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South African Reserve Bank

Government Notices

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GOVERNMENT NOTICES

SOUTH AFRICAN RESERVE BANK

No. R. 1003

5 October 2001

BANKS ACT, 1990 (ACT NO. 94 OF 1990)

MINIMUM CAPITAL AND RESERVE FUNDS TO BE MAINTAINED BY BANKS

Under section 70 of the Banks Act, 1990 (Act No. 94 of 1990), I, Christo Floris Wiese, Registrar of Banks, hereby determine, with the approval of the Minister of Finance, that the percentage for purposes of the calculation of the minimum capital and reserve funds required to be maintained by banks shall with effect from 1 October 2001 be 10 per cent.

C F WIESE Registrar of Banks THE PROPERTY AND A SECOND STREET

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No. R. 1004 5 October 2001

BANKS ACT, 1990 (ACT NO. 94 OF 1990)

AMENDMENT OF REGULATIONS

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The Minister of Finance has under section 90 of the Banks Act, 1990 (Act No. 94 of 1990), made the regulations contained in the Schedule.

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SCHEDULE

Definitions

 In this Schedule, "the Regulations" means the Regulations relating to Banks, published under Government Notice No. R. 1112, in Government Gazette No. 21726 on 8 November 2000, as amended.

Substitution of form DI 100

Form DI 100 as set forth in Annexure A to this notice is hereby substituted for the form DI 100 immediately preceding regulation 16 of the Regulations.

Substitution of form DI 110

Form DI 110 as set forth in Annexure B to this notice is hereby substituted for the form DI 110
immediately preceding regulation 17 of the Regulations.

Substitution of form DI 400

Form DI 400 as set forth in Annexure C to this notice is hereby substituted for the form DI 400
immediately preceding regulation 21 of the Regulations.

Substitution of form DI 401

 Form DI 401 as set forth in Annexure D to this notice is hereby substituted for the form DI 401 immediately preceding regulation 22 of the Regulations

Amendment of regulation 22 of the Regulations

- 6. Regulation 22(15) of the Regulations is hereby amended-
 - (a) by the substitution of the following paragraphs for the paragraphs titled "Columns 10 and 11", relating to the completion of line items 1 to 16:
 - " Columns 10 and 11
 - Regulated entities

In the case of regulated entities, the required capital (column 10) and the qualifying capital (column 11) shall be the capital determined in terms of the rules and regulations of the regulator that is responsible for the supervision of the entity.

Unregulated entities

Capital requirement (notional capital proxy):

The formula for the calculation of the capital requirement for unregulated entities shall be as follows:

[(Total assets plus off-balance-sheet activities) minus exposures to group companies] multiplied by 10 divided by 100.

Qualifying capital

In order to determine the qualifying capital, only primary share capital and primary unimpaired reserve funds, as defined in section 1 of the Act, shall be taken into consideration."

- (b) by the substitution of the following paragraph for the paragraph relating to the completion of line item 15:
 - "15 The required capital amount to be reported in column 10 shall be calculated as follows: Funding from regulated entities to unregulated entities (column 9) multiplied by 10 and divided by 100."
- (c) by the substitution of the following paragraph for the paragraph relating to the completion of line item 28:
 - "28 The group capital adequacy percentage shall be reported in line 28 and is calculated as follows:

Line 27 divided by (line 17 multiplied by 10) equals capital-adequacy percentage."

Substitution of form DI 402

 Form DI 402 as set forth in Annexure E to this notice is hereby substituted for the form DI 402 immediately preceding regulation 23 of the Regulations.

Substitution of form DI 403

8. Form DI 403 as set forth in Annexure F to this notice is hereby substituted for the form DI 403 immediately preceding regulation 24 of the Regulations.

Substitution of form DI 420

 Form DI 420 as set forth in Annexure G to this notice is hereby substituted for the form DI 420 immediately preceding regulation 26 of the Regulations.

Substitution of form DI 510

10.	Form DI 510 as set forth in Annexure H to this notice is hereby substituted for the form DI 510
	immediately preceding regulation 30 of the Regulations.

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11. Date of commencement

These Regulations shall come into operation on 1 October 2001.

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그러지 않아요. 얼마나는 이 전에서에 다른하다 그 사내를 되고 하면 되고 있다고 내려가 되는 것이다. 얼마나 얼마나 되는 것이다.				S = 500 Ju	A	WNEXURE	A
BALANCE SHEET	DI 100	4.48	Jan North	1	7.1		٦
(Confidential and not available for inspection by the public)	Monthly *		ži žita	1000000000	ytra F		_
Name of bank/controlling company				Age			
Month ended *(yyyy-mm-dd)	Country	*************					
A. Balance sheet – solo supervision		5 - 30-00			- 14	3 4 4 5	19
(All amounts to be rounded off to the nearest R'000)		\$40 M	we re-	Carl Si			100

			Li	abilities at	month-e	nd		Averan	daily balanc	oe for the	Cost of funds
LIABILITIES	Line no.	Short- term	Medium- term	Long- term	Total	Banking	Trading		month*	(14)	(annualised)
		1	2	3	4	5	6	Total 7	Banking	Trading 9	10
Funding-related liabilities to the public (total of items 2, 16 and 19)	1.	•	-					0.00	 -	-	10
Deposits and loans repayable in SA rand (total of items 3, 6, 11 and 15):	2			1 4						- 11	
Interbank funding (total of items 4 and 5)	3			w							
Intragroup bank funding	4				100						
Interbank funding	5					4 10		-			
Non-bank funding (total of items 7 to 10)	6	4 7 7						11			
Demand	7		,								
Savings deposits	8				-			- 1015 - 1015			
Fixed and notice deposits	. 9				10				 		
Negotiable certificates of deposit (NCDs) issued	10	<u> </u>						 		777 77	
Loans received under repurchase agreements (total of items 12 to 14)	11		5.4		75			780.0			
S A Reserve Bank and Corporation for Public Deposits ¹	12			-							
Banks	13						-			7.7	
Non-banks	14			 				7	 		
Other funding liabilities in rand - (including balances due to the S A Reserve Bank i.r.o marginal lending)	15	11 - 11 -		21							4 - 4 - 1 x x x x x x x x x x x x x x x x x x
Deposits and loans repayable in foreign currency (total of items 17 and 18)	16	2011 B		1.3						- 1995	
Banks	17								-		
Non-banks	18										
Fund transfer for trading activities	19										
Acknowledgements of debt endorsed and rediscounted, but still outstanding on behalf of clients per contra, refer item 77: (total of items 21 to 24)	20					200			4		
Acceptances outstanding	21										
Commercial paper	22										
Bills	23	+ 10							 -		
Promissory notes and similar acknowledgements of debt	24					 					

Quarterly/Six monthly where applicable
 According to the circumstances prevailing in the country in which the banking business is conducted.

	T	Lia	oilities and ca	pital and res	erve fund	s at month-e	nd*	Average			
THER LIABILITIES AND CAPITAL	Line no.	Short-	Medium-	Long-	Total	Banking	Trading	Total	month* Banking	Trading	(annualised
and a family settlement, it is a first state of the		term 1	term 2	term 3	4	5	6	7	8	9	10
ther liabilities and trade creditors, including tax liabilities (total of items 26 and 27)	25	- Far 125					lest s ti ³ s				
Derivative instruments	26				P. A. B			32			
Other liabilities, including valuation deficits	27		restriction of the second		H10 4394 (12)	de de en reijek	8. 		N E		<u> </u>
apital and reserve funds (total of items 39, 40 and 41)	28										
Primary - equity	29				E Barre						
reserve funds	30				ratoris - Mississi			1			
Secondary - equity	31										
debt instruments	32										
reserve funds	33										
Tertiary - debt instruments	34										
- other	35										
profit not formally appropriated by board resolution: trading activities (form DI 200, item 77, column 6)	36										
Qualifying capital and reserve funds before impairments (total of items 29 to 36).	37										
Less: Impairments (Regulation 21(9) of the Regulations)	38							1	<i>Yaaaa</i>		
Net qualifying capital and reserve funds (item 37 less item 38)	39								<i>\\\\\\\</i>		
Profit not formally appropriated by board resolution: banking activities (form DI 200, item 77, column 5)	40				C						
Non-qualifying capital and reserve funds, including impairments, revaluation and other reserves and debt instruments not qualifying as capital and reserve funds	41										
OTAL CAPITAL AND LIABILITIES (total of items 1, 20, 25 and 28)	42	<i>\\\\\\\</i>			,-175				V///////		

Quarterly/Six monthly where applicable

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system stepen. The state of the MARK CLOCK CARROL BY CHORES.

	Line	83 ed	Month-end	ā	Averag	e daily bala the month		Annualised gross yield				sets in t weighti	ng		100
ASSET\$	no.	Total	Banking	Trading	Total		Trading	(pre-tax for month)	0%	10%	20%	50%	100%	150%	Impair- ments
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Money (total of items 44 to 46)	43			V410	5196 T						1.	1			- 43
Legal tender in RSA ¹	44			_ N= 1							+, .+		-	8 5	V 45
Gold coin and bullion and non-RSA currency (cash) holdings	45												10 =	1 4	
Deposits with the S A Reserve Bank ¹	46							1	74-1						
Loans and advances (item 62 less item 63)	47	and the second													
Intragroup bank advances	48			100 5											20
Interbank advances	49													-	
Negotiable certificates of deposit (NCDs) (including all NCDs held)	50	S N 121													
Instalment debtors, suspensive sales and leases	51	3	2.2			- Area and	**							P	
Mortgage loans	52	1		97 Ja 1								F 3			000000
Credit-card debtors	53		- "					- 21		-				2. 27	7.
Acknowledgements of debt discounted or purchased, e.g. acceptances, commercial paper, bills, promissory notes	54					4		7-7	ří.						
Redeemable preference shares held to provide credit	55	v 50						11 7 700		- 1	_	7		41	
Overdrafts and loans	56			2 2 3	22.52		5 - 1 S			4	-				
Loans and advances repayable in foreign currency	57	19-1	*		-		:				- H 29 F				
Loans granted under resale agreements (total of items 59 to 61)	58		4 1 T 3 1	1	- , : -			11	7 - 17		1 -7 -1			. 5. 6	
- S A Reserve Bank and Corporation for Public Deposits 1	59			8 8	3	-		0 18 9							
- Banks	60		25.	.v		- N			F = 1 - 1		7 55	F. S. 74.2	100	4.	A TENERAL PROPERTY.
- Non-banks	61						1 7 7								
Total loans and advances (total of items 48 to 58)	62	and the second s			9 7			9 T. C.	-11	- 1	F*			-1 -1-2	
Less: Specific provisions	63				[Y. 154		a Gaz				7	-	a vi	1 - 1	
Investments and trading positions after mark-to-market adjustments where applicable (total of items 65 to 69 less item 70)	64						-			-			4.51		
Interest bearing	65			1 1996 1 1				5 60.98				9-	1000		
Listed equities	66			(2102)				5.03							
Bank-related investments	67		10		2000				- 8		0.31				
Derivative instruments	68	7.7			0.00		1.7		1						
Other (including unlisted equities)	69					VIII NO	N 158		100				1991	450	1,0
Less: Specific provisions	70					1 The St. 18		4. 4. 15.9.50	7 7,						Server.

Quarterly/Six monthly where applicable
 According to the circumstances prevailing in the country in which the banking business is conducted.

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0	
27	
37	

Gash research attachers.	23-	Mont	h- end bala	inces*	Averag	e daily bala	nces for	Annualised gross yield	Ris	k profi	le of ass	ets in veight	terms ing	of perce	entage
ASSETS CONTRACTOR OF THE PROPERTY OF THE PROPE	Line				2 Har C 134	20081 - 1800	. n. m. 1	(pre-tax for	0%	10%	20%	50%	100%	150%	Impair
Destroye the attitudes	no.	Total	Banking	Trading	Total	Banking	Trading	month)		1 - 1				a Ja 1	
Baltistan Character	4.5	1	2	3	4	5	6	7	8	9	10	.11	12	13	14
Non-financial assets (total of items 72 to 76)	71						- 1		mean!	- 11		-			
Premises of bank ²	72	1 N K N .					4			- 1	989	2			55
Other fixed property ²	73				18					9					
Computer equipment, including peripherals, at net book values ²	74	3 8 3	3 77 B	4 1 3			x - 1 -							+ 11	
Computer software	75			1000 10 N	J. C -	- 18 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1						3			
Items other than 72 to 75, including vehicles, furniture and fittings, all at net book values ²	76	TANK TANK TANK TANK TANK TANK TANK TANK										- 4			Live Occurs
Clients' liabilities for acknowledgements of debt outstanding, per contra, refer item 20 (total of items 78 to 81)	77														a remaine
Acceptances outstanding	78				95				N.			12.		1 11	9 .
Commercial paper endorsed	79	V V										30 11			
Bills endorsed	80	bear to the same	n elimen	7 T			+17		- T	<u>:</u>		41-1	S. 2012		A 412 F
Promissory notes and similar acknowledgements of debt endorsed	81				3 3				14 ya			0000000	-,-		-14 PA
Deferred tax	82												1112		
Assets repossessed or bought in to protect an advance or investment.	83													Ţ	
Other assets (including remittances in transit)	84			2 11										-	
TOTAL ASSETS (total of items 43, 47, 64, 71, 77, 82, 83 and 84)	85		71-1-1												
्रावस्थितः । इ.स. १९११				20 E. 2005							33.4				***
Memorandum items:	1		1		127	4 X			1.4						
Securities included in the balance sheet:	B (2)					ara a	4 0					2 8			1
- Owned outright	86											9			4
- Sold in terms of repurchase agreement	87		1		14		4 4	<i>\\\\\\\\</i>	41.50		-	18	1		

Quarterly/Six monthly where applicable
 According to the circumstances prevailing in the country in which the banking business is conducted.
 Capitalised leases in accordance with Statements of GAAP to be included.

B. Transactions in which bank did not act as principal

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

- 1195/6	e production of the second of	Line	Amount
		no.	1
Deta	ils of money-lending transactions into which bank entered in terms of section 78(1)(g) of the Act	. 9	
-	Nature/description of transactions (furnish on separate schedule)	N 71855	
-	Aggregate extent of transactions	88	
Indic	ate the extent of activities in respect of the following:		
•	Stockbroking	89	Sister.
E .	Portfolio-management	90	
÷	Financial-instrument trading	91	W. 1
-	Trust business	92	4 50 0 10 10 10 10 10 10 10 10 10 10 10 10
÷	Participation mortgage bond schemes	93	
4	Unit-trust business	94	102 = - 10 450 +
203	Financial broking	95	2
-	Money broking	96	
-	Insurance broking	97	tera se su se
-	Other -	98	
	Specify:	tex 201 y to a 20 ye	

C. Balance sheet - consolidated supervision

Six-monthly

Capital and liabilities	Line	Amount
	no.	1
Share capital and premium	99	
Reserves		
Preference-share capital		
oan capital		
Outside shareholders' interest		
Banking and securities trading:		
Deposits and current accounts (total of items 105 to 109)	104	
Interbank rand-denominated funding		-
Non-bank rand-denominated funding		
Loans received under repurchase agreements		
Other rand-denominated funding		
Foreign-currency funding		
Insurance funds: Life-assurance funds	110	
Short-term insurance funds		
Outstanding liabilities on behalf of clients		
Other liabilities		
TOTAL CAPITAL AND LIABILITIES (total of items 99 to 104 and 110 to 113)	114	
Assets	Line	Amoun
	no.	1_
Money	115	
Loans and advances (total of items 117 to 123 less item 124)	116	
Interbank advances		
Instalment debtors, suspensive sales and leases	The contract of	
Mortgage loans		
Credit-card debtors		100 m
Loans granted under resale agreements		
Other loans and advances	1 122	
Loans and advances repayable in foreign currency		
Less: Provisions	76 (C)202000	
Investments and trading positions (total of items 126, 132 and 138)		
Banking and securities trading: (total of items 127 to 131)		
Money market		
Capital market		
Currency market		
Equities market		
Commodities market		
insurance and other (total of items 133 to 137)		—
Money market		
Capital market		
Property market	135	
Equities market.		
Other		-
Other investments (total of items 139 and 140)		
Associates		
Other		
Non-financial assets		
Clients' liabilities for acknowledgements of debt outstanding	4.40	
Other assets	1	325
- 마스타인 유민들은 마스타이트 (1985년)		
TOTAL ASSETS (total of items 115, 116, 125 and 141 to 143)	1 177	

						 	 AN	NEXU	REB
OFF-BALANCE-SHEET ACTIVITIES				90	DI 110	6			
(Confidential and not available for inspection by	the public)		34	2.5	Monthly*		 		
Name of bank/Controlling company			**********						
Month ended *		(уууу-г	nm-dd)		Country				
Solo supervision		(All amo	unts to be rounded off to the nearest	R'000)	•		 		******
OFF-BALANCE-SHEET ACTIVITIES	Line	Month-end balances	Average daily balances for the month*	Max. level recorded	Risk pro	balance-sh rcentage v		terms	of

	Line	Mor	nth-end bala	ences'	Average	daily baland month*	es for the	Max. level recorded										
OFF-BALANCE-SHEET ACTIVITIES	no.	Total	Banking	Trading	Total	Banking	Trading	during month	0%	5%	10%	20%	50%	100%	150%	Impair- ments		
18		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
Indemnities and guarantees	1			4					1					-10	- 17	13		
Irrevocable letters of credit	2																	
Irrevocable unutilised facilities	3				· · · · · · · · · · · · · · · · · · ·				<u> </u>						*			
Underwriting exposures	4					5 70			1000							-		
Central Securities Depository Participation	5			10											_	Ť.		
Effective net open position in foreign currencies (absolute value)	. 6	-				1		1										
Portfolios managed:								-					_	-				
 By others on behalf of the reporting institution 	7		1												9	es.		
- For others where financing is provided	8														_			
Committed capital expenditure	9												-	77.				
Other contingent liabilities	10																	
TOTAL (of items 1 to 10)	11												-			-		
Memorandum items:	1 1					-												
Securities lent to:	1			1 m														
Residents (total of items 13 and 14)	12			N-08		10												
- Banks	13																	
- Non-banks	14	100000000000		H 4		W												
Non-residents	15																	
Securities borrowed from:				70 1:E														
Residents (total of items 17 and 18)	16	11000000																
- Banks	17	1																
- Non-banks	18								//////									
Non-residents	19) j			V 2000 10 10 10 10 10 10 10 10 10 10 10 10											

^{*} Quarterly/Six monthly where applicable

Consolidated supervision

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

OFF-BALANCE-SHEET ACTIVITIES	Line	Amount
	no.	1
Indemnities and guarantees	20	
irrevocable letters of credit	21	
Underwriting exposures (excluding exposures already included under insurance funds)	22	
Effective net open position in foreign currencies	23	
Committed capital expenditure	24	
Other contingent liabilities	25	
TOTAL (of items 20 to 25)	26	
Hash total	27	

CAPITAL AD	POULON							ANNEXURE C				
CAPITAL AL	PEQUACY						DI 400					
(Confidential a	and not available for inspection by the public)			¥			Monthly				-	
Month ended		•••••••	(yyyy-m	m-dd)			Country		•••••	************		
Divident		amoun	ts to be roun	ded off to the	nearest R'0	7/20/20/20						
DIVISION 1.	CALCULATION OF REQUIRED ALLOCATED QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS RELATING TO BANKING ACTIVITIES	Line no.	0%	5%	10%	20%	eighting cat 50%	100%	150%	Impair- ments	Total	
Average daily	y amount of assets per balance sheet (form DI 100 - item 85)		11	2	3	4	. 5	6	7	8	9	
Average daily Average amo	y amount of off-balance-sheet activities (form DI 110 - Item 11)	3										
Subtotal (total	I of items 1 to 4)											
Reductions ² i. Reduction	r.o. transactions guaranteed or secured: ns against line items 1 and 2 ³		- 0 1 1					_			, A	
Reduction	ns against line item 3 ³ ns against line item 4 ³	7 8										
Reduction Reallocation ²	ns as a result of transactions in credit-derivative instruments of transactions guaranteed or secured	9										
Total after rea column 9 shall	illocations and deductions (Item 5 less items 6 to 9 plus item 10 – line item 11 li be equal to line item 5 column 9)	11						l l		÷	2 W	
Risk weighting	j\$	12	0%	5%	10%	20%	50%	100%	150%	Impair-		
Risk-weighted	credit-risk exposure (line item 11 multiplied by risk weighting in line item 12)	13								ments		
Capital ratio	(prescribed percentage = 10%)	14										

Capital requirement in respect of other risks.

REQUIRED ALLOCATED QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS RELATING TO BANKING ACTIVITIES (line 13 column 9 multiplied by line 14).....

Note: 1. Three-month moving average.

Report as absolute amounts.

^{3.} Not to include any amount in respect of transactions guaranteed or secured already deducted elsewhere.

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

DIVISION	IV. CALCULATION OF ALLOCATED QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS AND TERTIARY CAPITAL RELATING TO TRADING ACTIVITIES AT MONTH-END	Line no.	Total 1
Allocated trading a	d qualifying primary and secondary capital and reserve funds and tertiary capital relating to ctivities (item 55 plus items 77 and 67 less item 75)		i Alex Las dis
Allocator	Consultation primers and according to the second se	53	t. P. J. Payson
	(was or notice of and of)	54	10 (1 miles)
	interly share capital and reserve jurios (line 32, Division II)	55	
Tortion	scoridary capital and reserve runds (line 45, Division II)	56	
reruary c	rapital (total of items 58 to 60)	57	5 5 5 5
01	bordinated debt (line 34 form DI 100)	58	E 30 1 3
l le	her (line 35 of form DI 100)	59	
Less: Im	pairments i.t.o. regulation 21(9) of the Regulations (amount included in form DI 100, line item 38, umn 4)	60	
Net quali	fying tertiary capital (item 57 less item 61)	61	
Add: Ex	cess (shortfall) of market value over book value of investments in securities and financial instruments ating to the trading activities not already included in item 60 above	62	
Ex	cess of net realisable value over book value of other assets relating to the trading activities not already luded in item 60 above	63	
Re	valuation reserve relating to aforementioned assets, not already included above	65	
Lo	ng-term subordinated loans, provided substantiated in law, relating to the trading activities	66	
	btotal of items 63 to 66	-	
Less: Inta	angible assets relating to the trading activities	67	
An	y assets relating to trading activities that are not convertible into cash within a 3-month period	69	
	estments in unlisted shares relating to the trading activities	70	1
Gu	arantees given relating to the trading activities	71	
Ris	k-margin requirements of any formal or OTC market	-	
Cur	rent-year net losses relating to the trading activities (line 36 of form DI 100 - if loss)	72	
Tax	provisions	73	
Sul	ototal of items 68 to 74	74	
Tot	al – Secondary and tertiary capital (line 56 and 62)	75	
Qua	alifying secondary and tertiary capital (line 76 limited to 250% of line 55 where appropriate)	76	
lon-qualify	ring issued tertiary capital	77 78	
NOISIVI	V. REQUIRED ALLOCATED QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS AND TERTIARY CAPITAL RELATING TO TRADING ACTIVITIES		
Required ca	apital and reserve funds (total of line items 80 to 83)	79	
Bas	e requirement	80	
Pos	ition-risk requirement (form DI 420 – item 94 column 1)	81	
Cou	nterparty/Settlement-risk requirement (form DI 402 – item 90 column 8)	82	
Larg	e-exposure requirement (form DI 510 – item 12 column 5)	83	
	7. West 2007		
IVISION	/I. CALCULATION OF EXCESS(DEFICIENCY) IN ALLOCATED QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS AND TERTIARY CAPITAL RELATING TO TRADING ACTIVITIES		
ouvides (ill	ualifying primary and secondary capital and reserve funds and tertiary capital relating to trading the 53 of Division IV)	84	E 0
inimum al ading activ	located qualifying primary and secondary capital and reserve funds and tertiary capital relating to ities during the month	85	
equired all ading activ	ocated qualifying primary and secondary capital and reserve funds and tertiary capital relating to ities calculated in last preceding return (line 79 of Division V)	86	n sind
cess (de	ficiency) during the month (item 85 less item 86)	87	

DIVISION VII. CAPITAL ADEQUACY: RISK-ASSET RATIO	Line	Total
DIVISION VII. CAPITAL ADEGUACI. NON-AGELITATIO	no.	1
Banking activities: Amount reported in line item 47 of Division II, divided by the amount reported in column 9 of line item 13 in Division I, expressed as a percentage to two decimal places	88	
Trading activities: Amount reported in line item 53 of Division IV, divided by (the amount reported in column 1 of line item 79 in Division V, multiplied by 10 ¹), expressed as a percentage to two decimal places	89	
Total: (Amount reported in line item 47 of Division II plus amount reported in line item 53 of Division IV), divided by [the amount reported in column 9 of line item 13 in Division I plus (the amount reported in column 1 of line item 79 in Division V, multiplied by 10 ¹)], expressed as a percentage to two decimal places.	90	,
Hash total	91	

^{1.} Or such imputed capital as may be applicable to the reporting bank. Please furnish details on a separate schedule.

			ANNEXURE D
CONSOLIDATED RETURN (Confidential and not available for inspection by the public)	*	DI 401 Quarterly	TIL
Name of controlling company Quarter ended (yyyy-mm-dd) A. GROUP CAPITAL ADEQUACY		Country	
A. GROUP CAPITAL ADEQUACY		~	

				1	I DE TOU	nded off to the							
Identity of investment or interest held	Line Category Regu	Regulator	% interest		after tax	balan	s and off- ice-sheet ivities	Exposure to group entities	Total	Required	Qualifying capital and	Surplus/	
	No.		0.55	held	investment		Total assets	Off-balance sheet activities		(Column 6+7-8)	capital	reserve funds	(Deficit)
		1_1_	2	3	4	5	6	7	8	9	10	11	12
Bank controlling company - total (Specify)	1											- 3	
Regulated subsidiaries - total	2												
 Banking and securities trading 	3		AAA										
(Specify)									-				
- Insurance	4							1	1.40				
(Specify)	ē								4			 	
Unregulated subsidiaries - total (Specify)	5												
Regulated joint ventures - total	6												
Banking and securities trading (Specify)	7												
- Insurance(Specify)	8											0.4	
Unregulated joint ventures - total (Specify)	9												
Regulated associates - total	10							7.0					
Banking and securities trading (Specify)	11												
Insurance	12	7											
(Specify)													
Unregulated associates - total	13							-		-			
(Specify)	,,,								-				
Other - total	14												
Less: Funding from regulated entities to unregulated entities	15												
Total (of items 1, 2, 5, 6, 9, 10, 13 and 14 less item 15)	16												

Include loans and investments at book value.

Group capital adequacy	Line	Total
3,74,74	No.	1
Total required group capital (total of items 18 to 20)	17	
Risk aggregation (line 16, column 10)	18	
Plus: Large-exposure requirement ^a	19	
Other risk exposures	20	
Group capital and reserve funds (line 16, column 11)	21	5
Add: Impairments already deducted above	22	
Less: Investment in group entities (total of items 24 and 25)	. 23	
Equity investment	24	
Secondary capital investment	25	
Other impairments, as prescribed	26	
Group net qualifying capital and reserve funds (item 21 plus item 22 less items 23 and 26)	27	
Group capital adequacy % [line item 27 divided by (line item 17 multiplied with 10 ^b)], expressed as a percentage to two decimal places.	28	

<sup>a. Only to the extent not already included in line item 18.
b. Or such imputed capital as may be applicable to the reporting entity. Please furnish details on a separate schedule.</sup>

B. GROUP LARGE EXPOSURES (1;2)

Part A

- 1. Particulars of all exposures entered into with a person that result in the banking group being exposed to an amount exceeding ten per cent of the amount prescribed in regulation 29(3) ("qualifying capital and reserves").
- 2. Unless specifically otherwise provided, the directives and interpretations relating to the completion of line items 1 to 8 of form DI 510 shall mutatis mutantis apply to a controlling company.

Name of person ^{a,b}	Line no.	S. S	orization date	Nature of exposure	Nature of security	to be rounded Value of security		int of exp		Column 7 as % of	Amount of exposure	Amount by which column	Risk	Risk- weighted
	les l	Board	Registrar		held against	held against	Gran	ted	Utilised	qualifying	granted that	10' exceeds	Weighting	excess
		1 2		3	exposure 4	exposure 5	Month- end	d mum°	xi- Month-	capital and reserve funds	irrevocable	25% of qualifying capital and reserves		(column 11 x 12)
50 S 23 F			2				6				10	11	12	13
			1577			R'000	R'000	R'000	R'000	%	R'000	R'000	%	R'000
Private-sector non-banks - total:	29								12-21-11-11-11-11-11-11-11-11-11-11-11-1			1,1200	78	11000
(Specify)													40000/	
Amount by which aggregate amount of exposures included in line 29 column 10 exceeds 800% of qualifying capital and reserve funds	30												1000%	
Banks/ regulated securities firms ⁹ – total:	31												1000%	
(Specify)														
Other - total:	32									-				mmm
(Specify)	100	11 11 11 11 11 11 11 11 11 11												
Total (of items 29 to 32)	33					+								

- Also include names of all persons on whom ultimate reliance is placed for timely repayment of debt.
- Identify all subsidiary companies and associates, as contemplated in section 37(7) of the Act.
- Applies only to private-sector non-bank exposures granted that result in the group being exposed to an amount exceeding twenty-five per cent of the amount prescribed in regulation 29(3)(b).
- Refer to regulation 30(3).
- Refers to the maximum amount granted during the month.
- Include the higher amount of column 8 or column 10, per person, that is, if the amount reported in column 8 in respect of a particular person exceeds 25 per cent of the qualifying capital and reserve funds of the reporting controlling company and the facility is revocable, then the portion of the amount reported in column 8 in excess of 25 per cent of qualifying capital and reserve funds should be included.
- Relates to securities firms incorporated in the RSA or OECD countries provided that such firms are subject to supervisory and regulatory arrangements that are comparable to those in the RSA, including, in particular, risk-based

Part B

Line no.	Credit facilities utilised	Amounts overdue	Value of security held against overdue amount	Specific provisions	Net amounts overdue 5 R'000	
	1	2	3	4		
	R'000	R'000	R'000	R'000		
34		N No. 19				
S. S.						
35						
a mark	71 -71-	1 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5				
100					1127 1 2 1 2 1 2 1 2 2 4 1 1 2 1 2 1 2 1 3 4 1 1 2 1 2 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1	
36		1 m 12 m 14 m			A CONTRACT OF THE PART OF	
	je e e a e					
100					9 + 7 + 9-9-7-	
	34 35	no. <u>utilised</u> 1 R*000 34	no. <u>utilised overdue</u> 1 2 R'000 R'000 34	no. <u>utilised overdue against overdue amount</u> 1 2 3 R'000 R'000 R'000 34 35	no. utilised overdue against overdue amount 1 2 3 4	

Total (of items 34 to 36) a) Also include names of all persons on whom ultimate reliance is placed for timely repayment of debt.
 b) Identify all subsidiary companies and associates, as contemplated in section 37(7) of the Act.

C. INTRAGROUP EXPOSURES

1. Particulars of all exposures entered into with an entity within the banking group that results in the banking group being exposed to an amount exceeding 1% of the amount prescribed in regulation 29(3) ("qualifying capital and reserves").

Identify entity within banking group to which exposed to	Line	Authorisation	Nature of	of exposure	Value of	Amount o	f exposure	Column 6 as a %
	no.	date	On-balance sheet	Off-balance sheet	security held	Granted	Utilised	of qualifying capital and reserves
		11	2	3	4	5	6	7
Total unregulated non-banks	38							
(Specify)								
								-
			22					
								
Total regulated non-banks	39	-,						
(Specify)						200 TATE OF THE O		
								
								
							-,	<u> </u>
Total banks	40						39 <u>07 69</u> 1 1000 3	
(Specify)				·				
					-			ļ — — —
			* *	· · · · · ·				
Total (of items 38 to 40)	41							
Memorandum items:	-:1							
						*	Line no.	Response
Are loans and advances to related companies conducted	d on an a	arm's-length basis?	(Yes = 1: no = 2:	mostly = 3: somet	imes = 4\		40	11
Does the board of directors effectively monitor such exte	ensions o	of credit? (Yes = 1:	no = 2)				42	
are appropriate steps taken to control or mitigate the ris	ks relatin	ng to intragroup exp	osures? (Yes = 1	: no = 2)	*************************************	*******************	43	
Please provide details of all loans and advances to relate	ed comp	anies that are not	conducted on an		······································		44	
	comp	and that are not	onducted on all a	im s-lengui pasis (iumsn on separate	schedule)	45	

D.	GROUP	CURRENCY	RISK
	2000		

(All amounts to	he munded	off to the	nearest	US\$'000)
(All afficults to	De loui laca	OII to the	110ai oot	004000

	Line no.	US dollar	Euro	Japanese yen	Swiss franc	Pound sterling	Other	Total
		1	2	3	4	5	- 6	7_
Aggregate effective net open foreign- currency position(s) of the reporting banks and their foreign branches and subsidiaries	46		e il Mark		4			
Aggregate effective net open foreign- currency position(s) of all foreign branches and subsidiaries of the controlling company	47		W25					
Aggregate effective net open foreign- currency position(s) of the reporting controlling company and its foreign branches and subsidiaries	48		# * **					
Ten per cent of net qualifying capital and reserve funds of the reporting controlling company	49	1	1					
Maximum effective net open foreign- currency position(s), per each currency and in total, during quarter (maximum based on item 48)	50					+		9
Hash total	51							

^{1.} Include all branches and subsidiaries of the reporting controlling company not already included in line item 46.

E. CERTIFICATION BY GROUP CHIEF ACCOUNTING OFFICER AND GROUP CHIEF EXECUTIVE OFFICER

We, the undersigned, hereby certify that -

- (i) all information submitted in and with this form is to the best of our knowledge and belief correct;
- (ii) this controlling company has from the fifteenth business day of the month following the quarter for which the preceding return of form DI 401 was 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 capital and reserve funds, as prescribed in section 70A(a) of the Act, and complies/will comply, as from the fifteenth business day of the month following the quarter to which this return relates, with the aforesaid requirements relating to the maintenance of the prescribed minimum
- (iii) this controlling company has not exceeded on any day during the reporting quarter the limits on its effective net open position(s) in foreign currency reported in line 48 of part D of this return. (If the controlling company 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.)

	2.7	+-	0	400	12 50				004 100		1. 1	
Signed at					t	his				day of		(yyyy-mm).
•					1150					6 SX	11	d g
	32	100	10	32	2				A.			5
			1	1			80	12				**
Group Chief A	ccount	tina	Offi	cer*				95 400			1	Group Chief Executive Officer*
Croup Cinor		9	•						90			and the state of t

*Please note: If the Group Chief Executive Officer or the Group Chief Accounting Officer is not available to sign, the officer performing the relevant function shall sign 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.

COUNTERDANDANIA	2					ANNEXUR
COUNTERPARTY RISK		***	DI 402			
(Confidential and not available for inspection by the public	c)		Monthly			27
Name of bank		*********				
Month ended			Country			11 - 7
(All amo	unts to h	e rounded of	34 35 37			
Trading activities ¹	Line	Market	Amount	Price	Risk	Capital
	no.	value	due	difference	weighting	requirement
UNSETTLED SECURITIES AND PHYSICAL	-	1	2	3	4	5
COMMODITIES						3 200
Cash held against documented transactions:	land 1			20 80	0.2 10 10	
- 0-3 days after settlement date	1				0%	
- 4-6 days after settlement date	2				50%	
- Over 6 days after settlement date	3				100%	
Settlement on balance of transactions:						
Through the central clearing-house system, with approved guarantees:		1	1			1
- Debit items outstanding for more than 6 days			i i inga n			
since settlement date	4				100%	1
Undelivered securities within 6 days of settlement	5				100%	
Free deliveries				4 .		- 1 · 1
Free delivery amount in respect of:			() ()			4/3
 Non-payment against securities delivered 	6		Marie e		100%	The state of the s
 Non-receipt of securities against payment due 	7				100%	
Free delivery amount, multiplied by the following percentage:						-
Guaranteed transactions:					75	
- 0-6 days since delivery/payment	8				0%	
- After 6 days	9				100%	
Other counterparties:						
- 0-3 days since delivery/payments	10				0%	
- After 3 days	11				100%	· · · · · · · · · · · · · · · · · · ·
is a second of the control of the co						
OPTIONS PURCHASED FOR COUNTERPARTIES		Market va		Option premium	Risk weighting	Capital requirement
2		1		2	3	4
Non-payment of purchase price after 3 days	12				100%	
Option premium paid to writer of the option	13				100%	
EXCHANGE-TRADED, MARGINED TRANSACTIONS		M	argin short	fall	Risk weighting	Capital requirement
			1		2	3
3-3 days since margin shortfall	14				0%	
4 days and more since margin shortfall	15				100%	

REPURCHASE OR RESALE AGREEMENTS	Line no.	105%	of	ue less elated oliateral	Notional value less 110% of related funds or collateral	Risk weighting	Capital requirement
			1		2	3	4
Qualifying debt instruments	16					100%	
Other securities notional value	17					100%	
	9						
LOANS TO COUNTERPARTIES			Amo	unt not	secured	Risk weighting	Capital requirement
# # # # # # # # # # # # # # # # # # #				1		2	3
Amount by which the loan exceeds the value of security	18					100%	
SUBUNDERWRITING AGREEMENTS	T	T		Amount	due	Risk weighting	Capital requirement
		-		1		2	3
Management or other fees owed and outstanding for more than 30 days	19					100%	
OTHER RECEIVABLES AND ACCRUED INCOME	Τ	1	H	Amount	due	Risk weighting	Capital requirement
	4.0	-	H	1		weighting 2	3
Other receivables and accrued income not covered elsewhere	20	T	1	+		100%	

Notes:

1. Refer to regulation 21 of the CAR Regulations.

Trading activities ¹	Line no.	Nominal principal amount	Replacement cost: mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty- exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
INTEREST-RATE SWAPS IN A SINGLE CURRENCY	-	1	2	<u> 3 · </u>	4	5	6	7	8
Residual maturity of less than 1 year concluded with:				18 14					1
Central government/S A Reserve Bank	21					920			¥1
Non-central government public-sector bodies	- F		 		0%			0%	
	22				0%			10%	
Other banks	23				0%			20%	
Other	24				0%			100%	pita
Transactions to be settled through formalised exchange	25				0%			10%	
Intragroup contracts with group banks	26				0%			0%	
Residual maturity of 1 year and more concluded with:									
Central government/S A Reserve Bank	27			4	0.5%			0%	
Non-central government public-sector bodies	28				0.5%			10%	
Banks in RSA and OECD countries	29				0.5%			20%	
Other	30				0.5%			100%	
Transactions to be settled through formalised exchange	31				0.5%			10%	
Intragroup contracts with group banks	32				0.5%			0%	
ROSSCURRENCY SWAPS					+			0%	
esidual maturity of less than 1 year concluded with:	E 15		1 1		1 1				
Central government/S A Reserve Bank	33		1 1		1%			0%	
Non-central government public-sector bodies	34		† 		1%			10%	
Other banks	35				1%				
Other	36		 		1%			20%	
Transactions to be settled through formalised exchange	37		 		1%			100%	
Intragroup contracts with group banks	38		-					10%	
esidual maturity of 1 year and more concluded with:	-				1%			0%	
Central government/S A Reserve Bank	39				F04		8		. 12
Non-central government public-sector bodies	40		 		5%			0%	
Banks in RSA and OECD countries	41		 		5%			10%	
AND THE RESIDENCE OF THE PROPERTY OF THE PROPE	42				5%	3 38 ±3		20%	1.1
Other		1.000			5%	E-105	10	100%	1.00 pt
Transactions to be settled through formalised exchange	43	1 1 1 2			5%	- m - + m		10%	44 411
Intragroup contracts with group banks	44				5%			0%	

Trading activities ¹	Line no.	Nominal principal amount	Replacement cost: mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty- exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
B 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	f	1	2	3 0000 100	4	5	66	7 .	8
FORWARD RATE AGREEMENTS, OVER-THE-COUNTER FUTURES, OPTIONS, ETC., BASED ON INTEREST RATES					. 21		W K		
Residual maturity of less than 1 year concluded with:		举			0%			0%	
Central government/S A Reserve Bank	45		1		0%			10%	
Non-central government public-sector bodies	46		 		0%			20%	+
Other banks	47.		1		0%			100%	
Other	48		+		0%			10%	
Transactions to be settled through formalised exchange	49				0%			0%	
Intragroup contracts with group banks	50				1-070				
Residual maturity of 1 year and more concluded with:			1 1		0.5%			0%	
Central government/S A Reserve Bank	51		_		0.5%	 	45 + 53	10%	
Non-central government public-sector bodies	52				0.5%			20%	
Banks in RSA and OECD countries	53				0.5%	 	 	100%	
Other	54				0.5%	 	-	10%	
Transactions to be settled through formalised exchange	55				-0.5%			0%	
Intragroup contracts with group banks	56		49 - 49 - 4 - 4		-0.376	 			
FUTURE RATE AGREEMENTS, OVER-THE-COUNTER FUTURES, OPTIONS, BASED ON CURRENCY-EXCHANGE RATES, COMMODITY PRICES OR EQUITY PRICES:									
Residual maturity of less than 14 days concluded with:	2	1			0%	1		0%	
Central government/S A Reserve Bank	57				0%			0%	
Non-central government public-sector bodies	58				0%	 		0%	
Other banks	59				0%	+		0%	
Other	60				0%			0%	
Transactions to be settled through formalised exchange	61							0%	
Intragroup contracts with group banks	62				0%				+
Residual maturity of 14 days to one year concluded with:					1%			0%	
Central government/S A Reserve Bank					1%	+		10%	-
Non-central government public-sector bodies	64							20%	
Other banks	65				1%			100%	
Other					1%			10%	
Transactions to be settled through formalised exchange		A.			1%				+
Intragroup contracts with group banks					1%	4		0%	

Trading activities ¹	Line no.	Nominal principal amount	Replacement cost: mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty- exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
FUTURE RATE AGREEMENTS, OVER-THE-COUNTER	+	11	2	3	4	5	6	7	
RATES, COMMODITY PRICES OR EQUITY PRICES:					eservi i				8
Residual maturity of 1 year and more concluded with:			1						
Central government/S A Reserve Bank	69			a 1 2 2				i ar sa "	the officers.
Non-central government public-sector bodies	70			The state of	5%	·		0%	
Banks in RSA and OECD countries	71				5%	7.4	41 5	10%	
Other	72				5%	t (1 2		20%	
ransactions to be settled through formalised exchange	73	1 10			5%	9 9 9		100%	
Intragroup contracts with group banks	74				5%			10%	73-
FORWARD-EXCHANGE CONTRACTS	1 7				5%			0%	
Residual maturity of less than 1 year concluded with: Central government/S A Reserve Bank	75	ía.			1%	e Kei di			
Non-central government public-sector bodies	76				1%			0%	
Other banks	77				1%			10%	
Other	78				1%			20%	
Transactions to be settled through formalised exchange	79							100%	E/I
Intragroup contracts with group banks	80				1%		19	10%	
Residual maturity of 1 year and more concluded with:		E 1010 1014			1%		N 90 1	0%	
Central government/S A Reserve Bank	81	7.							
Non-central government public-sector bodies	82				5%	- 1		0%	
Banks in RSA and OFCD countries	83				- 5%	-		10%	11.
Other	84				5%			20%	- F
Transactions to be settled through formalised exchange	85				5%		98	100%	
Intragroup contracts with group banks.	86				5%			10%	
Counterparty exposure relating to cure - to-	· -				5%			0%	
exchange futures (total of items 21 to 86)	87								
Capital ratio (prescribed percentage = 10%)	88					minimin in	mmm.		
COUNTERPARTY-RISK REQUIREMENT RELATING TO SWAPS, FORWARD CONTRACTS, OVER-THE-COUNTER OPTIONS, CONTRACTS FOR DIFFERENCES AND OFF-EXCHANGE FUTURES (item 87 multiplied by item 88)	89								
TOTAL COUNTERPARTY-RISK REQUIREMENT RELATING TO TRADING ACTIVITIES (total of items 1 to 20 and 89)	90								

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Memorandum items:	Line no.	Nominal principal amount	Replacement cost: mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty- exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
Again to the Commission of Section 1	3 , 1	1	2	3	4	5	6	7	8
Counterparty exposure included in item 90 above, when such exposure per person, as defined in regulation 63, exceeds 10 per cent of qualifying capital and reserve funds allocated for trading activities. Number of counterparties included in item 91 (actual number,	91								
not thousands)	92								
Maximum counterparty exposure relating to trading activities during the month	93						10		

Notes:

Office Inches

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TANK TRUKTERANDA MAKHATAT I MATATA

^{1.} Refer to regulation 21 of the CAR Regulations.

Banking activities	Line no.	Nominal principal amount	Replacement cost - mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty- exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
		1	2	3	4	5	6	7	8
INTEREST-RATE CONTRACTS									
Residual maturity of less than 1 year concluded with:				2	÷				
Central government / SA Reserve Bank	95			6	0%			0%	
Non-central government public-sector bodies	96				0%			10%	
Other banks	97	70			0%			20%	
Public	98		10-10		0%				
Transactions to be settled through formalised exchange	99				0%			100%	
Intragroup contracts with group banks	100		-		0%			10%	
Residual maturity of 1 year and more concluded with:			3.		- 070			0%	
Central government / SA Reserve Bank	101				0,5%	i		0%	
Non-central government public-sector bodies	102				0,5%			10%	
Banks in RSA and OECD countries	103				0,5%			20%	
Public and other	104				0,5%				*
Transactions to be settled through formalised exchange	105				0,5%			100%	
ntragroup contracts with group banks	106				0,5%			0%	

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0	
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37	

Banking activities	Line no.	Nominal principal amount	Replacement cost - mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty- exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
	1	1	2	3	4	5	6	7	8
FOREIGN-EXCHANGE CONTRACTS									
Residual maturity of less than 1 year concluded with:								0%	
Central government / SA Reserve Bank	107				1%			10%	
Non-central government public-sector bodies	108				1%			20%	
Other banks	109				1%			100%	
Public	110				1%		DELVEY	10070	
Transactions to be settled through formalised exchange	111	12	95		1%		The constitution of the co	10%	
Intragroup contracts with group banks	112		-		1%		-	0%	
Residual maturity of 1 year and more concluded with:				26 E 2			E 20 0 6.6	0%	
Central government / SA Reserve Bank	113			<u> </u>	5%			10%	-
Non-central government public-sector bodies	114				5%			20%	
Banks in RSA and OECD countries	115				5%	<u> </u>	and the second second second second second	100%	
Public and other	116				5%	-		10070	+
Transactions to be settled through formalised exchange	117			ļ	5%		CANA AND AND AND AND AND AND AND AND AND	10%	-
Intragroup contracts with group banks	1	t and the second			5%_			0%	
UNSETTLED SECURITIES TRANSACTIONS CONCLUDED WITH:					1.5.			0%	
Central government / SA Reserve Bank	119			<u> </u>	5%		-	10%	
Non-central government public-sector bodies	120				5%			20%	
Other banks	. 121				5%		<u> </u>	100%	+
Public	122				5%			10070	+
Transactions to be settled through formalised exchange	123			3	5%			10%	
Intragroup contracts with group banks					5%			0%	
Other (specify)	Silvingsoner S							- mmm	
TOTAL COUNTERPARTY EXPOSURE RELATING TO BANKING ACTIVITIES	126	· ·				<u> </u>			4
Memorandum Items:					Million			VIIIIIIII	
Maximum counterparty exposure relating to banking activities during the month	127								
Hash total	. 128								2

The second s	* *	+ 1	ANNEXURE F				
FOREIGN OPERATIONS OF SOUTH AFRICAN BANKS	DI 403						
(Confidential and not available for inspection by the public)	Quarterly	F 80	7.5	18 W TO 18			
Name of bank	Host cour	ntrv					
Quarter ended(yyyy-mm-dd)		3	-	***************************************			
(уууу-иш-аа)				0 0			
		4					
We, the undersigned, hereby certify that all information submitted in and wi	th this form is	s correct.	W				
			g 13 (#	W			
Signed at, this		76.	* 57 +	day of			
		***************************************	*************************	day or			
(yyyy-mm).			8 8				
	107	7		T X =			
The first of the second of the second of the				E 9			
Committee of the contract of the search of t							
Foreign Chief Accounting Officer*	Fore	ign Chief Exc	ecutive Office)r*			
				11 THE			
*Please note: If the Foreign Chief Executive Officer or the Foreign Chie	ef Accounting	Officer is n	ot available	to sign form			
Di 403, the officer performing the relevant function shall si behalf of the absent officer, and the normal office of the office	ign the said f	orm in an ac	ting capacity	and not on			
Print Life is been and I were and I was	cr so acing .	nian de dear	ly indicated.	W (0			
e no e elemente de la compania							
Control of the Contro				1			
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and a transfer of the contract			4 2	63			
	4	i.	44 m	42 # B			
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The state of the s			22.0				
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				p 8 888 g			
	4		S of				
		0.000		9 # ₈			

1 LIQUIDITY RISK (Refer also to form DI	Line	Line 0-3			31 -	60 day:	3	61 - 90 c	lays	90 - 181	days			
	no.	no.		. 1			7	2		3		44		
On-balance-sheet contractual mismatch	1		E .		- 1									
Theoretical mismatch	2	15.			17	100								
			ht to 7	4.4	mont		2 mont		3 months'		to 6 ns' time			
	Ì	Qay	's time		2		3		4		5			
Articipated each flow requirement from		 	· -	+	1									
Anticipated cash-flow requirement from money-market sources per ALCO model	3					3		7						
Readily realisable assets held	4	W. W.		1							8.0			
Funding received from 10 largest depositors	5	<u> </u>		1	-		- 1 I			٠				
.2 CAPITAL ADEQUACY (Refer also to for	m DI 40	0 and	regulati	on 21)				9. 7.7						
	Line	1. 1	- '	1 1		1	eighting	14		T1	T-4-1			
*	no.	0%	59	6 1	0%	20%	50%	100	% 150%	Impair- ments	Total			
BANKING ACTIVITIES		1	2		3	4	5	6	7_	8	9			
Average on-balance-sheet items (form		1				1.2.					0.16			
DI 100 item 85)	6		-	-	- -	195 19	100							
Average off-balance-sheet items (form DI 110 item 11)	7								+ 1					
Average counterparty risk (form DI 402														
item 126)	8								-\////		1-			
Average large exposures (item 103)	9							4	_ //////		1			
Total credit risk (total of items 6 to 9)	10		+	- 1	-	-	the T			-				
Credit-risk exposure (total multiplied by risk weighting)	11	i i			2.									
Capital requirement			Line	Hon		untry	Host	countr	y High	ner of hos	t/home			
		1	no.		1	1		2		<u>3</u>				
Capital ratio (%)			12	- 4	10%			%		- 76				
Capital requirement: credit risk,		CONTRACTOR OF THE PARTY OF THE	13	mm	m	mm	VIIIIII	mm	mann		7/////			
Capital requirement: other risks			14											
Total capital requirement: banking act	ivities (i	iem	15		. et	10.1		8.1	10.27	N 8				
Allocated qualifying primary and secon and reserve funds relating to banking a	dary ca	pital s							///	Total 1				
Primary (Tier 1)			16											
Secondary (Tier 2)		E 33	17											
Total (of items 16 and 17)		and the same	18			<i>}/////</i>								
Excess/deficiency in respect of banking		*									•			
(item 18 less item 15)			19											
TRADING ACTIVITIES	2	- 8	Line	Hon	e co	untry	Hos	countr	y High	her of hos	st/home			
Capital requirement		8	no.		1			2		3				
Base requirement			20	F		34	1.7							
Position-risk requirement			21		3	1			1.0					
Counterparty-risk requirement			22											
Large-exposure requirement			23			. 1	- 634							
Total capital requirement: trading acti	vities (to	tal of	24						- 1	14				
Allocated qualifying primary and secor and reserve funds and tertiary capital i trading activities	ndary ca relating	apital to	eyere 2 Gard							Total 1				
Primary			25											
Secondary and tertiary			26								atte en			
Other qualifying items (refer to form D			27											
	52		28											
Total (of items 25 to 27)			20						////	-				
Excess/deficiency in respect of trading (item 28 less item 24)														

1.3 COUNTERPARTY RISK (Refer also to form DI 402 and regulation 23)

	Line	Total
	no.	1
Total counterparty-risk requirement relating to trading activities (form DI 402, item 90)	30	
Total counterparty-risk exposure relating to banking activities (form DI 402, item 126)	31	

1.4 INTEREST-RATE RISK (Refer also to form DI 410 and regulation 25)

N 4 A N	Line no.	1 months'	2 months' time	3 months'	4 to 6 months' time
		1	2	3	1 4
Cumulative impact on net interest income of a shift in the yield curve:					
Impact after derivatives:					
- 2% up (interest-rate increase)	32				
- 2% down (interest-rate decrease)	33				

1.5 MARKET RISK (POSITION RISK) (Refer also to form DI 420 and regulation 26)

	Line no.		nterest- securities	Aggregate net	Equities 4	Commo- dities	Other	Total
		Money market 1	Capital market 2	foreign- currency position				
				3		5	6	
Trading activities:	17 W		1				-	
Net effective position after transactions in derivatives	34				, .	(i.e. 5)		
Capital requirement:		-						
Simplified method	35			WWW				
Building-block method	36							
Internal models – VaR	37			anning .				,
Banking activities:	ŀ							
Net effective position after transactions in derivatives	38	-					-	
Anticipated market-price movement	39	1%	1%	5%	5%	5%	\rightarrow	
Market sensitivity	40			- 5/0	0 70	3/0		

1.6 DERIVATIVE INSTRUMENTS (Refer also to form DI 430 and regulation 27)

	Line	- an value of outstanding contracts at quarrecent										
	no.	Interest-rate contracts		Foreign exchange	Equity and indices	Commo- dities	Other	Total				
2 3 3			Money Capital market market									
		. 1	2	3	4	5	6	7				
Exchange-traded contracts - total	41						-	-				
Futures - long positions	42					 						
Futures - short positions	43					 						
Purchased options	44											
Written options	45											
OTC contracts - total	46											
Forwards	47											
Swaps	48	-										
Purchased options	49											
Written options	50							111				
Total contracts held for trading	51											
Gross positive fair value ¹	52											
Gross negative fair value ¹	53											
Total contracts held for banking	54		<u>.</u> .					411				
Gross positive fair value1	55						+	<u></u>				
Gross negative fair value ¹	56											

Report absolute amounts

1.7	CREDIT RISK (Refer also to forms DI 500 and 510 and	regulations 28 to 30)
-----	---	-----------------------

		The state of the s	Line			CLASSI	FICATION (CATEGORY												
Or	n-balanc	e sheet and off-balance-sheet items		ce sheet and off-balance-sheet items		e sheet and off-balance-sheet items		ance sheet and off-balance-sheet items		ce sheet and off-balance-sheet items		ince sheet and off-balance-sheet items		ndard urren		Special mention	Sub- standard	Doubtful	Loss	Total
				1	A	2	3	4	5	6										
*		amount classified ^(a) at beginning of	57																	
2	Less:	Reclassified during quarter	58																	
		Written off during the quarter	59																	
		Payments received and other credits,	60				500													
.	Add:	Classified/ reclassified during quarter	61		П															
		Recovered during quarter	62		П				330 30 30 30 30	07.000000000000000000000000000000000000										
	W.	Finance charges/income earned and other debits	63																	
•	Gross before	amount classified at end of quarter, security and before provisions (a)(b)	64	1						+										
•	Market	value of security held	65																	
•	Net an provisi	nount classified at end of quarter, before ons ^{(a),(b)}	66			·														
=	Provisi	ons	67		1															
.		ım provision (%) (S = specific; G =	68	to form	n	S:2	S:20	S:50	S:100											
5	Is inter	est still accrued? (yes = 1/no = 2)	69	1	1															

	2			in	

** ***********************************		On-balance-sheet items	Off-balance-sheet items	Total
		1	2	3
Specific provisions:			78	
- Opening balance	70			30
- Amounts written off	71			
- Recoveries	72			
- Provisions raised	73			
- Other adjustments (please specify)	74			
- Closing balance	75			
General debt provision (gross)	76		A 4 4	, ,

1.7.3 Review of credit-assessment	procedures and controls	
Date of last review by:	Line	Date
	no.	1
External auditors	77	yyyy-mm-dd
ALEXANDER OF THE PROPERTY OF T		The state of the s

1.7.4a Sectoral credit exposures

Sector	Line no.	Gross credit exposure	Specific provisions raised	Net credit exposure ¹
		1	2	3
Agriculture, forestry and fishing	79			
Mining	80			
Manufacturing	81	. \		
Construction	82			7
Electricity, gas and water	83			4. 4. 4. 4. 514
Trade and accommodation	84	-3 -		TALL ALL HOUSE
Transport and communication	85			
Finance and insurance	86			
Real estate and business services	87	, as a 100 to		
Community, social and personal services	88		3	si companya-20 km
Other	89	green breen		rante de la companya

^{1.} Before security

1.7.4b Geographical credit exposures

	Line no.	Gross credit exposure	Specific provisions raised	Net credit exposure ¹
		. 1	2	3
South Africa	90		9.9	
Other African countries	91	THE SAME OF THE SA		
Europe	92	*1		
Asia	93			
Russian Federation/former USSR	94			
North America	95			
South America	96			0 2
Oceania and other	97			
Total (of items 90 to 97)	98			

^{1.} Before security

1.7.5 Large exposures

A. Banking book: Particulars of all exposures entered into with a person that result in the branch or the joint venture or the subsidiary being exposed to an amount exceeding ten per cent of the amount prescribed in regulation 29(3) ("qualifying capital and reserves").

Name of person ^{s,b}	Line		unt of	Column 1 as % of	Amount of exposure	Amount by which	Risk weighting	Risk- weighted
	no.	Granted	Utilised	qualifying capital and reserves	granted that is irrevocable	column 4 ¹ exceeds 25% of qualifying capital and reserves		excess (column 5 x 6)
	$x^{-1}J_{k}^{-1}=-1$	1	2	3	- 4	5	6	7
	er gara	R'000	R'000	- %	R'000	R'000	%	R'000
Private-sector non-banks - total:	99							
Specify		San Titley	77.				1000%	
Amount by which aggregate amount of exposures included in							1000%	
line 99, column 4 exceeds 800% of qualifying capital and reserve funds	100					•		
Banks/ regulated securities firms – total:	101					(0		
Specify							41141111111	
Other - total	102							
Specify	- 1 7 1		1			,		· · · · · · · · · · · · · · · · · · ·
Total (of items 99 to 102)	103	* H * Z				1		+

Include the higher amount of column 2 or column 4, per person, that is, if the amount reported in column 2 for a particular person exceeds 25 per cent of the qualifying capital and reserve funds of the reporting institution and the facility is revocable, then the portion of the amount reported in column 2 in excess of 25 per cent of qualifying capital and reserve funds should be included.

B. Trading book: Particulars of all exposures entered into with a person that result in the branch or the joint venture or the subsidiary being exposed to an amount exceeding twenty five per cent of its qualifying capital and reserve funds allocated for trading activities ("qualifying capital and reserves").

Name of person	Line no.	Amount of exposure	Column 1 as % of qualifying capital and reserves	Excess exposure over twenty five percent of qualifying capital and reserves	Risk weighting	Capital requirement
	Est.	1.	2	3	4	5
Non-banks - total:	104				200%³	
(Specify)			petro Agrico			
Banks - total:	105				200%3	0.00
(Specify)	25	- 1	Martin and			
Total	106	Bar y Fra				

Notes: 1. Exposure means the amount calculated in terms of regulation 22 of the CAR Regulations.

The excess exposure shall be calculated in terms of regulation 23(1) of the CAR Regulations.

3. Refer to regulation 23(1)(d) of the CAR Regulations.

1.8 CURRENCY RISK (Refer also to form DI 600 and regulation 33)

Currency	Line	Aggregate effect	ive net open f	oreign-cur	rency position(s) (sl	hort positions in bracke	
	no.	At quarter end		1	Maximun	n during quarter	
# 18 #1 \$1		USA \$'000	% of cap		USA \$ '000	% of capital and reserves	
		1	2		3		
US dollar	107						
ound sterling	108						
Euro	109					are entry e	
apanese yen	110						
Other	111		- Laster				
otal (of items 107 to 111)	112					a such	
Hash total	113						

not the relicional process of more reflected, if the control of th

Trading activities	Line	Simplified approach			
	no.	Market value	Sum of specific and market risk ²	Capital requirement	
	4 .	1	2	3	
<u>OPTIONS</u>		197			
Long cash and long put		100	10		
Underlying security (please specify)	63			1 4	
	1	+			
Short cash and long call		90		9 10 1000	
Underlying security (please specify)	64				
Long call		15	Y	all Ta	
Underlying security/option (please specify)	65				
		3		en anno e e e	
Long put	1	4:	4.2		
Underlying security/option (please specify)	66	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	V-14	
TOTAL REQUIRED CAPITAL: SIMPLIFIED APPROACH	67			1	
	Line		Delta-plus approach	13	
	no.	Market value	Risk weighting	Capital requirement	
3		1	2	3	
OPTIONS					
Delta risk	68	a.	2 W 10	1.0	
Options on debt securities or interest rates	69				
Options on equities	70			-	
Options on commodities	71			P. C. 10	
Gamma risk	72				
Options on debt securities or interest rates	73			IV.	
Options on equities	74	35		es ente	
Options on commodities	75				
	76				
Vedarisk	1000000		 		
Vega risk	77	(4)	10		
Options on debt securities or interest rates	77 78				
***	77 78 79				

1) 2) 3)

Refer to regulation 15(1) of the CAR Regulations. Refer to regulations 16 and 17 of the CAR Regulations. Refer to regulations 16 and 18 of the CAR Regulations.

Trading activities	Line		Internal models									
	no.	Fixed interest- bearing securities		Foreign currency	Equities	Commodities	Other	Total				
		Money market	Capital market			2 -						
		1	2	3	4	5	6	7				
Net effective position before transactions in derivatives	81		1				1.5.4					
Net effective position after transactions in derivatives	82	1					25	in right				
Value at risk (VaR)	83	0 .		y - 10 to 10				F - 1 4				
Previous day's VaR	84											
Average VaR of preceding sixty business days multiplied by factor ¹	85						FOL ONE					
Capital requirement ²	86	2.27				W. D. C.						

Notes 1: The bank shall use the multiplication factor specified by the Registrar.

2: The capital requirement shall be the higher amount of lines 84 or 85.

43

Average for the month.

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

Trading activities		2.0		- 8	- 23		V -	1 10	Line	Total
	1 1 1		100	10	Ä	17-	20		no.	1
Total capital requirement,									94	
Simplified method (line iter	n 26)						ļ		95	
Building-block method (line	item 62)						įi		96	
Options:		1	* y 1			4				
Simplified approach (line	item 67)						1.,		97	
Delta-plus approach (line	e item 80)								98	
Internal models (line item	36)								99	

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

Banking activities	Line no.		nterest- securities	Foreign currency	Equities	Commodities	Other	Total
		Money market	Capital market		5 VV	Commounts		
1 1g (1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	20	1	2	3	4	5	6	7
Net effective position before transactions in derivatives	100							NOVE CO.
Net effective position after transactions in derivatives	101							
Anticipated market-price movements (%)	102	1%	1%	5%	5%	5%	14 14	14
Market sensitivity	103				1		10	
Item 103 as a percentage of qualifying capital and reserve funds allocated for banking activities (DI 400, item 47)	104		Na II.		1			
Memorandum Items:	4			9 94		£ .		8
Unrealised profit/(loss) at month- end	105							
Hash total	106							

Notes: 1. Assume that all market prices move adversely at the same time and to the extent indicated. No set off of risk should be taken into account.

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					200				MATACONET II
LARGE EXPOSURES				# #	DI 510	3			
(Confidential and not available f	or inspection by the public)				Mont	nly			
Name of bank							189		e0 _{.00}
Attached to form DI 500 as at			(ууу	y-mm-dd)	Coun	tr y			
	25	(A	Il amounts to be ro	unded off to the nearest R'000)					9 (7
 Banking book: Particulars the amount prescribed in re 				controlling company, branch of	or branch of a bank be	ng exposed	d to an amount	exceeding te	n per cent of
Mama of narcona,b	Line Authorication	Nature of Nat	uro of Volus of	Amount of ownerses	Calumn 7 Ama		Assessment has	Diele	Diele

Name of person ^{a,b}	Line no.		orisation date	Nature of exposure		Value of security	Amo	unt of ex	posure	Column 7 as % of	Amount of exposure	Amount by which column	Risk weighting	Risk- weighted
		Board	Registrar ^c		against exposure	held against exposure	Gra	nted	Utilised	qualifying capital and reserves	granted that is irrevocable	10 ^t exceeds 25% of qualifying capital and reserves	Name and the first state of the	excess (column 11 x 12)
	1						Month- end	Maxi- mum°	-2					
		1	2	3	4	5	6	7	8	9	10	11	12	13
Private-sector non-banks total:	1					R'000	R'000	R'000	R'000	%	R'000	R'000	<u>%</u>	R'000
(Specify)													1000%	
Amount by which aggregate amount of exposures included in line 1 column 10 exceeds 800% of qualifying capital and reserve funds.													1000%	
Banks/regulated securities firms – total:	3													
(Specify)											-			
Other – total:(Specify)		4												
Total (of items 1 to 4)							18-00							

Notes:

- Also include names of all persons on whom ultimate reliance is placed for timely repayment of debt.
- identify all subsidiary companies and associates, as contemplated in section 37(7) of the Act.
- Applies only to private-sector non-bank exposures granted that result in the bank being exposed to an amount exceeding twenty-five per cent of the amount prescribed in regulation 29(3)(b).
- Refer to regulation 30(3).

- Refers to the maximum amount granted during the month.
- Include the higher amount of column 8 or c is revocable, then the portion of the amount reported in column 8 in excess of 25 per cent of qualifying capital and reserve funds should be included.
- Relates to securities firms incorporated in the RSA or OECD countries provided that such firms are subject to supervisory and regulatory arrangements that are comparable to these in the RSA, including, in particular, risk-based capital requirements.

Particulars of discounts, loans and advances included in part 1 that are overdue

Name of person 1. Also include names of all persons on whom ultimate reliance is	Line no.	Credit facilities utilised	Amounts overdue	Value of security held against overdue amount	Specific provisions	Net amounts overdue
placed for timeous repayment of	(hele)	1	2	3	4	. 5
debt	M: Tr	R'000	R'000	R'000	R'000	R'000
Identify all subsidiary companies and associates, as contemplated in section 37(7) of the Act	09 E	1 7 7				
Private-sector non-banks - total:	6			1 1 1 1 1		
(Specify)						
Banks/regulated securities firms – total:	7					
(Specify)						
Other - total:	8					
(Specify)						
Total (of items 6 to 8)	9					

Trading book: Particulars of all exposures entered into with a person that result in the bank being exposed to an amount exceeding twenty-five per cent of its allocated qualifying primary and secondary capital and reserve funds and tertiary capital relating to trading activities ("qualifying capital and reserves").

relating to trading activities ("qualifying o	Line no.	Amount of exposure	Column 1 as % of qualifying capital and reserves	Excess exposure over twenty- five per cent of qualifying capital and reserves	Risk weighting	Capital requirement
		1	2	3	4	5
Non-banks - total:	10				200% ³	
(Specify)	8					
Banks - total:	11		- 1		200% ³	
(Specify)						
Total (of items 10 and 11)	12					
Hash total	13					

Exposure means the amount calculated in terms of regulation 22 of the CAR Regulations.

The excess exposure shall be calculated in terms of regulation 23(1) of the CAR Regulations.

Refer to regulation 23(1)(d) of the CAR Regulations.

No. R. 1005 5 October 2001

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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), made the regulations contained in the Schedule.

SCHEDULE

Definitions

 In this Schedule, "the Regulations" means the Regulations relating to Banks, published under Government Notice No. R. 1112, in Government Gazette No. 21726 on 8 November 2000, as amended.

Substitution of form DI 310

- Form DI 310 as set forth in Annexure A to this notice is hereby substituted for the form DI 310
 immediately preceding regulation 20 of the Regulations.
- 3. Date of commencement

144

These amended Regulations shall apply in respect of the reporting periods of August 2001 and onwards.

Appel de la company de la comp

eles i destable formen. Referencia de sentre entre en marcono en contrata de la compaction de la proposición de la portiona de la comp Referencia de la contrata de la composición del composición de la composición del composición de la composición del composición del composición della composición de la composición de la composición della composición del

ngh, s					ANNEXURE
MINIMU	UM RESERVE BALANCE AND LIQUID ASSETS	DI 31	10		
Confide	ential and not available for inspection by the public)	Mon	ithly		4
	of bank	3		ti ti	
	ended(yyyy-mm-dd)	Cou	ntry		
	(All amounts to be rounded off to	the neares	st R'000)		
			Line no.	Total liabilities	Directives and instructions
	70 C	1		11	111111111111111111111111111111111111111
	and liabilities as per line item 42, column 7 of form DI 100				<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>
_ess:	Capital and reserve funds as per line item 28, column 7 of form DI		2		<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>
	Average daily amount of funding received from head office or from branches within the same group		3	1	
	Average daily amount owing by banks, branches and mutual banks Republic (including loans granted in terms of resale agreements)		. 4		
_iabiliti	les, as reduced (line item 1 less line items 2 to 4)				<i>X////////////////////////////////////</i>
Less:	Average daily amount of funding received under repurchase agree a term of 31 days and shorter, with Government securities, Tre Land Bank bills and S A Reserve Bank securities as underlying securities.	asurv Dilis	6-39		
	Average daily amount owing by banks in OECD countries				<i>`\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>
	Average daily amount of funding received from head office or other			- 18 La 2	<i>*////////////////////////////////////</i>
Add:	within the same group (line item 3 above)	5101.00	. 8		Prescribed
Liabiliti	ies, as adjusted (item 5 less items 6 and 7 plus item 8)		. 9		percentage ³
Averag	ge daily minimum reserve balance to be held as from fifteenth busing on the month to which this return relates (line side by the percentage indicated in line 10 column 2)	column	of 1		2,5%
	Average amount of S A Reserve Bank notes and subsidiary coin he the reporting month** (Line 44 column 4 of form DI 100)	ld during	17.0		Phase-out percentage
from fil	ge daily minimum reserve balance to be held with the S A Reserve B fteenth business day of the month following on the month to which the film item 10 less item 11)	ank as is return			
Averag	ge daily reserve balance held up to fourteenth business day of ng on the month to which this return relates	the mont	h . 13		
Liquid on the	assets required to be held as from fifteenth business day of the mor month to which this return relates at 5 per cent of line Item 5, colum	th followin	g 14		
Averaç followi section	ge daily amount of liquid assets held up to fourteenth business day on the month to which this return relates (total of line items on 1 of the Act	f the mont 16 to 22)	h - 15	r e r styr	
or coir	eserve Bank notes and coin held during preceding month (excluding n taken into account, opposite line item 11, in the calculation of the balance)	e minimur	n		of which: acquired unde
	coin and bullion				resale
100000000000000000000000000000000000000	ng account balances held with the S A Reserve Bank		69. 3		agreements ⁵
	ury bills of the Republic	and the same of th			
Securi	ities issued by virtue of section 66 of the Public Finance Managemer	t Act, 199	9.		re _c
	ities of the S A Reserve Bank	11 3	F 10		
	term bills issued by the Land Bank	- Table 100 (1)			
	prandum items:		-	19	
Adiust	tment in respect of cash-management schemes - regulation 15		23	Control of the American	
1977	tment in respect of set-off - regulation 12		2000		
	ge daily amount of all liquid assets acquired under resale agreement	- 1	1.6		\/////////////////////////////////////
	ge daily amount of all liquid assets sold under repurchase agreemen	The same of beautiful			
and the second	average vault cash				<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>
	Vault cash utilised as per line item 11 (may not exceed line item 1	510	*		~/////////
	ss vault cash utilised as per line item 16 (line item 27 less line item 2	The state of the state of	200		-\////////////////////////////////////
	total	Section of the section of the section	1040		- <i>\\\\\\\</i>

- Not to include any amount in respect of a repurchase transaction concluded in respect of an instrument obtained in terms of a resale agreement already deducted in line Item 4.
- 3. Relates to the percentage determined in terms of section 10A(2) of the South African Reserve Bank Act, No. 90 of 1989.
- 4. Relates to the percentages published under Government Notice No. R 849, in Government Gazette No. 22651 on 5 September 2001.
- 5. Report under column 2 the portion of amounts included in column 1 that is in respect of instruments acquired in terms of a resale agreement.

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No. R. 1006 5 October 2001

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), made the regulations contained in the Schedule.

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SCHEDULE

Definitions

1. In this Schedule, "the Regulations" means the Regulations relating to Capital-adequacy Requirements ("CAR") for Banks' Trading Activities in Financial Instruments, published under Government Notice No. R. 1058, in Government Gazette No. 19165 on 21 August 1998, as amended.

Amendment of regulation 15 of the Regulations

- 2. Regulation 15 of the Regulations is hereby amended by the substitution of the following paragraph for paragraph (a) of subregulation (1):
 - "(a) specific risk: a bank shall assign its net positions, as calculated in accordance with the definition of the long or short position, to the appropriate categories set out in Table 4, hereunder, on the basis of the net positions' residual maturities and shall then multiply these positions by the weightings shown. The aggregate of the weighted positions (regardless of whether they are long or short) shall be used to calculate the capital requirement for specific risk.

Table 4

Central Government		Qualifying ite	ems	6.86	Banks in RSA and OECD countries	Other items
(All loan stock issued by the central Government or instruments	Market I financia stock ap	stock listed on Exchange, or a Il exchange lis proved by the Services Board		a î		
guaranteed by the central Government)	Up to 6 months	Over 6 and up to 24 months	Over			R A B
0,00 %	0,25 %	1,00 %	1,60	%	2,00 %	10,00 %

Substitution of regulation 21 of the Regulations

3. The following regulation is hereby substituted for regulation 21 of the Regulations:

"21. Calculation of counterparty-risk requirement

A bank shall calculate on a daily basis the risk exposures arising from trading with counterparties in accordance with Table 11, hereunder:

42 +1 ++ (***)	Carlos III - Ann Carlos II - Ann Carlos I	10.00
	Counterparty risk	Factor
	actions in unsettled securities and physical	77 75 50 75 75 77 384 9
commo	odities (see definition of long and short position):	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
1.1	Cash held against documented	Market Controllation in the
20	transactions:	T start of Summer
200 200	- 0-3 days after settlement date	Nil
	- 4-6 days after settlement date	50% of price difference
8 8	- over 6 days after settlement date	100% of price difference
1.2		The second of the second
* # A	Through the central clearing house system, with	
	approved guarantees:	
Se William	- debit items outstanding for more than 6 days	
	since settlement date	full amount
	- undelivered securities within 6 days of settlement	Tuli amount
	date.	1000/ of price difference
1.3	Free deliveries (see definition of stock position):	100% of price difference
1.0	1.3.1 Free delivery amount in respect of:	The Teach American
		The Administration of the Control
	- non-payment against securities delivered	amount due
	- non-receipt of securities against payment	42
	due	full market value
	Free delivery amount, multiplied by the following	
	percentage:	
799 125 5	1.3.2 Guaranteed transactions:	
ALL 1805 S	- 0-6 days since delivery/payment	0 per cent (nil)
12 Juli	- after 6 days	100 per cent (full market
5.55 Sec. 585		value)
	1.3.3 Other counterparties:	,
	- 0-3 days since delivery/payments	0 per cent (nil)
	- after 3 days	100 per cent (full market
	They derived a mean	value)
Ontions	rich Sand Danie Letter Comme	1. (4.14.7) 3,
	s purchased for counterparties:	k
- 11011	-payment of purchase price after 3 days	Difference between
	A company of the company	purchase price and
onti		market value of the option
- opu	on premium paid to writer of the option	100% of option premium
Exchan	ge-traded, margined transactions	
	ding initial margin and variation margin):	May 2000 100 100 100 100 100 100 100 100 10
- 0-3	days since margin shortfall	Nii
	ays and more since margin shortfall	기 마음을 하는 사람들은 사람들이 가득하면 있었다면 있다면 사람들이 되었다면 없다.
		100% of shortfall
Repurch	nase or resale agreements (including lending and	
borrov	wing, and sale of buy-back agreements):	and event.
- qual	lifying debt instruments	market value less 105% of
100		related funds or collateral
- othe	r securities notional value	notional value less 110%
Not last St.	was medianti.	of related funds or
Same of the		collateral

Counterparty risk	Factor
5. Swaps, forward contracts, over-the-counter options,	
contracts for differences and off-exchange futures (credit-	
	Charles VA Charles Tribus Trains
equivalent amount)	r Name i Santal Carlo de Carlo
5.1 Interest-rate swaps in a single currency:	Marian Carrier Carrier
- under 1 year to maturity	mark-to-market
- over 1 year to maturity	mark-to-market + 0,5%
	of notional value
5.2 Crosscurrency swaps:	
- under 1 year to maturity	mark-to-market + 1% of
And resident sends sends sends	notional value
and the first state of the stat	mark-to-market + 5% of
- over 1 year to maturity	
	notional value
	Charles and Control of the Control o
5.3 Forward rate agreements, over-the-counter futures,	
options, etc., based on interest rates:	4. S. 7
- under 1 year to maturity	mark-to-market
	mark-to-market + 0,5% of
- over 1 year to maturity	[] [] [] [[[[[[[[[[[[
	notional value
5.4 Future rate agreements, over-the-counter futures,	
options, based on currency-exchange rates,	
그는 그	y laft no ar 150 met 15
commodity prices or equity prices:	and the second
- under 14 days to maturity	nil
- 14 days to 1 year to maturity	mark to market + 1% of
gradan jara ang karang karang ang kangkataga karang karang karang karang karang karang karang karang karang ka	notional value
- over 1 year to maturity	mark to market + 5% of
over your to maturity	notional value
The state of the s	Tionoliai value
The counterparty-risk requirement shall be calculated as	9
follows:	
Multiply the counterparty exposure by:	
- Central government/S A Reserve Bank	0%
- Intragroup contracts with group banks	0%
- Non-central government public sector bodies	10%
	10%
- Transactions to be settled through a formalised	10%
exchange	Market State of the second
- Banks in RSA and OECD countries	20%
- any other counterparty	100%
	· Rediction for the little
- The risk-weighted counterparty exposure shall be	y legan area on walk 1 d e
multiplied by a minimum of 8 per cent, or such a	
higher percentage as may be determined by the	to the first the first of the first that the first
Registrar in consultation with the Governor of the S A	A Regulation of the Artist Control of the Control o
Reserve Bank	Note that the sail of the state of the sail of the sai
6. Loans to counterparties:	
- when the loan exceeds the value of securities	100% of amount by which
and is not properly secured	the loan is not properly
and is not property secured	tale least to flot property

Counterparty risk	Factor
Subunderwriting agreements: - any management or other fees owed and outstanding for more than 30 days	100% of amount owed
Other receivables and accrued income not covered elsewhere in this section	100% of amount due

4. Date of commencement

These Regulations shall come into operation on 1 October 2001.

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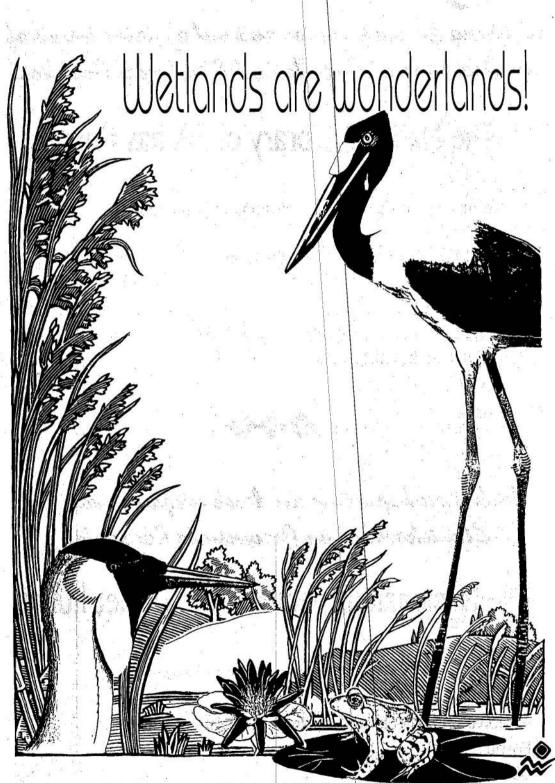
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