



REPUBLIC OF SOUTH AFRICA
GOVERNMENT GAZETTE
STAATSKOERANT
VAN DIE REPUBLIEK VAN SUID-AFRIKA

REGULATION GAZETTE No. 1679

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20 OKTOBER

[No. 3683

GOVERNMENT NOTICE

DEPARTMENT OF FINANCE

No. R. 1886

20 October 1972

REGULATIONS UNDER THE BANKS ACT, 1965

Under the powers vested in me by section 50 of the Banks Act, 1965 (Act 23 of 1965), I hereby make the regulations and prescribe the forms set out in the Schedule hereto, in substitution for the regulations and forms published under Government Notice R. 950 of 25 June 1965, which is hereby repealed.

N. DIEDERICH, 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 subsection (3) of section 3 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 21 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.

GOEWERMENSKENNISGEWING

DEPARTEMENT VAN FINANSIES

No. R. 1886

20 Oktober 1972

REGULASIES KRAGTENS DIE BANKWET, 1965

Kragtens die bevoegdheid my verleen by artikel 50 van die Bankwet, 1965 (Wet 23 van 1965), vaardig ek hierby die regulasies uit en skryf ek die vorms voor wat in die Bylae hiervan uiteengesit word, ter vervanging van die regulasies en vorms gepubliseer by Goewermentskennisgewing R. 950 van 25 Junie 1965, wat hierby herroep word.

N. DIEDERICH, 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 betekenis 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 3 van die Wet appél 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 appél indien wat duidelik die beslissing of weiering uiteensit waarteen verlang word om appél aan te teken en die gronde vir die appél.

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

3. Die Registrateur moet 'n afskrif van die uiteensetting in regulasie 2 vermeld aan die appellant per geregistreerde pos stuur en hom versoek om binne 21 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 appél voort te gaan al dan nie.

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.

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.

(BA FORM 1)

(To be submitted in duplicate.)

APPLICATION FOR PROVISIONAL REGISTRATION AS A BANKING INSTITUTION

[In terms of section 4 (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 6 (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.....

(BA FORM 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

* Omit whichever is not applicable.

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, vervall die appèl outomaties.

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 gelas, moet elke vorm, opgawe of staat wat deur 'n instelling ingedien word, elke voorgeskrewe pos, genommer soos aangedui, insluit.

(BW VORM 1)

(Moet in tweevoud voorgelê word.)

AANSOEK OM VOORLOPIGE REGISTRASIE AS 'N BANK-INSTELLING

[Ingevolge artikel 4 (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 6 (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.....

(BW VORM 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

* Laat weg wat nie van toepassing is nie.

(BA FORM 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

(BA FORM 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.....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

(BA FORM 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 6 (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

(BA FORM 6)

(To be submitted in duplicate)

APPLICATION FOR APPROVAL OF APPOINTMENT OF
AUDITOR(S)

[In terms of section 35 (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 35 (1) of
the Act a resolution was passed at a meeting of members/
directors* held on....., 19....., to
appoint.....

of.....(Name)

and.....(Address)

of.....(Name)

of.....(Address)

as auditor(s) of the institution from.....
19....., until the conclusion of the first succeeding annual
general meeting of the institution;

* Omit whichever is not applicable.

(BW VORM 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

(BW VORM 4) (F 256)

REPUBLIEK VAN SUID-AFRIKA

BANKWET, 1965

Kantoor van die Registrateur van Banke,
Pretoria.

SERTIFIKAAT VAN VERANDERING VAN REGISTRASIE

Ingevolge artikel.....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

(BW VORM 5) (F 257)

REPUBLIEK VAN SUID-AFRIKA

BANKWET, 1965

Kantoor van die Registrateur van Banke,
Pretoria.

SERTIFIKAAT VAN NAAMSVERANDERING

Ingevolge artikel 6 (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 bankin-
stellings aangeteken het.

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

Registrateur van Banke

(BW VORM 6)

(Moet in tweevoud voorgelê word.)

AANSOEK OM GOEDKEURING VAN AANSTELLING VAN
OUDITEUR(E)

[Ingevolge artikel 35 (1) (f) van die Wet.]

Die Registrateur van Banke,
Pretoria.

1. Ek, die ondergetekende, synde die voorsitter/hoof- uitvoerende
beample* 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 35 (1) van die Wet besluit is om

van.....(Naam)

en.....(Adres)

van.....(Naam)

vanaf.....(Adres)

vanaf.....19.....tot aan die einde van die
eersvolgende algemene jaarvergadering van die instelling as
ouditeur(e) aan te stel;

* Laat weg 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 35 (1) (f) of the Act, I apply for your approval of this appointment/these appointments.

2. Ingevolge artikel 35 (1) (f) van die Wet doen ek aansoek om u goedkeuring van hierdie aanstelling(s).

Chairman/Chief Executive
Officer*

Voorsitter/Hoof- Uitvoerende
Beampste *

Address.....

Adres.....

Date.....

Datum.....

(BA Form 7) (F 258)

MONTHLY RETURN

Name of Institution.....
Class of Institution..... Month Ended.....

LIABILITIES TO THE PUBLIC

1. Short-term liabilities to the public..... R.....
2. Less:
 - (i) Fifty per cent of remittances in transit (commercial banks only)..... R.....
 - (ii) Credit balances originating in a clearing house settlement or a similar settlement (commercial banks only)..... R.....
 - (iii) Total amount outstanding on loans against the security of fixed deposits included under item 1 above..... R.....
3. Short-term liabilities to the public, as reduced..... R.....
4. Medium-term liabilities to the public..... R.....
5. Less: Total amount outstanding on loans against the security of fixed deposits included under item 4 above..... R.....
6. Medium-term liabilities to the public, as reduced..... R.....
7. Long-term liabilities to the public..... R.....
8. Less: Total amount outstanding on loans against the security of fixed deposits included under item 7 above..... R.....
9. Long-term liabilities to the public, as reduced..... R.....
10. Liabilities under acceptances..... R.....
11. Increase in short-term liabilities to the public as from..... (i.e. increase in item 3 as from.....) R.....
12. Increase in medium-term liabilities to the public as from..... (i.e. increase in item 6 as from.....) R.....
13. Increase in long-term liabilities to the public as from..... (i.e. increase in item 9 as from.....) R.....

RESERVE BALANCE

- | | (a)
South African Reserve
Bank | (b)
S.A.R.B. and National
Finance Corporation |
|--|--------------------------------------|---|
| 14. Minimum reserve balance to be held with the South African Reserve Bank (8 per cent of item 3 above)..... | R..... | R..... |
| 15. Supplementary reserve balance required to be held: | | |
| (i) per cent of item 3 above..... | R..... | R..... |
| (ii) per cent of item 6 above..... | R..... | R..... |
| (iii) per cent of item 11 above..... | R..... | R..... |
| (iv) per cent of item 12 above..... | R..... | R..... |
| (v) Total..... | R..... | R..... |
| 16. (i) Amount shown against item 14 in the last preceding monthly return..... | R..... | R..... |
| (ii) Amounts shown against items 15 (v) (a) and 15 (v) (b) in the last preceding monthly return..... | R..... | R..... |
| (iii) Total..... | R..... | R..... |
| 17. Actual reserve balance held with the South African Reserve Bank and National Finance Corporation..... | R..... | R..... |

LIQUID ASSETS

18. Minimum:
 - (i) Thirty per cent of short-term liabilities, as reduced (30 per cent of item 3 above)..... R.....
 - (ii) Twenty per cent of medium-term liabilities, as reduced (20 per cent of item 6 above)..... R.....
 - (iii) Five per cent of long-term liabilities, as reduced (5 per cent of item 9 above)..... R.....
 - and (iv) Ten per cent of liabilities under acceptances (10 per cent of item 10 above)..... R.....
 - (v) Total..... R.....
19. Supplementary:
 - (i) per cent of item 3 above..... R.....
 - (ii) per cent of item 6 above..... R.....
 - (iii) per cent of item 9 above..... R.....
 - (iv) per cent of item 11 above..... R.....
 - (v) per cent of item 12 above..... R.....
 - (vi) per cent of item 13 above..... R.....
 - (vii) Total..... R.....

[BA Form 7 (continued)]

20. Total liquid assets required to be held [i.e. item 18 (v) plus item 19 (vii)]..... R.....
21. Amount shown against item 20 in the last preceding monthly return..... R.....
22. Actual amount of liquid assets held as per Annexure A..... R.....
23. Liquid assets other than—
- (1) the required reserve balance, and
- (2) acceptances and self-liquidating bills or promissory notes:
- (i) Minimum amount required to be held—
- (a) eighty per cent of item 18 (v) minus item 14..... R.....
- (b)per cent of item 19 (vii) minus item 15 (v) (b)..... R.....
- (c) Total..... R.....
- (ii) Amount shown against item 23 (i) (c) in the last preceding monthly return..... R.....
- (iii) Actual amount held..... R.....

PRESCRIBED INVESTMENTS

24. Minimum prescribed investments (10 per cent of item 7 above)..... R.....
25. Amount shown against item 24 in the last preceding monthly return..... R.....
26. Actual amount of prescribed investments..... R.....
27. Amount of securities issued by the Government of the Republic and ranking as prescribed investments (not to be less than 5 per cent of item 7 above in the last preceding monthly return)..... 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 24 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 25 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 Accounting Officer

Chief Executive Officer

Annexure A to BA Form 7

LIQUID ASSETS HELD BY BANK

Description	Amount R	For official use
1. Reserve Bank notes.....		
2. Subsidiary coin.....		
3. Gold coin and bullion.....		
4. Credit balances with the Reserve Bank.....		
5. Deposits withdrawable on demand with the National Finance Corporation.....		
6. Deposits which are withdrawable on demand by cheque and on which no interest or any other return is earned or received. N.B. Members of the Clearing House are not to show any amounts against this item.....		
7. Loans to discount houses repayable on demand.....		
8. Treasury bills of the Republic.....		
9. Stocks of the Government with a maturity to the latest redemption date of not more than three years.....		
10. Bills issued by the Land Bank.....		
11. Advances to the Land Bank which, at the option of the lender, are convertible into bills.....		
12. Debentures of the Land Bank with a maturity of not more than three years.....		
13. Debentures or notes issued by the Industrial Development Corporation of South Africa Ltd., in connection with a scheme for financing the export of capital goods and which have a maturity of not more than three years.....		
14. Acceptances of a banking institution which are discountable by the Reserve Bank, not being acceptances of the banking institution concerned itself or of a subsidiary or fellow subsidiary of the banking institution concerned or of a banking institution by which the banking institution concerned is controlled directly or indirectly.....		
15. Self-liquidating bills or promissory notes arising out of the movement of goods, with a maturity not exceeding 120 days, or six months in the case of agricultural bills, and which are discountable by the Reserve Bank.....		
16. Securities of the Reserve Bank with a maturity of not more than three years.....		
17. Any asset which ranked as a liquid asset at the commencement of the Financial Institutions Amendment Act, 1972, and which has not yet attained its first redemption date after the said commencement.....		
Total.....	R.....	

PRESCRIBED INVESTMENTS HELD BY BANK

1. Stocks of the Government, other than the stocks mentioned in the definition of "liquid assets".....
2. Debentures or stock guaranteed by the Government.....
3. Stocks of, loans to and deposits with any local authority in the Republic.....
4. Debentures or stock of the Rand Water Board or the Electricity Supply Commission.....
5. Debentures of the Land Bank, other than such debentures mentioned in the definition of "liquid assets".....
6. Other bills, bonds and securities approved by the Registrar of Banks:
- Specify:
- (a).....
- (b).....
- (c).....

Total.....R.....

MAANDOPGAWE

Naam van instelling.....
 Klas instelling..... Maand geëindig.....

VERPLIGTINGS TEENOR DIE PUBLIEK

1. Korttermynverpligtings teenoor die publiek..... R.....
 2. *Min:*
 (i) Vyftig persent van remises in transito (slegs handelsbanke)..... R.....
 (ii) Kreditsaldo's wat uit 'n verrekeningshuisvereffening of 'n soortgelyke vereffening ontstaan (slegs handelsbanke)..... R.....
 (iii) Totaalbedrag uitstaande op lenings teen sekerheid van vaste deposito's by pos 1 hierbo ingesluit..... R.....
 3. Korttermynverpligtings teenoor die publiek, soos verminder..... R.....
 4. Middeltermynverpligtings teenoor die publiek..... R.....
 5. *Min:* Totaalbedrag uitstaande op lenings teen sekerheid van vaste deposito's by pos 4 hierbo ingesluit..... R.....
 6. Middeltermynverpligtings teenoor die publiek, soos verminder..... R.....
 7. Langtermynverpligtings teenoor die publiek..... R.....
 8. *Min:* Totaalbedrag uitstaande op lenings teen sekerheid van vaste deposito's by pos 7 hierbo ingesluit..... R.....
 9. Langtermynverpligtings teenoor die publiek, soos verminder..... R.....
 10. Verpligtings uit hoofde van aksepte..... R.....
 11. Vermeerdering in korttermynverpligtings teenoor die publiek met ingang van..... R.....
 (d.i. vermeerdering in pos 3 met ingang van.....)
 12. Vermeerdering in middeltermynverpligtings teenoor die publiek met ingang van..... R.....
 (d.i. vermeerdering in pos 6 met ingang van.....)
 13. Vermeerdering in langtermynverpligtings teenoor die publiek met ingang van..... R.....
 (d.i. vermeerdering in pos 9 met ingang van.....)

RESERWESALDO

- | | (a)
<i>Suid-Afrikaanse
Reserwebank</i> | (b)
<i>S.A.R.B. en Nasionale
Finansiekkorporasie</i> |
|---|---|---|
| 14. Minimum reserwesaldo wat by die Suid-Afrikaanse Reserwebank gehou moet word (8 persent van pos 3 hierbo)..... | R..... | R..... |
| 15. Vereiste aanvullende reserwesaldo wat gehou moet word: | | |
| (i)persent van pos 3 hierbo..... | R..... | R..... |
| (ii)persent van pos 6 hierbo..... | R..... | R..... |
| (iii)persent van pos 11 hierbo..... | R..... | R..... |
| (iv)persent van pos 12 hierbo..... | R..... | R..... |
| (v) Totaal..... | R..... | R..... |
| 16. (i) Bedrag teenoor pos 14 in die jongste voorafgaande maandopgawe getoon..... | R..... | R..... |
| (ii) Bedrae teenoor poste 15 (v) (a) en 15 (v) (b) in die jongste voorafgaande maandopgawe getoon..... | R..... | R..... |
| (iii) Totaal..... | R..... | R..... |
| 17. Werklike reserwesaldo wat by die Suid-Afrikaanse Reserwebank en die Nasionale Finansiekkorporasie gehou word..... | R..... | R..... |

LIKWIEDE BATES

18. Minimum:
 (i) Dertig persent van korttermynverpligtings, soos verminder (30 persent van pos 3 hierbo)..... R.....
 (ii) Twintig persent van middeltermynverpligtings, soos verminder (20 persent van pos 6 hierbo)..... R.....
 (iii) Vyf persent van lantermynverpligtings, soos verminder (5 persent van pos 9 hierbo)..... R.....
 en (iv) Tien persent van verpligtings uit hoofde van aksepte (10 persent van pos 10 hierbo)..... R.....
 (v) Totaal..... R.....
 19. Aanvullende:
 (i)persent van pos 3 hierbo..... R.....
 (ii)persent van pos 6 hierbo..... R.....
 (iii)persent van pos 9 hierbo..... R.....
 (iv)persent van pos 11 hierbo..... R.....
 (v)persent van pos 12 hierbo..... R.....
 (vi)persent van pos 13 hierbo..... R.....
 (vii) Totaal..... R.....
 20. Vereiste totale likwiede bates wat gehou moet word [d.i. pos 18 (v) plus pos 19 (vii)]..... R.....
 21. Bedrag teenoor pos 20 in die jongste voorafgaande maandopgawe getoon..... R.....
 22. Werklike bedrag aan likwiede bates gehou soos per Aanhangsel A..... R.....

23. Ander likwiede bates as—

- (1) die vereiste reserwesaldo, en
(2) aksepte en self-likwiderende wissels of promesses:

(i) Vereiste minimum bedrag wat gehou moet word—

(a) Tagtig persent van pos 18 (v) min pos 14..... R.....
(b)persent van pos 19 (vii) min pos 15 (v) (b)..... R.....

(c) Totaal..... R.....

(ii) Bedrag teenoor pos 23 (i) (c) in die jongste voorafgaande maandopgawe getoon..... R.....
(iii) Werklike bedrag gehou..... R.....

VOORGESKREWE BELEGGINGS

24. Minimum voorgeskrewe beleggings (10 persent van pos 7 hierbo)..... R.....
25. Bedrag teenoor pos 24 in die jongste voorafgaande maandopgawe getoon..... R.....
26. Werklike bedrag aan voorgeskrewe beleggings..... R.....
27. Bedrag aan effekte wat deur die Regering van die Republiek uitgereik is en wat as voorgeskrewe beleggings geld (moet minstens 5 persent van pos 7 hierbo in die jongste voorafgaande maandopgawe wees)..... R.....

Ons verklaar—

- (1) dat voorgaande opgawe na ons beste wete juis is;
(2) dat daar ooreenkomstig die bepalings van artikel 24 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 effekte wat by likwiede bates en voorgeskrewe beleggings ingesluit is, ooreenkomstig die bepalings van artikel 25 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.....

Hoofrekenmeester

Hoof- Uitvoerende Beampte

Aanhangsel A van BW Vorm 7

LIKWIEDE BATES GEHOU DEUR BANK

Beskrywing

Bedrag
R

Vir amptelike ge-
bruik

1. Reserwebanknote.....
2. Pasmunt.....
3. Goudmunt en staafgoud.....
4. Kreditsaldo's by die Reserwebank.....
5. Onmiddellik opeisbare deposito's by die Nasionale Finansiële korporasie.....
6. Deposito's wat per tjek onmiddellik opeisbaar is en waarop geen rente of enige ander vergoeding verdien of ontvang word nie. L.W. Lede van die verrekeningshuis moet geen bedrae teenoor hierdie pos toon nie.....
7. Onmiddellik opeisbare lenings aan diskontohuise.....
8. Skatkisbiljette van die Republiek.....
9. Effekte van die Regering met 'n oorblywende termyn tot die laaste aflosdatum van hoogstens drie jaar.....
10. Wissels deur die Landbank uitgereik.....
11. Voorskotte aan die Landbank wat na keuse van die uitlener in wissels omgesit kan word.....
12. Obligasies van die Landbank met 'n oorblywende termyn tot die vervaldatum daarvan van hoogstens drie jaar.....
13. Obligasies of notas uitgereik deur die Nywerheid-ontwikkelingskorporasie van Suid-Afrika Beperk in verband met die skema om die uitvoer van kapitaalgoedere te finansier en wat 'n oorblywende termyn tot die vervaldatum daarvan van hoogstens drie jaar het.....
14. Aksepte van 'n bankinstelling wat deur die Reserwebank verdiskonteerbaar is en wat nie aksepte van die betrokke bankinstelling self of van 'n filiaal of medefiliaal van die betrokke bankinstelling of van 'n bankinstelling deur wie die betrokke bankinstelling regstreeks of onregstreeks beheer word, is nie.....
15. Self-likwiderende wissels of promesses wat uit die beweging van goedere ontstaan, wat binne hoogstens 120 dae of, in die geval van landbouwissels, ses maande verval, en wat deur die Reserwebank verdiskonteerbaar is.....
16. Effekte van die Reserwebank met 'n oorblywende termyn tot die laaste aflosdatum daarvan van hoogstens drie jaar.....
17. 'n Bate wat as likwiede bate gegeld het by die inwerkingtreding van die Wysigingswet op Finansiële Instellings, 1972, en wat nog nie sy eerste aflosdatum na vermelde inwerkingtreding bereik het nie.....

Totaal..... R.....

VOORGESKREWE BELEGGINGS GEHOU DEUR BANK

1. Effekte van die Regering behalwe die effekte vermeld in die omskrywing van "likwiede bates".....
2. Obligasies of effekte deur die Regering gewaarborg.....
3. Effekte van, lenings aan en deposito's by 'n plaaslike bestuur in die Republiek.....
4. Obligasies of effekte van die Randwateraad of die Elektrisiteitsvoorsieningskommissie.....
5. Obligasies van die Landbank behalwe sodanige obligasies vermeld in die omskrywing van "likwiede bates".....
6. Ander wissels, skuldbriewe en effekte wat deur die Registrateur van Banke goedgekeur is:

Spesifiseer:

- (a)
(b)
(c)

Totaal..... R.....

QUARTERLY RETURN

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 percent 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

.....
 Chief Accounting Officer

(BW Vorm 8) (F264)

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 geldeenheid 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 geldeenheid van Suid-Afrika..... R.....

Ons verklaar dat voorgaande opgawe na ons beste 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 by die Wet vereis.

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

.....
 Hoof- Uitvoerende Beampte

.....
 Hoofrekenmeester

QUARTERLY STATEMENT OF ASSETS AND LIABILITIES

Name of Institution.....

Class of Institution.....Quarter Ended.....

Subscribed capital

Authorised 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.....

	Total liabilities								Liabilities to non-residents
	Short-term			Medium-term			Long-term	Total	
	Demand deposits (1)	Other (2)	Sub-total (3)	Savings deposits (4)	Other (5)	Sub-total (6)	(7)	(8)	(9)
	R	R	R	R	R	R	R	R	R
Liabilities to the Public									
1. Deposits by:									
(a) Residents of South Africa:									
(i) Central Government.....									×
(ii) Public Debt Commissioners.....									×
(iii) S.A.R. and H.....									×
(iv) Provincial administrations.....									×
(v) S.W.A. Administration.....									×
(vi) Governments of the Bantu homelands									×
(vii) Local authorities.....									×
(viii) Monetary banking institutions:									
(1) Negotiable certificates of deposit.....									×
(2) Other.....									×
(ix) Other South African banking institutions									×
(x) Other companies.....									×
(xi) Other depositors.....									×
(b) Non-residents:									
(i) Governments of Botswana, Lesotho and Swaziland.....									
(ii) Other residents of Botswana, Lesotho and Swaziland.....									
(iii) Other non-residents:									
(1) Negotiable certificates of deposit									
(2) Other.....									
(c) All depositors.....									
Total negotiable certificates of deposit included under item 1 (c) above.....	×	×		×	×				
(Total deposits withdrawable by cheque by clients: R.....)			×			×	×	×	×
2. Loans received by discount houses against pledge of assets.....									

	Total liabilities				Liabilities to non-residents
	Short-term	Medium-term	Long-term	Total	
	(3)	(6)	(7)	(8)	
	R	R	R	R	R
3. Loans and advances from:					
(a) Residents of South Africa:					
(i) Monetary banking institutions—					
(1) South African Reserve Bank.....					×
(2) Commercial banks.....					×
(3) Other.....					×
(ii) Other South African banking institutions.....					×
(iii) Other residents.....					×
(b) Non-residents.....					
4. Acceptances on behalf of customers, <i>per contra</i>	×	×	×		
5. Other bills payable.....					
6. Fifty per cent of credits in transit.....					
7. Other Liabilities to the Public:					
(a) Credit balances originating in a clearing house settlement or a similar settlement....					
(b) Other.....					
8. Total liabilities to the Public (Items 1 to 7).....					

	Total (8) R	Liabilities to non- residents (9) R
<i>Capital, Reserves and Liabilities other than to the Public</i>		
9. Total paid-up, capital and unimpaired reserve funds:		
(a) Paid-up share capital held by:		
(i) Monetary banking institutions.....		×
(ii) Other South African banking institutions.....		×
(iii) Others.....		
(iv) Total paid-up share capital [sub-items (i) to (iii)].....		×
(b) Unimpaired reserve funds.....		
(c) Gross total paid-up capital and unimpaired reserve funds [sub-items (a) (iv) and (b)].....		×
*(d) Less reductions.....		
(e) Net total paid-up capital and unimpaired reserve funds.....		×
10. Balance due to South African Head Office and Local Branch(es).....		×
11. Unearned finance charges.....		×
12. Liabilities other than the foregoing.....		
13. Total of items 9 to 12.....		
14. Total of items 8 and 13.....		
<i>Contingent Liabilities</i>		
15. Bills rediscounted.....		
16. Loans granted but not yet paid out.....		
17. Guarantees given on behalf of clients.....		

* An analysis of this item is required—See Interpretations.

	Liquid assets (1) R	Prescribed invest- ments (2) R	Domestic cover (3) R	Total assets (4) R	Foreign assets (5) R
<i>Assets</i>					
1. Subsidiary coin.....		×			
2. Gold coin and bullion.....		×			
3. Bank notes.....		×			
4. Deposits with:..... (total for this item R.....)					
(a) Monetary banking institutions:					
Total for sub-item (a)..... R.....]					
(i) South African Reserve Bank.....		×			×
(ii) Commercial banks.....		×			×
(iii) National Finance Corporation.....		×			×
(iv) Other.....		×			×
(b) Other South African banking institutions.....	×	×			
(c) Foreign banking institutions.....	×	×			
(d) Building societies.....	×				
(e) Local authorities.....	×				
5. Negotiable certificates of deposit with unexpired maturity of—					
(a) up to 30 days.....	×	×			
(b) 31 days to six months.....	×	×			
(c) over six months.....	×	×			
6. Loans and advances to banking institutions:					
(total for this item..... R.....)					
(a) Discount houses in South Africa.....	×	×			×
(b) Other monetary banking institutions.....	×	×			×
(c) Other South African banking institutions.....	×	×			×
(d) Foreign banking institutions.....	×	×			×
7. Bills of and advances to the Land Bank.....		×			
8. Treasury bills.....		×			
9. Investments:..... (total for this item R.....)					
(a) Government stock.....	×				
(b) Government loan levies.....					
(c) Land Bank debentures.....	×				
(d) Stocks of local authorities.....	×				
(e) Debentures or stock guaranteed by the Government.....		×			
(f) Debentures and notes issued by the Industrial Development Corporation.....		×			
(g) Securities of the South African Reserve Bank.....	×				
(h) Bills of and loans to public corporations.....	×				
(i) Stocks and debentures of public corporations.....	×	×			
(j) Other debentures.....	×	×			
(k) Building society shares.....	×	×			
(l) Stocks of the South African Reserve Bank and the National Finance Corporation.....	×	×			
*(m) Shares of monetary banking institutions.....	×	×			
*(n) Shares of other South African banking institutions.....	×	×			
*(o) Other shares:					
(i) of subsidiary companies.....	×	×			
(ii) of other companies.....	×	×			

* A further analysis is required—see Annexures

[BA Form 9 (continued)]

	Liquid assets (1)	Prescribed invest- ments (2)	Domestic cover (3)	Total assets (4)	Foreign assets (5)
<i>Assets (continued)</i>					
10. Bills discounted or purchased: (Total for this item... R.....)	R	R	R	R	R
(a) Drawn by residents of South Africa—Current:					
(i) Bankers' acceptances—					
(1) Own acceptances.....	x	x			
(2) Other.....		x			
(ii) Trade and agricultural bills.....		x			
(iii) Other bills.....	x	x			
(b) Drawn by non-residents—Current.....	x	x			
*(c) Overdue.....	x	x			
*11. Hire-purchase discounts and advances:					
(Total for this item..... R.....)					
(a) Current:					
(i) Contracts purchased.....	x	x			
(ii) Advances against the pledge of hire-purchase contracts.....	x	x			
(iii) Direct contracts.....	x	x			
(iv) Floor plans.....	x	x			
*(b) Overdue.....	x	x			
*12. Deeds of sale discounted or entered into:					
(Total for this item..... R.....)					
(a) Current:					
(i) Secured.....	x	x			
(ii) Unsecured.....	x	x			
*(b) Overdue.....	x	x			
13. Loans and advances to governments: (Total for this item R.....)					
(a) South African Government.....	x	x			x
(b) S.A.R. and H.....	x	x			x
(c) Provincial administrations.....	x	x			x
(d) South-West Africa Administration.....	x	x			x
(e) Governments of the Bantu homelands.....	x				x
(f) Local authorities in South Africa.....	x				x
(g) Foreign governments—					
(i) Botswana, Lesotho and Swaziland.....	x				
(ii) Other.....	x	x			
14. Other loans and advances: (Total for this item R.....)					
(a) Unsecured:					
(i) Current.....	x	x			
*(ii) Overdue.....	x	x			
(b) Secured—Current: [Total for sub-item (b)..... R.....]					
(i) By stocks, shares or debentures.....	x	x			
(ii) By mortgages over town property.....	x	x			
(iii) By mortgages over farm property.....	x	x			
(iv) By pledge of bills for collection.....	x	x			
(v) By sureties or co-principal debtors—					
(1) Personal loans.....	x	x			
(2) Other.....	x	x			
(vi) By other means.....	x	x			
*(c) Secured—Overdue.....	x	x			
(d) Factoring:					
(i) Current.....	x	x			
*(ii) Overdue.....	x	x			
*15. Merchandise leases: (Total for this item: R.....)					
(a) Assets on lease.....	x	x			
(b) Lease agreements discounted or entered into.....	x	x			
*(c) Rentals overdue.....	x	x			
16. Capital liability of foreign branch(es) to South African head office.....	x	x			
17. Remittances in transit.....	x	x			
18. Other balances due by South African head office and local branch(es).....	x	x			x
19. Clients' liability on acceptances outstanding, <i>per contra</i>	x	x			
20. Furniture, fittings and equipment.....	x	x			
21. Bank premises.....	x	x			
22. Fixed property other than bank premises:					
(a) Bought in.....	x	x			
(b) Other.....	x	x			
23. Assets other than the foregoing.....	x	x			
24. Total assets (items 1 to 23).....					
					Total amount
					R
<i>Memorandum</i>					
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 is its holding company or fellow subsidiary.....					

* 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 1 (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 1 (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

.....
Chief Executive Officer

AUDITORS' CERTIFICATE

[As required by section 13 (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 (d) are an adequate provision as required by the Act in section 1 (5), to the extent that the provision has not been made otherwise.

Signature.....

Signature.....

Date.....

Date.....

ANNEXURE A to BA Form 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. <i>Deduct</i> : Total amount written off as irrecoverable during half-year.....							
3. Balance.....							
4. Net increase or decrease (item 5 <i>less</i> item 3).....							
5. Gross amount overdue as at date of statement....							
6. <i>Deduct</i> : Existing provision and/or reserve for bad or doubtful debts.....							
7. Net amount overdue per current BA Form 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

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.....

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

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

Date.....

Chief Executive Officer

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
Passengers cars: New.....				
Used.....				
Trucks.....				
Agricultural equipment.....				
Furniture, electrical and other household appliances.....				
Industrial equipment.....				
Other goods.....				
All goods.....				

Date.....

Chief Executive Officer

KWARTAALSTAAT VAN BATES EN LASTE

Naam van instelling.....
 Klas instelling..... Kwartaal geëindig.....

Nominale kapitaal

Geplaaste kapitaal

Gestorte kapitaal

	aandeel van R.....	elk.....	R.....		Getaal aandeel	R.....	Bedrag	R.....	
	aandeel van R.....	elk.....	R.....			R.....		R.....	
	Totaal.....		R.....			R.....		R.....	

	Totale verpligtings								Verpligtings teenoor nie-inwoners
	Korttermyn			Middeltermyn			Langtermyn	Totaal	
	Onmiddellik opeisbare deposito's	Ander	Sub-totaal	Spaar-deposito's	Ander	Sub-totaal			
	(1)	(2)	(3)	(4)	(5)	(6)			
<i>Verpligtings teenoor die Publiek</i>									
l. Deposito's deur:									
(a) Inwoners van Suid-Afrika—									
(i) Sentrale Regering.....									
(ii) Staatskuld-kommissarisse.....									
(iii) S.A.S. en H.....									
(iv) Provinsiale administrasies.....									
(v) Administrasie van S.W.A.....									
(vi) Regerings van die Bantoetuislande....									
(vii) Plaaslike besture.....									
(viii) Monetêre bankinstellings:									
(1) Verhandelbare depositosertifikate									
(2) Ander.....									
(ix) Ander Suid-Afrikaanse bankinstellings.									
(x) Ander maatskappye.....									
(xi) Ander deposante.....									
(b) Nie-inwoners—									
(i) Regerings van Botswana, Lesotho en Swaziland.....									
(ii) Ander inwoners van Botswana, Lesotho en Swaziland.....									
(iii) Ander nie-inwoners:									
(1) Verhandelbare depositosertifikate									
(2) Ander.....									
(c) Alle deposante.....									
Totaal verhandelbare depositosertifikate by pos 1 (c) hierbo insluit.....									
(Totale deposito's per tjek opeisbaar deur kliënte: R.....)									
. Lenings deur diskontohuise ontvang teen verpanding van bates									

	Totale verpligtings				Verpligtings teenoor nie-inwoners
	Korttermyn	Middeltermyn	Langtermyn	Totaal	
	(3)	(6)	(7)	(8)	
	R	R	R	R	R
3. Lenings en voorskotte van:					
(a) Inwoners van Suid-Afrika:					
(i) Monetêre bankinstellings—					
(1) Suid-Afrikaanse Reserwebank.....					×
(2) Handelsbanke.....					×
(3) Ander.....					×
(ii) Ander Suid-Afrikaanse bankinstellings.....					×
(iii) Ander inwoners.....					×
(b) Nie-inwoners.....					
4. Aksepte ten behoeve van kliënte, per kontra.....	×	×	×		
5. Ander te betaal wissels.....					
6. Vyftig persent van krediet transito.....					
7. Ander verpligtings teenoor die publiek:					
(a) Krediet saldo's wat uit 'n verrekeningshuisevereffening of 'n soortgelyke vereffening ontstaan.....					
(b) Ander.....					
8. Totale verpligtings teenoor die publiek (poste 1 tot 7).....					

Kapitaal, reserwes en ander verpligtings behalwe teenoor die publiek

9. Totale gestorte kapitaal en onaangetaste reserwefondse:

(a) Gestorte aandeelkapitaal gehou deur—

(i) monetêre bankinstellings.....

(ii) ander Suid-Afrikaanse bankinstellings.....

(iii) ander.....

(iv) totale gestorte aandeelkapitaal [subposte (i) tot (iii)].....

(b) Onaangetaste reserwefondse.....

(c) Bruto totale gestorte kapitaal en onaangetaste reserwefondse [subposte (a) (iv) en (b)].....

* (d) Min: Verminderings.....

(e) Netto totale gestorte kapitaal en onaangetaste reserwefondse.....

10. Saldo verskuldig aan Suid-Afrikaanse hoofkantoor en binne-landse tak(ke).....

11. Onverdiende finansieringskoste.....

12. Ander verpligtings as bovermelde.....

13. Totaal van poste 9 tot 12.....

14. Totaal van poste 8 en 13.....

Voorwaardelike verpligtings

15. Herdiskonteerde wissels.....

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

17. Garansies ten behoeve van kliënte verstrek.....

* '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)
<i>Bates</i>	R	R	R	R	R
1. Pasmunt.....		x			
2. Goudmunt en staafgoud.....		x			
3. Banknote.....		x			
4. Deposito's by:..... (totaal vir hierdie pos R.....)					
(a) Monetêre bankinstellings:					
[totaal vir sub-pos (a) R.....]					
(i) Suid-Afrikaanse Reserwebank.....		x			x
(ii) Handelsbanke.....		x			x
(iii) Nasionale Finansiële korporasie.....		x			x
(iv) Ander.....		x			x
(b) Ander Suid-Afrikaanse bankinstellings.....		x			x
(c) Buitelandse bankinstellings.....	x	x			
(d) Bouverenigings.....	x	x			
(e) Plaaslike besture.....	x				
5. Verhandelbare depositosertifikaat met onverstreke looptyd van—					
(a) 30 dae of minder.....	x	x			
(b) 31 dae tot ses maande.....	x	x			
(c) langer as ses maande.....	x	x			
6. Lenings en voorskotte aan bankinstellings:					
(totaal vir hierdie pos..... R.....)					
(a) Diskontohuise in Suid-Afrika.....		x			x
(b) Ander monetêre bankinstellings.....	x	x			x
(c) Ander Suid-Afrikaanse bankinstellings.....	x	x			x
(d) Buitelandse bankinstellings.....	x	x			
7. Wissels van en voorskotte aan die Landbank.....		x			x
8. Skatkisbiljette.....		x			
9. Beleggings:..... (totaal vir hierdie pos R.....)					
(a) Staatseffekte.....					
(b) Leningsheffings deur die Regering.....	x				
(c) Obligasies van die Landbank.....					
(d) Effekte van plaaslike besture.....	x				
(e) Obligasies of effekte deur die Regering gewaarborg.....	x				
(f) Obligasies en notas uitgereik deur die Nywerheid-ontwikkelings- korporasie.....		x			
(g) Effekte van die Suid-Afrikaanse Reserwebank.....		x			
(h) Wissels van en lenings aan openbare korporasies.....	x				
(i) Effekte en obligasies van openbare korporasies.....	x				
(j) Ander obligasies.....	x	x			
(k) Aandeel van bouverenigings.....	x	x			
(l) Aandeel van die Suid-Afrikaanse Reserwebank en die Nasionale Finansiële korporasie.....	x	x			
* (m) Aandeel van monetêre bankinstellings.....	x	x			
* (n) Aandeel van ander Suid-Afrikaanse bankinstellings.....	x	x			
* (o) Ander aandeel—					
(i) van filiaalmaatskappye.....	x	x			
(ii) van ander maatskappye.....	x	x			

* Verdere ontleding word vereis—Sien aanhangsels.

					Likwiede bates (1)	Voor- geskrewe beleggings (2)	Binne- landse dekking (3)	Totale bates (4)	Buite- landse bates (5)
Bates (vervolg)					R	R	R	R	R
10.	Gediskonteerde of gekoopte wissels: (totaal vir hierdie pos. R.....)								
	(a) Deur inwoners van Suid-Afrika getrek—Lopend:								
	(i) Bankaksepte—								
	(1) eie aksepte.....				x	x			
	(2) ander.....					x			
	(ii) handels- en landbouwissels.....					x			
	(iii) ander wissels.....				x	x			
	(b) Deur nie-inwoners getrek—Lopend.....				x	x			
	*(c) Agterstallig.....				x	x			
*11.	Huurkoopdiskonterings en -voorskotte: (totaal vir hierdie pos. R.....)								
	(a) Lopend:								
	(i) Gekoopte kontrakte.....				x	x			
	(ii) Voorskotte teen verpanding van huurkoopkontrakte.....				x	x			
	(iii) Direkte kontrakte.....				x	x			
	(iv) "Vloerplanne".....				x	x			
	*(b) Agterstallig.....				x	x			
*12.	Koopaktes gediskonteer of aangegaan: (totaal vir hierdie pos. R.....)								
	(a) Lopend:								
	(i) Gedek.....				x	x			
	(ii) Ongedek.....				x	x			
	*(b) Agterstallig.....				x	x			
13.	Lenings en voorskotte aan regerings: (totaal vir hierdie pos. R.....)								
	(a) Suid-Afrikaanse Regering.....				x	x			x
	(b) S.A.S. & H.....				x	x			x
	(c) Provinsiale administrasies.....				x	x			x
	(d) Administrasie van S.W.A.....				x	x			x
	(e) Regerings van die Bantoeuistande.....				x				x
	(f) Plaaslike besture binne Suid-Afrika.....				x				x
	(g) Buitelandse regerings:								
	(i) Botswana, Lesotho en Swaziland.....				x				
	(ii) Ander.....				x	x			
14.	Ander lenings en voorskotte: (Totaal vir hierdie pos. R.....)								
	(a) Ongedek:								
	(i) Lopend.....				x	x			
	*(ii) Agterstallig.....				x	x			
	(b) Gedek—Lopend:								
	[Totaal vir subpos (b)..... R.....]								
	(i) Deur effekte, aandele of obligasies.....				x	x			
	(ii) Deur verbande op stedelike eiendom.....				x	x			
	(iii) Deur verbande op plaaseiendom.....				x	x			
	(iv) Deur verpanding van inkassowissels.....				x	x			
	(v) Deur borge of medehoofskuldenare—								
	(1) persoonlike lenings.....				x	x			
	(2) ander.....				x	x			
	(vi) Op 'n ander wyse.....				x	x			
	*(c) Gedek—Agterstallig.....				x	x			
	(d) Faktoring:								
	(i) Lopend.....				x	x			
	*(ii) Agterstallig.....				x	x			
*15.	Handelsware-huurkontrakte: (Totaal vir hierdie pos. R.....)								
	(a) Verhuurde bates.....				x	x			
	(b) Huurkontrakte gediskonteer of aangegaan.....				x	x			
	*(c) Huurgelde agterstallig.....				x	x			
16.	Kapitaalverpligting van buitelandse tak(ke) teenoor Suid-Afrikaanse hoof- kantoor.....				x	x			
17.	Remises in transito.....				x	x			
18.	Ander saldo's verskuldig deur Suid-Afrikaanse hoofkantoor en binne- landse tak(ke).....				x	x			x
19.	Verpligtings van kliënte uit hoofde van uitstaande aksepte, <i>per kontra</i>				x	x			
20.	Ameublement, toebehore en uitrusting.....				x	x			
21.	Bankpersele.....				x	x			
22.	Vaste eiendom behalwe bankpersele:								
	(a) Ingekoop.....				x	x			
	(b) Ander.....				x	x			
23.	Ander bates as bovermelde.....				x	x			
24.	Totale Bates (poste 1 tot 23).....								

Totale
bedrag

R

Memorandum

25. Verpande of beswaarde bates.....
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 prinipale 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.....

* n Verdere ontleding word vereis—sien aanhangsels.

[BW Vorm 9 (vervolg)]

Ons verklaar—

- (1) dat voorgaande staat na ons beste wete juis is;
- (2) dat daar ooreenkomstig artikel 1 (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 1 (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

Hoof- Uitvoerende Beampte

OUDITEURSERTIFIKAAT

[Soos vereis by artikel 13 (3) van die Bankwet]

As ouditeur(e) van bogenoemde instelling—

- (a) sertifiseer ek/ons hierby dat na my/ons mening en my/ons beste inligting voorgaande staat 'n ware en redelike weergawe van di instelling se sake is per vermelde datum en dat dit ingevul is ooreenkomstig die bepalings van die Wet en die regulasies daarkragten uitgevaardig; en
- (b) verklaar ek/ons dat na my/ons mening en my/ons beste inligting die vermindering by lastepos 9 (d) 'n voldoende voorsiening is soo by die Wet in artikel 1 (5) vereis vir sover die voorsiening nie op 'n ander wyse gemaak is nie.

Handtekening.....

Handtekening.....

Datum.....

Datum.....

AANHANGSEL A van BW Vorm 9 (F 266)

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. Trek af: 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. Trek af: Bestaande voorsiening en/of reserwe vir oninbare of twyfelagtige skulde.....							
7. Netto bedrag as agterstallige in huidige BW Vorm 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

AANHANGSEL B van BW Vorm 9

aam van instelling.....

ONTLEDING VAN BELEGGINGS IN AANDELE

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

angeheg by staat per.....

19.....

Naam van maatskappy (1)	Getal aandele (2)	Boekwaarde (3)	Huidige markwaarde van genoteerde aandele (4)	Waarde geplaas op ongenoteerde aandele (5)	Dividend vir jongste boekjaar as % van koste van aandele (6)
		R	R	R	%
atepos 9 (m):					
Totale boekwaarde.....					
atepos 9 (n):					
Totale boekwaarde.....					
atepos 9 (o) (i):					
Totale boekwaarde.....					
atepos 9 (o) (ii):					
Totale boekwaarde.....					

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

Datum.....

Hoof- Uitvoerende Beampste

AANHANGSEL C van BW Vorm 9 (F 267)

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:				
Nuut.....				
Gebruik.....				
Vragmotors.....				
Landbou-uitrusting.....				
Meubels, elektriese en ander huishoudelike benodigdhede.....				
Nywerheidsuitrusting.....				
Ander goedere.....				
Alle goedere.....				

Datum.....

Hoof- Uitvoerende Beampste

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. 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 Botswana, Lesotho 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 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 Botswana, Lesotho 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.

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 quarterly return and the annexures to the quarterly statement must be lodged on sheets of a standardised size, viz. 210 mm across and 297 mm down, and the quarterly statement, the monthly return and the annexure to the monthly return on single sheets 420 mm across and 297 mm down. Forms are obtainable from the Government Printer, Pretoria. Institutions are not obliged to use

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. Vir dié doel kan bankinstellings wat gemagtigde valutahandelaars is die omskrywing van "nie-inwonerrekening" gebruik wat in Valutabeheervoorafskrif E2 gegee word, behalwe dat Botswana, Lesotho 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 *nie* 'n nie-inwoner van Suid-Afrika is nie.

Suid-Afrika sluit Suidwes-Afrika in, maar nie Botswana, Lesotho 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.

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 waarvoor die instelling verslag moet doen. Die boekhoukundige verwantskap tussen die Suid-Afrikaanse instelling en sy buitelandse tak moet ook ver deel 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 tal 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 van die Suid-Afrikaanse instelling sal voorstel [sien lastepos 3 (b)], of aan die hoofkantoor in Suid-Afrika verskuldig kan wees en dan 'n bate sa voorstel [sien batepos 6 (d)].

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

Grootte

Die kwartaalopgawe en die aanhangsels by die kwartaal staat moet op velle van 'n gestandaardiseerde grootte ingedien word, naamlik 210 mm in die dwarste en 297 mm in die lengte, en die kwartaalstaat, die maandopgawe en die aanhangsel by die maandopgawe op los velle 420 mm in die dwarste en 297 mm in die lengte. Vorms is van die Staatsdrukker, Pretoria, verkrygbaar. Instellings is

he 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.

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.

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 2 (i) of B.A. Form 7 should be filled in even if the reporting institution does not wish to avail itself of that concession. Likewise, *all* assets which are defined as liquid assets should be shown in column (1) on the assets side of B.A. Form 9.

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 13 (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 by virtue of the relative importance of their short-term and medium-term liabilities are classified by the Reserve Bank as monetary banking institutions.

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

Inge vulde 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.

Betekenis van "X"

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

Noukeurigheid

Inge vulde 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.

Volledigheid

Ter wille 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 2 (i) op BW Vorm 7 moet ingevul word selfs al wil die verslaggewende instelling nie van daardie toegewing gebruik maak nie. Eweneens moet *alle* bates wat as likwiede bates omskryf is in kolom (1) aan die batekant van BW Vorm 9 getoon word.

Handtekening

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

Ouditeursertifikaat

Artikel 13 (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 GROEPE ORGANISASIES

(a) Plaaslike Besture

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

(b) Monetêre Bankinstellings

Suid-Afrikaanse Reserwebank, Nasionale Finansiële korporasie van Suid-Afrika, diskontohuise, handelsbanke, aksepanke en ander bankinstellings wat deur die Reserwebank op grond van die relatiewe belangrikheid van hulle korttermyn- en middeltermynverpligtings as monetêre bankinstellings geklassifiseer is.

Note.—Banking institutions will be advised from time to time of the names of institutions which are classified by the Reserve Bank as monetary banking institutions.

(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.

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 (BA FORM 7)

(Not applicable to discount houses)

Note.—(1) 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.

(2) Under items 2 (iii), 5 and 8 the words "fixed deposits" include deposits subject to notice of withdrawal.

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

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

Item 4.—Liability item 8 of quarterly statement, column (6).

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

Item 10.—Liability item 4 of quarterly statement, column (8).

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

Item 26.—Asset item 24 of quarterly statement, column (2).

Opmerking.—Bankinstellings sal van tyd tot tyd verwittig word van die name van instellings wat deur die Reserwebank as monetêre bankinstellings geklassifiseer is.

(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 parlementêre 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, Elektrisiteitsvoorsieningskommissie (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), Randwaterraad, Suid-Afrikaanse Uitsaaikorporasie (S.A.U.K.), Suid-Afrikaanse Steenkool-, Olie- en Gas-korporasie, 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. 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 vermeldde 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 (BW VORM 7)

(Nie op diskontohuise van toepassing nie)

Opmerking.—(1) 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.

(2) By poste 2 (iii), 5 en 8 sluit die woorde "vaste deposito's" ook deposito's onderworpe aan kennis van opvraging in.

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

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

Pos 4.—Lastepos 8 van kwartaalstaat, kolom (6).

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

Pos 10.—Lastepos 4 van kwartaalstaat, kolom (8).

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

Pos 26.—Batepos 24 van kwartaalstaat, kolom (2).

B. QUARTERLY RETURN (BA FORM 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 22 minus item 21 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.

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 1 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 10 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 (e) of quarterly statement, column (8).

2. COVERED DOMESTIC POSITION

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

C. QUARTERLY STATEMENT (BA FORM 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.

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

B. KWARTAALOPGAWE (BW VORM 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 22 min pos 21 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.

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 10 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 (e) van kwartaalstaat, kolom (8).

2. GEDEKTE BINNELANDSE POSISIE

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

C. KWARTAALSTAAT (BW VORM 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.

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

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 (including a loan from or a deposit by another banking institution) which is payable on or before the 30th day as from that date, or which on that date is subject to notice which makes it payable on or before the 30th day as from that date together with accrued interest thereon.

A medium-term liability, in relation to any date, means a liability (including a loan from or a deposit by another banking institution) which is payable on or after the 31st day as from that date but not later than the day on which a period of six months as from that date expires, or which on that date is subject to notice which makes it payable on or after the 31st day as from that date but not later than the day on which a period of six months as from that date expires, and includes savings deposits together with accrued interest thereon.

A long-term liability, in relation to any date, means a liability (including a loan from or a deposit by another banking institution) which is payable after the expiration of more than six months as from that date or which on that date is subject to notice which makes it payable after more than 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 12 months is accepted on, say, 15 July, it must be shown as "long-term" in the statements as at 30 September and 31 December. By 31 March it will be repayable within six months but not within 30 days and must, therefore, be shown as "medium-term". By 30 June it will be repayable within 30 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 clients.

(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 (BA Form 7), unless the amount has changed materially, in which case a revised figure should be used.

korttermyn-, middeltermyn- en langtermynverpligtings 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 (insluitende 'n lening of 'n deposito van 'n ander bankinstelling) wat op of voor die 30ste dag vanaf daardie datum betaalbaar is, of wat op daardie datum aan kennis van opsegging onderworpe is wat dit betaalbaar maak op of voor die 30ste dag vanaf daardie datum, tesame met opgelope rente daarop.

Middeltermynverpligting, met betrekking tot die een of ander datum, is 'n verpligting (insluitende 'n lening of deposito van 'n ander bankinstelling) wat op of na die 31ste dag vanaf daardie datum maar nie later nie as die dag waarop 'n tydperk van ses maande vanaf daardie datum verstryk, betaalbaar is, of wat op daardie datum aan kennis van opsegging onderworpe is wat dit betaalbaar maak op of na die 31ste dag vanaf daardie datum maar nie later nie as die dag waarop 'n tydperk van ses maande vanaf daardie datum verstryk, en ook spaar-deposito's tesame met opgelope rente daarop.

'n Langtermynverpligting, met betrekking tot die een of ander datum, is 'n verpligting (insluitende 'n lening of 'n deposito van 'n ander bankinstelling) wat na verloop van meer as ses maande vanaf daardie datum betaalbaar is, of wat op daardie datum aan kennis van opsegging onderworpe is wat dit betaalbaar maak na meer as ses maande 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 12 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 30 dae nie betaalbaar wees en moet dus as "middeltermyn" getoon word. Teen 30 Junie sal dit binne 30 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 kables, telegramme, bewaar-kluipe of lokettekluipe, ens.; en
- (6) enige ander bedrae aan kliënte verskuldig.

(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 kwartaal-lik doen en kan die bedrag aldus verkry vir die doeleindes van die volgende twee maandopgawes (BW Vorm 7) gebruik, tensy die bedrag aanmerklik verander het, in welke geval 'n hersiene bedrag gebruik moet word.

(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) (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 21 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 33 of Act 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 branch on current account). Any debit balance on current account with its foreign branch must be included under asset item 6 (d).

Item 4.—Acceptances on behalf of clients

All acceptances on behalf of clients 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) (l) 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

(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) (x).—Deposito's deur ander maatskappye

Sluit in deposito's deur alle maatskappye kragtens die Maatskappywet, 1926, geregistreer (*behalwe* instellings sonder winsbejag ingevolge artikel 21 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 Bouverenigingswet, 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 33 van Wet 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 tak). 'n *Debetsaldo* van 'n lopende rekening met sy 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) (l) 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 Banktjek-rekening; en

(4) credits in transit in respect of mail or telegraphic transfers, including stop orders.

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

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 assets 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 1 (5) of the Act.

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

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

Item 9 (b).—Unimpaired reserve funds

Aggregate of all funds (other than a fidelity insurance fund mentioned in section 45 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 (d)

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

Item 9 (e).—Net total paid-up capital and unimpaired reserve funds

In accordance with the requirements of section 1 (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 1 (6) (d) of the Act, 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.

(4) kreditte in transito ten opsigte van uitbetaling opdragte, per pos of telegrafies, aftrekorders inbegrep

Opmerking.—Die oorblywende 50 persent van krediet in transito moet by lastepos 10 ingesluit word.

Pos 7.—Ander verpligtings teenoor die publiek

Sluit in alle voorsienings om verpligtings teenoor die publiek na te kom, byvoorbeeld vir dividende, direkteur gelde, ouditgelde, inkomstebelasting, personeelbonussens., waar die voorgestelde toedeling van winste reedeur 'n algemene jaarvergadering goedgekeur is. Voorsodanige goedkeuring moet die voorsienings soos voorgehandel 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 lastepos 10, 11, 12 of 15 moet van die betrokke lastepos afgetrek word.

Pos 9 (a).—Gestorte aandelekapitaal

L.W.—Die aandag word gevestig op die vereistes van artikel 1 (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).—Onaangetaste reserwefondse

Die totaal van alle fondse (behalwe 'n getrouheidsverzekeringsfonds in artikel 45 van die Wet vermeld, en fondse wat ingevolge ander wetsbepalings in stand gehou moet word) wat uit werklike verdienstes, invorderings, premies op aandele of winste voortspruitende uit die tegeldemaking van kapitaalbates opgebou is en 'n 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 (d).—Sien "OPMERKING" (2) by lastepos 9 (e)

Pos 9 (e).—Netto totale gestorte kapitaal en onaangetaste reserwefondse

Ooreenkomstig die bepalinge van artikel 1 (5) van die Wet moet 'n bedrag wat teenoor hierdie subpos verskyn die netto bedrag wees nadat voorsiening gemaak is vir die verminderinge in genoemde subartikel van die Wet vermeld, naamlik waardevermindering en oninbare twyfelagtige skulde; verliese, ens.; oprigtingskoste; klandisiewaarde; bates gedeponeer of verpand kragtens 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 staat is om vir alle sodanige verminderinge uit winste ongepubliseerde reserwefondse voorsiening te maak is word op artikel 1 (6) (d) van die Wet gevestig, wat bepaal dat die insluiting in die rekeninge of state van instelling van enige bedrag wat koste van organisasie uitbreiding of die aankoop van 'n saak of verlies of oninbare skulde verteenwoordig, as 'n onreëlmatige of onwettige 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 1 (5) of the Act:

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

Paid-up capital.....	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 (e).....	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 (d).

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 (d) 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 after deducting the items referred to in paragraphs (a), (b) and (c) of section 1 (5) of the Act and setting off any "overdue" amounts as required in section (a), paragraph (ii), under the interpretations of Asset Items.

(2) Elke staat moet van 'n uiteensetting vergesel gaan wat die volgende besonderhede waarna in artikel 1 (5) van die Wet verwys word, uiteensit:

Uiteensetting van Berekening van Gestorte Kapitaal en Onaangetaste Reserwefondse

Gestorte kapitaal.....	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, garansiekommissie.....	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 (e) 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 (d) 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 (d) 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 items waarna in paragrawe (a), (b) en (c) van artikel 1 (5) van die Wet verwys word, afgetrek is en "agterstallige" bedrae daarteen verreken is soos vereis word in afdeling (a), paragraaf (ii), by die vertolking van Bateposte.

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 defined as liquid assets in terms of section 1 (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, Promissory Notes and Banker's Acceptances

Subject to proviso (iv) to section 17 (1) of the Act a trade bill, and agricultural bill, a promissory note or a banker's acceptance must comply with the following requirements in order to qualify as a liquid asset:

(1) A bill or promissory note must be self-liquidating and linked directly with and immediately preceded by a specific merchandise transaction, which in the case of an agricultural bill or promissory note must involve readily marketable agricultural products or live-stock or other products that have been or are to be used solely or predominantly in or for the production of agricultural products or the breeding, raising or fattening of live-stock; and the bill or promissory note must be so enclausured (to the satisfaction of the Reserve Bank) that it is possible to identify the transaction concerned. Any of the following endorsements on a bill or promissory note will be acceptable to the Reserve Bank, viz.:

- (a) as per invoice No.(s).....
under Letter of Credit No.....
- (b) as per invoice(s) dated.....
under Letter of Credit No.....
- (c) per S.S.....
under Letter of Credit No.....
- (d) per air freight.....
under Letter of Credit No.....
- (e) Relating immediately to current merchandise transaction as per invoice Nos....., etc.

NOTE

(1) (i) In the first blank space in each of endorsements (a) to (d) the nature of the merchandise should be inserted, e.g. timber, motor spares, etc.

(ii) Where no Letter of Credit is involved, the words "under Letter of Credit No....." may be omitted.

(iii) After the words "air freight" in endorsement (d) the name of the airline concerned should be inserted.

(iv) Endorsement (b) provides for cases where the invoices have no numbers, and endorsement (e) for instances where a bill covers so many invoices that all the numbers cannot conveniently be quoted.

(2) In the case of foreign bills the applicable endorsement may be inserted on bills by the branch concerned of the particular bank in South Africa on receipt of the bills, by reference to the documents which accompany such bills.

Pos 15.—Herdiskonteerde wissels

Sluit ook wissels in wat aan die Suid-Afrikaanse Reserwebank verkoop is en waarvoor die instelling hom voordelikelik 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 verslaggewende 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 1 (1) van die Wet as likwiede bates omskryf is, 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 Handelsswissels, Landbouwissels, Promesses en Bankaksepte

Behoudens voorbehoudsbepaling (iv) by artikel 17 (1) van die Wet moet 'n handelsswissel, 'n landbouwissel, 'n promesse of 'n bankaksep aan die volgende vereistes voldoen ten einde as 'n likwiede bate te geld:

(1) 'n Wissel of 'n promesse moet self-likwiderend wees en regstreeks gekoppel aan en onmiddellik voorafgegaan wees deur 'n bepaalde koophandeltransaksie, wat in die geval van 'n landbouwissel of -promesse maklik bemarkbare landbouprodukte of lewende hawe of ander produkte moet omvat word uitsluitend of oorwegend gebruik is of sal word in of vir die vervaardiging van landbouprodukte of die teel, grootmaak of vetmaak van lewende hawe; en die wissel of promesse moet so bewoord wees (tot tevredenheid van die Reserwebank) dat dit moontlik is om die betrokke transaksie te identifiseer. Enigeen van die volgende endossemente op 'n wissel of 'n promesse sal vir die Reserwebank aanneemlik wees, naamlik:

- (a) soos per faktuur no.(s).....
kragtens kredietbrief no.....
- (b) soos per faktuur (fakture) gedateer.....
kragtens kredietbrief no.....
- (c) per stoomskip.....
kragtens kredietbrief no.....
- (d) per lugvrage.....
kragtens kredietbrief no.....
- (e) Hou onmiddellik verband met lopende koophandeltransaksies
soos per faktuur nos....., ens.

OPMERKING

(1) (i) In die eerste oop ruimte in endossemente (a) tot (d) moet die aard van die handelsware ingevul word, byvoorbeeld, hout, onderdele vir motors, ens.

(ii) Waar geen kredietbrief betrokke is nie, mag die woorde "kragtens kredietbrief no....." weggelaat word.

(iii) Na die woord "lugvrage" in endossement (d) moet die naam van die betrokke lugredery ingevul word.

(iv) Endossement (b) is bedoel vir gevalle waar die fakture geen nommers het nie, en endossement (e) vir gevalle waar 'n wissel so baie fakture omvat dat al die nommers nie gerieflik gemeld kan word nie.

(2) In die geval van buitelandse wissels mag die toepaslike endossement op die wissels deur die betrokke tak van die bepaalde bank in Suid-Afrika aangebring word by ontvangs van die wissels, na insae in die dokumente wat sodanige wissels vergesel.

(2) A bill or promissory note must bear the names of at least two established business enterprises, and in the case of an agricultural bill or promissory note at least one of these names must be that of a producer of readily marketable agricultural products or live-stock or of an agricultural society registered under the Co-operative Societies Act, 1939; such enterprises must not include a subsidiary or fellow subsidiary company of the reporting banking institution or the reporting institution itself or a business enterprise by which the reporting banking institution is controlled directly or indirectly.

(3) A banker's acceptance must be discountable by the Reserve Bank and must not be an acceptance of the reporting banking institution itself or of a subsidiary or fellow subsidiary of the banking institution concerned or of a banking institution by which the banking institution concerned is controlled directly or indirectly.

(4) In the case of a banker's acceptance, the aggregate amount of the acceptance facility utilised must bear a relationship to the turnover of the drawer which satisfactorily establishes the self-liquidating nature of the bill, with due allowance for credit obtained by the drawer in other ways or from other sources.

(5) A banker's acceptance must be drawn under an authority (letter of credit) which restricts its use solely to the provision of the working capital required in respect of the goods in which the drawer trades in the normal course of his business and which he has already bought or sold. The acceptance must be enclosed, quoting the relevant authority and stating specifically the nature of the goods concerned.

(6) A trade bill and a banker's acceptance must be drawn for not more than 120 days, and an agricultural bill for not more than six months, and they must be duly accepted. A promissory note must be made for not more than 120 days.

A banker's acceptance may, however, also be regarded as a liquid asset by the holder thereof if it bears the following endorsement by the acceptor:

"This bill qualifies as a liquid asset in accordance with the requirements of the monetary authorities as set out in the Banks Act and the regulations thereunder."

Without prejudice to the generality of the foregoing requirements, a trade bill, agricultural bill, promissory note or banker's acceptance drawn or made 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 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, promissory note or banker's acceptance 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.

Note.—(1) Save with the special consent of the Minister in terms of section 24 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) Op 'n wissel of promesse moet die name van minstens twee gevestigde sake-ondernemings verskyn, en in die geval van 'n landbouwissel of -promesse moet minstens een van die name dié wees van 'n produsent van maklik bemarkbare landbouprodukte of lewende hawe of van 'n landbouvereniging kragtens die Wet op Koöperatiewe Verenigings, 1939, geregistreer; sodanige ondernemings moet nie 'n filiaal- of 'n medefiliaalmaatskappy van die verslaggewende bankinstelling insluit nie, en ook nie die verslaggewende instelling self nie of 'n sake-onderneming deur wie die verslaggewende bankinstelling regstreeks of onregstreeks beheer word nie.

(3) 'n Bankaksep moet deur die Reserwebank verdiskonteerbaar wees en moet nie 'n aksep van die verslaggewende bankinstelling self of van 'n filiaal of medefiliaal van die betrokke bankinstelling of van 'n bankinstelling deur wie die betrokke bankinstelling regstreeks of onregstreeks beheer word, wees nie.

(4) In die geval van 'n bankaksep moet die totale benutte bedrag van die aksepfasiliteit in so 'n verhouding tot die omset van die trekker staan dat die self-likwiderende aard van die wissel bevredigend behoue bly, met behoorlike inagneming van krediet deur die trekker op 'n ander wyse of uit ander bronne verkry.

(5) 'n Bankaksep moet kragtens 'n magtiging (krediet-brief) getrek wees wat die gebruik daarvan beperk uitsluitend tot die voorsiening van bedryfskapitaal vereis ten opsigte van die goedere waarmee die trekker in die gewone loop van sy onderneming sake doen en wat hy reeds gekoop of verkoop het. Die betrokke magtiging en die aard van die betrokke goedere moet uitdruklik in die bankaksep gemeld word.

(6) 'n Handelswissel en 'n bankaksep moet vir nie meer as 120 dae, en 'n landbouwissel vir nie meer as ses maande, getrek wees nie, en hulle moet behoorlik geaksepteer wees. 'n Promesse moet vir nie meer as 120 dae gegee wees nie.

'n Bankaksep mag egter ook as 'n likwiede bate deur die houer daarvan beskou word indien dit die volgende endorsement deur die akseptant dra:

"Hierdie wissel geld as likwiede bate ooreenkomstig die vereistes van die monetêre owerhede soos uiteengesit in die Bankwet en die regulasies daarkragtens."

Sonder om aan die algemeenheid van die vereistes hierbo gestel af te doen, sal 'n handelswissel, landbouwissel, promesse of bankaksep wat vir enigeen van die volgende doeleindes getrek of gegee is nie 'n likwiede bate wees 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 bates ("leasing") te finansier;

(3) om 'n oortrokke bankrekening of enige skuld te vereffen, behalwe dié wat ontstaan het deur die bepaalde koophandeltransaksie waaraan dit gekoppel is;

(4) as 'n hernuwing of tydverlenging van 'n bestaande wissel, promesse of bankaksep wat op dieselfde transaksie betrekking het;

(5) om 'n onbetaalde geldwaardige stuk te vervang; of

(6) om enige ander vorm van 'akkommodasie'-finansiering te verskaf.

Opmerking.—(1) Behalwe met spesiale toestemming van die Minister ingevolge artikel 24 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 nodig is om werklik benutte fasiliteite te seker.

(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 25 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 1 (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 1 (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, 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 1 (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 (o) 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 1 (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" 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, 30 June, the annexure should be submitted with the June and December statements annually.

(2) Effekte wat as *likwiede bates* geld moet teen hulle *markwaarde* (soos deur die Sekretaris van die Raad van Staatskuldkommissarisse ingevolge artikel 25 van die Wet gesertifiseer) in kolom (1) en teen hulle *boekwaarde* in kolom (3) en (4) getoon word; maar indien by tegeldeoemaking 'n verlies verwag word, moet laasgenoemde waarde verminder word soos deur artikel 1 (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 1 (1) van die Wet omskryf.

Opmerking.—(1) "OPMERKINGS" (1) tot (3) onder die opschrift "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 kolom (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 betref, sien afdeling 1 onder "Algemene Voorskrifte" hierbo.

L.W.—Totale bates moet *nie* enige item in paragraaf (a) tot (d) van artikel 1 (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 (o) 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 1 (5) van die Wet vereis, vir onverhaalbare of twyfelagtige skulde gemaak is. 'n Voorsiening of reserwe vir oninbare of twyfelagtige skulde moet toegedeel word aan en *afgetrek* word van die betrokke "agterstallige" bedrae.

Die indeling in "lopend" 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 "agterstallig" rekenings moet al om die ander kwartaal ingedien word in die vorm uiteengesit in Aanghansel 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 aanhangsel jaarliks saam met die state vir Junie en Desember ingedien word.

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 a bill debt 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 1 (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.

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

(a) *Rekenings in paaielemente 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 paaielemente (met inbegrip van wissels wat in 'n reeks uitgereik en maandeliks betaalbaar is), *ses of meer* paaielemente betaalbaar en onbetaald is; of

(iv) in die geval van paaielemente wat met 'n tussenpose van langer as 'n maand betaalbaar is of van enkele betalings (met inbegrip van 'n wisselskuld in albei gevalle), 'n paaielement 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 oninbare of twyfelagtige skulde*

Ooreenkomstig die vereistes van artikel 1 (5) (a) van die Wet moet minstens *een maal* in elke boekjaar vir die waardevermindering van bates en vir oninbare 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 oninbaar 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 oninbaar 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 kolomte 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 which are withdrawable on demand by cheque and which a banking institution, not being a member of the clearing house, holds with another banking institution and on which no interest or any other return is earned or received.)

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.)

Item 4 (a) (iv).—Deposits with other monetary banking institutions

(L.A. only deposits which are withdrawable on demand by cheque and which a banking institution, not being a member of the clearing house, holds with another banking institution and on which no interest or any other return is earned or received.)

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 (e).—Deposits with local authorities*

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

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;

(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 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 reserw saldo nie.

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

(L.B. slegs deposito's wat per tjek onmiddellik opeibaar is en wat 'n bankinstelling wat nie 'n lid van die verrekeningshuis is nie by 'n ander bankinstelling hou en waarop geen rente of enige ander vergoeding verdien is ontvang word nie.)

Sluit debetsaldo's in wat voortspruit uit verrekening huis- 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 Finansiële Korporasie*

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

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

(L.B. slegs deposito's wat per tjek onmiddellik opeibaar is en wat 'n bankinstelling wat nie 'n lid van die verrekeningshuis is nie by 'n ander bankinstelling hou en waarop geen rente of enige ander vergoeding verdien is ontvang word nie.)

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

Opmerking.—Bedrae by diskontohuise moet nie hiingesluit word nie maar teenoor batepos 6 (a) opgegee word.*Pos 4 (e).—Deposito's by plaaslike besture*

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

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 oortrekkingsfasiliteite voorgeskiet;

(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.)

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 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 (o), but the total for such assets (if any) must be shown in that column, as indicated.

(2) In accordance with the provisions of section 1 (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. stocks of the South African Government except those mentioned in the definition of "liquid assets".)

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. debentures except those mentioned in the definition of "liquid assets".)

Item 9 (d).—Stocks of local authorities

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

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).

(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.)

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 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 (o) getoon te word nie, maar die totaal van sodanige bates (as daar is) moet in vermelde kolom opgegee word, soos aangedui.

(2) Ooreenkomstig die bepaling van artikel 1 (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. effekte van die Suid-Afrikaanse Regering behalwe dié vermeld in die omskrywing van "likwiede bates".)

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. obligasies behalwe dié vermeld in die omskrywing van "likwiede bates".)

Pos 9 (d).—Effekte van plaaslike besture

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

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.

Item 9 (g).—Securities of the South African Reserve Bank

(L.A. only securities of the South African Reserve Bank with a maturity of not more than three years)

Item 9 (h).—Bills of and loans to public corporations

[P.I. loans to the Phalaborwa Water Board, The Vaalkop Water Board and the Pinetown Regional Water Services Corporation and also loans to such other water boards which have been proclaimed in terms of the Water Act, 1956 (No. 54 of 1956) and which loans have been approved by the Treasury.]

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 (i).

Item 9 (i).—Stocks or debentures of public corporations

[P.I. stocks or debentures of the Electricity Supply Commission, S.A.B.C., the Rand Water Board and any other water board which has been proclaimed in terms of the Water Act, 1956 (No. 54 of 1956) and which stocks or debentures have been approved by the Treasury and any other stocks or debentures guaranteed by the South African Government or approved by the Registrar in terms of section 1 (1) of the Banks Act, 1965.]

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 (h).

Item 9 (j).—Other debentures

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

Item 9 (k).—Building society shares

To include all classes of shares.

Item 9 (l).—Stock of the S.A. Reserve Bank and the National Finance Corporation [any investment in stock of the S.A. Reserve Bank and the N.F.C. is not an impairment of the reporting institution's paid-up capital and unimpaired reserve funds in terms of section 1 (5) (e) of the Act.]**Item 9 (m).—Shares of monetary banking institutions**

Notes.—(1) In accordance with section 1 (5) (e) of the Act, the reporting institution's paid-up capital and unimpaired reserve funds are impaired by the amount of this item. (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 be 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 (n).—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 this item must be furnished with the June and December statements. See "NOTES" (1) and (2) under asset item 9 (m).

Pos 9 (g).—Effekte van die Suid-Afrikaanse Reserwebank

(L.B. slegs effekte van die Suid-Afrikaanse Reserwebank met 'n oorblywende termyn tot die laaste aflosdatum daarvan van hoogstens drie jaar)

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

[V.B. lenings aan die Phalaborwa-waterraad, die Vaalkopwaterraad en die Streekwaterdienskorporasie, Pinetown en ook lenings aan sodanige ander waterrade wat ingevolge die Waterwet, 1956 (No. 54 van 1956), geproklameer is en welke lenings deur die Tesourie goedgekeur is.]

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

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

[V.B. effekte of obligasies van die Elektrisiteitsvoorsieningskommissie, S.A.U.K., die Randwaterraad en enige ander waterraad wat ingevolge die Waterwet, 1956 (No. 54 van 1956), geproklameer is en welke effekte of obligasies deur die Tesourie goedgekeur is en enige ander effekte of obligasies wat deur die Suid-Afrikaanse Regering gewaarborg is of wat krachtens artikel 1 (1) van die Bankwet, 1965, 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 (h) ingesluit.

Pos 9 (j).—Ander obligasies

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

Pos 9 (k).—Bouverenigingaandeel

Sluit alle soorte aandeel in.

Pos 9 (l).—Aandeel van die S.A. Reserwebank en die Nasionale Finansiële korporasie [enige belegging in die aandeel van die S.A. Reserwebank en die N.F.C. is nie 'n aantasting van die verslaggewende instelling se gestorte kapitaal en onaangetaste reserwefondse ingevolge artikel 1 (5) (e) van die Wet nie.]**Pos 9 (m).—Aandeel van monetêre bankinstellings**

Opmerkings.—(1) Ooreenkomstig artikel 1 (5) (e) van die Wet word die gestorte kapitaal en onaangetaste reserwefondse van die verslaggewende instelling as aangetaste beskou tot die bedrag van hierdie pos. (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 uiteengesit 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 (n).—Aandeel van ander Suid-Afrikaanse bankinstellings

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

Item 9 (o).—Other shares

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

Exclusive of amounts shown against asset items 9 (k), (m) and (n) 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 this item must be furnished with the June and December statements. See "NOTE" (2) under asset item 9 (m) above.

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 (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 are discountable by the Reserve Bank, not being acceptances of a subsidiary or fellow subsidiary of the banking institution concerned or of a banking institution by which the banking institution concerned is controlled directly or indirectly.)

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.

Pos 9 (o).—Ander aandele

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

Met uitsluiting van bedrae wat teenoor bateposte 9 (k), (m) en (n) verskyn en dié wat by bateposte 21 en 22 ingesluit moet word. Sluit beleggings in aandele 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 (m) hierbo.

Pos 10.—Gediskonteerde of gekoopte wissels

(1) Uitgesonderd huurkoopkontrakte, koopaktes en huurkontrakte, waarvoor onder bateposte 11, 12 en 15 onderskeidelik voorsiening gemaak word. Wissels en promesses wat as likwiede bates geld [sien algemene vertolkings van bateposte in afdeling 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) opgegegee 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—Lopend

(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 deur die Reserwebank verdiskonteerbaar is en wat nie aksepte van 'n filiaal of medefiliaal van die betrokke bankinstelling of van 'n bankinstelling deur wie die betrokke bankinstelling regstreeks of onregstreeks beheer word, is nie.)

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 bateposte in afdeling 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 paaielemente 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) 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.

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 EA Jg1.—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) 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 kliënt se rekening met die geskatte markwaarde daarvan gekrediteer word en die goedere by batepos 23 teen daardie waarde ingesluit word. 'n Saldo op die kliënt se rekening (nadat die twyfelagtige gedeelte daarvan afgetrek is) moet as "agterstallig" getoon word.

(4) Bykomende inligting soos in Aanhangsel C uitengesit, moet saam met elke kwartaalstaat verstrek 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 paaiemente invorder.

Pos 11 (a) (ii).—Voorskotte teen verpanding 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 die onderskeie 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 uitengesit, moet saam met elke kwartaalstaat verstrek word.

Pos 12 (a) (i).—Gedek

Alle soorte sekuriteite.

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 onderskeie subposte opgegee te word nie, maar die *totaal* van sodanige bates moet in vermelde kolom opgeneem word, soos aangedui.

(2) In accordance with the requirements of section 1 (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 quarterly 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.

Item 14 (b).—Secured loans and advances—Current

Notes.—(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

Notes.—(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).

(2) Ooreenkomstig die vereistes van artikel 1 (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) subpos 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.

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

Opmerkings.—(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 verstrek is moet die indeling geskied volgens die belangrikste sekuriteit 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 medehoofskuldenare

Uitgesonderd koopaktes gediskonteer of aangegaan (batepos 12).

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

Sluit in pande en sessies van vaste deposito-bewyse, lewensversekeringspolisse (teen nie meer as hulle afskoopwaarde nie), notariële verbande, handelsware en produkte, ens.

Pos 15.—Handelsware-huurkontrakte

Opmerkings.—(1) Indien 'n kontrak verstryk het of beëindig is, moet bates wat aan die instelling terugbesorg is of goedere wat 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 verstrek 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.

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 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 by South African head office and local branche(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.—Clients' liability under acceptances

All acceptances on behalf of clients 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.

Pos 16.—Kapitaalverpligting van buitelandse tak(ke) teen oor 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 laste pos 3 (b).

Pos 17.—Remises in transit

Die bedrag van 'n tjek of ander betaalopdrag op eer 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 kliënt gekrediteer het of wat hy reeds uitbetaal het, maar waarmee eersbedoelde tak of bedoelde ander bankinstelling of die Reserwebank nog nie 'n kliënt gedebiteer het nie, en ool die bedrag van 'n skatkisorder wat die handelsbank uit betaal het maar waarvoor hy nog nie terugbetaling van die Sekretaris van die Tesourie ontvang het nie.

Pos 18.—Ander saldo's verskuldig deur Suid-Afrikaans 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 tal ontstaan of bevestiging vereis, maar *nie* remises in transit is, 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 sleg 'n *netto* saldo toon wat aan of deur 'n Suid-Afrikaans hoofkantoor en/of binnelandse tak(ke) verskuldig is.

Pos 19.—Verpligtings van kliënte uit hoofde van aksept

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

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

Pos 20.—Ameublement, toebehore en toerusting

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

Pos 21.—Bankpersele

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

Opmerking.—Sluit in aandeel in of voorskotte aan 'n filiaalmaatskappy wie se belangrikste besigheid die bes 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 bankpersele

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 di 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) aandeel in 'n maatskappy waarvan die belangrikste besigheid die besit van vaste eiendom is (behalwe 'n maatskappy waarvan in die "OPMERKING" te batepos 21 verwys word), en enige voorskotte aan sodanige maatskappy.

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 assets items concerned.

(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 1 (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.—

(R20 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.

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 bateposte 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 bateposte getoon word.

(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 onaagetaste 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 1 (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 betrokke 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 oor plaaslike aangeleenthede van advies dien.

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

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

(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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