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SOUTH AFRICAN RESERVE BANK SUID-AFRIKAANSE RESERWE BANK

No. R. 497

1 April 1998

SOUTH AFRICAN RESERVE BANK ACT, 1989 (ACT NO. 90 OF 1989)

DETERMINATION RELATING TO LIABILITIES OF BANKS FOR PURPOSES OF CALCULATION OF MANDATORY MINIMUM RESERVE BALANCE

Under section 10A of the South African Reserve Bank Act, 1989 (Act No. 90 of 1989), I, Christian Lodewyk Stals, Governor of the South African Reserve Bank, hereby determine-

- (a) that the liabilities specified in paragraph 2 of the Schedule shall with effect from 1 April 1998 be the liabilities by reference to which the minimum reserve balance required to be maintained by a bank in an account with the South African Reserve Bank shall be determined; and
- (b) that the liabilities referred to in paragraph (a) shall with effect from 1 April 1998 be calculated in the manner set forth in paragraph 3 of the Schedule.

C L STALS,
Governor of the South African Reserve Bank.

SCHEDULE**Definitions**

1. In this Schedule, "the Act" means the South African Reserve Bank Act, 1989 (Act No. 90 of 1989), and "the Regulations" means the Regulations relating to Banks published under Government Notice No. R. 628 of 26 April 1996, as amended, and any word or expression to which a meaning has been assigned in the Act or the Regulations shall bear the meaning so assigned thereto and, unless the context otherwise indicates -

"form DI 310" means form DI 310 as prescribed in regulation 9, read with regulation 22, of the Regulations.

Specified liabilities

2. For the purpose of the determination, in form DI 310, of the minimum reserve balance required to be maintained by a bank in an account referred to in section 10A(1) of the Act, the liabilities by reference to which such minimum reserve balance shall be calculated, as contemplated in section 10A(2) of the Act, shall be the average daily amount of the reporting bank's total liabilities during the month in question, as shown in the latest monthly return on form DI 310 furnished by the reporting bank to the Registrar of Banks in terms of section 10A(11) of the Act.

Calculation of liabilities

3. For the purpose of the determination of the minimum reserve balance referred to in paragraph 2, the reporting bank's respective liabilities shall be such liabilities as adjusted and reflected in column 1 of line item number 3 of form DI 310 and as reduced as indicated in column 1 of line item number 6 of form DI 310, in accordance with the detailed instructions in regulation 22 of the Regulations.

No. R. 498**1 April 1998****BANKS ACT, 1990
(ACT NO. 94 OF 1990)****AMENDMENT OF REGULATIONS**

The Minister of Finance has under section 90 of the Banks Act, 1990 (Act No. 94 of 1990), with effect from 1 April 1998, made the regulations contained in the Schedule.

SCHEDULE**Definitions**

1. In this Schedule, "the Regulations" means the Regulations relating to Banks, published under Government Notice No. R. 628 of 26 April 1996, as amended.

Substitution of form DI 310

2. Form DI 310 as set forth in Annexure A to this notice is hereby substituted for the form DI 310 immediately preceding regulation 22 of the Regulations.

Amendment of regulation 22 of the Regulations

3. Regulation 22 of the Regulations is hereby amended-

- (a) by the deletion of the paragraph titled "**Additional interest-bearing reserve balance requirement**", relating to the completion of line item 11 of the form DI 310, under subregulation (5);
- (b) by the substitution of the following two paragraphs for the two paragraphs titled "**15 to 21 Average daily amount of liquid assets held**", relating to the completion of line items 15 to 21, under subregulation (5):

"12 to 19 Average daily amount of liquid assets held

The reporting bank shall record, in items 12 to 19, 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 72(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."; and

- (c) by the substitution of the following paragraph for the paragraph titled "**22 to 28 Memorandum items**", relating to the completion of line items 22 to 28, under subregulation (5):

"20 to 26 Memorandum items

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 12 to 19, shall be recorded in items 22 and 23, respectively."

Amendment of form DI 900

4. The page of form DI 900 containing line items 98 to 135, pertaining to assets at month-end, set forth in Annexure B to this Notice is hereby substituted for the page of the form DI 900 (which form DI 900 follows immediately after regulation 43 of the Regulations) containing line items 98 to 135, pertaining to assets at month-end.

Amendment of form DI 099

5. Form DI 099, following immediately after regulation 9 of the Regulations, is hereby amended by the substitution of the following item for item "3. FORM DI 310" of form DI 099:

"3. FORM DI 310

- (i) None of the liquid assets included in items 12 to 19 of this form have been pledged or otherwise encumbered as envisaged in section 72(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 72(4) of the Act; and
- (iii) this 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 average daily 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 total liabilities at the end of the reporting month. (If the 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.)"

ANNEXURE A

MINIMUM RESERVE BALANCE AND LIQUID ASSETS

DI 310

(Confidential and not available for inspection by the public)

Monthly

Name of bank

Month ended

19

Country

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

	Line No.	Total Liabilities	Transactions with 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 line item 2)	3		
Less: - Repurchase agreements with a term of 31 days and shorter with Government securities, Treasury bills, Land Bank bills and Reserve Bank securities as underlying security	4		
- Amounts owing by banks and mutual banks (excluding repurchase agreements)	5		
Liabilities, as reduced (item 3 less items 4 to 5)	6		
Average daily minimum reserve balance to be held as from fifteenth business day of the month following on the month to which this return relates			
- percentage requirement	7	2,5%	
- rand requirement	8		
Less: Average amount of Reserve Bank notes and subsidiary coin held during reporting month**	9		Note 1: Report under column 2 the portion of total liabilities (column 1) that is in respect of transactions with banks.
Total average daily minimum reserve balance to be held with the Reserve Bank	10		
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	11		
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 13 to 19) - section 1 of Banks Act, 1990	12		
Reserve Bank notes and coin held during preceding month (excluding such notes or coin taken into account, opposite line item 9, in the calculation of the minimum reserve balance)	13		
Gold coin and bullion	14		
Clearing account balances held with the Reserve Bank	15		Amounts in column 1 acquired by resale agreements
Treasury bills of the Republic	16		
Stocks issued under section 19 of the Exchequer Act, 1975	17		
Securities of the Reserve Bank	18		
Short-term bills issued by the Land Bank	19		
Memorandum items:			
Adjustment in respect of cash-management schemes - regulation 18	20		
Adjustment in respect of set-off - regulation 15	21		
Average daily amount of all liquid assets acquired under resale agreements	22		
Average daily amount of all liquid assets sold under repurchase agreements	23		
Total vault cash	24		
Less: **Vault cash utilised as per line item 9 (may not exceed line item 8)	25		
Excess vault cash utilised as per line item 13 (line item 24 less line item 25)	26		

ANNEXURE B

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

ASSETS AT MONTH-END IN R'000	Line no.	Domestic assets	Foreign assets	TOTAL ASSETS	Of which: under repurchase agreements
		1	2	3	4
CENTRAL BANK MONEY AND GOLD (total of items 99, 102 and 103)	98				
South African bank notes and subsidiary coin (total of items 100 and 101)	99				
Subsidiary coin	100				
Bank notes	101				
Gold coin and bullion	102				
Domestic currency deposits with Reserve Bank (total of items 104 to 106)	103				
Cash reserve deposits: Interest bearing	104				
Cash reserve deposits: Non-interest bearing	105				
Other deposits	106				
DEPOSITS, LOANS AND ADVANCES (total of items 108, 114, 120, 121, 125, 128, 136, 140, 150, 161, 164 and 173 less 183)	107				
SA Bank group funding, including NCD's (total of items 109 to 113)	108				
Negotiable certificate of deposit (NCD's) issued by banks within the same group as the reporting bank with an unexpired maturity of:					
Up to 31 days	109				
Over 31 days up to 6 months	110				
Over 6 months	111				
Other deposits with banks within the same group	112				
Loans and advances to banks within the same group	113				
SA Inter-bank funding, including NCD's (total of items 115 to 119)	114				
Negotiable certificates of deposit (NCD's) issued by banks not within the same group as the reporting institution with an unexpired maturity of:					
Up to 31 days	115				
Over 31 days up to 6 months	116				
Over 6 months	117				
Other deposits with SA banks	118				
Loans and advances to SA banks	119				
Deposits with and loans and advances to foreign banks, denominated in rand	120				
Loans granted under resale agreements (total of items 122 to 124)	121				
To Reserve Bank and Corporation for Public Deposits ...	122				
To other banks	123				
To other parties	124				
Instalment debtors, suspensive sales and leases (total of items 126 and 127)	125				
Discounts and advances in respect of instalment sales ..	126				
Leasing transactions	127				
Mortgage advances (total of items 129 to 135)	128				
Farm mortgages:					
Non-incorporated farming	129				
Other farming, e.g. companies	130				
Other, to companies and close corporations	131				
Other, to public enterprises/corporations	132				
Other, to unincorporated businesses	133				
Other, to individuals	134				
Other, to non-profit institutions and other	135				

No. R. 499

1 April 1998

**SOUTH AFRICAN RESERVE BANK ACT, 1989
(ACT NO. 90 OF 1989)**

**DETERMINATION RELATING TO LIABILITIES OF MUTUAL BANKS FOR PURPOSES OF
CALCULATION OF MANDATORY MINIMUM RESERVE BALANCE**

Under section 10A of the South African Reserve Bank Act, 1989 (Act No. 90 of 1989),
I, Christian Lodewyk Stals, Governor of the South African Reserve Bank, hereby determine-

- (a) that the liabilities specified in paragraph 2 of the Schedule shall with effect from 1 April 1998 be the liabilities by reference to which the minimum reserve balance required to be maintained by a mutual bank in an account with the South African Reserve Bank shall be determined; and
- (b) that the liabilities referred to in paragraph (a) shall with effect from 1 April 1998 be calculated in the manner set forth in paragraph 3 of the Schedule.

C L STALS,

Governor of the South African Reserve Bank.

SCHEDULE

Definitions

1. In this Schedule, "the Act" means the South African Reserve Bank Act, 1989 (Act No. 90 of 1989), and "the Regulations" means the Regulations relating to Mutual Banks published under Government Notice No. R. 2508 of 28 December 1993, as amended, and any word or expression to which a meaning has been assigned in the Act or the Regulations shall bear the meaning so assigned thereto and, unless the context otherwise indicates -

"form DI 310" means form DI 310 as prescribed in regulation 9, read with regulation 22, of the Regulations.

Specified liabilities

2. For the purpose of the determination, in form DI 310, of the minimum reserve balance required to be maintained by a mutual bank in an account referred to in section 10A(1) of the Act, the liabilities by reference to which such minimum reserve balance shall be calculated, as contemplated in section 10A(2) of the Act, shall be the average daily amount of the reporting mutual bank's total liabilities during the month in question, as shown in the latest monthly return on form DI 310 furnished by the reporting mutual bank to the Registrar of Banks in terms of section 10A(11) of the Act.

Calculation of liabilities

3. For the purpose of the determination of the minimum reserve balance referred to in paragraph 2, the reporting mutual bank's respective liabilities shall be such liabilities as adjusted and reflected in column 1 of line item number 3 of form DI 310 and as reduced as indicated in column 1 of line item number 6 of form DI 310, in accordance with the detailed instructions in regulation 22 of the Regulations.

No. R. 500**1 April 1998****MUTUAL BANKS ACT, 1993
(ACT NO. 124 OF 1993)****AMENDMENT OF REGULATIONS**

The Minister of Finance has under section 91 of the Mutual Banks Act, 1993 (Act No. 124 of 1993), with effect from 1 April 1998, made the regulations contained in the Schedule.

SCHEDULE**Definitions**

1. In this Schedule, "the Regulations" means the Regulations relating to Mutual Banks, published under Government Notice No. R. 2508 of 28 December 1993, as amended.

Substitution of form DI 310

2. Form DI 310 as set forth in Annexure A to this notice is hereby substituted for the form DI 310 immediately preceding regulation 22 of the Regulations.

Amendment of regulation 22 of the Regulations

3. Regulation 22 of the Regulations is hereby amended-
- (a) by the deletion of the paragraph titled "**Additional interest-bearing reserve balance requirement**", relating to the completion of line item 16 of the form DI 310, under subregulation (5);
 - (b) by the substitution of the following two paragraphs for the two paragraphs titled "**20 to 26 Average daily amount of liquid assets held**", relating to the completion of line items 20 to 26, under subregulation (5):

"12 to 19 **Average daily amount of liquid assets held**

The reporting mutual bank shall record, in items 12 to 19, 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."; and

- (c) by the substitution of the following paragraph for the paragraph titled "27 to 33 Memorandum items", relating to the completion of line items 27 to 33, under subregulation (5):

"20 to 26 Memorandum items

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 12 to 19, shall be recorded in items 22 and 23, respectively."

Amendment of form DI 900

4. The page of form DI 900 containing line items 98 to 135, pertaining to assets at month-end, set forth in Annexure B to this Notice is hereby substituted for the page of the form DI 900 (which form DI 900 follows immediately after regulation 43 of the Regulations) containing line items 98 to 135, pertaining to assets at month-end.

Amendment of form DI 099

5. Form DI 099, following immediately after regulation 9 of the Regulations, is hereby amended by the substitution of the following item for item "3. FORM DI 310" of form DI 099:

"3. FORM DI 310

- (i) None of the liquid assets included in items 12 to 19 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 average daily 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 total liabilities at the end of 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.)"

ANNEXURE A

MINIMUM RESERVE BALANCE AND LIQUID ASSETS

DI 310

(Confidential and not available for inspection by the public)

Name of mutual bank.....
Month ended 19.....

Monthly

Country

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

	Line No.	Total Liabilities	Transactions with banks/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 line item 2).....	3		
Less: - Repurchase agreements with a term of 31 days and shorter with Government securities, Treasury bills, Land Bank bills and Reserve Bank securities as underlying security	4		
- Amounts owing by banks and mutual banks (excluding repurchase agreements)	5		
Liabilities, as reduced (item 3 less item 4 to 5)	6		
Average daily minimum reserve balance to be held as from fifteenth business day of the month following on the month to which this return relates			
- percentage requirement	7	2,5 %	
- rand requirement	8		
Less: Average amount of Reserve Bank notes and subsidiary coin during reporting month**	9		Note 1: Report under column 2 the portion of total liabilities (column 1) that is in respect of transactions with banks/mutual banks.
Total average daily minimum reserve balance to be held with the Reserve Bank	10		
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.....	11		
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 13 to 19) - section 1 of Mutual Banks Act, 1993.....	12		
Reserve Bank notes and coin held during preceding month (excluding such notes or coin taken into account, opposite line item 9, in the calculation of the minimum reserve balance)	13		
Gold coin and bullion	14		
Clearing account balances held with the Reserve Bank	15		Amounts in column 1 acquired by resale agreements
Treasury bills of the Republic	16		
Stocks issued under section 19 of the Exchequer Act, 1975	17		
Securities of the Reserve Bank	18		
Short-term bills issued by the Land Bank	19		
Memorandum items:			
Adjustment in respect of cash management schemes - regulation 18.....	20		
Adjustment in respect of set-off - regulation 15	21		
Average daily amount of all liquid assets acquired under resale agreements	22		
Average daily amount of all liquid assets sold under repurchase agreements	23		
Total vault cash	24		
Less: ** Vault cash utilised as per line item 9 (may not exceed line item 8)	25		
Excess vault cash utilised as per line item 13 (line item 24 less line item 25)	26		

ANNEXURE B

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

ASSETS AT MONTH-END IN R'000	Line no.	Domestic assets	Foreign assets	TOTAL ASSETS	Of which: under repurchase agreements
		1	2	3	4
CENTRAL BANK MONEY AND GOLD (total of items 99, 102 and 103).....	98				
South African bank notes and subsidiary coin (total of items 100 and 101).....	99				
Subsidiary coin.....	100				
Bank notes.....	101				
Gold coin and bullion.....	102				
Domestic currency deposits with Reserve Bank (total of items 104 to 106).....	103				
Cash reserve deposits: Interest bearing.....	104				
Cash reserve deposits: Non-interest bearing.....	105				
Other deposits.....	106				
DEPOSITS, LOANS AND ADVANCES (total of items 108, 114, 120, 121, 125, 128, 136, 140, 150, 161, 164 and 173 less 183).....	107				
SA Bank group funding, including NCD's (total of items 109 to 113).....	108				
Negotiable certificate of deposit (NCD's) issued by banks within the same group as the reporting bank with an unexpired maturity of:					
Up to 31 days.....	109				
Over 31 days up to 6 months.....	110				
Over 6 months.....	111				
Other deposits with banks within the same group.....	112				
Loans and advances to banks within the same group....	113				
SA Inter-bank funding, including NCD's (total of items 115 to 119).....	114				
Negotiable certificates of deposit (NCD's) issued by banks not within the same group as the reporting institution with an unexpired maturity of:					
Up to 31 days.....	115				
Over 31 days up to 6 months.....	116				
Over 6 months.....	117				
Other deposits with SA banks.....	118				
Loans and advances to SA banks.....	119				
Deposits with and loans and advances to foreign banks, denominated in rand.....	120				
Loans granted under resale agreements (total of items 122 to 124).....	121				
To Reserve Bank and Corporation for Public Deposits...	122				
To other banks.....	123				
To other parties.....	124				
Instalment debtors, suspensive sales and leases (total of items 126 and 127).....	125				
Discounts and advances in respect of instalment sales..	126				
Leasing transactions.....	127				
Mortgage advances (total of items 129 to 135).....	128				
Farm mortgages:					
Non-incorporated farming.....	129				
Other farming, e.g. companies.....	130				
Other, to companies and close corporations.....	131				
Other, to public enterprises/corporations.....	132				
Other, to unincorporated businesses.....	133				
Other, to individuals.....	134				
Other, to non-profit institutions and other.....	135				

No. R. 497

1 April 1998

**WET OP DIE SUID-AFRIKAANSE RESERWEBANK, 1989
(WET NO. 90 VAN 1989)**

**BEPALING AANGAANDE VERPLIGTINGS VAN BANKE VIR DOELEINDES VAN BEREKENING
VAN VERPLIGTE MINIMUM RESERWESALDO**

Kragtens artikel 10A van die Wet op die Suid-Afrikaanse Reserwebank, 1989 (Wet No. 90 van 1989), bepaal ek, Christian Lodewyk Stals, President van die Suid-Afrikaanse Reserwebank, hierby-

- (a) dat die verpligtings gespesifiseer in paragraaf 2 van die Bylae met ingang van 1 April 1998 die verpligtings is met verwysing waarna die minimum reserwesaldo wat deur 'n bank in 'n rekening by die Suid-Afrikaanse Reserwebank in stand gehou moet word, bepaal moet word;
- (b) dat die verpligtings bedoel in paragraaf (a) met ingang van 1 April 1998 bereken moet word op die wyse uiteengesit in paragraaf 3 van die Bylae.

C L STALS,

President van die Suid-Afrikaanse Reserwebank.

BYLAE

Woordomskrywings

1. In hierdie Bylae beteken "die Wet" die Wet op die Suid-Afrikaanse Reserwebank, 1989 (Wet No. 90 of 1989), en "die Regulasies" die Regulasies aangaande Banke afgekondig by Goewermmentskennisgewing No. R. 628 van 26 April 1996, soos gewysig, en het 'n woord of uitdrukking waaraan in die Wet of die Regulasies 'n betekenis geheg is daardie betekenis en, tensy uit die samehang anders blyk, beteken-

"vorm DI 310" vorm DI 310 soos voorgeskryf in regulasie 9, saamgelees met regulasie 22, van die Regulasies.

Gespesifiseerde verpligtings

2. Vir die doeleindes van die bepaling, in vorm DI 310, van die minimum reserwesaldo wat deur 'n bank in 'n rekening bedoel in artikel 10A(1) van die Wet in stand gehou moet word, is die verpligtings met verwysing waarna sodanige minimum reserwesaldo bereken moet word, soos beoog in artikel 10A (2) van die Wet, die gemiddelde daaglikse bedrag van die verslagdoenende bank se totale verpligtings gedurende die betrokke maand, soos aangetoon in die jongste maandelikse opgawe op vorm DI 310 wat ingevolge artikel 10A(11) van die Wet deur die verslagdoenende bank aan die Registrateur van Banke verstrek is.

Berekening van verpligtings

3. Vir doeleindes van die bepalings van die minimum reserwesaldo bedoel in paragraaf 2 is die verslagdoenende bank se onderskeie verpligtings, daardie verpligtings soos aangepas en weergegee in kolom 1 van reëlitemnommer 3 van vorm DI 310 en soos verminder soos aangedui in kolom 1 van reëlitemnommer 6 van vorm DI 310, ooreenkomstig die uitvoerige instruksies verstrek in regulasie 22 van die Regulasies.

No. R. 498

1 April 1998

**BANKWET, 1990
(WET NO. 94 VAN 1990)****WYSIGING VAN REGULASIES**

Die Minister van Finansies het kragtens artikel 90 van die Bankwet, 1990 (Wet No. 94 van 1990), die regulasies in die Bylae uitgevaardig.

BYLAE**Woordomskrywing**

1. In hierdie bylae beteken "die Regulasies" die Regulasies aangaande Banke, afgekondig by Goewermentskennisgewing No. R. 628 van 26 April 1996, soos gewysig.

Vervanging van vorm DI 310

2. Die vorm DI 310 wat regulasie 22 onmiddelik voorafgaan, word hierby deur vorm DI 310 soos in Aangangsel A by hierdie Regulasies uiteengesit, vervang.

Wysiging van regulasie 22 van die Regulasies

3. Regulasie 22 van die Regulasies word hierby gewysig:
 - (a) deur die skraping van die paragraaf getiteld "**Bykomende rentedraende reserwesaldovereiste**", wat betrekking het op die voltooiing van reëlitemnommer 11 van die vorm DI 310, onder subregulasie (5);
 - (b) deur die twee paragrawe getiteld "**15 tot 21 Gemiddelde daaglikse bedrag aan likwiede bates gehou**", wat betrekking het op die voltooiing van reëlitemnommers 15 tot 21 onder subregulasie (5), te vervang met die volgende twee paragrawe:

"12 tot 19 Gemiddelde daaglikse bedrag aan likwiede bates gehou

Die verslagdoenende bank moet in items 12 tot 19 die gemiddelde daaglikse bedrae aangee van dit wat hy gedurende die voorgeskrewe tydperk aan die individuele kategorieë likwiede bates gehou het, gewaardeer ooreenkomstig die voorskrifte van artikel 72(4) van die Wet.

Die individuele likwiede bate-items geïdentifiseer, moet die gemiddelde daaglikse bedrae gedurende die voorgeskrewe tydperk aan likwiede bates deur terugverkoop-ooreenkomste verkry, insluit, maar nie ook die gemiddelde daaglikse bedrae van sodanige bates wat kragtens terugkoop-ooreenkomste verkoop is nie."; en

- (c) deur die paragraaf getiteld "22 tot 28 **Memorandumitems**", wat betrekking het op die voltooiing van reëlitemnommers 22 tot 28, onder subregulasie (5) te vervang met die volgende paragraaf:

"20 tot 26 Memorandumitems

Die gemiddelde daaglikse bedrae aan alle likwiede bates gedurende die voorgeskrewe tydperk kragtens terugverkoop-ooreenkomste verkry en fisies gehou, of kragtens terugkoop-ooreenkomste verkoop, en wat onder items 12 tot 19 ingesluit is, moet, onderskeidelik, in items 22 en 23 aangegee word."

Wysiging van vorm DI 900

4. Die bladsy van die vorm DI 900 (welke vorm DI 900 volg onmiddelik na regulasie 43 van die Regulasies) bevattende reëlitemnommers 98 tot 135, wat betrekking het op bates soos op maandeinde, word hierby deur die bladsy van vorm DI 900 bevattende reëlitemnommers 98 tot 135, wat betrekking het op bates soos op maandeinde, soos in Aangangsel B by hierdie Regulasies uiteengesit, vervang.

Wysiging van vorm DI 099

5. Vorm DI 099, wat onmiddelik volg na regulasie 9 van die Regulasies, word hierby gewysig deur item "3. VORM 310" van vorm DI 099 met die volgende item te vervang:

"3. VORM DI 310

- (i) Geen van die likwiede bates ingesluit in items 12 tot 19 van hierdie vorm is sonder die toestemming van die Registrateur verpand of andersins beswaar soos beoog in artikel 72(3) van die Wet nie;
- (ii) alle sekuriteite ingesluit onder die likwiede bates vermeld in paragraaf (i) is gewaardeer ooreenkomstig die bepalinge van artikel 72(4) van die Wet; en
- (iii) hierdie bank het vanaf die vyftiende sakedag van die maand wat volg op die maand waarvoor die voorafgaande opgawe van vorm DI 310 ingedien is tot op datum die voorgeskrewe gemiddelde minimum reserwesaldo by die Reserwebank soos vereis by artikel 10A van die Wet op die Suid-Afrikaanse Reserwebank, 1989, en die voorgeskrewe gemiddelde daaglikse minimum bedrag aan likwiede bates soos voorgeskryf by regulasie 22(2), in stand gehou en sal voortgaan om dit aldus in stand te hou op elke dag tot die veertiende sakedag van die maand wat volg op die maand waarop hierdie opgawe betrekking het, en voldoen/sal voldoen aan gemelde voorgeskrewe minimum vereistes vanaf die vyftiende sakedag van die maand wat volg op die maand waarop hierdie opgawe betrekking het op die grondslag van sy totale verpligtings aan die einde van die verslagmaand. (Indien die bank versuim het om aan die voorgeskrewe vereistes te voldoen, moet die verklaring gekwalifiseer word, en 'n staat wat die tersaaklike tekort(e) toon vir elke dag waarop daar 'n tekort was, moet hierdie opgawe vergesel.)"

AANHANGSEL A

MINIMUM RESERWESALDO EN LIKWIEDE BATES

DI 310

(Vertroulik en nie beskikbaar vir publieke insae nie)

Naam van bank

Maand geëindig 19.....

Maandeliks

Land.....

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

	Reël-No.	Totale verpligtings	Transaksies met banke (Sien nota 1)
		1	3
Kapitaal en verpligtings soos per reëlitem 34, kolom 4, van vorm DI 100	1		
Min: Kapitaal en reserves soos per reëlitem 23, kolom 4, van vorm DI 100	2		
Verpligtings, soos aangepas (reëlitem 1 min reëlitem 2)	3		
Min: - Terugkoopopreënkomste met 'n termyn van 31 dae en korter met Staatsleningsekuriteite, Skatkiswissels, Landbankwissels en Reserwebanksekuriteite as onderliggende sekuriteit	4		
- Bedrae verskuldig deur banke en onderlinge banke (uitgesluit terugkoopopreënkomste)	5		
Verpligtings, soos verminder (item 3 min items 4 tot 5)	6		
Gemiddelde daaglikse minimum reserwesaldo wat vanaf die vyftiende sakedag van die maand wat volg die maand waarop hierdie opgawe betrekking het, gehou moet word			
- persentasievereiste	7	2,5%	
- randvereiste	8		
Min: Gemiddelde bedrag aan Reserwebanknote en pasmunt gedurende die verslagmaand gehou**	9		Nota 1: Onder kolom 2 moet die gedeelte van totale verpligtings (kolom 1) wat verband hou met transaksies met banke aangegee word.
Totale gemiddelde daaglikse minimum reserwesaldo wat by die Reserwebank gehou moet word	10		
Likwiede bates wat vanaf die vyftiende sakedag van die maand wat volg op die maand waarop hierdie opgawe betrekking het, gehou moet word teen 5 persent van reëlitem 3, kolom 1	11		
Gemiddelde daaglikse bedrag aan likwiede bates gehou tot die veertiende sakedag van die maand wat volg op die maand waarop hierdie opgawe betrekking het (totaal van reëlitems 13 tot 19) - artikel 1 van die Bankwet, 1990	12		
Reserwebanknote en pasmunt gedurende voorafgaande maand gehou (met uitsluiting van sodanige note of pasmunt wat by die berekening langs reëlitem 9 van die minimum reserwesaldo in berekening gebring is)	13		
Goudmunt en staafgoud	14		
Verrekeningsaldo's by die Reserwebank gehou	15		
Skatkiswissels van die Republiek	16		
Effekte uitgereik kragtens artikel 19 van die Skatkiswet, 1975	17		
Effekte van die Reserwebank	18		
Korttermynwissels deur die Landbank uitgereik	19		
Memorandumitems:			
Aanpassing ten opsigte van kontantbestuurskemas - regulasie 18	20		
Aanpassing ten opsigte van verrekening - regulasie 15	21		
Gemiddelde daaglikse bedrag van alle likwiede bates verkry kragtens terugkoopopreënkomste	22		
Gemiddelde daaglikse bedrag van alle likwiede bates verkoop kragtens terugkoopopreënkomste	23		
Totale kluiskontant	24		
Min: ** Kluiskontant gebruik soos per reëlitem 9 (mag nie reëlitem 8 oorskry nie)	25		
Ekstra kluiskontant gebruik soos per reëlitem 13 (reëlitem 24 min reëlitem 25)	26		

Bedrae in kolom 1 verkry deur terugkoopopreënkomste

(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
SENTRALEBANKGELD EN GOUD (totaal van items 99, 102 en 103).....	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 tot 106).....	103				
Kontantreserwedeposito's: Rentendraend	104				
Kontantreserwedeposito's: Nie-rentendraend	105				
Ander deposito's.....	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				
SA Bank-groepfinansiering insluitende VDS'e (totaal van items 109 tot 113).....	108				
Verhandelbare depositosertifikate (VDS'e) uitgereik deur banke binne dieselfde groep as die verslaggewende bank 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 banke binne dieselfde groep	112				
Lenings en voorskotte aan banke binne dieselfde groep	113				
SA Interbank finansiering insluitende VDS'e (totaal van items 115 tot 119).....	114				
Verhandelbare depositosertifikate (VDS'e) uitgereik deur banke nie binne dieselfde groep as die verslaggewende bank 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 SA banke	118				
Lenings en voorskotte aan SA 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.....	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				

No. R. 499

1 April 1998

**WET OP DIE SUID-AFRIKAANSE RESERWEBANK, 1989
(WET NO. 90 VAN 1989)**

**BEPALING AANGAANDE VERPLIGTINGS VAN ONDERLINGE BANKE VIR DOELEINDES
VAN BEREKENING VAN VERPLIGTE MINIMUM RESERWESALDO**

Kragtens artikel 10A van die Wet op die Suid-Afrikaanse Reserwebank, 1989 (Wet No. 90 van 1989), bepaal ek, Christian Lodewyk Stals, President van die Suid-Afrikaanse Reserwebank, hierby-

- (a) dat die verpligtings gespesifiseer in paragraaf 2 van die Bylae met ingang van 1 April 1998 die verpligtings is met verwysing waarna die minimum reserwesaldo wat deur 'n onderlinge bank in 'n rekening by die Suid-Afrikaanse Reserwebank in stand gehou moet word, bepaal moet word;
- (b) dat die verpligtings bedoel in paragraaf (a) met ingang van 1 April 1998 bereken moet word op die wyse uiteengesit in paragraaf 3 van die Bylae.

C L STALS,

President van die Suid-Afrikaanse Reserwebank.

BYLAE

Woordomskrywings

1. In hierdie Bylae beteken "die Wet" die Wet op die Suid-Afrikaanse Reserwebank, 1989 (Wet No. 90 of 1989), en "die Regulasies" die Regulasies aangaande Onderlinge Banke afgekondig by Goewermentskennisgewing No. R. 2508 van 28 Desember 1993, soos gewysig, en het 'n woord of uitdrukking waaraan in die Wet of die Regulasies 'n betekenis geheg is daardie betekenis en, tensy uit die samehang anders blyk, beteken-

"vorm DI 310" vorm DI 310 soos voorgeskryf in regulasie 9, saamgelees met regulasie 22, van die Regulasies.

Gespesifiseerde verpligtings

2. Vir die doeleindes van die bepaling, in vorm DI 310, van die minimum reserwesaldo wat deur 'n onderlinge bank in 'n rekening bedoel in artikel 10A(1) van die Wet in stand gehou moet word, is die verpligtings met verwysing waarna sodanige minimum reserwesaldo bereken moet word, soos beoog in artikel 10A (2) van die Wet, die gemiddelde daaglikse bedrag van die verslagdoenende onderlinge bank se totale verpligtings gedurende die betrokke maand, soos aangetoon in die

jongste maandelikse opgawe op vorm DI 310 wat ingevolge artikel 10A(11) van die Wet deur die verslagdoenende onderlinge bank aan die Registrateur van Banke verstrek is.

Berekening van verpligtings

3. Vir doeleindes van die bepalings van die minimum reserwesaldo bedoel in paragraaf 2 is die verslagdoenende onderlinge bank se onderskeie verpligtings, daardie verpligtings soos aangepas en weergegee in kolom 1 van reëliternommer 3 van vorm DI 310 en soos verminder soos aangedui in kolom 1 van reëliternommer 6 van vorm DI 310, ooreenkomstig die uitvoerige instruksies verstrek in regulasie 22 van die Regulasies.

No. R. 500

1 April 1998

WET OP ONDERLINGE BANKE, 1993 (WET NO. 124 VAN 1993)

WYSIGING VAN REGULASIES

Die Minister van Finansies het kragtens artikel 91 van die Wet op Onderlinge Banke, 1993 (Wet No. 124 van 1993), die regulasies in die Bylae uitgevaardig.

BYLAE

Woordomskrywing

1. In hierdie bylae beteken "die Regulasies" die Regulasies aangaande Onderlinge Banke, afgekondig by Goewermentskennisgewing No. R. 2508 van 28 Desember 1993, soos gewysig.

Vervanging van vorm DI 310

2. Die vorm DI 310 wat regulasie 22 onmiddelik voorafgaan, word hierby deur vorm DI 310 soos in Aangangsel A by hierdie Regulasies uiteengesit, vervang.

Wysiging van regulasie 22 van die Regulasies

3. Regulasie 22 van die Regulasies word hierby gewysig-
 - (a) deur die skraping van die paragraaf getiteld "**Bykomende rentedraende reserwesaldovereiste**", wat betrekking het op die voltooiing van reëliternommer 16 van die vorm DI 310, onder subregulasie (5);

- (b) deur die twee paragrawe getiteld "20 tot 26 **Gemiddelde daaglikse bedrag aan likwiede bates gehou**", wat betrekking het op die voltooiing van reëlitementnommers 20 tot 26 onder subregulasie (5), te vervang met die volgende twee paragrawe:

"12 tot 19 Gemiddelde daaglikse bedrag aan likwiede bates gehou

Die verslagdoenende onderlinge bank moet in items 12 tot 19 die gemiddelde daaglikse bedrae aangee van dit wat hy gedurende die voorgeskrewe tydperk aan die individuele kategorieë likwiede bates gehou het, gewaardeer ooreenkomstig die voorskrifte van artikel 50(4) van die Wet.

Die individuele likwiede bates-items geïdentifiseer, moet die gemiddelde daaglikse bedrae gedurende die voorgeskrewe tydperk aan likwiede bates deur terugverkoop-ooreenkomste verkry, insluit, maar nie ook die gemiddelde daaglikse bedrae van sodanige bates wat kragtens terugverkoop-ooreenkomste verkoop is nie."; en

- (c) deur die paragraaf getiteld "27 tot 33 **Memorandumitems**", wat betrekking het op die voltooiing van reëlitementnommers 27 tot 33, onder subregulasie (5) te vervang met die volgende paragraaf:

"20 tot 26 Memorandumitems

Die gemiddelde daaglikse bedrae aan alle likwiede bates gedurende die voorgeskrewe tydperk kragtens terugverkoop-ooreenkomste verkry en fisies gehou, of kragtens terugverkoop-ooreenkomste verkoop, en wat onder items 12 tot 19 ingesluit is, moet, onderskeidelik, in items 22 en 23 aangegee word."

Wysiging van vorm DI 900

4. Die bladsy van die vorm DI 900 (welke vorm DI 900 volg onmiddelik na regulasie 43 van die Regulasies) bevattende reëlitementnommers 98 tot 135, wat betrekking het op bates soos op maandeinde, word hierby deur die bladsy van vorm DI 900 bevattende reëlitementnommers 98 tot 135, wat betrekking het op bates soos op maandeinde, soos in Aangangsel B by hierdie Regulasies uiteengesit, vervang.

Wysiging van vorm DI 099

5. Vorm DI 099, wat onmiddelik volg na regulasie 9 van die Regulasies, word hierby gewysig deur item "3. VORM 310" van vorm DI 099 met die volgende item te vervang:

"3. VORM DI 310

- (i) Geen van die likwiede bates ingesluit in items 12 tot 19 van hierdie vorm is sonder die toestemming van die Registrateur verpand of andersins beswaar soos beoog in artikel 50(3) van die Wet nie;

- (ii) alle sekuriteite ingesluit onder die likwiede bates vermeld in paragraaf (i) is gewaardeer ooreenkomstig die bepalings van artikel 50(4) van die Wet; en
- (iii) hierdie onderlinge bank het vanaf die vyftiende sakedag van die maand wat volg op die maand waarvoor die voorafgaande opgawe van vorm DI 310 ingedien is tot op datum die voorgeskrewe gemiddelde minimum reserwesaldo by die Reserwebank soos vereis by artikel 10A van die Wet op die Suid-Afrikaanse Reserwebank, 1989, en die voorgeskrewe gemiddelde daaglikse minimum bedrag aan likwiede bates soos voorgeskryf by regulasie 22(2), in stand gehou en sal voortgaan om dit aldus in stand te hou op elke dag tot die veertiende sakedag van die maand wat volg op die maand waarop hierdie opgawe betrekking het, en voldoen/sal voldoen aan gemelde voorgeskrewe minimum vereistes vanaf die vyftiende sakedag van die maand wat volg op die maand waarop hierdie opgawe betrekking het op die grondslag van sy totale verpligtings aan die einde van die verslagmaand. (Indien die onderlinge bank versuim het om aan die voorgeskrewe vereistes te voldoen, moet die verklaring gekwalifiseer word, en 'n staat wat die tersaaklike tekort(e) toon vir elke dag waarop daar 'n tekort was, moet hierdie opgawe vergesel.)"

AANHANGSEL A

MINIMUM RESERWESALDO EN LIKWIEDE BATES

DI 310

(Vertroulik en nie beskikbaar vir publieke insae nie)

Naam van onderlinge bank

Maand geëindig 19.....

Maandeliks

Land.....

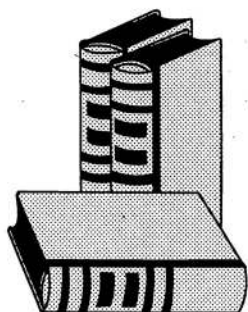
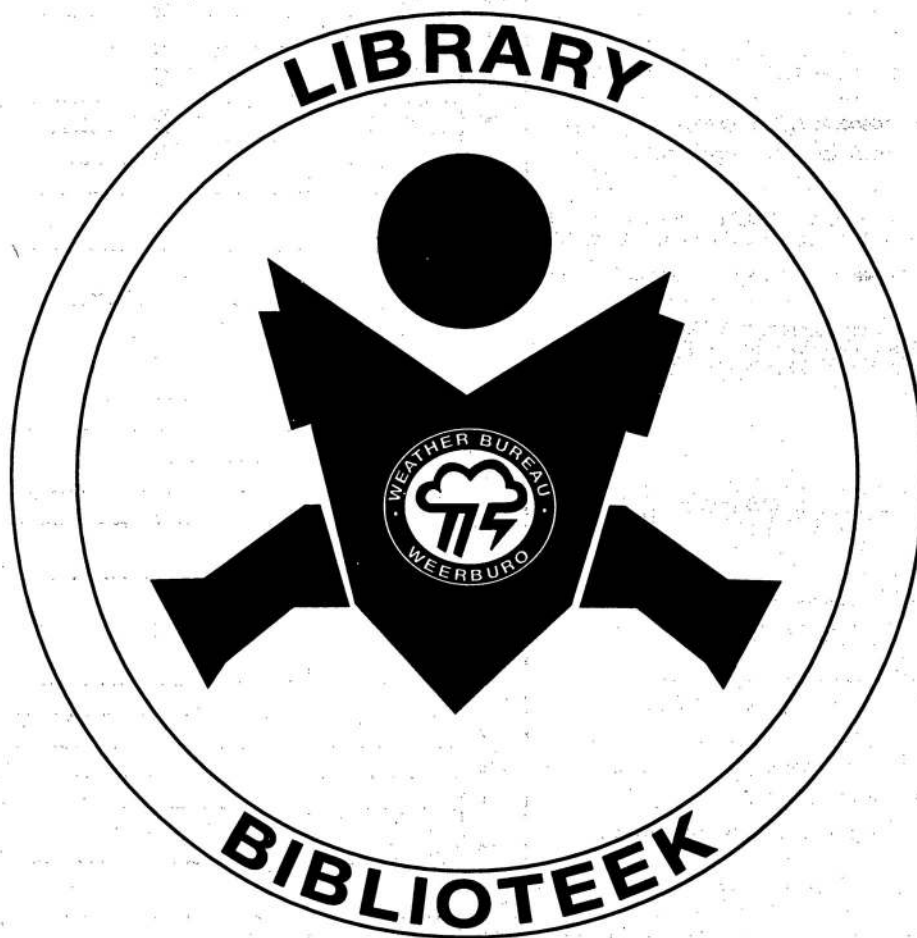
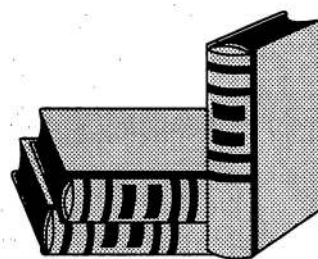
(Alle bedrae moet tot die naaste R'000 afgerond word)

	Reël-No.	Totale verpligtings	Transaksies met banke/onderlinge banke (Sien nota 1)
		1	3
Kapitaal en verpligtings soos per reëlitem 34, kolom 4, van vorm DI 100	1		
Min: Kapitaal en reserwes soos per reëlitem 23, kolom 4, van vorm DI 100	2		
Verpligtings, soos aangepas (reëlitem 1 min reëlitem 2)	3		
Min: - Terugkoopopreënkomste met 'n termyn van 31 dae en korter met Staatsleningsekuriteite, Skatkiswissels, Landbankwissels en Reserwebanksekuriteite as onderliggende sekuriteit	4		
- Bedrae verskuldig deur banke en onderlinge banke (uitgesluit terugkoopopreënkomste)	5		
Verpligtings, soos verminder (item 3 min items 4 tot 5)	6		
Gemiddelde daaglikse minimum reserwesaldo wat vanaf die vyftiende sakedag van die maand wat volg die maand waarop hierdie opgawe betrekking het, gehou moet word			
- persentasievereiste	7	2,5%	
- randvereiste	8		
Min: Gemiddelde bedrag aan Reserwebanknote en pasmunt gedurende die verslagmaand gehou**	9		Nota 1: Onder kolom 2 moet die gedeelte van totale verpligtings (kolom 1) wat verband hou met transaksies met banke/onderlinge banke aangees word.
Totale gemiddelde daaglikse minimum reserwesaldo wat by die Reserwebank gehou moet word	10		
Likwiede bates wat vanaf die vyftiende sakedag van die maand wat volg op die maand waarop hierdie opgawe betrekking het, gehou moet word teen 5 persent van reëlitem 3, kolom 1	11		
Gemiddelde daaglikse bedrag aan likwiede bates gehou tot die veertiende sakedag van die maand wat volg op die maand waarop hierdie opgawe betrekking het (totaal van reëlitems 13 tot 19) - artikel 1 van die Onderlinge Bankwet, 1993	12		
Reserwebanknote en pasmunt gedurende voorafgaande maand gehou (met uitsluiting van sodanige note of pasmunt wat by die berekening langs reëlitem 9 van die minimum reserwesaldo in berekening gebring is)	13		
Goudmunt en staafgoud	14		
Verrekeningsaldo's by die Reserwebank gehou	15		Bedrae in kolom 1 verkry deur terugkoopopreënkomste
Skatkiswissels van die Republiek	16		
Effekte uitgereik kragtens artikel 19 van die Skatkiswet, 1975	17		
Effekte van die Reserwebank	18		
Korttermynwissels deur die Landbank uitgereik	19		
Memorandumitems:			
Aanpassing ten opsigte van kontantbestuurskemas - regulasie 18	20		
Aanpassing ten opsigte van verrekening - regulasie 15	21		
Gemiddelde daaglikse bedrag van alle likwiede bates verkry kragtens terugkoopopreënkomste	22		
Gemiddelde daaglikse bedrag van alle likwiede bates verkoop kragtens terugkoopopreënkomste	23		
Totale kluiskontant	24		
Min: ** Kluiskontant gebruik soos per reëlitem 9 (mag nie reëlitem 8 oorskry nie)	25		
Ekstra kluiskontant gebruik soos per reëlitem 13 (reëlitem 24 min reëlitem 25)	26		

(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
SENTRALEBANKGELD EN GOUD (totaal van items 99, 102 en 103)	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 tot 106)	103				
Kontantreserwedeposito's: Rentedraend	104				
Kontantreserwedeposito's: Nie-rentedraend	105				
Ander deposito's	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				
SA Bank-groepfinansiering insluitende VDS'e (totaal van items 109 tot 113)	108				
Verhandelbare depositosertifikate (VDS'e) uitgereik deur banke binne dieselfde groep as die verslaggewende bank 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 banke binne dieselfde groep	112				
Lenings en voorskotte aan banke binne dieselfde groep	113				
SA Interbank finansiering insluitende VDS'e (totaal van items 115 tot 119)	114				
Verhandelbare depositosertifikate (VDS'e) uitgereik deur banke nie binne dieselfde groep as die verslaggewende bank 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 SA banke	118				
Lenings en voorskotte aan SA 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	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				

Where is the largest amount of meteorological information in the whole of South Africa available?



Waar is die meeste weerkundige inligting in die hele Suid-Afrika beskikbaar?

Department of Environmental Affairs and Tourism
Departement van Omgewingsake en Toerisme

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