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GOVERNMENT NOTICE

SOUTH AFRICAN RESERVE BANK

No. R. 2508

28 December 1993

MUTUAL BANKS ACT, 1993
(ACT No. 124 OF 1993)

REGULATIONS RELATING TO MUTUAL BANKS

The Minister of Finance has under section 91 of the Mutual Banks Act, 1993 (Act No. 124 of 1993), made the regulations contained in the Schedule.

SCHEDULE ARRANGEMENT OF REGULATIONS

Regulation**Page no****CHAPTER I****BASIS OF REGULATION**

1.	Objective of Regulations and completeness of information	6
2.	Management accounts as basis for the completion of risk-based returns	6
3.	Generally accepted accounting practice	6
4.	Annual financial statements	6
5.	Consolidated financial statements	7
6.	Audit report	8
7.	Certification and rendition of returns	9
8.	General	10

CHAPTER II

RISK-BASED RETURNS AND INSTRUCTIONS, DIRECTIVES AND INTERPRETATIONS RELATING TO THE COMPLETION THEREOF

9.	List of forms prescribed in respect of risk-based returns to be submitted to the Registrar, with indication of institution by which, intervals at which and period within which risk-based returns are to be submitted	11
10.	Calculation of averages	17
11.	Gross balances	17
12.	Maturity classification	17
13.	Reference to line item numbers	17
14.	Revaluation surplus ranking as secondary unimpaired reserve funds	17
15.	Set-off	18
16.	Valuation of items comprising the trading portfolio	18
17.	Accrued interest and amounts	18
18.	Cash-management schemes	19

Regulation**Page no**

19.	Balance sheet and off-balance-sheet activities	Form DI 100 and Form 110 Directives and interpretations for completion	20
20.	Income statement	Form DI 200 Directives and interpretations for completion	31
21.	Liquidity risk	Form DI 300 Directives and interpretations for completion	36
22.	Minimum reserve balance and minimum liquid assets	Form DI 310 Directives and interpretations for completion	40
23.	Capital adequacy	Form DI 400 Directives and interpretations for completion	44
24.	Consolidated balance sheet	Form DI 401 Directives and interpretations for completion	54
25.	Counterparty risk	Form DI 402 Directives and interpretations for completion	58
26.	Foreign operations of South African banks	Form DI 403 Directives and interpretations for completion	60
27.	Interest-rate risk	Form DI 410 Directives and interpretations for completion	67
28.	Market risk (Position risk)	Form DI 420 Directives and interpretations for completion	70
29.	Trading risk	Form DI 430 Directives and interpretations for completion	73
30.	Credit risk	Forms DI 500, 505, 510 and 520 and Prescribed percentages relating to large exposures, directives and interpretations for completion	78

Regulation**Page no**

31.	Currency risk	Form DI 600 Directives and interpretations for completion	87
	Information regarding investments and interests held	Forms DI 700, DI 701 and DI 702	92

CHAPTER III**APPLICATION PROCEDURES**

32.	Application forms and certificates of registration	96
33.	List of forms prescribed in respect of notices, applications, certificates and declarations under these Regulations	96
34.	Appeal procedure	98
35.	Conditions subject to which negotiable certificates of deposit may be issued	110
36.	Application for permission to acquire subsidiaries, branch offices, other interests and representative offices of mutual banks	111
37.	Guidelines relating to conduct of directors	113
38.	Composition of board of directors of a mutual bank	114
39.	Statement and declaration relating to attributes of serving or prospective directors or executive officers	114

CHAPTER IV**PRESCRIBED FEES**

40.	Fees payable	122
41.	Manner of payment of fees	124
42.	Annual licence	124

CHAPTER V**INFORMATION REQUIRED FOR THE ECONOMICS DEPARTMENT OF THE
S A RESERVE BANK**

43. List of forms prescribed in respect of returns to be submitted to the Registrar, with indication of institution by which, intervals at which and period within which returns are to be submitted 125
44. Institutional and maturity breakdown of liabilities and assets Forms DI 900, 910, 920 and 930 Directives and interpretations for completion 142

CHAPTER VI**DEFINITIONS AND GENERAL PROVISIONS**

45. Definitions 146
46. Short title and commencement 149

CHAPTER I**BASIS OF REGULATION****1. Objective of Regulations and completeness of information**

(1) The objective of these Regulations is to provide for the establishment of basic principles relating to the maintenance of effective risk management by mutual banks, with due allowance for the ancillary objective that the benefits derived by mutual banks from compliance with these Regulations exceed the costs entailed by such compliance.

(2) All information required to be reported in the funds prescribed in these Regulations shall be reflected against the appropriate items and in the columns as specified in the forms, for example, all liabilities consisting of claims relating to, and all assets arising from, the business of the reporting mutual bank shall, subject to the provisions of regulation 2, be included against the appropriate liability or asset items in the columns provided.

(3) An analysis of any information or item furnished or appearing in any of the forms referred to in subregulation (2) shall upon his request be made available to the Registrar within a reasonable period of time.

2. Management accounts as basis for the completion of risk-based returns

(1) All the prescribed risk-based returns shall reflect the management accounts as presented to the management and board of a mutual bank.

(2) In the event of a conflict between the instructions, directives and interpretations relating to the completion of the risk-based returns, as prescribed in these Regulations, and the manner in which the management accounts of the mutual bank concerned are completed, the format of such management accounts shall, subject to prior consultation with, and the written approval of, the Registrar, prevail.

3. Generally accepted accounting practice

(1) Unless expressly otherwise provided in the Act or these Regulations, all the prescribed risk-based returns shall, in conformity with generally accepted accounting practice, fairly present the financial position and the results of the operations of a mutual bank.

(2) The same accounting practice applied by a mutual bank in the compilation of its annual financial statements shall be applied by such mutual bank in the compilation of the risk-based returns required to be furnished by it to the Registrar in terms of the Act and these Regulations unless -

(a) it is specifically otherwise provided by these Regulations; or

(b) on prior application to him, the Registrar has authorized a deviation from such practice.

(3) Unsettled transactions which comply with the recognition criteria laid down in the Accounting Statement titled "Framework for the Preparation and Presentation of Financial Statements", issued by the International Accounting Standards Committee, shall be reflected in the balance sheet.

4. Annual financial statements

(1) Unless departures therefrom are specifically authorized by the Act or by the Registrar, the annual financial statements of a mutual bank shall be compiled in accordance with generally accepted accounting practice.

(2) Audited annual financial statements in respect of all subsidiary companies shall be submitted by such a mutual bank to the Registrar when required by him, and the information reported on form DI 702 *inter alia* reflect such financial statements.

(3) Interim reports, where applicable, in respect of a mutual bank shall be submitted to the Registrar as soon as they become available.

5. Consolidated financial statements

(1) A mutual bank shall within 120 days of the end of the financial year of such mutual bank furnish the Registrar with consolidated annual financial statements as prescribed in subregulations (2), (3) and (4).

(2) Consolidated annual financial statements referred to in subregulation (1) shall present the state of affairs, and the results of operations, in respect of the banking business and all other business activities conducted by -

(a) the reporting mutual bank and all its subsidiaries;

(b) where applicable, the following associates of such reporting mutual bank and its subsidiaries namely -

(i) a company or other incorporated business undertaking in respect of the issued share capital of which the reporting mutual bank and its subsidiaries jointly hold more than 20 per cent but not more than 50 per cent;

(ii) a trust or other unincorporated business undertaking in which the reporting mutual bank and its subsidiaries jointly hold an interest of more than 20 per cent, whether as beneficiary or ultimate beneficiary in the case of a trust, or as a partner in the case where such other unincorporated business undertaking is a partnership; and

(c) associates referred to in paragraph (b), the business activities and financial affairs of which the reporting mutual bank and its subsidiaries are able to influence materially.

(3) The consolidated annual financial statements shall be prepared in accordance with generally accepted accounting practice and so as to reflect rand amounts in units of thousands.

(4) The equity method of accounting shall be applied in the preparation of the consolidated annual financial statements in so far as they relate to associates referred to in subregulation (2)(b) and (c).

6. Audit report

(1) The auditor of a mutual bank shall annually, in addition to any report that a mutual bank is statutorily required to obtain from him, report on the mutual bank's financial position and the results of its operations as reflected in all the returns, submitted in terms of Section 53 of the Act, referred to in subregulation (5) that had been submitted to the Registrar as at the financial year-end of the reporting mutual bank.

(2) (a) Notwithstanding the provisions of subregulation (1), the auditor shall also report whether, in his opinion the information contained in the returns at year-end, in all material respects:

- (i) reasonably reflects the information that of the management accounts;
- (ii) is complete in so far as all relevant information contained in the accounting and other records at the reporting date has been extracted therefrom and recorded in the returns;
- (iii) is accurate in so far as it correctly reflects information contained in, and extracted from, the accounting and other records at the reporting date; and
- (iv) is prepared using the same accounting policies as those applied in the management and statutory accounts.

(b) The auditor shall also report whether, in his opinion, the information contained in the returns other than at year-end in all material respects:

- (i) reasonably reflects the information of the management accounts; and
- (ii) is complied by the same accounting policies as those applied in the management and statutory accounts.

(3) In arriving at the opinion required by subregulation (2), the auditor shall annually report the extent of reliance placed on internal controls of the mutual bank as established and maintained by directors relating to financial and regulatory reporting, and compliance with the Act and the Regulations.

(4) In the case of amendments having been effected by a reporting mutual bank to returns submitted by it during the course of the financial year, the auditor shall, when required to do so in terms of a written request addressed by the Registrar to both the reporting mutual bank and the auditor, in writing confirm that he has verified such of the amendments as have been specified by the Registrar in his written request.

(5) The audit report contemplated in subregulation (1) shall be rendered in accordance with the wording and practices recommended from time to time by the South African Institute of Chartered Accountants, and shall be in respect of forms DI 100, DI 110, DI 200, DI 300, DI 310, DI 400, DI 401, DI 402, DI 403, DI 410, DI 420, DI 430, DI 500, DI 510, DI 520, DI 600, DI 700, DI 701, DI 702, and DI 704 submitted in respect of the reporting mutual bank's operations in the Republic and the self-governing territories, in the independent states and elsewhere in the world.

(6) Form DI 900 shall be reconcilable with form DI 100, and the auditor shall within 90 days of the financial year-end of the reporting mutual bank furnish the Registrar with a written report in which it is stated whether or not all forms DI 100 and DI 900 submitted by the reporting mutual bank during the financial year under review were in fact reconcilable with each other. The report shall also state whether there were any instances of non-compliance with the requirements of regulation 22(4) of these Regulations.

(7) For the purposes of the performance of his duties in terms of this regulation, the auditor shall obtain from the Registrar, free of charge, copies of the relevant returns submitted to the Registrar by the reporting mutual bank during the financial year under review.

7. Certification and rendition of returns

(1) As required in Section 86 of the Act the chief executive officer and the chief accounting officer of a reporting mutual bank shall sign and certify the prescribed form DI 099 in respect of each return indicated on the said form, whether such return is rendered on a prescribed form or by means of an electronic facility.

(2) Every set of returns rendered simultaneously, as mentioned in regulation 7(1), shall be accompanied by a duly completed, signed and certified form DI 099.

(3) If the chief executive officer or the chief accounting officer is not available to sign a completed form DI 099, the officer performing the relevant function shall sign the said form in an acting capacity and not on behalf of the absent officer, and the normal office of the officer so acting shall be clearly indicated on form DI 099.

(4) The furnishing of the returns referred to in these Regulations, whether by way of the completion of the prescribed forms or by electronic means, shall be done at the intervals indicated in Chapter II and Chapter V of these Regulations, and such returns shall be forwarded to the Registrar at the address set out in regulation 8(1).

(5) A reporting mutual bank shall submit every appropriate, duly completed form prescribed in Chapter II and Chapter V of these Regulations, reflecting the required particulars relating to the business conducted by it in the Republic and in the self-governing territories as well as the business conducted by it through the medium of an agency or a branch in an independent state.

(6) A reporting mutual bank shall, apart from the forms referred to in sub-regulation (5), submit every appropriate, duly completed form prescribed in Chapter II and Chapter V of these Regulations, reflecting the required particulars relating to the business of a mutual bank conducted by it, other than the business referred to in subregulation (5), through the medium of an agency or in respect of a branch, a subsidiary company or an associate contemplated in regulation 5(2)(b), in each country elsewhere in the world, as well as the business conducted by it through the medium of a subsidiary company or an associate as contemplated in regulation 5(2)(b) in each of the independent states.

(7) Unless otherwise indicated all returns shall be completed in the currency of the country in which the banking business is being conducted.

(8) In completing the returns in respect of banking business conducted within the independent states, the definitions and interpretation of items used in these Regulations shall be applied as if such business was being conducted within the Republic.

(9) In completing the returns in respect of banking business conducted outside the Republic, the self-governing territories and the independent states, the definitions and

interpretation of items used in these Regulations shall be applied to the circumstances prevailing in each country and any difficulties experienced in this regard, shall be referred to the Registrar.

8. General

(1) Forms to be completed in terms of these Regulations can be obtained from the South African Reserve Bank, Office for Banks, P.O. Box 8432, Pretoria, 0001, and shall be completed and submitted in accordance with the instructions, directives and interpretations contained in the applicable chapters of these Regulations.

(2) Mutual Banks are not obliged to use the forms provided by the Office for Banks, but reproductions used by mutual banks shall in all respects correspond to the prescribed forms.

(3) Additional facilities are provided by the Office for Banks for the rendition of information, required to be contained in the prescribed statements and returns, by electronic means, and further details in this regard can be obtained from the said Office.

CHAPTER II

RISK BASED RETURNS AND INSTRUCTIONS, DIRECTIVES AND
INTERPRETATIONS RELATING TO THE COMPLETION THEREOF

9. List of forms prescribed in respect of risk-based returns to be submitted to the Registrar, with indication of institution by which, intervals at which and period within which risk-based returns are to be submitted

Form number	Heading of form	Mutual Bank in Republic ¹	Foreign operations of South African Mutual Banks ²
DI 099	Declaration in respect of statutory returns submitted ⁴	Whenever required as control sheet and for purpose of making required declarations	
DI 099A	Declaration in respect of statutory returns submitted by off-shore subsidiaries, branches and associates ⁴	N/A	Whenever required as control sheet and for purposes of making required declarations
DI 100	Balance sheet	Monthly ^{a, f}	Quarterly ^{b, f}
DI 110	Off-balance-sheet activities	Monthly ^a	Quarterly ^b
DI 200	Income statement	Monthly ^{a, *}	Quarterly ^{b, *}
DI 300	Liquidity risk- maturity ladder	Monthly ^a	N/A
DI 310	Minimum reserve balance and liquid assets	Monthly ^a	N/A
DI 400	Capital adequacy	Quarterly ^a	N/A
DI 401	Consolidated balance sheet	N/A	N/A
DI 402	Counterparty risk	Monthly ^a	N/A
DI 403	Foreign operations of South African mutual banks	N/A	Quarterly ^b
DI 410	Interest rate risk	Monthly ^a	N/A
DI 420	Market risk (Position risk)	Monthly ^a	N/A
DI 430	Trading risk	Monthly ^a	N/A
DI 500	Credit risk	Quarterly ^b	N/A
DI 505	Report of large exposure	Whenever required for making a report	
DI 510	Large exposures	Quarterly ^b	N/A
DI 520	Assets bought in	Annually ^d	Quarterly
DI 600	Currency risk	Monthly ^a	Quarterly
DI 700	Restriction on investments, loans and advances	Annually ^d	N/A
DI 701	Asset-backed securitisation	Annually ^d	N/A
DI 702	Return regarding investments and interests held	Annually ^d	Quarterly

- ¹ Means a mutual bank conducting business as such in the Republic, in any of the independent states, namely Transkei, Bophuthatswana, Venda and Ciskei, and the self-governing territories.
- ² Means a mutual bank conducting business as such outside the Republic, the self-governing territories and independent states, through the medium or in respect of a branch office or a subsidiary company or an associate as contemplated in regulation 5(2)(b).
- ³ Forms DI 099 and DI 099(A) are not prescribed financial returns, but shall be used as a control sheet and to furnish the required declarations regarding the maintenance of prescribed minimum balances.
- ⁴ The prescribed statements and returns shall be submitted within the periods indicated below, as follows:

 - a. Within 15 business days immediately following on the month- or quarter-end to which it relates.
 - b. Within 20 business days immediately following on the quarter-end to which it relates.
 - c. Within 30 days of 31 December of each year.
 - d. Within 120 days immediately following on the date to which the annual financial statements relate.
 - e. Within 45 days immediately following on the sixth month of the financial year and within 90 days immediately following on the date to which the annual financial statements relate.
 - f. Within 90 days immediately following on the date to which the annual financial statements relate.

DECLARATION IN RESPECT OF STATUTORY RETURNS SUBMITTED

DI 099

(To accompany all statutory returns submitted in terms of the Regulations relating to Mutual Banks)

Name of mutual bank

Period ended

19.....

A. DECLARATION

We, the undersigned, hereby declare as follows in respect of each of the statutory statements and returns (identified and rendered in the manner indicated in the space provided for such purposes on page 2 of this form) submitted herewith in respect of the period indicated above:

1. GENERAL

- (i) The information contained in the statements and returns is to the best of our knowledge and belief correct; and
- (ii) the statements and returns have been compiled in accordance with the provisions of the Regulations relating to Mutual Banks; and
- (iii) the statements and returns reflect the management accounts as presented to the management and board of the mutual bank.

2. FORM DI 100

The issued primary and secondary share capital and primary and secondary unimpaired reserve funds of the above-mentioned mutual bank have on (date) been reduced with the amounts of the items mentioned in paragraphs (i) to (iv) of section 48(5)(a) of the Act.

3. FORM DI 310

- (i) None of the liquid assets included in items 20 to 26 of this form have been pledged or otherwise encumbered as envisaged in section 50(3) of the Act, without the consent of the Registrar;
- (ii) all securities included under the liquid assets mentioned in paragraph (i) have been valued in accordance with the provisions of section 50(4) of the Act; and
- (iii) this mutual bank has from the fifteenth business day of the month following the month for which the preceding return of form DI 310 had been submitted to date maintained, and will continue to maintain, for every day until the fourteenth business day of the month following the month to which this return relates, the prescribed minimum reserve balance with the Reserve Bank as required in terms of section 10A of the South African Reserve Bank Act, 1989, and the prescribed average daily minimum amount of liquid assets as prescribed in regulation 22(2), and complies/will comply, as from the fifteenth business day of the month following the month to which this return relates, with the aforesaid prescribed minimum requirements on the basis of its average amount of total liabilities during the reporting month. (If the mutual bank failed to comply with the prescribed requirements, the declaration shall be qualified, and a statement showing the relevant deficiency(ies), for every day on which a deficiency existed, shall accompany this return.)

4. FORM DI 400

This mutual bank has from the fifteenth business day of the month following the quarter for which the preceding return of form DI 400 had been submitted to date maintained, and will continue to maintain for every day until the fourteenth business day of the month following the quarter to which this return relates, the prescribed minimum amount of issued primary and secondary share capital and primary and secondary unimpaired reserve funds as prescribed in regulation 23(4), and complies/will comply, as from the fifteenth business day of the month following the quarter to which this return relates, with the aforesaid requirement relating to the maintenance of the prescribed minimum amount of issued primary and secondary share capital and primary and secondary unimpaired reserve funds. (If the mutual bank failed to comply with the prescribed requirement, the declaration shall be qualified, and a statement showing the relevant deficiency(ies), for every day on which a deficiency existed, shall accompany this return.)

5. FORM DI 600

This mutual bank has not exceeded on any day during the reporting month the limits on its effective net open position(s) in foreign currency as prescribed by regulation 31(6). (If the mutual bank has exceeded the prescribed limits, the declaration shall be qualified, and a statement showing the relevant excess(es) for every day on which an excess existed, shall accompany this return.)

6. FORM DI 700

This mutual bank has at all times during the reporting period complied with the provisions of sections 55 and 56 of the Act.

The following statement(s) and return(s), as identified with a cross in the space provided, are submitted herewith in the format as indicated below with a cross:

C. ATTESTATION OF FORM DI 099

(i) CERTIFICATION BY OFFICIALS RESPONSIBLE FOR EACH RISK

RISK	RESPONSIBLE OFFICIAL	SIGNATURE	DATE
Balance Sheet			
Income Statement			
Solvency			
Liquidity			
Counterparty			
Interest Rate			
Market (Position)			
Credit			
Currency			

(ii) CERTIFICATION BY CHIEF ACCOUNTING OFFICER AND CHIEF EXECUTIVE OFFICER

Signed at, this day of 19.....

.....
Chief Accounting Officer

.....
Chief Executive Officer

**DECLARATION IN RESPECT OF STATUTORY RETURNS SUBMITTED BY
OFF-SHORE SUBSIDIARIES, BRANCHES AND ASSOCIATES**

DI 099A

(To accompany all statutory returns submitted by the above institutions in terms of the Regulations relating to Mutual Banks)

Name of subsidiary/branch/associate

Period ended 19.... Host Country

A. DECLARATION

We, the undersigned, hereby declare as follows in respect of each of the statutory statements and returns (identified and rendered in the manner indicated in the space provided for such purposes below) submitted herewith in respect of the period indicated above:

1. GENERAL

- (i) The information contained in the statements and returns is to the best of our knowledge and belief correct; and
(ii) the statements and returns have been compiled in accordance with the provisions of the Regulations relating to Mutual Banks.

2. FORM DI 100

The issued primary and secondary share capital and primary and secondary unimpaired reserve funds of the above-mentioned mutual bank have on (date) been reduced with the amounts of the items mentioned in paragraphs (i) to (iv) of section 48(5)(a) of the Act.

3. FORM DI 403

This mutual bank has from the fifteenth business day of the month following the quarter for which the preceding return of form DI 403 had been submitted to date maintained, and will continue to maintain for every day until the fourteenth business day of the month following the quarter to which this return relates, the prescribed minimum amount of issued primary and secondary share capital and primary and secondary unimpaired reserve funds as prescribed either in regulation 23(4) or in terms of such requirements of the host country, should the latter be greater, and complies/will comply, as from the fifteenth business day of the month following the quarter to which this return relates, with the aforesaid requirement relating to the maintenance of the prescribed minimum amount of issued primary and secondary share capital and primary and secondary unimpaired reserve funds. (If the mutual bank failed to comply with the prescribed requirement, the declaration shall be qualified, and a statement showing the relevant deficiency(ies), for every day on which a deficiency existed, shall accompany this return.)

B. FORMS SUBMITTED

The following statement(s) and return(s), as identified with a cross in the space provided, are submitted herewith in the format as indicated below with a cross:

Form number	Heading of form	Format of information		In the event of a query, the S.A. Reserve Bank may contact:		
		Hard copy	Electronic	Name	Tel. no.	Ext:
- Form DI 100	- Balance sheet					
- Form DI 110	- Off-balance-sheet activities					
- Form DI 200	- Income statement					
- Form DI 403	- Quarterly return to be rendered by off-shore subsidiaries, branches and associates as contemplated in regulation 5(2)(b)					
- Form DI 505	- Report of large exposure					
- Form DI 520	- Assets bought in					
- Form DI 702	- Return regarding investments and interests held					
"HASH" TOTAL ON DISKETTE						

Signed at, this day of 19.....

.....
Chief Accounting Officer

.....
Chief Executive Officer

INSTRUCTIONS RELATING TO RISK-BASED RETURNS**10. Calculation of averages**

- (1) The average daily balance for the month in respect of each liability or asset item, or any other balance or prescribed magnitude, identified in the prescribed forms, shall be calculated by totalling the amounts thereof for each day of all the days in the month and by dividing such total by the number of calendar days in the particular month to which the statement relates.
- (2) The balance to be used in respect of a day on which the reporting mutual bank is not open for business shall be the total of the relevant liability or asset item, balance or magnitude as at the close of business on the preceding business day.
- (3) If a reporting mutual bank is unable to calculate an average daily balance for a month as envisaged in subregulation (1) it may apply to the Registrar for approval to use, in respect of a particular item, the month-end figure for the reporting month and the relevant figures for the preceding two month-ends to calculate an average balance.

11. Gross balances

- (1) Unless otherwise provided in these Regulations, including the prescribed forms, all information required to be reported in the forms shall be reported on the basis of gross balances.
- (2) The reduction of balances shall be effected only as a result of the application of set-off in terms of regulation 15 or cash-management schemes in terms of regulation 18.
- (3) Assets pledged as security for liabilities of a reporting mutual bank, and such liabilities, shall be reported respectively on the basis of gross balances.

12. Maturity classification

The maturity classification of a liability or an asset (which classification shall, for the purpose of the determination of any average amount, be effected on a daily basis) shall be determined with reference to the remaining period to maturity of the liability or asset in question and not with reference to the date on which the liability was incurred or the asset was acquired.

13. Reference to line item numbers

Arabic numerals appearing under the heading "Line item" and used to number individual paragraphs of the regulations containing directives and interpretations for the completion of returns, correspond to the relevant line item numbers appearing on the applicable forms.

14. Revaluation surplus ranking as secondary unimpaired reserve funds

A surplus resulting from a revaluation of assets, shall rank as secondary unimpaired reserve funds only, to the extent permitted in paragraph (a) of the definition of "secondary unimpaired reserve funds" in section 48(1) of the Act, if the revaluation in question complies with the following conditions, namely -

- (a) the revaluation must be a revaluation of strategic long-term investments or fixed assets which have been formally identified as strategic long-term investments by the board of directors of the mutual bank;
- (b) the revaluation must be made by an independent valuer or associated valuer registered as such under the Valuers' Act, 1982, or, with the approval of the Registrar, by another suitably qualified person, at intervals of not more than once every financial year and in accordance with the accounting policy of the reporting mutual bank and generally accepted accounting practice;
- (c) the assets being revalued shall be similar in nature, for example, investments in premises of a mutual bank, and the revaluation of all such assets shall be undertaken at the same time;
- (d) a reduction in the value of any asset revalued shall also be taken into account; and
- (e) details of all revaluations of assets shall be clearly disclosed in the annual financial statements of the reporting mutual bank.

15. Set-off

(1) Where a client maintains both debit and credit balances with a mutual bank, it may be permissible in certain circumstances to set such balances off against one another for the purposes of completing the prescribed forms, thus reporting net balances only.

(2) Unless otherwise provided in these Regulations, set-off shall be allowed only if all of the following circumstances apply, namely -

- (a) a legal right of set-off must exist and the reporting institution should have obtained a legal opinion to the effect that its right to apply set-off is legally well-founded and would be enforceable in the liquidation or bankruptcy of the client(s) or of the institution;
- (b) the debit and credit balances must relate to the same person;
- (c) both the debit and the credit balances must be denominated in the same currency; and
- (d) the debit and credit balances must have identical maturities.

(3) No set-off shall be allowed in respect of balances relating to clients, other than foreign banks, outside the Republic, the self-governing territories and the independent states.

16. Valuation of items comprising the trading portfolio

All items comprising the domestic or foreign-exchange trading portfolio of the reporting mutual bank must be marked to market.

17. Accrued interest and amounts

(1) All liabilities and assets shall include interest accrued up to the end of the period to which the statement relates. If this is not possible, accrued interest should be reflected under other assets and other liabilities.

- (2) Amounts shall be shown to the nearest thousand units of currency, for example, R4 107 498 and R4 107 540 shall be reported as R4 107 and R4 108, respectively.

18. Cash-management schemes

Unless otherwise prescribed in these Regulations, the reduction of balances resulting from the application of a cash-management scheme shall be taken into account in completing the prescribed forms only where all of the following circumstances apply, namely -

- (a) a cash-management scheme shall only be conducted for those companies that are subsidiaries of the same holding company and they are included in the consolidated audited annual financial statements of such holding company, as well as for such holding company;
- (b) transfers of debit or credit balances from individual accounts to a central group account must be shown as actual transactions on individual accounts, as well as in the accounting records of the individual account holders, in order to ensure that the accounting system of a bank reflects the true debtor/creditor and legal relationships;
- (c) a mutual bank must provide its clients with statements of account evidencing the effect of transfers, whenever such transfers are made between their accounts and a central group account, to enable its clients to make the necessary entries to ensure that their accounting records reflect their true debtor/creditor and legal relationships *vis-à-vis* the mutual bank (except for uncleared items, balances in the books of clients should therefore correspond to balances on client accounts in the accounting system of the mutual bank);
- (d) a group account, or any other account to which transfers are made, must be in the name of a legal entity in order to protect the legal position of the mutual bank;
- (e) transfers between client accounts and a central group account must be supported by legal authorization granted to the mutual bank by its clients, including resolutions of clients' boards of directors, to effect such transfers;
- (f) agreements whereby authorization is granted as contemplated in paragraph (d) must legally limit the mutual bank's risk to the debtor/creditor relationship that exists after transfers have been effected;
- (g) statutory returns must reflect the true debtor/creditor and legal relationships of the mutual bank *vis-à-vis* its clients;
- (h) a mutual bank entering into agreements relating to cash-management schemes with its clients must ensure that the clients are fully aware that after the transfer of balances on their accounts, they have no claim against or obligation to the mutual bank in respect of the amounts so transferred;
- (i) a mutual bank must ensure that all agreements relating to cash-management schemes entered into by it with clients are legal and binding; and
- (j) all cash-management schemes involving the transfer of balances among different legal entities, as well as a standardized agreement, providing for the conduct of such a scheme, entered into between a mutual bank and its clients, must be submitted to the Registrar for his approval.

BALANCE SHEET AND OFF-BALANCE-SHEET ACTIVITIES

Page no

1.	Form DI 100 - Balance sheet	21
2.	Form DI 110 - Off-balance-sheet activities	25
3.	Regulation 19 - Directives and interpretations for completion of monthly balance sheet (Form DI 100)	26

BALANCE SHEET

(Confidential and not available for inspection by the public)

Name of mutual bank

Month ended* 19....

DI 100							
--------	--	--	--	--	--	--	--

Monthly*

Country

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

CAPITAL AND LIABILITIES	Line no.	Liabilities at month-end*				Daily average balance for month*	Cost of funds (annualized) %
		Short-term	Medium-term	Long-term	Total		
		1	2	3	4	5	6
FUNDING-RELATED LIABILITIES TO THE PUBLIC							
Interbank funding - repayable in S A rand (total of items 2 and 3)	1						
Intragroup bank funding	2						
Interbank funding	3						
Non-bank funding - repayable in S A rand (total of items 5 to 8)	4						
Demand	5						
Savings deposits	6						
Fixed and notice deposits	7						
Negotiable certificates of deposit (NCDs) issued	8						
Foreign funding - repayable in foreign currency (total of items 10 and 11)	9						
- Banks	10						
- Non-banks	11						
Loans received under repurchase agreements (total of items 13 and 14)	12						
- Banks	13						
- Non-banks	14						
Other funding liabilities - (including balances due to the S A Reserve Bank)	15						
TOTAL FUNDING-RELATED LIABILITIES TO THE PUBLIC (total of items 1, 4, 9, 12 and 15)	16						

* Quarterly where applicable

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

CAPITAL AND LIABILITIES	Line no.	Liabilities at month-end*				Daily average balance for month*	Cost of funds (annualized) %
		Short-term	Medium-term	Long-term	Total		
		1	2	3	4	5	6
CAPITAL AND OTHER LIABILITIES							
Acknowledgements of debt endorsed and rediscounted, but still outstanding on behalf of clients <i>per contra</i> refer item 69: (total of items 18 to 21)	17						
- Acceptances outstanding	18						
- Commercial paper	19						
- Bills	20						
- Promissory notes and similar acknowledgements of debt	21						
Other liabilities and trade creditors, including impairments and tax liabilities	22						
Capital and reserves (total of items 31 to 33)	23						
Primary - equity	24						
- reserves	25						
Secondary - equity	26						
- reserves	27						
- debt instruments	28						
Qualifying capital and reserves (total of items 24 to 28)	29						
Less: Impairments (section 48(5) of the Act)	30						
Net qualifying capital and reserves (item 29 less item 30)	31						
Profit not formally appropriated by board resolution (DI 200, item 66)	32						
Non-qualifying capital and reserves including revaluations and other reserves and debt instruments not qualifying as secondary share capital and unimpaired reserves	33						
TOTAL LIABILITIES (total of items 16, 17, 22 and 23)	34						

* Quarterly where applicable

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

ASSETS	Line no.	Month-end balance*	Daily average for month*	Annualized gross yield (pre-tax for month)	Risk profile of assets in terms of % weighting						
					0%	5%	10%	20%	50%	100%	Impairments
					4	5	6	7	8	9	10
Money (total of items 36 to 38)	35										
Legal tender in RSA	36										
Gold coin and bullion and non-RSA currency (cash) holdings	37										
Deposits with the S A Reserve Bank	38										
Loans and advances (item 52 less item 53)	39										
Interbank (including intragroup)	40										
Negotiable certificates of deposit (NCDs)	41										
Instalment debtors, suspensive sales and leases	42										
Mortgage loans	43										
Credit card debtors less related unearned finance charges	44										
Acknowledgements of debt discounted, e.g. acceptances, com. paper, bills, prom notes	45										
Redeemable preference shares held to provide credit	46										
Overdrafts and loans	47										
Foreign currency loans and advances (repayable in foreign currency)	48										
Loans granted under resale agreements (total of items 50 and 51)	49										
- Banks	50										
- Non-banks	51										
Total loans and advances (total of items 40 to 49)	52										
Less: Specific provisions	53										
Trading portfolio after mark-to-market adjustments (total of items 55 to 57)	54										
Interest bearing	55										
Equities	56										
Other	57										

* Quarterly where applicable

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

ASSETS	Line no.	Month-end balance*	Daily average for month*	Annualized gross yield (pre-tax for month)	Risk profile of assets in terms of % weightings						Impairments
					0%	5%	10%	20%	50%	100%	
					1	2	3	4	5	6	
Investment Portfolio (total of items 59 to 61 less item 62)	58										
Interest bearing	59										
Listed equities and bank-related investments	60										
Other (including unlisted equities)	61										
Less: Specific provisions	62										
Total of trading and investment portfolio's (total of items 54 and 58)	63										
Fixed assets (total of items 65 to 68)	64										
Premises of bank ⁽¹⁾	65										
Other fixed property ⁽¹⁾	66										
Computer equipment, including peripherals, at net book values ⁽¹⁾	67										
Items other than 65 to 67, including vehicles, furniture and fittings, all at net book values ⁽¹⁾	68										
Clients' liabilities for acknowledgements of debt outstanding, <i>per contra</i> , refer item 17: (total of items 70 to 73)	69										
- Acceptances outstanding	70										
- Commercial paper endorsed	71										
- Bills endorsed	72										
- Promissory notes and similar acknowledgements of debt endorsed	73										
Other assets (including remittances in transit and properties in possession)	74										
Deferred tax	75										
TOTAL ASSETS (total of items 35, 39, 63, 64, 69, 74 and 75)	76										

* Quarterly where applicable

(1) Capitalised leases in accordance with GAAP to be included

OFF-BALANCE-SHEET ACTIVITIES

(Confidential and not available for inspection by the public)

Name of mutual bank

Month ended* 19.....

DI 110							
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Monthly*

Country

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

OFF-BALANCE-SHEET ACTIVITIES	Line no.	Month-end balance*	Max. level recorded during month	Risk profile of off-balance-sheet activities in terms of percentage weightings						
				0%	5%	10%	20%	50%	100%	Impairments
				1	2	3	4	5	6	7
Indemnities and guarantees	1									
Irrevocable letters of credit	2									
Unutilized facilities	3									
Underwriting exposures	4									
Other contingent liabilities	5									
Effective net open position in foreign currencies	6									
Portfolios managed:										
- By others on behalf of the reporting institution	7									
- For others where financing is provided	8									
Committed capital expenditure	9									
Total of revaluation surplus per regulation 14 not reflected on form DI 100 ...	10									
TOTAL (of items 1 to 10)	11									

NOTE: The directives and interpretations for completion of the quarterly return concerning capital adequacy (form DI 400) shall apply when completing this return.

* Quarterly where applicable

19. Balance sheet - Directives and interpretations for completion of monthly balance sheet (Form DI 100)

(1) The cost of funds in respect of a liability item identified in the statement shall be calculated on an annualized basis. (This implies expressing the applicable expense item appearing on the income statement as a percentage of the average daily balance for the month of the corresponding liability item and multiplying the result with the number of days in a calendar year divided by the number of calendar days in the month to which the statement relates.)

(2) The gross yield in respect of an asset item identified in the statement shall be calculated on an annualized basis and before taxation on such income is taken into consideration.* (This implies expressing the applicable income item appearing on the income statement as a percentage of the average daily balance for the month of the corresponding asset item and multiplying the result with the number of days in a calendar year divided by the number of calendar days in the month to which the statement relates.)

* Refer in this regard to the directives and interpretations for the completion of line item 56 of the income statement - form DI 200.

(3) The income-statement item comparable to a particular balance-sheet item appears in the directives and interpretations relating to the income statement (regulation 20).

(4) *Assets sold under repurchase agreements*

(a) A mutual bank shall continue to reflect an asset sold in terms of a repurchase agreement as such an asset in its monthly balance sheet (form DI 100), at the value at which that asset appeared in the accounting records of the bank prior to the sale thereof.

(b) An asset referred to in subregulation (4)(a) and which is a liquid asset as defined in section 1 of the Act shall for the purposes of section 50(1) of the Act rank as a liquid asset in the hands of the mutual bank having possession thereof, but shall not be included by that mutual bank in its monthly balance sheet (form DI 100).

(c) All repurchase agreements concluded by mutual banks shall comply with the following requirements:

(i) no repurchase agreement shall be concluded by a mutual bank with a client thereof without such client's prior consent;

(ii) a mutual bank shall advise its client in writing of every repurchase agreement concluded between them;

(iii) all documentation, relating to repurchase agreements, furnished by a mutual bank to its clients, including letters of confirmation, statements of account and audit certificates, shall clearly identify the relevant transactions as repurchase agreements;

(iv) each transaction must be recorded in the accounting records of the mutual bank, including the client's account in the books of the

mutual bank, and the client must be advised in writing of each transaction on his account with the mutual bank concerned; and

- (v) the underlying asset of each repurchase agreement must at all times be separately identified physically and in the accounting records of the mutual bank.

(5) Instructions relating to the completion of the monthly balance sheet are furnished with reference to the headings and item descriptions of certain line item numbers appearing on form DI 100, as follows:

Line item number

12. Loans received under repurchase agreements

The liability of a mutual bank, by virtue of a repurchase agreement entered into by the mutual bank with any other person, shall constitute a loan to the mutual bank, and the mutual bank shall bring the loan liability into account at the amount of the consideration received for the asset so sold.

22. Other liabilities and trade creditors, including impairments and tax liabilities

The following liabilities shall be included:

22.1 Balances due to head office and branches in the Republic, that is where the net interbranch and head-office balances resulting from entries that originate or require response outside the head office or outside any particular branch are credit balances. A net debit balance shall be reported under asset item 74.

22.2 A balance representing deferred income that cannot be deducted from the asset in question. (This item shall include suspense accounts arising from credit balances resulting from the revaluation of forward exchange contracts or other trading assets, but shall exclude unearned finance charges, accrued interest and rebates.)

22.3 The gross amount of credit items on a deferred tax account. (Also refer to the directives concerning asset item 75.)

22.4 The amounts reported as impairments under capital and reserves (item 23), firstly, in respect of the capital deficit of a foreign subsidiary and, secondly, in respect of all assets included in this statement representing impairments in terms of section 48(5)(a) of the Act.

22.5 All provisions not included elsewhere in this statement.

37. Gold coin and bullion and non-RSA currency (cash) holdings

Gold coin and bullion shall be valued at the month-end rand price for gold established at the afternoon gold-price fixing on the London Gold Market and the closing middle rand/US dollar exchange rate on that day.

42. Instalment debtors, suspensive sales and leases

- 42.1 The total of future instalments or rentals due and payable under instalment sale transactions and leasing transactions shall be included under this item.
- 42.2 The amounts reported shall be the full amount of the future rentals or instalments due and payable, less related unearned finance charges.
- 42.3 If goods have been repossessed, their estimated net realisable value shall be included under the item 'other assets' (item 74).
- 42.4 If retentions have been withheld from suppliers of goods that are the subject of agreements, such retentions shall be deducted from the amounts reported under this item only if a legal right so to withhold is embodied in the agreement. Where no such right exists, the amount withheld shall be included under the liability item 'other funding liabilities' (liability item 15).
- 42.5 Under this item shall also be included the amount of future rentals and instalments that are overdue as defined on form DI 500 (credit risk), less related unearned finance charges.

49. Loans granted under resale agreements

An asset purchased by a mutual bank from any other person subject to a resale agreement shall be shown under this item as a loan granted by the mutual bank in an amount equal to the consideration paid for the asset so purchased. The asset so purchased shall not be included in the balance sheet of the reporting mutual bank.

53. Specific provisions

This item shall include specific provisions, as defined in regulation 45, in respect of discounts, loans and advances relating to asset items 40 to 49, inclusive, and interest receivable credited to an interest suspense account in respect of non-performing discounts, overdrafts and loans.

60. Listed equities and bank-related investments**60.1 Shares in domestic and foreign subsidiary companies, joint ventures and associates**

Include all investments in the shares of subsidiary companies and associates referred to in regulation 5(2)(b)(i) undertaking banking or other business. Shares in subsidiary companies whose main object is the holding of immovable property shall not be included under this item. Such investments shall be reported under 'premises of bank' (asset item 65) or under 'other fixed property' (asset item 66). Preference shares, where the substance of the underlying transaction is to provide credit facilities, shall be included under asset item 46.

60.2 Investments and interests of the reporting bank in the capital of a foreign branch or unincorporated undertaking

The funding of a foreign branch or unincorporated undertaking referred to in regulation 5(2)(b)(ii) by the reporting mutual bank shall be divided into a capital

account and a current account in respect of such branch or undertaking. The amount allocated to the capital account is that amount which can be regarded as being permanent funding of the foreign branch or unincorporated undertaking and shall represent the capital of such branch or undertaking as envisaged in section 48(5)(a) of the Act. Such capital shall be included under this item and the balance, representing the current account, under asset item 48 (if a debit balance) or under liability item 10 (if a credit balance).

65. Premises of mutual bank

65.1 All land and buildings owned by the reporting mutual bank and used or intended to be used by it mainly for the purpose of the conduct of its business as a mutual bank, including official residences, shall be included under the item.

65.2 Amounts relating to the capital cost of leasehold premises shall be included under this item.

65.3 The amounts of shares in, or loans and advances to, subsidiary companies whose main object is the holding of fixed property that is used or intended to be used by the reporting mutual bank mainly for the purpose of the conduct of its business as a mutual bank shall also be included under this item.

65.4 Amounts shall be stated at net book values.

66. Other fixed property

66.1 All investments in fixed property not used or intended to be used by the reporting mutual bank mainly for the purpose of the conduct of its business as a bank, shall be included under the item, including, *inter alia* -

66.1.1 shares in companies of which the main object is the acquisition and holding or development of immovable property other than business premises of the reporting mutual bank;

66.1.2 amounts owing to the reporting mutual bank in respect of immovable property sold by it under deed of sale.

66.2 The amounts of the investments referred to in paragraph 66.1 shall be stated at net book values.

66.3 Assets bought in to protect an advance or investment and not yet disposed of, such as immovable property or companies of which the main object is the acquisition and holding or development of immovable property shall be included under line item number 74. Assets so bought in shall be valued at the lower of either cost or estimated net realisable value. After a lapse of five years, the asset bought in shall no longer be regarded as protecting an investment and must be reclassified as an investment.

69. Clients' liabilities for acknowledgement of debt, *per contra*

The liabilities of clients in respect of all the outstanding instruments specified in line item numbers 18 to 21, which instruments have not been included under line item number 45 as having been discounted by the reporting mutual bank, but which have been

discounted or rediscounted by another bank or have been sold, shall be reported as *contra* items under line item numbers 70 to 73 respectively.

74. Other assets (including remittances in transit and properties in possession)

74.1 Balances due by head office and branches in the Republic

The net interbranch and head office debit balances, resulting from entries that originate or require response outside the head office or outside any particular branch shall be included under this item. A net credit balance shall be reported under liability item 22.

74.2 Assets other than the foregoing

Postal and money orders, tax overpaid, services deposits and stamps, as well as all assets not specifically required to be shown elsewhere in form DI 100 shall be included under this item.

74.3 Remittances in transit

The amounts of cheques or other orders to pay, drawn on one of a mutual bank's branches in the Republic or on another bank or mutual bank in the Republic or on the Reserve Bank, and with which another such branch, bank or mutual bank in the Republic has credited a client or which it has paid out but with which the first-mentioned branch or bank, mutual bank or the Reserve Bank has not yet debited a client, as well as the amount of a warrant voucher that the reporting mutual bank has paid out but for which it has not yet received repayment from the Secretary to the Treasury, shall be included under this item.

Assets bought in to protect an investment

74.4 Investments in shares of companies of which the main object is not the holding of fixed property, and which shares were bought in to protect an advance or an investment shall be included under this item. After a lapse of five years, the asset bought in shall no longer be regarded as protecting an investment and must be reclassified as an investment.

75. Deferred tax

75.1 This item shall include the gross amount of debit items on a deferred tax account.

75.2 A mutual bank shall provide the Registrar at the time of compiling interim and annual financial statements with an analysis containing full details of each debit and credit item on a deferred tax account, separately.

INCOME STATEMENT**Page no**

1. Form DI 200 - Income statement 32
2. Regulation 20 - Directives and interpretations for completion of monthly
income statement (Form DI 200) 34

INCOME STATEMENT

DI 200

(Confidential and not available for inspection by the public)

Monthly*

Name of mutual bank

Month ended* 19.....

Country

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

	Line no.	Current month	Current year to date
		1	2
Interest income from loans and advances (total of items 2 to 10)	1		
Interbank (including intragroup bank funding and NCDs)	2		
Instalment debtors, suspensive sales and leases	3		
Mortgage loans	4		
Credit card debtors	5		
Acknowledgements of debt discounted	6		
Redeemable preference shares	7		
Overdrafts and loans	8		
Foreign currency loans and advances	9		
Loans granted under resale agreements	10		
Interest expense i.r.o. deposits and loans received, excluding interest on debt instruments issued - to be shown against item 21 (total of items 12 to 20)	11		
Intragroup bank funding	12		
Interbank funding	13		
Demand	14		
Savings deposits	15		
Fixed and notice deposits	16		
NCDs issued	17		
Foreign funding	18		
Loans received under repurchase agreements	19		
Other funding liabilities	20		
Interest expense i.r.o. debt instruments issued (refer DI 100, liability items 28 and 33) ..	21		
Total interest expense (total of items 11 and 21)	22		
Net interest turn (item 1 less item 22)	23		
Trading income (total of items 25 to 28)	24		
Interest bearing	25		
Equities	26		
Other (including foreign-exchange earnings)	27		
Net mark-to-market adjustments (total of items 29 and 30)	28		
Domestic trading portfolio	29		
Foreign-exchange trading portfolio	30		
Investment income (total of items 32 to 34)	31		
Interest bearing	32		
Equities	33		
Other	34		
Total of items 23, 24 and 31	35		

* Quarterly where applicable

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

	Line no.	Current month*	Current year to date
Fee income (total of items 37 and 38)	36		
Transaction-based banking-related fee income	37		
Knowledge-based fee income	38		
Operating expenses (total of items 40 to 44)	39		
Staff	40		
Marketing and communication - excluding staff costs	41		
Bad debts written off directly against the income statement	42		
Depreciation	43		
Administrative and other operating expenses	44		
Provisions (total of items 46 to 50)	45		
Specific provisions i.r.o.: (total of items 47 and 48)	46		
Loans and advances included under asset item 52 on form DI 100	47		
Investments included under asset item 58 on form DI 100	48		
General debt provisions qualifying as secondary unimpaired reserves	49		
Other (including provisions credited to an interest suspense account)	50		
Income before tax (total of items 35 and 36 less 39 and 45)	51		
Financial services levy	52		
Taxation (total of items 54 to 56)	53		
Current	54		
Deferred	55		
Gross-up adjustment	56		
Net income after tax (item 51 less item 52 and 53)	57		
Extraordinary items: consult AC 103 issued by the SA Institute of Chartered Accountants ..	58		
Prior-period adjustments: consult AC 103 issued by the SA Institute of Chartered Accountants ..	59		
Associate income (expenditure): consult AC 110 issued by the SA Institute of Chartered Accountants ..	60		
Reserves - Transfers to	61		
- Transfers from	62		
Dividends paid or proposed	63		
RETAINED INCOME FOR THE PERIOD (item 57, plus or minus items 58 to 63)	64		
RETAINED INCOME AT BEGINNING OF THE PERIOD	65		
RETAINED INCOME AT END OF THE PERIOD (item 64 plus item 65)	66		

* Quarterly where applicable

20. Income statement - directives and interpretations for completion of monthly income statement (Form DI 200)

(1) Instructions relating to the completion of the monthly income statement are furnished with reference to the item descriptions and line item numbers appearing on form DI 200, as follows (where appropriate, the corresponding balance-sheet item number(s) is/are indicated):

Line item number

1. Interest income from loans and advances

The items listed in the income statement under this heading shall reflect interest income in respect of the corresponding asset items listed in the balance sheet, excluding unearned finance charges (that is finance charges due but not yet accrued), as follows :

Income statement line item	Corresponding balance-sheet asset line item
2	40 plus 41
3	42
4	43
5	44
6	45
7	46
8	47
9	48
10	49

11. Interest expense in respect of deposits and loans received

The items listed in the income statement under this heading shall reflect interest expense in respect of the corresponding liability items listed in the balance sheet, excluding deferred finance charges (that is finance charges due but not yet accrued), as follows:

Income statement line item	Corresponding balance-sheet liability line item
12	2
13	3
14	5
15	6
16	7
17	8
18	9
19	12
20	15

37. Transaction-based banking-related fee income

This item shall include all non-interest income earned as a direct result of any service rendered by the reporting mutual bank at a fee that is levied on the basis of a standardized tariff. Typically, this includes fees levied in respect of services relating to money transmission. (This item shall include fees levied in respect of off-balance-sheet transactions, but excludes interest income.)

38. Knowledge-based fee income

This item shall include all income earned as a result of any service rendered by the reporting mutual bank at a fee that is negotiated in the case with a client. (For example, the bulk of the income from corporate finance activities of a mutual bank will fall under this item.)

40. Staff

This item shall include all salaries, wages, fringe benefits (the amount of which is computed either in accordance with the provisions of the Income Tax Act, 1962, or on the basis of opportunity cost), the institutions contributions to pension and provident funds, medical schemes, and all other costs directly related to the staff complement.

56. Gross-up adjustment

Where a reporting mutual bank has reported a tax-exempt amount against any of the foregoing items at a notional pre-tax value, the relevant contra entry shall be reflected under this item.

61. Reserves - Transfers to

This item shall include all transfers to reserves, including the creation or increase of a taxation equalisation reserve.

62. Reserves - Transfers from

This item shall include all transfers from reserves, including the utilisation of a taxation equalisation reserve.

LIQUIDITY RISK**Page no**

1. Form DI 300 - Liquidity risk maturity ladder 37
2. Regulation 21 - Directives and interpretations for completion of monthly
return concerning liquidity risk (Form DI 300) 39

LIQUIDITY RISK - MATURITY LADDER

(Confidential and not available for inspection by the public)

Name of mutual bank

Month ended 19.....

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

DI 300							
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Monthly

Country

	Line no.	Month-end balance Total	Short-term	Medium-term				Long-term	
			0 - 31 days	32 - 60 days	61 - 91 days	92 - 181 days	182 - 365 days	Other	
			1	2	3	4	5	6	7
Assets per DI 100									
Money	1								
Loans and advances	2								
Total of trading and investment portfolios	3								
Fixed assets	4								
Clients liabilities for acknowledgements of debt rediscounted - <i>per contra</i>	5								
Other assets, including deferred tax	6								
Liabilities per DI 100									
Interbank funding	7								
Non-bank funding	8								
Foreign funding	9								
Loans received under repurchase agreements	10								
Other liabilities including other funding, trade creditors, impairments and tax liabilities	11								
Acknowledgement of debt rediscounted <i>per contra</i>	12								
Capital and reserves	13								
On-balance-sheet mismatch (Line items 1 to 6 minus 7 to 13)	14	Nil							
Anticipated future cash flows - inward	15								
- outward	16								
Theoretical mismatch	17								
Cumulative theoretical mismatch	18								
Anticipated liquidity mismatch per Alco model	19								

	Line no.	Month-end balance Total	Short-term	Medium-term				Long-term	
			0 - 31 days	32 - 60 days	61 - 91 days	92 - 181 days	182 - 365 days	Other	
			1	2	3	4	5	6	7
Anticipated liquidity mismatch per Alco model (brought forward from item 19) :	20								
To be funded as follows*									
SARB funding (items 22 plus 23)	21								
Statutory liquid assets in excess of statutory liquid-asset requirement available and intended to be used for accommodation	22								
Other assets available for accommodation purposes	23								
Money market (items 25 plus 26)	24								
Banks/Mutual Banks	25								
Non-banks	26								
Other liquid assets available (excess not included in item 22)	27								
Deposits held at banks	28								
Undrawn call standby facilities - repayable longer than 32 days	29								
Other readily marketable securities	30								
Wholesale deposits (rand) (volatile funding)	31								
Retail deposits (rand) (items 31 & 32 = items 7 & 8)	32								
Total funding supplied by ten largest depositors	33								
Maximum funding utilised during reporting period	34								
SARB funding (refer item 21)	35								
Money market (refer items 25 and 26)	36								

* To avoid double counting, only items not included as potential inflows in item 20 should be listed in items 21 to 30.

21. Liquidity risk - Directives and interpretations for completion of monthly return concerning liquidity risk (Form DI 300)

(1) The purpose of this return is, firstly, to enable the reporting mutual bank to determine the theoretical mismatch to which it is exposed and, secondly, to enable it to reflect its managed liquidity mismatch position as per its Alco model.

(2) Instructions relating to the completion of form DI 300 are furnished with reference to the corresponding asset and liability items appearing on form DI 100, as follows:

Line item numbers appearing on :

Form DI 300	Form DI 100
1	35
2	39
3	63
4	64
5	69
6	74 and 75
7	1
8	4
9	9
10	12
11	15, 22
12	17
13	23

MINIMUM RESERVE BALANCE AND LIQUID ASSETS

	<u>Page no</u>
1. Form DI 310 - Minimum reserve balance and liquid assets	41
2. Regulation 22 - Directives and interpretations for completion of monthly return concerning minimum reserve balance and liquid assets (Form DI 310)	42

MINIMUM RESERVE BALANCE AND LIQUID ASSETS

DI 310

(Confidential and not available for inspection by the public)

Monthly*

Name of mutual bank

Month ended 19.....

Country

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

	Line no.	Total liabilities	Transactions with banks and mutual banks (See note 1)
		1	2
Capital and liabilities as per line item 34, column 4, of form DI 100	1		
Less: Capital and reserves as per line item 23, column 4, of form DI 100	2		
Liabilities, as adjusted (line item 1 less 2)	3		
Less: Loans received under repurchase agreements or granted under resale agreements with the Reserve Bank and the Corporation for Public Deposits ..	4		
Loans received under repurchase agreements in liquid assets	5		
Loans received under repurchase agreements for readily marketable fixed interest-bearing securities of public-sector bodies	6		
Loans received under matched repurchase agreements	7		
Loans received under effectively matched repurchase agreements	8		
Deposits pledged as security for loans granted	9		
Amounts owing by banks and mutual building societies	10		
Fifty per cent of remittances in transit	11		
Liabilities, as reduced (item 3 less items 4 to 11)	12		
Reserve balance to be held as from fifteenth business day of the month following on the month to which this return relates	13	1%	
- percentage requirement	14		
- rand requirement	15		
Less: Average amount of Reserve Bank notes and subsidiary coin held during reporting month**	16		
Plus: Additional interest-bearing reserve balance at 1 per cent of line item 12, column 2	17		
Total reserve balance to be held with the Reserve Bank	18		
Liquid assets required to be held as from fifteenth business day of the month following on the month to which this return relates at 5 per cent of line item 3, column 1	19		
Average daily amount of liquid assets held up to fourteenth business day of the month following on the month to which this return relates (total of line items 20 to 26) - section 1 of Mutual Banks Act, 1993	20		
Reserve Bank notes and coin held during preceding month (excluding such notes or coin taken into account in the calculation of the minimum reserve balance)	21		
Gold coin and bullion	22		
Clearing account balances held with the Reserve Bank	23		
Treasury bills of the Republic	24		
Stocks issued under section 19 of the Exchequer Act, 1975	25		
Securities of the Reserve Bank	26		
Short-term bills issued by the Land Bank	27		
Memorandum items:	28		
Adjustment in respect of cash-management schemes - regulation 18	29		
Adjustment in respect of set-off - regulation 15	30		
Total average daily amount of all liquid assets acquired under resale agreements	31		
Total average daily amount of all liquid assets sold under repurchase agreements	32		
Total vault cash	33		
Less: ** Vault cash utilised as per line item 15 (may not exceed line item 14)			
Excess vault cash utilised as per line item 20 (line item 31 less 32)			

Note 1: Report under column 3 the portion of total liabilities (column 1) that is in respect of transactions with banks/mutual banks.

Funded by repurchase agreements

22. Minimum reserve balance and liquid assets - Directives and interpretations for completion of monthly return concerning minimum reserve balance and liquid assets (Form DI 310)

(1) The provisions of any Notice issued by the Governor of the Reserve Bank under section 10A of the South African Reserve Bank Act, 1989 (Act No. 90 of 1989), regarding the determination of the minimum reserve balance to be held with the Reserve Bank, and the provisions of regulation 10(1) and (2) regarding the average daily amount of Reserve Bank notes and subsidiary coin and liquid assets held during the reporting month, shall be complied with.

(2) *Minimum liquid assets*

(a) For the purposes of complying with the provisions of section 50(1) of the Act, a mutual bank shall, during the period prescribed in subregulation (3), hold an average daily amount of liquid assets that shall not be less than an amount equal to 5 per cent of its adjusted total liabilities to the public as shown in line item number 3 of the latest monthly return of form DI 310 furnished to the Registrar. Provided that the minimum amount of liquid assets held on any day during the period prescribed in subregulation (3) shall not be less than an amount equal to 75 per cent of the average daily amount of liquid assets required to be held by the bank in terms of this subregulation; and

(b) no foreign-currency assets, except gold coin and bullion, shall qualify as liquid assets.

(3) *Period of maintenance of prescribed minimum reserve balance and liquid assets*

A mutual bank shall maintain the minimum amounts during the period from the fifteenth business day of the month following the month or calendar quarter to which a particular return relates, up to and including the fourteenth business day of the month following the month or calendar quarter in respect of which the next monthly or quarterly return, as the case may be, is to be furnished by the reporting bank.

(4) *Assets pledged or otherwise encumbered*

(a) Unless an exemption has been granted by the Registrar in terms of the proviso to section 50(3) of the Act, only assets not pledged or otherwise encumbered may be utilized as liquid assets.

(b) Securities lodged with the Reserve Bank to secure facilities shall not be regarded as pledged except to the extent that they are required to secure facilities actually utilised.

(5) Instructions relating to the completion of the return are furnished with reference to certain item descriptions and line item numbers appearing on form DI 310, as follows :

**Line item
number****16 Additional interest-bearing reserve balance requirement**

Interest earned on the aforementioned special deposit account must be recorded in line item number 34 of form DI 200, while the corresponding asset must be recorded in line item number 38 of form DI 100 and in line item number 104 of form DI 900.

20 to 26 Average daily amount of liquid assets held

The reporting mutual bank shall record, in items 20 to 26, the average daily amounts of its holdings during the prescribed period of the individual categories of liquid assets, valued in accordance with the requirements of section 50(4) of the Act.

The individual liquid asset items identified shall include the average daily amounts during the prescribed period of liquid assets acquired under resale agreements, but shall not include the average daily amounts of such assets sold under repurchase agreements.

27 to 33 Memorandum items

The total of the average daily amounts of all liquid assets acquired under resale agreements and physically held, or sold under repurchase agreements, during the prescribed period, and included in items 20 to 26, shall be recorded in items 29 and 30, respectively.

CAPITAL ADEQUACY**Page no**

1. Form DI 400 - Capital adequacy 45
2. Regulation 23 - Directives and interpretations for completion of quarterly
return concerning capital adequacy (Form DI 400) 47

CAPITAL ADEQUACY

(Confidential and not available for inspection by the public)

Name of mutual bank

Quarter ended 19.....

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

DI 400							
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Quarterly

Country

DIVISION I. CALCULATION OF REQUIRED MINIMUM SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS	Line no.	Risk-weight categories							Total
		0%	5%	10%	20%	50%	100%	Impairments	
		1	2	3	4	5	6	7	
Quarterly average assets per balance sheet, excluding impairments (form DI 100 - item 76) (refer regulation 23(1)(b))	1								
Quarterly average off-balance-sheet activities (form DI 110 - item 11) (refer regulation 23 (1)(b))	2								
Subtotal (total of items 1 and 2)	3								
Reductions i.r.o. transactions guaranteed or secured by pledge of assets or deposits	4								
Reallocation of transactions guaranteed or secured by pledge of assets or deposits	5								
Subtotal after reallocation and deductions (Item 4 minus item 5 - column 8 must be equal to zero)	6								
Total (item 3 plus item 6)	7								
Risk weightings	8	0%	5%	10%	20%	50%	100%	Impairments	
Total multiplied by risk weighting	9								
Capital ratio	10								8%
Required minimum share capital and unimpaired reserve funds before phase in	11								
Phase-in percentage i.t.o. regulation 23(4)(b)	12								%
REQUIRED MINIMUM SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS	13								

DIVISION II. CALCULATION OF QUALIFYING AND NON-QUALIFYING ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS AT END OF QUARTER	Line No.	Total
		1
Total issued primary share capital and unimpaired reserve funds (total of items 15 and 18)	14	
Issued primary share capital (total of items 16 and 17)	15	
Ordinary shares	16	
Non-redeemable non-cumulative preference shares	17	
Primary unimpaired reserve funds (a) (total of items 19 to 22)	18	
Share premium	19	
Accumulated profits	20	
Surplus on realization of capital assets	21	
Other general or special reserves (total of items 23 to 27)	22	
(Specify)	23	
.....	24	
.....	25	
.....	26	
.....	27	
Total issued secondary share capital and reserve funds (total of items 29 and 32)	28	
Issued secondary share capital (total of items 30 and 31)	29	
Cumulative preference shares	30	
Debt instruments issued i.t.o. regulation 23(5)	31	
Secondary unimpaired reserve funds (a) (total of items 33 to 35)	32	
Fifty per cent of revaluation surpluses	33	
General debt provisions	34	
Undisclosed reserves (a)	35	
Qualifying issued secondary share capital and secondary unimpaired reserve funds (may not exceed item 14 above)	36	
Total qualifying issued share capital and unimpaired reserve funds (total of items 14 and 36)	37	
Less: Impairments i.t.o. section 48(5) of the Act (brought forward from line item 7, col 7)	38	
NET QUALIFYING ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS	39	
Non-qualifying issued share capital and reserves (item 28 less item 36 plus fifty per cent of revaluation surpluses)	40	
DIVISION III. CALCULATION OF EXCESS/(DEFICIENCY) IN ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS		
Net qualifying issued share capital and unimpaired reserve funds (item 39 of Division II)	41	
Required issued share capital and unimpaired reserve funds calculated in last preceding return (item 13 of Division I)	42	
Excess (deficiency) (item 41 less item 42)	43	
DIVISION IV. CAPITAL ADEQUACY: RISK-ASSET RATIO		
(Amount reported in line item 39 of Division II, divided by the amount reported in column 8 of line item 9 in Division I, expressed as a percentage to two decimal places)	44	%
DIVISION V. UNREALISED PROFIT/(LOSS) ON INVESTMENT PORTFOLIO (Market value less book value) (Form DI 420, item 8 minus item 7, column 7)	45	

(a) Not to include any balance on the income statement not yet transferred to a reserve by formal resolution by the board of directors.

23. CAPITAL ADEQUACY - Directives and interpretations for completion of quarterly return concerning capital adequacy (Form DI 400)

(1) *Risk profile of assets and off-balance-sheet activities as set out on forms DI 100 and DI 110:*

- (a) For purposes of calculating the minimum share capital and unimpaired reserve funds that a mutual bank is required to maintain, the assets and off-balance sheet activities are categorized according to their risk profiles and accorded applicable risk weights.
- (b) For the purposes referred to in paragraph (a), the amounts recorded in the columns "Month-end balance" on forms DI 100 and DI 110 shall be categorized monthly.
- (c) The quarterly average (average for the three month-ends comprising the reporting quarter) of the totals of the risk-weighting columns on forms DI 100 and DI 110 shall be recorded against line items 1 and 2 in Division 1 of form DI 400.
- (d) The directives and interpretations contained in subregulations (6) and (7) shall apply in respect of the completion of the applicable items on forms DI 100 and DI 110.
- (e) The value of assets representing impairments of capital and reserves, which, in terms of section 48(5)(a) of the Act, must be deducted from the total amount of primary and secondary issued share capital and primary and secondary unimpaired reserve funds, shall be included in the impairment column on form DI 100. The quarterly average of such amounts shall be recorded against line item 38 in Division II of form DI 400.

(2) *OECD countries:*

For the purposes of this regulation, "OECD countries" means those countries which are full members of the Organisation for Economic Co-operation and Development or countries which have concluded special lending arrangements with the International Monetary Fund in terms of the said Fund's General Arrangements to Borrow.

The following countries fall into this category:

Australia	Luxembourg
Austria	Netherlands
Belgium	New Zealand
Canada	Norway
Denmark	Portugal
Finland	Saudi Arabia
France	Spain
Germany	Sweden
Greece	Switzerland
Iceland	Turkey
Ireland	United Kingdom
Italy	United States of America
Japan	

(3) *Specific provisions:*

Where a specific provision has been raised against an asset, the amount of the provision shall be recorded in the risk-weighting column in which the asset concerned is reported, against the applicable "specific provision" line item (asset line item 53 or 62, as the case may be) on form DI 100.

(4) *Minimum share capital and unimpaired reserve funds*

- (a) For the purposes of the determination, in form DI 400, of the minimum amount of primary and secondary share capital and primary and secondary unimpaired reserve funds required to be maintained by a mutual bank in terms of section 48(2)(b) of the Act, the quarterly average amount referred to in line item numbers 1 and 2, respectively, in form DI 400 shall be the average, as determined in subregulations (1)(b) and 1(c) hereinbefore, of the book values of assets and off-balance-sheet activities in respect of each of the three months comprising the relevant calendar quarter, and shall be used in conjunction with the applicable risk-weight percentage as hereinbefore in this regulation prescribed, so as to determine the said minimum amount of primary and secondary share capital and primary and secondary unimpaired reserve funds.
- (b) The percentage, contemplated in section 48(2)(b) of the Act, of the amount of a mutual bank's assets and other risk exposures (as adjusted through the application of the prescribed risk weights), and which is to be used, as contemplated in that section, to calculate the minimum share capital and unimpaired reserve funds that the mutual bank is required to maintain in terms of that section shall be eight percent and required to be inserted in line item 12 in Division I of form DI 400 for the purpose of the calculation of the minimum amount of share capital and unimpaired reserve funds that the reporting mutual bank is required to maintain.
- (c) The Registrar may, with the consent of the Minister, determine risk-weight percentages in respect of assets and other risk exposures (including assets and other risk exposures identified to exist in a country other than the Republic) that are not specifically referred to in these Regulations.

(5) *Conditions for issue of debt instruments of which the proceeds rank as secondary share capital*

The issue of debt instruments contemplated in section 48(1) of the Act, shall be subject to the following conditions, namely -

- (a) prior written approval of the Registrar is required before debt investments can be issued;
- (b) the debt instruments shall not be payable to bearer;
- (c) no asset of the bank issuing the debt instruments may be pledged or otherwise encumbered as security for any liability by virtue of the debt instruments;
- (d) the debt instruments shall be issued for a minimum period of five years;

- (e) the debt instruments may be redeemed before maturity only at the option of the bank concerned and with the prior written approval of the Registrar;
 - (f) notwithstanding the provisions of any other Act, in the event of the winding-up of the bank concerned, the capital amount of the debt instruments shall not be repaid until the claims of other creditors have been fully satisfied; and
 - (g) the amount obtained by way of the issue, after the date of commencement of this Act, of debt instruments and that may in terms of this section rank as secondary share capital shall (except in the case of such debt instruments which are to be converted into shares representing capital that may in terms of this section rank as primary or secondary share capital) during the fifth year preceding the maturity of such debt instruments be reduced by an amount equal to 20 per cent of the amount so obtained and, annually thereafter, by an amount that in each successive year is increased by 20 per cent of the amount so obtained.
- (6) *The following directives and interpretations shall be followed when completing the risk-weighting columns on form DI 100 and DI 110*
- (a) In completing line item 49 form DI 100, where applicable, subregulation (7)(b) shall apply, provided the asset received in terms of a resale agreement and in the possession of the reporting mutual bank has not been on-sold or pledged in any way whatsoever.
 - (b) Investments in securities issued by a special purpose vehicle in terms of a securitisation scheme shall attract the risk weighting applicable to the underlying asset securitized.
 - (c) Loans secured by mortgage on urban residential dwellings and where the monthly instalments on such loans are overdue will attract a risk weighting of 100 per cent.
 - (d) Debits on a deferred tax account arising from a general provision shall be deducted from general provisions in order to establish the amount that qualifies as secondary unimpaired reserve funds in terms of section 48(1) of the Act.
 - (e) Performance-related guarantee means an undertaking by a mutual bank on behalf of one person to another where the potential obligation of the mutual bank as to the value or time of performance cannot be determined at the time of issue of the guarantee but only in the event and at the time of default by the first-named person, and includes foreign financing in the form of trade financing, other than drawdowns under usance letters of credit, and term borrowings, where in both cases the financing or borrowing is self-liquidating and linked directly with and is immediately preceded by a specific transaction relating to merchandise, capital equipment or services, raised by a mutual bank or by a client in the client's own name and guaranteed by the reporting mutual bank.

- (f) Letters of credit comprise all unutilized letters of credit facilities granted for domestic and foreign transactions, confirmed letters of credit in respect of mutual banks and letters of authority, and include the following:
- (i) documentary credits outwards for domestic and foreign transactions (sight and usance); and
 - (ii) documentary credits inwards (sight and usance) confirmed and/or accepted.
- (g) A letter of credit shall be considered irrevocable if the mutual bank commits itself to honouring the obligation. The credit may not be cancelled or amended without the prior agreement of all parties.
- (h) Letters of credit serving as financial guarantees shall be regarded as lending related guarantees.
- (i) Unutilized facilities shall include loans and other credit facilities granted (whether for fixed or varying amounts) but not paid out to or used by clients, and include unutilized overdraft facilities on current account, unutilized acceptance facilities and unutilized revolving credit facilities to which the reporting mutual bank has been irrevocably committed.
- (j) Irrevocable loans and other credit facilities are those that cannot be *unconditionally* cancelled at any time.
- (k) Irrevocable, unutilized draw-down facilities are those, regardless of the original maturity thereof, granted in terms of an agreement whereby such facilities will be drawn down in agreed amounts during prearranged periods. Capital shall be required to be held only against those amounts that the bank is committed to advancing during the quarter following on the reporting date of the form DI 400.
- (l) Underwriting exposures include all underwriting commitments, whether in writing or given verbally, including all note-issuance facilities and revolving underwriting facilities where the contingent risk arises from the mutual bank's role as underwriter of such issues, guaranteeing to provide funds when other parties have refused to do so.
- (m) The effective net open position in foreign currencies shall be as calculated in line item 8 of column 8 on form DI 600 (Currency risk), converted into rand.
- (n) Portfolio's managed by others on behalf of the reporting mutual bank shall include assets not reported on form DI 100, and the applicable risk weighting shall be the same as in respect of the relevant asset.
- (o) Portfolio's managed for others, and for which financing is provided shall include financing provided for the purpose of acquiring a portfolio of investments managed by the reporting mutual bank, which financing has not been reported on form DI 100, and the applicable risk weighting shall be the same as in respect of the relevant financing.

(p) TABLE OF RISK WEIGHTINGS

Risk weighting %	Transactions with the following counterparties (including contingent liabilities)
0	Central government of RSA and OECD countries Explicit guarantees by central government Central banks of RSA and OECD countries Intragroup advances to banks and mutual banks (including NCDs) Bank notes, subsidiary coin, gold coin and bullion Corporation for Public Deposits Deferred tax debits not arising from an assessed loss Postal and money orders, service deposits and stamps Performance-related guarantees on behalf of RSA and public-sector bodies and governments in common monetary area Irrevocable letters of credit with an original maturity of up to three months Irrevocable letters of credit and unutilized facilities to the central government of RSA and OECD countries, regardless of the original maturity thereof All irrevocable, unutilized facilities with an original maturity of less than one year Irrevocable unutilized draw-down facilities to the central government of RSA and OECD countries
5	Irrevocable letters of credit with an original maturity of more than three months on behalf of public-sector bodies Irrevocable, unutilized facilities with an original maturity of one year and over to public-sector bodies Irrevocable, unutilized draw-down facilities to public-sector bodies
10	RSA public-sector bodies Central governments of countries in common monetary area Performance-related guarantees on behalf of domestic banks, mutual banks and banks in OECD countries Irrevocable letters of credit with an original maturity of longer than three months on behalf of banks and mutual banks in RSA and OECD countries Irrevocable, unutilized facilities with an original maturity of one year and over to banks and mutual banks in RSA and OECD countries Irrevocable, unutilized draw-down facilities to banks and mutual banks in RSA and OECD countries
20	Public-sector bodies in common monetary area countries Banks and mutual banks in RSA and OECD countries Banks in other countries where residual maturity is less than or equal to 12 months Irrevocable letters of credit for a period of longer than three months to all other parties Irrevocable, unutilized draw-down facilities to banks in non-OECD countries Irrevocable, unutilized facilities with an original maturity of one year and over to banks in non-OECD countries Committed capital expenditure

Risk weighting %	Transactions with the following counterparties (including contingent liabilities)
50	Banks in non-OECD countries where the residual maturity is greater than 12 months Loans fully secured by mortgages on urban residential dwellings or individual sectional title dwellings which are repayable in equal monthly instalments, where the monthly instalments are not overdue and where the capital amount outstanding does not exceed of the market valuation of the property Performance-related guarantees on behalf of non-banks, excluding central banks and public-sector bodies in the common monetary area Remittances in transit All other irrevocable facilities, including all other unutilized draw-down facilities Underwriting exposures
100	All other counterparties and assets not covered above Effective net open position in foreign currencies
See subregulations (6)(n) and (o)	Portfolios managed by others on behalf of the mutual bank Portfolios managed for others, where financing is provided
Impairments	Primary or secondary capital instruments of any bank Other debt instruments issued by banks and mutual banks (for example non-qualifying capital) and acknowledgements of debt related, either directly or indirectly, to the funding of capital and unimpaired reserve funds Acknowledgements of debt issued to fund, either directly or indirectly, debt instruments that rank as qualifying capital and unimpaired reserve funds shall be an impairment of the issuer's capital and unimpaired reserve funds to the outstanding extent of such acknowledgements of debt Deferred tax debits arising from an assessed loss

- (7) *Reduction of capital requirement in respect of loans (including loans made through the taking up of preference shares), advances, leasing transactions, suspensive sale transactions and off-balance-sheet lending transactions (including performance related guarantees) guaranteed or secured:*

Where loans, advances, leasing transactions, suspensive sale transactions and off-balance-sheet lending transactions are:

- (a) guaranteed, the risk weightings applicable to the transactions in question may be reduced to the risk weightings applicable to the guarantor. The lower weightings shall apply only to the outstanding amounts of the transactions covered by the guarantee;
- (b) secured by the pledge of assets that attract a lower risk weighting than the transactions themselves, the risk weightings applicable to the assets pledged shall apply. The lower weightings shall apply only to the outstanding amounts of the transactions covered by the pledge of assets; and
- (c) secured by the pledge of deposits, such transactions shall be reallocated risk weightings as follows :

deposits made with:

- the reporting mutual bank 0%

banks and mutual banks within the same group 0%

other banks and mutual banks 20%

CONSOLIDATED BALANCE SHEET**Page no**

1. Form DI 401 - Consolidated balance sheet 55
2. Regulation 24 - Directives and interpretations for completion of annual consolidated balance sheet (Form DI 401) 55

A. CONSOLIDATED BALANCE SHEET

DI 401

(Confidential and not available for inspection by the public)

Annually

Name of mutual bank

Financial year ended 19.....

Country

Regulation 24

- (1) Banking activities should be grouped by reflecting the aggregated balance sheets (column 1) of the mutual banks within the group for the line items requested.
- (2) Activities of financial intermediaries other than mutual banks eg. insurance companies, participation mortgage bond managers, unit trusts, portfolio managers, etc should be split into those activities' where funds from the public are invested on an agency or a principal basis. These activities should be grouped (or split) under the relevant columns 2 and 3 reflecting the aggregated balance sheets of the other financial intermediaries within the group for the line items requested.
- (3) All other non-financial intermediary activities, eg. property holding, merchandise trading, etc. should be grouped under column 4 reflecting the aggregated balance sheets of the companies within the group for the line items requested.

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

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

	Line no.	Banking	Other financial intermediaries	
			Principal	Agent
		1	2	3
		4		
FUNDS EMPLOYED				
Share capital and reserves	1			
Preference share capital	2			
Loan capital	3			
Funds raised by mutual banks				
Deposits	4			
Loans and advances received	5			
Outstanding liabilities on behalf of clients	6			
Funds raised by insurance companies				
Liabilities to public in respect of activities as principal:				
Guaranteed (actuarial) vested portion of mixed policies	7			
Guaranteed (actuarial) vested portion of life and other fixed contracts	8			
Pension funds	9			
Retirement annuities	10			
Short-term insurers	11			
Liabilities to public in respect of activities as agent (at asset market value):				
Unit-trust type business	12			
Non-vested liabilities in respect of mixed policies	13			
Retirement funds	14			
Funds raised by portfolio managers				
Liabilities to public in respect of activities as agent:				
Stock-broking	15			
Portfolio management fund	16			
Financial instrument trading	17			
Trust business	18			
Participation bond schemes	19			
Unit-trust business	20			
Financial broking (including insurance broking)	21			
Money broking	22			
Other liabilities	23			
Total liabilities	24			

	Line no.	Banking	Other financial intermediaries		
			Principal	Agent	
		1	2	3	4
EMPLOYMENT OF FUNDS					
<u>Employed by mutual banks</u>					
Money	25				
Deposits, loans and advances	26				
Investments	27				
Clients liabilities on behalf of paper rediscounted	28				
<u>Employed by insurance companies</u>					
Investments					
Capital market	29				
Money market	30				
Currency market	31				
Equities market	32				
Commodities market	33				
<u>Employed by portfolio managers</u>					
Investments					
Capital market	34				
Money market	35				
Currency market	36				
Equities market	37				
Commodities market	38				
Current assets	39				
Fixed assets	40				
Other assets	41				
Total assets	42				

B. TRANSACTIONS IN WHICH BANKS DID NOT ACT AS PRINCIPAL	Line No.	Amount
Details of money-lending transactions into which bank entered into in terms of section 59(1)(e) of the Act . . .	43	
- Nature/description of transactions (furnish on separate schedule)	44	
- Aggregate extent of transactions	45	
Indicate the extent of activities in respect of the following:		
- Stock broking	46	
- Portfolio management funding	47	
- Financial instrument trading	48	
- Trust business	49	
- Participation mortgage bond schemes	50	
- Unit-trust business	51	
- Financial broking	52	
- Money broking	53	
- Insurance broking	54	
- Other -	55	
Specify: .		
C. AGGREGATED EXTENT OF GUARANTEES/UNDERTAKINGS BY NON-BANKS IN THE GROUP FURNISH IN RESPECT OF THE FOLLOWING:		
- Nature/description of transactions (furnish on separate schedule)	56	
- Aggregate extent of transactions	57	
D. LARGE EXPOSURES:		
Names and amounts of parties to transactions where the aggregate amount granted exceeds 10 per cent of the mutual bank's capital and reserves (furnish on separate schedule)	58	

Signed at, this day of 19.....

.....
Chief Accounting Officer.....
Chief Executive Officer

COUNTERPARTY RISK

Page no

1.	Form DI 402	- Counterparty risk		59
2.	Regulation 25	- Directives and interpretations for completion of monthly return concerning counterparty risk (Form DI 402)		59

COUNTERPARTY RISK

DI 402

(Confidential and not available for inspection by the public)

Monthly

Name of mutual bank

Month ended 19.....

Country

Regulation 25

- (1) The purpose of the return is to measure the counterparty risk for all unsettled transactions including forward rate agreements, interest-rate swaps, derivatives, etc., where non-performance by a counterparty could cause a financial loss to the reporting mutual bank.

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

	Line no.	Nominal principal amount	Replacement cost mark to market	Add	Future exposure (Col 1 X 3)	Counter-party exposure total (Col 2 + 4)
		1	2	3	4	5
INTEREST-RATE CONTRACTS						
Residual maturity of less than 1 year concluded with:						
Central government	1			0%		
Non-central government public-sector bodies	2			0%		
Other mutual banks	3			0%		
Public	4			0%		
Transactions to be settled through formalised exchange	5			0%		
Residual maturity of 1 year and more concluded with:						
Central government	6			0,5%		
Non-central government public-sector bodies	7			0,5%		
Other mutual banks	8			0,5%		
Public	9			0,5%		
Transactions to be settled through formalised exchange	10			0,5%		
FOREIGN-EXCHANGE CONTRACTS						
Residual maturity of less than 1 year concluded with:						
Central government	11			1%		
Non-central government public-sector bodies	12			1%		
Other mutual banks	13			1%		
Public	14			1%		
Residual maturity of 1 year and more concluded with:						
Central government	15			5%		
Non-central government public-sector bodies	16			5%		
Other mutual banks	17			5%		
Public	18			5%		
UNSETTLED SECURITIES TRANSACTIONS CONCLUDED WITH:						
Central government	19			5%		
Non-central government public-sector bodies	20			5%		
Other mutual banks	21			5%		
Public	22			5%		
Other (specify)	23					
TOTAL COUNTERPARTY EXPOSURE	24					

FOREIGN OPERATIONS OF SOUTH AFRICAN MUTUAL BANKS**Page No**

1.	Form DI 403 - Foreign operations of South African mutual banks	61
1.1	Liquidity risk	62
1.2	Capital adequacy	62
1.3	Interest-rate risk	63
1.4	Market risk (Position risk)	63
1.5	Trading risk	64
1.6	Credit risk	64
1.7	Currency risk	66
2.	Regulation 26 Directives and interpretations for completion of quarterly return concerning foreign operations of South African mutual banks (Form DI 403)	61

FOREIGN OPERATIONS OF SOUTH AFRICAN MUTUAL BANKS

DI 403

(Confidential and not available for inspection by the public)

Quarterly

Name of mutual bank

Host country

Quarter ended 19.....

Regulation 26

- (1) This return should reflect the contents of the institution's management accounts and must be rendered by South African mutual banks' off-shore subsidiaries, branches and associates as contemplated in regulation 5(2)(b).
- (2) Any return that is submitted to host supervisory authorities that more fully explains the risk-based questions asked below, should be attached.
- (3) The return should be completed in the currency of the host country to the nearest '000, except section 7 (Currency risk) which should be completed to the nearest US\$'000.
- (4) In the case of branches, the permanent funding of the capital requirements of such a branch should be interpreted as capital and reserves.
- (5) Forms DI 099A, DI 100, DI 110, DI 200, DI 505, DI 520 and DI 702 should be submitted together with this return.
- (6) We, the undersigned, hereby certify that all information submitted in and with this form is correct.

Signed at this day of 19.....

.....
Chief Accounting Officer.....
Chief Executive Officer

1. **LIQUIDITY RISK** (Refer also to form DI 300 and regulation 21)

	Line no.	Short-term (0 - 31 days)	Medium-term (32 - 181 days)	Long-term (182 days and longer)	Total
		1	2	3	4
Assets	1				
Liabilities	2				
On-balance-sheet mismatch (item 1 minus item 2)	3				
Theoretical mismatch	4				
Expected mismatch per ALCO model	5				
Liquefiable assets held	6				
Funding received from 10 largest depositors	7				

2. **CAPITAL ADEQUACY** (Refer also to form DI 400 and regulation 23)

Risk Weights	Line no	Assets and off-balance-sheet items after re-allocation		
		Unweighted		Weighted
		On-balance sheet	Off-balance sheet	Columns (1 + 2) x risk weight
		1	2	3
0%	8			
5%	9			
10%	10			
20%	11			
50%	12			
100%	13			
Total	14			
Capital ratio (home country)	15			%
Capital requirement - home country	16			
- host country	17			
<u>Qualifying capital and reserves</u>				
Primary (Tier 1)	18			
Secondary (Tier 2)	19			
Total qualifying capital and reserves before impairments	20			
Impairments	21			

3. **INTEREST-RATE RISK** (Refer also to form DI 410 and regulation 27)

	Line no.	Short-term (0 - 31 days)	Medium-term (32 - 181 days)	Long-term (182 days and longer)	Total
		1	2	3	4
Repricing gap after derivatives	22				
Annualized effect on income statement as a result of yield-curve changes if:					
- Bank rate increases by 1%	23				
Bank rate decreases by 1%	24				

4. **MARKET RISK (POSITION RISK)** (Refer also to form DI 420 and regulation 28)

	Line no.	Fixed interest securities		Aggregate net foreign-currency position	Equities	Commodities	Other	Total
		Money market	Capital market					
		1	2					
Assumed percentage movement in market prices	25	+1%	+1%	-5%	-5%	-5%	%	%
Impact on market value of position resulting from market movements per item 25, as a percentage of qualifying capital and reserves ...	26							
Impact on position in derivatives resulting from market movements per item 25, as a percentage of qualifying capital and reserves ...	27							
Impact on net effective position after transactions in derivatives resulting from market movements per item 25, as a percentage of qualifying capital and reserves ...	28							

5. **TRADING RISK** (Refer also to form DI 430 and regulation 29)

Value of transactions in the following instruments during the past quarter:

	Line No.	Turnover	Total unexpired contracts at month-end
		1	2
Interest-rate swaps	29		
Forward rate agreement	30		
Caps, collars and other financial instruments	31		
Call options - written	32		
- purchased	33		
Put options - written	34		
- purchased	35		
Futures - bought	36		
- sold	37		
Total			

6. **CREDIT RISK** (Refer also to forms DI 500, 510, 520 and regulation 30)6.1 Overdues

	Line no.	Gross overdue amount at beginning of the quarter	Recovered during quarter	Overdues arising during quarter	Specific provisions	Net amount overdue at end of quarter
		1	2	3	4	5
Indicate when credit policy of bank stipulates an amount is overdue (attach separate schedule if necessary)	38	months				
In terms of policy indicated in item 38, reflect total amount in each column	39					
Total amount written off during quarter	40					
Total amount written off during financial year to date	41					
General debt provision (gross)	42					
Monthly charge to income statement for general debt provision	43					

6.2 Review of credit-assessment procedures and controls

Date of last review by:	Line no	Date
		1
External auditors	44	/ /
Audit committee	45	/ /

6.3 Concentrated sectoral credit exposures

Loans and advances to individual sectors (excluding individuals) that exceed 10 per cent of total loans and advances:

Sector	Line No	Percentage
		1
Manufacturing	46	
Property	47	
Construction	48	
Retail trade	49	
Transport	50	
Services	51	
Central treasuries	52	
Other	53	

6.4 Large exposures

	Line no	Granted	Utilized
		1	2
Total of exposures to persons (as defined in section 51(3) of the Act) exceeding 10 per cent of capital and reserves	54		

Note: A list of the names of the above exposures must also be submitted in the following format:

Name	Amount granted	Percentage of capital and reserves

7. CURRENCY RISK (Refer also to form DI 600 and regulation 31)

7.1 Net open foreign-currency position(s)

Currency	Line No.	Aggregate effective net open foreign-currency position(s) (short positions in brackets)			
		At quarter end		Maximum during quarter	
		\$'000	% of capital and reserves	'000	% of capital and reserves
		1	2	3	4
US dollar	55				
Pound sterling	56				
German mark	57				
Other	58				
Total	59				

INTEREST RATE RISK

	<u>Page no</u>
1. Form DI 410 - Interest-rate risk	68
2. Regulation 27 - Directives and interpretations for completion of monthly return concerning interest rate-risk (Form DI 410)	69

INTEREST-RATE RISK

DI 410

(Confidential and not available for inspection by the public)

Monthly

Name of the mutual bank

Month ended 19.....

Country

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

INTEREST-RATE MISMATCH	Line no.	Total book value	REPRICING GAP					
			Short-term	Medium-term		Long-term		
			0 - 31 days	32 - 91 days	92 - 181 days	182 - 365 days	Other ^{a)}	
			1	2	3	4	5	6
Fixed-rate items								
Assets	1							
Liabilities (including all debt instruments) ..	2							
Fixed-rate repricing gap	3							
Variable rate items								
Assets								
Linked ^{b)}	4							
Discretionary ^{b)}	5							
Liabilities								
Linked ^{b)}	6							
Discretionary ^{b)}	7							
Variable rate repricing gap	8							
Subtotal: rated items	9							
Non-rate items (capital & other)	10							
Other balancing amounts to balance sheet ...	11							
Subtotal	12							
Increase/(decrease) in gap as a result of:								
Swaps	13							
Forward rate agreements	14							
Other (specify)	15							
Repricing gap after derivatives	16							
Interest rate in month of reporting within:			1 month	3 months	6 months	12 months		
Forecast for:			1	2	3	4		
Prime	17							
Wholesale call rate	18							
3-month NCD	19							
12-month NCD	20							
Expected capital market yield	21							
Impact on income statement as a result of yield curve changes ^{c)} over next 12 months if:			Line items 22, 23 as percentage of net qualifying capital and reserves					
Bank rate increases by 1%	22	R	- Bank rate increase					24 %
Bank rate decreases by 1%	23	R	- Bank rate decrease					25 %

Notes:

General notes:

- a) Including non-rate items
b) Distinction to be made at discretion of reporting mutual bank
c) Based on planned structure of balance sheet
d) A loss to be indicated in brackets in items 22 - 25

27. Interest-rate risk - Directives and interpretations for completion of monthly return concerning interest-rate risk (Form DI 410)

(1) The risk in question relates to the impact on income resulting from the repricing of assets, liabilities and derivatives at different points in time.

Note: The risk of changes in the capital value of investments resulting from changes in interest rates shall, for the purpose of these Regulations, be deemed to be market risk (position risk) and shall be reported in form DI 420.

(2) Three elements primarily encompass the risk associated with interest rates, namely, the margin between the rates earned on assets and paid on liabilities, the repricing potential of assets and liabilities at different points in time, resulting in mismatches in various time bands between assets, liabilities and derivatives and, lastly, the period over which these mismatches persist.

(3) The "flow" approach shall be used in completing form DI 410, i.e. reflect, per time band, the total amounts of assets and liabilities and derivatives, that can be expected to reprice.

(4) All balance-sheet items and derivative market activities identified on form DI 410 that have a bearing on the interest rate exposure of a mutual bank, shall be included in this return.

(5) All on-balance-sheet items shall be reported at book value, while derivative market items shall be reflected on an equivalent basis.

(6) All relevant foreign-exchange items shall also be included in this return.

MARKET RISK (POSITION RISK)**Page no**

1. Form DI 420 - Market risk (position risk) 71
2. Regulation 28 - Directives and interpretations for completion of monthly
return concerning market risk (position risk) (Form DI
420) 72

MARKET RISK (POSITION RISK)

DI 420

(Confidential and not available for inspection by the public)

Monthly*

Name of mutual bank

Month ended 19.....

Country

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

	Line no.	Fixed interest securities		Aggregate net foreign-currency position	Equities	Commodities	Other	Investments
		Money market	Capital market					
Form DI 100 line items		55	55		56	57	57	58
Form DI 600 line item				8				
		1	2	3	4	5	5	7
Gross book values of financial instruments and assets reported on form DI 100 and form DI 600	1							
Less: Specific provisions per item 62 of form DI 100 in respect of instruments included in item 1 ..	2							
Net assets at book value	3							
Purchases not paid for and not included in item 1	4							
Sales included in item 1 for which payment is not yet claimable	5							
Other balancing amounts to balance sheet (specify)	6							
Position at book value (items 3+4-5+6)	7							
Position determined in item 7 at market value before transactions in derivatives ...	8							
Assumed percentage movement in market prices	9	+1%	+1%	-5%	-5%	-5%	%	%
Impact on item 8 resulting from market movement per item 9	10							
Position at market value in terms of a common denominator	11							
All positions in derivatives:								
- Options at delta values i.r.o. underlying instruments or assets, valued at current market values ..	12							
- Net futures converted into equivalent physical positions, valued at current market values ..	13							
- FRAs - net (notional) nominal positions	14							
- Other (specify) - net (notional) nominal positions	15							
Position in derivatives (items 12 to 15) ...	16							
Impact on item 16 resulting from market movement per item 9	17							
Net effective position after transactions in derivatives (i.e. after having applied item 16 to item 8)	18							
Impact on item 18 resulting from market movement per item 9	19							
Item 10 as a percentage of qualifying capital and reserves (per DI 100, item 31) .	20							
Item 17 as a percentage of qualifying capital and reserves (per DI 100, item 31)	21							
Item 19 as a percentage of qualifying capital and reserves (per DI 100, item 31)	22							

28. Market risk (position risk) - Directives and interpretations for completion of monthly return concerning market risk (position risk) (Form DI 420)

- (1) The purpose of this return is to measure the extent of the market risk (position risk) to which the reporting mutual bank is exposed.
- (2) Under market risk is understood the risk that the market-price of an asset could change, which will result in a loss to the reporting mutual bank on realisation of that asset.
- (3) Examples of the market-price movements referred to in sub-regulation (2) are changes in interest rates, share prices and prices of commodities.
- (4)
 - (a) The financial instruments, assets and related derivatives to be included in the return are those that can be readily disposed of in established or acknowledged markets for financial instruments, derivatives and commodities.
 - (b) The instruments and assets referred to in paragraph (a) shall be those that have been reported in form DI 100, against the line items identified on form DI 420, in the column headings under the markets indicated.
- (5) Hereinafter in this subregulation, detailed instructions relating to the completion of the return are furnished with reference to the item descriptions and line item numbers appearing on form DI 420, as follows:

Line item
number

8. Position determined at market value

This item shall reflect the market values in respect of line item number 7 under the markets indicated.

Note:

In view of the unresolved issues concerning the measurement of a net effective position, mutual banks may use the methodology best suited to their circumstances in computing the net effective position.

This return has been designed to facilitate the reporting of a net effective position under the market indicated, but it is incumbent on the reporting mutual bank to calculate the said position in an acceptable manner.

11. Position at market value in terms of a common denominator

This item shall reflect the market values of individual financial instruments and assets in terms of the market value of a common denominator or standard asset according to which the position has been calculated, in respect of each of the markets indicated. (This item essentially relates to a trading environment and as such may not be applicable to all reporting mutual banks.)

Where the position at market value in terms of a common denominator cannot be provided, the figures reported against line item number 8 (position determined at market value) must be repeated in the appropriate columns of line item number 11.

TRADING RISK**Page no**

1. Form DI 430 - Trading risk 74
2. Regulation 29 - Directives and interpretations for completion of monthly return
concerning trading risk (Form DI 430) 76

TRADING RISK

DI 430							
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(Confidential and not available for inspection by the public)

Monthly

Name of mutual bank

Month ended 19.....

Country

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

	Line no.	Current month			Total unexpired contracts at month-end
		Turnover	Cash flows (Receipts less payments)		
			Fixed rate amounts	Floating rate amounts	
1. INTEREST-RATE SWAPS		1	2	3	4
Swaps matched against swaps	1				
Other swaps	2				
Total	3				
	Line no.	Current month			Total unexpired contracts at month-end
	Turnover	Cash flows			
		Amounts received	Amounts paid		
2. OTHER INTEREST-RATE INSTRUMENTS		1	2	3	4
Forward rate agreements	4				
Caps, collars, floors, etc	5				
Other	6				
Total	7				

	Line no.	Turnover for month - (notional) capital amounts relating to underlying asset						Total unexpired contracts at month-end	
		Economic markets					Total (Columns 1 -6)		
		Equities	Interest rate		Commodities	Currencies			Other
			Money	Capital					
		1	2	3	4	5	6	7	8
3. CALL OPTIONS									
Options written	8								
Options purchased	9								
4. PUT OPTIONS									
Options written	10								
Options purchased	11								
5. FUTURES									
Bought	12								
Sold	13								
6. Other (total of items 15 to 18)	14								
(Specify)									
.....	15								
.....	16								
.....	17								
.....	18								
.....	19								

29. Trading risk - Directives and interpretations for completion of monthly return concerning trading risk (Form DI 430)

In this regulation, detailed instructions relating to the completion of the return concerning trading risk are furnished with reference to the headings and columns appearing on form DI 430, as follows:

Line item
number

1. INTEREST-RATE SWAPS

Column 1 Current month - Turnover

This column shall reflect the (notional) capital amounts underlying all interest-rate swap transactions concluded during the current month where the reporting mutual bank acted as a principal. For example, if the bank has concluded a swap on the basis of agreeing to pay interest on R1 million nominal at a fixed rate of 15 per cent, in exchange for the right to receive interest on R1 million nominal at floating rate of 16 per cent, then a figure of R2 million must be reflected.

Column 4 Total unexpired contracts at month-end

This column shall reflect the (notional) capital amount(s) underlying all swap transactions that had not yet terminated at the month-end.

2. OTHER INTEREST-RATE INSTRUMENTS

Column 1 Current month - Turnover

This column shall reflect the (notional) capital amounts underlying all such agreements concluded during the current month.

Column 2 Current month - Cash Flows - Amounts received

This column shall reflect the gross amount(s) received as compensatory payment(s).

Column 3 Current month - Cash Flows - Amounts paid

This column shall reflect the gross amount(s) paid as compensatory payment(s).

Column 4 Total unexpired contracts at month-end

This column shall reflect the (notional) capital amount(s) underlying all such agreements that had not yet terminated at the month end.

3. OPTIONS

Column 8 Total unexpired contracts at month end

This column shall reflect the (notional) capital amount(s) underlying all option contracts that had not yet terminated at the month end.

4. FUTURES

The information relating to futures contracts shall be furnished in accordance with the instructions given above in respect of option contracts.

5. OTHER

The information relating to other similar contracts shall be furnished in accordance with the instructions given above in respect of option contracts.

CREDIT RISK**Page no**

1.	Form DI 500 - Credit risk	79
2.	Form DI 505 - Report of large exposure	81
3.	Form DI 510 - Large exposures	82
4.	Form DI 520 - Assets bought in	83
5.	Regulation 30 - Prescribed percentages relating to large exposures, and directives and interpretations for completion of quarterly or annual returns concerning credit risk (Forms DI 500, DI 510 and DI 520) and Form DI 505 for the reporting of a large exposure	84

CREDIT RISK

DI 500

(Confidential and not available for inspection by the public)

Quarterly

Name of mutual bank

Quarter ended 19.....

Country

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

CREDIT RISK	Line no.	Repayable in instalments		Other loans and advances	Total
		Mortgage loans	Instalment sales and leases		
		1	2	3	4
1. Overdue amounts					
- Indicate when credit policy of mutual bank stipulates an amount is overdue	1	months	months	months	
- Gross amount overdue at beginning of quarter ^(a)	2				
- Less: Recovered during quarter	3				
- Add: Overdues that arose during quarter	4				
- Less: Specific provisions	5				
- Net amount overdue at end of quarter	6				
- Market value of security held	7				
- Total (net overdues net of security held)	8				
- Amounts written off during the financial year ...	9				
- Against provisions	10				
- Income statement	11				
- General debt provision (gross)	12				
		Where interest is being suspended		Where interest is not being suspended	
		1		2	
- Overdue amounts in respect of which no specific provision has been raised and no security is held (R'000)	13				
		Repayable in instalments		Other loans and advances	Total
		Mortgage loans	Instalment sales and leases		
2. Maturity analysis in respect of paragraph 1, columns 1 to 3		1	2	3	4
In terms of policy reflected in item 1, indicate:					
Amount overdue: 0 to 3 months	14				
Amount overdue: 3 to 6 months	15				
Amount overdue: Longer than 6 months	16				
3. Asset quality		Historic cost to date	Market value at date of return	Cumulative amounts written off to date	Liabilities in respect of legal, municipal and other costs to be settled prior to sale
Assets bought in or repossessed during the preceding five years and unsold at end of financial year (total of items 18 to 21)	17	1	2	3	4
- Companies acquired ^(b)	18				
- Fixed property					
- Private dwellings	19				
- Commercial and industrial	20				
- Vehicles and equipment	21				
- Other	22				
- Total per item 74, DI 100 (item 17 plus item 22)	23				

GENERAL NOTES:

(a) Furnish details on form DI 510 of all amounts overdue in respect of credit facilities granted representing more than 10 per cent of the net qualifying capital and reserves of the reporting mutual bank.

(b) Furnish details of companies acquired and immovable assets bought in, on form DI 520.

(c) The lending is to a central treasury, and the identity of the ultimate borrower is not accurately identifiable.

4.	Percentage distribution of assets based on profitability	Line no.	Category	Money (item 35 of DI 100)	Advances and interest-bearing assets (Asset items 39 to 51 and 55 and 59 of DI 100)			Investments (asset items 56, 57, 60 and 61 of DI 100)		Fixed assets and other (reflected under asset item 64 of DI 100)	Other assets (items 69, 74 and 75 of form DI 100)	Total (item 76 of DI 100)		
					Reasonable return	Some return	No return	Earning	Non-earning					
					1	2	3	4	5	6	7	8	9	
		24	Distribution (R'000)											
		25	Percentage											
5.	Distribution of discounts, loans and advances (Six monthly only)		Agriculture	Mining	Manufacturing	Property	Construction	Retail Trade	Transport	Services	Central treasuries (c)	Individuals	Other	Total (per item 61 of DI 100)
			1	2	3	4	5	6	7	8	9	10	11	12
		26	Distribution (R'000)											
		27	Number of clients											
6.	Exposures exceeding ten per cent of the bank's net qualifying capital and unimpaired reserves in respect of which the repayment arrangements have been rescheduled during the quarter under review: Supply, on separate schedule, names of persons, original repayment arrangements and rescheduled arrangements.													
7.	Date of last review of credit assessment procedures and controls by:													
	External audit											19		
	Audit committee											19		

REPORT OF LARGE EXPOSURE

(Confidential and not available for inspection by the public)

Name of mutual bank

Date 19.....

DI 505							
--------	--	--	--	--	--	--	--

Country

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

Particulars of a transaction entered into with any individual person, which transaction, either alone or together with any previous transaction, has resulted in the mutual bank being exposed to an amount exceeding twenty-five per cent of its net qualifying capital and reserves.

Name of person	Line no	Authorization date	Nature of exposure	Value of security held	Amount of exposure granted	Column 4 as % of capital and reserves
		1	2	3	4	5
				R'000	R'000	%
.....	1					
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
Total						

ASSETS BOUGHT IN

(Confidential and not available for inspection by the public)

Name of mutual bank

Attached to form DI 500 as at financial year ended..... 19.....

DI 520

Annually

Country

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

COMPANIES ACQUIRED AND IMMOVABLE ASSETS BOUGHT IN

Name of company/description of assets	Line no	Date bought in/acquired	Number and type of shares held	Percentage interest held	Historic cost to date	Market value at date of return	Net asset value of company	Credit facilities provided by bank to each company		Attributable share of profit (loss)
								Granted	Utilised	
		1	2	3	4	5	6	7	8	9
Companies (a) and (b) - total	1									
(Specify)										
.....										
.....										
.....										
.....										
.....										
.....										
Immovable assets (c) - total	2									
(Specify)										
.....										
.....										
.....										
.....										
.....										
.....										

- NOTES: (a) Details of all investments in companies bought in and reflected under asset items 60,61 and 74 are to be listed separately.
 (b) The date on which the Registrar's approval for the acquisition of a company was obtained and the nature of the business of each such company shall be indicated under its name.
 (c) Details of investments in immovable property bought in, where the historic cost to date of each such property exceeds 2 per cent of net qualifying capital and unimpaired reserve funds of the mutual bank, are to be listed separately.

30. Credit risk - Prescribed percentages relating to large exposures, and directives and interpretations for completion of quarterly or annual returns concerning credit risk (Forms DI 500, 510 and 520) and Form DI 505 for the reporting of a large exposure.

(1) The prescribed percentage contemplated in -

- (a) section 51(1) of the Act shall be 10 per cent of the net qualifying capital and reserves of the reporting bank, foreign branch, foreign subsidiary or foreign associate referred to in regulation 5(2)(b), as the case may be, as shown in line item number 31 on form DI 100, at the latest date for which the relevant statement was submitted; and
- (b) section 51(2) of the Act shall be 25 per cent of the net qualifying capital and reserves of the reporting bank, foreign branch, foreign subsidiary or foreign associate referred to in regulation 5(2)(b), as the case may be, as shown in line item number 31 on form DI 100, at the latest date for which the relevant statement was submitted.

(2) Hereinafter in this subregulation detailed, instructions relating to the completion of the returns concerning credit risk are furnished with reference to the paragraph numbers, column headings and line item numbers appearing on forms DI 500, DI 505, DI 510 and DI 520, as follows :

Form DI 500

*Paragraph
number*

3. ASSET QUALITY

Assets bought in or repossessed and unsold - Companies acquired (line item no. 18)

The bank shall furnish on form DI 520 details of each individual company acquired or bought in to protect an investment (including loans and advances) during the preceding five years, and which has not been disposed of at the end of its financial year.

Assets bought in or repossessed and unsold - Fixed property (line item no. 19 and 20)

The bank shall furnish on form DI 520 details of each immovable asset bought in during the preceding five years to protect an investment (including loans and advances) representing an exposure of more than two per cent of its net qualifying capital and reserves as at its financial year-end, and which asset has not been disposed of at the end of its financial year.

Note: All amounts reported under the columns hereinafter referred to in this paragraph shall be so reported net of specific provisions.

4. PERCENTAGE DISTRIBUTION OF ASSETS BASED ON PROFITABILITY**Column: Reasonable return**

This column shall include the assets mentioned above that would contribute to the continued profitable operations of the reporting mutual bank. In the absence of more accurate methods, all relevant assets on which a return in excess of the average cost of funds plus $\frac{\text{operating expenses} \times 100}{\text{total assets}}$ in being earned must be included.

Column: Some return

This column shall include the assets mentioned above on which the profit margins are so low that they would not allow the continued profitable operation of the reporting mutual bank. In the absence of more accurate methods, all relevant assets on which a return in excess of the average cost of funds is being earned must be included.

Column: No return

This column shall include the assets on which no income is earned and those discounts, as well as loans and advances that are non-performing debts, as defined and net of specific provisions, including when the return being earned is less than the average cost of funds.

Column: Earning

This column shall include those investments of the reporting mutual bank in respect of which dividends were received during the 12-month period prior to the date of the return.

Column: Non-earning

This column shall include those investments of the reporting mutual bank that are non-earning assets, as defined and net of specific provisions.

5. DISTRIBUTION OF LOANS AND ADVANCES

The classification of loans and advances that appear under asset items 40 to 51 of the balance sheet shall be made in accordance with the directives contained in, and be based on the sectors identified in, the Standard Industrial Classification of all Economic Activities.

Note: The classification of loans and advances is to be furnished in respect of the end of June and December of each year.

Form DI 505

This form shall be used to inform the Registrar, as required by section 51(2) of the Act, of any transaction in the form of an investment with, or a loan, advance or other credit facility granted to, a person, as defined in regulation 45, which transaction results in the reporting mutual bank being exposed to that person to an amount exceeding an amount representing the percentage of its capital and reserves prescribed in regulation 30(1)(b).

Form DI 510

- This return shall be completed on the basis of exposure to a legal entity and not on the basis of exposure per account.
- The relevant exposure relates to the aggregate exposure of the reporting mutual bank to an individual client in respect of the deposits, loans and advances and the investments included in asset items 40 to 51 and 63 respectively, and the said client's liabilities in respect of outstanding acknowledgements of debt included in line item numbers 70 to 73 on form DI 100 and all contingent liabilities included in line item numbers 1, 2, 3, 4 and 5 on form DI 110 and 10 per cent of gross outstanding forward exchange contracts.
- All exposures in excess of 10 per cent of the net qualifying capital and reserves of the reporting mutual bank, as shown in line item number 31 on form DI 100 at the latest date for which the relevant statement was submitted, shall be reflected in this return.
- The exposure granted shall be expressed as a percentage of capital and reserves in column 6.

CURRENCY RISK**Page no**

1. Form DI 600 - Currency risk 88
2. Regulation 31 - Directives and interpretations for completion of monthly return concerning currency risk 90

CURRENCY RISK

(Confidential and not available for inspection by the public)

Name of mutual bank

Month ended 19.....

DI 600

Monthly

Country

(All amounts to be converted to and rounded off to the nearest US\$'000)

Foreign-currency exposures	Line no.	US dollar	Pound sterling	German mark	French franc	Swiss franc	Japanese yen	Other	Total
		1	2	3	4	5	6	7	8
Total foreign-exchange assets (net of infrastructural investments) (asset item 48, DI 100)	1								
Total foreign-exchange liabilities (liability item 9, DI 100)	2								
Commitments to purchase under forward contracts at ruling market values at close of business on last business day of the month	3								
Commitments to sell under forward contracts at ruling market values at close of business on last business day of the month .	4								
Net long/short (-) position(s) in options and futures contracts in foreign currency and gold	5								
Month-end effective net open foreign-currency position(s) of reporting bank [items (1 + 3) - (2 + 4) + item 5] in each foreign currency and in all foreign currencies taken together	6								
Aggregate effective net open foreign-currency position(s) of all foreign branches and subsidiaries as reported against item 6 of their respective returns of form DI 600 (to be completed by parent bank)	7								
Aggregate effective net open foreign-currency position(s) of reporting bank (total of item 6 and 7)	8								
Ten per cent of net qualifying capital and reserves (item 31 DI 100) as at latest date for which relevant statement was submitted, converted to US\$	9								
Maximum effective net open foreign-currency position(s), per each currency and in total, during month	10								
Reflect the number of days on which the effective net open position limits, per individual currency and in the aggregate, had been exceeded during the month covered by the return (Full details to accompany return)	11								
Internal overnight limits set by board/management (in respect of each individual currency and in the aggregate)	12								

(All amounts rounded off to the nearest US\$'000)

Maturity ladder of assets, liabilities and commitments i.r.o. forward contracts denominated in US\$	Line no	0 - 7 days	8 days up to 31 days	32 days up to 3 months	More than 3 months up to 6 months	More than 6 months up to 9 months	More than 9 months up to 12 months	More than 1 year up to 3 years	More than 3 years	Total
		1	2	3	4	5	6	7	8	9
Foreign-exchange assets	13									
Foreign-exchange liabilities	14									
Commitments to purchase under forward contracts	15									
Commitments to sell under forward contracts	16									
Net long/short (-) position in options and futures contracts in foreign currency and gold	17									
Mismatch [items (13 + 15) - (14 + 16) + item 17]	18									

Maturity ladder of assets, liabilities and commitments i.r.o. forward contracts denominated in currencies other than US\$	Line no	0 - 7 days	8 days up to 31 days	32 days up to 3 months	More than 3 months up to 6 months	More than 6 months up to 9 months	More than 9 months up to 12 months	More than 1 year up to 3 years	More than 3 years	Total
		1	2	3	4	5	6	7	8	9
Foreign-exchange assets	19									
Foreign-exchange liabilities	20									
Commitments to purchase under forward contracts	21									
Commitments to sell under forward contracts	22									
Net long/short (-) position in options and futures contracts in foreign currency and gold	23									
Mismatch [items (19 + 21) - (20 + 22) + item 23]	24									

31. Currency risk - Directives and interpretations for completion of monthly return concerning currency risk (Form DI 600)

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

(2) The information to be furnished in form DI 600 shall comprise the reporting mutual bank's -

- (a) foreign-currency assets (except infrastructural investments) and liabilities;
- (b) commitments to purchase or sell foreign currency; and
- (c) net long or short position in options and futures contracts in foreign currency and gold,

as on the day of the return, after all book entries for that day have been effected.

(3) The valuation of all foreign-currency assets and liabilities included in this return shall be in accordance with generally accepted accounting practice.

(4) Commitments of the reporting mutual bank to purchase or sell foreign currency under forward contracts shall not be recorded at book values, but shall be shown at their market values at the close of business on the reporting date.

(5) All amounts required to be furnished in terms of subregulation (2) shall be converted to US\$ and be rounded off to the nearest one thousand dollars.

(6) The effective net open position, calculated in the manner prescribed in form DI 600, in any one foreign currency and in all foreign currencies taken together, shall not at the close of business on any one day exceed an amount equal to 10 per cent of the net qualifying capital and reserves of the reporting mutual bank, as shown in line item number 31 on form DI 100 as at the latest date for which the relevant statement was submitted.

(7) Hereinafter in this subregulation, detailed instructions relating to the completion of the return concerning currency risk are furnished with reference to the headings, item descriptions and line item numbers appearing on form DI 600, as follows:

DI 600

Line item
number

FOREIGN CURRENCY EXPOSURES

5. Net long/short(-) position in options and futures contracts in foreign currency and gold

This item shall be calculated as follows:

The sum of the gross value of potential purchases of foreign currency and gold in terms of put options granted, call options held and futures contracts, minus the sum of the gross value of potential sales of foreign currency and gold in terms of put options held, call options granted and futures contracts.

9. An amount equal to 10 per cent of the net qualifying capital and reserves, as shown in line item number 31 on form DI 100 as at the latest date for which the relevant statement was submitted, converted to US\$, shall be reflected under this item.

10. **Maximum effective net open foreign currency position(s), per each currency and in total, during month**

The maximum effective net open foreign currency position(s), per each currency, and in total, as at the close of business on a particular day, recorded during the month, inclusive of foreign branches and subsidiaries, shall be reflected under this item. (It follows from the foregoing instructions that a summation of columns 1 to 7 will not equal column 8.)

MATURITY LADDER OF ASSETS, LIABILITIES AND COMMITMENTS IN RESPECT OF FORWARD CONTRACTS DENOMINATED IN US\$; and

MATURITY LADDER OF ASSETS, LIABILITIES AND COMMITMENTS IN RESPECT OF FORWARD CONTRACTS DENOMINATED IN CURRENCIES OTHER THAN US\$.

13 to

24. The information used to determine the effective net open position shall be classified in accordance with the different maturities indicated on form DI 600 and be applied, as indicated in the form, to determine the maturity mismatches in respect of US dollars and other foreign currencies, separately.

The same formula as used in item 5, for the calculation of items 17 and 23 shall be applied.

INFORMATION REGARDING INVESTMENTS AND INTERESTS HELD**Page no**

1. Form DI 700 - Restriction on investments, loans and advances 93
2. Form DI 701 - Asset-backed securitisation 94
3. Form DI 702 - Return regarding investments and interests held 95

RESTRICTION ON INVESTMENTS, LOANS AND ADVANCES

DI 700

(Confidential and not available for inspection by the public)

Annually

Name of mutual bank

Financial year ended 19.....

Country

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

RESTRICTION ON INVESTMENTS IN IMMOVABLE PROPERTY AND SHARES AND ON LOANS AND ADVANCES	Line no.	R'000
		1
Total investment in immovable property as contemplated in section 55(1)(a) of the Act	1	
Total investment in shares as contemplated in section 55(1)(b) of the Act	2	
Total of loans and advances as contemplated in section 55(1)(c) of the Act	3	
Total of items 1, 2 and 3	4	
Less: Investment in immovable property bought in and shares acquired during the past five years in order to protect an investment (including loans and advances)	5	
Investments as reduced (item 4 less item 5)	6	
Net qualifying capital and reserve funds	7	
Amount by which the bank's net qualifying capital and reserve funds exceed its investments in immovable property and shares and loans and advances to certain subsidiaries (item 7 less item 6)	8	
RESTRICTION ON INVESTMENTS IN AND LOANS AND ADVANCES TO CERTAIN ASSOCIATES		
Total amount of the mutual bank's investments as contemplated in section 56(1)(a) of the Act	9	
Total amount owing to the mutual bank in respect of loans and advances contemplated in section 56(1)(b) of the Act	10	
Total amount of guarantees as contemplated in section 56(1)(c) of the Act	11	
Total of items 9, 10 and 11	12	
Less: Amount by which the mutual bank's net qualifying capital and reserve funds exceed its investments in immovable property and shares (item 8 above)	13	
Investments, loans and advances as adjusted (item 12 less item 13)	14	
10 per cent of total liabilities to the public (i.e. 10 per cent of liability item 16, column 4 of form DI 100) ..	15	
Excess/deficiency (-) (item 15 less item 14)	16	

ASSET-BACKED SECURITISATION

(Confidential and not available for inspection by the public)

DI 701

Annually

Name of mutual bank

Financial year ended 19

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

	Line no.	Residential mortgages	Other mortgages	Instalment debtors	Credit card debtors	Personal loans	Other	Total
		1	2	3	4	5	6	7
Amount of assets securitised	1							
Securitised assets as percentage of relevant category of assets prior to securitisation	2							
Amount of assets applied towards "topping up"	3							
Amount invested in own securitised assets	4							
Amount invested in securitised assets of others	5							
Role of mutual bank as:	Line no.	Description of securitisation scheme						
Credit enhancer	6							
Trustee	7							
Manager	8							
Underwriter	9							

RETURN REGARDING INVESTMENTS AND INTERESTS HELD

(Confidential and not available for inspection by the public)

Name of mutual bank

Financial year ended

19.....

DI 702

Annually

Country

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

Identity of investment or interest held	Line no	Date acquired	Number and type of shares held	Percentage interest held	Value of investment		Net asset value of entity	Credit facilities provided by bank/controlling company to each entity		Attributable share of profit (loss)
					Book value	Current market value		Granted	Utilised	
		1	2	3	4	5	6	7	8	9
Subsidiary companies - total	1									
Associates - total	2									
Listed investments - total	3									
Other investments - total	4									

DIRECTIVES REGARDING THE COMPLETION OF THIS RETURN

- Details of investments and interests held in all companies and associates, with the exception of companies bought in, reflected under asset items 57 to 59 and items 63 and 64 on form DI 100, shall be included in the return.
- Details concerning companies bought in during a period of 5 years prior to the date of this return shall be shown in form DI 520.
- This form is to be accompanied by a detailed organogram reflecting all investments and interests held in subsidiary companies, including companies bought in, and associates as envisaged in regulation 10(2)(b).
- In the case of a subsidiary company, or an associate as envisaged in regulation 10(2)(b) that conducts business outside the Republic, the date on which the Registrar's approval for the investment or interest was acquired, the nature of the business of such subsidiary company or associate and, in the latter instance, the country in which the associate is operating shall be indicated under its name.
- In the absence of market values, the valuation placed on an investment or interest by the directors shall be indicated in column 5.
- The attributable share of profits (or losses) of associates shall be those i.r.o. the latest financial year-end and shall be calculated in accordance with paragraph 11 of the Statement of General Accepted Accounting Practice, number AC 110.

CHAPTER III**APPLICATION PROCEDURES****32. Application forms and certificates of registration**

Form DI 001 up to and including DI 020, prescribed in regulation 33 to these Regulations shall be used in accordance with the applicable section of the Act and, unless otherwise directed on the form itself or by the Registrar, every application form submitted by an applicant shall include every prescribed item, numbered as indicated on the form.

33. List of forms prescribed in respect of notices, applications, certificates and declarations under these Regulations

Form number	Heading of form	Applicable regulation/ section of Act No. 124 of 1993
DI 001	Notice of appeal	Regulation 34(1)
DI 002	Application for authorization to establish a mutual bank, provisional registration, review of provisional registration or final registration as a mutual bank	Section 10(2)(b) 10(2)(c) 13(2)(d)
DI 003	Certificate of provisional registration as a mutual bank	Section 14(4)
DI 004	Certificate of final registration as a mutual bank	Section 17(3)
DI 005	Application for approval of appointment of auditor(s)	Section 45(18)
DI 006	Application for conversion of a mutual bank into a bank	Section 63(1)
DI 007	Certificate of change of name	Section 35(2)
DI 020	Statement by individuals who are holding, or are proposing to hold, the office of a director or an executive officer of a mutual bank	Regulation 39

NOTICE OF APPEAL

The Chairman
Banks Appeal Board
PRETORIA

In terms of the provisions of regulation 34(1) of the Regulations relating to Mutual Banks,
notice is hereby given that -

(in the case of a juristic person)

(1)

(hereinafter referred to as the appellant)

represented herein by and

..... in their

respective capacities as and of
the appellant, duly authorized thereto by a resolution of the board of directors (a copy of which is attached hereto
as Annexure),

(in the case of a natural person)

(1)

(hereinafter referred to as the appellant)

intends to appeal against the following decision of the Registrar of Banks: -

(2) the affidavit/s annexed hereto as Annexure/s,, will be used in support of the appeal;

(3) the following address shall serve as *domicilium citandi et executandi* in respect of all documents to be dispatched
to or served upon the appellant by virtue of the provisions of regulation 34(3) of the said Regulations:

Appellant's address

.....

.....

.....
on behalf of the appellant

.....
on behalf of the appellant

.....
Date

34. Appeal procedure

- (1) Any person desiring to appeal, in terms of section 7(1) of the Act, to the board of appeal against a decision of the Registrar shall, within 30 days after the pronouncement of the decision in question, lodge with the chairman of the board of appeal a notice of appeal on form DI 001.
- (2) Upon receipt of the notice of appeal referred to in subregulation (1), the chairman of the board of appeal shall cause a copy of such notice to be served on the Registrar who shall, within a period determined by the said chairman, furnish the chairman with a statement of the reasons for the decision in question.
- (3) Upon receipt of the statement referred to in subregulation (2), the chairman of the board of appeal shall cause a copy thereof to be dispatched to the appellant by registered post and call upon the appellant to declare within 21 days of the date of dispatch of such statement, or within such further period as the said chairman may at the request of the appellant allow, whether or not he intends to proceed with the appeal.
- (4) If the appellant declares that he does not intend to proceed with the appeal, or if he fails to declare his intention within the period of 21 days or the extended period contemplated in subregulation (3), the appeal shall lapse automatically.
- (5) If the appellant in terms of subregulation (3), declares his intention to proceed with the appeal, he shall in addition to such declaration lodge with the chairman of the board of appeal a reply to the statement contemplated in subregulation (2).
- (6) The declaration and reply referred to in subregulation (5) shall be accompanied by the fee prescribed in item 1 of the Table to regulation 40.
- (7) An appeal that is to be proceeded with as contemplated in subregulation (5) shall be heard at such a time and at such a place as the chairman of the board of appeal may determine.

APPLICATION FOR AUTHORIZATION TO ESTABLISH A MUTUAL BANK, PROVISIONAL REGISTRATION, REVIEW OF PROVISIONAL REGISTRATION OR FINAL REGISTRATION AS A MUTUAL BANK

The Registrar of Banks
PRETORIA

1. I, the undersigned, acting as principal/promotor/in the capacity as duly authorized agent* on behalf of
 ("the principal"), hereby apply for authorization, in terms of section 10(1) of the Mutual Banks Act, 1993, by the Registrar of Banks to establish a mutual bank; or
2. (a) I, the undersigned, chairman/chief executive officer* of

 duly empowered thereto, hereby apply for the provisional registration of the above-mentioned mutual bank.
 (b) I hereby apply for your approval, under section 20(1) of the above-mentioned Act, of the use of

 as a literal translation, and of

 as an abbreviation, of the name under which the above-mentioned mutual bank is registered; or
3. I, the undersigned, chairman/chief executive officer* of

 duly empowered thereto, hereby apply for the renewal of the provisional registration of the above-mentioned mutual bank; or
4. On behalf of

 a mutual bank provisionally registered as such on 19.....
 I, the undersigned, chairman/chief executive officer* of the above-mentioned mutual bank, duly empowered thereto, hereby apply for the final registration of the said institution as a mutual bank in terms of section 16(1) of the Act.
5. The applicable information detailed in 6 below must accompany each application. Indicate against each item, in the appropriate column in paragraph 6 below, whether the requested information:
 - (a) is attached or not, and if not, reason(s) therefor; or
 - (b) is not applicable to the application in question.

I, , the undersigned, hereby declare all information contained in and with this application to be correct.

.....
Date

.....
*Applicant/Chairman/Chief Executive Officer**

Address

**Delete whichever is not applicable*

FOR OFFICIAL USE	
Application granted	
Application refused	
Application granted subject to the appended conditions	

.....
Date

.....
Registrar of Banks

6.

	Authorization	Registration	First renewal	Second renewal	Third renewal	Fourth renewal	Final registration
a) Indicate with an "X", under appropriate heading, type of application being submitted.							
b) Name of applicant - in own capacity (Yes/No)							
- as agent (attach written consent of principal)							
c) Full and abbreviated name of institution, as well as literal translation thereof, together with address of head office and postal address							
d) Two copies of articles in terms of section 32 of the Act							
e) Predominant business activities in which applicant is engaged and proportion in which each activity stands to total business activities of applicant							
f) Outline of business plan in short, medium, and long term							
g) Form DI 100 (Balance sheet) - proposed for ensuing year							
h) Form DI 110 (Off-balance-sheet activities) - proposed for ensuing year							
i) Form DI 200 (Income statement) - proposed for ensuing year							
j) Contemplated future policy with regard to payment of dividends							
k) Form DI 300 (Liquidity risk - maturity ladder) - proposed for ensuing year							
l) Guidelines (policy) to be followed in connection with maximum deposits, in relation to total deposits, to be accepted from a single depositor							
m) Form DI 400 (Capital adequacy) - proposed for ensuing year							
n) Form DI 430 (Trading risk) - proposed for ensuing year							
o) Form DI 700 (Restriction on investments, loans and advances) - proposed for ensuing year							
p) Name(s) and address(es) of auditors							
q) With regard to the management, by the applicant in the conduct of its business, of the risks specified in regulation 37(4), the policy to be followed by the applicant in the management of each type of risk and the effect, quantified if possible, of each type of risk on the business of the applicant (refer to annexure to form)							

	Authorization	Registration	First renewal	Second renewal	Third renewal	Fourth renewal	Final registration
r) Names, and <i>curricula vitae</i> , of directors and executive officers of mutual bank, together with duly completed form DI 020							
s) With regard to the group of companies of which the applicant is a member, a schematic representation reflecting all interests held in and by the applicant and, in the case of such interests held by the applicant, the nature of the business of the entities in which interests are so held by the applicant							
t) With regard to the internal auditing of the transactions of the applicant, the applicant's findings relating to the adequacy and efficiency of the internal auditing processes applied in respect of the applicant's deposit book, advances book and large exposures during the period of 12 months immediately preceding the date of the application							
u) Any instance of non-compliance by the applicant with any of the provisions of the Act or these Regulations during the period of 12 months immediately preceding the application							
v) Additional information the Registrar deems necessary							
w) The prescribed registration fee of R.....							

ANNEXURE TO FORM DI 002

RISK	RESPONSIBLE OFFICIAL	TITLE	RELEVANT EXPERIENCE	HIGHEST ACADEMIC QUALIFICATION
Solvency				
Liquidity				
Counterparty				
Interest rate				
Market (Position)				
Credit				
Currency				
Technological				
Operational				

**REPUBLIC OF SOUTH AFRICA
MUTUAL BANKS ACT, 1993**

Certificate No.

Office for Banks
PRETORIA**CERTIFICATE OF PROVISIONAL REGISTRATION
AS A MUTUAL BANK**

I hereby certify that

previously known as

has in terms of section 14(4) of the Mutual Banks Act, 1993, been PROVISIONALLY registered as a MUTUAL
BANK for the period ending

DONE at PRETORIA this day of One thousand nine hundred and

.....

.....
Registrar of Banks

**REPUBLIC OF SOUTH AFRICA
MUTUAL BANKS ACT, 1993**

Certificate No.

Office for Banks
PRETORIA

CERTIFICATE OF FINAL REGISTRATION AS A MUTUAL BANK

I hereby certify that
.....
an institution provisionally registered as a mutual bank in terms of the Mutual Banks Act, 1993, has in terms of section 17(3) of the said Act been FINALLY registered as a MUTUAL BANK.

DONE at PRETORIA this day of One thousand nine hundred and

.....
Registrar of Banks

APPLICATION FOR APPROVAL OF APPOINTMENT OF AUDITOR(S)

The Registrar of Banks
PRETORIA

1. I, the undersigned, chairman/chief executive officer* of
.....
hereby declare that -
- (a) the total assets of the above-mentioned mutual bank as at the close of its last preceding financial year, i.e. on 19, amounted to R
- (b) a resolution was passed at a meeting of directors/members* of the said mutual bank, held on 19, to appoint
(name)
.....
of
(address)
.....
and
(name)
.....
of
(address)
.....
as auditor(s) of the said mutual bank from 19, until the conclusion of the first succeeding annual general meeting of the said mutual bank;
- (c) as at the date last-mentioned in paragraph (b), the following persons were partners in the auditors' firm/firms*
.....
2. In terms of section 45(18) of the Mutual Banks Act, 1993, I hereby apply for your approval of the appointment/ appointments* set out in paragraph 1(b).

.....
Date

.....
Chairman/Chief Executive Officer*

Address
.....

FOR OFFICIAL USE

Approval of appointment of -

- (a)
as auditor granted/refused*;
- (b)
as auditor granted/refused*;

.....
Date

.....
Registrar of Banks

*Delete whichever is not applicable

APPLICATION FOR CONVERSION OF A MUTUAL BANK INTO A BANK
[In terms of section 63(1) of the Act]

The Registrar of Banks
PRETORIA

1. I, the undersigned, being the chief executive officer of duly empowered thereto, hereby apply for the conversion of the said mutual bank into a bank, with the proposed name
2. This application is accompanied by two copies, signed by me, each of the documents enumerated in section 63(2) of the Act.
3. The prescribed registration fee of R..... is enclosed with this application.

.....
Chief Executive Officer

Address:

.....
.....
.....

Date:

FOR OFFICIAL USE

FOR OFFICIAL USE	ACTION
1. Exposition of the reasons for the proposed conversion and manner in which it proposes to effect the conversion.	
2. Proposed conversion scheme.	
3. Proposed memorandum and articles of association of the public company to be established.	
4. Proposed memorandum and articles of association of any public company (if any) intending to apply for registration as a controlling company of the proposed bank, or if such a company is yet to be formed, the proposed memorandum and articles of association.	
5. Proposed special resolution:	
5.1 Authorising the conversion scheme into a bank.	
5.2 Approving the provisions of the proposed conversion scheme.	
5.3 Adopting the proposed memorandum and articles of association referred to in 3.	
5.4 Approving, if a controlling company for the bank is contemplated, the memorandum and articles of association, or the proposed memorandum and articles of association, as the case may be, referred to in paragraph 4.	
5.5 Enclosed forms DI 020, regarding the first directors of the bank.	
5.6 Any other matters in connection with the conversion as may be regarded necessary.	
6. Application granted.	
7. Application refused.	
8. Application granted subject to the appended conditions.	

**REPUBLIC OF SOUTH AFRICA
MUTUAL BANKS ACT, 1993**Office for Banks
PRETORIA**CERTIFICATE OF CHANGE OF NAME**

I hereby certify that

.....

has, with my approval in terms of section 35 of the Mutual Banks Act, 1993, changed its name to

.....

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

DONE at PRETORIA this day of One thousand nine hundred

and

.....
Registrar of Banks

35. Conditions subject to which negotiable certificates of deposit may be issued - section 54(2) of the Act

Negotiable certificates of deposit may be issued by a mutual bank subject to the following conditions:

- (a) The certificates shall not be issued for a period exceeding five years;
- (b) the total amount of negotiable certificates of deposit issued by a mutual bank for a period not exceeding 12 months and not yet repaid, shall not exceed twenty per cent (20 %) of the total amount of all its deposit liabilities;
- (c) subject to the provisions of paragraph (b) above, the total amount of negotiable certificates of deposit issued by a mutual bank and not yet repaid, may not exceed forty per cent (40 %) of the total amount of the mutual bank's liabilities in respect of deposits, including negotiable certificates of deposit.

36. Application for permission to acquire subsidiaries, branch offices, other interests and representative offices of mutual banks

(1) An application under section 41 of the Act, for the permission, for the acquisition or establishment of subsidiaries, branch offices, other interests and representative offices of mutual banks shall be submitted to the Registrar.

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

(a) a local subsidiary, branch office, other interest and representative office, shall contain the following information:

- (i) name of applicant;
- (ii) name of interest to be acquired or established;
- (iii) brief reasons for the acquisition or formation;
- (iv) key features of the transaction, for example, shareholding and control, price exposure to loss, acquisition costs as a percentage of capital and reserves of applicant;
- (v) main activities to be conducted;
- (vi) proposed date of disposal if acquired as security for an advance or loan granted;
- (vii) any other relevant information.
- (viii) undertakings that -

(AA) the entity will not establish or acquire any other entities without the prior written approval of the Registrar.

(BB) the Registrar will be advised timeously of the disposal by the applicant.

(CC) a detailed organogram reflecting all interests under the bank or controlling company shall be furnished to the Registrar of Banks on 31 March and 30 September of each year; or

(b) an off-shore subsidiary, branch office, representative office and other interests shall contain the following additional information, namely -

- (i) the advantages to the applicant and South Africa;
- (ii) details of transaction, such as the ultimate identity of the seller, purchase price, form of payment and effective date;
- (iii) In the event of an acquisition, a copy of the due diligence report compiled by the external auditors and/or internal staff;

- (iv) a copy of the business plan;
- (v) whether the Exchange Control Department of the S A Reserve Bank has been approached;
- (vi) copies of all relevant documentation;
- (vii) impact of acquisition or formation on mutual bank regarding
 - (AA) profitability;
 - (BB) capital adequacy;
 - (CC) overall risk profile;
 - (DD) undertakings required of local institution by foreign authorities;
 - (EE) contagion potential;
 - (FF) scenario.
- (viii) particulars of the directors, names, nationalities and *curriculum vitae* together with completed form DI 020 as prescribed in regulation 39;
- (ix) name and curriculum vitae of chief executive officer, together with completed forms DI 020 as prescribed in regulation 39;
- (x) names, experience and nationalities of top management, together with completed form DI 020 as prescribed in regulation 39;
- (xi) under a heading 'Group Structure'
 - (AA) direct and indirect shareholding;
 - (BB) detailed organisational chart also reflecting "front" companies/ structures;
- (xii) the following details regarding the host country
 - (AA) exchange-control applicable;
 - (BB) whether approval has been obtained from the host country (supported by documentation);
 - (CC) nature of supervisory functions performed by host country; and
 - (DD) evaluation of country risk in respect of host country;
- (xiii) financial analysis, if acquisition
 - (AA) balance sheet;
 - (BB) income statement;
 - (CC) valuation;
 - (DD) ratio analysis;
 - (EE) capital adequacy; and
 - (FF) other relevant details;

- (xiv) business conducted or proposed to be conducted -
 - (AA) details of how business will be funded;
 - (BB) nature of business to be conducted;
 - (CC) main sources of income;
 - (DD) projections;
 - (EE) classification of business as principal and/or agent; and
- (xv) an opinion on the ability of the company to submit the required DI returns.

37. Guidelines relating to conduct of directors

(1) Every director of a mutual bank shall acquire a basic knowledge and understanding of the conduct of the business of a bank and of the laws and customs that govern the activities of such institutions. While it is not required of every member of the board of directors of a mutual bank to be fully conversant with all aspects of the conduct of the business of a bank, the competence of every director of a mutual bank shall be commensurable with the nature and scale of the business conducted by that mutual bank.

(2) A director and executive officer of a mutual bank shall perform his functions with diligence and care and with such a degree of competence as can reasonably be expected from a person with his knowledge and experience.

(3) In view of the fact that the primary source of funds administered and utilized by a mutual bank in the conduct of its business is deposits loaned to it by the general public, it shall be the duty of every director and executive officer of a mutual bank to ensure that risks that are of necessity to be taken by such mutual bank in the conduct of its business are managed in a prudent manner.

(4) The conduct of the business of a mutual bank entails the management of risks, which may include the following types of risks namely -

- (i) solvency risk;
- (ii) liquidity risk;
- (iii) credit risk;
- (iv) currency risk;
- (v) market risk (position risk);
- (vi) interest-rate risk;
- (vii) counterparty risk;
- (viii) technological risk; or
- (ix) operational risk.

(5) The directors of the mutual bank shall annually report to the Registrar on the effectiveness of the system of internal controls of the bank relating to financial and regulatory reporting and compliance with the Act and the Regulations.

(6) For the purposes of this regulation "director" includes an alternate director.

38. Composition of board of directors of a mutual bank

Except where the Registrar, in view of special circumstances pertaining to a particular bank, grants his consent to a deviation from the provisions of this regulation in respect of that particular mutual bank, at least two of the members of the board of directors of a mutual bank shall be persons who are employees of that bank.

39. Statement relating to attributes of serving or prospective directors or executive officers

(1) A duly completed statement and declaration in the form of a form DI 020 as prescribed by regulation 33 shall be submitted to the Registrar by the chairman of the board, or his duly appointed representative, or, in the case of a new mutual bank, by the auditor, in respect of -

- (a) every person who for the first time accepts an appointment as a director or an executive officer of a mutual bank at least 30 days prior to the appointment becoming effective; and
- (b) any serving director or executive officer of a mutual bank at the request of the Registrar.

(2) For the purposes of this regulation, "related party", means any person (whether natural or juristic) over whose business the director or executive officer can exercise a significant influence and which business undertakes business with the mutual bank to an extent that could materially influence the asset base, profitability or risk profile of the mutual bank.

BEPERKING OP BELEGGINGS, LENINGS EN VOORSKOTTE

DI 700

(Vertroulik en nie beskikbaar vir publieke insae nie)

Jaarliks

Naam van onderlinge bank

Finansiële jaar geëindig

19.....

Land

(Alle bedrae moet tot die naaste R'000 afgerond word)

BEPERKING OP BELEGGINGS IN ONROERENDE EIENDOM EN AANDELE EN LENINGS EN VOORSKOTTE		Reël- no.	R'000
			1
Totale belegging in onroerende eiendom soos beoog in artikel 55(1)(a) van die Wet		1	
Totale belegging in aandele soos beoog in artikel 55(1)(b) van die Wet		2	
Totaal van lenings en voorskotte soos beoog in artikel 55(1)(c) van die Wet		3	
Totaal van items 1, 2 en 3		4	
Min: Belegging in onroerende eiendom ingekoop en aandele verkry gedurende die afgelope vyf jaar ten einde 'n belegging (met inbegrip van lenings en voorskotte) te beskerm		5	
Beleggings soos verminder (item 4 min item 5)		6	
Netto kwalifiserende kapitaal en reserwefondse		7	
Bedrag waarmee die onderlinge bank se netto kwalifiserende kapitaal en reserwefondse sy belegging in onroerende eiendom en aandele en lenings en voorskotte aan sekere filiale oorskry (item 7 min item 6)		8	
BEPERKING OP BELEGGINGS IN EN LENINGS EN VOORSKOTTE AAN SEKERE GEASSOSIEERDES			
Totale bedrag van die onderlinge bank se beleggings soos beoog in artikel 56(1)(a) van die Wet		9	
Totale bedrag verskuldig aan die onderlinge bank ten opsigte van lenings en voorskotte soos beoog in artikel 56(1)(b) van die Wet		10	
Totale bedrag van waarborge soos beoog in artikel 56(1)(c) van die Wet		11	
Totaal van items 9, 10 en 11		12	
Min: Bedrag waarmee die onderlinge bank se netto kwalifiserende kapitaal en reserwefondse sy beleggings in onroerende eiendom en aandele oorskry (item 8 hierbo)		13	
Beleggings, lenings en voorskotte soos aangepas (item 12 min item 13)		14	
10 persent van totale verpligtings aan die publiek (d.w.s. 10 persent van verpligtingitem 16, kolom 4 van vorm DI 100)		15	
Oorskot/tekort (-) (item 15 min item 14)		16	

BATEGESTEUNDE SEKUTERING

(Vertroulik en nie beskikbaar vir publieke insae nie)

Naam van onderlinge bank

Finansiële jaar geëindig

DI 701							
--------	--	--	--	--	--	--	--

Jaarliks

19

(Alle bedrae moet tot die naaste R'000 afgerond word)

	Reël- no.	Residensiële verbandlenings	Ander verbandlenings	Afbetalings- debiteure	Kredietkaart- debiteure	Persoonlike lenings	Ander	Totaal
		1	2	3	4	5	6	7
Bedrag van bates gesekuriteer	1							
Gesekuriteerde bates as persentasie van tersaaklike batekategorie voor sekuritering ..	2							
Bedrag van bates aangewend vir aanvulling ("topping up")	3							
Bedrag belê in eie gesekuriteerde bates	4							
Bedrag belê in gesekuriteerde bates van ander	5							
Rol van onderlinge bank as:	Reël- no.	Beskrywing van sekuriteringskema						
Kredietverhoger ("Credit enhancer")	6							
Trustee	7							
Bestuurder	8							
Onderskrywer	9							

OPGAWE AANGAANDE BELEGGINGS EN BELANGE GEHOU

(Vertroulik en nie beskikbaar vir publieke insae nie)

Naam van onderlinge bank

Finansiële jaar geëindig

19.....

DI 702

Jaarliks

Land

(Alle bedrae moet tot die naaste R'000 afgerond word)

Identiteit van belegging of belang gehou	Reël- no.	Datum verkry	Aantal en tipe aandele gehou	Persentasie belang gehou	Waarde van belegging		Netto bate- waarde van entiteit	Kredietfasiliteite verskaf deur onderlinge bank/beherende maatskappy aan elke entiteit		Toeskryfbare aandeel van wins (verlies)
					Boek- waarde	Huidige markwaarde		Toegestaan	Aangewend	
					4	5		7	8	
Filiaalmaatskappye - totaal	1									
Geassosieerdes - totaal	2									
Genoteerde beleggings - totaal	3									
Ander beleggings - totaal	4									

VOORSKRIFTE AANGAANDE DIE VOLTOOIING VAN HIERDIE OPGAWE

- Besonderhede van beleggings en belange gehou in alle maatskappye en geassosieerdes, met uitsondering van maatskappye ingekoop, weergegee onder bate-items 57 tot 59 en items 63 en 64 op vorm DI 100, moet in hierdie opgawe ingesluit word.
- Besonderhede betreffende maatskappye ingekoop gedurende 'n tydperk van 5 jaar voor die datum van hierdie opgawe moet in vorm DI 520 aangetoon word.
- Hierdie vorm moet vergesel wees van 'n gedetailleerde organogram wat alle beleggings en belange gehou in filiaalmaatskappye, met inbegrip van maatskappye ingekoop, en geassosieerdes soos beoog in regulasie 10(2)(b) weergee.
- In die geval van 'n filiaalmaatskappy, of 'n geassosieerde soos beoog in regulasie 10(2)(b) wat sake buite die Republiek bedryf, moet die datum waarop die Registrateur se goedkeuring vir die belegging of belang verkry is, die aard van die besigheid van sodanige filiaalmaatskappy of geassosieerde en, in laasgenoemde geval, die land waarin die geassosieerde sake bedryf onder sy naam aangetoon word.
- By die afwesigheid van markwaardes moet die waardasie wat deur die direkteure aan 'n belegging of belang gehou word in kolom 5 aangetoon word.
- Die toeskryfbare aandeel van wins (of verlies) van geassosieerdes is dié t.o.v. die jongste finansiële jaareinde en moet ooreenkomstig paragraaf 11 van die Standpunt oor Algemeen Aanvaarde Rekeningkundige Praktyk, nommer RE 110, bereken word.

HOOFSTUK III**AANSOEKPROSEDURES****32. Aansoekvorms en sertifikate van registrasie**

Vorm DI 001 tot en met vorm DI 020, soos voorgeskryf by regulasie 33 van hierdie Regulasies, moet ooreenkomstig die tersaaklike artikel van die Wet gebruik word en tensy op die vorm self of deur die Registrateur anders gelas word, moet elke aansoekvorm wat deur 'n aansoeker ingedien word elke voorgeskrewe item, genommer soos op die vorm aangedui, insluit.

33. Lys van vorms voorgeskryf ten opsigte van kennisgewings, aansoeke, sertifikate en verklarings wat ingevolge hierdie regulasie voorgeskryf word

Vorm-nommer	Opskrif van vorm	Toepaslike regulasie/ artikel van Wet No. 124 van 1993
DI 001	Kennisgewing van appèl	Regulasie 34(1)
DI 002	Aansoek om magtiging tot oprigting van 'n onderlinge bank, voorlopige registrasie, hersiening van voorlopige registrasie of finale registrasie as 'n onderlinge bank	Artikel 10(2)(b), 10(2)(c), 13(2)(d)
DI 003	Sertifikaat van voorlopige registrasie vir onderlinge banke	Artikel 14(4)
DI 004	Sertifikaat van finale registrasie as 'n onderlinge bank	Artikel 17(3)
DI 005	Aansoek om goedkeuring van aanstelling as ouditeur(e)	Artikel 45(18)
DI 006	Aansoek om omskepping van 'n onderlinge bank na 'n bank	Artikel 63(1)
DI 007	Sertifikaat van naamsverandering	Artikel 35(2)
DI 020	Verklaring deur individue wat die amp van 'n direkteur of 'n uitvoerende beampte van 'n onderlinge bank beklee of van voorneme is om dit te beklee	Regulasie 39

KENNISGEWING VAN APPÈL

Die Voorsitter
Appèlraad vir Banke
PRETORIA

Ingevolge die bepaling van regulasie 34(1) van die Regulasies aangaande Onderlinge banke, word hiermee kennis
gegee dat -

(in die geval van 'n regs persoon)

(1)

(hieronder die appellant genoem)

hierin verteenwoordig deur en
....., in hul
onderskeie hoedanighede van en van
die appellant, behoorlik daartoe gemagtig deur 'n direksiebesluit (waarvan 'n afskrif hierby aangeheg word as
Aanhangsel),

(in die geval van 'n natuurlike persoon)

(1)

(hieronder die appellant genoem)

voornemens is om appèl teen die volgende beslissing van die Registrateur van Banke aan te teken:-

(2) die beëdigde verklaring/s wat hierby as Aanhangsel/s, aangeheg is, ter ondersteuning van
die appèl gebruik sal word;

(3) die volgende adres sal dien as *domicilium citandi et executandi* ten opsigte van alle dokumente wat aan die
appellant versend of bestel sal word uit hoofde van die bepaling van regulasie 34(3) van genoemde Regulasies:

Adres van appellant

.....
namens die appellant

.....
namens die appellant

.....
Datum

34. Appèlprosedure

- (1) Iemand wat verlang om ingevolge artikel 7(1) van die Wet by die appèlraad appèl aan te teken teen enige besluit van die Registrateur moet, binne 30 dae nadat die betrokke besluit bekend gemaak is, 'n kennisgewing van appèl indien op vorm DI 001 by die voorsitter van die Appèlraad.
- (2) Na ontvangs van die kennisgewing van appèl bedoel in subregulasie (1), moet die voorsitter van die appèlraad 'n afskrif van sodanige kennisgewing bestel aan die Registrateur, wat, binne 'n tydperk soos deur genoemde voorsitter bepaal, 'n verklaring van die redes vir die betrokke besluit aan die voorsitter moet voorsien.
- (3) Na ontvangs van die kennisgewing bedoel in subregulasie (2) moet die voorsitter van die appèlraad 'n afskrif van sodanige verklaring per geregistreerde pos aan die appellant stuur en die appellant oproep om binne 21 dae vanaf die datum van versending van sodanige verklaring, of binne sodanige verdere tydperk wat genoemde voorsitter op versoek van die appellant toestaan, te kenne te gee of hy van voorneme is om met die appèl voort te gaan al dan nie.
- (4) Indien die appellant te kenne gee dat hy nie van voorneme is om met die appèl voort te gaan nie, of indien hy versuim om binne die tydperk van 21 dae of die verlengde tydperk soos in subregulasie (3) bedoel sy voorneme te kenne te gee, vervel die appèl outomaties.
- (5) Indien die appellant ingevolge subregulasie (3) kennis gee dat hy van voorneme is om met die appèl voort te gaan, moet hy benewens sodanige kennisgewing by die voorsitter van die appèlraad 'n antwoord op die kennisgewing soos bedoel in subregulasie (2) indien.
- (6) Die kennisgewing en die antwoord bedoel in subregulasie (5) moet vergesel gaan van die gelde voorgeskryf in item 1 van die Tabel by regulasie 40.
- (7) 'n Appèl waarmee voortgegaan word soos beoog in subregulasie (5) moet op sodanige tyd en op sodanige plek aangehoor word soos deur die voorsitter van die appèlraad bepaal word.

AANSOEK OM MAGTIGING TOT OPRIGTING VAN 'N ONDERLINGE BANK, VOORLOPIGE REGISTRASIE, HERSIENING VAN VOORLOPIGE REGISTRASIE OF FINALE REGISTRASIE AS 'N ONDERLINGE BANK

Die Registrateur van Banke
PRETORIA

1. Ek, die ondergetekende, wat optree as prinsipaal/promotor of in die hoedanigheid van 'n agent* behoorlik daartoe gemagtig deur
("die prinsipaal"), doen hiermee aansoek om magtiging, kragtens artikel 10(1) van die Onderlinge Bankwet, 1993, deur die Registrateur van Banke om 'n onderlinge bank op te rig; of
2. (a) Ek, die ondergetekende, voorsitter/hoof uitvoerende beampte* van
behoorlik daartoe gemagtig, doen hiermee aansoek om die voorlopige registrasie van bogenoemde publieke maatskappy as 'n onderlinge bank.
(b) Hiermee doen ek aansoek om u magtiging, kragtens artikel 20(1) van bogenoemde Wet, vir die gebruik van
as 'n letterlike vertaling en van
as 'n verkorting van die naam van bogenoemde onderlinge bank; of
3. Ek, die ondergetekende, voorsitter/hoof uitvoerende beampte* van
behoorlik daartoe gemagtig, doen hiermee aansoek om die hernuwing van die voorlopige registrasie van bogenoemde onderlinge bank; of
4. Namens
'n onderlinge bank wat op 19 voorlopig as sodanig geregistreer is, doen ek, die ondergetekende, voorsitter/hoof uitvoerende beampte* van bogenoemde onderlinge bank, behoorlik daartoe gemagtig, hiermee aansoek om finale registrasie van bogenoemde instelling as 'n onderlinge bank in terme van artikel 16(1) van die Wet.
5. Die toepaslike inligting wat in 6 hieronder uiteengesit is, moet elke aansoek vergesel. Dui aan teenoor elke item, in die toepaslike kolom in paragraaf 6 hieronder, of die inligting wat aangevra is:
 - (a) hierby aangeheg is al dan nie, en indien nie, die rede(s) daarvoor; of
 - (b) nie op die betrokke aansoek van toepassing is nie.

Ek,, die ondergetekende,
verklaar hiermee dat alle inligting wat hierin en in die aansoek bevat is, korrek is.

.....
Datum

.....
Aansoeker/Voorsitter/Hoof Uitvoerende Beampte*

Adres

.....
*Skrap wat nie van toepassing is nie

VIR AMPTELIKE GEBRUIK	
Aansoek toegestaan	
Aansoek geweier	
Aansoek toegestaan onderworpe aan die aangehegte voorwaardes	

.....
Datum

.....
Registrateur van Banke

6.

	Magtigings	Registrasie	Eerste henuwing	Tweede henuwing	Derde henuwing	Vierde henuwing	Finale registrasie
a) Dui die tipe aansoek wat ingedien word met 'n "X" in die toepaslike kolom aan.							
b) Naam van aansoeker - in eie hoedanigheid (Ja/Nee)							
- as agent (heg skriftelike toestemming van die prinsipaal aan)							
c) Volledige en verkorte naam van instelling, asook letterlike vertaling daarvan, saam met adres van hoofkantoor en posadres							
d) Twee afskrifte van die Statute in terme van artikel 32 van die Wet - deur die Registrateur van Maatskappye geregistreer - nie deur die Registrateur van Maatskappye geregistreer nie							
e) Aard van vernaamste sakebedrywighede wat aansoeker waarskynlik sal uitoefen en die verhouding van elke bedrywigheid tot totale sakebedrywighede van aansoeker							
f) Oorsig van sakeplan oor kort-, medium- en langtermyn							
g) Vorm DI 100 (Balansstaat) - vir daaropvolgende jaar voorgestel							
h) Vorm DI 110 (Buitebalansstaatbedrywighede) - vir daaropvolgende jaar voorgestel							
i) Vorm DI 200 (Inkomstestaar) - vir volgende jaar voorgestel							
j) Beoogde toekomstige beleid aangaande betaling van dividende							
k) Vorm DI 300 (Likwiditeitsrisiko - oorblywende looptyd) - vir volgende jaar voorgestel							
l) Riglyne (beleid) wat gevolg sal word ten opsigte van maksimum deposito's in verhouding tot totale deposito's wat van 'n enkele deposant geneem kan word							
m) Vorm DI 400 (Kapitaaltoereikendheid) - vir volgende jaar voorgestel							
n) Vorm DI 430 (Handelsrisiko) - vir volgende jaar voorgestel							
o) Vorm DI 700 (Beperking op beleggings, lenings en voorskotte) - vir volgende jaar voorgestel							
p) Naam (name) en adres(se) van ouditeure							

	Magtigings	Registrasie	Eerste henuwing	Tweede henuwing	Derde henuwing	Vierde henuwing	Finale registrasie
q) Ten opsigte van die bestuur, deur die aansoeker in die bedryf van sy besigheid, van die risiko's wat in regulasie 37(4) gespesifiseer word, die beleid wat deur die aansoeker gevolg sal word in die bestuur van elke tipe risiko en die uitwerking, indien moontlik gekwantifiseer, van elke soort risiko op die besigheid van die aansoeker (verwys na aanhangsel tot vorm)							
r) Name, en <i>curricula vitae</i> , van direkteure en uitvoerende beamptes van onderlinge bank, tesame met behoorlik voltooide vorm DI 020							
s) Ten opsigte van die groep maatskappye waarvan die aansoeker 'n lid is, 'n skematiese voorstelling van alle belange wat in en deur die aansoeker gehou word en, in die geval van sodanige belange deur die aansoeker gehou, die aard van die besigheid van die entiteite waarin die aansoeker sodanige belange hou							
t) Ten opsigte van die interne audit van die aansoeker se transaksies, die aansoeker se bevindings aangaande die toereikendheid en doeltreffendheid van die interne auditprosesse wat ten opsigte van die aansoeker se depositoboek, voorskotboek en groot blootstellings toegepas word gedurende die tydperk van 12 maande wat die datum van die aansoek onmiddellik voorafgaan							
u) Enige geval van nie-nakoming deur die aansoeker van enige bepalings van die Wet of hierdie regulasies gedurende die tydperk van 12 maande wat die aansoek onmiddellik voorafgaan							
v) Bykomende inligting wat die Registrateur nodig ag							
w) Die voorgeskrewe registrasiegelde van R.....							

AANHANGSEL TOT VORM DI 002

RISIKO	VERANTWOORDELIKE BEAMPTTE	TITEL	TOEPASLIKE ONDERVINDING	HOOGSTE AKADEMIESE KWALIFIKASIE
Solvensie				
Likwiditeit				
Teenparty				
Rentekoers				
Mark (Posisie)				
Krediet				
Valuta				
Tegnologie				
Bedryf				

**REPUBLIEK VAN SUID-AFRIKA
WET OP ONDERLINGE BANKE, 1993**

Sertifikaat No.

Kantoor vir Banke
PRETORIA

**SERTIFIKAAT VAN VOORLOPIGE REGISTRASIE
AS 'N ONDERLINGE BANK**

Hiermee sertifiseer ek dat

voorheen bekend as

ingevolge artikel 14(4) van die Wet op Onderlinge Banke, 1993, deur my as 'n voorlopige geregistreerde onderlinge bank geregistreer
is vir die periode wat eindig op

.....19

ALDUS GEDOEN te PRETORIA op hierdie dag van Eenduisend negehonderd

.....
Registrateur van Banke

REPUBLIEK VAN SUID-AFRIKA
WET OP ONDERLINGE BANKE, 1993

Sertifikaat No.

Kantoor vir Banke
PRETORIA

SERTIFIKAAT VAN FINALE REGISTRASIE AS ONDERLINGE BANK

Hiermee sertifiseer ek dat

'n instelling voorlopig geregistreer as onderlinge bank ingevolge die Wet op Onderlinge Banke, 1993, ingevolge artikel 17(3) van genoemde Wet FINAAL as 'n ONDERLINGE BANK geregistreer is.

ALDUS GEDOEN te PRETORIA op hierdie dag van Eenduisend negehonderd
en
Registrateur van Banke

AANSOEK OM GOEDKEURING VAN AANSTELLING VAN OUDITEUR(E)

Die Registrateur van Banke
PRETORIA

1. Ek, die ondergetekende, voorsitter/hoofuitvoerende beampte* van
.....
verklaar hiermee dat -
- (a) die totale bates van bogenoemde onderlinge bank soos teen die sluiting van sy jongste
voorafgaande finansiële jaar, d.i. op 19, R bedra het;
- (b) 'n Besluit geneem is op 'n vergadering van direkteure/lede* van genoemde onderlinge bank,
gehou op 19, betreffende die aanstelling van
.....
(naam)
van
(adres)
en
(naam)
van
(adres)
as ouditeur(e) van genoemde onderlinge bank vanaf 19,
tot die afloop van die eersvolgende algemene jaarvergadering van genoemde onderlinge
bank;
- (c) soos op laasgenoemde datum in paragraaf (b), is die volgende persone vennote in die
ouditeursfirma/s* in paragraaf (b) genoem:
.....
2. Ingevolge artikel 45(18) van die Onderlinge Bankwet, 1993, doen ek hiermee aansoek om u
goedkeuring van die aanstelling/aanstellings* soos in paragraaf 1(b) uiteengesit.

.....
Datum

.....
Voorsitter/Hoof Uitvoerende Beampte*

Adres
.....

*Skrap wat nie van toepassing is nie

VIR AMPTELIKE GEBRUIK

Goedkeuring van aanstelling van -

- (a)
as ouditeur verleen/geweier*;
- (b)
as ouditeur verleen/geweier*.

.....
Datum

.....
Registrateur van Banke

*Skrap wat nie van toepassing is nie

AANSOEK OM OMSKEPPING VAN 'N ONDERLINGE BANK IN 'N BANK

Ingevolge artikel 63(1) van die Wet

Kantoor vir Banke
PRETORIA

1. Ek, die ondergetekende, synde die hoofuitvoerende beampte van doen behoorlik daartoe gemagtig hierby aansoek om die omskepping van die vermelde onderlinge bank in 'n bank met die voorgestelde naam
2. Hierdie aansoek word vergesel van twee kopieë deur my geteken van elk van die dokumente in artikel 63(2) van die Wet genoem.
3. Die voorgestelde registrasiegeld van R..... vergesel hierdie aansoek.

.....
Hoof Uitvoerende Beampte

Adres:

Datum:

VIR AMPTELIKE GEBRUIK	AKSIE
1. Verduideliking van die redes vir die voorgestelde omskepping en van die wyse waarop daar voorgestel word om die omskepping te bewerkstellig.	
2. Voorgestelde omskeppingskema.	
3. Voorgestelde akte van oprigting en statute vir die publieke maatskappy wat deur die omskepping tot stand sal kom.	
4. Voorgestelde akte van oprigting en statute van 'n publieke maatskappy (indien enige) wat beoog om aansoek om registrasie as 'n beherende maatskappy van die voorgestelde bank of indien so 'n maatskappy nog opgerig moet word, 'n voorgestelde akte van oprigting en statute,	
5. Voorgestelde spesiale besluit:	
5.1 Wat die omskepping van die onderlinge bank in 'n bank, magtig.	
5.2 Vir goedkeuring verleen vir die bepalings van die voorgestelde omskeppingskema.	
5.3 Vir die aanneming van die voorgestelde akte van oprigting en statute waarna in 3 verwys word.	
5.4 Vir die goedkeuring indien 'n beherende maatskappy vir die bank beoog word, van die akte van oprigting en statute, of die voorgestelde akte van oprigting en statute na gelang van die geval bedoel in 4.	
5.5 Voms DI 020 ten opsigte van die eerste direkteure van die bank.	
5.6 Enige ander aangeleenthede in verband met die omskepping wat nodig geag word.	
6. Aansoek goedgekeur.	
7. Aansoek afgekeur.	
8. Aansoek goedgekeur onderhewig aan die aangehegte voorwaardes.	

DI 007

**REPUBLIEK VAN SUID-AFRIKA
WET OP ONDERLINGE BANKE, 1993**

**Kantoor vir Banke
PRETORIA**

SERTIFIKAAT VAN NAAMSVERANDERING

Hiermee sertifiseer ek dat

met my goedkeuring ingevolge artikel 35 van die Wet op Onderlinge Banke, 1993, sy naam verander het na

en dat ek die nuwe naam in my register van onderlinge banke aangeteken het.

ALDUS GEDOEN te PRETORIA op hierdie dag van Eenduisend negehoonderd

en

.....
Registrateur van Banke

35. Voorwaardes waaronder verhandelbare depositosertifikate uitgereik mag word - Artikel 54(2) van die Wet

Verhandelbare depositosertifikate mag deur 'n onderlinge bank uitgereik word onderworpe aan die volgende voorwaardes:

- (a) Die sertiſikate word nie vir 'n tydperk van langer as vyf jaar uitgereik nie;
- (b) die totale bedrag van verhandelbare depositosertifikate wat 'n onderlinge bank uitgereik het vir 'n termyn wat nie 12 maande oorskry en nog nie terugbetaal is nie, mag nie twintig persent (20%) van die totale bedrag van al sy depositoverpligtings oorskry nie;
- (c) onderhewig aan die bepalings van paragraaf (b) hierbo mag die totale bedrag van verhandelbare depositosertifikate wat 'n onderlinge bank uitgereik het en nog nie terugbetaal het nie, nie veertig persent van (40%) van die totale bedrag van doe onderlinge bank se verpligtings uit hoofde van deposito's, met inbegrip van verhandelbare depositosertifikate oorskry nie.

36. Aansoek om toestemming tot verkryging van filiale, takkantore, ander belange en verteenwoordigende kantore van onderlinge banke

(1) 'n Aansoek kragtens artikel 41 van die Wet om die toestemming, van die Registrateur tot die verkryging of oprigting van filiale, takkantore, ander belange en verteenwoordigende kantore van onderlinge banke moet aan die Registrateur voorgelê word.

(2) 'n Skriftelike aansoek kragtens subregulasie (1) om die verkryging of oprigting van:

(a) 'n plaaslike filiaal, takkantoor, ander belang en verteenwoordigende kantoor moet die volgende inligting bevat:

(i) naam van aansoeker;

(ii) naam van belang wat verkry of opgerig word;

(iii) kortliks die redes vir die verkryging of oprigting;

(iv) belangrikste eienskappe van die transaksie, byvoorbeeld, aandeelhouing en beheer, prysblootstelling aan verlies, verkrygingskoste as 'n persentasie van kapitaal en reserwes van aansoeker;

(v) vernaamste sakebedrywighede wat gedoen staan te word;

(vi) voorgestelde datum van vervreemding indien dit verkry is as sekuriteit vir 'n voorskot of lening wat toegestaan is;

(vii) enige ander tersaaklike inligting;

(viii) ondernemings dat -

(AA) die entiteit nie enige ander entiteite sonder die voorafgaande toestemming van die Registrateur sal oprig of verkry nie;

(BB) die Registrateur betyds in kennis gestel sal word van die vervreemding deur die aansoeker;

(CC) 'n volledige organogram wat alle belange van die onderlinge bank of beherende maatskappy weergee op 31 Maart en 30 September van elke jaar aan die Registrateur voorgelê sal word; of

(b) 'n buitelandse filiaal, takkantoor, verteenwoordigende kantoor en ander belange moet die volgende bykomende inligting bevat, naamlik -

(i) die voordele vir die aansoeker en Suid-Afrika;

(ii) besonderhede van die transaksie, soos die uiteindelijke identiteit van die verkoper, verkoopsprys, vorm van betaling en datum van inwerkingtreding;

(iii) in die geval van 'n verkryging, 'n afskrif van die omsigtigheids-onderzoek opgestel deur die eksterne ouditeure en/of interne personeel;

- (iv) 'n afskrif van die sakeplan;
- (v) of die Departement Deviesebeheer van die Suid-Afrikaanse Reserwebank genader is;
- (vi) afskrifte van alle tersaaklike inligting;
- (vii) die uitwerking van die verkryging of oprigting op die onderlinge bank of beherende maatskappy met betrekking tot -
 - (AA) winsgewendheid;
 - (BB) kapitaaltoereikendheid;
 - (CC) algehele risikoprofiel
 - (DD) ondernemings wat deur buitelandse owerhede van plaaslike instelling vereis word;
 - (EE) aanstekingspotensiaal; en
 - (FF) swakstegeval-scenario;
- (viii) besonderhede van die direkteure, name, nasionaliteite en *curricula vitae*, tesame met 'n voltooide vorm DI 020 soos voorgeskryf by regulasie 39;
- (ix) naam en *curriculum vitae* van hoof uitvoerende beampte, tesame met 'n voltooide vorm DI 020 soos voorgeskryf by regulasie 39;
- (x) name, ondervinding en nasionaliteite van topbestuur, tesame met 'n voltooide vorm DI 020 soos voorgeskryf by regulasie 39;
- (xi) onder 'n opskrif 'Groepstruktuur' -
 - (AA) direkte en indirekte aandeelhouding;
 - (BB) volledige organisasiekaart, wat ook frontmaatskappye/strukture weergee;
- (xii) die volgende besonderhede van die gasheerland -
 - (AA) deviesebeheer van toepassing;
 - (BB) of goedkeuring van die gasheerland verkry is (gesteun deur dokumentasie);
 - (CC) aard van toesighoudingsfunksies deur gasheerland uitgeoefen; en
 - (DD) evaluering van landsrisiko ten opsigte van gasheerland;
- (xiii) finansiële ontleding, in geval van verkryging -
 - (AA) balansstaat;
 - (BB) inkomtestaat;
 - (CC) waardasie;
 - (DD) verhoudingsontleding;
 - (EE) kapitaaltoereikendheid; en
 - (FF) ander tersaaklike besonderhede;

(xiv) sake wat gedoen of wat staan om gedoen te word -

- (AA) besonderhede van hoe sake befonds sal word;
- (BB) aard van sake wat staan om gedoen te word;
- (CC) vernaamste inkomstebronne;
- (DD) vooruitskattings; en
- (EE) klassifikasie van sake as prinsipaal en/of agent; en

(xv) 'n mening oor die maatskappy se vermoë om die vereiste Di-opgawes te verstrek.

37. Riglyne betreffende optrede van direkteure

(1) Elke direkteur van 'n onderlinge bank moet 'n basiese kennis van en insig in die uitoefening van die bedryf van 'n onderlinge bank en van die wette en gebruike wat die bedrywighede van sodanige instellings beheers, verwerf. Alhoewel dit nie van elke lid van die direksie van 'n onderlinge bank verwag word om ten volle op hoogte van alle aspekte van die uitoefening van die bedryf van 'n onderlinge bank te wees nie, moet die bedrewenheid van elke direkteur vergelykbaar wees met die aard en omvang van die sake van daardie onderlinge bank.

(2) 'n Direkteur en uitvoerende beampte van 'n onderlinge bank moet sy werksaamhede verrig met ywer en sorg en met so 'n mate van bedrewenheid as wat redelikerwys van 'n persoon met sy kennis en ondervinding verwag kan word.

(3) In die lig van die feit dat die primêre bron van fondse wat deur 'n onderlinge bank in die uitoefening van sy bedryf bestuur en aangewend word deposito's is wat deur die algemene publiek aan hom toevertrou is, is dit die plig van elke direkteur van 'n onderlinge bank om seker te maak dat risiko's wat onvermydelik deur daardie onderlinge bank in die uitoefening van sy bedryf aanvaar moet word op oordeelkundige wyse bestuur word.

(4) Die uitoefening van die bedryf van 'n onderlinge bank bring die bestuur van risiko's mee, waarby die volgende tipes risiko's inbegrepe kan wees, naamlik -

- (i) solvensierisiko;
- (ii) likwiditeitsrisiko;
- (iii) kredietrisiko;
- (iv) valutarisiko;
- (v) markrisiko (posisie risiko);
- (vi) rentekoersrisiko;
- (vii) teenpartyrisiko;
- (viii) tegnologiesrisiko; of
- (ix) bedryfsrisiko.

(5) Die direksie van die onderlinge bank moet jaarliks aan die Registrateur verslag doen oor die doeltreffendheid van die onderlinge bank se interne beheerstelsels betreffende finansiële en reguleringsverslagdoening en voldoening aan die Wet en Regulasies.

(6) Met die doel van hierdie regulasie sluit "direkteur" 'n plaasvervangende direkteur in.

38. Samestelling van direksie van 'n onderlinge bank

Tensy die Registrateur, vanweë spesiale omstandighede wat op 'n bepaalde onderlinge bank betrekking het, sy goedkeuring verleen aan 'n afwyking van die bepalings van hierdie regulasie ten opsigte van daardie onderlinge bank, moet minstens twee lede van die direksie van 'n onderlinge bank persone wees wat werknemers van daardie onderlinge bank is.

39. Verklaring betreffende eienskappe van dienende of voornemende direkteure of uitvoerende beamptes

(1) 'n Behoorlik voltooide opgawe en verklaring in die vorm van 'n vorm DI 020 soos by regulasie 33 voorgeskryf word, moet aan die Registrateur verstrekk word deur die voorsitter van die direksie, of sy behoorlik aangewysde verteenwoordiger, of, in die geval van 'n nuwe onderlinge bank, deur die ouditeur ten opsigte van

- (a) elke persoon wat vir die eerste maal 'n aanstelling as 'n direkteur of 'n uitvoerende beampte van 'n onderlinge bank aanvaar ten minste 30 dae voordat die aanstelling van krag word; en
- (b) enige dienende direkteur of uitvoerende beampte van 'n onderlinge bank op versoek van die Registrateur.

(2) Met die doel van hierdie regulasie beteken "verwante party" enige persoon (hetsy 'n natuurlike of 'n regspersoon) oor wie se onderneming die direkteur of uitvoerende beampte 'n betekenisvolle invloed kan uitoefen en welke onderneming met die onderlinge bank sake doen waarvan die omvang 'n wesenlike invloed op die batebasis, winsgewendheid of risikoprofiel van die onderlinge bank kan uitoefen.

DI 020

Indien die spasie wat voorsien word vir beantwoording onvoldoende is,
heg asseblief 'n afsonderlike bladsy aan.

**VERKLARING DEUR INDIVIDUE WAT DIE AMP VAN 'N DIREKTEUR OF 'N UITVOERENDE
BEAMPTTE VAN 'N ONDERLINGE BANK BEKLEE OF VAN VOORNEME IS OM DIT TE BEKLEE**
(Vertroulik en nie beskikbaar vir publieke insae nie)

1. Naam van instelling in verband waarmee hierdie vraelys voltooi word ("die instelling"):

2. U van:

3. U volledige voornaam/voornamen:

4. Vorige van(ne) en/of voornaam/voornamen waaronder u bekend kon gestaan het:

5. Meld asseblief in watter hoedanigheid u hierdie vraelys voltooi, dit wil sê as 'n huidige of voornemende direkteur, uitvoerende beampste of 'n kombinasie daarvan. Meld ook asseblief u volle titel en beskryf die bepaalde pligte en verantwoordelikhede verbonde aan die pos/poste wat u beklee of sal beklee. Indien u hierdie vraelys in die hoedanigheid van 'n direkteur voltooi, dui asseblief aan of u, in u hoedanigheid van 'n direkteur, met uitvoerende verantwoordelikhede vir die bestuur van die instelling se sake beklee is of sal wees. Geliewe ook 'n afskrif van u *curriculum vitae* te voorsien, tensy dit reeds voorsien is:

6. Woonadres:

7. Enige vorige woonadres(se) gedurende die afgelope 10 jaar:

8. Datum en plek van geboorte (met inbegrip van dorp of stad):

9. U nasionaliteit en op welke wyse u dit verkry het (geboorte, naturalisasie of huwelik):

10. Naam/name en adres(se) van u onderlinge bankiers gedurende die afgelope 10 jaar:

11. U professionele kwalifikasies en die jaar waarin dit behaal is:
.....
12. U beroep en werksrekord tans en gedurende die afgelope 10 jaar, met inbegrip van die naam van u werkgever in elke geval, die aard van die besigheid, die posisie deur u beklee en die tersaaklike datums:
.....
13. Van welke regspersone (met uitsondering van die instelling) is u 'n direkteur of 'n uitvoerende beampte en vanaf welke datum?
.....
14. Het u enige direkte of indirekte belang wat verteenwoordigend is van 15 persent of meer van die uitgereikte kapitaal van enige regspersoon (met uitsondering van die instelling) wat tans geregistreer is, of wat om magtiging daartoe aansoek gedoen het, ingevolge die Wet? Indien wel, verstrek besonderhede:
.....
15. Van welke regspersoon, benewens die instelling en diegene in antwoord op Vraag 13 gelys, was u op enige tydstop gedurende die afgelope 10 jaar 'n direkteur of 'n uitvoerende beampte? Geliewe tersaaklike datums te verstrek:
.....
16. Handhaaf enige van die regspersone in antwoord op Vraag 12, 13, 14 en 15 gelys 'n sakeverhouding met die instelling? Indien wel, verstrek besonderhede:
.....
17. Hou u tans of het u ooit in die verlede 'n lisensie of soortgelyke magtiging om enige besigheid in die Republiek van Suid-Afrika ("die Republiek") of elders te bedryf, gehou of daarvoor aansoek gedoen? Indien wel, verstrek besonderhede. Indien enige sodanige aansoek van die hand gewys of teruggetrek is nadat dit gedoen is of enige magtiging herroep is, verstrek besonderhede:
.....
18. Hou enige instelling met wie u tans as 'n direkteur of uitvoerende beampte geassosieer is of aldus geassosieer was, 'n lisensie of soortgelyke magtiging om enige besigheid te bedryf of het sodanige instelling in die verlede sodanige lisensie of magtiging gehou of daarom aansoek gedoen? Indien wel, verstrek besonderhede. Indien enige sodanige aansoek van die hand gewys of teruggetrek is nadat dit gedoen is of enige magtiging herroep is, verstrek besonderhede:
.....

19. Is u te eniger tyd aan enige misdryf skuldig bevind, uitgesonderd
- (i) enige misdryf wat gepleeg is terwyl u onder die ouderdom van 18 jaar was, tensy sodanige misdaad binne die afgelope 10 jaar gepleeg is;
 - (ii) enige padveerkeersoortreding; of
 - (iii) enige misdryf van 'n politieke aard?

Indien wel, verstrek besonderhede van die hof waarin u skuldig bevind is, die misdryf, die straf wat opgelê is en die datum van skuldigbevinding:

.....

20. Is u te eniger tyd, in die Republiek of elders, onder sensuur geplaas, gedissiplineer, met betrekking tot u toekomstige gedrag gewaarsku, of is 'n hofbevel teen u aangevra deur enige reguleringsowerheid of enige professionele liggaam waarvan u behoort of behoort het, of het u al ooit 'n sertifikaat om te praktiseer onderworpe aan voorwaardes gehou? Indien wel, verstrek besonderhede:
-

21. Was u, of enige regspersoon, vennootskap of oningelyfde instelling waarmee u as 'n direkteur of uitvoerende beampte geassosieer is of was, al ooit die onderwerp van 'n ondersoek, in die Republiek of elders, deur of namens 'n staatsdepartement of -agentskap, professionele vereniging of ander toesighoudingsowerheid? Indien wel, verstrek besonderhede:
-

22. Is u al ooit, in die Republiek of elders, uit enige amp of aanstelling ontslaan, of deur u werknemer aan dissiplinêre stappe onderwerp of is u verhoed of verbied om tot enige professie of beroep toe te tree? Indien wel, verstrek besonderhede:
-

23. Het u al ooit versuim om te voldoen aan enige vonnis skuld wat deur u as vonnis skuldenaar kragtens 'n hofbevel in die Republiek of elders verskuldig en betaalbaar was, of het u enige kompromie-ooreenkoms met u krediteure gedurende die afgelope 10 jaar aangegaan? Indien wel, verstrek besonderhede:
-

24. Is u ooit deur 'n hof in die Republiek of elders insolvent verklaar (voorlopig óf finaal) of is 'n aansoek om u sekwestrasie al ooit aan u beteken? Indien wel, verstrek besonderhede:
-

25. Is u, met betrekking tot die oprigting of bestuur van enige regspersoon, vennootskap of oningelyfde instelling, deur 'n hof in die Republiek of elders, sivielregtelik aanspreeklik bevind vir enige bedrog, magismisbruik of ander wangedrag jeens sodanige liggaam, maatskappy of enige lede daarvan? Indien wel, verstrek besonderhede:
-

26. Is enige regspersoon, vennootskap of oningelyfde instelling waarmee u as 'n direkteur of 'n uitvoerende beampte geassosieer was, in die Republiek of elders, al ooit gelikwieder, aan 'n administrasiebevel onderwerp, of het dit andersins enige kompromie of ooreenkoms met sy krediteure aangegaan of opgehou handeldryf, óf terwyl u daarmee geassosieer was of binne een jaar nadat u assosiasie gestaak is, of het enigiets soortgelyk aan bovermelde gebeure onder die regsreëls van enige ander jurisdiksie plaasgevind? Indien wel, verstrek besonderhede:
-
27. Was u betrokke by die bestuur of bedrywigheide van enige instelling wat, vanweë enige aangeleentheid met betrekking tot die tyd wanneer u aldus betrokke was, onder sensuur geplaas is, met betrekking tot toekomstige gedrag gewaarsku is, gedissiplineer is of 'n hofbevel teen aangevra is deur enige reguleringsowerheid in die Republiek of elders? Indien wel, verstrek besonderhede:
-
28. Sal u by die uitvoering van u pligte onderworpe wees aan voorskrifte of instruksies van enige ander individu of instelling? Indien wel, verstrek besonderhede:
-
29. Doen u, of doen enige ander verwante party van wie u bewus is, sake met hierdie instelling? Indien wel, verstrek besonderhede:
-
30. Hoeveel aandele in die instelling is op u naam of in die naam van 'n verwante party geregistreer? Indien van toepassing, verstrek naam/name waarin hulle geregistreer is en die klas aandele:
-
31. In hoeveel aandele in die instelling (wat nie in u naam of in die naam van 'n verwante party geregistreer is nie) het verwante partye 'n voordelige belang?
-
32. Hou u, of hou enige verwante party, enige aandele in die instelling as 'n trustee of genomineerde? Indien wel, verstrek besonderhede:
-
33. Is enige van die aandele in die instelling gemeld in antwoord op Vrae 30, 31 en 32 billik of regtens belas of ten gunste van enige party verpand? Indien wel, verstrek besonderhede:
-
34. Watter verhouding van die stemreg by enige algemene vergadering van die instelling (of van enige ander regspersoon waarvan dit 'n filiaal is) is u of enige verwante party geregtig om uit te oefen of die uitoefening van te beheer?
-

35. Indien die uitoefening van die stemreg by enige algemene vergadering van die instelling, of van enige ander regspersoon waarvan dit 'n filiaal is, deur een of meer van u geassosieerdes of enige verwante party beheer word of staan om beheer te word, verstrek die verhouding van die stemreg wat in elke geval aldus beheer word en die identiteit van elke geassosieerde:
-
36. Is u tans betrokke, of verwag u om, anders as in u professionele hoedanigheid, betrokke te wees, by enige regsgeeding in die Republiek of elders? Indien wel, verstrek besonderhede:
-
37. Het u 'n basiese kennis van en insig in die risiko's waaraan onderlinge banke blootgestel word? (Verwys in hierdie verband na Hoofstuk III, regulasie 37 van die Regulasies aangaande Onderlinge banke.)
-
38. Onderneem u om, te alle tye terwyl u in u hoedanigheid van 'n direkteur of uitvoerende beampste van die instelling optree:
- te goeder trou teenoor die onderlinge bank/onderlinge banke in die groep op te tree;
 - botsing tussen u ander belange en die belange van die onderlinge bank in die te vermy; en
 - die belange van die onderlinge bank en die deposante bo alle ander belange te stel?
-
39. Het u uself vertrouwd gemaak met, en verstaan u, die omvang van die regte en bevoegdhede, asook u verantwoordelikhede en pligte as 'n direkteur van die instelling, soos in die gemene reg en die Onderlinge Bankwet, 1993, vervat? (Moet slegs deur direkteure of voornemende direkteure voltooi word.)
-

VERKLARING

Ek,, verklaar hiermee die volgende:
Hierdie verklaring bestaan uitbladsye, waarvan elkeen deur my onderteken is. Die inhoud van hierdie verklaring is na my beste wete en kennis waar. Ek is bewus daarvan dat, indien dit as getuienis voorgelê word, en iets daarin voorkom wat ek weet vals is of wat ek nie glo waar is nie, ek moontlik vervolgt kan word.

Ek onderneem dat, terwyl ek 'n direkteur of uitvoerende beamppte van hierdie instelling is, ek die Registrateur in kennis sal stel van enige wesentlike veranderings in, of veranderings wat 'n invloed kan hê op die volledigheid of korrektheid van, die inligting wat ek in items 1-39 verstrek het, so gou moontlik, maar nie later nie as 21 dae vanaf die dag waarop hierdie veranderings onder my aandag kom.

Ek is vertrouwd met en begryp die inhoud van hierdie verklaring. Ek het*(het nie*) enige beswaar teen die aflegging van die voorgeskrewe eed (nie*).

Ek beskou die voorgeskrewe eed as bindend*(nie bindend*) op my gewete (nie*).

..... HANDTEKENING VAN VERKLAARDER

Ek sertifiseer dat bogenoemde verklaring deur my afgeneem is en dat die verklaarder erken dat hy*/sy* met die inhoud van hierdie verklaring vertrouwd en dit begryp. Hierdie verklaring is voor my beëdig*/bevestig* en die verklaarder se handtekening is in my teenwoordigheid daarop aangebring te op
op

.....
KOMMISSARIS VAN EDE

VOLLE NAME:

EX OFFICIO:

GEBIED:

ADRES:

* Skrap wat nie van toepassing is nie

VERKLARING DEUR VOORSITTER VAN INSTELLING**OF OUDITEUR IN DIE GEVAL VAN 'N NUWE ONDERLINGE BANK**

Ek, die ondergetekende, , synde die voorsitter van die direksie*/ouditeur* van bevestig dat ek al die inligting wat in hierdie dokument verstrek word, deeglik bestudeer het en, na bespreking met die deponent en al die ander lede van die direksie, en dat ek, nadat ek enige ander inligting tot my beskikking of wat onder my aandag gekom het, in ag geneem het, van mening is dat die deponent geskik en bevoeg is om 'n amp in hierdie instelling te aanvaar met ingang van In die geval van die aanstelling van 'n direkteur bevestig ek dat daar aan die tersaaklike voorwaardes van die statute van die onderlinge bank voldoen is. Eweneens, in die geval van die aanstelling van 'n uitvoerende beampte, bevestig ek dat daar aan die onderlinge bankbeleid voldoen is.

NAAM

GETEKEN

DATUM

* Skrap wat nie van toepassing is nie

HOOFSTUK IV

VOORGESKREWE GELDE

40. Gelde betaalbaar

Behoudens die bepalings van artikel 87(1) van die Wet is die gelde, met inbegrip van belasting op toegevoegde waarde (BTW), uiteengesit in die onderstaande Tabel betaalbaar ten opsigte van die aangeleenthede aldus uiteengesit.

TABEL

	GELDE SONDER BTW	BTW	GELDE MET INBEGRIJ VAN BTW
	R	R	R
1. Aanteken van 'n appèl ingevolge artikel 7 van die Wet	5 000,00	700,00	5 700,00
2. Aansoek om magtiging tot oprigting van 'n onderlinge bank	7 500,00	1 050,00	8 550,00
3. Registrasie of hernuwing van registrasie as 'n onderlinge bank	1 000,00	140,00	1 140,00
4. Omskepping van 'n onderlinge bank in 'n bank ..	10 000,00	1 400,00	11 400,00
5. Registrasie van 'n onderlinge bank geskep deur die amalgamasie van twee of meer onderlinge banke ..	10 000,00	1 400,00	11 400,00
6. Registrasie van naamsverandering van onderlinge bank	2 000,00	280,00	2 280,00
7. Sertifisering van enige stuk wat deur die Registrateur gesertifiseer moet word en ten opsigte van welke stuk geen ander gelde betaalbaar is nie	250,00	35,00	285,00
8. Insae ingevolge artikel 87(1) van die Wet in enige stuk bedoel in daardie artikel	500,00	70,00	570,00
9. Sertifikaat van die Registrateur aangaande die inhoud of enige deel van die inhoud van enige stuk vermeld in artikel 87(1) van die Wet	1 000,00	140,00	1 140,00
10. Afskrif van of uittreksel uit enige stuk vermeld in artikel 87(1) van die Wet, indien deur die Registrateur voorberei, per vel of per deel daarvan:			
Fotostatiese afdruk	5,00	0,70	5,70
Rekenaaruitdruk	10,00	1,40	11,40
Dubbelgespasieer getik	100,00	14,00	114,00
11. Ondersoek van 'n stuk nie deur die Registrateur voorberei nie en sertifisering daarvan as 'n ware afskrif van 'n stuk in die bewaring van die Registrateur, per vel of per deel daarvan	500,00	70,00	570,00
12. Gesertifiseerde afskrif van 'n sertifikaat van -			
(a) registrasie as 'n onderlinge bank;			
(c) naamsverandering van 'n onderlinge bank	100,00	14,00	114,00

13. Soek na stukke deur Registrateur met die doel van items 10, 11 of 12:

Minimum gelde vir eerste uur	250,00	35,00	285,00
Daarna per uur of deel daarvan	500,00	70,00	570,00

41. Wyse van betaling van gelde

(1) Enige gelde betaalbaar ingevolge regulasie 40 is per tjek betaalbaar, uitgemaak ten gunste van die Suid-Afrikaanse Reserwebank.

(2) Behoudens die bepalings van artikel 14(4) en 17(3) van die Wet, is gelde wat ingevolge regulasie 40 betaal is, nie terugbetaalbaar nie.

42. Jaarlikse lisensie

(1) Die lisensiegelde beoog in artikel 31 van die Wet word volgens die formule hieronder bereken:

$$\frac{R1 \text{ miljoen}}{R270 \text{ biljoen}} \times \text{totale verpligtings per reëlitem 34 van vorm DI 100,}$$

met 'n minimum van R1 000 en 'n maksimum van R50 000 per jaar.

(2) 'n Onderlinge bank wat op 1 Januarie van 'n bepaalde jaar bestaan, moet die lisensiegeld wat in subregulasie (1) voorgeskryf word voor die einde van daardie maand betaal en 'n onderlinge bank wat op 'n later datum in dieselfde jaar geregistreer word, moet ten opsigte van sodanige jaar, en voor die einde van die maand waarin dit aldus geregistreer word, 'n lisensiegeld betaal wat ooreenkomstig die volgende formule bereken word:

$$R \frac{(X)}{(12)} \times \text{per formule in (1),}$$

in welke formule "X" die getal volle maande wat oorbly na die maand waarin dit aldus in daardie jaar geregistreer word, verteenwoordig.

(3) 'n Onderlinge bank wat versuim om die volle bedrag van die toepaslike lisensiegeld te betaal binne die tydperk wat ingevolge subregulasie (2) vir die betaling daarvan toegelaat word, moet, benewens sodanige lisensiegeld, vir elke maand of gedeelte van 'n maand waartydens die lisensiegeld aldus onbetaald bly, 'n boete betaal bereken teen die koers van 10 persent van die lisensiegeld wat hy soos voormeld versuim het om te betaal, en bereken vanaf die finale datum wat ingevolge subregulasie (2) vir die betaling van sodanige lisensiegeld toegelaat word: Met dien verstande dat die bedrag van die aldus betaalbare boete nie die bedrag van die lisensiegeld wat betaalbaar is, mag oorskry nie.

(4) Alle gelde ingevolge hierdie regulasie betaalbaar, is 'n skuld verskuldig aan die Regering van die Republiek en is deur die Kommissaris van Binnelandse Inkomste by aksie in 'n bevoegde hof verhaalbaar.

(5) Die lisensiegeld en enige boete wat ingevolge hierdie regulasie ingevorder word, val ten bate van die Staatsinkomstefonds.

(6) Verteenwoordigende kantore van buitelandse instellings wat in die Republiek van Suid-Afrika opgerig is, moet jaarliks, nie later as 31 Januarie van elke jaar nie, gelde van R1 000 aan die Suid-Afrikaanse Reserwebank betaal.

HOOFSTUK V

INLIGTING VEREIS VIR DIE DEPARTEMENT EKONOMIE VAN DIE
S A RESERWEBANK

43. Lys van vorms voorgeskryf ten opsigte van opgawes wat by die Registrateur ingedien moet word, met aanduiding van instelling waardeur, tussenpose waarby en tydperk waarbinne opgawes ingedien moet word

Vorm- nommer	Opskrif van vorm	Onderlinge bank in Republiek ¹	Onderlinge bank in onafhanklike state ²
DI 099	Verklaring met betrekking tot statutêre opgawes ingedien ³ (sien hoofstuk II)	Wanneer ook al nodig as beheerstuk en met die doel om vereiste verklarings te maak	
DI 900	Ontleding van laste en bates volgens instellings en looptye	Maandeliks ^a	Maandeliks ^a
DI 910	Ontleding van uitreikers van en transaksies in uitgesoekte bates	Maandeliks ^b	Maandeliks ^b
DI 920	Ontleding van afbetalingsverkoop- en huurtransaksies	Kwartaalliks ^b	Kwartaalliks ^b
DI 930	Rentekoerse op deposito's, lenings en voorskotte op maandeinde	Maandeliks ^b	N.v.t.

- ¹ Beteken 'n onderlinge bank wat as sodanig besigheid bedryf in die Republiek en die selfregerende gebiede en die besigheid deur hom bedryf deur middel van 'n agentskap of 'n tak in 'n onafhanklike staat.
- ² Beteken 'n onderlinge bank wat as sodanig besigheid bedryf in enige van die onafhanklike state, naamlik Transkei, Bophuthatswana, Venda en Ciskei, deur middel van 'n filiaalmaatskappy of 'n geassosieerde soos beoog in regulasie 5(2)(b).
- ³ Vorm DI 099 is nie 'n voorgeskrewe finansiële opgawe nie, maar moet as 'n beheerstuk gebruik word en om die vereiste verklarings met betrekking tot die instandhouding van die voorgeskrewe minimum saldo's te verskaf.
- ⁴ Die voorgeskrewe state en opgawes moet ingedien word binne die tydperke hieronder vermeld, soos volg:
 - a. Binne 15 sakedae wat onmiddellik volg op die maand- of kwartaaleinde waarop dit betrekking het.
 - b. Binne 20 sakedae wat onmiddellik volg op die maand- of kwartaaleinde waarop dit betrekking het.

ONTLEDING VAN LASTE EN BATES VOLGENS INSTELLINGS EN LOOPTYF

DI 900

Maandeliks

Naam van onderlinge bank

Maand geëindig 19 Land

(Alle bedrae moet tot die naaste R'000 afgerond word)

LASTE SOOS OP MAANDEINDE IN R'000	Reël no.	DEPOSITO'S								
		Kontant- bestuur, tjek & transmissie	Ander onmid- dellik opeisbaar	Kort- termyn spaar	Ander kort- termyn	Middel- termyn spaar	Ander middel- termyn	Lang- termyn	TOTAAL	Waarvan: Finansiële rand
		1	2	3	4	5	6	7	8	9
DEPOSITO'S (totaal van items 2 en 27)	1									
DEPOSITO'S BETAALBAAR IN RAND EN FINAN- SIËLE RAND (totaal van items 3, 6, 9, 10, 15 en 23) ..	2									
Bank-groepbepondsing (totaal van items 4 en 5) ...	3									
Bank-groepbepondsing: VDS'e	4									
Bank-groepbepondsing: ander deposito's	5									
Interbank bepondsing (totaal van items 7 en 8)	6									
Interbank bepondsing: VDS'e	7									
Interbank bepondsing: ander deposito's	8									
Monetêre owerhede: Reserwebank en Korporasie vir Openbare Deposito's	9									
Regeringsdeposito's (totaal van items 11 tot 14)...	10									
Sentrale Regering van die Republiek	11									
Provinsiale Administrasies	12									
Regerings van onafhanklike state	13									
Regerings van selfregerende gebiede	14									
Ander binnelandse partye (totaal van items 16 tot 22)	15									
Plaaslike owerhede en streeksdiensterade	16									
Openbare ondernemings/korporasies (insluitend Transnet, Sapos en Telkom)	17									
Versekerars en Pensioenfondse	18									
Ander maatskappye en beslote korporasies	19									
Nie-geïnkorporeerde sake-ondernemings	20									
Individue	21									
Nie-winssoekende organisasies en ander	22									

(Alle bedrae moet tot die naaste R'000 afgerond word)

LASTE SOOS OP MAANDEINDE IN R'000	Reël no.	DEPOSITO'S								Waarvan: Finansiële rand
		Kontant- bestuur, tjeek & transmissie	Ander onmid- dellik opeis- baar	Kort- termyn spaar	Ander kort- termyn	Middel- termyn spaar	Ander middel- termyn	Lang- termyn	TOTAAL	
		1	2	3	4	5	6	7	8	9
Deposito's deur nie-inwoners (totaal van items 24 tot 26)	23									
Regerings	24									
Banke	25									
Ander	26									
DEPOSITO'S BETAALBAAR IN BUITELANDSE GELDEENHEDE (totaal van items 28 tot 35)	27									
Bank-groepdeposito's	28									
Interbank deposito's	29									
Reserwebank en Korporasie vir Openbare Deposito's	30									
Regeringsdeposito's	31									
Ander binnelandse partye	32									
Nie-inwoners:										
Regerings	33									
Banke	34									
Ander	35									

(Alle bedrae moet tot die naaste R'000 afgerond word)

LASTE SOOS OP MAANDEINDE IN R'000	Reël no.	Korttermyn	Middeltermyn	Langtermyn	TOTAAL
		1	2	3	4
LENINGS EN VOORSKOTTE (totaal van items 37, 38, 39, 45 en 53)	36				
BANK-GROEPBEFONDSING	37				
INTERBANK BEFONDSING	38				
LENINGS ONTVANG, GEDEK DEUR TERUGKOOPOOREEN- KOMSTE (totaal van items 40 tot 44)	39				
Reserwebank en Korporasie vir Openbare Deposito's ...	40				
Suid-Afrikaanse banke en onderlinge banke	41				
Versekerers en pensioenfondse	42				
Ander inwoners	43				
Nie-inwoners	44				
BEFONDSING IN BUITELANDSE GELDEENHEDE (totaal van items 46 tot 52)	45				
Reserwebank en Korporasie vir Openbare Deposito's ...	46				
Suid-Afrikaanse banke en onderlinge banke	47				
Ander inwoners	48				
Nie-inwoners:					
Buitelandse finansiering in die onderlinge bank se eie naam deur geleen aan kliënte:					
Hergekanaliseer vanaf Openbare Beleggings- kommissarisse	49				
Hergekanaliseer vanaf ander Suid-Afrikaanse banke en onderlinge banke	50				
Ander fondse deur geleen	51				
Ander buitelandse befondsing deur nie-inwoners	52				
ANDER LENINGS EN VOORSKOTTE BETAALBAAR IN RAND (totaal van items 54 tot 57)	53				
Sentrale Regering, provinsies, selfregerende gebiede en onafhanklike state	54				
Reserwebank en Korporasie vir Openbare Deposito's ...	55				
Ander inwoners	56				
Nie-inwoners	57				
ANDER VERPLIGTINGE TEENoor DIE PUBLIEK (totaal van items 59 tot 62)	58				
Vyftig persent van krediete in transito	59				
Wissels betaalbaar deur of promesses van die verslag- doenende onderlinge bank	60				
Ander verpligtinge teenoor inwoners	61				
Ander verpligtinge teenoor nie-inwoners	62				
TOTALE VERPLIGTINGE TEENoor DIE PUBLIEK (totaal van items 1, 36 en 58)	63				

(Alle bedrae moet tot die naaste R'000 afgerond word)

LASTE SOOS OP MAANDEINDE IN R'000	Reël no.	TOTAAL		
		1	2	3
UITSTAANDE VERPLIGTINGS TEN BEHOEWE VAN KLIENTE, <i>per contra</i> item 218.	64			
ANDER VERPLIGTINGS, INSJUITEND AANTASTINGS (totaal van items 66 tot 68) ..	65			
Saldo's verskuldig aan hoofkantoor en takke in die Republiek en selfregerende en onafhanklike state	66			
Ander verpligtinge teenoor inwoners	67			
Ander verpligtinge teenoor nie-inwoners	68			
NETTO KAPITAAL EN RESERWES (totaal van items 70 tot 78 min item 79)	69			
Primêre aandeelkapitaal gehou deur binnelandse partye:				
Banke en onderlinge banke	70			
Versekerars en pensioenfondse	71			
Ander finansiële instellings	72			
Openbare ondernemings/korporasies	73			
Ander maatskappye (insluitend bankbeheermaatskappye)	74			
Huishoudings en ander	75			
Primêre aandeelkapitaal gehou deur nie-inwoners	76			
Primêre reserwefondse	77			
Sekondêre aandeelkapitaal (insluitende skuldbriewe) en reserwefondse	78			
Min: Aantastings (artikel 48(5) van die Wet)	79			
TOTALE KAPITAAL EN VERPLIGTINGE	80			
VOORWAARDELIKE VERPLIGTINGE EN ANDER RISIKOBLOOTSTELLINGS				
Vrywarings en waarborge	82			
Onherroepbare kredietbriewe en onbenutte fasiliteite	83			
Blootstelling t.o.v. onderskrywing	84			
Ander voorwaardelike verpligtinge en risikoblootstellings	85			
Effektiewe netto ope posisie in buitelandse geldeenheide	86			
Aksepfasiliteite toegestaan maar nie benut nie	87			
Oortrekkingsfasiliteite waarvan die limiet op die onderlinge bank se rekenaarstelsel ingevoer is: Totale limiet (benut en onbenut)	88			
Wentelkredietfasiliteite: Totale limiet (benut en onbenut)	89			
Kredietkaartrekeninge: Totale limiet (benut en onbenut)	90			
MEMORANDUM:				
SPAARDEPOSITO'S: STAATSONDERSTEUNDE HUISEIENAARSKAPSKEMA-SPAARREKENINGE	91			
ANDER LENINGS EN VOORSKOTTE: BEDRAE VERSKULDIG OP LENINGS ONTVANG ONDER BEHUISINGSKEMAS, RENTE INGESLUIT				
Vanaf die Sentrale Regering	92			
Vanaf finansiële instellings in die openbare sektor, bv. Nasionale Behuisingsfonds ..	93			
Ander, bv. SA Behuisingstrust	94			
BELASTINGVRYE/GEDEELTELKE BELASTINGVRYE DEPOSITO'S INGESLUIT BY DIE DEPOSITO'S HIERBO GETOON OP REËL 1	Reël no.	Belastingvry	Gedeeltelik belastingvry	TOTAAL
		1	2	3
Volopbetaalde onbepaalde termyndeposito's	95			
Volopbetaalde vaste termyndeposito's	96			
Subskripsiedeposito's	97			

(Alle bedrae moet tot die naaste R'000 afgerond word)

BATES SOOS OP MAANDEINDE IN R'000	Reël no.	Binnelandse bates	Buitelandse bates	TOTALE BATES	Gedeelte (van 3) onder terugkoop- ooreenkomste
		1	2	3	4
GELD (totaal van items 99, 102, 103 en 106).....	98				
Suid-Afrikaanse banknote en pasmunt (totaal van items 100 en 101)	99				
Pasmunt	100				
Banknote	101				
Goud en goudmunte	102				
Deposito's in rand by die Reserwebank (totaal van items 104 en 105)	103				
Kontantreserwedeposito's	104				
Ander deposito's	105				
Daggeldlenings	106				
DEPOSITO'S, LENINGS EN VOORSKOTTE (totaal van items 108, 114, 120, 121, 125, 128, 136, 140, 150, 161, 164 en 173 min 183)	107				
Bank-groepfinansiering insluitende verhandelbare deposito- sertifikate (VDS'e) (totaal van items 109 tot 113)	108				
VDS'e uitgereik deur banke en onderlinge banke binne dieselfde groep as die verslaggewende instelling met 'n onverstreke looptyd van:					
Tot 31 dae	109				
Meer as 31 dae tot 6 maande	110				
Meer as 6 maande	111				
Ander deposito's by groep-banke en onderlinge banke ...	112				
Lenings en voorskotte aan groep-banke /onderlinge banke	113				
Interbank finansiering insluitende VDS'e (totaal van items 115 tot 119)	114				
VDS'e uitgereik deur banke en onderlinge banke nie binne dieselfde groep as die verslaggewende instelling nie , met 'n onverstreke looptyd van:					
Tot 31 dae	115				
Meer as 31 dae tot 6 maande	116				
Meer as 6 maande	117				
Ander deposito's by banke en onderlinge banke	118				
Lenings en voorskotte aan banke en onderlinge banke ..	119				
Deposito's by en lenings en voorskotte aan buitelandse banke in rand betaalbaar	120				
Lenings onder terugverkoop-ooreenkomste (totaal van items 122 tot 124)	121				
Aan die Reserwebank en Korporasie vir Openbare Deposito's	122				
Aan ander banke en onderlinge banke	123				
Aan ander partye	124				
Afbetalingsdebiteure, opskortende verkope en bruikhuur (totaal van items 126 en 127)	125				
Diskonteringe en voorskotte t.o.v. afbetalingsverkope	126				
Bruikhuurtransaksies	127				
Verbandvoorskotte (totaal van items 129 tot 135)	128				
Plaasverbande:					
Nie-geïnkorporeerde boerdery	129				
Ander boerdery, bv. maatskappye	130				
Ander, aan maatskappye en beslote korporasies	131				
Ander, aan openbare ondernemings/korporasies	132				
Ander, aan nie-geïnkorporeerde sakeondernemings	133				
Ander, aan individue	134				
Ander, aan nie-winssoekende instellings en ander	135				

(Alle bedrae moet tot die naaste R'000 afgerond word)

BATES SOOS OP MAANDEINDE IN R'000	Reël no.	Binnelandse bates	Buitelandse bates	TOTALE BATES	Gedeelte (van 3) onder terugkoop- ooreenkomste
		1	2	3	4
Kredietkaartdebiteure (totaal van items 137 tot 139)	136				
Maatskappye en beslote korporasies	137				
Individue	138				
Nie-winssoekende instellings en ander	139				
Aksepte, handelspapier, wissels, promesses en soortgelyke erkenning van verskuldigheid verdiskonteer (totaal van items 141 en 146)	140				
Likwiede wissels, promesses en aksepte verdiskonteer of aangekoop (totaal van items 142 tot 145)	141				
Skatkiwissels	142				
Landbankwissels	143				
Likwiede bankaksepte en wissels	144				
Ander	145				
Nie-likwiede aksepte, handelspapier, wissels, promesses en soortgelyke erkenning van verskuldigheid verdiskonteer of aangekoop (totaal van items 147 tot 149)	146				
Landbank	147				
Nie-likwiede bankaksepte en wissels, eie aksepte ingesluit	148				
Ander sodanige instrumente	149				
Lenings en voorskotte in buitelandse geldeenheide (totaal van items 151 tot 160)	150				
Buitelandse note en munt	151				
Deposito's by en voorskotte aan die Reserwebank	152				
Deposito's by & voorskotte aan SA banke & onderlinge banke	153				
Ander voorskotte aan Suid-Afrikaanse inwoners	154				
Deposito's by en voorskotte aan buitelandse banke	155				
Ander voorskotte aan nie-inwoners	156				
Verpligtings van kliënte uit hoofde van onderlinge bank se buitelandse lenings deur geleen aan:					
Sentrale en provinsiale regering, onafhanklike en selfregerende state	157				
Ander leners in die openbare sektor	158				
Ander kliënte	159				
Banke en onderlinge banke	160				
Aflosbare voorkeuraandeie (totaal van items 162 en 163)	161				
Uitgereik deur banke en onderlinge banke	162				
Ander	163				
Ander lenings en voorskotte: openbare sektor (totaal van items 165 tot 172)	164				
Sentrale regering van die Republiek	165				
Regering van onafhanklike state	166				
Regerings van selfregerende gebiede	167				
Provinsiale administrasies	168				
Plaaslike owerhede en streeksdiensterade	169				
Landbank	170				
Openbare ondernemings/korporasies (insluitend Transnet, Sapos en Telkom)	171				
Buitelandse regerings en openbare sektorliggame	172				

(Alle bedrae moet tot die naaste R'000 afgerond word)

BATES SOOS OP MAANDEINDE IN R'000	Reël no.	Binnelandse bates	Buitelandse bates	TOTALE BATES	Gedeelte (van 3) onder terugkoop- ooreenkomste
		1	2	3	4
Ander private sektorlenings en voorskotte (totaal van items 174 tot 182).....	173				
Oortrokke lopende rekeninge insluitend dié onder kontant- bestuurskemas:					
Maatskappye en beslote korporasies	174				
Nie-geïnkorporeerde sakeondernemings	175				
Individue	176				
Nie-winssoekende instellings en ander	177				
Faktoring: Totaal	178				
Ander lenings en voorskotte:					
Maatskappye en beslote korporasies	179				
Nie-geïnkorporeerde sakeondernemings	180				
Individue	181				
Nie-winssoekende instellings en ander	182				
Min: Spesifieke voorsienings t.o.v. lenings en voorskotte.....	183				
BELEGGINGS (totaal van items 185, 193, 199, 202, 205, en 208 min 211)	184				
Rentedraende effekte van die Sentrale Regering (totaal van items 186 tot 192)	185				
Effekte van die Regering van die Republiek:					
Onverstreke looptyd van hoogstens 3 jaar	186				
Onverstreke looptyd van meer as 3 jaar	187				
Leningsheffings van die Regering	188				
Nie-bemarkbare effekte van die Regering van die Republiek	189				
Effekte van regerings van onafhanklike state	190				
Effekte van regerings van selfregerende gebiede	191				
Effekte van Sentrale Regeringsliggame	192				
Ander rentedraende effekte van die openbare sektor (totaal van items 194 tot 198)	193				
Effekte uitgereik deur Reserwebank	194				
Effekte uitgereik deur die Landbank	195				
Effekte uitgereik deur openbare ondernemings/ korporasies	196				
Effekte van plaaslike owerhede en streeksdiensterade ...	197				
Effekte van ander openbare sektorliggame gewaarborg deur die Sentrale Regering	198				
Skuldbriewe en ander rentedraende effektebeleggings (totaal van items 200 en 201)	199				
Skuldbriewe van banke en onderlinge banke	200				
Ander	201				
Aandele in bankfiliale en geassosieerdes (totaal van items 203 en 204)	202				
Bankfiliale	203				
Geassosieerde maatskappye en ander filiale	204				

(Alle bedrae moet tot die naaste R'000 afgerond word)

BATES SOOS OP MAANDEINDE IN R'000	Reël no.	Binnelandse bates	Buitelandse bates	TOTALE BATES	Gedeelte (van 3) onder terugkoop- ooreenkomste
		1	2	3	4
Ander aandeel – genoteerde maatskappye (totaal van items 206 en 207)	205				
Banke en onderlinge banke	206				
Ander maatskappye	207				
Ander beleggings (totaal van items 209 en 210)	208				
Banke en onderlinge banke	209				
Ander maatskappye	210				
Min: Spesifieke voorsienings t.o.v. beleggings	211				
VASTE BATES (totaal van items 213 tot 216)	212				
Sakepersele van onderlinge bank	213				
Ander vaste eiendom	214				
Rekenaartoerusting, randapparatuur ingesluit	215				
Ander, insluitende voertuie, toerusting, meublement en toebehore	216				
ANDER BATES (totaal van items 218 tot 222)	217				
Kliënteverpligings <i>per contra</i> (totaal van memorandum-items 226 tot 229)	218				
Remises in transit	219				
Uitgestelde belasting	220				
Ander bedrae verskuldig deur hoofkantoor en takke in die Republiek, selfregerende gebiede en onafhanklike state	221				
Ander	222				
TOTALE BATES	223				
Memorandumitems:					
Nominale waarde van effekte van die Regering van die Republiek:					
Onverstreke looptyd van hoogstens 3 jaar	224				
Onverstreke looptyd van meer as 3 jaar	225				
Besonderhede van kliënteverpligings (item 218):					
Aksepte uitstaande	226				
Handelspapier geëndosseer	227				
Wissels geëndosseer	228				
Promesses en soortgelyke erkennings van verskuldigheid	229				
Aandeel, vaste en roerende eiendom en ander bates aangeskaf, ingekoop of teruggeneem ten einde 'n voorskot of belegging te beskerm, ingesluit onder reëlitem 222	230				

OPMERKING: Binnelandse bates verwys na eise teen inwoners van Suid-Afrika, Transkei, Bophuthatswana, Venda en Ciskei, en buitelandse bates na eise teen nie-inwoners. By nie-finansiële bates verwys binnelandse bates na bates geleë in Suid-Afrika, Transkei, Bophuthatswana, Venda en Ciskei, en buitelandse bates na bates geleë in ander lande.

**INSTITUSIONELE ONTLEDING VAN UITREIKERS VAN EN
TRANSAKSIES IN UITGESOEKTE BATES**

(Vertroulik en nie beskikbaar vir publieke insae nie)

DI 910

Maandeliks

Naam van onderlinge bank

Maand geëindig 19 Land

(Alle bedrae moet tot die naaste R'000 afgerond word)

VERBANDLENINGS

BESIT AAN VERBANDLENINGS SOOS OP MAANDEINDE (Reëlitem 4, kolom 2, moet gelyk wees aan reëlitem 128 kolom 3 op vorm DI 900)	Reël no.	Getal	Uitstaande bedrag
			R'000
		1	2
Verbandvoorskotte (opgelope rente ingesluit):			
Behuisingvoorskotte (huislenings)	1		
Plaasverbande	2		
Ander	3		
Totaal	4		

VOORSKOTTE EN HERVOORSKOTTE GEDURENDE DIE MAAND TOEGESTAAN

BRUTO VERBANDVOORSKOTTE EN HERVOORSKOTTE GEDURENDE DIE MAAND TOEGESTAAN	Reël no.	Totaal		Vir konstruksie	Op bestaande gebou	Op oop grond
		Getal eenhede	Bedrag			
			R'000	R'000	R'000	R'000
		1	2	3	4	5
Plaasverbande	5					
Ander:						
Woonhuise en individuele deeltitel- wooneenhede	6					
Woonstelle	7					
Sakepersele en kerke	8					
Alle ander voorskotte	9					
Totaal	10					

**NETTO BEDRAE GEDURENDE DIE MAAND TOE-
GESTAAN** (bedrae wat uitbetaal moet word ná
aftrekking van bestaande verbandvoorskotte (van
hierdie bank) uitstaande t.o.v. die eiendomme in reël 5
tot 10 wat beswaar staan te word)

	Reël no.	Totale bedrag	Vir konstruksie	Op bestaande geboue	Op oop grond
		R'000	R'000	R'000	R'000
		1	2	3	4
Plaasverbande	11				
Ander:					
Woonhuise en individuele deeltitelwooneenhede	12				
Woonstelle	13				
Sakepersele en kerke	14				
Alle ander voorskotte	15				
Totaal	16				

VOORSKOTTE EN HERVOORSKOTTE GE- DURENDE DIE MAAND UITBETAAL EN TERUGBETAAL EN ADDISIONELE KREDIET OP VERBANDREKENINGE BESKIKBAAR VIR ONTTREKKING	Reël no.	Totaal	Konvensionele verband- voorskotte	Buigsame verbandvoorskotte	
		Bedrag	Bedrag	Getal ¹⁾	Bedrag
		R'000	R'000		R'000
		1	2	3	4
(Die totaal van kolom 2 en 4 moet gelyk wees aan kolom 1)					
Bedrag uitbetaal: Totale bedrag gedurende die maand uitbetaal ten op- sigte van alle verbandvoorskotte (versekeringspremies, ens ingesluit).....	17				
Bedrag terugbetaal (slegs kapitaal): Totale kapitaal bedrag terugbetaal gedurende die maand op verbandvoorskotte (rente gedebiteer uitgesluit)	18				
Bedrag beskikbaar vir onttrekking op verbandrekeninge soos op maandeinde (as gevolg van die registrasie van 'n groter verband op eiendom as die voorskot wat huidiglik be- nodig word, en met inagneming van addisionele terugbetalings)	19				
Kwasi-deposito's op verbandrekening: Bedrag beskikbaar ten opsigte van kwasi-deposito's op verbandrekening soos op maandeinde (d.i. terugbetalings bo en behalwe kontraktuele verpligting wat vir onttrekking beskikbaar is) ²⁾	20				
Totale bedrag gedurende die maand terugbetaal bo en behalwe kontraktuele verpligting (wat 'n kwasi-deposito verteenwoordig aangesien dit beskikbaar is vir onttrekking)	21				
Totale bedrag gedurende die maand onttrek teen kwasi- deposito's op verbandrekening.....	22				

1) Werklike getal, nie in duisende nie. Die getal buigsame verbandvoorskotte moet gerapporteer word onder reëls no. 19 en 20 kolom 3. Die aantal transaksies moet gerapporteer word onder reëls no. 17, 18, 21 en 22 kolom 3.

2) Moet minder as of gelyk aan ooreenstemmende bedrae gerapporteer onder reël no. 19 wees.

KREDIETKAARTE EN AFBETALINGSKREDIET

KREDIETKAARTE	Reël no.	Waarde	Getal
		R'000	
		1	2
Kaartaankope gedurende die maand verwerk.....	23		
Kontantvoorskotte gedurende die maand	24		

AFBETALINGSKREDIET	Reël no.	Saldo	Plus	Plus	Minus	Minus	Is gelyk aan
		voorafgaande	Uitbetalings	Finansierings-	Paaiemente	Bedrae	Saldo
		maandeinde-	t.o.v. nuwe	koste verdien	ontvang	afgeskryf	huidige
		volgens	gedurende	en ander	gedurende	en ander	maandeinde
		DI 900	die maand	gedurende	die maand	gedurende	volgens
							DI 900
		R'000	R'000	R'000	R'000	R'000	R'000
		1	2	3	4	5	6
Afbetalingsverkope (DI 900 reël 126 kolom 3)	25						
Bruikhuurtransaksies (DI 900 reël 127 kolom 3)	26						
					Reël no.	Saldo	Getal
						R'000	rekeninge
						1	2
Afbetalingsverkope-rekeninge soos op maandeinde: Lopend					27		
Agterstallig					28		
Bruikhuur-rekeninge soos op maandeinde: Lopend					29		
Agterstallig					30		

NOTA: Reël no. 25 kolom 6 moet gelyk wees aan reël no. 27 plus 28, kolom 1, en reël no. 26 kolom 6 moet gelyk wees aan reël no. 29 plus 30, kolom 1.

FISIESE BATES: Besonderhede van die besit van die besit aan, en transaksies ens. in die volgende fisiese bates (Reëls 31 tot 40 word kwartaalliks benodig en moet op die opgawes vir Maart, Junie, September en Desember ingevul word.)

Vul in: Kwartaal geëindig 19

FISIESE BATES	Reël no.	Transaksies teen transaksiewaarde		Saldo huidige kwartaal-einde	Kapitaalbesteding aan nuwe fisiese bates gedurende kwartaal		
		Aankope	Verkope		Vir finansiële verhuur aan ander partye	Vir bedryfsverhuur aan ander partye	Vir eie gebruik
		R'000	R'000		R'000	R'000	R'000
		1	2		4	5	6
Verbeterings aan gehuurde bankgeboue/-persele	31						
Bankpersele/geboue	32						
Ander nie-woonpersele/geboue	33						
Woonpersele/geboue	34						
Passasiersmotors	35						
Ander voertuie/vervoertoerusting	36						
Meubels en toebehore	37						
Rekenaars, randapparatuur, OTM's	38						
Ander masjinerie en toerusting	39						
Totaal, reëlitens 31 tot 39	40						

OPMERKINGS: Kolomme 4 tot 6 moet die volgende insluit:

- Uitgawes deur hierdie organisasie gedurende elke kwartaal op kapitaalwerke-onder-konstruksie;
- vorderingsbetalings deur hierdie organisasie aan buite-kontraheurs; en
- rente en ander koste gekapitaliseer, en bestaan uit:
 - Totale uitgawes aan konstruksie (oprigting) van **nuwe** geboue en werke en **toevoegings** tot bestaande geboue en werke (uitgesonderd die aankoop van grond en van bestaande geboue en werke) - reëls 31 tot 34;
 - Totale uitgawes aan die aankoop van **nuwe** voertuie (uitgesonderd die aankoop van gebruikte voertuie) voor inruiltoelatings, vir doeleindes van verhuur sowel as vir eie gebruik - reëls 35 en 36;
 - totale uitgawes aan die aankoop, konstruksie en installering van nuwe masjinerie en toerusting (uitgesonderd die aankoop van gebruikte masjinerie en toerusting), voor inruiltoelatings, vir die doeleindes van verhuur sowel as vir eie gebruik - reël 37 tot 39.

UITGESOEKTE TRANSAKSIES: Institusionele verdeling van die uitreikers van, en transaksies ens. in, wissels en effekte.

Die volgende inligting word benodig vir drie doeleindes: (1) die verkryging van 'n institusionele sektorverdeling van die lener of uitreiker van die ter saaklike finansiële instrumente; (2) en van die kapitaalmarkomset in hierdie effektebewyse; en (3) om uiteindelik die transaksiewaarde van die verandering in elke instelling se balansstaat wat uit hierdie transaksies spruit, te verkry. Waar daar egter weens rekeningkundige praktyke nie volle besonderhede van bruto aankope (en nuwe uitreiking, ens.) en bruto verkope (en aflossingontvangste ens.) beskikbaar is nie, rapporteer dan die netto aankoop- of verkoopbedrag. Alle bedrywighede ten opsigte van hierdie finansiële instrumente wat aanleiding tot finansiële winste of verliese van 'n kapitale aard gee (dit wil sê wat nie lopende belegginginkomste is, en wat dus nie in die wins- en verliesrekening verskyn nie), moet hieronder weerspieël word.

UITREIKERSEKTOR	Reël no.	Transaksies teen transaksiewaarde		Saldo
		Aankope/nuwe uitgiftes	Verkope/ aflossings	Huidige boek- waarde
		R'000	R'000	R'000
		1	2	3
A. Wissels uitgereik deur:				
Inwoners:				
Sentrale regering (Skatkiswissels)	41			
Provinsiale administrasies, onafhanklike en selfregerende state	42			
Plaaslike owerhede en streeksdiensterade	43			
Landbank en ander finansiële instellings in die openbare sektor	44			
Nie-finansiële openbare sektor ondernemings	45			
Banke en onderlinge banke	46			
Ander finansiële instellings	47			
Geïnkorporeerde private sake-ondernemings (nie elders ingesluit nie).....	48			
Nie-geïnkorporeerde private sake-ondernemings.....	49			
Nie-inwoners.....	50			
B. Effekte met 'n vaste looptyd uitgereik deur:				
Inwoners:				
Sentrale regering	51			
Ander openbare sektor –				
Provinsiale administrasies	52			
Plaaslike owerhede en streeksdiensterade	53			
Landbank en ander openbare sektor finansiële korporasies (bv. Nas. Behuising)	54			
Nie-finansiële openbare sektor ondernemings (bv. Eskom)	55			
Ander (private) uitreikers –				
Banke en onderlinge banke	56			
Versekeraars	57			
Ander finansiële instellings	58			
Geïnkorporeerde sake-ondernemings (nie hierbo ingesluit nie).....	59			
Ander binnelandse partye.....	60			
Nie-inwoners.....	61			

UITREIKERSEKTOR	Reël no.	Transaksies teen transaksiewaarde		Saldo
		Aankope/ nuwe uitgiftes	Verkope/ Aflossings	Huidige boek- waarde op maandeinde
		R'000	R'000	R'000
		1	2	3
C. Aandele uitgereik deur:				
Genoteerde en ongenoteerde filiale en geassosieerde maatskappye –				
Banke en onderlinge banke	62			
Versekerers	63			
Ander finansiële instellings	64			
Vaste eiendom-besittermaatskappye.....	65			
Ander	66			
Ander genoteerde maatskappye –				
Inwoners:				
Banke en onderlinge banke	67			
Versekerers	68			
Ander finansiële instellings	69			
Openbare korporasies	70			
Geïnkorporeerde private sake-ondernemings (nie elders ingesluit nie).....	71			
Nie-inwonermaatskappye.....	72			
Ander maatskappye, d.i ongenoteerd–				
Inwoners:				
Banke en onderlinge banke	73			
Versekerers	74			
Ander finansiële instellings	75			
Openbare korporasies insluitende Sapos, Telkom en Transnet.....	76			
Geïnkorporeerde private sake-ondernemings (nie elders ingesluit nie).....	77			
Nie-inwonermaatskappye.....	78			

GETAL REKENINGE EN BEDRAE TEN OPSIGTE VAN UITGESOEKTE POSTE

TIPE REKENING	Reël no.	Bedrag	Getal rekening ¹⁾
		R'000	
		1	2
Oortrekkingsfasiliteite waarvan die limiet op die onderlinge bank se rekenaarsstelsel ingevoer is: totale limiet (benut en onbenut) - DI 900 reëlitem 88	79		
Wentelkredietrekening: totale limiet (benut en onbenut) - DI 900 reëlitem 89	80		
Kredietkaartrekening: totale limiet (benut en onbenut) - DI 900 reëlitem 90	81		
Spaardeposito's: Staatsondersteunde huiseienaarskema spaarrekening - DI 900 reëlitem 91	82		
Verbandvoorskotte en hervoorskotte toegestaan, maar nog nie uitbetaal nie	83		
Vaste eiendom ingesluit onder reëlitem 222 op opgawe DI 900 wat ingekoop is ten einde 'n voorskot of belegging te beskerm en wat nog nie teen die maandeinde van die hand gesit is nie.	84		
Vaste eiendom <u>gedurende die maand</u> ingekoop ten einde 'n voorskot of belegging te beskerm	85		
Aandele bekom of ingekoop ten einde 'n voorskot of belegging te beskerm, ingesluit onder bate-reëlitem 222 op opgawe DI 900	86		
Buitelandse leningsfasiliteite aan die verslagdoenende onderlinge bank beskikbaar, maar nie benut nie, soos op maandeinde	87		

1) Werklike getal, nie in duisende nie.

PERSENEEL EN INFRASTRUKTUUR

PERSENEEL/INFRASTRUKTUUR VAN DIE VERSLAGDOENENDE ONDERLINGE BANK soos op 1 Januarie (Moet slegs op die opgawe vir Januarie voltooi word).	Reël no.	Getal ¹⁾
		1
Getal werknemers	88	
Kontant-uitbetalende outomatiese tellermasjiene wat aan die verslagdoenende onderlinge bank behoort: getal	89	
Getal takke in die Republiek en die TBVC-lande	90	
Getal agentskappe in die Republiek en die TBVC-lande	91	
Getal takke en agentskappe in die buiteland	92	
Getal lopende rekeninge met inbegrip van rekeninge onder kontantbestuurskemas	93	
Getal depositorekeninge, lopende rekeninge uitgesluit	94	

1) Werklike getal, nie in duisende nie.

ONTLEDING VAN AFBETALINGSVERKOOP- EN HUURTRANSAKSIES **DI 920**

(Vertroulik en nie beskikbaar vir publieke insae nie)

Kwartaalliks

Naam van onderlinge bank

Kwartaal geëindig 19

(Alle bedrae moet tot die naaste R'000 afgerond word)

AFBETALINGSVERKOOP- EN HUURSALDO'S OP KWARTAALEINDE -VOLGENS TIPE BATE EN TRANSAKSIE		Batepos 125 van vorm DI 900		
		Afbetalingsver- kooptransaksies	Finansiële huurkontrakte	Bedryfs- huurkontrakte
		R'000	R'000	R'000
		1	2	3
Passasiersmotors:				
- Nuut	1			
- Gebruik	2			
Vragmotors	3			
Landboumasjinerie en -toerusting	4			
Alle huishoudelike benodigdhede soos meubels, televisie- en radiostelle, ander elektriese toerusting, ens.	5			
Nywerheids-, handels- en kantoortoerusting	6			
Ander goedere	7			
Alle goedere (totaal van items 1 tot 7)	8			

- VOLGENS TIPE AANKOPER		Nie-geïnkorporeerde boerderye	Individue	Ander	Totaal
		R'000	R'000	R'000	R'000
		1	2	3	4
Totaalbedrag getoon teenoor:					
Afbetalingsverkooptransaksies (batepos 126 van vorm DI 900) .	9				
Huurtransaksies (batepos 127 van vorm DI 900)	10				

ONVERDIENDE FINANSIERINGSKOSTE

Omskryf die basis waarop onverdiende finansieringskoste na inkomste in berekening gebring word:

.....

.....

.....

.....

.....

Notas: 1. Die totaal van afbetalingsverkooptransaksies volgens "tipe bate" (reëlitem 8, kolom 1) moet gelyk wees aan sodanige transaksies volgens "tipe aankoper" (reëlitem 9, kolom 4).

2. Die totaal van huurtransaksies volgens "tipe bate" (reëlitem 8, kolomme 2 en 3) moet gelyk wees aan sodanige transaksies volgens "tipe aankoper" (reëlitem 10, kolom 4).

RENTEKOERSE OP DEPOSITO'S, LENINGS EN VOORSKOTTE OP MAANDEINDE**DI 930**

(Vertroulik en nie beskikbaar vir publieke insae nie)

Maandeliks

Naam van onderlinge bank

Maand geëindig 19

	Reël no.	Inwerkingtre- dingsdatum(s)	Koers %
		1	2
Tjekrekening – oorheersende koers op kredietsaldo's (verskaf besonderhede, bv. die minimum bedrag vereis ten einde vir die koers te kwalifiseer):	1		
Transmissierekening – oorheersende koers op kredietsaldo's (verskaf besonderhede, bv. die minimum bedrag vereis ten einde vir die koers te kwalifiseer):	2		
Spaarrekening – oorheersende koers op kredietsaldo's (verskaf besonderhede, bv. minimum bedrag vereis ten einde vir die koers te kwalifiseer):	3		
Staatsondersteunde huiseienaarspaarskema	4		
Vaste deposito's met oorspronklike termyn van*:			
12 tot maande	5		
18 tot maande	6		
24 tot maande	7		
36 tot maande	8		
48 tot maande	9		
Nuwe deposito's deur die publiek van meer as R100 000:			
Onmiddellik opeisbare deposito's	10		
7 dae kennis	11		
32 dae kennis	12		
88 tot 91 dae kennis	13		
182 tot 185 dae kennis	14		
12 maande vas	15		
Oorheersende interbank-daggeldkoers	16		
Uitleenkoerse:			
Primakoers op oortrekkings	17		
Oorheersende koers op oortrokke lopende rekening	18		
Oorheersende koers op nuwe vastekoers-huurkoopfinansiering	19		
Oorheersende koers op wisselende koers huurkoopfinansiering	20		
Oorheersende koers op wisselende koers verbandvoorskotte ten opsigte van woonhuise en deeltiteelhede (huislenings)	21		
Oorheersende koers op wisselende koers verbandvoorskotte ten opsigte van woonstelle	22		
Oorheersende koers op wisselende koers verbandvoorskotte ten opsigte van ander strukture	23		
Oorheersende koers op wisselende koers verbandvoorskotte ten opsigte van onbesette stedelike grond	24		
Oorheersende koers op wisselende koers verbandvoorskotte ten opsigte van plaaseiendom	25		
Oorheersende koers op nuwe vastekoers-verbandvoorskotte ten opsigte van woonhuise en deeltiteelhede (meld die termyn waarvoor die koers vasgestel is)*:			
Termyn Koers	26		
Termyn Koers	27		
Termyn Koers	28		
Termyn Koers	29		

NOTA: OORHEERSENDE KOERS verwys na die koers van toepassing op die grootste aantal rekening in die betrokke kategorie.

* Toon in die beskikbare ruimte die toepaslike aantal maande t.o.v. items 5 tot 9, en maande of jare t.o.v. items 26 tot 29.

44. Ontleding van laste en bates volgens instellings en looptye - voorskrifte en vertolkings vir voltooiing van ontleding van laste en bates volgens instellings en looptye (Vorm DI 900)

- (1) Die betrokke staat is 'n openbare dokument en is beskikbaar vir insae deur die publiek.
- (2) Die uitvoerige voorskrifte en vertolkings vir die voltooiing van die maandelikse balansstaat op vorm DI 100 en die staat van buitebalansstaatbedrywighede op vorm DI 110 wat vervat is in, onderskeidelik, regulasies 19 en 23(6) is, tensy hieronder in hierdie regulasie anders aangedui, *mutatis mutandis* van toepassing by die voltooiing van hierdie staat.
- (3) Die ontleding van bate en laste volgens instellings moet ooreenkomstig die inligting vervat in die Institusionele Sektorklassifikasiegids vir Suid-Afrika* gedoen word.
- (4) Hieronder in hierdie subregulasie word voorskrifte aangaande die voltooiing van vorm DI 900 verstrek met verwysing na die ooreenstemmende laste- en bate-items wat in die balansstaat op vorm DI 100 verskyn, en, ten opsigte van die voorwaardelike verpligtings en ander risikoblootstellings, met verwysing na die ooreenstemmende items wat in die staat van buitebalansstaatbedrywighede op vorm DI 110 verskyn, soos volg:

* Afskrifte van hierdie gids kan verkry word van die Departement Ekonomie, S.A. Reserwebank, Posbus 7433, Pretoria, 0001.

KAPITAAL EN VERPLIGTINGS

Reëlitementnommers wat verskyn op:

Vorm DI 100

1
2
3
4
5
6
7 + 8

9
10
11

12
13
14
15
16
17
18
19
20
21
22 + 32 + 33
23
24
25
26 + 27 + 28
29
30
31
32
33

Vorm DI 900

3 + 6 + 37 + 38
3 + 37
6 + 38
10 + 15 + 23
10 + 15 + 23 (Kolomme 1 + 2)
10 + 15 + 23 (Kolomme 3 + 5)
10 + 15 + 23 (Kolomme 4 + 6 + 7)
Nota: VDS'e uitgereik aan ander
persone as onderlinge banke moet getoon
word teenoor die toepaslike
instellingsgroepeerings wat op
vorm DI 900 geïdentifiseer word.
27 + 45
28 + 29 + 34 + 47 + 49 + 50 +
51 + 52 (waar van toepassing)
30 + 31 + 32 + 33 + 35 + 46 +
48 + 49 + 50 + 51 + 52 (waar
van toepassing)
39
41 + 44 (waar van toepassing)
40 + 42 + 43 + 44 (waar van toepassing)
9 + 53 + 58
63
64
226
227
228
229
65 = 66 tot 68
-
70 tot 76
77
78
70 tot 78
79
69
67 (gedeeltelik)
67 (gedeeltelik)

VOORWAARDELIKE VERPLIGTINGS EN ANDER RISIKOBLOOTSTELLINGS

Reëliternommers wat verskyn op:

Vorm DI 110

1
2 + 3
4
5
6
3 (gedeeltelik)

Vorm DI 900

82
83
84
85
86
87

BATES

Reëlitementnommers wat verskyn op:

Vorm DI 100

35
36
37
38
39
40
41

42
43
44
45
46
47
48
49
50
51
53
54 + 58
55 + 59
56 + 60

57 + 61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76

Vorm DI 900

98 + 151
99
102 + 151
103
107 - 151
112 + 113 + 118 + 119 + 120
109 + 110 + 111 + 115 + 116 +
117
125
128
136
140
161
164 + 173
150 - 151
121
123
122 + 124
183
184
185 + 193 + 199
202 + 205 + 208 (waar
van toepassing)
208 (waar van toepassing)
211
184
212
213
214
215
216
218
226
227
228
229
219 + 221 + 222
220
223

HOOFSTUK VI**WOORDOMSKRYWING EN ALGEMENE BEPALINGS****45. Woordoms krywing**

In hierdie Regulasies beteken "die Wet" die Wet op Onderlinge Banke, 1993 (Wet No. 124 van 1993), en het enige woord of uitdrukking waaraan 'n betekenis in die Wet geheg is, daardie betekenis en, tensy uit die samehang anders blyk, beteken -

"afbetalingverkooptransaksie" 'n transaksie ingevolge waarvan -

- (a) roerende goedere deur die verkoper aan die koper verkoop word teen betaling deur die koper aan die verkoper van 'n bepaalde of bepaalbare geldsom op 'n bepaalde of bepaalbare toekomstige datum of, in die geheel of gedeeltelik, in paaiemente oor 'n tydperk in die toekoms; en
- (b) die koper nie die eienaar van daardie goedere, bloot op grond van die lewering daarvan aan hom of die gebruik, besit of genieting daarvan deur hom, word nie; of
- (c) die verkoper geregtig is op teruggawe van daardie goedere indien die koper in gebreke bly om aan 'n beding van daardie transaksie te voldoen;

"algemene voorsiening vir twyfelagtige skulde" enige voorsiening geskep om te vergoed vir toekomstige verliese op skulde wat mag blyk in die geheel of gedeeltelik onverhaalbaar te wees en welke verliese nie afsonderlik geïdentifiseer is nie maar op redelik gronde verwag kan word om te bestaan of te ontstaan;

"ander openbare sektorliggame" alle plaaslike owerhede, streeksdiensterade, streekwaterdienstekorporasies, openbare ondernemings, openbare sektorinstellings en landboubeheerrade, soos beoog in die Institusionele Sektorklassifikasiegids;

"bank" 'n maatskappy wat ingevolge die Bankwet, 1990, Wet No. 94 van 1990 voorlopig of finaal as 'n bank geregistreer is;

"buitelandse bate" enige bate (met uitsondering van 'n vordering) geleë buite die Republiek, en enige bate bestaande uit 'n vordering op 'n nie-inwoner deur die verslagdoenende onderlinge bank;

"buitelandse valuta" ander valuta as dié waarin 'n onderlinge bank verslag doen;

"finansiële rand" -

- (a) die plaaslike verkoopsopbrengs van Suid-Afrikaanse bates wat die eiendom is van 'n persoon wat buite die Republiek woonagtig is; en
- (b) fondse wat deur die Tesourie of 'n persoon wat deur die Tesourie daartoe gemagtig is as finansiële rand aangewys is;

"handelspapier" -

- (a) 'n korttermyn gesekureerde of ongesekureerde promesse met 'n vaste of vlottende vervaltid;
- (b) onmiddellik opeisbare obligasies; en

- (c) enige ander gesekureerde of ongesekureerde skriftelike skulderkenning, uitgereik ten einde bedryfskapitaal te bekom; en
- (d) skuldbriewe of enige ander rentedraende skriftelike skulderkenning uitgereik vir 'n vaste termyn ooreenkomstig die bepalings van die Maatskappywet, 1973,

maar nie ook onderlinge bankaksepte nie;

"huurtransaksie" 'n transaksie ingevolge waarvan 'n verhuurder roerende goedere aan 'n huurder verhuur teen betaling deur die huurder aan die verhuurder van 'n bepaalde of bepaalbare som geld op 'n bepaalde of bepaalbare toekomstige datum of, in die geheel of gedeeltelik, in paaiemente oor 'n tydperk in die toekoms, maar nie ook 'n transaksie nie waarby ten tye van die aangaan daarvan ooreengekom word dat die skuldenaar of iemand namens hom op enige tydstip gedurende of na verstryking van die huurtermyn of na die beëindiging van daardie transaksie die eienaar van daardie goedere word of na sodanige verstryking of beëindiging die besit of gebruik of genot van daardie goedere behou;

"InstitusioneleSektorklassifikasiegids" die InstitusioneleSektorklassifikasiegids vir Suid-Afrika, wat van tyd tot tyd deur die Departement Ekonomie van die Suid-Afrikaanse Reserwebank uitgereik word;

"inwoner" -

- (a) 'n persoon wat woon of beoog om te woon of sy hoofkwartier te vestig in die Republiek vir 'n tydperk van 12 opeenvolgende maande of langer;
- (b) 'n organisasie wat in die Republiek optree; of
- (c) 'n Suid-Afrikaanse ambassade of konsulaat in die buiteland,

maar nie ook enige burger van 'n ander land wat verbonde is aan 'n buitelandse diplomatieke of militêre sending of verteenwoordigende kantoor in die Republiek nie;

"kontantbestuurskema" 'n ooreenkoms tussen 'n onderlinge bank en daardie kliënte van hom wat lede is van dieselfde groep maatskappye ten opsigte waarvan ingevolge artikel 288(1) van die Maatskappywet, 1973, groepsfinansiële jaarstate opgestel moet word, welke ooreenkoms voorsiening maak vir oordragte van saldo's tussen sodanige kliënte se rekeninge wat in die rekeningkundige aantekeninge van die onderlinge bank gehou word, en welke oordragte gedoen word ten einde die rente-uitgawe van sodanige kliënte so klein as moontlik te maak of die renteverdienste van sodanige kliënte so groot as moontlik te maak;

"korttermynverpligting", met betrekking tot die een of ander datum, 'n verpligting (met inbegrip van 'n lening ontvang van of 'n deposito gemaak deur 'n ander onderlinge bank) wat op of voor die een en dertigste 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 een en dertigste dag vanaf daardie datum;

"langtermynverpligting", met betrekking tot die een of ander datum, 'n verpligting (met inbegrip van 'n lening ontvang van of 'n deposito gemaak deur 'n ander onderlinge bank) wat na verloop van meer as ses kalendermaande vanaf daardie datum betaalbaar is, of wat op daardie datum aan kennis van opsegging onderworpe is wat dit betaalbaar maak na verloop van meer as ses kalendermaande vanaf daardie datum;

"middeltermynverpligting", met betrekking tot die een of ander datum, 'n verpligting (met inbegrip van 'n lening ontvang van of 'n deposito gemaak deur 'n ander onderlinge bank) wat

op of na die twee en dertigste 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 twee en dertigste dag vanaf daardie datum maar nie later nie as die dag waarop 'n tydperk van ses maande vanaf daardie datum verstryk;

"nie-inwoner" 'n persoon wat nie 'n inwoner is nie;

"nie-presterende skuld" verdiskonterings, lenings of voorskotte ten opsigte waarvan dit nie langer raadsaam is om rente ontvangbaar in die inkomstestaat te krediteer nie;

"nie-renderende bates" beleggings in aandele ten opsigte waarvan geen dividende gedurende die 12 maande wat die datum voorafgaan van 'n opgawe wat ingevolge hierdie Regulasies ingedien moet word, ontvang is nie;

"onafhanklike staat" enige staat waarvan die grondgebied voorheen deel van die Republiek uitgemaak het;

"onderlinge bank" 'n regspersoon wat ingevolge die Wet op Onderlinge Banke, 1993, Wet No. 124 van 1993, voorlopig of finaal as 'n onderlinge bank geregistreer is;

"onmiddellik opvraagbare deposito" enige bedrag wat onmiddellik terugbetaalbaar is, en ook -

- (a) alle saldo's op lopende rekening verskuldig, sonder aftrekking van debiete in transito of byvoeging van krediete in transito;
- (b) daggeld; en
- (c) enige ander bedrae verskuldig wat onmiddellik opvraagbaar is;

"openbare sektor" die sentrale regering en ander openbare sektorliggame, soos hierbo in hierdie regulasie omskryf;

"opskortende verkooptransaksie" 'n verkoop onderworpe aan 'n opskortende voorwaarde;

"persoon" sluit in -

- (a) twee of meer persone, hetsy natuurlike of regspersone, wie, tensy die teendeel bewys word, 'n enkele risiko daarstel vanweë die feit dat een van hulle direkte of indirekte beheer oor die ander of andere het; of
- (b) twee of meer persone, hetsy natuurlike of regspersone, tussen wie daar geen verband of beheer soos in (a) hierbo bedoel, is nie, maar wat geag moet word 'n enkele risiko daar te stel, vanweë die feit dat hulle tot so 'n mate onderling verbind is dat indien een van hulle finansiële probleme ondervind, die ander of almal van hulle waarskynlik terugbetalingsprobleme sal ondervind;

"sakedag", by die toepassing van hierdie Regulasies, elke dag van die week behalwe Saterdag, Sondag of 'n openbare vakansiedag;

"selfregerende gebied" 'n gebied wat kragtens artikel 26 van die Grondwet van die Nasionale State, 1971 (Wet No. 21 van 1971), tot 'n selfregerende gebied binne die Republiek van Suid-Afrika verklaar is;

"sentrale regering" alle -

- (a) staatsdepartemente;
- (b) agentskappe van die sentrale regering, bestaansorgfondse en regeringsondernemings soos beoog in die Institusionele Sektorklassifikasiegids;
- (c) die vier provinsiale administrasies; en
- (d) die regerings van die selfregerende gebiede;

"spesifieke voorsiening ten opsigte van beleggings" enige voorsiening gemaak ten opsigte van die verwagte of werklike vermindering in die waarde van effekte of aandele gehou deur die verslagdoenende onderlinge bank;

"spesifieke voorsiening vir twyfelagtige skulde" enige voorsiening gemaak teen verliese op 'n skuld wat spesifiek geïdentifiseer is as sleg of twyfelagtig, en enige voorsiening gemaak teen groepe skulde op grondslag van hul ouderdom;

"terugkoop-ooreenkoms" die verkryging van geld (welke geld by die toepassing van hierdie Regulasies geag word aldus verkry te gewees het by wyse van 'n lening) deur die verkoop van 'n bate aan enige ander persoon onderworpe aan 'n ooreenkoms ingevolge waarvan die verkoper onderneem om op 'n toekomstige datum die bate aldus verkoop of enige ander bate uitgereik deur die uitreiker van, en wat aldus uitgereik is onderworpe aan dieselfde voorwaardes betreffende termyn, rentekoers en prys as, die bate aldus verkoop, van die koper te koop;

"terugverkoop-ooreenkoms" die verskaffing van geld (welke geld by die toepassing van hierdie Regulasies geag word aldus verskaf te gewees het in die vorm van 'n lening) deur die koop van 'n bate van enige ander persoon onderworpe aan 'n ooreenkoms ingevolge waarvan die koper onderneem om op 'n toekomstige datum die bate aldus gekoop of enige ander bate uitgereik deur die uitreiker van, en wat aldus uitgereik is onderworpe aan dieselfde voorwaardes betreffende termyn, rentekoers en prys as, die bate aldus gekoop, aan die verkoper te verkoop;

"verpligtings teenoor die publiek" alle verpligtings van 'n verslagdoenende onderlinge bank, hetsy binnelands of buitelands, wat voortspruit uit die bedrywighede van die verslagdoenende onderlinge bank in verband met die uitoefening van sy onderlinge bankbedryf in die Republiek, soos meer volledig uiteengesit in vorm DI 100;

"verpligting teenoor nie-inwoner" enige vordering van 'n nie-inwoner op 'n Suid-Afrikaanse onderlinge bank.

46. Kort titel en inwerkingtreding

Hierdie Regulasies heet die Regulasies aangaande Onderlinge banke en tree in werking op 3 Januarie 1994.

BELANGRIK!!

Plasing van tale:

Staatskoerante

1. Hiermee word bekendgemaak dat die omruil van tale in die *Staatskoerant* jaarliks geskied met die eerste uitgawe in Oktober.
2. Vir die tydperk 1 Oktober 1993 tot 30 September 1994 word Afrikaans EERSTE geplaas.
3. Hierdie reëling is in ooreenstemming met dié van die Parlement waarby koerante met Wette ens. die taalvolgorde deurgaans behou vir die duur van die sitting.
4. *Dit word dus van u, as adverteerder, verwag om u kopie met bogenoemde reëling te laat strook om onnodige omskakeling en stylredigering in ooreenstemming te bring.*

—oOo—

IMPORTANT!!

Placing of languages:

Government Gazettes

1. Notice is hereby given that the interchange of languages in the *Government Gazette* will be effected annually from the first issue in October.
2. For the period 1 October 1993 to 30 September 1994, Afrikaans is to be placed FIRST.
3. This arrangement is in conformity with Gazettes containing Act of Parliament etc. where the language sequence remains constant throughout the sitting of Parliament.
4. *It is therefore expected of you, the advertiser, to see that your copy is in accordance with the above-mentioned arrangement in order to avoid unnecessary style changes and editing to correspond with the correct style.*

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