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GOEWERMENTSKENNISGEWING

DEPARTEMENT VAN FINANSIES

No. R. 1859 15 September 1978

REGULASIES KRAGTENS DIE BANKWET, 1965

Die Minister van Finansies het kragtens die bevoegdheid hom verleen by artikel 50 (1) van die Bankwet, 1965 (Wet 23 van 1965), die regulasies in die Bylae hiervan vervat, uitgevaardig.

BYLAE

REGULASIES KRAGTENS DIE BANKWET, 1965

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WOORDOMSKRYWING

1. In hierdie regulasies, tensy uit die samehang anders blyk—

- (a) het 'n woord of uitdrukking 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.

DEEL I

APPELLE NA DIE MINISTER

2. Elke bankinstelling, bankbeheermaatskappy of persoon wat verlang om ingevolge artikel 3 (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

GOVERNMENT NOTICE

DEPARTMENT OF FINANCE

No. R. 1859 15 September 1978

REGULATIONS UNDER THE BANKS ACT, 1965

The Minister of Finance has, by virtue of the powers conferred upon him by section 50 (1) of the Banks Act, 1965 (Act 23 of 1965), made the regulations contained in the Schedule hereto.

SCHEDULE

REGULATIONS UNDER THE BANKS ACT, 1965

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DEFINITIONS

1. 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.

PART I

APPEALS TO THE MINISTER

2. Every banking institution, bank controlling company or person desiring to appeal to the Minister in terms of section 3 (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

geappelleer word bekendgemaak is, by die Registrateur 'n kennisgewing van appèl indien die beslissing of weiering uiteensit waarteen verlang word om appèl aan te teken en die gronde vir die appèl.

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

4. Die Registrateur moet 'n afskrif van die uiteensetting in regulasie 3 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 appèl voort te gaan al dan nie.

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

6. Indien die appellant ooreenkomstig regulasie 4 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 3 vermeld, indien.

7. 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.

8. 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.

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

DEEL II

AANSOEK OM REGISTRASIE AS BANK-BEHEERMAATSKAPPY

10. 'n Persoon wat ingevolge subartikel (2) of subartikel (5), saamgelees met subartikel (6), van artikel 12A van die Wet aansoek om registrasie as 'n bankbeheermaatskappy moet doen, moet sodanige aansoek by die Registrateur indien in die vorm voorgeskryf by BW-Vorm 10 hieronder.

11. 'n Aansoek ingevolge genoemde subartikel (2) moet nie later nie as 31 Desember 1978 ingedien word.

12. Elke aansoek om registrasie moet vergesel gaan van onderstaande:

(1) Twee kopieë van die Akte van Oprigting en Statute van die maatskappy soos deur die Registrateur van Maatskappye geregistreer;

(2) 'n kopie van die maatskappy se registrasiesertifikaat uitgereik deur die Registrateur van Maatskappye;

(3) 'n aangifte van die adres van die geregistreerde kantoor van die maatskappy;

(4) 'n aangifte van die naam en adres van die voorsitter, elke direkteur en die hoof- uitvoerende beampste van die maatskappy;

(5) 'n uiteensetting van die besigheid wat die maatskappy dryf of van voorneme is om te dryf en van die wyse waarop sodanige besigheid gedryf word of sal word asook die omvang van elke soort besigheid gedryf;

appeal with the Registrar, which shall clearly set forth the decision or refusal if it is desired to appeal against and the grounds for the appeal.

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

4. The Registrar shall dispatch a copy of the statement referred to in regulation 3 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.

5. 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 4, the appeal shall lapse automatically.

6. If the appellant declares his intention in terms of regulation 4 to continue with his appeal, he shall with his declaration lodge with the Registrar a reply to the statement referred to in regulation 3.

7. Upon 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.

8. 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.

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

PART II

APPLICATION FOR REGISTRATION AS A BANK CONTROLLING COMPANY

10. Any person who has to apply for registration as a bank controlling company in terms of subsection (2) or subsection (5), read with subsection (6), of section 12A of the Act, shall submit such application to the Registrar in the form prescribed by BA Form 10 below.

11. Any application in terms of the said subsection (2) shall be submitted not later than 31 December 1978.

12. Every application for registration shall be accompanied by the undermentioned:

(1) Two copies of the Memorandum and Articles of Association of the company as registered by the Registrar of Companies;

(2) a copy of the company's certificate of registration issued by the Registrar of Companies;

(3) a statement of the address of the registered office of the company;

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

(5) particulars of the business which the company carries on or proposes to carry on and of the manner in which such business is carried on or will be carried on, as well as the extent of each type of business carried on;

(6) 'n kopie van die maatskappy se jongste finansiële jaarstate [soos omskryf in artikel 286 (2) van die Maatskappywet, 1973], of, in die geval van 'n maatskappy waarvan die eerste boekjaar nog nie verstryk het nie, 'n balansstaat, soos op 'n datum nie meer as twee maande voor die datum van die aansoek nie, wat deur die ouditeur gesertifiseer is;

(7) 'n deur die ouditeur gesertifiseerde uittreksel uit die lederegister van die maatskappy wat die besonderhede deur die Maatskappywet vereis, weergee ten opsigte van elke aandeelhouer op wie se naam aandele geregistreer is waarvan die totale nominale waarde meer is as R25 000 of 'n bedrag gelykstaande aan een persent van die nominale waarde van al die uitgereikte aandele van die maatskappy, watter ook al die kleinste is, en wat aandui welke van hierdie aandeelhouders geassosieerdes van mekaar is, indien daar sodaniges is;

(8) 'n staat wat, soos op 'n datum nie meer as 30 dae voor die datum van die aansoek om registrasie nie, toon—

(a) die bedrag van die uitgereikte aandeelkapitaal en reserwes van die maatskappy;

(b) die bedrag van die maatskappy se belegging in—

(i) vaste eiendom wat hoofsaaklik vir bankdoeleindes gebruik word;

(ii) vaste eiendom wat nie hoofsaaklik vir bankdoeleindes gebruik word nie;

(c) besonderhede, dit is die naam van die betrokke instansie en die bedrag belê onder afsonderlike hoofde: A. Aandele en B. Lenings en voorskotte (met inbegrip van deposito's), van die maatskappy se beleggings in—

(i) Suid-Afrikaanse diskontohuise;

(ii) ander Suid-Afrikaanse bankinstellings;

(iii) bankbeheermaatskappye;

(iv) eiendomsmaatskappye waarvan die eiendom hoofsaaklik vir bankdoeleindes gebruik word;

(v) eiendomsmaatskappye waarvan die eiendom nie hoofsaaklik vir bankdoeleindes gebruik word nie;

(vi) ander ondernemings (spesifiseer);

(9) 'n diagrammatiese voorstelling van die samestelling van die aansoeker se geaffilieerde groep [soos omskryf in artikel 21A (4) (b) van die Wet], wat ook die persentuele aandeelhouding van lede van die groep in die ander lede toon;

(10) 'n staat wat ten opsigte van elke bankinstelling (met inbegrip van 'n diskontohuis) wat deur die aansoeker beheer word of sal word, onderstaande inligting toon:

(a) Die naam van die bankinstelling;

(b) die totale nominale waarde van al die uitgereikte aandele van die bankinstelling;

(c) die totale nominale waarde van die aandele in die bankinstelling wat geregistreer is op naam van—

(i) die aansoeker;

(ii) elke geassosieerde van die aansoeker;

(11) die voorgeskrewe registrasiegeld van R10.

13. Die aansoek en iedere in regulasie 12 vermelde dokument moet deur die voorsitter of die hoof- uitvoerende beampte van die aansoeker onderteken wees.

(6) a copy of the company's latest annual financial statements [as defined in section 286 (2) of the Companies Act, 1973] or, in the case of a company whose first financial year has not yet expired, a balance sheet, as at a date not more than two months prior to the date of the application, certified by the auditor;

(7) an extract, certified by the auditor, from the company's register of shareholders reflecting the details required by the Companies Act in respect of each shareholder in whose name shares are registered of which the total nominal value exceeds R25 000 or an amount equal to one per cent of the nominal value of all the issued shares of the company, whichever is the lesser, and indicating which of these shareholders are associates, if there be any;

(8) a statement which, as at a date not more than 30 days prior to the date of the application for registration, shows—

(a) the amount of the issued share capital and reserves of the company;

(b) the amount of the company's investment in—

(i) fixed property used mainly for bank purposes;

(ii) fixed property not used mainly for bank purposes;

(c) particulars, i.e., the name of the party concerned and the amount invested under separate headings: A. Shares and B. Loans and advances (including deposits), of the company's investments in—

(i) South African discount houses;

(ii) other South African banking institutions;

(iii) bank controlling companies;

(iv) property companies whose property is being used mainly for bank purposes;

(v) property companies whose property is not being used mainly for bank purposes;

(vi) other undertakings (specify);

(9) a diagrammatic representation of the structure of the applicant's affiliated group [as defined in section 21A (4) (b) of the Act], showing also the percentage shareholding of members of the group in other members;

(10) a statement which, in respect of every banking institution (including a discount house) which is or will be controlled by the applicant, shows the following information:

(a) the name of the banking institution;

(b) the total nominal value of all the issued shares of the banking institution;

(c) the total nominal value of the shares in the banking institution registered in the name of—

(i) the applicant;

(ii) every associate of the applicant;

(11) the prescribed registration fee of R10.

13. The application and every document referred to in regulation 12 shall be signed by the chairman or the chief executive officer of the applicant.

DEEL III

VEREISTES VIR SEKERE PROMESSES EN WISSELS
OM AS LIKWIEDE BATE TE GELD

14. 'n Promesse of wissel in paragraaf (n) van die omskrywing van "likwiede bates" in artikel 1 (1) van die Wet bedoel, moet aan die volgende vereistes voldoen ten einde as 'n likwiede bate te geld:

(1) Die promesse of wissel moet so bewoord wees dat dit moontlik is om die betrokke leningsooreenkoms wat aangegaan is vir die finansiering van die uitvoer van kapitaalgoedere of dienste en wat ingevolge die Uitvoerkrediet-herversekeringswet, 1957, herverseker is, te identifiseer;

(2) die datum van uitreiking of akseptering, na gelang van die geval, moet duidelik op die promesse of wissel aangebring wees;

(3) die promesse of wissel moet verdiskonteerbaar wees by 'n instelling waarmee 'n ooreenkoms te dien effekte deur die Minister van Ekonomiese Sake aangegaan is;

(4) die promesse of wissel kan slegs gedurende 'n tydperk van ses maande vanaf die datum van uitreiking of akseptering na gelang van die geval, as likwiede bate geld.

DEEL IV

VORMS VAN AANSOEKE, VAN SERTIFIKATE EN
VAN OPGAWES EN STATE

15. Die vorms hieronder voorgeskryf, moet ooreenkomstig die toepaslike artikel van die Wet gebruik word en tensy anders gelas, moet elke vorm, opgawe of staat wat deur 'n instelling ingedien word, elke voorgeskrewe pos, genommener soos aangedui, insluit.

(a) Vorm van aansoek om voorlopige registrasie as 'n bankinstelling bedoel in artikel 4 (2) van die Wet.

(BW-Vorm 1)

(Moet in tweevoud voorgelê word.)

AANSOEK OM VOORLOPIGE REGISTRASIE AS 'N BANKIN-
STELLING

[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 vermeldde maatskappy as 'n handelsbank/diskontohuis/aksepbank/algemene bank/huurkoopbank/spaarbank*.

2. Saam met hierdie aansoek lê ek, in tweevoud, en behoorlik 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 die instelling se voorsitter, van elke direkteur en van sy hoof- uitvoerende beampte; en

(4) volledige besonderhede van die besigheid wat die instelling 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 gevra om die naam..... as 'n verkorting van die naam..... as 'n letterlike vertaling van die naam van die maatskappy te gebruik.

4. Die voorgeskrewe registrasiegeld van R.. vergesel hierdie aansoek.

Voorsitter/Hoof- Uitvoerende
Beampte*

Adres.....

Datum.....

* Laat weg wat nie van toepassing is nie.

PART III

REQUIREMENTS FOR CERTAIN PROMISSORY
NOTES AND BILLS IN ORDER TO QUALIFY AS
LIQUID ASSETS

14. A promissory note or bill contemplated in paragraph (n) of the definition of "liquid assets" in section 1 (1) of the Act shall meet the following requirements in order to qualify as a liquid asset:

(1) The promissory note or bill shall be so enclosed that it is possible to identify the relative loan agreement concluded for the financing of the export of capital goods or services and re-insured in terms of the Export Credit Re-insurance Act 1957;

(2) the date of issue or acceptance, as the case may be, shall be clearly shown on the promissory note or bill;

(3) the promissory note or bill shall be discountable by an institution with which the Minister of Economic Affairs has concluded an agreement to that effect;

(4) the promissory note or bill shall qualify as a liquid asset during a period of six months only as from the date of issue or acceptance, as the case may be.

PART IV

FORMS OF APPLICATION, OF CERTIFICATES AND
OF RETURNS AND STATEMENTS

15. The forms prescribed hereunder shall be used in pursuance of the appropriate section of the Act and unless directed otherwise, every form, return or statement submitted by an institution shall include every prescribed item numbered as indicated.

(a) Form of application for provisional registration as a banking institution contemplated in section 4 (2) of the Act.

(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/diskontohuis/ 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 the institution's chairman, of every director and of its chief executive officer; and

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

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 R.. is enclosed with this application.

Chairman/Chief Executive
Officer*

Address.....

Date.....

* Omit whichever is not applicable.

(b) Vorm van sertifikaat van voorlopige registrasie bedoel in artikel 4 (11) van die Wet.

(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, op hede die.....
dag van.....Eenduisend Nege-
honderd.....

Registrateur van Banke

(c) Vorm van sertifikaat van registrasie bedoel in artikel 4 (11) van die Wet.

(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, op hede die.....
dag van.....Eenduisend Negehonderd.....

Registrateur van Banke

(d) Vorm van sertifikaat van verandering van registrasie bedoel in artikel 10 (3) (e) en artikel 11 van die Wet.

(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, op hede die.....
dag van.....Eenduisend Negehonderd.....

Registrateur van Banke

* Laat weg wat nie van toepassing is nie.

(e) Vorm van sertifikaat van naamsverandering bedoel in artikel 6 (4) van die Wet.

(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 bankinstellings aangeteken het.

(b) Form of certificate of provisional registration contemplated in section 4 (11) of the Act.

(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

(c) Form of certificate of registration contemplated in section 4 (11) of the Act.

(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

(d) Form of certificate of conversion of registration contemplated in section 10 (3) (e) and section 11 of the Act.

(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

* Omit whichever is not applicable.

(e) Form of certificate of alteration of name contemplated in section 6 (4) of the Act.

(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.

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

Registrateur van Banke

(f) Vorm van aansoek om goedkeuring van aanstelling van ouditeur bedoel in artikel 35 (1) (f) van die Wet.

(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 beampte* van.....
verklaar hierby—

(a) dat die totale bates van die instelling aan die einde van sy jongste boekjaar, t.w. op.....19....., R.....
bedra het;

(b) dat op 'n vergadering van lede/direkteure* wat op.....19..... gehou is, ooreenkomstig die bepalings van artikel 35 (1) van die Wet besluit is om.....

(Naam)

van.....
(Adres)

en.....
(Naam)

van.....
(Adres)

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

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

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

Voorsitter/Hoof- Uitvoerende
Beampte*

Adres.....

Datum.....

* Laat weg wat nie van toepassing is nie.

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

Registrar of Banks

(f) Form of application for approval of appointment of auditor contemplated in section 35 (1) (f) of the Act.

(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.....

(name)

of.....
(address)

and.....
(name)

of.....
(address)

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

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

2. In terms of section 35 (1) (f) of the Act, I apply for your approval of this appointment/these appointments.*

Chairman/Chief Executive
Officer*

Address.....

Date.....

* Omit whichever is not applicable.

(g) Vorm van maandopgawe bedoel in artikel 13 (1) (a) van die Wet.

(BW-Vorm 7) (F 263)

MAANDOPGAWE

[Ingevolge artikel 13 (1) (a) van die Wet]

Naam van instelling.....

Klas instelling..... Maand geëindig.....

VERPLIGTINGS TEENOR DIE PUBLIEK

	Kort- termyn (1)	Middel- termyn (2)	Lang- termyn (2)	Uit hoofde van aksepte (4)
1. Totale verpligtings teenoor die publiek.....	R	R	R	R
2. Min:				
(i) 50 Persent van remises in transito (slegs handelsbanke).....		x	x	x
(ii) Kreditsaldo's wat uit 'n verrekeningshuisvereffening of 'n soortgelyke vereffening ontstaan (slegs handelsbanke).....		x	x	x
(iii) Totaalbedrag uitstaande op lenings teen sekuriteit van vaste deposito's ingesluit by pos 1 hierbo.....				x
3. Verpligtings teenoor die publiek soos verminder.....				
4. Vermeerdering in verpligtings teenoor die publiek (soos teenoor pos 3 getoon) vanaf (datum).....				x

RESERWESALDO		S.A. Reserwe-bank (1)	Nasionale Finansie-korporasie (2)
		R	R
5. Minimum reserwesaldo wat by die Suid-Afrikaanse Reserwebank gehou moet word (8 persent van pos 3 kolom 1 hierbo).....			x
6. Vereiste aanvullende reserwesaldo wat by Suid-Afrikaanse Reserwebank/Nasionale Finansie-korporasie gehou moet word:			
(i) persent van pos 3 kolom 1 hierbo by S.A. Reserwebank en persent by Nasionale Finansie-korporasie.....			
(ii) persent van pos 3 kolom 2 hierbo by S.A. Reserwebank en persent by Nasionale Finansie-korporasie.....			
(iii) persent van pos 4 kolom 1 hierbo by S.A. Reserwebank en persent by Nasionale Finansie-korporasie.....			
(iv) persent van pos 4 kolom 2 hierbo by S.A. Reserwebank en persent by Nasionale Finansie-korporasie.....			
(v) Totaal.....			
7. (i) Bedrag teenoor pos 5 in die jongste voorafgaande maandopgawe getoon.....			x
(ii) Bedrae teenoor poste 6 (v) kolom 1 en 6 (v) kolom 2 in jongste voorafgaande maandopgawe getoon.....			
(iii) Totaal.....			
8. Werklike reserwesaldo wat by die S.A. Reserwebank en Nasionale Finansie-korporasie gehou word.....			
		(1)	(2)
		R	R
9. Minimum:			
(i) 30 persent van korttermynverpligtings, soos verminder (30 persent van pos 3 kolom 1 hierbo).....			
(ii) 20 persent van middeltermynverpligtings, soos verminder (20 persent van pos 3 kolom 2 hierbo).....			
(iii) 5 persent van langtermynverpligtings, soos verminder (5 persent van pos 3 kolom 3 hierbo).....			
(iv) 10 persent van verpligtings uit hoofde van aksepte (10 persent van pos 3 kolom 4 hierbo).....			
(v) Totaal.....			
10. Aanvullende:			
(i) persent van pos 3 kolom 1 hierbo (d.i. van korttermynverpligtings soos verminder).....			
(ii) persent van pos 3 kolom 2 hierbo (d.i. van middeltermynverpligtings soos verminder).....			
(iii) persent van pos 3 kolom 3 hierbo (d.i. van langtermynverpligtings soos verminder).....			
(iv) persent van pos 4 kolom 1 hierbo (d.i. van vermeerdering in korttermynverpligtings).....			
(v) persent van pos 4 kolom 2 hierbo (d.i. van vermeerdering in middeltermynverpligtings).....			
(vi) persent van pos 4 kolom 3 hierbo (d.i. van vermeerdering in langtermynverpligtings).....			
(vii) Totaal.....			
11. Vereiste totale likwiede bates wat gehou moet word [d.i. pos 9 (v) plus pos 10 (vii)].....			
12. Vereiste likwiede bates uitgesonderd reserwesaldo:			
(a) Pos 9 (v) min pos 5.....			
(b) Pos 10 (vii) min pos 6 (v) kolom 1 en 2.....			
13. Maksimum bedrag van aksepte en self-likwiderende wissels en promesses wat vir doeleindes van minimum vereistes as likwiede bates kan geld [d.i. 20 persent van pos 12 (a) plus persent van pos 12 (b)].....			
14. Bedrag teenoor pos 11 in jongste voorafgaande maandopgawe getoon.....			
15. Totale bedrag aan likwiede bates gehou soos per Aanhangsel A by hierdie opgawe.....			
16. Bedrag, indien enige, waarby die bedrae teenoor items 16 en 17 van Aanhangsel A gesamentlik (R.....) die bedrag teenoor pos 13 in die jongste voorafgaande maandopgawe getoon (R.....) oorskry.....			
17. Bedrag van bates wat vir doeleindes van minimum vereistes as likwiede bates geld (d.i. pos 15 min pos 16).....			
18. Oorskot/Tekort aan likwiede bates (d.i. pos 17 min pos 14).....			
			(1)
19. Minimum voorgeskrewe beleggings (10 persent van pos 1 kolom 3 hierbo).....			
20. Bedrag teenoor pos 19 in die jongste voorafgaande maandopgawe getoon.....			
21. Werklike bedrag aan voorgeskrewe beleggings soos per Aanhangsel A by hierdie opgawe.....			
22. Oorskot/Tekort (d.i. pos 21 min pos 20).....			
23. Bedrag van effekte wat deur die Regering van die Republiek uitgereik is en wat as voorgeskrewe beleggings geld.....			
24. 50 persent van pos 20 hierbo (d.i. 5 persent van pos 1 kolom 3 in die jongste voorafgaande maandopgawe getoon).....			

*Oms verklaar dat—

- (1) voorafgaande opgawe na ons beste wete juis is;
- (2) daar ooreenkomstig die bepalings van artikel 24 van die Wet geen bates by likwiede bates of voorgeskrewe beleggings ingesluit is wat sonder die toestemming van die Minister verpand of andersins beswaar is nie;
- (3) alle effekte wat by likwiede bates en voorgeskrewe beleggings ingesluit is, ooreenkomstig die bepalings van artikel 25 van die Wet waardeur is;
- (4) hierdie instelling, na ons beste wete, elke dag vanaf die datum van sertifisering van sy jongste voorafgaande maandopgawe tot die dag voor die datum van sertifisering van hierdie opgawe die voorgeskrewe minimum reserwesaldo's en die voorgeskrewe minimum bedrag aan likwiede bates en aan voorgeskrewe beleggings in stand gehou het en op die datum van sertifisering van hierdie opgawe voldoen aan die verskeie voormelde voorgeskrewe minimum vereistes volgens sy verpligtings soos op die datum van hierdie opgawe.

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

Hoofrekenmeester

Hoof- Uitvoerende Beampte

* Indien die instelling enige van die verhoudings in die sertifikaat vermeld nie gehandhaaf het nie, moet die sertifikaat gekwalifiseer word en moet saam met die maandopgawe 'n staat verstrek word wat die bedrag van die betrokke tekort(e) vir elke dag waarop 'n tekort bestaan het, aantoon.

AANHANGSEL A VAN MAANDOPGAWE

Aanhangsel A van BW-Vorm 7

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

A. LIKWIEDE BATES GEHOU DEUR BANK
Beskrywingbedrag gehou
op laaste dag
van maand

R

1. Reserwebanknote.....
2. Pasmunt.....
3. Goudmunt en staafgoud.....
4. Kreditsaldo's by die Reserwebank:
 - (a) Reserwesaldo.....
 - (b) Ander.....
5. Onmiddellik opeisbare deposito's by die Nasionale Finansie korporasie:
 - (a) Reserwesaldo.....
 - (b) Ander.....
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 wat uitgereik is 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. Effekte van die Reserwebank met 'n oorblywende termyn tot die laaste aflosdatum daarvan van hoogstens drie jaar.....
15. Totaal van items 1 tot 14.....
16. Aksepte van 'n bankinstelling wat deur die Reserwebank verdiskonteerbaar is en wat nie aksepte is nie van die betrokke bankinstelling self of van 'n filiaal of medefiliaal van die betrokke bankinstelling of van 'n bankinstelling deur wie die betrokke bankinstelling regstreks of onregstreks beheer word.....
17. Self-likwiderende wissels of promesses wat uit die beweging van goedere ontstaan, wat getrek of gegee is vir 'n termyn van hoogstens 120 dae of, in die geval van landbouwissels, van hoogstens ses maande, en wat deur die Reserwebank verdiskonteerbaar is.....
18. Wissels of promesses in paragraaf (n) van die omskrywing van "likwiede bates" in artikel 1 (1) van die Wet bedoel.....
19. Totale bedrag van likwiede bates.....

B. VOORGESKREWE BELEGGINGS GEHOU DEUR BANK
Beskrywing

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 Randwaterraad of die Elektrisiteitsvoorsieningskommissie.....
5. Obligasies van die Landbank behalwe sodanige obligasies vermeld in die omskrywing van "likwiede bates".....
6. Wissels, skuldbriewe of effekte uitgereik deur of lenings aan 'n Administrasieraad.....
7. Ander wissels, skuldbriewe en effekte wat deur die Registrateur van Banke goedgekeur is (spesifiseer):
 - (a)
 - (b)
 - (c)
8. Totale bedrag van voorgeskrewe beleggings.....

(h) Vorm van kwartaalopgawe bedoel in artikel 13 (1) (c) van die Wet.

(BW-Vorm 8) (F 264)

KWARTAALOPGAWE

[Ingevolge artikel 13 (1) (c) van die Wet]

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

GESTORTE KAPITAAL EN ONAANGETASTE RESERWEFONDSE

	R
1. Totale verpligtings teenoor die publiek.....	
2. <i>Min:</i>	
(i) Verpligtings uit hoofde van aksepte by pos 1 hierbo ingesluit.....	R.....
(ii) Oorskot aan likwiede bates.....	R.....
(iii) 50 persent van remises in transito (<i>slegs handelsbanke</i>).....	R.....
3. Verpligtings teenoor die publiek, soos verminder.....	
4. persent van pos 3 hierbo.....	
5. 10 persent van verpligtings uit hoofde van aksepte [10 persent van pos 2 (i) hierbo].....	
6. Totaal van poste 4 en 5.....	
7. Voorgeskrewe minimum gestorte kapitaal en onaangetaste reserwefondse.....	
8. Bedrag teenoor pos 7 in jongste voorafgaande kwartaalopgawe getoon.....	
9. Werklike bedrag aan gestorte kapitaal en onaangetaste reserwefondse.....	
10. Oorskot/Tekort (pos 9 <i>min</i> pos 8).....	
GEDEKTE BINNELANDSE POSISIE	
11. Totale verpligtings teenoor die publiek (pos 1 hierbo).....	
12. <i>Min:</i> Verpligtings betaalbaar in die geldeenheid van vreemde lande.....	
13. Totale verpligtings betaalbaar in die geldeenheid van Suid-Afrika.....	
14. Voorgeskrewe minimum gestorte kapitaal en onaangetaste reserwefondse (pos 8 hierbo).....	
15. Totale verpligtings <i>plus</i> voorgeskrewe minimum kapitaal, ens. (totaal van poste 13 en 14 hierbo).....	
16. Totale bedrag aan bates in Suid-Afrika en eise betaalbaar in die geldeenheid van Suid-Afrika.....	

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, gehandhaaf het.

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

Hoof- Uitvoerende Beampste

Hoofrekenmeester

(i) Vorm van kwartaalstaat van bates en laste bedoel in artikel 13 (1) (b) van die Wet.

(BW-Vorm 9) (F265)

KWARTAALSTAAT VAN BATES EN LASTE

[Ingevolge artikel 13 (1) (b) van die Wet]

Naam van instelling.....	Kwartaal geëindig.....								
Klas instelling.....									
<i>Nominale kapitaal</i>			<i>Geplaaste kapitaal</i>			<i>Gestorte kapitaal</i>			
aandeel van R.....	elk.....	R.....	aandeel.....	R.....	R.....	R.....	R.....	R.....	R.....
aandeel van R.....	elk.....	R.....	aandeel.....	R.....	R.....	R.....	R.....	R.....	R.....
Totaal.....	R.....			R.....	R.....	R.....	R.....	R.....	R.....

LASTE

	Totale verpligtings								Verpligtings teenoor nie-inwoners [ingesluit onder kolom (8)]
	Korttermyn			Middeltermyn			Langtermyn	Totaal	
	Onmiddellik opeisbare deposito's (1)	Ander (2)	Sub-totaal (3)	Spaar-deposito's (4)	Ander (5)	Sub-totaal (6)			
<i>Verpligtings teenoor die publiek</i>									
1. Deposito's deur:	R	R	R	R	R	R	R	R	R
(a) Inwoners van Suid-Afrika:									
(i) Sentrale Regering.....									x
(ii) Staatskuldkommissaris.....									x
(iii) S.A.S. en H.....									x
(iv) Poskantoor.....									x
(v) Provinsiale administrasies.....									x
(vi) Administrasie van S.W.A.....									x
(vii) Regerings van Swartstate*.....									x
(viii) Administrasierade.....									x
(ix) Plaaslike besture.....									x
(x) Monetêre bankinstellings.....									x
(xi) Ander Suid-Afrikaanse bankinstellings...									x
(xii) Bouverenigings.....									x
(xiii) Ander maatskappye.....									x
(xiv) Ander deposante.....									x
(xv) Alle inwoners.....									x
(b) Nie-inwoners:									
(i) Inwoners van Botswana, Lesotho en Swaziland:									
(1) Regerings, plaaslike besture en banke									
(2) Ander.....									
†(ii) Inwoners van voormalige tuislande wat onafhanklik geword het:									
(1) Regerings, plaaslike besture en banke									
(2) Ander.....									
(iii) Ander nie-inwoners:									
(1) Regerings, plaaslike besture en banke									
(2) Ander.....									
(c) Alle deposante.....									

Aantekeninge:	Korttermyn	Middeltermyn	Langtermyn	Totaal	Nie-inwoners
	(1) R	(2) R	(3) R	(4) R	(5) R
(1) Verhandelbare depositosertifikate, ingesluit by Pos 1 (c) hierbo, uitgereik aan:					
(a) Monetêre bankinstellings.....					x
(b) Ander inwoners.....					x
(c) Nie-inwoners.....					
(d) Totaal.....					
			Deposito's opeisbaar per tjek (1)	Transmissie-deposito's (2)	Nie-inwoners (3)
(2) Bedrae ten opsigte van tjek- en transmissiedeposito's ingesluit by lastepos 1 (c) kolom (1) hierbo:					
(a) Sentrale Regering, Staatskuldkommissaris, Provinsiale Administrasies, Administrasie van S.W.A., Regerings van Swartstate,* monetêre bankinstellings en nie-inwoners.....					x
(b) Ander.....					
(c) Totaal.....					

* D.i. Swartstate in die Republiek wat nog nie onafhanklik is nie.

* 'n Staat wat die betrokke inligting t.o.v. elke land afsonderlik weergee, moet hierdie opgawe vergesel.

	Totale verpligtings				Verpligtings teenoor nie-inwoners [ingesluit onder kolom (8)]
	Kort-termyn	Middel-termyn	Lang-termyn	Totaal	
	(3)	(6)	(7)	(8)	(9)
<i>Verpligtings teenoor die publiek (vervolg)</i>	R	R	R	R	R
2. Lenings deur diskontohuise ontvang teen verpanding van bates.....					
3. Lenings en voorskotte van:					
(a) Inwoners van Suid-Afrika:					
(i) Monetêre bankinstellings—					
(1) Suid-Afrikaanse Reserwebank.....					x
(2) Handelsbanke.....					x
(3) Ander.....					x
(ii) Ander Suid-Afrikaanse bankinstellings.....					x
(iii) Ander inwoners.....					x
(b) Nie-inwoners:					
(i) Regerings, plaaslike besture en banke.....					
(ii) Ander.....					
4. Aksepte ten behoeve van kliënte, <i>per kontra</i>	x	x	x		
5. Ander te betaal wissels.....					
6. 50 persent van kreditte in transito.....					
7. Ander verpligtings teenoor die publiek:					
(a) Kreditsaldo's wat uit 'n verrekeningshuisvereffening of 'n soortgelyke vereffening ontstaan.....					
(b) Ander.....					
8. Totale verpligtings teenoor die publiek (poste 1 tot 7).....					
<i>Kapitaal, reserwes en ander verpligtings behalwe teenoor die publiek</i>					
9. Totale gestorte kapitaal en onaangetaste reserwefondse:					
(a) Gestorte aandeelkapitaal gehou deur—					
(i) monetêre bankinstellings.....					x
(ii) ander Suid-Afrikaanse bankinstellings.....					x
(iii) ander.....					
(iv) totale gestorte aandeelkapitaal [subposte (i) tot (iii)].....					
(b) Onaangetaste reserwefondse.....					x
(c) Bruto totale gestorte kapitaal en onaangetaste reserwefondse [subposte (a) (iv) en (b)].....					
†(d) Min: Verminderings.....					x
(e) Netto totale gestorte kapitaal en onaangetaste reserwefondse.....					
10. Saldo verskuldig aan Suid-Afrikaanse hoofkantoor en binnelandse tak(ke).....					x
11. Onverdiende finansieringskoste.....					x
12. Ander verpligtings as bovermelde.....					
13. Totaal van poste 9 tot 12.....					
14. Totaal van poste 8 en 13.....					
<i>Voorwaardelike verpligtings</i>					
15. Herdiskonteerde wissels.....					
16. Lenings toegestaan maar nog nie uitbetaal nie.....					
‡17. Garansies ten behoeve van kliënte verstrek.....					
18. Ander voorwaardelike verpligtings.....					

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

‡ Verdere ontleding word vereis—sien Aanhangsels.

BATES

Beskrywing	Likwiede bates (1) R	Totale bates		Totale bates (4) R	Buite- landse bates [ingesluit onder kolom (4)] (5) R
		Voor- geskrewe beleggings (2) R	Binne- landse dekking (3) 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 subpos (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 depositosertifikate met onverstreke looptyd van—					
(totaal vir hierdie pos..... R.....)					
(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 Administrasie.....	X				
(e) Effekte van plaaslike besture.....	X				
(f) Obligasies of effekte deur die Regering gewaarborg.....	X				
(g) Obligasies en notas uitgereik deur die Nywerheid-ontwikkelingskorporasie.....		X			
(h) Effekte van die Suid-Afrikaanse Reserwebank.....		X			
(i) Wissels van en lenings en voorskotte aan openbare korporasies.....	X				
(j) Effekte en obligasies van openbare korporasies.....	X				
(k) Ander obligasies.....	X	X			
(l) Aandeel van bouverenigings.....	X	X			
(m) Aandeel van die Suid-Afrikaanse Reserwebank en die Nasionale Finansiële korporasie.....	X	X			
*(n) Aandeel van monetêre bankinstellings.....	X	X			
*(o) Aandeel van ander Suid-Afrikaanse bankinstellings.....	X	X			
*(p) Ander aandeel—					
(i) van filiaalmaatskappye.....	X	X			
(ii) van ander maatskappye.....	X	X			
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			
(b) Deur nie-inwoners getrek—Lopend.....		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			

* Verdere ontleding word vereis—kyk Aanhangsels.

Beskrywing	Likwiede bates (1)	Totale bates		Totale bates (4)	Buite-landse bates [ingesluit onder kolom (4)] (5)
		Voor-gekrewe beleggings (2)	Binne-landse dekking (3)		
13. Lenings en voorskotte aan regerings:	R	R	R	R	R
(Totaal vir hierdie pos..... R.....)					
(a) Suid-Afrikaanse Regering.....	x	x			x
(b) S.A.S. & H.....	x	x			x
(c) Poskantoor.....	x	x			x
(d) Provinsiale administrasies.....	x	x			x
(e) Administrasie van S.W.A.....	x	x			x
(f) Regerings van Swartstate.....	x				x
(g) Administrasierade.....	x				x
(h) Plaaslike besture binne Suid-Afrika.....	x				x
(i) Buitelandse regerings:					
(i) Botswana, Lesotho en Swaziland.....	x				
(ii) Voormalige tuislande wat onafhanklik geword het.....	x				
(iii) 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 hoofkantoor.....	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).....					

* Verdere ontleding word vereis—kyk Aanhangsels.

Memorandum		Totale bedrag
		R
1. Verpande of beswaarde bates.....		
2. Verpligtings teenoor die instelling van direkteure, ouditeure en enige amptenare daarvan, of van enige saak, vennootskap of maatskappy waarvan sodanige persone of regstreeks of onregstreeks prinsipale is of waarin hulle enige amp beklee, of wat deur die instelling bestuur of regstreeks of onregstreeks beheer word of wat sy moedermaatskap y of medefiliaal is, uitgesonderd bedrae ingesluit onder pos 3 hieronder.....		
3. (a) Totale bedrag verskuldig aan die instelling ten opsigte van lenings en voorskotte toegestaan aan lede van sy geaffilieerde groep† uitgesonderd bankinstellings en sy filiale waarvan die hoofdoelstelling die besit van vaste eiendom is.....		
(b) Totale bedrag van die instelling se belegging in aflosbare voorkeuraandeel (uitgesonderd voorkeuraandeel wat omskepbaar is in gewone aandele) uitgereik deur lede van die geaffilieerde groep† van die instelling.....		
(c) Gesamentlike totaal van (a) en (b).....		
(d) Min bedrag waarby die instelling se kapitaal en onaangestaste reserwes sy belegging in vaste eiendom en aandele oorskry (item 8 van Aanhangsel D).....		
(e) Lenings, voorskotte en beleggings, soos aangesuiwer [d.i. (c) min (d)].....		
(f) 5 persent van totale verpligtings teenoor die publiek [d.i. 5 persent van lastepos 8 (8)].....		
4. Totale bedrag van belegging in aandele in:		
(a) Filiaalmaatskappe wat bankinstellings is.....		
(b) Ander filiaalmaatskappe.....		
(c) Totaal.....		
5. Totale bedrag in aandele van instelling belê deur sy beherende maatskappe.....		

† Kyk omskrywing van "geaffilieerde groep" in artikel 21A (4) (b) van die Wet.

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 op.....(datum) 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)....., op hede die.....dag van.....19.....

Hoofrekenmeester

Hoof- Uitvoerende Beampte

UDITEURSERTIFIKAAT

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

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 die instelling se sake is per vermelde datum en dat dit ingevul is ooreenkomstig die bepalings van die Wet en die regulasies daarkragens uitgevaardig; en
- (b) verklaar ek/ons dat na my/ons mening en my/ons beste inligting die verminderings by lastepos 9 (d) 'n voldoende voorsiening is soos by die Wet in artikel 1 (5) vereis vir sover die voorsiening nie op 'n ander wyse gemaak is nie.

Handtekening.....

Handtekening.....

Datum.....

Datum.....

(j) Vorms van aanhangsels van die kwartaalstaat van bates en laste waarin die inligting bedoel in artikel 13 (6) van die Wet verstrek moet word op die tye in die onderskeie vorms aangedui.

AANHANGSEL A van BW-Vorm 9 (F266)
[Ingevolge artikel 13 (6) van die Wet]

Naam van instelling.....

AGTERSTALLIGE REKENINGS

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

Aangeheg by staat per.....19.....

	Nommer van batepos						
	10 (c)	11 (b)	12 (b)	14 (a) (ii)	14 (c)	14 (d) (ii)	15 (c)
	R	R	R	R	R	R	R
1. Bedrag teenoor pos 5 van jongste voorafgaande aanhangsel getoon.....							
2. <i>Trek af:</i> Totale bedrag as onverhaalbaar gedurende halfjaar afgeskryf.....							
3. Saldo.....							
4. Netto toename of afname (pos 5 <i>min</i> pos 3).....							
5. Bruto bedrag agterstallig op datum van staat.....							
6. <i>Trek af:</i> Bestaande voorsiening en/of reserwe vir oninbare of twyfelagtige skulde.....							
7. Netto bedrag as 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
[Ingevolge artikel 13 (6) van die Wet]

Naam van instelling.....

ONTLEDING VAN BELEGGINGS IN AANDELE

(Slegs die oorspronklike moet saam met die kwartaalstate vir Junie en Desember ingedien word. *Nie vir insae deur die publiek beskikbaar nie.*)
Aangeheg by staat per.....19.....

(a) ALLE AANDELE ONDER BATEPOSTE 9 (n), (o) EN (p) INGESLUIT

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

[Opmerkings:

- (1) Poste waarteenoor geen bedrae in die kwartaalstaat verskyn nie, mag uit hierdie aanhangsel weggelaat word.
- (2) Moet aandele in versekeringsmaatskappye insluit.
- (3) Filiaalmaatskappye van die instelling moet met * aangedui word.]

(b) AANDELE IN VERSEKERINGSMAATSKAPPYE

Naam van versekeringsmaatskappy	Totale nominale waarde van uitgereikte aandele (1)	30 persent van bedrag in kolom 1 (2)	Nominale waarde van aandele gehou deur instelling en sy geassosieerdes (3)	Bedrag waarmee kolom 3 kolom 2 oorskry (4)
	R	R	R	R

(Opmerking.—Slegs besonderhede van versekeringsmaatskappye wat geregistreer is om besigheid in die Republiek te dryf, moet verstrek word.)

Datum.....

Hoof- Uitvoerende Beampte

AANHANGSEL C van BW-Vorm 9 (F 267)
[Ingevolge artikel 13 (6) van die Wet]

Naam van instelling.....

ONTLEDING VAN SEKERE BATEPOSTE

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

Aangeheg by staat per.....19.....

(a) HUURKOOP- EN VERWANTE TRANSAKSIES

Goedere	Nommer van batepos		
	11 (1)	12 (2)	15 (3)
	R	R	R
Passasiersmotors:			
Nuu.....			
Gebruik.....			
Vragmotors.....			
Landbou-uitrusting.....			
Alle huishoudelike benodighede soos meubels, televisie- en radiostelle, ander elek- triese uitrusting, ens.....			
Nywerheids-, handels- en kantooruitrusting.....			
Ander goedere.....			
Alle goedere.....			

(b) HUURKOOPDISKONTERINGS, LENINGS EN VOORSKOTTE (BATE POSTE 11 EN 14)

	Nie-geïn- korporeerde boerdery (1)	Individue (2)	Ander (3)
	R	R	R
Totaalbedrag teenoor batepos 11 getoon.....			
Totaalbedrag teenoor batepos 14 getoon.....			

Datum.....

Hoof- Uitvoerende Beampte
AANHANGSEL D van BW-Vorm 9 (F 279)
[Ingevolge artikel 13 (6) van die Wet]

Naam van instelling.....

BELEGGING IN VASTE EIENDOM EN AANDELE

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

Aangeheg by staat per.....19.....

	R	R
1. Totale belegging in vaste eiendom (bateposte 21 en 22, uitgesonderd beleggings in lenings en voorskotte en in aandele wat onder dié poste ingesluit is).....		
2. Totale bedrag van lenings en voorskotte aan filiale waarvan die hoofdoelstelling die besit van vaste eiendom is (ingesluit onder bateposte 21 en 22).....		
3. Totale bedrag van belegging in aandele, met inbegrip van aandele in filiaalmaatskappye [bateposte 9 (m), (n), (o) en (p)], plus die bedrag ingesluit by bateposte 21 en 22 ten opsigte van aandele.....		
4. Totaal.....		
5. <i>Min:</i> (a) Belegging in vaste eiendom ingekoop en aandele verkry ten einde 'n belegging te beskerm gedurende afgelope vyf jaar.....		
(b) Belegging in aflosbare voorkeuraandele <i>uitgesonderd</i> voorkeuraandele wat in gewone aandele omskep kan word.....		
6. Beleggings soos verminder.....		
7. Opbetaalde kapitaal en onaangetaste reserwes [lastepos 9 (c)].....		
8. Item 7 <i>min</i> item 6.....		

Datum.....

Hoof- Uitvoerende Beampte
AANHANGSEL E van BW-Vorm 9
[Ingevolge artikel 13 (6) van die Wet]

Naam van instelling.....

BESONDERHEDE VAN VASTE EIENDOM INGEKOOP EN MAATSKAPPYE VERKRY TEN EINDE 'N BELEGGING TE BESKERM BINNE AFGELOPE VYF JAAR

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

Aangeheg by staat per.....19.....

	Datum ingekoop (1)	Bedrag van belegging	
		By inkoping (2)	Op datum van opgawe (3)
A. Beskrywing van eiendom ingekoop:		R	R
Totaal.....			

	Datum van verkryging (1)	Bedrag van belegging in aandele	
		Op datum van verkryging van maatskappy (2)	Op datum van opgawe (3)
B. Naam van maatskappy verkry:		R	R
Totaal.....			

C. Totaal van A + B.....

Datum.....

Hoof- Uitvoerende Beampte

AANHANGSEL F van BW-Vorm 9 (F. 282)
[Ingevolge artikel 13 (6) van die Wet]

Naam van instelling.....

ONTLEDING VAN GARANSIES TEN BEHOEVE VAN KLIËNTE VERSTREK (LASTEPOS 17)

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

Aangeheg by staat per..... 19.....

	Binnelands (1)	Buitelands (2)	Totaal (3)
	R	R	R
1. Kredietbriewe.....			
2. Garansies en vrywarings.....			
3. Subtotaal.....			
4. Buitelandse finansiering:			
(a) Langtermyn (tydperk tot vervaldatum langer as een jaar).....	X		
(b) Korttermyn (tydperk tot vervaldatum een jaar of korter)—			
(i) Uitvoere.....	X		
(ii) Invoere.....	X		
(iii) Ander.....	X		
(c) Totaal.....	X		
5. Totaal [item 3 plus item 4 (c)].....			
6. Min:			
(a) Garansies verstrekk t.o.v. die bank se eie personeel of in gevalle waar die bank self al die handeling in verband met die betrokke bates verrig.....			
(b) Garansies en buitelandse finansiering waar die bank ten volle gedek is deur—			
(i) kontant gedeponeer.....			
(ii) ander bevestigende sekuriteit.....			
(c) Totaal.....			
7. Item 5 min item 6 (c) (lastepos 17).....			
Bedrag onder item 5 ingesluit ten opsigte van finansiering vir kliënte wat die bank in sy eie naam in die vorm van bankier-aksepteringsfasiliteite van buitelandse banke verkry het.....			
Buitelandse finansiering vir invoertransaksies gedek deur termynvalutakontrakte.....			

Datum.....

Hoof- Uitvoerende Beampte

OPMERKINGS:

Item 1.—Moet insluit: Uitgaande kredietbriewe in verband met plaaslike transaksies en buitelandse sigwissels, bekragtigde inkomende kredietbriewe, magtiging aan ander instellings om tjeks te wissel.

Item 2.—Moet insluit: Eiendoms-, nakoming-, spoorweg-, skeep- en kontrakgaransies, tjeks gemerk vir betaling, dokumente afgegee, waarborgte ten opsigte van terugbetaling van lenings, wissels en promesses geëndosseer, bates verkoop waar die bank gebonde is—moreel of andersins—om die bate terug te koop in geval van versuim deur die hoofskuldenaar.

Item 4.—Moet insluit: Kredietbriewe, aanspreeklikheidsbriewe, magtigingsbriewe, ens.

Algemeen.—Die onderskeiding tussen “binnelands” en “buitelands” moet geskied op grond daarvan of die krediteur ’n inwoner of nie-inwoner van die Republiek (met inbegrip van die gebied) is.

(g) Form of monthly return contemplated in section 13 (1) (a) of the Act.

(BA Form 7) (F 258)

MONTHLY RETURN

[In terms of section 13 (1) (a) of the Act]

Name of institution.....

Class of institution.....

Month ended.....

LIABILITIES TO THE PUBLIC	Short-term (1)	Medium-term (2)	Long-term (3)	Under acceptances (4)
	R	R	R	R
1. Total liabilities to the public.....				
2. Less:				
(i) 50 per cent of remittances in transit (commercial banks only).....		X	X	X
(ii) Credit balances originating in a clearing house settlement or a similar settlement (commercial banks only).....		X	X	X
(iii) Total amount outstanding on loans against the security of fixed deposits included under item 1 above.....				X
3. Liabilities to the public, as reduced.....				
4. Increase in liabilities to the public (as shown against item 3) as from (date).....				X

RESERVE BALANCE	South African Reserve Bank (1)	National Finance Corporation (2)
5. Minimum reserve balance to be held with the South African Reserve Bank (8 per cent of item 3, column 1 above).....	R	R
6. Supplementary reserve balance required to be held with the South African Reserve Bank/National Finance Corporation:		x
(i) per cent of item 3, column 1 above with S.A. Reserve Bank and per cent with National Finance Corporation.....		
(ii) per cent of item 3, column 2 above with S.A. Reserve Bank and per cent with National Finance Corporation.....		
(iii) per cent of item 4, column 1 above with S.A. Reserve Bank and per cent with National Finance Corporation.....		
(iv) per cent of item 4, column 2 above with S.A. Reserve Bank and per cent with National Finance Corporation.....		
(v) Total.....		
7. (i) Amount shown against item 5 in the last preceding monthly return.....		x
(ii) Amounts shown against items 6 (v), column 1 and 6 (v), column 2 in the last preceding monthly return....		
(iii) Total.....		
8. Actual reserve balance held with the South African Reserve Bank and National Finance Corporation.....		
Liquid Assets	(1)	(2)
9. Minimum:	R	R
(i) 30 per cent of short-term liabilities, as reduced (30 per cent of item 3, column 1 above).....		
(ii) 20 per cent of medium-term liabilities, as reduced (20 per cent of item 3, column 2 above).....		
(iii) 5 per cent of long-term liabilities, as reduced (5 per cent of item 3, column 3 above).....		
(iv) 10 per cent of liabilities under acceptances (10 per cent of item 3, column 4 above).....		
(v) Total.....		
10. Supplementary:		
(i) per cent of item 3, column 1 above (i.e. of short-term liabilities as reduced).....		
(ii) per cent of item 3, column 2 above (i.e. of medium-term liabilities as reduced).....		
(iii) per cent of item 3, column 3 above (i.e. of long-term liabilities as reduced).....		
(iv) per cent of item 4, column 1 above (i.e. of the increase in short-term liabilities).....		
(v) per cent of item 4, column 2 above (i.e. of the increase in medium-term liabilities).....		
(vi) per cent of item 4, column 3 above (i.e. of the increase in long-term liabilities).....		
(vii) Total.....		
11. Total liquid assets required to be held (i.e. item 9 (v) plus item 10 (vii)).....		
12. Liquid assets required to be held, other than reserve balance:		
(a) Item 9 (v) less item 5.....		
(b) Item 10 (vii) less item 6 (v), columns 1 and 2.....		
13. Maximum amount of acceptances and self-liquidating bills and promissory notes which may, for purposes of minimum requirements, rank as liquid assets [i.e. 20 per cent of item 12 (a) plus per cent of item 12 (b)]		
14. Amount shown against item 11 in the last preceding monthly return.....		
15. Total amount of liquid assets held as per Annexure A to this return.....		
16. Amount, if any, by which the amounts shown against items 16 and 17 of Annexure A jointly (R.....) exceed the amount shown against item 13 in the last preceding monthly return (R.....)		
17. Amount of assets which, for purposes of minimum requirements, rank as liquid assets (i.e. item 15 less item 16)		
18. Excess/Deficiency in liquid assets (i.e. item 17 less item 14).....		
PRESCRIBED INVESTMENTS		(1)
19. Minimum prescribed investments (10 per cent of item 1, column 3 above).....		R
20. Amount shown against item 19 in the last preceding monthly return.....		
21. Actual amount of prescribed investments as per Annexure A to this return.....		
22. Excess/Deficiency (i.e. item 21 less item 20).....		
23. Amount of securities issued by the Government of the Republic and ranking as prescribed investments.....		
24. 50 per cent of item 20 above (i.e. 5 per cent of item 1, column 3 shown in the last preceding monthly return).....		

*We declare that—

- (1) the foregoing return is to the best of our knowledge and belief correct;
- (2) in accordance with the provisions of section 24 of the Act no assets included under liquid assets or prescribed investments have been pledged or otherwise encumbered save with the consent of the Minister;
- (3) all securities included under liquid assets and prescribed investments have been valued in accordance with the provisions of section 25 of the Act;
- (4) this institution to the best of our knowledge has maintained every day since the date of certification of its last preceding monthly return till the day preceding the date of certification of this return the prescribed minimum reserve balances and the prescribed minimum amount of liquid assets and of prescribed investments and on the date of certification of this return complies with the various prescribed minimum requirements aforesaid on the basis of its liabilities on the date of this return.

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

Chief Accounting Officer

Chief Executive Officer

* If the institution failed to maintain any of the ratios specified in the certificate, the certificate shall be qualified and a statement showing the relative deficiency(ies) for every day on which a deficiency existed is to accompany the monthly return.

ANNEXURE A TO MONTHLY RETURN

Month ended..... Name of institution.....

A. LIQUID ASSETS HELD BY BANK		Amount held on last day of month
Description		R
1. Reserve Bank notes.....		
2. Subsidiary coin.....		
3. Gold coin and bullion.....		
4. Credit balances with the Reserve Bank:		
(a) Reserve balance.....		
(b) Other.....		
5. Deposits withdrawable on demand with the National Finance Corporation:		
(a) Reserve balance.....		
(b) Other.....		
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 which were 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. Securities of the Reserve Bank with a maturity to the latest redemption date of not more than three years.....		
15. Total of items 1 to 14.....		
16. 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.....		
17. Self-liquidating bills or promissory notes which arise out of the movement of goods, drawn or given for a term not exceeding 120 days, or, in the case of agricultural bills, not exceeding six months, and which are discountable by the Reserve Bank....		
18. Bills or promissory notes referred to in paragraph (n) of the definition of "liquid assets" in section 1 (1) of the Act....		
19. Total amount of liquid assets.....		
B. PRESCRIBED INVESTMENTS HELD BY BANK		
Description		
1. Stocks of the Government, other than the stocks referred to 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 stocks of the Rand Water Board or the Electricity Supply Commission.....		
5. Debentures of the Land Bank, other than such debentures referred to in the definition of "liquid assets".....		
6. Bills, bonds or securities issued by or loans to an Administration Board.....		
7. Other bills, bonds and securities approved by the Registrar of Banks (specify):		
(a)		
(b)		
(c)		
8. Total amount of prescribed investments.....		

(h) Form of quarterly return contemplated in section 13 (1) (c) of the Act.

(BA Form 8) (F 259)

QUARTERLY RETURN

[In terms of section 13 (1) (c) of the Act]

Name of institution.....

Class of institution..... Quarter ended.....

PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS

	R
1. Total liabilities to the public.....	
2. <i>Less:</i>	
(i) Liabilities under acceptances included under item 1 above.....	R.....
(ii) Excess liquid assets.....	R.....
(iii) 50 per cent of remittances in transit (<i>commercial banks only</i>).....	R.....
3. Liabilities to the public, as reduced.....	
4. per cent of item 3 above.....	
5. 10 per cent of liabilities under acceptances [10 per cent of item 2 (i) above].....	
6. Sum of items 4 and 5.....	
7. Prescribed minimum paid-up capital and unimpaired reserve funds.....	
8. Amount shown against item 7 in last preceding quarterly return.....	
9. Actual amount of paid-up capital and unimpaired reserve funds.....	
10. Excess/Deficiency [item 9 less item 8].....	

COVERED DOMESTIC POSITION

11. Total liabilities to the public (item 1 above).....	
12. <i>Less:</i> Liabilities payable in foreign currency.....	
13. Total liabilities payable in the currency of South Africa.....	
14. Prescribed minimum paid-up capital and unimpaired reserve funds (item 8 above).....	
15. Total liabilities <i>plus</i> prescribed minimum capital, etc. (sum of items 13 and 14 above).....	
16. Total amount of assets in South Africa and claims payable in the currency of South Africa.....	

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

(i) Form of quarterly statement of assets and liabilities contemplated in section 13 (1) (b) of the Act.

(BA Form 9) (F 260)

QUARTERLY STATEMENT OF ASSETS AND LIABILITIES

[In terms of section 13 (1) (b) of the Act]

Name of institution.....	Quarter ended.....
Class of institution.....	
<i>Authorised capital</i> shares of R.....each..... R..... shares of R.....each..... R..... Total..... R.....	<i>Subscribed capital</i> shares..... R..... shares..... R..... Total..... R.....
	<i>Paid-up capital</i> R..... R..... R.....

LIABILITIES

	Total liabilities								Liabilities to non-residents [included under column (8)] (9)
	Short-term			Medium-term			Long-term	Total	
	Demand deposits	Other	Sub-total	Savings deposits	Other	Sub-total			
	(1)	(2)	(3)	(4)	(5)	(6)				(7)	(8)
<i>Liabilities to the public</i>	R	R	R	R	R	R	R	R	R
1. Deposits by:									
(a) Residents of South Africa:									
(i) Central Government									x
(ii) Public Debt Commissioners									x
(iii) S.A.R. and H.									x
(iv) Post Office									x
(v) Provincial administrations									x
(vi) S.W.A. Administration									x
(vii) Governments of Black states*									x
(viii) Administration Boards									x
(ix) Local authorities									x
(x) Monetary banking institutions									x
(xi) Other South African banking institutions									x
(xii) Building societies									x
(xiii) Other companies									x
(xiv) Other depositors									x
(xv) All residents									x
(b) Non-residents:									
(i) Residents of Botswana, Lesotho and Swaziland:									
(1) Governments, local authorities and banks									
(2) Other									
+(ii) Residents of former homelands which have become independent:									
(1) Governments, local authorities and banks									
(2) Other									
(iii) Other non-residents:									
(1) Governments, local authorities and banks									
(2) Other									
(c) All depositors									

Notes:	Short-term (1)	Medium-term (2)	Long-term (3)	Total (4)	Non-residents (5)
(1) Negotiable certificates of deposit included under item 1 (c) above, issued to:	R	R	R	R	R
(a) Monetary banking institutions.....					
(b) Other residents.....					
(c) Non-residents.....					
(d) Total.....					
			Deposits withdrawable by cheque (1)	Transmission deposits (2)	Non-residents (3)
(2) Amounts in respect of cheque and transmission deposits included under liability item 1 (c) column (1) above:			R	R	R
(a) Central Government, Public Debt Commissioners, Provincial administrations, Administration of S.W.A., Governments of Blacks states*, monetary banking institutions and non-residents.....					x
(b) Other.....					
(c) Total.....					

* I.e. Black states in the Republic not yet independent.

† A statement showing the relative information i.r.o. each country separately is to accompany this return.

	Total liabilities				Liabilities to non-residents [included under column (8)] (9)
	Short-term (3)	Medium-term (6)	Long-term (7)	Total (8)	
<i>Liabilities to the public (continued)</i>					
2. Loans received by discount houses against pledge of assets.....	R	R	R	R	R
3. Loans and advances from:					
(a) Residents of South Africa:					
(i) Monetary banking institutions:					
(1) South African Reserve Bank.....					X
(2) Commercial banks.....					X
(3) Other.....					X
(ii) Other South African banking institutions.....					X
(iii) Other residents.....					X
(b) Non-residents:					
(i) Governments, local authorities and banks.....					
(ii) Other.....					
4. Acceptances on behalf of clients, <i>per contra</i>	X	X	X		
5. Other bills payable.....					
6. 50 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).....					
<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.....					X
(ii) Other South African banking institutions.....					X
(iii) Others.....					X
(iv) Total paid-up share capital [subitems (i) to (iii)].....					
(b) Unimpaired reserve funds.....					X
(c) Gross total paid-up capital and unimpaired reserve funds [subitems (a) (iv) and (b)].....					
†(d) Less: Reductions.....					X
(e) Net total paid-up capital and unimpaired reserve funds.....					
10. Balance due to South African head office and local branch(es).....					X
11. Unearned finance charges.....					X
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.....					
18. Other contingent liabilities.....					

† An analysis of this item is required—see Interpretations.

‡ A further analysis is required—see Annexures.

ASSETS

Description	Total assets				Foreign assets [included under column (4)] (5)
	Liquid assets (1)	Prescribed invest- ments (2)	Domestic cover (3)	Total assets (4)	
	R	R	R	R	R
1. Subsidiary coin.....		x			
2. Gold coin and bullion.....		x			
3. Bank notes.....		x			
4. Deposits with: (Total for this item..... R.....)					
(a) Monetary banking institutions:					
[Total for subitem (a)..... R.....]					
(i) South African Reserve Bank.....		x			x
(ii) Commercial banks.....		x			x
(iii) National Finance Corporation.....		x			x
(iv) Other.....		x			x
(b) Other South African banking institutions.....		x			x
(c) Foreign banking institutions.....	x	x			
(d) Building societies.....	x	x			
(e) Local authorities.....	x				
5. Negotiable certificates of deposit with unexpired maturity of:					
(Total for this item..... R.....)					
(a) Up to 30 days.....	x	x			
(b) 31 days to six months.....	x	x			
(c) Over six months.....	x	x			
6. Loans and advances to banking institutions:					
(Total for this item..... R.....)					
(a) Discount houses in South Africa.....		x			x
(b) Other monetary banking institutions.....	x	x			x
(c) Other South African banking institutions.....	x	x			x
(d) Foreign banking institutions.....	x	x			
7. Bills of and advances to the Land Bank.....		x			x
8. Treasury bills.....		x			
9. Investments:					
(Total for this item..... R.....)					
(a) Government stock.....	x				
(b) Government loan levies.....					
(c) Land Bank debentures.....					
(d) Stocks of administration boards.....	x				
(e) Stocks of local authorities.....	x				
(f) Debentures or stock guaranteed by the Government.....	x				
(g) Debentures and notes issued by the Industrial Development Corpora- tion.....		x			
(h) Securities of the South African Reserve Bank.....		x			
(i) Bills of and loans and advances to public corporations.....	x				
(j) Stocks and debentures of public corporations.....	x				
(k) Other debentures.....	x	x			
(l) Building society shares.....	x	x			
(m) Stocks of the South African Reserve Bank and the National Finance Corporation.....	x	x			
*(n) Shares of monetary banking institutions.....	x	x			
*(o) Shares of other South African banking institutions.....	x	x			
*(p) Other shares:					
(i) Of subsidiary companies.....	x	x			
(ii) Other companies.....	x	x			
10. Bills discounted or purchased: (Total for this item... 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			
(b) Drawn by non-residents—Current.....		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			

* A further analysis is required—see Annexures.

Description	Total assets				Foreign assets [included under column (4)]
	Liquid assets (1)	Prescribed invest- ments (2)	Domestic cover (3)	Total assets (4)	
	R	R	R	R	R
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) Post Office.....	x				x
(d) Provincial administrations.....	x	x			x
(e) South West Africa Administration.....	x	x			x
(f) Governments of Black states.....	x				x
(g) Administration boards.....	x				x
(h) Local authorities in South Africa.....	x				x
(i) Foreign Governments—					
(i) Botswana, Lesotho and Swaziland.....	x				
(ii) Former homelands which have become independent.....	x				
(iii) 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 subitem (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).....					

* A further analysis is required—see Annexures.

Memorandum	Total amount
	R
1. Assets pledged or encumbered.....	
2. 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, excluding amounts included under item 3 below.....	
3. (a) Total amount owing to the institution in respect of loans and advances granted to members of its affiliated group† other than banking institutions and its subsidiaries whose main object is the holding of fixed property.....	
(b) Total amount of the institution's investment in redeemable preference shares (excluding preference shares which can be converted into ordinary shares), issued by members of the affiliated group† of the institution.....	
(c) Joint total of (a) and (b).....	
(d) <i>Less</i> amount by which the institution's capital and unimpaired reserves exceed its investment in fixed property and shares (item 8 of Annexure D).....	
(e) Loans, advances and investments as adjusted [i.e. (c) <i>less</i> (d)].....	
(f) 5 per cent of total liabilities to the public [i.e. 5 per cent of liability item 8 (8)].....	
4. Total amount of investment in shares in—	
(a) Subsidiaries, being banking institutions.....	
(b) Other subsidiaries.....	
(c) Total.....	
5. Total amount invested in shares of the institution by its controlling company.....	

† See definition of "affiliated group" in section 21A (4) (b) of the Act.

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.....(date), respectively; 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 Act]

As auditor(s) of the above-named 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.....

(j) Forms of annexures to the quarterly statement of assets and liabilities in which the information referred to in section 13 (6) of the Act is to be furnished at the times indicated on the various forms.

ANNEXURE A to BA Form 9 (F 261)
[In terms of section 13 (6) of the Act]

Name of institution.....

OVERDUE ACCOUNTS

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

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

	Asset item number						
	10 (c)	11 (b)	12 (b)	14 (a) (ii)	14 (c)	14 (d) (ii)	15 (c)
	R	R	R	R	R	R	R
1. Amount shown against item 5 of last preceding Annexure.....							
2. Deduct: Total amount written off as irrecoverable during half-year.....							
3. Balance.....							
4. Net increase or decrease (item 5 less item 3).....							
5. Gross amount overdue as at date of statement.....							
6. Deduct: Existing provision and/or reserve for bad or doubtful debts.....							
7. Net amount overdue per current 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

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

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

(a) ALL SHARES INCLUDED UNDER ASSET ITEMS 9 (n), (o) AND (p)

[Notes:

- (1) Items which are *blank* on the quarterly statement may be omitted from this Annexure.
- (2) To include shares in insurance companies.
- (3) Subsidiaries of the institution are to be indicated by *.]

(b) SHARES IN INSURANCE COMPANIES

Note.—Only information in respect of insurance companies registered to transact business in the Republic is to be furnished.

Date.....

Chief Executive Officer

Chief Executive Officer

ANNEXURE C to BA Form 9 (F 262)
[In terms of section 13 (6) of the Act]

Name of institution.....

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

Attached to statement as at 19.....

(a) HIRE-PURCHASE AND RELATED TRANSACTIONS

Goods	Asset item number		
	11 (1)	12 (2)	15 (3)
	R	R	R
Passenger cars:			
New.....			
Used.....			
Trucks.....			
Agricultural equipment.....			
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.....			
Industrial, commercial and office equipment.....			
Other goods.....			
All goods.....			

(b) HIRE-PURCHASE DISCOUNTS, LOANS AND ADVANCES (ASSET ITEMS 11 AND 14)

	Non-incorporated farming (1)	Individuals (2)	Other (3)
	R	R	R
Total amount shown against asset Item 11.....			
Total amount shown against asset Item 14.....			

Date.....

Chief Executive Officer

ANNEXURE D to BA Form 9 (F 278)
[In terms of section 13 (6) of the Act]

Name of institution.....

INVESTMENT IN FIXED PROPERTY AND SHARES

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

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

	R	R
1. Total investment in fixed property (asset Items 21 and 22, excluding investments in loans and advances and in shares included under these items).....		
2. Total amount of loans and advances to subsidiaries whose main object is to hold fixed property (included under asset Items 21 and 22).....		
3. Total amount of investment in shares, including shares in subsidiaries [asset Items 9 (m), (n), (o) and (p)], plus the amount included under asset Items 21 and 22 in respect of shares.....		
4. Total.....		
5. <i>Less:</i>		
(a) Investment in fixed property bought in and shares acquired in order to protect an investment during past five years.....		
(b) Investment in redeemable preference shares <i>excluding</i> preference shares which can be converted into ordinary shares.....		
6. Investments as reduced.....		
7. Paid-up capital and unimpaired reserves [Liability Item 9 (c)].....		
8. Item 7 less Item 6.....		

Date.....

Chief Executive Officer

ANNEXURE E to BA Form 9
[In terms of section 13 (6) of the Act]

Name of institution.....

PARTICULARS OF FIXED PROPERTY BOUGHT IN AND COMPANIES ACQUIRED IN ORDER TO PROTECT AN INVESTMENT
WITHIN PAST FIVE YEARS(To be submitted, in original only, with every quarterly statement. *Not available for inspection by the public*)

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

	Date bought in (1)	Amount of investment	
		At date bought in (2)	At date of return (3)
A. Description of property bought in:			
Total.....			

	Date of acquisition (1)	Amount of investment in shares	
		At date of acquisition of company (2)	At date of return (3)
		R	R
B. Name of company acquired:			
Total.....			
C. Total of A + B.....			

Date.....

Chief Executive Officer

Name of institution.....

ANALYSIS OF GUARANTEES GIVEN ON BEHALF OF CLIENTS (LIABILITY ITEM 17)

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

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

	Domestic (1)	Foreign (2)	Total (3)
	R	R	R
1. Letters of credit.....			
2. Guarantees and indemnities.....			
3. Subtotal.....			
4. Foreign finance:			
(a) Long-term (period to maturity in excess of one year).....	X		
(b) Short-term (period to maturity one year and less)—			
(i) exports.....	X		
(ii) imports.....	X		
(iii) other.....	X		
(c) Total.....	X		
5. Total [item 3 plus item 4 (c)].....			
6. Less:			
(a) Guarantees given in respect of the bank's own personnel or in cases where the bank itself performs all the activities in connection with the relative assets.....			
(b) Guarantees and foreign finance where the bank is fully covered by—			
(i) cash deposited.....			
(ii) other satisfactory security.....			
(c) Total.....			
7. Item 5 less item 6 (c) (liability item 17).....			
Amount included under item 5 in respect of finance which the bank obtained for clients in its own name in the form of banker acceptance facilities from foreign banks.....			
Foreign finance for import transactions covered under forward exchange contracts.....			

Date.....

Chief Executive Officer

NOTES:

Item 1.—To include letters of credit outwards for local transactions and foreign sight drawings, confirmed letters of credit inwards, authorities to other institutions for the encashment of cheques.

Item 2.—To include: Property, performance, railway, shipping and contract guarantees, cheques marked for payment, documents surrendered, guarantees in respect of repayment of loans, bills of exchange and promissory notes endorsed, assets sold where the bank is obliged—morally or otherwise—to repurchase the asset in event of default by the prime debtor.

Item 4.—To include letters of credit, letters of responsibility, letters of authority, etc.

General.—The distinction between "domestic" and "foreign" is to be based on whether the creditor is a resident or non-resident of the Republic (including the territory).

(k) Vorm van aansoek om registrasie as bankbeheermaatskappy bedoel in artikel 12A (2) en (5) van die Wet.

(BW-Vorm 10)

AANSOEK OM REGISTRASIE AS 'N BANKBEHEERMAATSKAPPY

(Ingevolge artikel 12A van die Wet)

Die Registrateur van Banke
Privaatsak X238
Pretoria
0001

1. Ek, die ondergetekende, synde die voorsitter/hoof- uitvoerende beampte* van.....
doen, behoorlik daartoe gemagtig, hierby aansoek om die registrasie van vermelde maatskappy as 'n bankbeheermaatskappy.

2. Hierdie aansoek gaan vergesels van kopieë, deur my geteken, van elkeen van die stukke vermeld in Regulasie 12.

3. Die voorgeskrewe registrasiegeld van R... vergesels hierdie aansoek.

Voorsitter/Hoof- Uitvoerende
Beampte*

Adres.....

Datum.....

* Laat weg wat nie van toepassing is nie.

(k) Form of application for registration as a bank controlling company contemplated in section 12A (2) and (5) of the Act.

(BA Form 10)

APPLICATION FOR REGISTRATION AS A BANK CONTROLLING COMPANY

(In terms of section 12A of the Act)

The Registrar of Banks
Private Bag X238
Pretoria
0001

1. I, the undersigned, being the chairman/chief executive officer* of.....
duly empowered thereto, hereby apply for the registration of the said company as a bank controlling company.

2. This application is accompanied by copies, signed by me, of each of the documents enumerated in Regulation 12.

3. The prescribed registration fee of R... is enclosed with this application.

Chairman/Chief Executive
Officer*

Address.....

Date.....

* Omit whichever is not applicable.

(1) Vorm van sertifikaat van registrasie as bankbeheermaatskappy bedoel in artikel 12A (7) van die Wet.

(BW-Vorm 11) (F 280)

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 bankbeheermaatskappy geregistreer is kragtens artikel
12A (7) van die Bankwet, 1965.

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

Registrateur van Banke

DEEL V

HERROEPING VAN REGULASIES

16. Die regulasies gepubliseer by Goewermentskennisgewing R. 1886 van 20 Oktober 1972 word hierby herroep.

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 18 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-inwonerrekeninge" gebruik wat in Valutabeheersvoorskrif E2 gegee word, behalwe dat Botswana, Lesotho en Swaziland asook voormalige tuislande wat onafhanklik geword het, as buite Suid-Afrika beskou moet word. Laasgenoemde omskrywing sal dan lui: "Rekeninge van persone, sake of maatskappye (banke inbegrepe) wat buite die Republiek van Suid-Afrika gevestig of geregistreer is, en sluit in rekeninge van nie-inwoners in die sterlinggebied, eksterne rekeninge en geblokkeerde rekeninge".

'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.

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.

Behalwe waar termynvalutadekking gereël is, moet alle laste en bates wat in 'n buitelandse geldeenheid betiteld is, vir doeleindes van die opgawes en state in rand omreken word teen die middelmarkwisselkoers vir daardie

(1) Form of certificate of registration as a bank controlling company contemplated in section 12A (7) of the Act.

(BA Form 11) (F 280)

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 bank controlling company in terms of
section 12A (7) of the Banks Act, 1965.

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

Registrar of Banks

PART V

REPEAL OF REGULATIONS

16. The regulations published under Government Notice R. 1886 of 20 October 1972 are hereby repealed.

I. GENERAL INSTRUCTIONS

1. COVERAGE OF RETURNS AND STATEMENTS

The prescribed returns and statement 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 18 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 as also former homelands which have become independent, 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.

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.

Except where forward exchange cover has been arranged, all liabilities and assets denominated in a foreign currency must, for purposes of the returns and statements, be converted into rand at the middle market rate of exchange

geldeenheid, d.i. teen die gemiddelde van die publieke telegrafiese aankoopkoers en die publieke telegrafiese verkoopkoers vir daardie geldeenheid soos by kantoorsluiting op die laaste sakedag van die maand of kwartaal waarop die opgawe of staat betrekking het. Laste en bates wat in 'n buitelandse geldeenheid betiteld is wat deur termynvalutakontrakte gedek word, moet teen kontrakwaarde opgegee word.

Buitelandse tak van 'n Suid-Afrikaanse instelling

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

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

Grootte

Die kwartaalopgawe en die aanhangsels by die kwartaalstaat moet op velle van 'n gestandaardiseerde grootte ingedien word, naamlik 210 mm in die dwarsste en 297 mm in die lengte, en die kwartaalstaat, die maandopgawe en die aanhangsel by die maandopgawe op los velle 420 mm in die dwarsste en 297 mm in die lengte. *Vorms is van Die Staatsdrukker, Pretoria, verkrygbaar.* Instellings is nie verplig om die vorms te gebruik wat deur Die Staatsdrukker gedruk word nie, maar die vorms wat gebruik word moet in alle opsigte met daardie vorms ooreenstem.

Getal afskrifte

Inge vulde vorms moet in tweevoud 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 onmoontlik 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.

for that currency, i.e. at the average of the public telegraphic buying rate and the public telegraphic selling rate for that currency as at the close of business on the last business day of the month or quarter to which the return or statement refers. Liabilities and assets denominated in a foreign currency that are covered by forward exchange contracts must be reported at contract value.

Foreign branch of a South African institution

The liabilities and assets of a foreign branch of a South African institution should 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 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 African 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 the forms printed by the Government Printer, but the forms used must conform in all respects to those forms.

Number of copies

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

Legibility

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

Rounding off

Amounts should be rounded off to the nearest rand.

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.

Handtekeninge

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

Ouditeursertifikaat

Artikel 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, gesondheidskomitees en gemeenskapsrade.

(b) *Monetêre bankinstellings*

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

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 die 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, Ekonomiese Ontwikkelingskorporasie Beperk, Kleurlingbelegingskorporasie Beperk, Elektriesiteitsvoorsieningskommissie (Evkom), Visserye-ontwikkelingskorporasie van Suid-Afrika Beperk, Nywerheid-ontwikkelingskorporasie van Suid-Afrika Beperk (N.O.K.), Land- en Landboubank van Suid-Afrika, Fosfaat-ontginningskorporasie (Edms.) Beperk (Foskor), Randwaterraad, Suid-Afrikaanse Uitsaai-korporasie (S.A.U.K.), Suid-Afrikaanse Steenkool-, Olie- en Gaskorporasie Beperk (Sasol), Suid-Afrikaanse Yster en Staal Industriële Korporasie Beperk (Yskor).

4. KREDITTE EN DEBETTE

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

II. 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.

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 and community councils.

(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.

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, Corporation for Economic Development 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.), 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 (Iskor).

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. MAANDOPGAWE (BW VORM 7)

(Nie op diskontohuise van toepassing nie)

Opmerkings.—(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 pos 2 (iii) sluit die woorde "vaste deposito's" ook deposito's onderworpe aan kennis van opvraging in.

Pos 1.—Kolomme (1), (2), (3) en (4) moet ooreenstem met onderskeidelik lastepos 8, kolom (3), (6), (7) en lastepos 4, kolom (8) van die kwartaalstaat.

Pos 2 (i).—50 persent van batepos 17 van kwartaalstaat, kolom (4). *Slegs handelsbanke, soos omskryf in artikel 17 (3) van die Wet, mag hierdie aftrekking maak.*

Pos 15.—Batepos 24 van kwartaalstaat, kolom (1).

Pos 21.—Batepos 24 van kwartaalstaat, kolom (2).

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 18 van maandopgawe.

Pos 2 (iii).—50 persent van batepos 17 van kwartaalstaat, kolom (4). *Slegs handelsbanke, soos omskryf in artikel 14 (5) van die Wet, mag hierdie aftrekking maak.*

Pos 4.—2 persent vir diskontohuise en 6 persent vir alle ander bankinstellings.

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

Pos 7.—Pos 6 of R200 000 na gelang van watter bedrag die grootste is.

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

2. GEDEKTE BINNELANDSE POSISIE

Pos 16.—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 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, en ook transmissiedeposito's, tesame met opgelope rente daarop.

A. MONTHLY RETURN (BA FORM 7)

(Not applicable to discount houses)

Notes.—(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 item 2 (iii) the words "fixed deposits" include deposits subject to notice of withdrawal.

Item 1.—Columns (1), (2), (3) and (4) are to agree with liability item 8 columns (3), (6), (7) and liability item 4 column (8), respectively, of the quarterly statement.

Item 2 (i).—50 per cent of asset item 17 of quarterly statement, column (4). *Only commercial banks, as defined in section 17 (3) of the Act, may make this deduction.*

Item 15.—Asset item 24 of quarterly statement, column (1).

Item 21.—Asset item 24 of quarterly statement, column (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 18 of monthly return.

Item 2 (iii).—50 per cent of asset item 17 of quarterly statement, column (4). *Only commercial banks as defined in section 14 (5) of the Act, may make this deduction.*

Item 4.—2 per cent for discount houses and 6 per cent for all other banking institutions.

Item 5.—*Note.*—Not applicable to discount houses.

Item 7.—Item 6 or R200 000, whichever is the greater.

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

2. COVERED DOMESTIC POSITION

Item 16.—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 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, and includes transmission deposits, together with accrued interest thereon.

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

Sluit in:

- (1) Alle saldo's op lopende rekening verskuldig, sonder aftrek van debette in transito en/of byvoeging van kredite in transito;
- (2) saldo's op transmissierekeninge;
- (3) daggeld;
- (4) bedrae gehou ten behoeve van persone wat geen lopende rekenings het nie;
- (5) onopgeëiste saldo's;
- (6) tellersurplusse;
- (7) saldo's verskuldig deur die Sekuriteite-, Wissel-, Trustee- en ander afdelings van die verslaggewende instelling;
- (8) diverse deposito's vir kables, telegramme, bewaar-kluipe of lokettekluipe, ens.; en
- (9) 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 oopgelope 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) Afsonderlike poste

Pos 1.—Deposito's

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

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

(1) All balances due on current account, without deduction of debits in transit and/or addition of credits in transit;

- (2) balances on transmission accounts;
- (3) call moneys;
- (4) any amounts held on behalf of persons who have no current accounts;
- (5) unclaimed balances;
- (6) tellers' surpluses;
- (7) balances due by Securities, Bill, Trustee and other departments of the reporting institution;
- (8) miscellaneous deposits for cables, telegrams, safe deposit safes or lockers, etc.; and
- (9) 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

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

"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.

(b) Individual items

Item 1.—Deposits

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

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

Moet deposito's deur Suid-Afrikaanse Lugdiens insluit.

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

Sluit in deposito's deur alle maatskappye kragtens die Maatskappyywet, 1973, geregistreer of geag geregistreer te wees (*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 Versekeringswet, 1943, geregistreer en openbare korporasies.

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

Sluit in alle individue; pensioen- en voorsorgfondse kragtens die Pensioenfondswet, 1956, geregistreer; onderlinge hulpvereniging kragtens die Wet op Onderlinge Hulpverenigings, 1956, geregistreer; alle instellings sonder winsbejag, soos liefdadigheids-, godsdienstige en welsyns-organisasies, 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 en lenings vir spesifieke doeleindes ontvang, byvoorbeeld om die oprigting van 'n gebou te finansier.

Pos 3 (a) (i) (2).—Lenings en voorskotte van handelsbanke

Onmiddellik opeisbare lenings by 'n handelsbank aangegaan, moet verreken word teen deposito's by dié bank gehou wat per tjek onmiddellik opeisbaar is en slegs die netto saldo moet ingesluit word onder hierdie pos of batepos 4 (a) (ii), na gelang van die geval.

(L.W.—Kasboeksaldo's moet getoon word en nie banksaldo's nie.)

Pos 3 (a) (i) (3).—Lenings en voorskotte van ander monetêre bankinstellings

Die opmerkings onder pos 3 (a) (i) (2) is *mutatis mutandis* van toepassing.

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 Debitsaldo van 'n lopende rekening met sy buitelandse tak moet by batepos 6 (d) ingesluit word.

Bedrae verskuldig deur en aan 'n buitelandse bank moet teen mekaar verreken word en slegs die netto saldo onder hierdie pos of batepos 6 (d), na gelang van die geval, ingesluit word.

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

To include deposits by South African Airways.

Item 1 (a) (xiii).—Deposits by other companies

To include deposits by all companies incorporated or deemed to be incorporated under the Companies Act, 1973 (*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, and public corporations.

Item 1 (a) (xiv).—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 and loans received for specific purposes, e.g. for financing the erection of a building.

Item 3 (a) (i) (2).—Loans and advances for commercial banks

Loans at call obtained from a commercial bank must be set off against deposits withdrawable on demand by cheque held with that bank and only the net balance included under this item or asset item 4 (a) (ii), as the case may be.

(N.B.—Cash book balances and not bank balances are to be shown.)

Item 3 (a) (i) (3).—Loans and advances from other monetary banking institutions

The remarks under item 3 (a) (i) (2) apply *mutatis mutandis*.

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).

In the case of amounts owing by and to a foreign bank set-off must be applied and the net balance included under this item or asset item 6 (d), as the case may be.

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 5.—Ander te betale wissels

Moet alle wissels insluit wat deur die bank geaksepteer is vir sy eie doeleindes en nie ten behoeve van kliënte nie en wat nie onder 'n ander pos tuis behoort nie.

Pos 6.—50 persent van kreditte in transito

Kreditte in transito sluit onder andere in:

(1) Bedrae wat teen gesertifiseerde of geparafeerde tjeks gehou word;

(2) uitstaande reistjeks;

(3) uitgerekte wissels wat nog uitstaande is;

(4) die verslaggewende instelling se eie tjeks wat nog nie aangebied is nie, dit wil sê, saldo van die Banktjek-rekening; en

(5) kreditte in transito ten opsigte van uitbetalingsopdragte, per pos of telegrafies, aftrekorders inbegrepe.

Opmerking.—Die oorblywende 50 persent van kreditte 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, direkteursgelde, ouditgelde, inkomstebelasting, personeelbonusse, ens., waar die voorgestelde toedeling van winste reeds deur 'n algemene jaarvergadering goedgekeur is. Voor sodanige goedkeuring moet die voorsienings soos volg behandel word:

(a) Voorsienings vir ouditgelde en inkomstebelasting moet by hierdie pos ingesluit word.

(b) Alle ander voorsienings moet by hierdie pos ingesluit word as 'n gedeelte van die jaar se winste aangewend word om die onaangestaste 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 batepos 10, 11, 12 of 15 moet van die betrokke batepos afgetrek word.

Pos 9 (a).—Gestorte aandeelkapitaal

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

Pos 9 (b).—Onaangestaste reserwefondse

Die totaal van alle fondse (behalwe 'n getrouheidsver-sekeringsfonds in artikel 45 van die Wet vermeld, en 'n fonds wat ingevolge ander wetsbepalings in stand gehou moet word) wat uit werklike verdienstes, invorderings, premies op aandele of winste voortspruitende uit die tegeldemaking van kapitaalbate opgebou is en as algemene of besondere reserwe afgesonder is en vir die nakoming van verpligtings teenoor die publiek volgens hierdie Wet beskikbaar is. Moet slegs reserwefondse insluit wat onder hulle bepaalde name in die jaarlikse balansstaat gepubliseer word.

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 5.—Other bills payable

To include all bills accepted by the bank for its own purposes and not on behalf of clients and which are not to be reflected under any other item.

Item 6.—50 per cent of credits in transit

Credits in transit to include *inter alia*:

(1) Amounts held against certified or initialled cheques;

(2) outstanding traveller's cheques;

(3) outstanding drafts issued;

(4) the reporting institution's own, cheques not yet presented, i.e. balance of Bank Cheque Account; and

(5) 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 asset items 10, 11, 12 or 15 should be deducted from the asset items concerned.

Item 9 (a).—Paid-up share capital

N.B.—Attention is invited to the requirements of section 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.

Pos 9 (d).—Sien “OPMERKING” (2) by lastepos 9 (e)

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

Ooreenkomstig die bepalings van artikel 1 (5) van die Wet moet ’n bedrag wat teenoor hierdie subpos verskyn, die netto bedrag wees nadat voorsiening gemaak is vir al die verminderings in genoemde subartikel van die Wet vermeld, naamlik waardevermindering en oninbare of twyfelagtige skulde; verliese, ens.; oprigtingskoste en klandisiewaarde; bates gedeponeer of verpand kragtens ’n ander wet. Die bedrag belê in die aandele van ander Suid-Afrikaanse bankinstellings moet eweneens afgetrek word maar moet weer by lastepos 12 ingesluit word.

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

(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

	R
Gestorte kapitaal.....	.....
Gepubliseerde reserwefondse (meld):	
.....	
.....	
Totaal.....	R.....
<i>Min:</i> Verminderings waarvoor geen voorsiening gemaak is nie:	
(a) Waardevermindering en oninbare of twyfelagtige skulde.....	.....
(b) Bedryfs- en opgehoopte verliese, opgehoopte waardevermindering en oninbare skulde nog nie afgeskryf nie.....	.....
(c) Oprigtingskoste, klandisiewaarde, garsansiekommisies.....	.....
(d) Bates gedeponeer of verpand ter dekking van verpligtings ingevolge ’n ander wet aangegaan.....	.....
(e) Bedrag belê in aandele van ander bankinstellings.....	.....
(f) Ander (meld).....	.....
Totale verminderings.....	R.....
Netto bedrag gestorte kapitaal en onaangetaste reserwefondse, soos teenoor lastepos 9 (e) getoon	R.....

Opmerkings.—(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 enigen 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 batespos 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.

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.

Notes.—(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.

(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

	R
Paid-up capital.....	.....
Published reserve funds (specify):	
.....	
.....	
Total.....	R.....
<i>Less:</i> Reductions not provided for:	
(a) Depreciation and bad or doubtful debts.....	.....
(b) Operating and accumulated losses, accumulated depreciation and bad debts not yet written off.....	.....
(c) Preliminary expenses, goodwill, underwriting expenses.....	.....
(d) Assets lodged or pledged to secure liabilities incurred under any other law.....	.....
(e) Amount invested in shares of other banking institutions.....	.....
(f) Other (specify).....	.....
Total reductions.....	R.....
Net amount of paid-up capital and unimpaired reserve funds, as given against liability item 9 (e)...	R.....

Notes.—(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).

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 befê in aandele van ander bankinstellings.

[Moet klop met item (e) van die ontleding van die bedrag teenoor lastepos 9 (d) getoon.]

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 (vii), by die vertolking van bateposte.

Pos 15.—Herdiskonteerde wissels

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

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

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

(ii) 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 handelswissels, landbouwissels, promesses en bankaksepte

Behoudens voorbehoudsbepaling (iv) by artikel 17 (1) van die Wet moet 'n handelswissel, '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 wat 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

Item 11.—Unearned finance charges

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

Item 12.—Liabilities other than the foregoing

All other liabilities, including—

- (1) balance unappropriated profit;
- (2) dividend equalisation fund;
- (3) net credit balance of gross earnings *less* expenses;
- (4) any unpublished reserve funds; and
- (5) amount invested in shares of other banking institutions.

[To agree with item (e) of the analysis of the amount shown against liability item 9 (d).]

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 (vii), under the interpretations of Asset Items.

Item 15.—Bills rediscounted

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

Item 16.—Loans granted but not yet paid

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

2. ASSET ITEMS**(a) General****(i) Columns**

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

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

(ii) 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, an 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 enclosed (to the satisfaction of the Reserve Bank) that

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 lugvrag.....
kragtens kredietbrief No.....
- (e) Hou onmiddellik verband met lopende koophandeltransaksies
soos per faktuur Nos.....ens.

OPMERKINGS

(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 "lugvrag" 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) Op 'n wissel of promesse moet die name van minstens twee gevestigde sake-ondernemings (uitgesonderd die bankinstelling ten gunste van wie die wissel getrek of die promesse gemaak is) 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 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 (kredietbrief) 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 endossement 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."

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.

(2) A bill or promissory note must bear the names of at least two established business enterprises (other than the banking institution in favour of which the bill is drawn or the promissory note is made), 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."

Sonder om aan die algemeenheid van die vereistes hierbo gestel af te doen, sal 'n handelswissel, landbou-wissel, promesse of bankaksep wat vir enigen 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, faktore-ring 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 transak-sie betrekking het;
- (5) om 'n onbetaalde geldwaardige stuk te vervang; of
- (6) om enige ander vorm van 'akkommodasie'-finan-siering te verskaf.

Opmerkings.—(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 sekureer.

(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 tegelde-making 'n verlies verwag word, moet laasgenoemde waarde verminder word soos deur artikel 1 (5) van die Wet vereis.

(3) Geen *buitelandse* bates behalwe die promesses en wissels bedoel in paragraaf (n) van die omskrywing van "likwiede bates" in artikel 1 (1) van die Wet, mag by kolom (1) ingesluit word nie.

(4) "L.B." beteken "likwiede bates".

(iii) Voorgeskrewe beleggings

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

Opmerkings.—(1) "OPMERKINGS" (1) en (2) onder die opskrif "Likwiede bates" is *mutatis mutandis* op voor-geskrewe beleggings van toepassing.

(2) "V.B." beteken "voorgeskrewe beleggings".

(iv) 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 posi-sie".

(2) "B.D." beteken "binnelandse dekking".

(v) 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) opge-neem 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 paragrawe (a) tot (d) van artikel 1 (5) van die Wet vermeld, insluit nie.

(vi) Buitelandse bates

Bates (behalwe eise) wat buite Suid-Afrika geleë is en bates wat bestaan uit eise van die verslaggewende instel-ling teen nie-inwoners. Geen bedrae ten opsigte van sub-poste hoef vir buitelandse bates teenoor subposte (b) tot

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 trans-actions;
- (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.

Notes.—(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) 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 except the promissory notes and bills mentioned in paragraph (n) of the definition of "Liquid Assets" in section 1 (1) of the Act, should be inclu-ded in column (1).

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

(iii) Prescribed investments

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

Notes.—(1) "NOTES" (1) and (2) under the heading "Liquid Assets" apply *mutatis mutandis* to prescribed investments.

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

(iv) 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".

(v) 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.

(vi) 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 (p) of

(p) 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.

(vii) *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 toegeedeel 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 "agterstallige" rekenings moet al om die ander kwartaal ingedien word in die vorm uiteengesit in Aanhangsel 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.

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.

(viii) *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

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.

(vii) *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.

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.

(viii) *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

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 vooreen 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.

(ix) *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 kolom teenoor die opskrifte van die betrokke poste en subposte ingevul word.

(b) *Afsonderlike poste*

Pos 1.—*Pasmunt*

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

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

Pos 2.—*Goudmunt en staafgoud*

(L.B.)

Pos 3.—*Banknote*

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

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

Pos 4.—*Deposito's*

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

(a) bedrae wat teenoor batepos 6 getoon moet word ooreenkomstig die voorskrifte by daardie pos; en

(b) alle saldo's gehou by instellings wat nie uitdruklik onder hierdie pos gemeld word nie. Sodanige saldo's moet as lenings en voorskotte beskou word en teenoor die toepaslike bateposte getoon word.

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

(L.B.)

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

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

(L.B. *slegs deposito's wat per tjek onmiddellik opeisbaar 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 of ontvang word nie.*)

(L.W.—*Kasboeksaldo's moet getoon word en nie banksaldo's nie.*)

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.

(ix) *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.

(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 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.*)

(N.B.—*Cash book balances and not bank balances are to be shown.*)

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

Opmerkings.—(1) Bankoortrekkings en onmiddellik opeisbare lenings van 'n handelsbank verkry, moet verreken word teen onmiddellik opeisbare deposito's by dié handelsbank en slegs die netto saldo ingesluit word onder hierdie pos of lastepos 3 (a) (i) (2), na gelang van die geval.

(2) 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 opeisbaar 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 of ontvang word nie.)

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

Opmerkings.—(1) Bedrae by diskontohuise moet nie hier ingesluit word nie maar teenoor batepos 6 (a) opgegee word.

(2) "OPMERKING" (1) by pos 4 (a) (ii) is *mutatis mutandis* van toepassing.

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) alle deposito's waarvoor sekerheidstelling gegee is; en

(d) bedrae vir bepaalde doeleindes voorgeskiet, byvoorbeeld om die oprigting 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 en voorskotte 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.

Bedrae verskuldig deur en aan 'n buitelandse bank moet teen mekaar verreken word en slegs die netto saldo onder hierdie pos of lastepos 3 (b), na gelang van die geval, ingesluit word. Eise in Suid-Afrikaanse geldeenheid wat teen lastepos 3 (b) verreken is, moet nie in batekolom (3) ingesluit word nie.

Including debit balances resulting from clearing house or similar settlements.

Notes.—(1) Bank overdrafts and loans at call obtained from a commercial bank must be set off against demand deposits with that commercial bank and only the net balance included under this item or liability item 3 (a) (i) (2), as the case may be.

(2) 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.

Notes.—(1) Amounts held with discount houses not to be included here but to be shown against asset item 6 (a).

(2) "NOTE" (1) under item 4 (a) (ii) applies *mutatis mutandis*.

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;

(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 and advances 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).

In the case of amounts owing by and to a foreign bank set-off must be applied and the net balance included under this item or liability item 3 (b), as the case may be. Claims in South African currency set off against liability item 3 (b) must not be included under asset column (3).

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

(2) Ooreenkomstig die bepalings 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 staat.)

(V.B. effekte van die Suid-Afrikaanse Regering behalwe dié vermeld in die omskrywing van "likwiede bates", en effekte van die Regering van 'n gebied wat deur die Registrateur goedgekeur is.)

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 staat.)

(V.B. obligasies behalwe dié vermeld in die omskrywing van "Likwiede bates".)

Pos 9 (e).—Effekte van plaaslike besture

(V.B. slegs effekte of ander skuldbewyse van plaaslike besture binne Suid-Afrika en effekte van plaaslike besture in 'n gebied wat deur die Registrateur goedgekeur is.)

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 (h) ingesluit.

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

[V.B. lenings aan die Phalaborwa-waterraad, die Vaalkop-waterraad en die Streekwaterdiens korporasie, 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.]

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 subitems (b) to (p), 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 statement.)

(P.I. stocks of the South African Government except those mentioned in the definition of "liquid assets," and stocks of the Government of a territory which has been approved by the Registrar.)

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 statement.)

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

Item 9 (e).—Stocks of local authorities

(P.I. only stocks or other paper of local authorities in South Africa and stocks of local authorities in a territory which has been approved by the Registrar.)

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 (h).

Item 9 (h).—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 (i).—Bills of and loans and advances 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.]

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 (j) ingesluit.

Pos 9 (j).—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 kragtens 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 (i) ingesluit.

Pos 9 (k).—Ander obligasies

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

Pos 9 (l).—Bouverenigingaandeel

Sluit alle soorte aandeel in.

Pos 9 (m).—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 (n).—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 *aangetas* 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 (o).—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 (n).

Pos 9 (p).—Ander aandeel

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

Met uitsluiting van bedrae wat teenoor bateposte 9 (1), (m), (n), en (o) verskyn en dié wat by bateposte 21 en 22 ingesluit moet word. Sluit beleggings in aandeel van *buitelandse* maatskappye in, wat ook in kolom (5) van die staat opgeneem moet word.

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

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 (j).

Item 9 (j).—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 approved by the Registrar in terms of section 1 (1) of the Banks Act, 1956.]

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 (i).

Item 9 (k).—Other debentures

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

Item 9 (l).—Building society shares

To include all classes of shares.

Item 9 (m).—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 (n).—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 (o).—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 (n).

Item 9 (p).—Other shares

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

Exclusive of amounts shown against asset items 9 (1) (m), (n) and (o) 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 (n) above.

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) (ii) 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 sigwaaarde (en nie teen die verdiskonteerde waarde nie) opgegee word; behalwe wanneer hulle met die oog op 'n verwagte verlies tot benede sigwaaarde 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 V.B. nie en uitgesonderd dié in paragraaf (n) van die omskrywing van "likwiede bates" in artikel 1 (1) van die Wet bedoel, ook nie as L.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) (ii) hierbo.]

Pos 10 (a) (iii).—Ander wissels

[L.B. slegs wissels of promesses in paragraaf (n) van die omskrywing van "likwiede bates" in artikel 1 (1) van die Wet bedoel.]

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.

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) (ii) above] must be shown in column (1).

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

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

Item 10 (a).—Bills drawn by residents of South Africa—Current

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

Bills drawn by residents of South Africa on non-residents represent claims on non-residents and must also be included in column (5). They do not rank as P.I. and except those mentioned in paragraph (n) of the definition of "liquid assets" in section 1 (1) of the Act, neither as L.A.

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) (ii) above.]

Item 10 (a) (iii).—Other bills

[L.A. only bills or promissory notes mentioned in paragraph (n) of the definition of "liquid assets" in section 1 (1) of the Act.]

Item 10 (b).—Bills drawn by non-residents

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

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

Item 11.—Hire-purchase discounts and advances

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

(2) 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 uiteengesit, 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 paaieimente 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 uiteengesit 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

Pos 13 (c).—Poskantoor

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

Pos 13 (h).—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) (e) ingesluit word.

Pos 13 (i).—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.

(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

Item 13 (c).—Post Office

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

Item 13 (h).—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 (e).

Item 13 (i).—Loans and advances to foreign governments

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

To include central governments, local authorities, etc.

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.

Opmerkings.—(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) 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.

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 verstrekkend is moet die indeling geskied volgens die belangrikste sekuriteit wat deur die verslaggewende instelling gehou word, in die gebruiklike 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 afkoopwaarde 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 verstrekkend word.

Pos 15 (a).—Verhuurde bates

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

Pos 15 (b).—Huurkontrakte gediskonteer of aangegaan

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

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.

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

(2) In accordance with the requirements of section 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.

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.

Pos 15 (c).—Huurgelde agterstallig

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

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

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

Pos 17.—Remises in transit

Die bedrag van 'n tjek of ander betaalopdrag op een van 'n handelsbank se takke binne Suid-Afrika of op 'n ander bankinstelling binne Suid-Afrika of op die Suid-Afrikaanse Reserwebank getrek, waarmee 'n ander tak binne Suid-Afrika van die betrokke handelsbank reeds 'n 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 ook die bedrag van 'n skatkisorder wat die handelsbank uitbetaal het maar waarvoor hy nog nie terugbetaling van die Sekretaris van die Tesourie ontvang het nie.

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

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

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

Pos 19.—Verpligtings van kliënte uit hoofde van aksepte

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

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

Pos 20.—Ameublement, 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 nie meer nie as kosprys *min* waardevermindering en enige verdere bedrae wat afgeskryf is.

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

Pos 22.—Vaste eiendom behalwe 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 die hand gesit is nie.

Item 15 (c).—Rentals overdue

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

Item 16.—Capital liability of foreign branch(es) to South African head office

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

Item 17.—Remittances in transit

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

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

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

Item 19.—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.

Subpos (b).—Moet ook insluit—

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

*Pos 23.—Ander bates as bovermelde**Alle ander bates, soos—*

(1) bates wat verhuur is en aan die verslaggewende instelling terugbesorg is ná verstryking of beëindiging van die huurkontrak—teen oorblywende boekwaarde of geskatte markwaarde, na gelang van watter bedrag die kleinste is;

(2) rente, kommissies, huur of huurgelde en ander inkomste verdien of opgeloopt maar nog nie ontvang nie (indien nie by die betrokke 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 onaangetaste 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).

MEMORANDUM

Pos 1.—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 2.—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.

Sub-item (b).—To include also—

(1) amount due to the institution on fixed property sold under deeds of sale; and

(2) shares in a company whose principal business is the holding of fixed property (other than a company referred to in the "NOTE" under asset item 21), and any advances to such company.

*Item 23.—Assets other than the foregoing**All other assets, including—*

(1) assets under lease returned to the reporting institution after expiration or termination of the leasing contract—at residual book value or estimated market value, whichever is the lower;

(2) interest, commissions, rent or rentals and other income earned or accrued but not yet received (if not added to the asset items concerned), provided there is no doubt about their ultimate receipt. "Overdue" amounts (after deducting any doubtful portion) must be shown against the asset items concerned;

(3) postal and money orders;

(4) movables 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).

MEMORANDUM

Item 1.—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 2.—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) "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.

D. AANHANGSEL C VAN BW VORM 9

Gedeelte (b).—Huurkoopdiskonterings, lenings en voorskotte (batepos 11 en 14)

Kolom (1).—Nie geïnkorporeerde boerdery

"Boerdery" beteken (i) die gebruik van grond, ten volle of gedeeltelik, vir die kweek van akkerbougewasse, vrugte, sade, groente, blomme, ens., (ii) die produksie van vee, melk, pluimvee en eiers, heuning, ens.; (iii) gespesialiseerde landboudienste soos die dors van graan, die verpakking van vrugte ens., maar sluit nie nywerheidsondernemings soos suikermeulens, koelkamer- en soortgelyke ondernemings, wat landbougewasse produseer en vee aanhou met die oog op hul nywerheidsbehoefte, of ondernemings wat die vervoer en opberging van landbouprodukte, lewende hawe ens. ten doel het, in nie.

Onder "nie-geïnkorporeerde boerdery" moet ingesluit word alle diskonterings, lenings en voorskotte op die rekening van boere en boerderyondernemings wat inwoners van Suid-Afrika is en boerdery bedryf, uitgesonderd die volgende:

(1) Die rekening van korporatiewe boerderyondernemings, d.w.s. (a) private en openbare maatskappye wat kragtens die Maatskappywet geregistreer is; (b) tak-ondernemings van buitelandse maatskappye; (c) koöperatiewe landbouverenigings en -maatskappye wat kragtens die Wet op Koöperatiewe Verenigings, 1939, geregistreer is; en (d) openbare korporasies;

(2) die persoonlike rekening van individuele boere waar daar sowel 'n sakerekening as 'n persoonlike rekening deur dieselfde boere aangehou word. [Die saldo's van sulke persoonlike rekening moet by die bedrae wat in kolom (2): "Individue", getoon word, ingesluit word.]

[*Opmerking.*—Die rekening van leners wat meer as een soort bedrywigheid beoefen, waarvan boerdery een is, of wat "gemengde besighede" bedryf waarvan boerdery 'n deel uitmaak, moet slegs in kolom (1) ingesluit word indien boerdery die hoofbedrywigheid is waarby sulke leners betrokke is.]

Kolom (2).—Individue

Onder "individue" moet ingesluit word alle diskonterings, lenings en voorskotte op die persoonlike en private rekening van inwoners van Suid-Afrika. Dit sluit ook in—

(1) die persoonlike rekening van individuele boere waar daar sowel 'n sakerekening as 'n persoonlike rekening deur dieselfde boer aangehou word; en

(2) die rekening van lede van die professies (dokters, tandartse, prokureurs, ens.) behalwe: (a) die sakerekening van sulke lede van die professies; en (b) rekening wat ontstaan het uit huurkoop-ooreenkomste wat regstreeks deur die verslagdoende bankinstelling met lede van die professies aangegaan is.

Kolom (3).—Ander

Die bedrag wat in hierdie kolom getoon word moet ooreenstem met die verskil tussen die totale bedrag wat teenoor batepos 11 of batepos 14 van BW Vorm 9, na gelang van die geval, getoon word, en die som van die bedrae wat in kolomme (1) en (2) teenoor die betrokke item getoon word.

Opmerking.—Monetêre bankinstellings wat die halfjaarlikse Gekodifiseerde Ontleding van Diskonteringe en Voorskotte van die Suid-Afrikaanse Reserwebank doen, moet deel (b) van Aanhangel C soos volg voltooi:

(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.

D. ANNEXURE C TO BA FORM 9

Part (b).—Hire-purchase discounts, loans and advances (asset items 11 and 14)

Column (1).—Non-incorporated farming

"Farming" means (i) the use of land, in whole or in part, for the production of field crops, fruits, seeds, vegetables, flowers, etc., (ii) the production of livestock, milk, poultry and eggs, honey, etc., (iii) specialised agricultural services such as threshing, fruit packing, etc., but does not include industrial undertakings, such as sugar mills, cold storage concerns and the like, which raise crops and livestock to meet their industrial requirements, or enterprises which undertake the transport and storage of agricultural products, livestock, etc.

Under "non-incorporated farming" are to be included all discounts, loans and advances on the accounts of farmers and farming enterprises that are residents of South Africa, and are engaged in farming, other than—

(1) the accounts of corporate farming enterprises, i.e. (a) private and public companies that are registered under the Companies Act, (b) branch establishments of foreign companies, (c) agricultural co-operative societies and companies registered under the Co-operative Societies Act, 1939, and (d) public corporations;

(2) the personal accounts of individual farmers where both a business and a personal account are maintained by the same farmer. [The balances of such personal accounts are to be included in the amounts shown in column (2): "Individuals".]

[*Note.*—The accounts of borrowers partaking in multiple activities, one of which is farming, or carrying on mixed businesses, part of which consists of farming, should be included in the amounts in column (1) only when farming is the main activity in which such borrowers are engaged.]

Column (2).—Individuals

Under "individuals" are to be included all discounts, loans and advances on the personal and private accounts of residents of South Africa. This also includes—

(1) the personal accounts of individual farmers where both a business and a personal account are maintained by the same farmer; and

(2) the accounts of members of the professions (doctors, dentists, attorneys, etc.), other than: (a) the business accounts of such members of the professions, and (b) accounts arising from hire-purchase contracts entered into by the reporting banking institution with members of the professions direct.

Column (3).—Other

The amount shown in this column is to agree with the difference between the total amount shown against asset item 11 or asset item 14 of BA Form 9, as the case may be, and the sum of the amounts shown in columns (1) and (2) against the item concerned.

Note.—Monetary banking institutions that carry out the semi-annual Codified Analysis of Discounts and Advances of the South African Reserve Bank should complete part (b) of Annexure C as follows:

Kolom (1).—Totaal van rekeninge wat 013, 023, 033, 043, 053, 063, 073 en 083 gekodeer is en by onderskeidelik bateposte 11 en 14 van BW Vorm 9 ingesluit is.

Kolom (2).—Totaal van rekeninge wat 001 gekodeer is en by onderskeidelik bateposte 11 en 14 ingesluit is.

Kolom (3).—Totale bedrae getoon teenoor onderskeidelik bateposte 11 en 14 van BW Vorm 9, min die bedrae wat in kolomme (1) en (2) getoon word.

Column (1).—Totals of accounts coded 013, 023, 033, 043, 053, 063, 073 and 083 included in asset items 11 and 14 of BA Form 9, respectively.

Column (2).—Totals of accounts coded 001 included in asset items 11 and 14, respectively.

Column (3).—Total amounts shown against asset items 11 and 14 of BA Form 9, respectively, less the amounts shown in columns (1) and (2).

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