* van die Wet, mag slegs bates wat nie verpand of andersins beswaar is nie in kolom (1) opgeneem word: Met dien verstande dat effekte wat by die Reserwebank gedeponeer is om as sekerheidstelling vir fasiliteite te dien, nie as verpand beskou moet word nie behalwe in die mate dat hulle benodig word vir fasiliteite werklik benut.

(2) Effekte wat as likwiede bates geld moet teen hulle *markwaarde* (soos deur die Sekretaris van die Raad van Staatskuldkommissarisse ingevolge artikel *vyf-en-twintig* van die Wet gesertifiseer) in kolom (1) en teen hulle *boekwaarde* in kolomme (3) en (4) getoon word; maar indien by tegeldemaking 'n verlies verwag word, moet laasgenoemde waarde verminder word soos deur artikel *een* (5) van die Wet vereis.

(3) Geen *buitelandse* bates mag by kolom (1) ingesluit word nie.

(4) „L.B.” beteken „likwiede bates”.

Voorgeskrewe beleggings.

Soos in artikel *een* (1) van die Wet omskryf.

OPMERKING.—(1) „OPMERKINGS” (1) tot (3) onder die opskrif „Likwiede bates” is *mutatis mutandis* op voorgeskrewe beleggings van toepassing.

(2) „V.B.” beteken „voorgeskrewe beleggings”.

Binnelandse dekking.

(1) Tensy anders vermeld in die vertolkings van poste, geld bates (behalwe eise) wat in Suid-Afrika geleë is en bates wat bestaan uit eise wat in die geldeenheid van Suid-Afrika betaalbaar is, vir die „gedekte binnelandse posisie”.

(2) „B.D.” beteken „binnelandse dekking”.

Totale bates.

Moet *alle* bates van die verslaggewende instelling insluit en gelyk wees aan al sy laste: Bates wat in kolomme (1), (2), (3) en (5) opgegee word, moet tesame met alle ander bates van die verslaggewende instelling in kolom (4) opgeneem word. Wat die bates van 'n buitelandse tak of hoofkantoor betref, sien afdeling 1 onder „Algemene Voorskrifte” hierbo.

L.W.—Totale bates moet *nie* enige item in paragrawe (a) tot (d) van artikel *een* (5) van die Wet vermeld, insluit nie.

Buitelandse bates.

Bates (behalwe eise) wat buite Suid-Afrika geleë is en bates wat bestaan uit eise van die verslaggewende instelling teen nie-inwoners. Geen bedrae ten opsigte van subposte hoef vir buitelandse bates teenoor subposte (b) tot (k) van batepos 9 en teenoor bateposte 11, 12 en 14 vermeld te word nie, maar die totale van die buitelandse bates wat by die subposte ingesluit is, moet teenoor die verbindingshakies in kolom (5) opgegee word.

(ii) Agterstallige bedrae.

Alle bedrae betaalbaar maar onbetaald, soos hieronder aangedui.

Enige bedrag wat as „agterstallig” opgegee word, moet 'n *netto* bedrag wees nadat volle voorsiening, soos deur artikel *een* (5) van die Wet vereis, vir onverhaalbare of twyfelagtige skulde gemaak is. 'n Voorsiening of reserwe vir onverhaalbare of twyfelagtige skulde moet toegedeel word aan en *afgetrek* word van die betrokke „agterstallige” bedrae.

Die indeling in „lopende” en „agterstallig” moet minstens elke *ses* maande gemaak word, maar dit onthef 'n instelling nie van die verpligting om op die tussenkomende kwartaalstaat teenoor die betrokke poste ook daardie bedrae op te gee wat, *na sy wete*, intussen „agterstallig” geraak het nie. Inligting betreffende „agter-

accounts must be furnished with every alternate quarterly statement in the form set out in Annexure "A" to the prescribed statement.

The date of one of the annexures should, if possible, coincide with the financial year-end of the institution. Thus, if the financial year ends on, say, the 30th June, the annexure should be submitted with the June and December statements annually.

Outstanding amounts must be shown as "overdue" in the following circumstances:—

- (a) *Accounts Payable by Instalments*.—Any amount due and unpaid for *two months or longer*.
- (b) *Interest*.—Where interest *alone* is due on specified dates, e.g. on a mortgage bond repayable on demand or after a stipulated period, any interest unpaid for two months or longer becomes "overdue".
- (c) *Bill Debts*.—Bills issued in a series become "overdue" as under (a) above.
- (d) *Full Outstanding Amount*.—The full outstanding amount becomes "overdue" if—
 - (i) the account is in the hands of a third party for collection; or
 - (ii) the debtor is the subject of an administration order, has surrendered his or its estate, has compromised with creditors, is under judicial management or in liquidation or has been declared insolvent; or
 - (iii) in the case of monthly instalments (including bills issued in a series and payable monthly), *six or more* instalments are due and unpaid; or
 - (iv) in the case of instalments payable at intervals of longer than one month or of single payments (including bills in both cases), either an instalment or the full amount is due and unpaid for *six months or longer*.

An "overdue" amount (including a bill debt) may again be shown as "current" if, on application by the debtor, the period of payment has formally been extended in cases where the institution has *no doubt* about the *safeness* of the debt in question. Such extensions are to be recorded in a form which will permit information regarding the extensions being made readily available to the Registrar or his inspectors at the head office of the institution.

(iii) *Depreciation of Assets and Provision for Bad or Doubtful Debts.*

In accordance with the requirements of section one (5) (a) of the Act, provision for the depreciation of assets and for bad or doubtful debts must be made at least *once* in every financial year, and all assets concerned must be written down by at least the minimum amount conservatively estimated to be bad or doubtful. If such writing down cannot be done out of profits or out of net available reserves maintained for such purpose (i.e., available after having previously complied with these requirements), it must be done against the ordinary reserve funds ranking for the capital and unimpaired reserve requirements of the Act, and, if need be, even against the paid-up capital of the institution. The legal requirement to make provision once a year does not relieve the institution of the obligation to make provision in every statement for debts which, *to its knowledge*, have become bad or doubtful since the last annual calculation.

(iv) *Totals of Certain Items.*

Where so indicated, totals of items and sub-items consisting of the aggregate of the amounts of their components *as shown in column (4)* must be given in brackets to the left of the columns against the headings of the items and sub-items concerned.

stallige" rekenings moet al om die ander kwartaal ingedien word in die vorm uiteengesit in Aanhangel „A" van die voorgeskrewe staat. Die datum van een van die aanhangsels moet, indien moontlik, met die einde van die instelling se boekjaar saamval. As die boekjaar dus op, sê, 30 Junie eindig, moet die aanhangel jaarliks saam met die state vir Junie en Desember ingedien word.

Uitstaande bedrae moet onder die volgende omstandighede as „agterstallig" getoon word:—

- (a) *Rekenings in paaiente betaalbaar*.—Enige bedrag wat *twee maande of langer* betaalbaar maar onbetaald is.
- (b) *Rente*.—Indien op bepaalde datums *slegs* die rente betaalbaar is, byvoorbeeld op 'n verband wat op aanvraag of ná 'n vasgestelde termyn terugbetaalbaar is, word enige rente wat vir twee maande of langer onbetaald bly, as „agterstallig" beskou.
- (c) *Wisselskulde*.—Wissels wat in 'n reeks uitgereik word, word „agterstallig" soos onder (a) hierbo.
- (d) *Volle bedrag uitstaande*.—Die volle bedrag uitstaande word „agterstallig" indien—
 - (i) die rekening vir invordering in die hande van 'n derde is; of
 - (ii) die skuldenaar 'n administrasiebevel teen hom het, sy boedel oorgegee het, met skuldeisers 'n skikking aangegaan het, onder geregtelike bestuur geplaas is, in likwidasië is of insolvent verklaar is; of
 - (iii) in die geval van maandelikse paaiente (met inbegrip van wissels wat in 'n reeks uitgereik en maandeliks betaalbaar is), *ses of meer* paaient betaalbaar en onbetaald is; of
 - (iv) in die geval van paaiente wat met 'n tussenpose van langer as 'n maand betaalbaar is of van enkele betalings (met inbegrip van 'n wisselskuld in albei gevalle), 'n paaient of die volle bedrag *ses maande of langer* betaalbaar en onbetaald is.

'n „Agterstallige" bedrag ('n wisselskuld inbegrepe) mag weer as 'n „lopende" getoon word in gevalle waar die instelling *geen twyfel* omtrent die *veiligheid* van die betrokke skuld het nie en die betalingstermyn op versoek van die skuldenaar formeel verleng is. Sodanige verlengings moet op 'n wyse te boek gestel word wat dit moontlik sal maak dat inligting betreffende verlengings maklik by die hoofkantoor van die instelling tot die beskikking van die Registrateur of sy inspekteurs gestel kan word.

(iii) *Waardevermindering van bates en voorsiening vir onverhaalbare of twyfelagtige skulde.*

Ooreenkomstig die vereistes van artikel een (5) (a) van die Wet moet minstens *een maal* in elke boekjaar vir die waardevermindering van bates en vir onverhaalbare of twyfelagtige skulde voorsiening gemaak word, en alle betrokke bates moet verminder word met nie minder nie as die minimum bedrag wat volgens konserwatiewe raming onverhaalbaar of twyfelagtig is. Indien hierdie vermindering nie uit winste of uit netto beskikbare reserwes wat vir so 'n doel in stand gehou word (dit wil sê, beskikbaar nadat voorheen aan hierdie vereistes voldoen is) gemaak kan word nie, moet dit geskied ten laste van die gewone reserwefondse wat ingesluit is by die deur die Wet vereiste kapitaal en onaangetaste reserwefondse, en desnoods selfs ten laste van die gestorte kapitaal van die instelling. Die wetsvereiste dat een maal per jaar voorsiening gemaak moet word, onthef die instelling nie van die verpligting nie om in elke staat voorsiening te maak vir skulde wat, *na sy wete*, sedert die jongste jaarlikse berekening onverhaalbaar of twyfelagtig geword het.

(iv) *Totale van sekere poste.*

Waar aldus aangedui, moet die totale van poste en subposte, bestaande uit die som van die bedrae van hulle komponente soos opgegee in kolom (4), tussen hakies aan die linkerkant van die kolomme teenoor die opskrifte van die betrokke poste en subposte ingevul word.

(b) Individual Items.

Item 1.—Subsidiary Coin.

(L.A. only coin which is legal tender in South Africa.)
Coin which is not legal tender in South Africa must also be shown in column (5).

Item 2.—Gold Coin and Bullion.

(L.A.)

Item 3.—Bank Notes.

(L.A. only notes of the South African Reserve Bank.)

Notes not issued by the South African Reserve Bank must also be shown in column (5).

Item 4.—Deposits.

Including also current accounts with commercial banks, but excluding—

- (a) amounts to be shown against asset item 6 in accordance with the instructions under that item; and
- (b) all balances held with institutions not specifically mentioned under this item. Such balances to be regarded as loans and advances and shown under the appropriate asset items.

Item 4 (a) (i).—Deposits with S.A. Reserve Bank.

(L.A.)

A balance due by the reporting institution on current account is to be shown against liability item (3) (a) (i) (1). Such a credit balance does not affect the reserve balance.

Item 4 (a) (ii).—Deposits with Commercial Banks.

(L.A. only deposits withdrawable on demand.)
(P.I. all deposits.)

Including debit balances resulting from clearing house or similar settlements.

NOTE.—Fixed and notice deposits are not affected by a simultaneous overdraft with the same institution.

Item 4 (a) (iii).—Deposits with National Finance Corporation.

(L.A. only deposits withdrawable on demand.)
(P.I. all deposits.)

Item 4 (a) (iv).—Deposits with other Monetary Banking Institutions.

(L.A. only deposits withdrawable on demand.)
(P.I. all deposits.)

Including debit balances resulting from clearing house or similar settlements.

NOTE.—Amounts held with discount houses not to be included here but to be shown against asset item 6 (a).

Item 4 (d).—Deposits with Building Societies.

(P.I. only deposits with a permanent building society registered in South Africa whose total assets as at the end of the last preceding quarter amounted to not less than ten million rand.)

Item 4 (e).—Deposits with Local Authorities.

(P.I. only deposits with South African local authorities.)

Item 5.—Negotiable Certificates of Deposit.

(P.I. only certificates issued by a banking institution which is required to maintain a reserve balance with the Reserve Bank.)

(b) Afsonderlike poste.

Pos 1.—Pasmunt.

(L.B. slegs muntgeld wat wettige betaalmiddel in Suid-Afrika is.)

Muntgeld wat nie wettige betaalmiddel in Suid-Afrika is nie, moet ook in kolom (5) opgeneem word.

Pos 2.—Goudmunt en staafgoud.

(L.B.)

Pos 3.—Banknote.

(L.B. slegs note van die Suid-Afrikaanse Reserwebank.)

Note wat nie deur die Suid-Afrikaanse Reserwebank uitgegee is nie, moet ook in kolom (5) opgeneem word.

Pos 4.—Deposito's.

Sluit ook lopende rekeninge by handelsbanke in, maar sluit uit—

- (a) bedrae wat teenoor batepos 6 getoon moet word ooreenkomstig die voorskrifte by daardie pos; en
- (b) alle saldo's gehou by instellings wat nie uitdruklik onder hierdie pos gemeld word nie. Sodanige saldo's moet as lenings en voorskotte beskou word en teenoor die toepaslike bateposte getoon word.

Pos 4 (a) (i).—Deposito's by S.A. Reserwebank.

(L.B.)

'n Saldo wat deur die verslaggewende instelling op lopende rekening verskuldig is, moet teenoor lastepos 3 (a) (i) (1) getoon word. So 'n kreditsaldo raak nie die reserwesaldo nie.

Pos 4 (a) (ii).—Deposito's by handelsbanke.

(L.B. slegs onmiddellik opeisbare deposito's.)

(V.B. alle deposito's.)

Sluit debetsaldo's in wat voortspruit uit verrekeningskantoor- of soortgelyke vereffenings.

OPMERKING.—Vaste deposito's en deposito's onderworpe aan kennis van opsegging word nie deur 'n gelyktydige oortrokke rekening by dieselfde instelling geraak nie.

Pos 4 (a) (iii).—Deposito's by die Nasionale Finansie-korporasie.

(L.B. slegs onmiddellik opeisbare deposito's.)

(V.B. alle deposito's.)

Pos 4 (a) (iv).—Deposito's by ander monetêre bankinstellings.

(L.B. slegs onmiddellik opeisbare deposito's.)

(V.B. alle deposito's.)

Sluit debetsaldo's in wat uit verrekeningskantoor- of soortgelyke vereffenings voortspruit.

OPMERKING.—Bedrae by diskontohuise moet nie hier ingesluit word nie maar teenoor batepos 6 (a) opgegee word.

Pos 4 (d).—Deposito's by bouverenigings.

(V.B. slegs deposito's by 'n permanente bouvereniging wat in Suid-Afrika geregistreer is en waarvan die totale bates aan die einde van die jongste voorafgaande kwartaal minstens tienmiljoen rand beloop het.)

Pos 4 (e).—Deposito's by plaaslike besture.

(V.B. slegs deposito's by Suid-Afrikaanse plaaslike besture.)

Pos 5.—Verhandelbare depositosertifikate.

(V.B. slegs sertifikate wat uitgereik is deur 'n bankinstelling wat 'n reserwesaldo by die Reserwebank in stand moet hou.)

Item 6.—Loans and Advances to Banking Institutions.

It is not always possible to distinguish clearly between deposits and loans. The following assets should, however, be included under this item:—

- (a) All amounts held with discount houses;
- (b) amounts advanced on overdraft;
- (c) all secured deposits; and
- (d) amounts advanced for specific purposes, e.g. for financing the erection of a building.

Item 6 (a).—Loans to Discount Houses in South Africa.

(L.A. only loans repayable on demand.)

(P.I. all loans.)

To include all amounts held with discount houses.

Item 6 (b).—Loans and Advances to other Monetary Banking Institutions.

Overdrafts granted and sundry balances which are not deposits.

Item 6 (d).—Loans to Foreign Banking Institutions.

(D.C. only if payable in the currency of South Africa.)

Total of debit balances due by foreign banks on current or any other account (including debit balances due to the reporting institution on current account by its foreign head office or foreign branch). To be included also in column (5).

Item 7.—Bills of and Advances to Land Bank.

(L.A. all bills issued by the Land Bank, and also all advances to it which, at the option of the lender, are convertible into such bills.)

Item 8.—Treasury Bills.

(L.A. only South African Treasury bills.)

To include bills either bought or discounted.

Item 9.—Investments.

(1) No amounts need be shown in the column for foreign assets against sub-items (b) to (k), but the total for such assets (if any) must be shown in that column, as indicated.

(2) In accordance with the provisions of section one (5) (d) of the Act, the value of any securities lodged or pledged to secure liabilities incurred under any other law must be excluded from the statement.

(3) Attention is invited to the "NOTES" under the interpretation of "Liquid Assets" above regarding the valuation, pledging, etc. of liquid assets. The "Notes" are also applicable to prescribed investments.

(4) Investments not payable in the currency of South Africa do not rank for domestic cover.

Item 9 (a).—Government Stock.

(L.A. stocks of the South African Government with a maturity to the last redemption date of not more than three years reckoned from the date of the return/statement.)

(P.I. all stocks of the South African Government.)

Item 9 (b).—Government Loan Levies.

(P.I. only those of the South African Government.)

Item 9 (c).—Land Bank Debentures.

(L.A. only debentures with a maturity of not more than three years reckoned from the date of the return/statement.)

(P.I. all debentures.)

Item 9 (d).—Stocks of Local Authorities.

(P.I. stocks or other paper of local authorities in South Africa only.)

Pos 6.—Lenings en voorskotte aan bankinstellings.

Dis nie altyd moontlik om duidelik tussen lenings en deposito's te onderskei nie. Die volgende bates moet egter by dié pos ingesluit word:—

- (a) Alle bedrae by diskontohuise;
- (b) bedrae teen oortrokke fasiliteite voorgeskiet;
- (c) alle deposito's waarvoor sekerheidstelling gegee is; en
- (d) bedrae vir bepaalde doeleindes voorgeskiet, byvoorbeeld om die oprig van 'n gebou te finansier.

Pos 6 (a).—Lenings aan diskontohuise in Suid-Afrika.

(L.B. slegs onmiddellik opeisbare lenings.)

(V.B. alle lenings.)

Sluit alle bedrae by diskontohuise in.

Pos 6 (b).—Lenings en voorskotte aan ander monetêre bankinstellings.

Oortrokke rekenings en diverse saldo's wat nie deposito's is nie.

Pos 6 (d).—Lenings aan buitelandse bankinstellings.

(B.D. slegs indien in die geldeenheid van Suid-Afrika betaalbaar.)

Totaal van debetsaldo's wat deur buitelandse banke op lopende of enige ander rekening verskuldig is (met inbegrip van debetsaldo's wat op lopende rekening deur sy buitelandse hoofkantoor of buitelandse tak aan die verslaggewende instelling verskuldig is). Moet ook in kolom (5) opgeneem word.

Pos 7.—Wissels van en voorskotte aan Landbank.

(L.B. alle wissels deur die Landbank uitgereik, asook alle voorskotte aan vermelde bank wat na keuse van die uitlener in wissels omgesit kan word.)

Pos 8.—Skatkisbiljette.

(L.B. slegs Suid-Afrikaanse skatkisbiljette.)

Sluit gekoopte of gediskonteerde biljette in.

Pos 9.—Beleggings.

(1) Geen bedrae hoef in die kolom vir buitelandse bates teenoor subposte (b) tot (k) getoon te word nie, maar die totaal van sodanige bates (as daar is) moet in vermelde kolom opgegee word, soos aangedui.

(2) Ooreenkomstig die bepalinge van artikel een (5) (d) van die Wet moet die waarde van enige effekte wat gedeponeer of verpand is om verpligtings ingevolge enige ander wetsbepaling aangegaan te verseker, nie in die staat opgeneem word nie.

(3) Die aandag word gevestig op die „OPMERKINGS" onder die vertolking van „Likwiede bates" hierbo betreffende die waardering, verpanding ens. van likwiede bates. Die „OPMERKINGS" is ook op voorgeskrewe beleggings van toepassing.

(4) Beleggings wat nie in die geldeenheid van Suid-Afrika betaalbaar is nie, geld nie as binnelandse dekking nie.

Pos 9 (a).—Staatseffekte.

(L.B. effekte van die Suid-Afrikaanse Regering waarvan die termyn tot die laaste aflosdatum nie drie jaar te bowe gaan nie, gereken vanaf die datum van die opgawe/staat.)

(V.B. alle effekte van die Suid-Afrikaanse Regering.)

Pos 9 (b).—Staatsleningsheffings.

(V.B. slegs dié van die Suid-Afrikaanse Regering.)

Pos 9 (c).—Landbankobligasies.

(L.B. slegs obligasies met 'n termyn van hoogstens drie jaar, gereken vanaf die datum van die opgawe/staat.)

(V.B. alle obligasies.)

Pos 9 (d).—Effekte van plaaslike besture.

(V.B. slegs effekte of ander skuldbewyse van plaaslike besture binne Suid-Afrika.)

To include only stocks and other paper dealt in on a stock exchange or which may be purchased or sold by direct negotiation. Other stocks and other paper must be included under asset item 13 (f).

Item 9 (e).—Bills of and Loans to Public Corporations.

[P.I. bills of the Rand Water Board, loans to the Phalaborwa Water Board, "notes" issued by the Industrial Development Corporation (except those ranking as liquid assets), and other bills, "notes" or loans approved by the Registrar in terms of section one (1) of the Act.]

To include "notes" with an original currency of not more than 120 days. Those with a longer original currency to be included under asset item 9 (f).

Item 9 (f).—Stocks or Debentures of Public Corporations.

[P.I. stocks or debentures of the Rand Water Board, Electricity Supply Commission, Industrial Development Corporation, S.A.B.C. and ISCOR, and any other stocks or debentures guaranteed by the South African Government or approved by the Registrar in terms of section one (1) of the Act.]

To include "notes" with an original currency of more than 120 days. Those with a shorter original currency to be included under asset item 9 (e).

Item 9 (g).—Other Debentures.

To include also stocks and "notes" of companies but to exclude ordinary and preference shares.

Item 9 (h).—Building Society Shares.

To include all classes of shares.

Item 9 (i).—Shares of Monetary Banking Institutions.

(P.I. shares of the South African Reserve Bank and the National Finance Corporation.)

NOTE.—(1) In accordance with section one (5) (e) of the Act, the reporting institution's paid-up capital and unimpaired reserve funds are impaired by the amount of this item with the exception of any investment in the shares of the Reserve Bank and the National Finance Corporation. (See interpretation of liability items 9 and 12.)

(2) An analysis of this item must be furnished with the June and December statements in the form set out in Annexure "B" to the prescribed statement: Provided that if after the submission of any such analysis there is no change in both the aggregate amount and the constituent figures so given, the statement may here be endorsed with the words "No Change" and the analysis dispensed with until a change again takes place in any of the figures concerned.

Item 9 (j).—Shares of Other South African Banking Institutions.

NOTE.—In terms of the Act any amount against this item is an impairment of the reporting institution's paid-up capital and unimpaired reserve funds. An analysis of the item must be furnished with the June and December statements. See "NOTES" (1) and (2) under asset item 9 (i).

Item 9 (k).—Other Shares.

(D.C. only those issued in the currency of South Africa.) Exclusive of amounts shown against asset items 9 (h), (i) and (j) and those to be included under asset items 21 and 22. To include investments in shares of foreign companies, which should also be shown in column (5) of the statement.

NOTE.—An analysis of the item must be furnished with the June and December statements. See "NOTE" (2) under asset item 9 (i) above.

Sluit net effekte en ander skuldbewyse in wat op 'n effektebeurs verhandel word of wat deur regstreekse onderhandelinge gekoop of verkoop kan word. Ander effekte en skuldbewyse word by batepos 13 (f) ingesluit.

Pos 9 (e).—Wissels van en lenings aan openbare korporasies.

[V.B. wissels van die Randwaterraad, lenings aan die Phalaborwa-waterraad, korttermyn-obligasies („notes") deur die Nywerheid-ontwikkelingskorporasie uitgereik, en ander wissels, korttermyn-obligasies („notes") of lenings wat deur die Registrateur kragtens artikel een (1) van die Wet goedgekeur is.]

Sluit in korttermyn-obligasies („notes") met 'n oorspronklike looptyd van nie meer as 120 dae nie. Dié met 'n langer looptyd word by batepos 9 (f) ingesluit.

Pos 9 (f).—Effekte of obligasies van openbare korporasies.

[V.B. effekte of obligasies van die Randwaterraad, Elektrisiteitsvoorsieningskommissie, Nywerheid-ontwikkelingskorporasie, S.A.U.K. en YSKOR, en enige ander effekte of obligasies wat deur die Suid-Afrikaanse Regering gewaarborg of kragtens artikel een (1) van die Wet deur die Registrateur goedgekeur is.]

Sluit korttermyn-obligasies („notes") met 'n oorspronklike looptyd van meer as 120 dae in. Dié wat oorspronklik met 'n korter looptyd uitgereik is, word by pos 9 (e) ingesluit.

Pos 9 (g).—Ander obligasies.

Sluit ook effekte en korttermyn-obligasies („notes") van maatskappye in maar nie gewone en voorkeuraandeel nie.

Pos 9 (h).—Bouverenigingaandeel.

Sluit alle soorte aandeel in.

Pos 9 (i).—Aandeel van monetêre bankinstellings.

(V.B. aandeel van die Suid-Afrikaanse Reserwebank en die Nasionale Finansiële korporasie.)

OPMERKINGS.—(1) Ooreenkomstig artikel een (5) (e) van die Wet word die gestorte kapitaal en onaangestaste reserwefondse van die verslaggewende instelling as *aangeleg* beskou tot die bedrag van hierdie pos *min* die bedrag van enige belegging in aandeel van die Reserwebank en die Nasionale Finansiële korporasie. (Sien vertolking van lasteposte 9 en 12.)

(2) 'n *Ontleding* van hierdie pos moet saam met die state vir Junie en Desember verstrek word in die vorm uiteengeset in Aanhangsel „B" van die voorgeskrewe staat: Met dien verstande dat indien nadat sodanige ontleding ingedien is, daar geen verandering in sowel die totale bedrag as die afsonderlike bedrae waaruit die totaal bestaan, is nie, die woorde „Geen verandering" hier op die Staat aangebring kan word en van die ontleding afgesien kan word totdat een van die betrokke bedrae weer verander.

Pos 9 (j).—Aandeel van ander Suid-Afrikaanse bankinstellings.

OPMERKINGS.—Ingevolge die Wet is 'n bedrag teenoor hierdie pos 'n aantasting van die gestorte kapitaal en onaangestaste reserwefondse. 'n *Ontleding* van dié pos moet saam met die state vir Junie en Desember verstrek word. Sien „OPMERKINGS" (1) en (2) by batepos 9 (i).

Pos 9 (k).—Ander Aandeel.

(B.D. Slegs dié wat in die geldeenheid van Suid-Afrika uitgereik is.)

Met uitsluiting van bedrae wat teenoor batepos 9 (h), (i) en (j) verskyn en dié wat by batepos 21 en 22 ingesluit moet word. Sluit beleggings in aandeel van *buitelandse* maatskappye in, wat ook in kolom (5) van die staat opgeneem moet word.

OPMERKING.—'n *Ontleding* van dié pos moet saam met die state vir Junie en Desember verstrek word. Sien „OPMERKING" (2) onder batepos 9 (i) hierbo.

Item 10.—Bills Discounted or Purchased.

(1) Excluding hire-purchase contracts, deeds of sale and lease agreements, for which provision is made under asset items 11, 12 and 15 respectively. Bills and promissory notes ranking as liquid assets [see general interpretations of asset items under section 2 (a) above] must be shown in column (1).

(2) Bills deposited with the Reserve Bank in anticipation of rediscount must be shown in column (4) until they are actually rediscounted and must also be shown in column (1) if they rank as liquid assets.

(3) Bills to be shown at face value (and not at the discounted value), except where they have been written down to below face value in anticipation of a possible loss.

Item 10 (a).—Bills Drawn by Residents of South Africa—Current.

(D.C. only if payable in the currency of South Africa.)

Bills drawn by residents of South Africa on non-residents represent claims on non-residents and must also be included in column (5). They do not rank as L.A. or P.I.

Item 10 (a) (i) (1).—Own Acceptances.

(Not L.A. or P.I.)

Bills both accepted and discounted by the reporting institution itself.

NOTE.—If a bill is later rediscounted, this item is to be reduced by the amount of the bill and liability item 4 and asset item 19 increased thereby.

Item 10 (a) (i) (2).—Other Acceptances.

(L.A. only acceptances of a banking institution which is required to maintain a reserve balance with the Reserve Bank.)

Item 10 (a) (ii).—Trade and Agricultural Bills Drawn by Residents of South Africa.

[L.A. only self-liquidating bills or promissory notes arising out of the movement of goods, as defined in the general interpretations of asset items under section 2 (a) above.]

Item 10 (b).—Bills Drawn by Non-residents.

(D.C. only if payable in South African currency.)

Bills drawn by non-residents on residents may rank as liquid assets on the same basis as bills drawn by residents on residents.

Item 11.—Hire-purchase Discounts and Advances.

(1) To include all contracts for the sale of goods by agreed instalments, subject to a condition reserving ownership to the seller until all amounts due under such contract have been paid.

(2) No amounts need be shown for foreign assets against the various sub-items, but the total for such assets (if any) must be shown in column (5), as indicated.

(3) If goods are repossessed, their estimated market value must be credited to the client's account and the goods included under asset item 23 at that value. Any balance on the client's account (after deducting the doubtful portion thereof) must be shown as "overdue".

(4) Additional information as set out in Annexure "C" must be furnished with every quarterly statement.

Item 11 (a) (i).—Hire-purchase Contracts Purchased.

All contracts purchased from or discounted for a trader, whether with or without recourse to him and irrespective of whether he or the institution collects the instalments.

Pos 10.—Gediskonteerde of gekoopte wissels.

(1) Uitgesonderd huurkoopkontrakte, koopaktes en huurkontrakte, waarvoor onder batepos 11, 12 en 15 onderskeidelik voorsiening gemaak word. Wissels en promesses wat as likwiede bates geld [sien algemene vertolkings van batepos 2 (a) hierbo], moet in kolom (1) opgeneem word.

(2) Wissels wat in afwagting van herdiskontering by die Reserwebank gedeponeer is, moet in kolom (4) getoon word totdat hulle werklik herdiskonteer word; en as hulle as likwiede bates geld, moet hulle ook in kolom (1) getoon word.

(3) Wissels moet teen sigwaarde (en nie teen die verdiskonteerde waarde nie) opgegee word, behalwe wanneer hulle met die oog op 'n verwagte verlies tot benede sigwaarde afgeskryf is.

Pos 10 (a).—Wissels deur inwoners van Suid-Afrika getrek—Lopende.

(B.D. slegs indien in die geldeenheid van Suid-Afrika betaalbaar.)

Wissels wat deur inwoners van Suid-Afrika op nie-inwoners getrek is, verteenwoordig eise teen nie-inwoners en moet ook by kolom (5) ingesluit word. Hulle geld nie as L.B. of V.B. nie.

Pos 10 (a) (i) (1).—Eie aksepte.

(Nie L.B. of V.B. nie.)

Wissels wat deur die verslaggewende instelling self sowel geaksepteer as gediskonteer is.

OPMERKING.—Indien 'n wissel later herdiskonteer word, moet hierdie pos met die bedrag van die wissel verminder word en lastepos 4 en batepos 19 daarmee vermeerder word.

Pos 10 (a) (i) (2).—Ander aksepte.

(L.B. slegs aksepte van 'n bankinstelling wat 'n reserwsaldo by die Reserwebank in stand moet hou.)

Pos 10 (a) (ii).—Handels- en landbouwissels deur inwoners van Suid-Afrika getrek.

[L.B. slegs self-likwiderende wissels of promesses wat uit die beweging van goedere ontstaan, soos omskryf in die algemene vertolkings van batepos 2 (a) hierbo.]

Pos 10 (b).—Wissels deur nie-inwoners getrek.

(B.D. slegs indien in die geldeenheid van Suid-Afrika betaalbaar.)

Wissels wat deur nie-inwoners op inwoners getrek is, kan as likwiede bates geld op dieselfde grondslag as wissels wat deur inwoners op inwoners getrek is.

Pos 11.—Huurkoopdiskonterings en -voorskotte.

(1) Sluit in alle kontrakte vir die verkoop van goedere waarvoor in ooreengekome paalemente betaal word en wat onderworpe is aan 'n voorwaarde dat die verkoper die eiendomsreg behou totdat alle bedrae wat kragtens sodanige kontrak verskuldig is, betaal is.

(2) Geen bedrae hoef ten opsigte van buitelandse bates teenoor die subposte vermeld te word nie, maar die totaal van sodanige bates (as daar is) moet in kolom (5) opgegee word, soos aangedui.

(3) As goedere teruggeneem word, moet die klient se rekening met die geskatte markwaarde daarvan gekrediteer word en die goedere by batepos 23 teen daardie waarde ingesluit word. 'n Saldo op die klient se rekening (nadat die twyfelagtige gedeelte daarvan afgetrek is) moet as „agterstallig” getoon word.

(4) Bykomende inligting soos in Aanhangsel „C” uiteengesit moet saam met elke kwartaalstaat verstrekk word.

Pos 11 (a) (i).—Gekoopte huurkoopkontrakte.

Alle kontrakte wat van 'n handelaar gekoop of vir 'n handelaar gediskonteer is, hetsy met of sonder die reg van verhaal op hom en ongeag of hy of die instelling die paalemente invorder.

Item 11 (a) (ii).—Advances against Pledge of Hire-Purchase Contracts.

Not to include any contracts discounted or purchased.

Item 11 (a) (iii).—Direct Hire-purchase Contracts.

All contracts between the institution and consumers direct.

Item 11 (a) (iv).—Floor Plans.

Advances to dealers for stocking purposes against suspensive sales agreements.

Item 12.—Deeds of Sale Discounted or Entered Into.

(1) Not to include hire-purchase transactions as defined under asset item 11.

(2) No amounts need be shown in the column for foreign assets against the various sub-items; but the total for such assets (if any) must be shown in that column, as indicated.

(3) Additional information as set out in Annexure "C" must be furnished with every quarterly statement.

Item 12 (a) (i).—Secured.

All types of security.

NOTE.—If a loan or advance is not fully secured, only the secured portion is to be included under this item and the unsecured balance under asset item 12 (a) (ii).

Item 12 (a) (ii).—Unsecured.

See "NOTE" under asset item 12 (a) (i).

Item 13.—Loans and Advances to Governments.

To include also National Saving Certificates and deposits with the Post Office Savings Bank.

Item 13 (f).—Loans and Advances to Local Authorities in South Africa.

(P.I.)

Non-negotiable stocks or other paper must be shown under this item, including those issued against long-term or annuity loans. Negotiable stocks or other paper must be shown against asset item 9 (d).

Item 13 (g).—Loans and Advances to Foreign Governments.

(D.C. only those payable in the currency of South Africa.)

To include central governments, local authorities, etc.

Item 14.—Other Loans and Advances.

Other than those under asset items 6, 7, 10, 11, 12, 13 and 15 and any amounts to be included under asset items 21 and 22.

NOTE.—(1) No amounts need be shown in the column for foreign assets against the various sub-items; but the total for such assets must be shown in that column as indicated.

(2) In accordance with the requirements of section one (5) (d) of the Act, any asset lodged or pledged to secure liabilities incurred under any other law, e.g. mortgage bonds lodged under the Public Auctions Act, must be excluded from the statement.

(3) If this item includes any loans or advances to a parent, subsidiary or fellow subsidiary company of the reporting institution, the following information must be furnished on a separate sheet of paper with every statement:—

- (a) Name of company;
- (b) amount outstanding at date of statement; and
- (c) sub-item under which shown.

Item 14 (a).—Unsecured Loans and Advances.

The "NOTE" under asset item 12 (a) (i) applies *mutatis mutandis* also here.

Pos 11 (a) (ii).—Voorskotte teen onderpand van huurkoopkontrakte.

Moet nie enige gediskonteerde of gekoopte kontrakte insluit nie.

Pos 11 (a) (iii).—Regstreekse huurkoopkontrakte.

Alle kontrakte wat regstreeks tussen die instelling en verbruikers aangegaan is.

Pos 11 (a) (iv).—Vloerplanne.

Voorskotte aan handelaars teen opgeskorte verkoopkontrakte, vir doeleindes van bevoorrading.

Pos 12.—Koopaktes gediskonteer of aangegaan.

(1) Moet nie huurkooptransaksies soos by batepos 11 omskryf insluit nie.

(2) Geen bedrae hoef in die kolom vir buitelandse bates teenoor subposte vermeld te word nie, maar die totaal van sodanige bates (as daar is) moet in vermelde kolom opgegee word, soos aangedui.

(3) Bykomende inligting soos in Aanhangsel „C" uiteengesit moet saam met elke kwartaalstaat verstrek word.

Pos 12 (a) (i).—Gedek.

Alle soorte onderpand.

OPMERKING.—As 'n lening of voorskot nie ten volle gedek is nie, moet slegs die gedekte gedeelte by hierdie pos ingesluit word en die ongedekte saldo by batepos 12 (a) (ii).

Pos 12 (a) (ii).—Ongedek.

Sien „OPMERKING" by batepos 12 (a) (i).

Pos 13.—Lenings en voorskotte aan regerings.

Moet ook Nasionale Spaarsertifikate en deposito's by die Posspaarbank insluit.

Pos 13 (f).—Lenings en voorskotte aan plaaslike besture in Suid-Afrika.

(V.B.)

Effekte of ander skuldbewyse wat nie verhandelbaar is nie, met inbegrip van dié wat teen langtermyn- of annuïteitslenings uitgereik is, moet by hierdie pos ingesluit word. Dié wat verhandelbaar is, moet by batepos (9) (d) ingesluit word.

Pos 13 (g).—Lenings en voorskotte aan buitelandse regerings.

(B.D. slegs lenings en voorskotte wat in die geldeenheid van Suid-Afrika betaalbaar is.)

Sluit in sentrale regerings, plaaslike besture, ens.

Pos 14.—Ander lenings en voorskotte.

Dié wat nie by bateposte 6, 7, 10, 11, 12, 13 en 15 ingesluit is of by bateposte 21 en 22 ingesluit moet word nie.

OPMERKING.—(1) Geen bedrae hoef in die kolom vir buitelandse bates teenoor die subposte opgegee te word nie, maar die totaal van sodanige bates moet in vermelde kolom opgeneem word, soos aangedui.

(2) Ooreenkomstig die vereistes van artikel een (5) (d) van die Wet, moet enige bate gedeponeer of verpand om verpligtings ingevolge 'n ander wet aangegaan te verseker, bv. verbande ingevolge die Publieke Veilingswet, nie in die staat opgeneem word nie.

(3) Indien enige lenings of voorskotte aan 'n moedermaatskappy of filiaal of medefiliaal van die verslaggewende instelling by hierdie pos ingesluit is, moet saam met elke kwartaalstaat op 'n afsonderlike vel papier die volgende inligting verstrek word:—

- (a) Naam van maatskappy;
- (b) uitstaande bedrag op datum van die staat; en
- (c) sub-pos waarby bedrag ingesluit is.

Pos 14 (a).—Ongedekte lenings en voorskotte.

Die „OPMERKING" by batepos 12 (a) (i) is *mutatis mutandis* ook hier van toepassing.

Item 14 (b).—Secured Loans and Advances—Current.

NOTE.—(1) The "NOTE" under asset item 12 (a) (i) applies *mutatis mutandis* also here.

(2) In the case of loans granted against the security of more than one of the classes mentioned, the classification must be made according to the principal security held by the institution, in the usual order of priority adopted by it.

Item 14 (b) (i).—Loans Secured by Stocks, Shares or Debentures.

Securities to be valued at not more than their market value.

Item 14 (b) (ii).—Loans Secured by Mortgages Over Town Property.

By first or subsequent mortgage bonds.

Item 14 (b) (iii).—Loans Secured by Mortgages Over Farm Property.

By first or subsequent mortgage bonds.

Item 14 (b) (v).—Loans Secured by Sureties or Co-principal Debtors.

To exclude deeds of sale discounted or entered into (asset item 12).

Item 14 (b) (vi).—Loans Secured by Other Means.

Including pledges and cessions of fixed deposit receipts, life assurance policies (*at not more than their surrender value*), notarial bonds, merchandise and produce, etc.

Item 15.—Merchandise Leases.

NOTE.—(1) Where an agreement has expired or has been terminated, any assets returned to the institution as well as repossessed goods must be included under asset item 23 at their residual book value or estimated market value, whichever is the lower, until they are disposed of.

(2) Additional information as set out in Annexure "C" must be furnished with every quarterly statement.

Item 15 (a).—Assets on Lease.

Depreciated value of assets which are the subject of lease agreements and which have been taken into the reporting institution's books.

Item 15 (b).—Lease Agreements Discounted or Entered Into.

Lease agreements purchased from the original lessors or entered into direct with the lessees, where the total rentals due (and *not* the value of the leased assets) are shown in the institution's books.

Item 15 (c).—Rentals Overdue.

Only rentals receivable under asset item 15 (b). Rentals "overdue" in the case of item 15 (a) must be shown against asset item 14 (a) (ii).

Item 16.—Capital Liability of Foreign Branch(es) to South African Head Office.

Represents the total investment in a foreign branch by its South African head office, which can be regarded as being of a *permanent* nature. Any balance on a *current* account between the head office and its foreign branch must *not* be included in this item; a debit balance must be shown against asset item 6 (d) and a credit balance against liability item 3 (b).

Item 17.—Remittances in Transit.

The amount of a cheque or other order to pay drawn on one of a commercial bank's branches in South Africa or on another banking institution in South Africa or on the South African Reserve Bank, with which another branch in South Africa of the commercial bank concerned has credited a client or which it has paid out but with

Pos 14 (b).—Gedekte lenings en voorskotte—Lopende.

OPMERKING.—(1) Die „OPMERKING" by batepos 12 (a) (i) is *mutatis mutandis* ook hier van toepassing.

(2) By lenings wat teen meer as een van die vermelde soorte sekerheid verstrekkend is, moet die indeling geskied volgens die belangrikste onderpand wat deur die verslaggewende instelling gehou word, in die gebruikelike rangorde wat deur die instelling gevolg word.

Pos 14 (b) (i).—Lenings gedek deur effekte, aandele of obligasies.

Sekuriteite moet nie hoër as hulle markwaarde gewaardeer word nie.

Pos 14 (b) (ii).—Lenings gedek deur verbande op stedelike eiendom.

Deur eerste of latere verbande.

Pos 14 (b) (iii).—Lenings gedek deur verbande op plaas-eiendom.

Deur eerste of latere verbande.

Pos 14 (b) (v).—Lenings gedek deur borge en mede-hoofskuldenare.

Uitgesonderd koopaktes gediskonteer of aangegaan (batepos 12).

Pos 14 (b) (vi).—Lenings op ander maniere gedek.

Sluit in pandregte en sessies van vaste deposito-bewyse, lewensversekeringspolis (teen *nie meer as hulle afkoopwaarde nie*), notariële verbande, handelsware en produkte, ens.

Pos 15.—Handelsware-huurkontrakte.

OPMERKING.—(1) Indien 'n kontrak verstryk het of beëindig is, moet bates wat aan die instelling terugbesorg is of deur hom teruggeneem is, teen die oorblywende boekwaarde of geskatte markwaarde, na gelang van watter bedrag die kleinste is, in batepos 23 opgeneem word totdat hulle van die hand gesit word.

(2) Bykomende inligting soos in Aanhangsel „C" uiteengesit moet saam met elke kwartaalstaat verstrekkend word.

Pos 15 (a).—Verhuurde bates.

Verminderde waardes van bates wat die onderwerp van huurkontrakte is en wat in die verslaggewende instelling se boeke in rekening gebring is.

Pos 15 (b).—Huurkontrakte gediskonteer of aangegaan.

Huurkontrakte gekoop van die oorspronklike verhuurders of regstreeks aangegaan met die huurders, waar die totale verskuldigde huurgelde (en *nie* die waarde van die verhuurde bates *nie*) in die instelling se boeke verskyn.

Pos 15 (c).—Huurgelde agterstallig.

Slegs huurgelde wat ten opsigte van batepos 15 (b) ontvangbaar is. Huurgelde wat ten opsigte van batepos 15 (a) „agterstallig" raak, moet teenoor batepos 14 (a) (ii) getoon word.

Pos 16.—Kapitaalverpligting van buitelandse tak(ke) teenoor Suid-Afrikaanse hoofkantoor.

Stel voor die totale belegging in 'n buitelandse tak deur sy Suid-Afrikaanse hoofkantoor, wat as van *permanente* aard beskou kan word. 'n Saldo van 'n *lopende rekening* tussen die hoofkantoor en sy buitelandse tak moet *nie* by dié pos ingesluit word *nie*; 'n debetsaldo moet teenoor batepos 6 (d) getoon word en 'n kreditsaldo teenoor lastepos 3 (b).

Pos 17.—Remises in transit.

Die bedrag van 'n tjek of ander betaalopdrag op een van 'n handelsbank se takke binne Suid-Afrika of op 'n ander bankinstelling binne Suid-Afrika of op die Suid-Afrikaanse Reserwebank getrek, waarmee 'n ander tak binne Suid-Afrika van die betrokke handelsbank reeds 'n klient gekrediteer het of wat hy reeds uitbetaal het, maar waarmee

which the first-mentioned branch or such other banking institution or the Reserve Bank has not yet debited a client, and includes the amount of a warrant voucher which the commercial bank has paid out but for which it has not yet received repayment from the Secretary to the Treasury.

Item 18.—Other Balances Due to South African Head Office and Local Branch(es).

Net inter-branch and head office debit balances resulting from entries concerning transactions which originate or require response outside head office or outside any particular branch. To exclude remittances in transit, which should be reported under asset item 17.

NOTE.—If an amount is shown against this item, liability item 10 should be blank, and *vice versa*. In other words, the statement should reflect only a *net* balance due to or by a South African head office and/or local branch(es).

Item 19.—Customers' Liability under Acceptances.

All acceptances on behalf of customers, whether under letters of credit or otherwise. To agree with liability item 4.

NOTE.—See interpretation of liability item 4 for procedure to be followed when the reporting institution discounts its own acceptances.

Item 20.—Furniture, Fittings and Equipment.

To be shown at not more than cost less depreciation and any additional amounts written off.

Item 21.—Bank Premises.

All land and buildings owned by the reporting institution and used or intended to be used by it for banking purposes, including official residences, at not more than cost less depreciation and any additional amounts written off.

NOTE.—To include shares in or advances to a subsidiary company whose principal business is the holding of fixed property, the whole or part of which is used or intended to be used by the reporting institution for banking purposes.

Item 22.—Fixed Property other than Bank Premises.

Sub-item (a).—Bought in under bond or otherwise or surrendered to the reporting institution in respect of liabilities, and not yet disposed of.

Sub-item (b).—To include also—

- (1) amount due to the institution on fixed property sold under deeds of sale; and
- (2) shares in a company whose principal business is the holding of fixed property (other than a company referred to in the "NOTE" under asset item 21), and any advances to such company.

Item 23.—Assets other than the Foregoing.

All other assets, including—

- (1) Assets under lease returned to the reporting institution after expiration or termination of the leasing contract—at residual book value or estimated market value, whichever is the lower.
- (2) Interest, commissions, rent or rentals and other income earned or accrued but not yet received (if not added to the asset items concerned), provided there is *no doubt* about their ultimate receipt. "Overdue" amounts (after deducting any doubtful portion) must be shown against the asset items concerned.

ersbedoelde tak of bedoelde ander bankinstelling of die Reserwebank nog nie 'n kliënt gedebiteer het nie, en ook die bedrag van 'n skatkisorder wat die handelsbank uitbetaal het maar waarvoor hy nog nie terugbetaling van die Sekretaris van die Tesourie ontvang het nie.

Pos 18.—Ander saldo's verskuldig deur Suid-Afrikaanse hoofkantoor en binnelandse tak(ke).

Netto debetsaldo's van takke onderling en van hoofkantoor wat voortspruit uit boekinge betreffende transaksies wat buite die hoofkantoor of enige bepaalde tak ontstaan of bevestiging vereis, maar *nie* remises in transito nie, wat teenoor batepos 17 getoon moet word.

OPMERKING.—As 'n bedrag teenoor hierdie pos verskyn, dan moet geen bedrag teenoor lastepos 10 verskyn nie, en omgekeerd. Met ander woorde, die staat moet slegs 'n netto saldo toon wat aan of deur 'n Suid-Afrikaanse hoofkantoor en/of binnelandse tak(ke) verskuldig is.

Pos 19.—Verpligtings van kliënte uit hoofde van aksepte.

Alle aksepte ten gunste van kliënte, hetsy kragtens kredietbriewe of andersins. Moet met lastepos 4 klop.

OPMERKING.—Sien vertolking van lastepos 4 in verband met die prosedure wat gevolg moet word as die verslaggewende instelling sy eie aksepte diskonteer.

Pos 20.—Ameublement en toerusting.

Moet opgegee word teen nie meer nie as kosprys *min* waardevermindering en enige verdere bedrae wat afgeskryf is.

Pos 21.—Bankgeboue.

Alle grond en geboue wat die verslaggewende instelling besit en wat gebruik word of bestem is vir bankdoeleindes, amptelike wonings inbegrepe, teen nie meer nie as kosprys *min* waardevermindering en enige verdere bedrae wat afgeskryf is.

OPMERKING.—Sluit in aandele in of voorskotte aan 'n filiaal maatskappy wie se belangrikste besigheid die besit van vaste eiendom is wat in geheel of gedeeltelik deur die verslaggewende instelling vir bankdoeleindes gebruik word of sal word.

Pos 22.—Vaste eiendom behalwe bankgeboue.

Subpos (a).—Onder verband of andersins ingekoop of waarvan aan die verslaggewende instelling afstand gedoen is ten opsigte van verpligtings, en wat nog nie van die hand gesit is nie.

Subpos (b).—Moet ook insluit—

- (1) bedrag verskuldig aan die instelling op vaste eiendom wat kragtens koopaktes verkoop is; en
- (2) aandele in 'n maatskappy waarvan die belangrikste besigheid die besit van vaste eiendom is (behalwe 'n maatskappy waarna in die „OPMERKING" by batepos 21 verwys word), en enige voorskotte aan sodanige maatskappy.

Pos 23.—Ander bates as bovermelde.

Alle ander bates, soos—

- (1) Bates wat verhuur is en aan die verslaggewende instelling terugbesorg is ná verstryking of beëindiging van die huurkontrak—teen oorblywende boekwaarde of geskatte markwaarde, na gelang van watter bedrag die kleinste is.
- (2) Rente, kommissies, huur of huurgelde en ander inkomste verdien of opgeloopt maar nog nie ontvang nie (indien nie by die betrokke bateposse bygetel nie) mits daar *geen twyfel* omtrent die uiteindelijke ontvangs daarvan bestaan nie. „Agterstallige" bedrae moet (nadat die twyfelagtige gedeelte afgetrek is) teenoor die betrokke bateposse getoon word.

- (3) Postal and money orders.
- (4) Movable pledged as security and taken over by the reporting institution but not yet realised—at not more than their estimated market value. *A life assurance policy taken over is to be shown at not more than its surrender value.*
- (5) Goods repossessed under hire-purchase or other contracts—at not more than their estimated market value.
- (6) Deposits with municipalities, post office, etc. in connection with services to be rendered.

NOTE.—This item must not include a debit balance on profit and loss account. Such balance must be deducted from unimpaired reserve funds or paid-up capital (liability item 9).

Item 24.—Total Assets.

See "General Instructions", section 1, and "Interpretation of Items", section C.2 (a), paragraph (i).

Item 25.—Assets Pledged or Encumbered.

Only pledged or encumbered assets which are included under the preceding items.

NOTE.—As the lodged or pledged assets referred to in section one 5 (d) of the Act must be excluded from the above items, they must not be included under this item, but the amount involved and the Act concerned must be inserted in brackets close to this item on the statement, e.g.—

(20,000—Insurance Act, 1943);

(R5,000—Public Auctions Act, 1925).

Item 26.—Liabilities to the Institution of Directors, Auditors or any Officers thereof, or of any Firm, Partnership or Company . . . etc.

(1) A total figure must be given consisting of the total liability to the reporting institution of the persons, firms, etc. mentioned in the item. *Details of the figure given must be readily available should the Registrar require them.*

(2) "Directors" includes local directors and members of any local advisory or other standing committee which advises the Board of directors on local matters.

(3) "Firm" includes a co-operative society and "Company", a co-operative company.

(4) "Officers" includes all persons (also agents) in the employ of the reporting institution.

(5) "Office" does not include the office of auditor held by the auditor of the reporting institution in another firm, partnership or company.

- (3) Posorders en poswissels.

(4) Losgoed wat aan die verslaggewende instelling verpand was en deur hom oorgeneem is maar nog nie van die hand gesit is nie—teen nie meer as hulle geskatte markwaarde nie. *'n Lewensversekeringspolis wat oorgeneem is, moet teen nie meer as die afkoopwaarde daarvan opgegee word nie.*

(5) Goedere kragtens huurkoop- of ander kontrakte teruggeneem—teen nie meer as hulle geskatte markwaarde nie.

(6) Deposito's by munisipaliteite, poskantoor, ens. in verband met dienste wat gelewer moet word.

OPMERKING.—Hierdie pos moet nie 'n debetsaldo van die wins-en-verliesrekening insluit nie. Sodanige saldo moet van onaangeste reserwefondse of gestorte kapitaal (lastepos 9) afgetrek word.

Pos 24.—Totale bates.

Sien „Algemene Voorskrifte”, afdeling 1, en „Vertolking van Poste”, afdeling C.2 (a), paragraaf (i).

Pos 25.—Verpande of beswaarde bates.

Slegs verpande of beswaarde bates wat by die voorafgaande poste ingesluit is.

OPMERKING.—Daar die gedeponeerde of verpande bates waarna in artikel een (5) (d) van die Wet verwys word van die poste hierbo uitgesluit moet word, moet hulle nie by hierdie pos uitgesluit word nie, maar die betrokke bedrag en Wet moet tussen hakies naby hierdie pos op die staat vermeld word, byvoorbeeld—

(R20,000—Versekeringswet, 1943);

(R5,000—Publieke Veilingswet, 1925).

Pos 26.—Verpligtings teenoor die instelling van direkteure, ouditeure of enige amptenare daarvan, of van enige saak, vennootskap of maatskappy . . . ens.

(1) 'n Totaalbedrag moet opgegee word bestaande uit die totale verpligting teenoor die verslaggewende instelling van die in die pos vermelde persone, sake, ens. *Besonderhede van die opgegewe bedrag moet maklik beskikbaar wees indien die Registrateur dit vereis.*

(2) „Direkteure” sluit in plaaslike direkteure en lede van 'n plaaslike advieskomitee of ander vaste komitee wat die direksie in plaaslike aangeleenthede van advies bedien.

(3) „Saak” sluit 'n koöperatiewe vereniging in en „maatskappy” 'n koöperatiewe maatskappy.

(4) „Amptenare” sluit alle persone (ook agente) in die diens van die verslaggewende instelling in.

(5) „Amp” sluit nie die pos van ouditeur in wat die ouditeur van die verslaggewende instelling by 'n ander saak, vennootskap of maatskappy beklee nie.

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