Binding

UNION OF SOUTH AFRICA
UNIE VAN SUID-AFRIKA

EXTRAORDINARY BUITENGEWONE

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Staatskoerant

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All Proclamations, Government and General Notices published for the first time, are indicated by a ✱ in the left-hand upper corner.

GOVERNMENT NOTICE.

The following Government Notice is published for general information:—

DEPARTMENT OF FINANCE.

✱ No. 2296.] [18 November 1955.

The Minister of Finance, by virtue of the powers conferred upon him by section *fifty-three* of the Banking Act, No. 38 of 1942, has prescribed the forms, statements, returns and regulations contained in the Schedule hereto in substitution of the existing B.A. Forms Nos. 1 to 12 as published under Government Notice No. 1048, dated 11th June, 1943, and amended by Government Notices Nos. 1988 of 19th September, 1947, 2437 of 18th November, 1949, and 2292 of 23rd October, 1953.

SCHEDULE.

A. FORMS, STATEMENTS AND RETURNS.

B.A. Form No. 1.	Application for Registration as a Banking Institution.
B.A. Form No. 2.	Certificate of Registration.
B.A. Form No. 3.	Certificate of Provisional Registration.
B.A. Form No. 4.	Application for Approval of Appointment of Auditor(s).
B.A. Form No. 5.	Monthly Return by Commercial Banks.
B.A. Form No. 6.	Quarterly Statement by Commercial Banks.
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B.A. Form No. 8.	Quarterly/Half-yearly Statement by People's Banks and Loan Banks/Deposit-Receiving Institutions.
B.A. Form No. 9A.	Quarterly Return by People's Banks and Loan Banks of Loans Granted.
B.A. Form No. 9B.	Quarterly Return by People's Banks and Loan Banks of Deposits Received.
B.A. Form No. 10.	Supplementary Quarterly Statement by People's Banks and Loan Banks.
B.A. Form No. 11.	Supplementary Half-yearly Statement by Deposit-Receiving Institutions.
B.A. Form No. 12.	Certificate of Alteration of Name.

B. REGULATIONS.

Appeals to Minister.

NOTE.—Unless where directed otherwise, every form, statement or return submitted by any institution must include every prescribed item numbered as indicated.

A—132353

Alle Proklamasies, Goewerments- en Algemene Kennisgewings, wat vir die eerste maal gepubliseer word, is in die linker-bohoek met 'n ✱ gemerk.

GOEWERMENTSKENNISGEWING.

Onderstaande Goewermentskennisgewing word vir algemene inligting gepubliseer:—

DEPARTEMENT VAN FINANSIES.

✱ No. 2296.] [18 November 1955.

Die Minister van Finansies het, kragtens die bevoegdheid hom verleen by artikel *drie-en-vyftig* van die Bankwet, No. 38 van 1942, die vorms, state, opgawes en regulasies vervat in die Bylae hieronder voorgeskryf ter vervanging van die bestaande B.W. Vorms Nos. 1 tot 12 soos by Goewermentskennisgewing No. 1048 van 11 Junie 1943 gepubliseer en by Goewermentskennisgewings Nos. 1988 van 19 September 1947, 2437 van 18 November 1949, en 2292 van 23 Oktober 1953 gewysig.

BYLAE.

A. VORMS, STATE EN OPGAWES.

B.W. Vorm No. 1.	Aansoek om Registrasie as 'n Bankinstelling.
B.W. Vorm No. 2.	Sertifikaat van Registrasie.
B.W. Vorm No. 3.	Sertifikaat van Voorlopige Registrasie.
B.W. Vorm No. 4.	Aansoek om Goedkeuring van Aanstelling van Ouditeur(e).
B.W. Vorm No. 5.	Maandelikse Opgawe deur Handelsbanke.
B.W. Vorm No. 6.	Kwartaalstaat deur Handelsbanke.
B.W. Vorm No. 7.	Aanvullende Kwartaalstaat deur Handelsbanke.
B.W. Vorm No. 8.	Kwartaal-/Halfjaarstaat deur Volksbanke en Leningsbanke/Deposito-nemende Instellings.
B.W. Vorm No. 9A.	Kwartaalopgawe deur Volksbanke en Leningsbanke van Toegestane Lenings.
B.W. Vorm No. 9B.	Kwartaalopgawe deur Volksbanke en Leningsbanke van Ontvange Deposito's.
B.W. Vorm No. 10.	Aanvullende Kwartaalstaat deur Volksbanke en Leningsbanke.
B.W. Vorm No. 11.	Aanvullende Halfjaarstaat deur Deposito-nemende Instellings.
B.W. Vorm No. 12.	Sertifikaat van Naamsverandering.

B. REGULASIES.

Appèl na die Minister.

L.W.—Tensy anders vermeld, moet iedere vorm, staat of opgawe wat deur enige instelling ingedien word, elke voorgeskrewe pos, genommer soos aangedui, insluit.

A. FORMS, STATEMENTS AND RETURNS.

(B.A. FORM No. 1.)
(1955).

(To be submitted in duplicate.)

APPLICATION FOR REGISTRATION AS A BANKING INSTITUTION.

(In terms of section *six* of the Banking Act, 1942.)

THE REGISTRAR OF BANKS,
PRETORIA.

1. I, the undersigned, being the chairman/chief executive officer of ____________________, duly empowered thereto, hereby apply for the provisional registration of the said company as a commercial bank/people's bank/loan bank/deposit-receiving institution in terms of the Banking Act, 1942.

2. I submit with this application, *in duplicate*, duly signed by me—

(1) the memorandum and articles of association of the institution, as approved by you and registered by the Registrar of Companies;

(2) a statement of the address of the head office of the institution;

(3) a statement of the name and address of its chairman and of every director and of its chief executive officer; and

(4) the statements referred to in section *twenty-two* (*b*) and (*e*), and apply for your approval thereof. (*Applicable only to a people's bank or a loan bank.*)

3. (1) In terms of section *twelve* (1), I apply for your approval of the use of the name____________________ as an abbreviation of the name of the company.

(2) Finally, you are advised that the name____________________ will be used in terms of the said section as the literal translation of the name of the company.

4. The prescribed registration fee of £1 is enclosed with this application.

____
Chairman/Chief Executive Officer.

Address____________________
____
____

Date____________________

(B.A. FORM No. 2.)

UNION OF SOUTH AFRICA.

BANKING ACT, 1942.

Embossed.
£1
Stamp.

OFFICE OF THE REGISTRAR OF BANKS,
PRETORIA.

CERTIFICATE OF REGISTRATION.

I hereby certify that the____________________
previously known as____________________
has been registered by me as a____________________
in terms of the above Act.
Dated at Pretoria this__________day of____________________
One thousand Nine hundred and____________________

____
Registrar of Banks.

(B.A. FORM No. 3.)

UNION OF SOUTH AFRICA.

BANKING ACT, 1942.

Embossed.
£1
Stamp.

OFFICE OF THE REGISTRAR OF BANKS,
PRETORIA.

CERTIFICATE OF PROVISIONAL REGISTRATION.

I hereby certify that the____________________
previously known as____________________
has been provisionally registered by me as a____________________
in terms of the above Act, for the period ending____________________19______
Dated at Pretoria this__________day of____________________
One thousand Nine hundred and____________________

____
Registrar of Banks.

A. VORMS, STATE EN OPGAWES.

(B.W. VORM No. 1.)
(1955.)

(Moet in tweevoud voorgelê word.)

AANSOEK OM REGISTRASIE AS 'N BANKINSTELLING.

(Kragtens artikel *ses* van die Bankwet, 1942.)

DIE REGISTRATEUR VAN BANKE,
PRETORIA.

1. Ek, die ondergetekende, synde die voorsitter/hoofbestuurder van ______________________________ doen behoorlik daartoe gemagtig, hierby aansoek om die voorlopige registrasie van vermelde maatskappy as 'n handelsbank/volksbank/leningsbank/deposito-nemende instelling ingevolge die Bankwet, 1942.

2. Saam met hierdie aansoek lê ek *in tweevoud*, en deur my geteken, voor—

(1) die akte van oprigting en statute van die instelling, soos deur u goedgekeur en deur die Registrateur van Maatskappye geregistreer;

(2) 'n aangifte van die adres van die hoofkantoor van die instelling;

(3) 'n aangifte van die naam en adres van sy voorsitter en van iedere direkteur en van sy hoofbestuurder; en

(4) die uiteensettings in artikel *twee-en-twintig* (*b*) en (*e*) vermeld, en vra u goedkeuring daarvan aan. (*Alleen op 'n volksbank of 'n leningsbank van toepassing.*)

3. (1) Kragtens artikel *twaalf* (1) word magtiging aangevra om die naam ______________________________ as 'n afkorting van die naam van die maatskappy te gebruik.

(2) Ten slotte deel ek u mee dat die naam ______________________________ kragtens vermelde artikel as die letterlike vertaling van die naam van die maatskappy gebruik sal word.

4. Die voorgeskrewe registrasiegeld van £1 vergesel hierdie aansoek.

____
Voorsitter/Hoofbestuurder.

Adres ______________________________
____
____

Datum ______________________________

(B.W. VORM No. 2.)

UNIE VAN SUID-AFRIKA.

BANKWET, 1942.

£1-
Reliëf-
seël.

Kantoor van die Registrateur van Banke,
Pretoria,

SERTIFIKAAT VAN REGISTRASIE.

Ek sertifiseer hierby dat die ______________________________
voorheen bekend as ______________________________
deur my as 'n ______________________________
geregistreer is kragtens bogenoemde Wet.
Gedateer te Pretoria, hede die __________ dag van ______________________________
Eenduisend Negehonderd ______________________________

____
Registrateur van Banke.

(B.W. VORM No. 3.)

UNIE VAN SUID-AFRIKA.

BANKWET, 1942.

£1-
Reliëf-
seël.

Kantoor van die Registrateur van Banke,
Pretoria.

SERTIFIKAAT VAN VOORLOPIGE REGISTRASIE.

Ek sertifiseer hierby dat die ______________________________
voorheen bekend as ______________________________
deur my as 'n ______________________________
voorlopig geregistreer is kragtens bogenoemde Wet vir die tydperk eindigende ______________________________ 19 ______

Gedateer te Pretoria, hede die __________ dag van ______________________________
Eenduisend Negehonderd ______________________________

____
Registrateur van Banke.

(B.A. FORM No. 4.)
(1955).

(To be submitted in duplicate).

APPLICATION FOR APPROVAL OF APPOINTMENT OF AUDITOR(S).

[In terms of section *thirty-eight* (1) of the Banking Act, 1942.]

THE REGISTRAR OF BANKS,
PRETORIA.

1. I, the undersigned, being the chairman/chief executive officer of.................................... hereby declare—

(*a*) that the total assets of the institution as at the close of its last financial year, i.e. on.., 19........ amounted to £...;

(*b*) that in accordance with the provisions of section *thirty-eight* (1) a resolution was passed at a meeting of members/directors held on..................................19........ to appoint

....
(Name)

of..
(Address)

and

....
(Name)

of..
(Address)

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

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

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

2. In support of this application, the prescribed particulars are attached hereto. (*After the first application for the approval of a particular firm, only any additional information, and particulars in respect of new partners, need be furnished.*)

3. In terms of section *thirty-eight* (1) of the Act, I apply for your approval of this appointment/these appointments.

....
Chairman/Chief Executive Officer.

Address..
....
....

Date..

PARTICULARS TO BE FURNISHED BY PROPOSED AUDITOR(S).

NOTE.—If a firm of auditors or more than one auditor has been nominated, the undermentioned particulars are to be furnished in respect of each partner of such firm or of each such individual auditor.

In the case of any proposed overseas or other firm(s) of auditors who may wish to appoint sub-auditors for the Union, the same particulars, in like form, must also be furnished in respect of any such proposed sub-auditors.

1. Full name.
2. Full business address.
3. Professional qualifications. (*Full particulars and years in which they were obtained to be given.*)
4. Membership of professional societies. (*Full name and official address of each society to be given, as also the class of membership and years of admission.*)
5. Number of years of personal experience as qualified auditor. (*Dates to be given.*)
6. Number of years of experience as auditor of banking institutions of the class under which the applicant institution is registered or provisionally registered. (*Names of the more important institutions and years of appointment to be given.*)
7. Number of years of experience as auditor of any other class of banking institution. (*Names of the more important institutions and years of appointment to be given.*) (*Need only be furnished in the absence of any personal experience as auditor of banking institutions of the class under which the applicant institution is registered or provisionally registered.*)
8. Number of years of personal experience nearest to that of auditor of a banking institution. (*Names of the more important institutions and years of appointment to be given.*) (*Only to be furnished in the absence of any personal experience as auditor of some class of banking institution.*)
9. Previous appointment as auditor of applicant institution. (*Years of appointment to be given.*)

Signature..

Business Address:

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

Date..

NOTE.—The above particulars must be furnished on a separate single foolscap sheet (a margin of at least 1½ inches being provided for), in respect of, and signed by each individual partner or auditor concerned.

After the first application for approval only such additional information as was not previously communicated, need be furnished.

(B.W. VORM No. 4.)
(1955).

(Moet in tweevoud voorgelê word.)

AANSOEK OM GOEDKEURING VAN AANSTELLING VAN OUDITEUR(E).

[Ooreenkomstig artikel *agt-en-dertig* (1) van die Bankwet, 1942.]

DIE REGISTRATEUR VAN BANKE,
PRETORIA.

1. Ek, die ondergetekende, synde die voorsitter/hoofbestuurder van ....verklaar hierby—

(*a*) dat die totale bate van die instelling aan die einde van sy jongste voorafgaande boekjaar, t.w. op..............................19......, £..............................bedra het;

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

....
(Naam)

van..
(Adres)

en

....
(Naam)

van..
(Adres)

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

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

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

2. Ter ondersteuning van hierdie aansoek word die voorgeskrewe besonderhede hierby aangeheg. (*Na die eerste aansoek om goedkeuring van 'n bepaalde firma is dit slegs nodig om bykomende inligting, en besonderhede ten opsigte van nuwe vennote, mee te deel.*)

3. Ooreenkomstig artikel *agt-en-dertig* (1) van die Wet vra ek u goedkeuring van hierdie aanstelling(s) aan.

....
Voorsitter/Hoofbestuurder.

Adres..............................
....
....

Datum..............................

BESONDERHEDE WAT DEUR DIE VOORGESTELDE OUDITEUR(E) VERSTREK MOET WORD.

L.W.—Indien 'n ouditeursfirma of meer as een ouditeur benoem is, moet ondervermelde besonderhede ten aansien van elke vennoot van sodanige firma of iedere individuele ouditeur verstrek word.

In die geval van enige voorgestelde oorsese of ander ouditeursfirma(s) wat begerig mag wees om sub-ouditeure vir die Unie aan te stel, moet dieselfde besonderhede, in soortgelyke vorm, ook ten opsigte van enige sodanige voorgestelde sub-ouditeure verstrek word.

1. Volle naam.
2. Volle sakeadres.
3. Professionele kwalifikasies. (*Meld volledige besonderhede, ook jaar waarin hul verwerf is.*)
4. Lidmaatskap van professionele verenigings. (*Meld volledige naam en amptelike adres van elke vereniging, ook die soort lidmaatskap en jaar van toelating.*)
5. Aantal jare persoonlike ondervinding as gekwalifiseerde ouditeur. (*Datums moet gemeld word.*)
6. Aantal jare ondervinding as ouditeur van bankinstelling van die kategorie waaronder die instelling wat aansoek doen geregistreer of voorlopig geregistreer is. (*Name van die belangriker instellings en jare van aanstelling moet gemeld word.*)
7. Aantal jare ondervinding as ouditeur van bankinstellings van enige ander kategorie. (*Name van die belangriker instellings en jare van aanstelling moet gemeld word.*) (*Hoef slegs verstrek te word in die afwesigheid van enige persoonlike ondervinding as ouditeur van 'n bankinstelling van die kategorie waaronder die instelling wat aansoek doen geregistreer of voorlopig geregistreer is.*)
8. Aantal jare persoonlike ondervinding van 'n aard wat die meeste ooreenkoms toon met dié van 'n ouditeur van 'n bankinstelling. (*Name van die belangriker instellings en jare van aanstelling moet gemeld word.*) (*Moet slegs verstrek word as hy geen persoonlike ondervinding het as ouditeur van 'n bankinstelling van een of ander kategorie nie.*)
9. Vorige aanstelling as ouditeur van die instelling wat aansoek doen. (*Jare van aanstelling moet gemeld word.*)

Handtekening..............................

Sakeadres:
....
....
....

Datum..............................

[*L.W.*—Voorgaande besonderhede moet verstrek word ten aansien van, en geteken word deur iedere betrokke individuele vennoot of ouditeur op 'n afsonderlike enkelfoliovel (waarop 'n marge van minstens 1½ duim gelaat moet word).

Na die eerste aansoek om goedkeuring is dit slegs nodig om enige nadere inligting, wat nie tevore verskaf is nie, mee te deel.]

(To be furnished in triplicate.) (B.A. FORM No. 5.)

MONTHLY RETURN BY COMMERCIAL BANKS.

[Required in terms of section *thirteen* (1) (*a*) of the Banking Act, 1942.]

NOTE.—*This return must be lodged in a standardized form, viz. single foolscap, i.e. size 8 in. across and 13 in. down. A left-hand binding margin of 1½ in. must be provided for, leaving a net size of 6½ in. across and 13 in. down for the body of the form.*

RETURN OF ASSETS AND LIABILITIES OF THE..

FOR THE MONTH ENDING ON THE.......................DAY OF.......................................19.......

(All amounts to be given to the nearest pound.)

Particulars to be Furnished.	*Interpretation.*
	Unless where stated otherwise, all references are to items appearing under "In the Union" in the *Quarterly Statement* required in terms of section *thirteen* (1) (*b*) of the Act. (B.A. Form No. 6.) All figures relating to the end of any calendar month must agree with the corresponding figures given in the *Quarterly Statement* for the same date. NOTE.—Until further notice by the Registrar, interest accrued, as required under Liabilities item 2 (*a*) and (*c*), need only be calculated quarterly.
LIABILITIES TO THE PUBLIC IN THE UNION.	
1. Demand Liabilities................	Total amount of "Demand Liabilities in Union" column.
2. Time Liabilities....................	Total amount of "Time Liabilities in Union" column.
3. (i) Total Liabilities to the Public...	Total of items 1 and 2 above, which must agree with Liabilities item 9.
(ii) [Amount shown under item 3 (i) in last preceding monthly return]	(Not for publication in the *Gazette*.)
4. (Ten per cent of Demand Liabilities)	Ten per cent of item 1 above, as required in terms of section *fourteen* (1) (*b*) of the Act. (Not for publication in *Gazette*.)
5. (Three per cent of Time Liabilities)..	Three per cent of item 2 above, as required in terms of section *fourteen* (1) (*b*) of the Act. (Not for publication in *Gazette*.)
6. (i) (Total Prescribed Statutory Reserve)	Total of items 4 and 5 above. (Not for publication in *Gazette*.)
(ii) [Amount shown under item 6 (i) in last preceding monthly return]	(Not for publication in the *Gazette*.)
ASSETS IN THE UNION.	
7. Subsidiary Coin....................	Assets item 1.
8. Gold Coin and Bullion.............	Assets item 2.
9. Notes of South African Reserve Bank	Assets item 3.
10. (1) Credit Balance in South African Reserve Bank	Assets item 5 (1). To be given on this line.
[(*a*) Reserve Balance £........]..	Assets item 5 (1) (*a*). (Not for publication in *Gazette* and not to be given in ordinary column.)
[(*b*) Free Balance £........]....	Assets item 5 (1) (*b*). (Not for publication in *Gazette* and not to be given in ordinary column.)
(2) Credit Balance in National Finance Corporation of South Africa	Assets item 5 (2).
11. Total Cash Reserves...............	Items 7, 8, 9 and 10 above.
12. Other Liquid Assets...............	Total amount of "Union Liquid Assets" column *less* item 11 above.
13. Total Liquid Assets...............	Items 11 and 12 above.
14. Total Loans and Discounts.........	Assets items 7, 9, 10, 11, 12 and 13.
RATIOS.	
15. Reserve Ratio....................	Percentage ratio of item 11 above to item 3 (i) above.
16. Liquid Asset Ratio:	
[(*a*) Statutory]..................	Percentage ratio of item 13 above to item 3 (ii) above. (Not for publication in *Gazette*.)
(*b*) For publication..............	Percentage ratio of item 13 above to item 3 (i) above.

We declare—

(1) that the foregoing return is to the best of our knowledge and belief correct;

(2) that in accordance with the provisions of section *twenty-nine* of the Banking Act no assets included under liquid assets have been pledged or otherwise encumbered, save with the consent of the Minister;

(3) that all securities included under liquid assets have been valued in accordance with the provisions of section *thirty*; and

(4) that this institution has maintained, since the date of certification of its last preceding monthly return, the prescribed minimum amount of liquid assets and the prescribed reserve balance with the Reserve Bank.

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

....
Chief Executive Officer in the Union.

....
Chief Accounting Officer in the Union.

(To be furnished in triplicate.) (B.A. FORM No. 6.)

QUARTERLY STATEMENT BY COMMERCIAL BANKS.

[Required in terms of section *thirteen* (1) (*b*) of the Banking Act, 1942.]

NOTE.—(1) *This Statement must be lodged in a standardized form, viz. foolscap folio, i.e. size 13 in. across and 16 in. down. A left-hand binding margin of 1½ in. must be provided for, leaving a net size of 11½ in. across and 16 in. down for the body of the form.*
Every additional sheet submitted must be duly numbered and headed:

QUARTERLY STATEMENT OF THE..
AS AT THE.......................*DAY OF*.......................................19....... (continued).

STATEMENT OF THE ASSETS AND LIABILITIES OF THE..

FOR THE CALENDAR QUARTER ENDING ON THE.......................DAY OF.......................................19.......

(All amounts to be given to the nearest pound.)

Authorized Capital........................ Subscribed Capital........................ Paid-up Capital........................

(To be specified per class of share.) (To be specified per class of share.) (To be specified per class of share.)

NOTE.—(2) *Excepting where directed otherwise, the undermentioned particulars are to be furnished in three adjoining columns under the headings of "In the Union", "Outside the Union" and "Total", respectively.*

NOTE.—(3) *Where the interpretation of an item indicates that the analysis of the "Outside the Union" figure is not required, a total figure must be given for the item in all three columns, and the analysis of the "In the Union" figure in that column only and in brackets.*

Particulars to be Furnished.	*Interpretation.*
	The "Interpretation" given below is intended to ensure that the figures of the several institutions will be truly comparable. The particulars mentioned are primarily intended to serve as guiding principles and do not necessarily provide for every possible type of account or transaction. Accordingly, any items not specifically referred to are to be incorporated in the Statement in accordance with the principles laid down hereunder. "In the Union" and "Outside the Union" mean liabilities payable and assets actually held and available "In the Union" and "Outside the Union", respectively, all items in transit being included under the respective "Head Office and Branches" items: Provided, however, that unless stated otherwise, a bank need not treat items in transit between offices within the Union or between offices within any other particular territory as being in transit.

(Moet in drievoud voorgelê word.) (B.W. VORM No. 5.)

MAANDELIKSE OPGAWE DEUR HANDELSBANKE.

[Ingevolge artikel *dertien* (1) (*a*) van die Bankwet, 1942.]

L.W.—Hierdie opgawe moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkelfoliopapier, d.w.s. die grootte 8 dm. in die dwarste en 13 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 6½ dm. in die dwarste en 13 dm. in die lengte vir die vorm self oorbly.

OPGAWE VAN BATE EN LASTE VAN DIE..

VIR DIE MAAND GEËINDIG OP DIE..................DAG VAN..19.......

(Alle bedrae moet tot die naaste pond aangetoon word.)

Vereiste besonderhede.	*Vertolking.*
	Tensy anders vermeld, slaan alle verwysings op poste wat onder „ Binne die Unie " in die ingevolge artikel *dertien* (1) (*b*) van die Wet vereiste *Kwartaalstaat* verskyn. (B.W. Vorm No. 6.)
	Alle bedrae betreffende die einde van enige kalendermaand moet klop met die ooreenkomstige bedrae wat in die *Kwartaalstaat* per dieselfde datum opgegee word.
	L.W.—Tot nadere kennisgewing deur die Registrateur hoef opgelope rente, soos onder Laste, pos 2 (*a*) en (*c*) vereis, slegs driemaandeliks bereken te word.
VERPLIGTINGS TEENOOR DIE PUBLIEK IN DIE UNIE.	
1. Onmiddellik opeisbare verpligtings...	Totale bedrag van kolom „ Onmiddellik Opeisbare Verpligtings in Unie ".
2. Termynverpligtings....................	Totale bedrag van kolom „ Termynverpligtings in Unie ".
3. (i) Totale verpligtings teenoor die publiek	Totaal van poste 1 en 2 hierbo, wat moet klop met Laste, pos 9.
(ii) [Bedrag onder pos 3 (i) in jongste voorafgaande maandelikse opgawe opgegee]	(Nie vir publikasie in die *Staatskoerant* nie.)
4. (Tien persent van onmiddellik opeisbare verpligtings)	Tien persent van pos 1 hierbo, soos vereis deur artikel *veertien* (1) (*b*) van die Wet. (Nie vir publikasie in die *Staatskoerant* nie.)
5. (Drie persent van termynverpligtings).	Drie persent van pos 2 hierbo, soos vereis deur artikel *veertien* (1) (*b*) van die Wet. (Nie vir publikasie in die *Staatskoerant* nie.)
6. (i) (Totale voorgeskrewe statutêre reserwe)	Totaal van poste 4 en 5 hierbo. (Nie vir publikasie in die *Staatskoerant* nie.)
(ii) [Bedrag onder pos 6 (i) in jongste voorafgaande maandelikse opgawe opgegee]	(Nie vir publikasie in die *Staatskoerant* nie.)
BATE IN DIE UNIE.	
7. Pasmunt............................	Bate, pos 1.
8. Goudmunt en staafgoud............	Bate, pos 2.
9. Suid-Afrikaanse Reserwebanknote....	Bate, pos 3.
10. (1) Kreditsaldo in die Suid-Afrikaanse Reserwebank	Bate, pos 5 (1). Moet op hierdie lyn opgegee word.
[(*a*) Reserwesaldo £..................]	Bate, pos 5 (1) (*a*). (Nie vir publikasie in die *Staatskoerant* nie en moet nie in gewone kolom opgegee word nie.)
[(*b*) Vry saldo... £..................]	Bate, pos 5 (1) (*b*). (Nie vir publikasie in die *Staatskoerant* nie en moet nie in gewone kolom opgegee word nie.)
(2) Kreditsaldo in die Nasionale Finansiekorporasie van Suid-Afrika	Bate, pos 5 (2).
11. Totale kontantreserwes..............	Poste 7, 8, 9 en 10, hierbo.
12. Ander likwiede bate.................	Totale bedrag van kolom „ Likwiede Bate in die Unie " *min* pos 11 hierbo.
13. Totale likwiede bate................	Poste 11 en 12 hierbo.
14. Totale lenings en diskonterings.......	Bate, poste 7, 9, 10, 11, 12 en 13.
VERHOUDINGSYFERS.	
15. Reserweverhouding....................	Persentasieverhouding van pos 11 hierbo tot pos 3 (i) hierbo.
16. Likwiede bate-verhouding—	
[(*a*) Statutêr]........................	Persentasieverhouding van pos 13 hierbo tot pos 3 (ii) hierbo. (Nie vir publikasie in die *Staatskoerant* nie.)
(*b*) Vir publikasie.....................	Persentasieverhouding van pos 13 hierbo tot pos 3 (i) hierbo.

Ons verklaar—

(1) dat voorgaande opgawe na die beste van ons wete juis is;

(2) dat daar ooreenkomstig die bepalings van artikel *nege-en-twintig* van die Bankwet geen bate onder likwiede bate ingesluit is wat sonder die toestemming van die Minister verpand of andersins belas is nie;

(3) dat die effekte wat onder likwiede bate ingesluit is, ooreenkomstig die bepalings van artikel *dertig* gewaardeer is; en

(4) dat hierdie instelling sedert die datum van sertifisering van sy jongste voorafgaande maandelikse opgawe die voorgeskrewe minimum bedrag aan likwiede bate en die voorgeskrewe reserwesaldo by die Reserwebank in stand gehou het.

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

....
Bestuurder in die Unie.

....
Hoofrekenmeester in die Unie.

(Moet in drievoud voorgelê word.) (B.W. VORM No. 6.)

KWARTAALSTAAT DEUR HANDELSBANKE.

[Ingevolge artikel *dertien* (1) (*b*) van die Bankwet, 1942.]

L.W.—(1) *Hierdie staat moet in 'n gestandaardiseerde vorm ingedien word, naamlik op foliopapier, d.w.s., die grootte 13 dm. in die dwarste en 16 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 11½ dm. in die dwarste en 16 dm. in die lengte vir die vorm self oorbly.*

Iedere verdere nodige vel papier moet behoorlik genommer en van die volgende opskrif voorsien word: KWARTAALSTAAT VAN..

PER DIE......................DAG VAN......................................19.......... (vervolg).

STAAT VAN DIE BATE EN LASTE VAN DIE..VIR DIE

KALENDERKWARTAAL GEËINDIG OP DIE..............DAG VAN..19.......

(Alle bedrae moet tot die naaste pond aangetoon word.)

Nominale kapitaal..........................	Geplaaste kapitaal..........................	Gestorte kapitaal..........................
(Moet opgegee word volgens soorte aandele.)	(Moet opgegee word volgens soorte aandele.)	(Moet opgegee word volgens soorte aandele.)

L.W.—(2) *Behalwe waar anders vermeld, moet onderstaande besonderhede in drie kolomme naas mekaar verstrek word onder die onderskeie opskrifte: „ Binne die Unie ", „ Buite die Unie ", en „Totaal ".*

L.W.—(3) *Waar die vertolking van 'n pos aandui dat die ontleding van die bedrag „ Buite die Unie " nie nodig is nie, moet 'n totaalbedrag teenoor die pos in al drie kolomme opgegee word en die ontleding van die bedrag „ Binne die Unie " slegs in dié kolom en tussen hakies.*

Vereiste besonderhede.	*Vertolking.*
	Die „Vertolking " wat hieronder gegee word, is bedoel om te verseker dat die syfers van die verskillende instellings werklik vergelykbaar sal wees. Die vermelde besonderhede is in hoofsaak bedoel om as leidende beginsels te dien en maak nie noodwendig voorsiening vir alle moontlike soorte rekenings of transaksies nie. Bygevolg moet enige poste waarna nie spesifiek verwys word nie, ooreenkomstig die beginsels wat hieronder uiteengesit is, in die staat opgeneem word.
	„ Binne die Unie " en „ Buite die Unie " beteken onderskeidelik verpligtings betaalbaar en bate wat werklik gehou word en beskikbaar is „ Binne die Unie " en „ Buite die Unie ", terwyl alle poste in transito onder die betrokke poste „ Hoofkantoor en takke " opgeneem moet word: Met dien verstande egter dat, behalwe waar anders vermeld, 'n bank nie poste wat tussen kantore binne die Unie of tussen kantore binne 'n ander besondere gebied in transito is, as in transito hoef te behandel nie.

Particulars to be Furnished.	*Interpretation.*
LIABILITIES. (*To be furnished on a separate sheet.*)	NOTE.—On two copies of every Quarterly Statement, the three ordinary columns must be preceded by two further columns headed "Demand Liabilities in Union" and "Time Liabilities in Union", respectively, in which the "In the Union" figures of the "Liabilities to the Public" items (1 to 9) must be analysed, the total of each such item in these two columns having to agree with the total given in the "In the Union" column. "D.L." means Demand Liabilities as defined in section *one* (1) of the Act, i.e. liabilities payable within thirty days from the date of the Statement or subject to less than thirty days notice before becoming payable, and which must be included in the "Demand Liabilities in Union" column. "T.L." means Time Liabilities as defined in section *one* (1) of the Act, i.e. liabilities payable after thirty days from the date of the Statement or subject to not less than thirty days notice before becoming payable, and which must be included in the "Time Liabilities in Union" column.
LIABILITIES TO THE PUBLIC.	All claims against the Bank payable on demand or at a determinable future date.
1. Notes in Circulation.................	Notes issued by the Bank outside the Union including those issued in the Mandated Territory.
2. Deposits by the Public:—	NOTE.—The provision for accrued interest required below, which must be made at least for "In the Union", may be an approximate amount. The amount actually provided for, however, must be comparable with the amount yielded by the formula $i = \frac{r\,(a+b+c+\ldots.)}{1200}$, where "$i$" is the amount of interest, "r" the rate of interest, and "a, b, c......." are the opening balances in each and every month as from the date when interest was last credited or paid.
(*a*) Demand..........................	(*D.L.*)— (1) Total balances due to public on current account, without deduction of debits in transit and/or addition of credits in transit, *excluding* any amounts due under items 3, 4 and 5, but *including*— (2) Any amounts held on behalf of persons who have no current accounts, e.g. Credits Outstanding. (3) Amounts held against certified or initialled cheques. (4) Unclaimed balances of all kinds. (5) Outstanding Dividends, Bonuses. (6) Provision for Interest accrued to date, but not yet credited to Current Accounts or Savings Bank Accounts. *Until further notice by the Registrar, current accounts may be ignored.* (7) Teller's Surpluses. (8) Balances due by Securities, Bill, Trustee and other Departments of the Bank, *including*— (*a*) any funds lodged as security for facilities of any description; (*b*) proceeds of bills for collection held in suspense, if not included under item 4. (9) Bank's own cheques not yet presented, i.e. balance of Bank Cheque Account, etc. (10) Miscellaneous deposits for cables, telegrams, "Home Banks" or "Home Safes", Safe Deposit Safes or Lockers, etc. (11) Any other funds due to customers, other Banks, etc., if not included under items 3, 4, 5 or 11.
(*b*) Savings Bank.....................	(*D.L.*)—Total amount of balances due at date of Statement on deposits which, with the exception of stipulated amounts cannot, in terms of the rules of the institution and the condition of acceptance of such deposits, be legally withdrawn without prior notice of withdrawal of stipulated periods.
(*c*) Time..............................	(1) (*D.L. and T.L.*)—Fixed Deposits and deposits repayable after notice, [*exclusive* of Savings Bank Accounts included under item 2 (*b*)], *including*— (*a*) savings, investment and other certificates; (*b*) fixed deposits overdue and— (2) (*D.L. and T.L.*)—Provision for interest accrued to date, but not yet paid. (*D.L.*)—NOTE.—Provision for interest on Past Due Deposits must be made and the amount added to the total of time deposits ranking as Demand Liabilities. (3) (*T.L.*)—The total of Pension or Superannuation Funds not specifically vested in trustees, *exclusive* of any sums included under item 2 (*a*). (Funds vested in trustees do not figure in the Statement).
3. Balances due to Governments:—	(*D.L.*)—Balances due on current account to the Governments concerned only and/or their various Departments.
(*a*) Union Government............	Including South African Railways and Harbours and Provincial Administrations.
(*b*) Other Governments............	Other States, Protectorates, Colonies, Provinces, etc.
(*c*) Local Governments............	Including Divisional Councils and Local Authorities, i.e. Municipalities, Health Committees, etc.
4. Balances due to Other Banks:—	(*D.L.*)—*A total figure may be given on this line for "Outside the Union".* The "Outside the Union" figure to include only balances due and payable outside the Union.
(*a*) Commercial Banks registered in the Union	Total of net credit balances representing the amount due to each of the other Banks registered or provisionally registered in the Union, respectively, on current and agents account *plus* total balance due on clearing house voucher account, including vouchers issued to the South African Reserve Bank. NOTE.—(1) If net balance of any of the other Banks is debit the amount thereof must be included under Assets item 6 (*a*) (i). (2) In the case of inter-bank transactions between Banks registered or provisionally registered in the Union, which either or both do not belong to the clearing house and/or do not have reciprocal agents' account arrangements, any such Bank may include the total amount of all cheques, drafts or other orders to pay drawn on any other such Bank, which have been duly delivered or dispatched to such other Bank and which have not been included otherwise in arriving at the net amount "Due by or due to other Banks", respectively, in arriving at the net figure under these respective items; and every such recipient Bank must include the total amount of such cheques, etc., in determining its net figure under these respective items.
(*b*) Foreign Banks................	Total of credit balances due to foreign banks, on current or any other account.

LASTE.

Vereiste besonderhede.	*Vertolking.*
(Moet op 'n aparte vel papier ingedien word.)	*L.W.*—Op twee afskrifte van iedere Kwartaalstaat moet die drie gewone kolomme deur twee verdere kolomme vooraf-gegaan word met die onderskeie opskrifte „ Onmiddellik Opeisbare Verpligtings in Unie " en „Termynverpligtings in Unie ", waarin die syfers „ Binne die Unie " van die poste onder „Verpligtings teenoor die Publiek ". (1 tot 9) ontleed moet word; en die totaal van iedere sodanige pos in hierdie twee kolomme moet ooreenstem met die totaal wat in die kolom „ Binne die Unie " opgegee is. „ O.V." beteken onmiddellik opeisbare verpligtings soos in artikel *een* (1) van die Wet omskryf, d.w.s. verpligtings waarvan die betaling binne 30 dae vanaf die datum van die staat of met minder as 30 dae opsegging opeisbaar is en wat in die kolom „ Onmiddellik Opeisbare Verpligtings in Unie " opgegee moet word. „T.V." beteken termynverpligtings soos in artikel *een* (1) van die Wet omskryf, d.w.s. verpligtings waarvan die betaling na 30 dae of met nie minder as 30 dae opsegging opeisbaar is en wat in die kolom „Termyn-verpligtings in Unie " opgegee moet word.
VERPLIGTINGS TEENOOR DIE PUBLIEK......	Alle eise teen die bank waarvan die betaling onmiddellik of op 'n bepaalbare toekomstige datum opeisbaar is.
1. Banknote in omloop..............	Banknote deur die bank buite die Unie uitgegee, insluitende dié wat in die Mandaatgebied uitgegee is.
2. Deposito's deur die publiek..........	*L.W.*—Die voorsiening vir opgelope rente wat hieronder verlang word, wat ten minste vir „ Binne die Unie " gemaak moet word, mag 'n benaderde bedrag wees. Die werklike bedrag waarvoor voorsiening gemaak is moet egter vergelykbaar wees met die bedrag wat verkry word met die formule $= \frac{r\ (a + b + c + \ldots)}{1200}$, waar „ *i* " die bedrag aan rente is, „ *r* " die rentekoers, en „ *a, b, c,* . . . . " die beginsaldo's in iedere maand vanaf die datum waarop rente laas gekrediteer of betaal is.
(*a*) Onmiddellik opeisbare.........	(*O.V.*)— (1) Totale saldo's aan die publiek in lopende rekening verskuldig, sonder aftrek van debet-bedrae in transito en/of byvoeging van kredit-bedrae in transito, met *uitsluiting* van enige bedrae verskuldig onder poste 3, 4 en 5, maar *insluitende*— (2) Enige bedrae wat gehou word ten behoewe van persone wat geen lopende rekening het nie, bv., uitstaande kredit-bedrae. (3) Bedrae wat teen gesertifiseerde of geparafeerde tjeks gehou word. (4) Alle soorte onopgeëiste saldo's. (5) Uitstaande diwidende, bonusse. (6) Voorsiening vir rente wat tot datum opgeloop het, maar waarmee die lopende rekenings of spaarbankrekenings nog nie gekrediteer is nie. Tot nader kennisgewing deur die Registrateur kan lopende rekenings verontagsaam word. (7) Tellersurplusse. (8) Saldo's verskuldig deur die Effekte-, Wissel-, Trustee- en ander afdelings van die bank, *insluitende*— (*a*) enige bedrae wat as sekerheid vir fasiliteite van enige aard gestort is; (*b*) opbrengs van inkassowissels wat nie onder pos 4 ingesluit is nie maar hangende gehou word. (9) Bank se eie tjeks wat nog nie gepresenteer is nie, d.w.s., saldo van die Banktjekrekening, ens. (10) Diverse deposito's vir kabels, telegramme, spaarbussies, bewaarkluise of lokettekluise, ens. (11) Enige ander fondse verskuldig aan klante, ander banke, ens., indien nie onder poste 3, 4, 5 of 11 ingesluit nie.
(*b*) Spaarbank....................	(*O.V.*).—Totale bedrag aan saldo's verskuldig op die datum van die staat op deposito's wat, met uitsondering van gestipuleerde bedrae, volgens die reëls van die instelling en die voorwaardes van aanname van sodanige deposito's wetlik nie opeisbaar is sonder voorafgaande kennisgewing van die gestipuleerde tyd-perke van opeising nie.
(*c*) Termyn......................	(1) (*O.V. en T.V.*).—Vaste deposito's en deposito's terugbetaal-baar na opsegging [*uitgeslote* Spaarbankrekenings wat onder pos 2 (*b*) opgeneem is], *insluitende*— (*a*) spaar-, belegging- en ander sertifikate; en (*b*) onopgeëiste vaste deposito's en— (2) (*O.V. en T.V.*).—Voorsiening vir rente wat tot datum opge-loop het maar nog nie betaal is nie. (*O.V.*). *L.W.*—Voorsiening vir rente op onopgeëiste deposito's moet gemaak en die bedrag by die totaal van termyndeposito's wat as onmiddellik opeisbare verpligtings beskou word, opgeneem word. (3) (*T.V.*).—Die totaal van pensioen- of voorsorgsfondse wat nie spesifiek aan trustees oorgedra is nie, *uitgeslote* enige bedrae wat onder pos 2 (*a*) opgeneem is. (Fondse wat aan trustees oorgedra is word nie in die staat opgeneem nie.)
3. Saldo's verskuldig aan owerhede:—	(*O.V.*).—Saldo's verskuldig op lopende rekening aan die betrokke owerhede self en/of aan hulle onderskeie departemente.
(*a*) Unieregering..................	Ingeslote Suid-Afrikaanse Spoorweë en Hawens en Provinsiale Administrasies.
(*b*) Ander regerings..................	Ander State, Protektorate, Kolonies, Provinsies ens.
(*c*) Plaaslike owerhede............	Insluitende Afdelingsrade en plaaslike owerhede, d.w.s. Munisi-paliteite, Gesondheidsrade, ens.
4. Saldo's aan ander banke verskuldig..	Vir „ Buite die Unie " kan op hierdie lyn 'n totaalbedrag opgegee word. Die bedrag „ Buite die Unie " moet alleen saldo's verskuldig en betaalbaar buite die Unie insluit.
(*a*) Handelsbanke in die Unie geregistreer	Totaal van netto kreditsaldo's verteenwoordigende die bedrag onderskeidelik verskuldig aan elk van die ander in die Unie geregistreerde of voorlopig geregistreerde banke, op lopende rekening en agenterekening *plus* die totaal-saldo verskuldig op verrekeningsbetaalstukkerekening, insluitende betaalstukke uitgereik aan die Suid-Afrikaanse Reserwebank. *L.W.*—(1) As die netto saldo van enige van die ander banke 'n debet-saldo is, moet die bedrag daarvan onder Bate, pos 6 (*a*) (i), opgeneem word. (2) In die geval van onderlinge banktransaksies tussen banke wat geregistreer of voorlopig geregistreer is in die Unie, waarvan die een of albei nie tot die klaringshuis behoort nie en / of nie wederkerige agenterekeningreëlings het nie, mag enige sodanige bank die totale bedrag aan tjeks, wissels of ander betaalopdragte wat op enige ander sodanige bank getrek is, wat behoorlik aan sodanige ander bank oorhandig of versend is en wat nie andersins ingesluit is in die bepaling van die netto bedrag „Verskuldig deur of Verskuldig aan ander Banke " nie, insluit by die bepaling van die netto bedrag, onder hierdie respektiewe poste; en iedere sodanige ontvangende bank moet die totale bedrag aan sodanige tjeks, ens., insluit by die bepaling van sy netto bedrag onder hierdie respektiewe poste.
(*b*) Vreemde banke................	Totaal van kreditsaldo's op lopende of enige ander rekening aan vreemde banke verskuldig.

Particulars to be Furnished.	*Interpretation.*
5. Balances due to South African Reserve Bank	(*D.L.*)—Actual amount outstanding on advances received from the Reserve Bank but *excluding* bills rediscounted which are to be shown under item 16.
6. Bills Payable........................	(*D.L.*)—To include all outstanding drafts or other orders to pay drawn on Branches by other Branches, Agents and Correspondents in or outside the Union.
7. Acceptances on behalf of Customers:	(*D.L. and T.L.*).
(*a*) Under Letters of Credit issued in the Union	—
(*b*) Other........................	—
8. Mortgages and other liens on Bank Premises and other Landed Property	(*D.L. and T.L.*)—To include any amounts owing on funds raised otherwise for the purchase or erection of Bank premises and interest accrued thereon.
9. Total Liabilities to the Public.........	Items 1 to 8.

OTHER LIABILITIES.

10. Total Paid-up Capital and Unimpaired Reserve Funds—

As defined in section *one* (3) of the Act.
Amounts to be given in all three columns in conformity with section *fourteen* of the Act.

(*a*) Paid-up Capital £.......................... — Not to be given in the ordinary columns.

(*b*) Unimpaired Reserve Funds £.......................... — Not to be given in the ordinary columns.
Total amount of all funds (other than a fund mentioned in section *forty-eight* and any fund required to be maintained in terms of any other law) which have been built up out of actual earnings, recoveries, premiums on shares or profits resulting from the realization of capital assets, and have been set aside as a general or special reserve, and are available for the purpose of meeting liabilities to the public under this Act.

To include only published Reserve Funds, such as:—

(1) General Reserve Fund.

(2) Contingency Reserve.

(3) Leasehold Premises Sinking Fund.

(4) Reserves for purchase and erection of premises and other bank property, etc.

NOTE.—(1) In accordance with the requirements of section *one* (3) of the Act, any figure given for this sub-item must be the *net* amount after making provision for all the reductions mentioned in that sub-section of the Act, viz., Depreciation and Bad and Doubtful Debts; Losses, etc.; Preliminary Expenses and Goodwill; Assets Lodged or Pledged.

N.B.—The attention of institutions which are not able to make provision for all such reductions out of profits or unpublished reserve funds is drawn to the provisions of section *one* (4) (*d*) of the Act, viz. that the inclusion of any sum representing expenses of organization or extension or the purchase of business or losses or bad debts in the accounts and statements of an institution, constitutes an irregular or undesirable practice or method of doing business.

(2) In the case of institutions whose published reserve funds fully comply with the requirements of section *one* (3) of the Act, and, therefore, truly represent the unimpaired amount of their reserve funds, as defined in that sub-section of the Act, every statement must be accompanied by a note setting out the unimpaired amount of the reserve funds included in this figure: Provided that if after the submission of any such Note there is no change in both the aggregate amount and the constituent figures so given, one or both of the *duplicate* copies of the statement may here be endorsed with the words "No Change" and the Note dispensed with until a change again takes place in any of the figures concerned.

(3) In all other cases, every statement must be accompanied by a Note setting out the following particulars, as referred to in section *one* (3) of the Act:—

Note on calculation of Paid-up Capital and Unimpaired Reserve Funds.

Official Paid-up Capital.....	£..........	
Published Reserve Funds (specify)—		
....	£..........	
....	£..........	
TOTAL......................		£..........
Less Reductions not provided for—		
(*a*) Depreciation, Bad and Doubtful Debts.......	£..........	
(*b*) Operating and Accumulated Losses, Accumulated Depreciation and Bad Debts not yet written off............	£..........	
(*c*) Preliminary Expenses, Goodwill, Underwriting Expenses.............	£..........	
(*d*) Lodged or Pledged Assets................ (*N.B.*—To be shown at not more than book or market value, whichever is the lesser)	£..........	
TOTAL................		£..........
Net amount of Paid-up Capital and Unimpaired Reserve Funds, as given under main item 10................		£..........

Provided that if after the submission of any such Note there is no change in both the aggregate amount and the constituent figures so given, one or both of the duplicate copies of the statement may here be endorsed with the words "No Change" and the Note dispensed with until a change again takes place in any of the figures concerned.

11. Balances due to Head Office and Branches — Net inter-branch creditor balances resulting from entries concerning transactions which originate or require response outside any particular Branch, i.e. net creditor balance due to the Bank's Head Office and Branches, including its own Overseas Offices, in respect of accounts maintained with them or in their name, *including* accounts through which entries are passed relative to drafts issued, transfers, cheques remitted, etc. and which require the Office involved to pass some entry in response.

Vereiste besonderhede.	*Vertolking.*
5. Saldo's verskuldig aan die Suid-Afrikaanse Reserwebank	(*O.V.*).—Werklike bedrag uitstaande op voorskotte ontvang van die Reserwebank maar *uitgeslote* herdiskonteerde wissels wat onder pos 16 opgeneem moet word.
6. Te betale wissels....................	(*O.V.*).—Moet insluit alle uitstaande wissels of betaalopdragte getrek op takke deur ander takke, agente en korrespondente binne of buite die Unie.
7. Aksepte ten behoewe van klante:—	(*O.V. en T.V.*).
(*a*) Kragtens kredietbriewe in die Unie uitgereik	—
(*b*) Ander........................	—
8. Verbande en ander pandregte oor bankgeboue en ander vaste eiendom	(*O.V. en T.V.*).—Met inbegrip van verskuldigde bedrae op fondse andersins verkry vir die aankoop of oprigting van bankgeboue, sowel as opgelope rente.
9. Totale verpligtings teenoor die publiek	Poste 1 tot 8.
ANDER VERPLIGTINGS.	
10. Totale gestorte kapitaal en onaangetaste reserwefonds:—	Soos in artikel *een* (3) van die Wet omskryf. Bedrae moet in aldrie kolomme ooreenkomstig artikel *veertien* van die Wet opgegee word.
(*a*) Gestorte kapitaal £....................	Moet nie in die gewone kolomme opgegee word nie.
(*b*) Onaangetaste reserwefonds £....................	Moet nie in die gewone kolomme opgegee word nie.

Die totale bedrag van alle fondse (afgesien van 'n fonds in artikel *ag-en-veertig* vermeld, en 'n fonds wat volgens ander wetsbepalings in stand gehou moet word) wat uit werklike verdienstes, invorderings, premies op aandele, of winste voortspruitende uit die te gelde maak van kapitaalbates, opgebou is, en as algemene of besondere reserwe afgesonder is, en vir die nakoming van verpligtings teenoor die publiek volgens hierdie Wet, beskikbaar is.

Moet alleen gepubliseerde reserwefondse, soos die volgende insluit:—

(1) Algemene reserwefonds.
(2) Reserwe vir gebeurlikhede.
(3) Delgingsfonds vir geboue op huurpagpersele.
(4) Reserwes vir die koop en oprigting van bankgeboue en ander bankeiendom, ens.

L.W.—(1) Ooreenkomstig die bepalings van artikel *een* (3) van die Wet, moet enige bedrag wat vir hierdie subpos opgegee word, die netto bedrag wees nadat voorsiening gemaak is vir al die verminderings in genoemde subartikel van die Wet vermeld, naamlik waardevermindering en oninbare en twyfelagtige skulde; verliese, ens.; oprigtingskoste en konneksiewaarde; gedeponeerde of verpande bate.

L.W.—Die aandag van instellings wat nie in staat is om vir alle sodanige verminderings uit winste of ongepubliseerde reserwefondse voorsiening te maak nie word op die bepalings van artikel *een* (4) (*d*) van die Wet gevestig naamlik dat die insluiting in die rekenings of state van 'n instelling van enige bedrag wat koste van organisasie of uitbreiding of die aankoop van 'n saak of verliese of oninbare skulde verteenwoordig as 'n onreëlmatige of onwenslike praktyk of metode van sake doen beskou word.

(2) In die geval van instellings waarvan die gepubliseerde reserwefondse tenvolle aan die bepalings van artikel *een* (3) van die Wet voldoen en gevolglik in werklikheid die onaangetaste bedrag van hul reserwefondse soos in vermelde subartikel van die Wet omskryf, verteenwoordig, moet iedere staat van 'n uiteensetting vergesel gaan waarin die onaangetaste bedrag van al die reserwefondse wat in hierdie bedrag opgeneem is, uiteengesit word: Met dien verstande dat indien na die indiening van enige sodanige uiteensetting daar geen verandering in beide die totale bedrag en die indiwiduele bedrae waaruit die totaal bestaan, is nie, een of albei duplikaatafskrifte van die staat met die woorde „ Geen verandering " geëndosseer kan word en van die uiteensetting afgesien kan word totdat 'n verandering in enige van die betrokke syfers plaasvind.

(3) In alle ander gevalle moet iedere staat van 'n uiteensetting vergesel gaan wat die volgende besonderhede waarna in artikel *een* (3) van die Wet verwys word, uiteensit:—

Uiteensetting van berekening van gestorte kapitaal en onaangetaste reserwefondse.

Offisiële gestorte kapitaal....	£..............	
Gepubliseerde reserwefondse (spesifiseer)—		
....	£..............	
....	£..............	
TOTAAL....................		£..............
Min onversiene verminderings—		
(*a*) Waardevermindering, oninbare en twyfelagtige skulde..............	£..............	
(*b*) Bedryfs- en opgehoopte verliese, opgehoopte waardevermindering en oninbare skulde nog nie afgeskryf nie..........	£..............	
(*c*) Oprigtingskoste, konneksiewaarde, garansiekommissie..........	£..............	
(*d*) Gedeponeerde of verpande bate..........	£..............	
(*L.W.*—Moet teen nie meer nie as kosprys of markwaarde, al na gelang van watter die laagste is, aangegee word.)		
TOTAAL..................		£..............
Netto bedrag van gestorte kapitaal en onaangetaste reserwefondse, soos onder hoofpos 10 aangegee..............		£..............

Met dien verstande dat indien na die indiening van enige sodanige uiteensetting daar geen verandering in beide die totale bedrag en die indiwiduele bedrae waaruit die totaal bestaan, is nie, een of albei duplikaatafskrifte van die staat met die woorde „ Geen verandering " geëndosseer kan word en van die uiteensetting afgesien kan word totdat 'n verandering in enige van die betrokke bedrae plaasvind.

11. Saldo's verskuldig aan hoofkantoor en takke	Netto kreditsaldo's van takke onderling wat voortspruit uit boekinge betreffende transaksies wat buite enige bepaalde tak ontstaan of bevestiging vereis, d.w.s., netto kreditsaldo verskuldig aan die bank se hoofkantoor en takke, ingeslote sy eie oorsese kantore, ten opsigte van rekenings wat by hulle of op hulle naam gehou word, *met inbegrip van* rekenings waarop boekings geskied betreffende uitgereikte wissels, uitbetalingsopdragte, geremitteerde tjeks, ens., en wat die een of ander teenboeking deur die betrokke kantoor vereis.

Particulars to be Furnished.	*Interpretation.*
12. Liabilities Other than the Foregoing..	In so far as it is the practice of the Bank to carry them, all other liabilities such as:— (1) Balance Unappropriated Profit. (2) Dividend Equalisation Fund. (3) Net amount of Fidelity Insurance Fund established and maintained by Bank in lieu of taking out insurance cover, and reserved exclusively for the purpose of making good any loss resulting from the negligence or dishonesty of employees, as provided in section *forty-eight* of the Act. (4) Net credit balance of Gross Earnings *less* Expenses, i.e. Commission, Discount, Interest, Rents and Rentals, Exchange, Dividends and other income earned during the current financial year, *less* Charges, Postages, Salaries and Allowances, Rent and Taxes, Telegraphic Expenses, Interest Accrued or Paid, Premises and Furnishings Maintenance, Law Costs, Administrative Expenses, etc. (5) Recoveries on loans and investments, profits on securities sold, etc. which may, at the discretion of the institution, be credited in whole or in part to any Reserve for Bad and Doubtful Debts. (6) Reserve for Repairs to Bank Premises. (7) Reserve for Staff Bonus. (8) Interest, Discount, Rent and other income collected but not earned, etc. (9) Any unpublished Reserve Funds, as mentioned under item 10 (*b*), or any other unpublished reserves built up out of actual earnings, recoveries, premiums on shares, or profits resulting from the realization of capital assets.
13. Total Other Liabilities..............	Items 10 to 12.
14. Grand Total of Liabilities..........	Items 9 and 13.
CONTINGENT LIABILITIES.	
15. Instalments due on loan subscriptions	On stock included under Investments.
16. Bills Rediscounted..................	Including any bills sold to the South African Reserve Bank for which the Bank has assumed a contingent liability.
17. Forward Exchange Contracts.........	—
18. Uncalled Liability on Shares..........	Shares held by the Bank as an investment.
19. Loans Granted but not yet paid out..	Loans (other than current account overdrafts) of fixed amounts, *including* loans repayable on demand, to which the Bank has been irrevocably committed.
ASSETS. (*To be furnished on a separate sheet*).	NOTE.—On two copies of every *quarterly Statement*, the three ordinary columns must be preceded by two further columns headed "Union Liquid Assets" and "Union Cover", respectively, in which all Union assets ranking for the prescribed Liquid Assets requirement of section *fourteen* (1) (*c*) of the Act, and all Union Assets ranking for the prescribed Covered Position requirement of section *fifteen* (1) of the Act, respectively, must be given. Paper eligible for rediscount with the South African Reserve Bank need only be given in the "Union Liquid Assets" column by Banks whose total under the other items indicated and mentioned in section *one* of the Act is insufficient to comply with the prescribed "Liquid Assets" requirement under section *fourteen* (1) (*c*) of the Act. All assets given under "In the Union", *except* those indicated and such others as are not payable in Union currency, which may have been included under other items, rank for the Covered Position requirement of section *fifteen* and may be included under the "Union Cover" column: Provided that if the total amount of such "In the Union" assets is insufficient to comply with the requirements of the Act, claims payable in Union currency but held outside the Union, may, in terms of the Act, be included. Full particulars, however, are to be given of any such claims so included, which are not clearly indicated as such in the "Outside the Union" column. "L.A." means Union Assets ranking for the Union Liquid Assets requirement and which may be included in the "Union Liquid Assets" column. "C.P." means Union Assets ranking for the Union Covered Position requirement and which may be included in the "Union Cover" column. In accordance with the requirements of section *one* (3) of the Act, provision for depreciation of assets and for bad and doubtful debts must be made in the case of all assets. Such provision must be made at least once in every financial year.
1. Subsidiary Coin.....................	(*L.A.*)—Only coin which is legal tender or current in the respective areas in which the Bank operates to be included. All other coin to be included under item 20 (11).
2. Gold Coin and Bullion..............	(*L.A.*).
3. Notes of South African Reserve Bank	(*L.A.*).
4. Notes of Other Banks................	Only notes which are legal tender or current in the respective areas in which the Bank operates to be included. All other bank notes to be included under item 20 (12): Provided that as long as British sterling notes and United States of America dollar notes are cleared to the South African Reserve Bank, any such notes held in the Union may be included under "In the Union" under this item.
5. (1) Balances in South African Reserve Bank:—	(*L.A.*)—Total to be given on this line.
[(*a*) Reserve Balance £..............]	Not to be given in ordinary columns. Balance of Reserve Account maintained in terms of section *fourteen* (1) (*b*) of the Act. (Not for publication in *Gazette*.)
[(*b*) Free Balance... £..............]	Not to be given in ordinary columns. Balance held on Free Account. (Not for publication in *Gazette*.)
(2) Balances in National Finance Corporation of South Africa	(L.A.)
6. Balances due by:—	The "In the Union" figure to include only balances due and payable in the Union.
(*a*) Other Banks—	*A total figure may be given on this line for "Outside the Union".*
(i) Commercial Banks registered in the Union	(*L.A.*)—Total of net debit balances representing the amount due by each of the other Banks registered or provisionally registered in the Union, respectively, on current and agents account, *plus* total clearing house vouchers held against all other Banks registered or provisionally registered in the Union, *including* the South African Reserve Bank. [All other uncleared effects to be shown under item 20 (3).]

Vereiste besonderhede.	*Vertolking.*
12. Ander verpligtings as die bovermelde	Vir sover dit die gebruik van die bank is om sulke rekeninge te hou, alle ander verpligtings soos:— (1) Saldo onverdeelde wins. (2) Diwidendegalisasiefonds. (3) Netto bedrag van personeelgetrouheidswaarborgfonds wat deur die bank gestig en in stand gehou word in plaas van 'n versekering te sluit en wat uitsluitend gereserveer is vir die vergoeding van enige moontlike verlies wat uit die nalatigheid of oneerlikheid van sy amptenare mag voortspruit, soos bepaal in artikel *ag-en-veertig* van dit Wet. (4) Netto kreditsaldo van bruto inkomste *min* uitgawes, d.w.s., kommissie, diskonto, rente, huur en huurgeld, kommissie op tjeks, diwidende en ander inkomste wat gedurende die lopende boekjaar verdien is, *min* koste, posgeld, salarisse en toelae, huur en belastings, telegrafiese onkoste, betaalde of opgelope rente, onderhoud van geboue en ameublement, regskoste, administratiewe uitgawe, ens. (5) Bedrae verhaal op lenings en beleggings, winste op verkoopte effekte, ens., waarmee na die goeddunke van die instelling, enige reserwe vir onverhaalbare en twyfelagtige skulde in sy geheel of gedeeltelik gekrediteer mag word. (6) Reserwe vir herstel van bankgeboue. (7) Reserwe vir bonus aan personeel. (8) Rente, diskonto, huur en ander inkomste wat geen maar nog nie verdien is nie, ens. (9) Enige ongepubliseerde reserwefondse soos onder pos 10 (*b*) vermeld, of enige ander ongepubliseerde reserwefondse wat uit werklike winste, invorderings, premies op aandele, of winste voortspruitende uit die te geld maak van kapitaalbate opgebou is.
13. Totaal van ander verpligtings........	Poste 10 tot 12.
14. Groottotaal van verpligtings.........	Poste 9 en 13.
VOORWAARDELIKE VERPLIGTINGS.	
15. Paaiemente op leningsinskrywings verskuldig	Op obligasies ingesluit onder beleggings.
16. Herdiskonteerde wissels.............	Insluitende alle wissels wat aan die Suid-Afrikaanse Reserwebank verkoop is en waarvoor die bank hom voorwaardelik aanspreeklik gestel het.
17. Termynvaluta-kontrakte.............	—
18. Onopgevorderde bedrag op aandele verskuldig	Aandele deur die bank as belegging gehou.
19. Lenings toegestaan maar nog nie uitbetaal nie	Lenings (uitgeslote oortrokke lopende rekenings) van vaste bedrae, *insluitende* op aanvraag terugbetaalbare lenings, waarvoor die bank onherroeplik verbind is.
BATE.	
Moet op 'n aparte vel papier ingedien word)	*L.W.*—Op twee afskrifte van iedere Kwartaalstaat moet die drie gewone kolomme deur twee verdere kolomme voorafgegaan word met die onderskeie opskrifte „ Likwiede Bate in die Unie " en „ Unie-dekking ", waarin alle Unie-bate wat vir die voorgeskrewe vereistes van onderskeidelik artikel *veertien* (1) (*c*) van die Wet ten aansien van likwiede Bate en artikel *vyftien* (1) van die Wet ten aansien van die Gedekte Posisie, toegelaat word, opgegee moet word. Papier by die Suid-Afrikaanse Reserwebank herdiskonteerbaar hoef alleen in die kolom „ Likwiede Bate in die Unie " deur banke opgegee te word waarvan die totale bedrag onder die ander aangeduide poste en wat in artikel *een* van die Wet vermeld word, onvoldoende is om te voldoen aan die voorgeskrewe vereiste van artikel *veertien* (1) (*c*) van die Wet ten aansien van „ Likwiede Bate ". Alle bate wat onder „ Binne die Unie " opgegee is, *met uitsondering* van die wat aangedui is en sodanige andere wat nie in Unie-geld betaalbaar is nie, wat moontlik onder sekere ander poste ingesluit is, word toegelaat ten opsigte van die vereistes ten aansien van die Gedekte Posisie van artikel *vyftien* van die Wet en mag in die kolom „ Unie-dekking " opgegee word: Met dien verstande dat, indien die totale bedrag van sodanige bate „ Binne die Unie " onvoldoende is om aan die vereistes van die Wet te voldoen, eise wat betaalbaar is in Unie-geld maar wat buite die Unie gehou word, ooreenkomstig die Wet ingesluit mag word. Volledige besonderhede moet egter verstrek word van enige sodanige eise wat aldus ingesluit is, wat nie duidelik as sodanig in die kolom „ Buite die Unie " aangedui word nie. „ L.B." beteken Unie-bate wat ten opsigte van die vereistes ten aansien van Likwiede Bate in die Unie toelaatbaar is en wat in die kolom „ Likwiede Bate in die Unie " opgegee mag word. „ G.P." beteken Unie-bate wat ten opsigte van die vereistes ten aansien van die Gedekte Posisie in die Unie toelaatbaar is en wat in die kolom „ Unie-dekking " opgegee mag word. Ooreenkomstig die bepalings van artikel *een* (3) van die Wet, moet vir waardevermindering van bate en vir onverhaalbare en twyfelagtige skuld ten opsigte van alle bate voorsiening gemaak word. Sodanige voorsiening moet minstens eenkeer in iedere boekjaar gemaak word.
1. Pasmunt..............................	(*L.B.*).—Slegs muntgeld wat wettige betaalmiddel of gangbaar is in die onderskeie gebiede waarin die bank sake doen, moet ingesluit word. Alle ander muntgeld moet onder pos 20 (11) opgeneem word.
2. Goudmunt en staafgoud............	(*L.B.*).
3. Suid-Afrikaanse Reserwebanknote....	(*L.B.*).
4. Note van ander banke..............	Slegs banknote wat wettige betaalmiddel of gangbaar is in die onderskeie gebiede waarin die bank sake doen, moet ingesluit word. Alle ander banknote moet onder pos 20 (12) opgeneem word: Met dien verstande dat solank as Britse sterlingnote en dollarnote van die Verenigde State van Amerika deur die Suid-Afrikaanse Reserwebank verreken word, enige sodanige note wat in die Unie gehou word, onder „ Binne die Unie " onder hierdie pos opgeneem mag word.
5. (1) Saldo's in die Suid-Afrikaanse Reserwebank:—	(*L.B.*).—Totaal moet op hierdie lyn opgegee word.
[(*a*) Reserwesaldo... £..............]	Moet nie in gewone kolomme opgegee word nie. Saldo op Reserwerekening, gehou ingevolge artikel *veertien* (1) (*b*) van die Wet. (Nie vir publikasie in die *Staatskoerant* nie.)
[(*b*) Vrye saldo...... £..............]	Moet nie in gewone kolomme opgegee word nie. Saldo op Vrye Rekening. (Nie vir publikasie in die *Staatskoerant* nie.)
(2) Saldo's in die Nasionale Finansiekorporasie van Suid-Afrika	(*L.B.*).
6. Saldo's verskuldig deur:—	Die bedrag „ Binne die Unie " moet alleen saldo's verskuldig en betaalbaar binne die Unie insluit.
(*a*) Ander banke..................	Vir „ Buite die Unie " kan op hierdie lyn 'n totaalbedrag opgegee word.
(i) Handelsbanke in die Unie geregistreer	(*L.B.*).—Totaal van netto debetsaldo's verteenwoordigende die bedrag onderskeidelik verskuldig deur elk van die ander in die Unie geregistreerde of voorlopig geregistreerde banke op lopende rekening en agenterekening *plus* die totale bedrag aan verrekeningsbetaalstukke gehou ten laste van alle ander in die Unie geregistreerde of voorlopig geregistreerde banke, *insluitende* die Suid-Afrikaanse Reserwebank. (Alle ander onverrekende stukke moet onder pos 20 (3) opgegee word.)

Particulars to be Furnished.	*Interpretation.*
	NOTE.—(1) If net balance of any of the other Banks is credit, the amount thereof must be included under Liabilities item 4 (*a*). (2) In the case of inter-bank transactions between Banks registered or provisionally registered in the Union, which either or both do not belong to the clearing house and/or do not have reciprocal agents' account arrangements, any such Bank may include the total amount of all cheques, drafts or other orders to pay drawn on any other such Bank, which have been duly delivered or dispatched to such other Bank and which have not been included otherwise in arriving at the net amount "Due by or due to other Banks", respectively, in arriving at the net figure under these respective items: and every such recipient Bank must include the total amount of such cheques, etc. in determining its net figure under these respective items.
(ii) Foreign Banks............	Total of debit balances due by foreign banks, on current or any other account.
(*b*) Building Societies............	(*L.A. only deposits with Building Societies registered in the Union.*)
(*c*) Other Institutions............	[*L.A. only deposits with other institutions approved by the Registrar under section* one (1) *of the Act.*]
7. Money at Call and Short Notice......	Loans ordinarily not exceeding 30 days against Government and other securities and bills of exchange, of a sufficient marketable value to cover. The "Outside the Union" figure may include such loans without security.
8. Investments	(1) In accordance with the provisions of section *one* (3) (*d*) of the Act, any amounts given for this item in the "In the Union" column must be exclusive of any amount lodged or pledged under any other law. (2) In the "Union Liquid Assets" column every security included therein must be shown at an amount not exceeding its cost to the institution or market value as at the date of the statement, whichever is the lower, market value being determined in accordance with section *thirty* of the Act. Where the total book value of such securities is less than the total cost or market value, such book value may be given. (3) (*a*) Save with the special consent of the Minister in terms of section *twenty-nine* of the Act only investments not pledged or otherwise encumbered are to be included in the "Union Liquid Assets" column. (*b*) Securities lodged with the Reserve Bank in anticipation of possibly necessary facilities need not be regarded as pledged unless they definitely secure facilities granted, and then only to the extent that the Reserve Bank claims to hold an enforceable pledge. (4) No investments not payable in Union currency are to be included in the "Union Cover" column.
(*a*) Local Union Government Stock	(*L.A.*)—Payable in Union Currency. Including Cape of Good Hope, Natal and Transvaal stock. Union Government securities pledged as security for South West Africa note issues not to be included under "In the Union".
(*b*) Other Union Government Stock	(*L.A. only such stocks actually held in the Union but not C.P.*) Not payable in Union currency. Including Cape of Good Hope, Natal and Transvaal stock.
(*c*) Union Treasury Bills............	(*L.A.*)—Either bought or discounted.
(*d*) Other Government Stock........	(*Not C.P.*)—Stock of other States, Provinces, etc.
(*e*) Other Government Treasury Bills	(*Not C.P.*)
(*f*) Municipal Stocks............	[*L.A. only stocks of local authorities in the Union which are quoted on a stock exchange in the Union or have been approved by the Registrar under section* one (1) *of the Act.*] (*C.P. only those payable in Union Currency.*)
(*g*) Public Utilities Stock...........	(*L.A. only stocks of Rand Water Board and Electricity Supply Commission, Iscor Debentures and South African Reserve Bank stock.*)
(*h*) Other Debenture Securities.......	[*L.A. only such other debentures as have been approved by the Registrar under section* one (1) *of the Act.*] (*C.P. only those payable in Union Currency.*) NOTE.—In accordance with the requirements of section *thirteen* (1) (*b*) of the Act, as amended, there shall be appended at the foot of every statement which, in the "In the Union" column, includes any of the investments referred to in paragraph (ii) of the second proviso to section *fifteen* (1) of the Act, as amended, a note specifying the amount of such investment and the component parts thereof.
(*i*) Banking Stocks and Shares.....	(*C.P. only those expressed in Union Currency.*) Including stock of the National Finance Corporation of South Africa but excluding South African Reserve Bank stock.
(*j*) Other Stocks and Shares........	(*C.P. only those expressed in Union Currency.*) Other than any included under item 16.
9. Bills Discounted:—	Total of bills drawn in the currency of the country in which they were discounted and payable in that country. NOTE.—Provision should be made at least once in each half-year for rebate on bills maturing after the date of any Statement.
(*a*) Current.......................	*A total figure only need be given on this line for "Outside the Union".*
(i) Trade Bills..............	(*L.A. only such bills as are eligible for discount by the South African Reserve Bank.*) Bills deposited with the Reserve Bank in anticipation of possibly necessary rediscount may be shown in the L.A. column, and must be shown in the "In the Union" column, until they are actually rediscounted.
(ii) Accommodation Bills.....	—
(*b*) Overdue and Unpaid...........	Inland Bills of all kinds.
10. Bills of Exchange Purchased:—	Total of bills drawn on a country other than that of purchase. Only balances actually appearing in the books at the date of the Statement should be included. Bills remitted and in transit at date of the Statement are not to be included in the totals shown against this heading.
(*a*) Current.......................	(*L.A. only such bills as are eligible for discount by the South African Reserve Bank, but not C.P.*)
(*b*) Overdue and Unpaid...........	(*C.P. such bills debited back to negotiating Branch in the Union.*)
11. Bills Receivable:—	Bills purchased by Branches, Overseas Offices and Agents of the Bank in countries other than that in which the bills are payable, and remitted to the debit of the Bank's offices in the country in which the bills are payable. The total should include only bills which have actually been received in the country in which they are payable. Bills remitted and in transit at the date of the Statement are not to be included in the totals shown against this heading.
(*a*) Current.......................	(*L.A. only such bills as are eligible for discount by the South African Reserve Bank.*) Bills deposited with the Reserve Bank in anticipation of possibly necessary rediscount may be shown in the L.A. column, and must be shown in the "In the Union" column, until they are actually rediscounted.
(*b*) Overdue and Unpaid...........	—

Vereiste besonderhede.	*Vertolking.*
	L.W.—(1) As die netto saldo van enige van die ander banke 'n kreditsaldo is moet die bedrag daarvan onder Laste, pos 4 (*a*), opgeneem word. (2) In die geval van onderlinge banktransaksies tussen banke wat geregistreer of voorlopig geregistreer is in die Unie, waarvan die een of albei nie tot die klaringshuis behoort nie en/of nie wederkerige agenterekeningreëlings het nie, mag enige sodanige bank die totale bedrag aan tjeks, wissels of ander betaalopdragte wat op enige ander sodanige bank getrek is, wat behoorlik aan sodanige ander bank oorhandig of versend is en wat nie andersins ingesluit is in die bepaling van die netto bedrag „Verskuldig deur of Verskuldig aan ander Banke" nie, insluit by die bepaling van die netto bedrag onder hierdie respektiewe poste; en iedere sodanige ontvangende bank moet die totale bedrag van sodanige tjeks, ens., insluit by die bepaling van sy netto bedrag onder hierdie respektiewe poste.
(ii) Vreemde banke............	Totaal van debetsaldo's op lopende of enige ander rekening deur vreemde banke verskuldig.
(*b*) Bouverenigings................	(*L.B. slegs deposito's by in die Unie geregistreerde bouverenigings.*)
(*c*) Ander instellings.............	[*L.B. slegs deposito's by ander instellings wat deur die Registrateur kragtens artikel* een (1) *van die Wet goedgekeur is.*]
7. Onmiddellik en met kort kennisgewing opeisbare geld	Lenings, in die reël vir hoogstens 30 dae, teen Staats- en ander effekte en wissels van 'n genoegsame markwaarde as dekking. Die bedrag „Buite die Unie" mag sodanige lenings sonder onderpand insluit.
8. Beleggings:—	(1) Ooreenkomstig die bepalings van artikel *een* (3) (*d*) van die Wet moet die bedrae wat vir hierdie pos in die kolom „Binne die Unie" opgegee word, met uitsluiting wees van enige bedrag ingevolge ander wetsbepalings gedeponeer of verpand. (2) In die kolom „Likwiede Bate in die Unie" moet elke effek wat daarin verskyn opgegee word teen 'n bedrag van hoogstens wat dit die instelling gekos het of teen markwaarde op die datum van die staat, na gelang van watter die laagste is, waar markwaarde ooreenkomstig artikel *dertig* van die Wet bepaal word. Waar die totale boekwaarde van die betrokke effekte minder is as hul totale kosprys of markwaarde, kan vermelde boekwaarde opgegee word. (3) (*a*) Behalwe met spesiale toestemming van die Minister kragtens artikel *nege-en-twintig* van die Wet, moet slegs beleggings wat nie verpand of andersins belas is nie in die kolom „Likwiede Bate in die Unie" opgeneem word. (*b*) Effekte wat in afwagting van moontlike nodige fasiliteite by die Reserwebank gedeponeer is, hoef nie as verpand beskou te word nie behalwe as hulle werklik verleende fasiliteite dek, en dan slegs in die mate waarin die Reserwebank beskou dat hy 'n regsgeldige pand het. (4) Beleggings wat nie in Uniegeld betaalbaar is nie moet nie in kolom „Uniedekking" verskyn nie.
(*a*) Plaaslike obligasies van die Unie-regering	(*L.B.*).—Betaalbaar in die geldeenheid van die Unie. Insluitende obligasies van die Kaap die Goeie Hoop, Natal en Transvaal. Effekte van die Unie-regering wat as dekking vir die uitgifte van banknote in Suidwes-Afrika verbind is, moet nie onder „Binne die Unie" opgeneem word nie.
(*b*) Ander obligasies van die Unie-regering	(*L.B. slegs obligasies wat werklik in die Unie gehou word, maar nie G.P. nie.*) Nie betaalbaar in die geldeenheid van die Unie nie. Insluitende obligasies van die Kaap die Goeie Hoop, Natal en Transvaal.
(*c*) Unie-skatkisbewyse............	(*L.B.*).—Óf gekoop óf gediskonteer.
(*d*) Ander Staatsobligasies.........	(*Nie G.P. nie.*) Obligasies van ander State, Provinsies, ens.
(*e*) Skatkisbewyse van ander regerings	(*Nie G.P. nie.*)
(*f*) Obligasies van munisipaliteite...	[*L.B. slegs obligasies van plaaslike besture in die Unie wat op 'n effektebeurs in die Unie genoteer word of wat deur die Registrateur kragtens artikel* een (1) *van die Wet goedgekeur is.*] (*G.P. alleen dié wat in Unie-geld betaalbaar is.*)
(*g*) Effekte van versorgingsbedrywe.	(*L.B. slegs obligasies van die Randse Waterraad, die Elektrisiteitsvoorsieningskommissie en Yskor, en aandele van die Suid-Afrikaanse Reserwebank.*)
(*h*) Ander obligasies...............	[*L.B. alleen die ander obligasies wat deur die Registrateur kragtens artikel* een (1) *van die Wet goedgekeur is.*] (*G.P. alleen dié wat in die Unie-geld betaalbaar is.*) *L.W.*—Ooreenkomstig die vereistes van artikel *dertien* (1) (*b*) van die Wet, soos gewysig, moet onderaan elke staat wat in die kolom „Binne die Unie" van die beleggings insluit wat in paragraaf (ii) van die tweede voorbehoud op artikel *vyftien* (1) van die Wet, soos gewysig, vermeld word, 'n aantekening aangebring word waarin die bedrag van vermelde belegging en die samestelling daarvan uiteengesit word.
(*i*) Bankaandele..................	(*G.P. alleen dié wat in Unie-geld uitgedruk is.*)—Insluitende aandele van die Nasionale Finansiekorporasie van Suid-Afrika, maar met uitsondering van aandele van die Suid-Afrikaanse Reserwebank.
(*j*) Ander aandele................	(*G.P. alleen dié wat in Unie-geld uitgedruk is.*)—Met uitsondering van enige onder pos 16 opgeneem.
9. Gediskonteerde wissels:—	Totale bedrag aan wissels getrek in die geldeenheid van die land waarin hulle gediskonteer is en betaalbaar in daardie land. *L.W.*—Minstens eenmaal per halfjaar moet voorsiening gemaak word vir 'n rabat op wissels wat na die datum van enige Staat verval.
(*a*) Lopende......................	Vir „Buite die Unie" hoef alleen 'n totaalbedrag op hierdie lyn opgegee te word.
(i) Handelswissels.............	(*L.B. slegs wissels wat deur die Suid-Afrikaanse Reserwebank gediskonteer kan word.*) Wissels wat in afwagting van moontlik nodige herdiskontering by die Reserwebank gedeponeer is, kan in die L.B.-kolom opgeneem word, en moet in die kolom „Binne die Unie" opgeneem word, totdat hulle werklik herdiskonteer word.
(ii) Akkommodasiewissels.......	—
(*b*) Vervalle en onbetaald..........	Alle soorte binnelandse wissels.
10. Gekoopte wissels:—	Totale bedrag aan wissels getrek op 'n ander land as dié waarin hulle gekoop is. Slegs saldo's wat werklik op die datum van die staat in die boeke verskyn, moet ingesluit word. Wissels wat geremitteer en in transito is op die datum van die staat moet nie opgeneem word in die totale onder hierdie pos nie.
(*a*) Lopende......................	(*L.B. slegs wissels wat deur die Suid-Afrikaanse Reserwebank gediskonteer kan word, maar nie G.P. nie.*)
(*b*) Vervalle en onbetaald..........	(*G.P. die wissels wat teruggedebiteer is aan die tak van aankoop in die Unie.*)
11. Te inne wissels:—	Wissels gekoop deur takke, oorsese kantore en agente van die Bank in ander lande as dié waarin die wissels betaalbaar is en geremitteer ten laste van die bank se kantore in die land waarin die wissels betaalbaar is. Die totaal moet alleen wissels insluit wat werklik in die land waarin hulle betaalbaar is, ontvang is. Wissels wat geremitteer en in transito is op die datum van die staat moet nie ingesluit word in die totale onder hierdie pos nie.
(*a*) Lopende......................	(*L.B. slegs wissels wat deur die Suid-Afrikaanse Reserwebank gediskonteer kan word.*)—Wissels wat in afwagting van moontlik nodige herdiskontering by die Reserwebank gedeponeer is, kan in die L.B.-kolom opgeneem word, en moet in die kolom „Binne die Unie" opgeneem word, totdat hul werklik herdiskonteer word.
(*b*) Vervalle en onbetaald..........	—

Particulars to be Furnished.	*Interpretation.*
12. Loans and Advances to the Public:—	Other than Bills discounted and *exclusive* of any amounts included under item 16. In accordance with the requirements of section one (3) (d) of the Act, any amounts given for this item in the "In the Union" column, must be EXCLUSIVE of any amount lodged or pledged under any other law, e.g., mortgage bonds lodged under the Public Auctions Act.
(*a*) Unsecured—Current...........	—
(*b*) Secured—Current..............	*A total figure only need be given on this line for "Outside the the Union".* In the case of loans granted against the security of more than one of the undermentioned classes, the classification must be made according to the principal security held by the Institution, in the usual order of priority adopted by the Bank. The classification into Current and Overdue and Unpaid to be made at least once in every financial year.
(i) By Stocks, Shares and Debentures	—
(ii) By Mortgages over Town Property	Against first or subsequent mortgage bonds.
(iii) By Mortgages over Farm Property	Against first or subsequent mortgage bonds.
(iv) By pledges of Bills for Collection	—
(v) By Guarantees..........	—
(vi) By Sureties and Co-principal Debtors	To include only loans granted to individuals, subject to repayment by regular instalments.
(vii) By Sundry Securities....	Including pledges and cessions of fixed deposit receipts, hire purchase contracts, life insurance policies, notarial bonds, merchandise and produce, etc.
(*c*) Overdue and Unpaid..........	All accounts about which the Bank entertains any doubt as to full and prompt recovery, including all loans repayable on demand or otherwise and all overdrafts on current account which have been called up, any of which have not as yet been written off. Any amount given as Overdue and Unpaid to be the net amount after making full provision for bad and doubtful debts as required under the Act. NOTE.—Any bad and doubtful advances should be included *exclusive* of any interest accrued thereon so that no "Interest in Suspense" should be included under Liabilities item 12.
13. Advances to Governments:—	Advances to the Governments concerned only and/or their various Departments.
(*a*) Union Government...........	Including South African Railways and Harbours and Provincial Administrations.
(*b*) Other Governments...........	Other States, Protectorates, Colonies, Provinces, etc.
(*c*) Local Governments...........	Including Divisional Councils and Local Authorities, i.e. Municipalities, Health Committees, etc.
14. Customers' Liability on Acceptances Outstanding per contra:—	—
(*a*) Under Letters of Credit issued in the Union	—
(*b*) Other.......................	—
15. Bank Furniture, Fittings and Equipment	Bank furniture and fittings; Assay plant and fittings; Stationery, etc., at not more than cost *less* depreciation and any additional amounts written off.
16. Bank Premises.....................	All land and buildings owned by the Bank and used or intended to be used by it for banking purposes, including official Bank residences, at not more than cost *less* depreciation and any additional amounts written off. To include investments and other assets indirectly representing Bank Premises, i.e. investments in shares of companies legally owning certain Bank properties used or intended to be used for official banking purposes *including* any loans and advances to such companies. NOTE.—The first quarterly statement of a bank after its financial year-end must be accompanied by a note stating, in respect of the assets shown in the "In the Union" column, the method used to arrive at the amount of these assets, as if the statement were a balance sheet to which paragraphs 4 (3) and 5 (1) of the Eighth Schedule to the Companies Act applied.
17. Landed Property other than Bank Premises	(1) Landed property bought in under bond or otherwise, or surrendered to the Bank in respect of liabilities and not yet disposed of. (2) Amount due to Bank on landed property sold under deed of sale. (3) Other landed property purchased by the Bank and not intended for banking purposes or for official bank residences. (4) Investments and other assets indirectly representing property other than Bank premises. NOTE.—The first quarterly statement of a bank after its financial year-end must be accompanied by a note stating, in respect of the assets shown in the "In the Union" column, the method used to arrive at the amount of these assets, as if the statement were a balance sheet to which paragraphs 4 (3) and 5 (1) of the Eighth Schedule to the Companies Act applied.
18. Preliminary Expenses...............	(*Not C.P.*)—All expenses incurred in connection with the establishment of the Bank and of its branches and not yet written off, including goodwill. In accordance with the provisions of section *one* (3) (*c*) of the Act no amount may be given for this item in the "In the Union" column.
19. Balances due by Head Office and Branches	Net inter-branch debtor balances resulting from entries concerning transactions which originate or require response outside any particular Branch, i.e. net debtor balance due by the Bank's Head Office and Branches, *including* its own Overseas Offices, in respect of accounts maintained with them or in their name *including* accounts through which entries are passed relative to drafts issued, transfers, cheques remitted, etc., and which require the Office involved to pass some entry in response.
20. Assets other than the Foregoing......	In so far as it is the practice of the Bank to carry them, all other assets such as:— (1) (*Not C.P.*)—Net debit balance of Gross Earnings *less* Expenses, i.e. Commission, Discount, Interest, Rents and Rentals, Exchange, Dividends and other income earned during the current financial year *less* Charges, Postages, Salaries and Allowances, Rent and Taxes, Telegraphic Expenses, Interest Accrued or Paid, Premises and Furnishings Maintenance, Law Costs, Administrative Expenses, etc. (2) Interest, Commissions, Rent or Rentals and other income earned or accrued but not yet received. (3) Postal Orders, Money Orders and uncleared effects such as cheques, warrant vouchers and drafts, but *excluding* clearance vouchers under item 6 (*a*) (i).

Vereiste besonderhede.	*Vertolking.*
12. Lenings en voorskotte aan die publiek	Ander as gediskonteerde wissels en met uitsluiting van enige bedrae wat onder pos 16 opgeneem is. **Ooreenkomstig die vereistes van artikel *een* (3) (*d*) van die Wet, moet enige bedrae wat vir hierdie pos in die „ Binne die Unie "-kolom opgegee word met UITSLUITING wees van enige ingevolge ander wetsbepalings gedeponeerde of verpande bedrag, bv. verbande ingevolge die Publieke Veilingswet gedeponeer.**
(*a*) Ongedekte—Lopende..........	—
(*b*) Gedekte—Lopende............	Vir „ Buite die Unie " hoef alleen 'n totaalbedrag op hierdie lyn opgegee te word. In die geval van lenings wat teen sekerheid van meer as een van ondervermelde soorte onderpand verstrek is, moet die indeling geskied volgens die belangrikste onderpand wat deur die bank gehou word, in die gebruiklike rangorde wat deur die bank gevolg word. Die indeling in „ Lopende " en „Vervalle en onbetaald " moet minstens eenkeer in iedere boekjaar gemaak word.
(i) Deur obligasies en aandele..	—
(ii) Deur verbande op stedelike eiendom	Teen eerste of latere verbande.
(iii) Deur verbande op plaaseiendom	Teen eerste of latere verbande.
(iv) Deur verpanding van inkassowissels	—
(v) Deur garansies..............	—
(vi) Deur borge en mede-hoofskuldenare	Moet alleen lenings insluit wat aan indiwidue verleen is en aan terugbetaling by wyse van gereelde paaiemente onderworpe is.
(vii) Deur diverse sekuriteite......	Insluitende pandregte en sessies van vaste deposito-bewyse, huurkoopkontrakte, lewensversekeringspolisse, notariële verbande, handelsware en produkte, ens.
(*c*) Vervalle en onbetaald..........	Alle rekenings waaromtrent daar by die bank twyfel bestaan ten opsigte van volle of prompte terugbetaling, *insluitende* alle lenings wat op aanvraag of andersins terugbetaalbaar is en alle oortrekkings op lopende rekening wat opgeroep is, enige waarvan nog nie afgeskryf is nie. Enige bedrag wat as „Vervalle en onbetaald " opgegee word, moet die netto bedrag wees nadat volle voorsiening, soos deur die Wet vereis, vir onverhaalbare en twyfelagtige skuld gemaak is. *L.W.*—Enige onverhaalbare en twyfelagtige voorskotte moet *sonder insluiting* van daarop opgeloop rente opgegee word sodat geen „ Verdiende rente waarvan die ontvangs onseker is " onder Laste, pos 12 ingesluit behoort te word nie.
13. Voorskotte aan owerhede:—	Voorskotte aan die betrokke owerhede self en/of hulle onderskeie departemente.
(*a*) Unie-regering..................	Insluitende Suid-Afrikaanse Spoorweë en Hawens en Provinsiale Administrasies.
(*b*) Ander regerings................	Ander State, Protektorate, Kolonies, Provinsies, ens.
(*c*) Plaaslike owerhede.............	Insluitende Afdelingsrade en plaaslike owerhede, d.w.s., Munisipaliteite, Gesondheidsrade, ens.
14. Verpligtings van klante uit hoofde van uitstaande aksepte per contra:—	—
(*a*) Kragtens kredietbriewe in die Unie uitgereik	—
(*b*) Ander........	—
15. Bankameublement en -toerusting.....	Bankameublement en -toerusting; assaieerinrigting en -toerusting; skryfbehoeftes, ens., teen nie meer nie as kosprys *min* waardevermindering en enige verdere bedrae wat afgeskryf is.
16. Bankgeboue........................	Alle grond en geboue wat die bank besit en gebruik of wat bestem is vir bankdoeleindes, insluitende offisiële bankwonings, teen nie meer nie as kosprys *min* waardevermindering en enige verdere bedrae wat afgeskryf is. Moet insluit beleggings en ander bate wat onregstreeks bankgeboue verteenwoordig, d.w.s., beleggings in aandele van maatskappye wat wetlik die eienaars is van sekere bankeiendomme wat vir offisiële bankdoeleindes gebruik word of daarvoor bestem is, insluitende enige lenings en voorskotte aan sodanige maatskappye. *L.W.*—Die eerste kwartaalstaat van 'n bank na sy boekjaareinde moet van 'n aantekening vergesel gaan waarin, ten opsigte van die bate in die kolom „ Binne die Unie " opgegee, die metode aangetoon word wat gebruik is om tot die bedrag van dié bate te geraak, asof die staat 'n balansstaat is waarop paragrawe 4 (3) en 5 (1) van die Agste Byale van die Maatskappywet van toepassing is.
17. Vaste eiendom behalwe bankgeboue..	(1) Vaste eiendom wat onder verband of andersins ingekoop is of waarvan aan die bank afstand gedoen is ten opsigte van verpligtings en wat nog nie van die hand gesit is nie. (2) Bedrag verskuldig aan die bank op vaste eiendom wat onder 'n koopakte verkoop is. (3) Ander vaste eiendom deur die bank gekoop en nie bestem vir bankdoeleindes of vir offisiële bankwonings nie. (4) Beleggings en ander bate wat onregstreeks ander eiendom behalwe bankgeboue verteenwoordig. *L.W.*—Die eerste kwartaalstaat van 'n bank na sy boekjaareinde moet van 'n aantekening vergesel gaan waarin, ten opsigte van bate in die kolom „ Binne die Unie " opgegee, die metode aangetoon word wat gebruik is om tot die bedrag van dié bate te geraak, asof die staat 'n balansstaat is waarop paragrawe 4 (3) en 5 (1) van die Agste Bylae van die Maatskappywet van toepassing is.
18. Oprigtingskoste....................	(*Nie G.P. nie.*)—Alle onkoste wat aangegaan is in verband met die oprigting van die bank en van sy takke en wat nog nie afgeskryf is nie, **insluitende konneksiewaarde.** **Ooreenkomstig die bepalings van artikel *een* (3) (*c*) van die Wet moet geen bedrag vir hierdie pos in die „ Binne die Unie "-kolom opgegee word nie.**
19. Saldo's verskuldig deur hoofkantoor en takke	Netto debetsaldo's van takke onderling wat voortspruit uit boekinge betreffende transaksies wat buite enige bepaalde tak ontstaan of bevestiging vereis, d.w.s., netto debetsaldo's verskuldig deur die bank se hoofkantoor en takke, insluitende sy eie oorsese kantore, ten opsigte van rekenings wat by hulle of op hulle naam gehou word, met inbegrip van rekenings waarop boekinge geskied betreffende uitgereikte wissels, uitbetalingsopdragte, geremitteerde tjeks, ens., en wat die een of ander teenboeking deur die betrokke kantoor vereis.
20. Ander bate as die bovermelde........	Vir sover dit die gebruik van die bank is om sulke rekeninge te hou, alle ander bate soos:— (1) (*Nie G.P. nie*).—Netto debetsaldo van bruto inkomste *min* uitgawes, d.w.s., kommissie diskonto, rente, huur en huurgelde, kommissie op tjeks, diwidende en ander inkomste wat gedurende die lopende boekjaar verdien is *min* koste, posgeld, salarisse en toelae, huur en belastings, telegrafiese onkoste, betaalde of opgelope rente, onderhoud van geboue en ameublement, regskoste, administratiewe uitgawes, ens. (2) Rente, kommissies, huur en huurgelde en ander inkomste verdien of opgeloop maar nog nie ontvang nie. (3) Posorders, poswissels en onverrekende stukke soos tjeks, betaalorders en wissels, maar *met uitsluiting* van verrekeningsbetaalstukke onder pos 6 (*a*) (i).

Particulars to be Furnished.	*Interpretation.*
	(4) Stamps embossed on cheques and other forms pending recovery, postage and revenue stamps on hand. (5) Movables pledged as security and taken over by the Bank but not yet realized. (6) Tax Redemption Certificates. (7) Deposits with Municipalities and Post Office. (8) "Home Banks" or "Home Safes", *less* depreciation and any additional amounts written off. (9) Insurance Premiums and other payments made in advance. (10) (*Not C.P.*)—Teller's shortages. (11) (*Not C.P.*)—Coin not included under item 1. (12) (*Not C.P.*)—Bank and other currency notes not included under item 4. In accordance with the provisions of paragraphs (*a*) and (*b*) of section *one* (3) of the Act any amount referred to under (1) above (i.e., loss) or any other amounts referred to in paragraph (*a*) of said section, must not be included in the total figure given for this item in the "In the Union" column.
21. Total Assets......................	Items 1 to 20. In accordance with the requirements of section *one* (3) of the Act the amount given for this item in the "In the Union" column must be EXCLUSIVE of all the items referred to in that sub-section, viz., Depreciation and Bad and Doubtful Debts; Losses, etc.; Preliminary Expenses and Goodwill; Assets Lodged or Pledged.
MEMORANDUM.	
22. Forward Exchange Contracts.........	Customers' liability on account of Forward Exchange Contracts.
23. Assets pledged to secure deposits and other liabilities	The "In the Union" figures to be exclusive of any securities peldged as security for South West Africa note issues. In the case of any assets in the Union referred to in section *one* (3) (*d*) of the Act, the amount involved and the Act concerned must be inserted in parenthesis after or under this item on one or both of the DUPLICATE copies of the statement, e.g.:— (£20,000—Insurance Act, 1943.) (£5,000—Workmen's Compensation Act, 1941.) (£5,000—Public Auctions Act, 1925.) *Only "In the Union" figures need be given.*
24. Aggregate Amount of Liabilities to the Bank of Directors, Auditors or any Officers of the Bank, or of any Firms, Partnerships or Companies of which such persons may, either directly or indirectly, be principals or in which they hold any office, or in which the Bank itself has any direct interest	A total figure to be given consisting of the total liabiliy to the Bank of— (1) The persons mentioned, "Directors" including Local Directors and "Officers" every person in the employ of the Bank, including Agents. (2) Any firms, etc. (including co-operative societies and companies) of which such persons may, either directly or indirectly, be principals or in which they hold any office. (3) Any firms, etc. (including co-operative societies and companies) in which the Bank has any direct interest, viz.:— (i) Financial Institutions (only liabilities other than deposit balances due by them and included under items 5 and 6). (ii) Other Institutions. The component parts of the totals given to be available to the Registrar on application. The South African Reserve Bank may be excluded; also, "firms" and "companies" do not include government or quasi-government institutions. (*Only "In the Union" figures need be given*).

We declare—

(1) that the foregoing statement is to the best of our knowledge and belief correct;
(2) that in accordance with the requirements of section *one* (3) (*a*) of the Banking Act, provision for depreciation of assets and for bad or doubtful debts was last made on..(date);
(3) that in accordance with the requirements of section *one* (3) (*b*) of the Banking Act, the foregoing statement does not include as assets operating and accumulated losses, including accumulated depreciation and bad debts not yet written off.

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

....
Chief Executive Officer in the Union.

....
Chief Accounting Officer in the Union.

(To be furnished in triplicate.) (B.A. FORM NO. 7.)

SUPPLEMENTARY QUARTERLY STATEMENT BY COMMERCIAL BANKS

[Required in terms of section *thirteen* (1) (*c*) of the Banking Act, 1942.]

NOTE.—*This Return must be lodged in a standardized form, viz., single foolscap, i.e. size* 8 *in. across and* 13 *in. down. A lefthand binding margin of* $1\frac{1}{2}$ *in. must be provided for, leaving a net size of* $6\frac{1}{2}$ *in. across and* 13 *in. down for the body of the form.*

SUPPLEMENTARY STATEMENT OF ASSETS AND LIABILITIES OF THE..

FOR THE CALENDAR QUARTER ENDING ON THE...................DAY OF...............................19.......

(All amounts to be given to the nearest pound.)

Particulars to be Furnished.	*Interpretation.*
	Not for publication in *Gazette*. Only "In the Union" figures to be included.
CAPITAL REQUIREMENTS.	As prescribed by section *fourteen* (1) (*a*) of the Act.
(*a*) Total number of Offices, Branches or Agencies in the Union	—
(*b*) (i) Prescribed Minimum Paid-up Capital and Unimpaired Reserve Funds based on Number of Branches, etc.	As laid down in section *fourteen* (1) (*a*) (i) of the Act.
(ii) Amount shown under item (*b*) (i) in last preceding supplementary quarterly statement	—
(*c*) Total Liabilities to the Public.........	Liabilities item 9.
(*d*) Balances held in the South African Reserve Bank and the National Finance Corporation of South Africa	Assets, items 5 (1) and (2).
(*e*) Notes of South African Reserve Bank..	Assets, item 3.
(*f*) Par Value of Union Government Stocks and Treasury Bills not pledged or otherwise encumbered	As referred to in section *fourteen* (1) (*a*) of the Act. Par value of Assets item 8 (*a*), (*b*), (*c*) *less* any amount pledged or otherwise encumbered. NOTE.—Where the total book value of such investments is less than the total par value of all such investments, such book value may be applied.
(*g*) Total Liabilities to Public *less* Balances in Reserve Bank and National Finance Corporation, notes of Reserve Bank and par value of Union Government securities	Item (*c*) above *less* items (*d*), (*e*) and (*f*).
(*h*) (i) Ten per cent of Liabilities to the Public as reduced	Ten per cent of item (*g*) above.
(ii) Amount shown under item (*h*) (i) in last preceding supplementary quarterly statement	—

Vereiste besonderhede.	*Vertolking.*
	(4) Reliëfseëls op tjeks en ander formuliere wat nog nie gebruik is nie, pos- en inkomsteseëls voorhande. (5) Losgoed wat aan die bank verpand was en deur hom oorgeneem is maar wat nog nie van die hand gesit is nie. (6) Belastingdelgingsertifikate. (7) Deposito's by munisipaliteite en poskantore. (8) Spaarbussies *min* waardevermindering en enige verdere bedrae wat afgeskryf is. (9) Vooruitbetaalde assuransiepremies en ander betalings. (10) (*Nie G.P. nie.*)—Tellerstekorte. (11) (*Nie G.P. nie.*)—Muntgeld wat nie onder pos 1 ingesluit is nie. (12) (*Nie G.P. nie*).—Banknote en ander geldnote wat nie onder pos 4 ingesluit is nie. **Ooreenkomstig die bepalings van paragrawe (*a*) en (*b*) van artikel *een* (3) van die Wet moet geen bedrag waarna onder (1) hierbo verwys word (d.w.s. verliese) of enige ander bedrae waarna in paragraaf (*a*) van vermelde artikel verwys word, in die totaalbedrag wat vir hierdie pos opgegee word in die „ Binne die Unie "-kolom ingesluit word nie.**
21. Groottotaal van bate...............	Poste 1 tot 20. **Ooreenkomstig die vereistes van artikel *een* (3) van die Wet moet die bedrag wat vir hierdie pos in die „ Binne die Unie "-kolom opgegee word met UITSLUITING wees van al die poste waarna in vermelde subartikel verwys word, nl. waardevermindering en oninbare of twyfelagtige skulde; verliese, ens.; oprigtingskoste en konneksiewaarde; gedeponeerde of verpande bate.**
MEMORANDUM.	
22. Termynvaluta-kontrakte.............	Verpligtings van klante uit hoofde van valutatermynkontrakte.
23. Bate verpand as sekerheid teen deposito's en ander verpligtings	Effekte wat as dekking vir die uitgifte van banknote in Suidwes-Afrika verbind is, moet nie onder „ Binne die Unie " opgeneem word nie. **In die geval van enige bate in die Unie waarna in artikel *een* (3) (*d*) van die Wet verwys word, moet die betrokke bedrag en Wet na of onder hierdie pos tussen hakies op een of albei DUPLIKAATAFSKRIFTE van die staat vermeld word, bv.:—** **(£20,000—[illegible]ersekeringswet, 1943.)** **(£ 5,0[illegible]0—Ongevallewet, 1941.)** **(£ 5,000—Publieke Veilingswet, 1925.)** **Alleen vir „ Binne die Unie " hoef 'n bedrag opgegee te word.**
24. Totale bedrag van verpligtings teenoor die bank van direkteure, ouditeure en enige amptenare van die bank, of van enige sake, vennootskappe of maatskappye waarvan sodanige persone òf direk òf indirek prinsipale mag wees of waarin hulle enige amp beklee, of waarin die instelling self enige regstreekse belang het	'n Totaalbedrag moet gegee word bestaande uit die totale verpligting teenoor die bank van— (1) die gemelde persone, met insluiting van plaaslike direkteure onder „ direkteure ", en van iedere persoon in die diens van die bank, insluitende agente, onder „ amptenare "; (2) enige saak, ens. (insluitende koöperatiewe verenigings en maatskappye) waarvan sodanige persone òf direk òf indirek prinsipale mag wees of waarin hulle enige amp beklee; (3) enige saak, ens. (insluitende enige koöperatiewe verenigings of maatskappye) waarin die bank enige regstreekse belang het, naamlik— (i) finansiële instellings (alleen ander verpligtings as deposito-saldo's deur hulle verskuldig en ingesluit onder poste 5 en 6); (ii) ander instellings. Die komponente van die totale moet op aanvraag aan die Registrateur verstrek word. Die Suid-Afrikaanse Reserwebank kan uitgesluit word. Ook omvat „ sake " en „ maatskappye " nie Staatsondernemings of kwasi-staatsondernemings nie. *Alleen vir „ Binne die Unie " hoef 'n bedrag opgegee te word.*

Ons verklaar—

(1) dat voorgaande staat na die beste van ons wete juis is;
(2) dat daar ooreenkomstig artikel *een* (3) (*a*) van die Bankwet laas op.......................................(datum) vir waardevermindering van bate en oninbare of twyfelagtige skulde voorsiening gemaak is; en
(3) dat daar ooreenkomstig artikel *een* (3) (*b*) van die Bankwet nie in voorgaande staat bedryfs- en opgehoopte verliese, met inbegrip van opgehoopte waardevermindering en oninbare skulde wat nog nie afgeskryf is, onder bate ingesluit is nie.

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

....
Hoofbestuurder in die Unie.

....
Hoofrekenmeester in die Unie.

(Moet in drievoud voorgelê word.) (B.W. VORM No. 7.)

AANVULLENDE KWARTAALSTAAT DEUR HANDELSBANKE.

[Ingevolge artikel *dertien* (1) (*c*) van die Bankwet, 1942.]

L.W.—*Hierdie opgawe moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkel-foliopapier, d.w.s. die grootte 8 dm. in die dwarste en 13 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word waardeur 'n netto grootte van 6½ dm. in die dwarste en 13 dm. in die lengte vir die vorm self oorbly.*

AANVULLENDE STAAT VAN BATE EN LASTE VAN DIE..

VIR DIE KWARTAAL GEËINDIG OP DIE.......................DAG VAN...19.......

(Alle bedrae moet tot die naaste pond aangetoon word.)

Vereiste besonderhede.	*Vertolking.*
	Nie vir publikasie in die *Staatskoerant* nie. Slegs bedrae vir „ Binne die Unie " moet opgegee word.
KAPITAALVOORSKRIFTE.	Soos voorgeskryf deur artikel *veertien* (1) (*a*) van die Wet.
(*a*) Totale aantal kantore, takke of agentskappe binne die Unie	—
(*b*) (i) Voorgeskrewe minimale gestorte kapitaal en onaangetaste rewerwefondse gebaseer op aantal takke, ens.	Soos bepaal in artikel *veertien* (1) (*a*) (i) van die Wet.
(ii) Bedrag onder pos (*b*) (i) in jongste voorafgaande aanvullende kwartaalstaat opgegee	—
(*c*) Totale verpligtings teenoor die publiek	Laste, pos 9.
(*d*) Saldo's gehou in die Suid-Afrikaanse Reserwebank en die Nasionale Finansiekorporasie van Suid-Afrika	Bate, poste 5 (1) en (2).
(*e*) Suid-Afrikaanse Reserwebanknote.....	Bate, pos 3.
(*f*) Pariwaarde van Unie-staatseffekte en -skatkisbewyse wat nie verpand of andersins belas is nie	Soos vermeld in artikel *veertien* (1) (*a*) van die Wet. Pariwaarde van Bate, poste 8 (*a*), (*b*), (*c*) *min* enige bedrae wat verpand of andersins belas is. *L.W.*—Waar die totale boekwaarde van sodanige beleggings minder is as die totale pariwaarde van al sulke beleggings, mag sodanige boekwaarde opgegee word.
(*g*) Totale verpligtings teenoor die publiek *min* saldo's in Reserwebank en Nasionale Finansiekorporasie, Reserwebanknote en pariwaarde van Unie-Staatseffekte	Pos (*c*) hierbo *min* poste (*d*), (*e*) en (*f*).
(*h*) (i) Tien persent van verpligtings teenoor die publiek soos verminder	Tien persent van pos (*g*) hierbo.
(ii) Bedrag onder pos (*h*) (i) in jongste voorafgaande aanvullende kwartaalstaat opgegee	—

Particulars to be Furnished.	*Interpretation.*
(*i*) Actual Amount of Paid-up Capital and Unimpaired Reserve Funds shown as held in the Union	Liabilities item 10. NOTE.—In the case of an Institution whose figure given under this item is, owing to abnormal circumstances, insufficient to comply with the requirements of section *fourteen* (1) (*a*) of the Act, but which is possessed of an unimpaired undisclosed General Contingency Reserve in the Union— (1) Liabilities item 12 may be amended to read: "Liabilities other than the foregoing, including Unimpaired General Contingency Reserve in the Union £..............."; and (2) Where the above is being availed of, a Note shall be attached to this statement certifying that the amount of the General Contingency Reserve so mentioned— (*a*) is actually held and available in the Union and is included under that item in the "In the Union" column, and (*b*) conforms with the requirements of section *one* (3) of the Act, and the "Interpretation" of Liabilities item 10 (*b*). In all cases where such shortfall is likely to be of a permanent nature, an increase in the Institution's published capital resources, by way of a transfer from inner to published reserves, an increase in paid-up capital, appropriations from profits to published reserves or otherwise, is indicated.
COVERED POSITION.	As prescribed by section 15 (1) of the Act.
(*j*) Total Liabilities payable in Union Currency	Liabilities item 9 or item (*c*) above.
(*k*) Prescribed Paid-up Capital and Unimpaired Reserve Funds	Item (*b*) (ii) or (*h*) (ii) above, whichever is the greater, as prescribed by section *fourteen* (1) (*a*) of the Act.
(*l*) Total Liabilities *plus* Prescribed Capital, etc.	Total of items (*j*) and (*k*) above.
(*m*) Total amount of Union Assets and Claims Payable in Union Currency	Total amount of "Union Cover" column. NOTE.—In the case of an Institution whose figure given under this item is less than the minimum amount called for by item (*l*) above, because it (*a*) has been granted exemption under the first Proviso to section *fifteen* (1) of the Act, or (*b*) has availed itself of the automatic exemptions conferred by the second Proviso to that section, a note shall be inserted on or be attached to the statement setting forth the relevant facts and proof to the satisfaction of the Registrar that such shortfall is in conformity with the said Provisos.

We declare that the foregoing statement is to the best of our knowledge and belief correct and that this institution has maintained, since the date of certification of its last preceding supplementary quarterly statement, the prescribed amount of capital and unimpaired reserve funds, and a covered local position as required by the Act.

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

....
Chief Executive Officer in the Union.

....
Chief Accounting Officer in the Union.

(To be furnished in duplicate.). (B.A. FORM No. 8.)

QUARTERLY/HALF-YEARLY STATEMENT BY PEOPLE'S BANKS AND LOAN BANKS/ DEPOSIT-RECEIVING INSTITUTIONS.

[Required in terms of sections *eighteen* (1) (*a*) (i) and *twenty-six/two* (2) and *twenty-seven* (*a*) of the Banking Act, 1942.]

NOTE.—(1) *This Statement must be lodged in a standardized form, viz., foolscap folio, i.e., size 16 in. across and 13 in. down. A left-hand binding margin of 1½ in. must be provided for, leaving a net size of 14½ in. across and 13 in. down for the body of the form.*
Every additional sheet submitted must be duly numbered and headed:

QUARTERLY/HALFYEARLY STATEMENT OF THE...

AS AT THE...........................*DAY OF*..19......... (continued).

STATEMENT OF THE ASSETS AND LIABILITIES OF THE...

FOR THE CALENDAR QUARTER/HALF-YEAR ENDING ON THE...

DAY OF...19........

(All amounts to be given to the nearest pound.)

Authorized Capital.......................	Subscribed Capital........................	Paid-up Capital..............................
(To be specified per class of share).	(To be specified per class of share.)	(To be specified per class of share.)

NOTE.—(2) *The undermentioned particulars are to be furnished in the following form, viz.: Liabilities on the left-hand half and Assets on the right-hand half of the sheet.*

NOTE.—(3) *In the case of all Institutions carrying on business within and outside the Union, excepting where directed otherwise, the undermentioned particulars are to be furnished in three adjoining columns under the headings of "In the Union," "Outside the Union", and "Total", respectively, separate sheets of the dimensions given above and with the same binding margin being used for Liabilities and Assets, respectively.*
Where the interpretation of an item indicates that the analysis of the "Outside the Union" figure is not required, a total figure must be given for the item in all three columns, and the analysis of the "In the Union" figure in that column only and in brackets.

The "Interpretation" given below is intended to ensure that the figures of the several Institutions will be truly comparable. The particulars mentioned are primarily intended to serve as guiding principles and do not necessarily provide for every possible type of account or transaction. Accordingly, any items not specifically referred to are to be incorporated in the Statement in accordance with the principles laid down hereunder.

"In the Union" and "Outside the Union" mean liabilities payable and assets actually held and available "In the Union" and "Outside the Union", respectively, all items in transit being included under the respective "Credits in Transit" and "Debits in Transit" items: Provided that an institution need not treat items in transit between offices within the Union or between offices within any other particular territory as being in transit.

LIABILITIES.	NOTE.—In the case of *People's Banks and Loan Banks*, the single Total column (or the "In the Union" column in the case of Institutions also carrying on business outside the Union), must be preceded by two further columns headed "Liabilities under six months" and "Liabilities over six months", respectively, in which all the the figures of the "Liabilities to the Public" given in the single Total (or the "In the Union") column for items 1 to 7 *other than Demand Deposits*, must be analysed for the purposes of section *nineteen* (1) (*b*), the total of each such item in these two columns having to agree with the figure given in the single Total (or the "In the Union") column.

Vereiste besonderhede.	*Vertolking.*
(*i*) Werklike bedrag van gestorte kapitaal en onaangetaste rewerwefondse aangetoon as besit in die Unie	Laste, pos 10. *L.W.*—In die geval van 'n Instelling van wie die bedrag wat onder hierdie pos opgegee word, weens abnormale omstandighede tekortskiet aan die voorskrifte van artikel *veertien* (1) (*a*) van die Wet, maar wat in die Unie oor 'n onaangetaste stille Algemene Gebeurlikheidsreserwe beskik— (1) Mag Lastepos 12 gewysig word om te lui: „ Ander verpligtings as die bovermelde, insluitende Onaangetaste Algemene Gebeurlikheidsreserwe in die Unie £.......... "; en (2) Moet daar, in gevalle waar van voorgaande gebruik gemaak word, aan hierdie staat 'n aantekening geheg word waarin gesertifiseer word dat die bedrag van die Algemene Gebeurlikheidsreserwe aldus vermeld— (*a*) Werklik in die Unie gehou word en beskikbaar is en onder daardie pos in die kolom „ Binne die Unie " ingesluit is, en (*b*) Aan die voorskrifte van artikel *een* (3) van die Wet en die „ Vertolking " van Lastepos 10 (*b*) voldoen. In alle gevalle waar dit waarskynlik is dat die tekort permanent van aard sal wees, is 'n vermeerdering van die Instelling se gepubliseerde kapitaalmiddele aangewese, hetsy deur middel van 'n oordrag van stille na gepubliseerde reserwes, 'n vermeerdering van gestorte kapitaal, toewysings uit winste aan gepubliseerde reserwes, hetsy andersins.
GEDEKTE POSISIE.	Soos voorgeskryf deur artikel *vyftien* (1) van die Wet.
(*j*) Totale verpligtings betaalbaar in Unie-geld	Laste, pos 9, of pos (*c*) hierbo.
(*k*) Voorgeskrewe gestorte kapitaal en onaangetaste reserwefondse	Pos (*b*) (ii) of (*h*) (ii) hierbo, al na gelang van watter bedrag die grootste is, soos voorgeskryf deur artikel *veertien* (1) (*a*) van die Wet.
(*l*) Totale verpligtings *plus* voorgeskrewe kapitaal, ens.	Totaal van poste (*j*) en (*k*) hierbo.
(*m*) Totaalbedrag aan Unie-bate en eise betaalbaar in Unie-geld	Totaal bedrag van kolom „ Unie-dekking ". *L.W.*—In die geval van 'n instelling van wie die bedrag wat onder hierdie pos opgegee word, minder is as die blykens pos (*l*) hierbo vereiste bedrag, omdat die instelling (*a*) vrystelling verleen is kragtens die eerste voorbehoud op artikel *vyftien* (1) van die Wet, of (*b*) gebruik gemaak het van die outomatiese vrystellings wat die tweede voorbehoud op daardie artikel verleen, moet 'n aantekening op die staat aangebring of daaraan geheg word waarin die betrokke feite uiteengesit word en bewys tot bevrediging van die Registrateur gelewer word dat die tekort in ooreenstemming met vermelde voorbehoudsbepalings is.

Ons verklaar dat voorgaande staat na die beste van ons wete juis is en dat hierdie instelling sedert die datum van sertifisering van sy jongste voorafgaande aanvullende kwartaalstaat die voorgeskrewe bedrag aan kapitaal en onaangetaste reserwefondse, en 'n gedekte binnelandse posisie soos deur die Wet vereis, gehandhaaf het.

(Plek).. hede die......................................

dag van..19.......

....
Hoofbestuurder in die Unie.

....
Hoofrekenmeester in die Unie.

(Moet in tweevoud voorgelê word.) (B.W. VORM NO. 8.)

KWARTAAL-/HALFJAARSTAAT DEUR VOLKSBANKE EN LENINGSBANKE/DEPOSITONEMENDE INSTELLINGS.

[Ingevolge artikels *agtien* (1) (*a*) (i) en *ses-en-twintig/twee* (2) en *sewe-en-twintig* van die Bankwet, 1942.]

L.W.—(1) *Hierdie staat moet in 'n gestandaardiseerde vorm ingedien word, naamlik op foliopapier, d.w.s. die grootte 16 dm. in die dwarste en 13 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 14½ dm. in die dwarste en 13 dm. in die lengte vir die vorm self oorbly.*

Iedere verdere nodige vel papier moet behoorlik genommer en van die volgende opskrif voorsien word:

KWARTAAL-/HALFJAARSTAAT VAN..

PER DIE...*DAG VAN*..19........ (vervolg).

STAAT VAN DIE BATE EN LASTE VAN DIE..

VIR DIE KALENDERKWARTAAL/-HALFJAAR GEËINDIG OP DIE..

DAG VAN...19.......

(Alle bedrae moet tot die naaste pond aangetoon word.)

Nominale kapitaal.......................... Geplaaste kapitaal.......................... Gestorte kapitaal..........................
(Moet opgegee word volgens soorte aandele.) (Moet opgegee word volgens soorte aandele.) (Moet opgegee word volgens soorte aandele.)

L.W.—(2) *Die onderstaande besonderhede moet in die volgende vorm verstrek word: Laste op die linkerhelfte en Bate op die regterhelfte van die blad.*

L.W.—(3) *In die geval van instellings wat sowel buite as binne die Unie sake doen, moet onderstaande besonderhede, behalwe waar anders vermeld, in drie kolomme naas mekaar verstrek word onder die onderskeie opskrifte „ Binne die Unie ", „ Buite die Unie " en „ Totaal ". Aparte velle papier met die afmetings hierbo aangedui en met dieselfde marge vir inbind moet vir onderskeidelik Laste en Bate gebruik word.*

Waar die vertolking van 'n pos aandui dat die ontleding van die bedrag „ Buite die Unie " nie nodig is nie, moet 'n totaalbedrag teenoor die pos in al drie kolomme opgegee word en die ontleding van die bedrag „ Binne die Unie " slegs in die kolom en tussen hakies.

Die „ Vertolking " wat hieronder gegee word, is bedoel om te verseker dat die syfers van die verskillende Instellings, werklik vergelykbaar sal wees. Die vermelde besonderhede is in hoofsaak bedoel om as leidende beginsels te dien en maak nie noodwendig voorsiening vir alle moontlike soorte rekenings of transaksies nie. By gevolg moet enige poste waarna nie spesifiek verwys is nie, ooreenkomstig die beginsels wat hieronder neergelê is, in die staat opgeneem word.

„ Binne die Unie " en „ Buite die Unie " beteken verpligtings betaalbaar en bate wat werklik gehou word en beskikbaar is „ Binne die Unie " en „ Buite die Unie ", onderskeidelik, terwyl alle poste in transito onder die betrokke poste „ Kredietbedrae in transito " en „ Debetbedrae in transito " opgeneem moet word. Met dien verstande dat 'n instelling nie poste wat tussen kantore binne die Unie of tussen kantore binne 'n ander besondere gebied in transito is, as in transito hoef te behandel nie.

LASTE.

L.W.—In die geval van *Volksbanke* en *Leningsbanke* moet die enkele totaalkolom (of die kolom „ Binne die Unie " in die geval van Instellings wat ook buite die Unie sake doen) van elke Kwartaalstaat voorafgegaan word deur twee verdere kolomme met die onderskeie opskrifte „ Verpligtings onder ses maande " en „ Verpligtings bo ses maande " waarin al die syfers van „ Verpligtings teenoor die Publiek " opgegee in die enkele totaalkolom (of die kolom „ Binne die Unie ") vir poste 1 tot 7, *onmiddellik opeisbare deposito's, uitgesonderd*, vir die doeleindes van artikel *negentien* (1) (*b*) ontleed moet word; en die totaal van iedere sodanige pos in hierdie twee kolomme moet ooreenstem met die syfer wat in die enkele totaalkolom (of die kolom „ Binne die Unie ") opgegee word.

Particulars to be Furnished.	*Interpretation.*
	In the case of *Deposit-Receiving Institutions,* two similar columns must be provided in every Half-yearly Statement, headed "Deposits under six months" and "Deposits over six months", respectively, in which all deposits, *other than Demand Deposits,* given in the single Total (or the "In the Union") column, must be analysed for the purposes of section *twenty-eight* (1) (*b*). "L.U." means liabilities under six months, i.e. liabilities to the public, *other than demand deposits,* payable within six months or subject to less than six months notice before becoming payable, and which must be included in the "Liabilities under six months" column. "D.U." means deposits under six months, i.e. deposits, *other than demand deposits,* payable within six months or subject to less than six months' notice before becoming payable, and which must be included in the "Deposits under six months" column. "L.O." means liabilities over six months, i.e. liabilities to the public payable after six months or subject to not less than six months' notice before becoming payable and which must be included in the "Liabilities over six months" column. "D.O." means deposits over six months, i.e. deposits payable after six months or subject to not less than six months' notice before becoming payable, and which must be included in the "Deposits over six months" column.
LIABILITIES TO THE PUBLIC.	All claims against the Institution payable on demand or at a determinable future date.
1. Deposits by the Public:—	NOTE.—The provision for accrued interest required below, which must be made at least for "In the Union" may be an approximate amount. The amount actually provided for, however, must be comparable with the amount yielded by the formula $i = \frac{r(a + b + c + \ldots\ldots)}{1200}$, where "$i$" is the amount of interest, "r" the rate of interest, and "$a, b, c\ \ldots$" are the opening balances in each and every month as from the date when interest was last credited or paid.
(*a*) Demand........................	Total balances due on deposits withdrawable in any amount without notice, by cheque, or otherwise, *including* provision for interest accrued, if any, but not yet credited. Total to be given on this line.
[(i) Withdrawable by cheque.. £..............]	Union figures only. Not to be given in the ordinary column.
[(ii) Not withdrawable by cheque...... £..............]	Union figures only. Not to be given in the ordinary column.
(*b*) Savings Bank..................	(*L.U. and D.U.*). Total amount of balances due at date of Statement on deposits which, with the exception of stipulated amounts, cannot, in terms of the rules of the Institution and the condition of acceptance of such deposits, be legally withdrawn without prior notice of withdrawal of stipulated periods, *including* provision for interest accrued but not yet credited.
(*c*) Time..........................	(*L.U. and L.O.*) (*D.U. and D.O.*) Fixed Deposits and deposits repayable after notice [*exclusive* of Savings Bank Accounts included under sub (*b*)], *including*— (*a*) any amounts due to customers on funds placed with the Institution for investment, subject to interest and specified notice on either side; (*b*) savings, investment and other certificates; (*c*) fixed deposits overdue; and (*d*) provision for interest accrued to date but not yet paid. (*L.U. and D.U.*) NOTE.—Provision for interest on Past Due Deposits must be made and the amount added to the total of time deposits ranking as Liabilities/Deposits under six months.
2. Balances due to Banking Institutions:	As defined in section *one* (1) of the Act and *including* Building Societies. Including interest accrued. The "Outside the Union" figure to include only balances due and payable outside the Union. Total to be given on this line.
[(*a*) On Demand Deposits £..............]	Union figures only. Not to be given in the ordinary column.
[(*b*) On Savings Bank Deposits £..............]	(*L.U. and D.U.*) Union figures only. Not to be given in the ordinary column.
[(*c*) On Time Deposits £..............]	(*L.U. and L.O.*) (*D.U. and D.O.*) Union figures only. Not to be given in the ordinary column.
3. Loans and Advances:—	(*L.U. and L.O.*) Amount owing by the Institution on loans and advances received, *other than* any included under item 5, *including* interest accrued.
(*a*) Bank Loans and Overdrafts.....	—
(*b*) From Other Sources...........	—
4. Bills Payable........................	(*L.U.*) To include all outstanding drafts or other orders to pay drawn on Branches by other Branches, Agents and Correspondents in or outside the Union.
5. Mortgages and other liens on Institution's Premises and other Landed Property	(*L.U. and L.O.*) To include any amounts owing on funds raised otherwise for the purchase or erection of premises and interest accrued thereon.
6. Other Liabilities to the Public........	In so far as it is the practice of the Institution to carry them, all other liabilities such as:— (1) (*L.U.*) Any amounts held on behalf of customers who have no accounts with the Institution, e.g. Credits Outstanding. (2) (*L.U.*) Unclaimed balances of all kinds. (3) (*L.U.*) Outstanding Dividends, Bonuses. (4) (*L.U.*) Teller's Surpluses. (5) (*L.U.*) Institution's own cheques, drawn on itself and not yet presented. Cheques drawn on other Banks should be reflected either in item 2 above or Assets item 5. (6) (*L.U.*) Miscellaneous deposits for cables and telegrams, "Home Banks", or "Home Safes", Safe Deposit Safes or Lockers, etc. (7) (*L.U.*) Any other funds due to customers, Banking Institutions, etc., and not included under items 1, 2 and 3. To include all moneys received, in whatever capacity, and not deposited with any commercial Bank on trust account, or not invested in any name other than the name of the Institution concerned and/or for the exclusive benefit and/or at the exclusive risk of clients, trusts, etc. (8) (*L.U.*) Insurance Reserves or Funds, held against all Fire, Fidelity, Guarantee, and other non-life policies not re-insured with some other insurer.

Vereiste besonderhede.	*Vertolking.*
	In die geval van *Deposito-nemende Instellings* moet eweneens in elke Halfjaarstaat voorsiening gemaak word vir twee kolomme met die onderskeie opskrifte „ Deposito's onder ses maande " en „ Deposito's bo ses maande ", waarin alle deposito's, *onmiddellik opeisbare deposito's uitgesonderd*, wat in die enkele totaalkolom (of die kolom „ Binne die Unie ") opgegee word, vir die doeleindes van artikel *agt-en-twintig* (1) (*b*) ontleed moet word. „ V.O." beteken verpligtings onder ses maande d.w.s. verpligtings teenoor die publiek, *onmiddellik opeisbare deposito's, uitgesonderd*, wat binne ses maande betaalbaar is of wat met minder as ses maande opsegging opeisbaar is, en wat in die kolom „ Verpligtings onder ses maande " opgegee moet word. „ D.O." beteken deposito's, onder ses maande, d.w.s. deposito's, *onmiddellik opeisbare deposito's uitgesonderd*, wat binne ses maande betaalbaar is of wat met minder as ses maande opsegging opeisbaar is en wat in die kolom „ Deposito's onder ses maande " opgegee moet word. „ V.B." beteken verpligtings bo ses maande, d.w.s. verpligtings teenoor die publiek wat na ses maande betaalbaar is of wat met minstens ses maande opsegging opeisbaar is en wat in die kolom „ Verpligtings bo ses maande " opgegee moet word. „ D.B." beteken deposito's bo ses maande, d.w.s. deposito's wat na ses maande betaalbaar is of wat met minstens ses maande opsegging opeisbaar is en wat in die kolom „ Deposito's bo ses maande " opgegee moet word.
VERPLIGTINGS TEENOOR DIE PUBLIEK.	Alle eise teen die instelling waarvan die betaling onmiddellik of op 'n bepaalbare toekomstige datum opeisbaar is.
1 Deposito's deur die publiek:—	*L.W.*—Die voorsiening vir opgelope rente wat hieronder verlang word, wat tenminste vir „ Binne die Unie " gemaak moet word, mag 'n benaderde bedrag wees. Die werklike bedrag waarvoor voorsiening gemaak is moet egter vergelykbaar wees met die bedrag wat verkry word met die formule $i = \frac{r(a+b+c+\ldots)}{1200}$, waar „ i " die bedrag aan rente is, „ r " die rentekoers, en „ $a, b, c \;.\;.\;.$ " die beginsaldo's in iedere maand vanaf die datum waarop rente die laaste gekrediteer of betaal is.
Onmiddellik opeisbare..........	Totale saldo's verskuldig op deposito's tot enige bedrag sonder kennisgewing opeisbaar, per tjek of andersins *insluitende* voorsiening vir rente, indien enige, wat opgeloop het maar nog nie gekrediteer is nie. Totaal moet op hierdie lyn opgegee word.
[(i) Per tjek opeisbaar.......... £..............]	Slegs Unie-syfers. Moet nie in die gewone kolom opgegee word nie.
[(ii) Nie per tjek opeisbaar nie.. £..............]	Slegs Unie-syfers. Moet nie in die gewone kolom opgegee word nie.
(*b*) Spaarbank....................	(*V.O. en D.O.*) Totale bedrag aan saldo's verskuldig op die datum van die staat op deposito's wat, met uitsondering van gestipuleerde bedrae, volgens die reëls van die instelling en die voorwaardes van aanname van sodanige deposit's wetlik nie opeisbaar is sonder voorafgaande kennisgewing van die gestipuleerde tydperke van opeising nie, *insluitende* voorsiening vir rente wat opgeloop het maar nog nie gekrediteer is nie.
(*c*) Termyn......................	(*V.O. en V.B.*) (*D.O. en D.B.*) Vaste deposito's en deposito's terugbetaalbaar na opsegging [*uitgeslote* spaarbankrekenings wat onder sub (*b*) opgeneem is], *insluitende*— (*a*) bedrae aan klante verskuldig ten aansien van fondse vir belegging by die instelling gestort, onderhewig aan rente en gespesifiseerde wedersydse kennisgewing; (*b*) spaar-, belegging- en ander sertifikate; (*c*) onopgeëiste vaste deposito's; en (*d*) Voorsiening vir rente wat tot datum opgeloop het maar nog nie betaal is nie. (*V.O. en D.O.*) *L.W.*—Voorsiening vir rente op onopgeëiste deposito's moet gemaak en die bedrag by die totaal van termyndeposito's opgeneem word wat as verpligtings/deposito's onder ses maande beskou word.
2. Saldo's aan bankinstellings verskuldig:	Soos omskryf in artikel *een* (1) van die Wet en *insluitende* bouverenigings. Insluitende opgelope rente. Die bedrag „ Buite die Unie " moet alleen saldo's verskuldig en betaalbaar buite die Unie insluit. Die totaal moet op hierdie lyn opgegee word.
[(*a*) Op onmiddellik opeisbare deposito's............. £..............]	Slegs Unie-syfers. Moet nie in die gewone kolom opgegee word nie.
[(*b*) Op spaarbankdeposito's....... £..............]	(*V.O. en D.O.*) Slegs Unie-syfers. Moet nie in die gewone kolom opgegee word nie.
[(*c*) Op termyndeposito's............. £..............]	(*V.O. en V.B.*) (*D.O. en D.B.*) Slegs Unie-syfers. Moet nie in die gewone kolom opgegee word nie.
3. Lenings en voorskotte:—	(*V.O. en V.B.*) Bedrag deur die instelling verskuldig op ontvange lenings en voorskotte *uitgeslote* enige wat onder pos 5 opgeneem is, *insluitende* opgelope rente.
(*a*) Banklenings en -oortrekkings....	—
(*b*) Van ander bronne.............	—
4. Te betale wissels....................	(*V.O.*) Moet insluit alle uitstaande wissels of betaalopdragte getrek op takke deur ander takke, agente en korrespondente binne of buite die Unie.
5. Verbande en ander pandregte oor sakegeboue en ander vaste eiendom	(*V.O. en V.B.*) Met inbegrip van verskuldigde bedrae op fondse andersins verkry vir die aankoop of oprigting van geboue, sowel as opgelope rente.
6. Ander verpligtings teenoor die publiek	Vir sover dit die gebruik van die instelling is om sulke rekeninge te hou, alle ander verpligtings soos— (1) (*V.O.*) Enige bedrae wat gehou word ten behoewe van persone wat geen rekenings by die instelling het nie, bv. uitstaande kreditbedrae. (2) (*V.O.*) Alle soorte onopgeëiste saldo's. (3) (*V.O.*) Uitstaande diwidende, bonusse. (4) (*V.O.*) Tellersurplusse. (5) (*V.O.*) Instelling se eie tjeks wat op homself getrek is en nog nie gepresenteer is nie. Tjeks op ander banke getrek moet óf onder pos 2 hierbo óf bate, pos 5, opgeneem word. (6) (*V.O.*) Diverse deposito's vir kabels, telegramme, spaarbussies, bewaarkluise of loketteckluise, ens. (7) (*V.O.*) Enige ander fondse verskuldig aan klante, bankinstellings, ens., wat nie onder poste 1, 2 en 3 ingesluit is nie. Moet insluit alle gelde wat, in watter hoedanigheid ook al, ontvang is en wat nie by enige handelsbank op trustrekening gedeponeer is nie, nog op enige ander naam dan dié van die betrokke instelling en/of uitsluitend tot voordeel en/of uitsluitende op risiko van klante, trusts, ens., belê is. (8) (*V.O.*) Assuransiereserwes of -fondse wat gehou word teen alle brand-, getrouheidswaarborg- en ander nielewenspolisse wat nie by 'n ander versekeraar herverseker is nie.

Particulars to be Furnished. | *Interpretation.*

(9) (*L.O.*) Life Insurance Reserves or Funds held against all life policies (including endowment policies) issued by the Institution and not re-insured with some other insurer.

(10) (*L.O.*) Pension or Superannuation Funds not specifically vested in trustees, exclusive of any amounts included under item (1). (Funds vested in trustees do not figure in the Statements.)

(11) (*L.U.* Credits in transit, i.e. drafts, mail and telegraphic transfers, etc., not yet responded to by recipient Branch or Agent. To include all items which will increase the Institution's liabilities to the public.

7. Total Liabilities to the Public......... Items 1 to 6.

OTHER LIABILITIES.

8. Total Paid-up Capital, Guarantee Deposits * and Unimpaired Reserve Funds — As defined in section *one* (3) of the Act. I the case of institutions also carrying on business outside the Union, amounts are to be given in all three columns, the "In the Union" figure being the amount against which assets are actually held and available in the Union.

(*a*) Paid-up Capital.... £.......... — Not to be given in the ordinary columns.

(*b*) Guarantee Deposits. £.......... — As defined in section *one* (1) of the Act. Not to be given in the ordinary columns.

(*c*) Unimpaired Reserve Funds............ £.......... — Not to be given in the ordinary columns. Total amount of all funds (other than a fund mentioned in section *forty-eight* and any fund required to be maintained in terms of any other law) which have been buil' up out of actual earnings, recoveries, premiums on shares or profits resulting from the realization of capital assets, and have been set aside as a general or special reserve, and are available for the purpose of meeting liabilities to the public under this Act.

To include only published Reserve Funds, such as:—

(1) General Reserve Fund.

(2) Contingency Reserve.

(3) Leashold Premises Sinking Fund.

(4) Reserves for purchase and erection of premises and other bank property, etc.

NOTE.—(1) In accordance with the requirements of section *one* (3) of the Act, any figure given for this sub-item must be the *net* amount after making provision for all the reductions mentioned in that sub-section of the Act, viz., Depreciation and Bad and Doubtful Debts; Losses, etc.; Preliminary Expenses and Goodwill; Assets Lodged or Pledged.

N.B.—The attention of institutions which are not able to make provision for all such reductions out of profits or unpublished reserve funds is drawn to the provisions of section *one* (4) (*d*) of the Act, viz., that the inclusion of any sum representing expenses of organization or extension or the purchase of business or losses or bad debts in the accounts and statements of an institution constitutes an irregular or undesirable practice or method of doing business.

(2) In the case of institutions whose published reserve funds fully comply with the requirements of section *one* (3) of the Act and, therefore, truly represent the unimpaired amount of their reserve funds as defined in that sub-section of the Act, every statement must be accompanied by a Note setting out the unimpaired amount of the reserve funds included in this figure: Provided that if after the submission of any such Note there is no change in both the aggregate amount and the constituent figures so given, the duplicate copy of the statement may here be endorsed with the words "No Change" and the Note dispensed with until a change again takes place in any of the figures concerned.

(3) In all other cases, every statement must be accompanied by a Note setting out the following particulars, as referred to in section *one* (3) of the Act:—

Note on calculation of Paid-up Capital and Unimpaired Reserve Funds.

Official Paid-up Capital.......	£..........	
Published Reserve Funds (specify)—		
....	£..........	
....	£..........	
TOTAL.........................		£..........
Less Reductions not provided for—		
(*a*) Depreciation, Bad and Doubtful Debts............	£..........	
(*b*) Operating and accumulated Losses, Accumulated Depreciation and Bad Debts not yet written off.............	£..........	
(*c*) Preliminary Expenses, Goodwill, Underwriting Expenses	£..........	
(*d*) Lodged or Pledged Assets..	£..........	
(*N.B.*—To be shown at not more than book or market value, whichever is the lesser)		
TOTAL.........................		£..........
Net amount of Paid-up Capital and Unimpaired Reserve Funds, as given under main item 8..........................		£..........

Provided that if after the submission of any such Note there is no change in both the aggregate amount and the constituent figures so given, the duplicate copy of the Statement may here be endorsed with the words "No Change" and the Note dispensed with until a change again takes place in any of the figures concerned.

9. Liabilities other than the foregoing... — In so far as i is the practice of the Institution to carry them, all other liabilities such as:—

(1) Balance Unappropriated Profit.

(2) Dividend Equalisation Fund.

(3) Net amount of Fidelity Insurance Fund established and maintained by the Institution in lieu of taking out insurance cover, and reserved exclusively for the purpose of making good any loss resulting from the negligence or dishonesty of employees, as provided in section *forty-eight* of the Act.

Particulars to be Furnished.	*Interpretation.*

(9) (*V.B.*) Lewensassuransiereserwes of -fondse wat gehou word teen alle lewenspolisse (insluitende uitkeringspolisse) deur die instelling uitgereik en wat nie by 'n ander versekeraar herverseker is nie.

(10) (*V.B.*) Pensioen- of voorsorgsfondse wat nie spesifiek aan trustees oorgedra is nie, *uitgeslote* enige bedrae wat onder pos 1 opgeneem is. (Fondse wat aan trustees oorgedra is word nie in die staat opgeneem nie.)

(11) (*V.O.*) Kreditbedrae in transito, d.w.s. wissels, pos- en telegrafiese oordragte, ens., waarvoor die ontvangende tak of agent nog geen teenboeking gemaak het nie. Moet alle poste insluit wat die instelling se verpligtings teenoor die publiek sal vermeerder.

7. Totale verpligtings teenoor die publiek — Poste 1 tot 6.

ANDER VERPLIGTINGS.

8. Totale gestorte kapitaal, garansiedeposito's en onaangetaste reserwefondse—

Soos in artikel *een* (3) van die Wet omskryf.
In die geval van instellings wat ook buite die Unie sake doen, moet bedrae in aldrie kolomme opgegee word; die bedrag „Binne die Unie" moet die bedrag wees waarteen bate werklik gehou word en beskikbaar is binne die Unie.

(*a*) Gestorte Kapitaal... £.............. — Moet nie in die gewone kolomme opgegee word nie.

(*b*) Garansiedeposito's.. £.............. — Soos in artikel *een* (1) van die Wet omskryf. Moet nie in die gewone kolomme opgegee word nie.

(*c*) Onaangetaste reserwefondse...... £.............. — Moet nie in ie gewone kolomme opgegee word nie.

Die totale bedrag van alle fondse (afgesien van 'n fonds in artikel *agt-en-veertig* vermeld, en 'n fonds wat volgens ander wetsbepalings in stand gehou moet word) wat uit werklike verdienstes, invorderings, premies op aandele, of winste voortspruitende uit die te gelde maak van kapitaalbates, opgebou is, en as algemene of besondere reserwe afgesonder is, en vir die nakoming van verpligtings teenoor die publiek volgens hierdie Wet, beskikbaar is.

Moet alleen gepubliseerde reserwefondse, soos die volgende insluit:—

(1) Algemene reserwefonds.
(2) Reserwe vir gebeurlikhede.
(3) Delgingsfonds vir geboue op huurpagpersele.
(4) Reserwes vir die koop en oprigting van bankgeboue en ander bankeiendom, ens.

L.W.—(1) Ooreenkomstig die bepalings van artikel *een* (3) van die Wet, moet enige bedrag wat vir hierdie sub-pos opgegee word, die netto bedrag wees nadat vir al die in daardie sub-artikel van die Wet vermelde verminderings voorsiening gemaak is naamlik waardevermindering en oninbare en twyfelagtige skulde: verliese, ens.; oprigtingskoste en konneksiewaarde; gedeponeerde of verpande bate.

L.W.—Die aandag van instellings wat nie in staat is om vir alle sodanige verminderings uit winste of ongepubliseerde reserwefondse voorsiening te maak nie word op die bepalings van artikel *een* (4) (*d*) van die Wet gevestig naamlik dat die insluiting in die rekenings of state van 'n instelling van enige bedrag wat koste van organisasie of uitbreiding of die aankoop van 'n saak of verliese of oninbare skulde verteenwoordig as 'n onreëlmatige of onwenslike praktyk of metode van sake doen beskou word.

(2) In die geval van instellings waarvan die gepubliseerde reserwefondse tenvolle aan die bepalings van artikel *een* (3) van die Wet voldoen en gevolglik in werklikheid die onaangetaste bedrag van hul reserwefondse soos in vermelde sub-artikel van die Wet omskryf, verteenwoordig moet iedere staat van 'n uiteensetting vergesel gaan waarin die onaangetaste bedrag van al die reserwefondse wat in hierdie syfer opgeneem is, uiteengesit word: Met dien verstande dat indien na die indiening van enige sodanige uiteensetting daar geen verandering in beide die totale bedrag en die indiwiduele bedrae waaruit die totaal bestaan, is nie, die duplikaatafskrif van die staat met die woorde „Geen verandering" geëndosseer kan word en van die uiteensetting afgesien kan word totdat 'n verandering in enige van die betrokke bedrae plaasvind.

(3) In alle ander gevalle moet iedere staat van 'n uiteensetting vergesel gaan wat die volgende besonderhede waarna in artikel *een* (3) van die Wet verwys word, uiteensit:—

Uiteensetting van berekening van gestorte kapitaal en onaangetaste reserwefondse.

Offisiële gestorte kapitaal.......	£..........	
Gepubliseerde reserwefondse (spesifiseer)—		
....	£..........	
....	£..........	
TOTAAL........................		£..........
Min onvoorsiene verminderings—		
(*a*) Waardevermindering, oninbare en twyfelagtige skulde.........	£..........	
(*b*) Bedryfs- en opgehoopte verliese, opgehoopte waardevermindering en oninbare skulde nog nie afgeskryf nie................	£..........	
(*c*) Oprigtingskoste, konneksiewaarde, garansiekommissie.....	£..........	
(*d*) Gedeponeerde of verpande bate	£..........	
(*L.W.*—Moet teen nie meer nie as kosprys of markwaarde, al na gelang van watter die laagste is, opgegee word)		
TOTAAL........................		£..........
Netto bedrag van gestorte kapitaal en onaangetaste reserwefondse, soos onder hoofpos 8 opgegee..........................		£..........

Met dien verstande dat indien na die indiening van enige sodanige uiteensetting daar geen verandering in beide die totale bedrag en die indiwiduele bedrae waaruit die totaal bestaan, is nie, die *duplikaatskrif* van die staat met die woorde „Geen verandering" geëndosseer kan word en van die uiteensetting afgesien kan word totdat 'n verandering in enige van die betrokke bedrae plaasvind.

9. Ander verpligtings as die bovermelde — Vir sover dit die gebruik van die instelling is om sulke rekeninge te hou, alle ander verpligtings soos:—

(1) Saldo onderdeelde wins.
(2) Diwidendegalisasiefonds.
(3) Netto bedrag van personeelgetrouheidswaarborgfonds wat deur die instelling gestig en in stand gehou word in plaas van 'n versekering te sluit en wat uitsluitend gereserveer is vir die vergoeding van enige moontlike verlies wat uit die nalatigheid of oneerlikheid van sy amptenare mag voortspruit, soos bepaal in artikel *agt-en-veertig* van die Wet.

Particulars to be Furnished.	*Interpretation.*
	(4) Net credit balance of Gross Earnings *less* Expenses, i.e. Commission, Discount, Interest, Rents and Rentals, Exchange, Dividends and other income earned during the current financial year, *less* Charges, Postages, Salaries and Allowances, Rent and Taxes, Telegraphic Expenses, Interest Accrued or Paid, Premises and Furnishings Maintenance, Law Costs, Administrative Expenses, etc. (5) Recoveries on loans and investments, profits on securities sold, etc., which may, at the discretion of the Institution, be credited in whole or in part to any Reserve for Bad and Doubtful Debts. (6) Reserve for Repairs to Premises. (7) Reserve for Staff Bonus. (8) Interest, Discount, Rent and other income collected but not earned, etc. (9) Any unpublished Reserve Funds, as mentioned under item 8 (*c*), or any other unpublished reserves built up out of actual earnings, recoveries, premiums on shares, or profits resulting from the realization of capital assets. (10) Credits in transit, other than those affecting the Institution's liabilities to the public.
10. Total Other Liabilities...............	Items 8 and 9.
11. Grand Total of Liabilities............	Items 7 and 10.
CONTINGENT LIABILITIES.	
12. Instalments due on loan subscriptions	On stock included under Investments.
13. Bills Rediscounted..................	Including any bills sold for which the Institution has assumed a contingent liability.
14. Uncalled liability on shares...........	On shares held by the Institution as an investment.
15. Loans granted but not yet paid out...	Loans (other than current account overdrafts) of fixed amounts *including* loans repayable on demand, to which the Institution has been irrevocably committed.
ASSETS. (To be furnished on a separate sheet, as prescribed above, by Institutions also carrying on business outside the Union)	NOTE.—In the case of all Institutions, the single Total (or the "In the Union") column must be preceded by one further column headed "Union Liquid Assets" in which all Union assets ranking for the prescribed Liquid Assets requirement, must be given. Paper eligible for rediscount with the South African Reserve Bank need only be given in the "Union Liquid Assets" column by Institutions whose total under the other items indicated and mentioned in section *one* of the Act is insufficient to comply with the prescribed "Liquid Assets" requirement under sections *nineteen* (1) (*b*) and *twenty-eight* (1) (*b*) of the Act respectively. "L.A." means Union Assets ranking for the Union Liquid Assets requirement and which may be included in the "Union Liquid Assets" column. In accordance with the requirements of section *one* (3) of the Act, provision for depreciation of assets and for bad and doubtful debts must be made in the case of all assets. Such provision must be made at least once in every financial year.
1. Subsidiary Coin.....................	(*L.A.*) Only coin which is legal tender or current in the respective areas in which the Institution operates to be included. All other coin to be included under item 13 (11).
2. Gold Coin and Bullion................	(*L.A.*)
3. Notes of South African Reserve Bank	(*L.A.*)
4. (1) Balances in South African Reserve Bank	(*L.A.*)
(2) Balances in National Finance Corporation of South Africa	(*L.A.*)
5. Balances due by:—	The "In the Union" figure to include only balances due and payable in the Union.
(1) Commercial Banks............	(*L.A.*)
(2) Other Banking Institutions....	[*L.A. only deposits with Institutions approved by the Registrar under section* one (1) *of the Act.*] As defined in section *one* (1) of the Act.
(3) Building Societies..............	(*L.A. only deposits with Building Societies registered in the Union.*)
(4) Other Institutions..............	[*L.A. only deposits with Institutions approved by the Registrar under section* one (1) *of the Act.*]
(5) All Institutions—	All Institutions included under (1) to (4). Union figures only. Not to be given in ordinary column.
(i) On Demand Deposits £...........	—
(ii) On Savings Bank Deposits £...........	—
(iii) On Time Deposits £...........	—
(iv) Total......... £...........	This amount must agree with the aggregate of the amounts given under (1) to (4).
6. Investments:—	(1) In accordance with the provisions of section *one* (3) (*d*) of the Act, any amounts given for this item in the "In the Union" column must be exclusive of any amount lodged or pledged under any other law. (2) In the "Union Liquid Assets" column every security included therein must be shown at an amount not exceeding its cost or market value as at the date of the statement, whichever is the lower, market value being determined in accordance with section *thirty* of the Act. (3) Save with the special consent of the Minister in terms of section *twenty-nine* of the Act, only investments not pledged or otherwise encumbered are to be included in the "Union Liquid Assets" column.
(*a*) Local Union Government Stock	(*L.A.*) Payable in Union currency. Including Cape of Good Hope, Natal and Transvaal stock.
(*b*) Other Union Government Stock	(*L.A. only such stocks actually held in the Union.*) Not payable in Union currency. Including Cape of Good Hope, Natal and Transvaal stock.
(*c*) Union Treasury Bills...........	(*L.A.*) Either bought or discounted.
(*d*) Other Government Stock.......	Stock of other States, Provinces, etc.
(*e*) Other Government Treasury Bills	—
(*f*) Municipal Stocks..............	(*L.A. only stocks of local authorities in the Union which are quoted on the stock exchange in the Union or have been approved by the Registrar under section* one (1) *of the Act.*]
(*g*) Public Utilities Stock...........	(*L.A. only stocks of Rand Water Board and Electricity Supply Commission, Iscor debentures and South African Reserve Bank stock.*)
(*h*) Other Debenture Securities.....	[*L.A. Only such other debentures as have been approved by the Registrar under section* one (1) *of the Act.*]
(*i*) Banking Stocks and Shares....	Including stock of the National Finance Corporation of South Africa but excluding South African Reserve Bank stock.
(*j*) Other Stocks and Shares........	Other than any included under item 10.

Vereiste besonderhede.	*Vertolking.*
	(4) Netto kreditsaldo van bruto-inkomste *min* uitgawes, d.w.s. kommissie, diskonto, rente, huur en huurgelde, kommissie op tjeks, diwidende en ander inkomste wat gedurende die lopende boekjaar verdien is, *min* koste, posgeld, salarisse en toelae, huur en belastings, telegrafiese onkoste, betaalde of opgelope rente, onderhoud van geboue en ameublement, regskoste, administratiewe uitgawe, ens.
	(5) Bedrae verhaal op lenings en beleggings, winste op verkoopte effekte, ens., waarmee na die goeddunke van die instelling, enige Reserwe vir onverhaalbare en twyfelagtige skulde in sy geheel of gedeeltelik gekrediteer mag word.
	(6) Reserwe vir herstel van bankgeboue.
	(7) Reserwe vir bonus aan personeel.
	(8) Rente, diskonto, huur en ander inkomste wat geïn maar nog nie verdien is nie, ens.
	(9) Enige ongepubliseerde reserwefondse soos onder pos 8 (*c*) vermeld, of enige ander ongepubliseerde reserwefondse wat uit werklike winste, invorderings, premies op aandele, of winste voortspruitende uit die te geld maak van kapitaalbate opgebou is.
	(10) Kreditbedrae in transito, uitgeslote dié wat die instelling se verpligtings teenoor die publiek raak.
10. Totaal van ander verpligtings.........	Poste 8 en 9.
11. Groottotaal van verpligtings.........	Poste 7 en 10.
VOORWAARDELIKE VERPLIGTINGS.	
12. Paaiemente op leningsinskrywings verskuldig	Op obligasies ingesluit onder Beleggings.
13. Herdiskonteerde wissels............	Insluitende alle verkoopte wissels waarvoor die instelling hom voorwaardelik aanspreeklik gestel het.
14. Onopgevorderde bedrag op aandele verskuldig	Aandele deur die instelling as belegging gehou.
15. Lenings toegestaan maar nog nie uitbetaal nie	Lenings (uitgeslote oortrokke lopende rekenings) van vaste bedrae, *insluitende* op aanvraag terugbetaalbare lenings, waarvoor die instelling onherroeplik verbind is.
BATE.	
(Moet op 'n aparte vel papier, soos hierbo voorgeskryf, ingedien word in die geval van instellings wat ook sake buite die Unie doen)	*L.W.*—In die geval van alle instellings moet die enkele totaalkolom (of die kolom „ Binne die Unie ") van elke Kwartaal-/Halfjaarstaat voorafgegaan word deur 'n verdere kolom met die opskrif „ Likwiede Bate in die Unie ", waarin alle Unie-bate wat vir die voorgeskrewe vereistes ten aansien van Likwiede Bate toegelaat word, opgegee moet word. Papier by die Suid-Afrikaanse Reserwebank herdiskonteerbaar, hoef alleen in die kolom „ Likwiede Bate in die Unie " deur instellings opgegee te word waarvan die totale bedrag onder die ander aangeduide poste en wat in artikel *een* van die Wet vermeld word, onvoldoende is om te voldoen aan die voorgeskrewe vereiste ten aansien van „ Likwiede Bate " ingevolge artikels *negentien* (1) (*b*) en *agt-en-twintig* (1) (*b*) van die Wet, respektiewelik. „ L.B." beteken Unie-bate wat ten opsigte van die vereistes ten aansien van Likwiede Bate in die Unie toelaatbaar is en wat in die kolom „ Likwiede Bate in die Unie " opgegee mag word. Ooreenkomstig die bepalings van artikel *een* (3) van die Wet, moet vir waardevermindering van bate en vir onverhaalbare en twyfelagtige skuld ten opsigte van alle bate voorsiening gemaak word. Sodanige voorsiening moet minstens eenkeer in iedere boekjaar gemaak word.
1. Pasmunt............................	(*L.B.*) Slegs muntgeld wat wettige betaalmiddel of gangbaar is, in die onderskeie gebiede waarin die instelling sake doen, moet ingesluit word. Alle ander muntgeld moet onder pos 13 (11) opgeneem word.
2. Goudmunt en staafgoud............	(*L.B.*)
3. Suid-Afrikaanse Reserwebanknote....	(*L.B.*)
4. (1) Saldo's in die Suid-Afrikaanse Reserwebank	(*L.B.*)
(2) Saldo's in die Nasionale Finansiekorporasie van Suid-Afrika	(*L.B.*)
5. Saldo's verskuldig deur:—	Die bedrag „ Binne die Unie " moet alleen saldo's verskuldig en betaalbaar binne die Unie insluit.
(1) Handelsbanke................	(*L.B.*)
(2) Ander bankinstellings..........	[*L.B. slegs deposito's by instellings wat deur die Registrateur kragtens artikel* een (1) *van die Wet goedgekeur is.*] Soos omskryf in artikel *een* (1) van die Wet.
(3) Bouverenigings................	(*L.B. slegs deposito's by in die Unie geregistreerde bouverenigings.*)
(4) Ander instellings..............	[*L.B. slegs deposito's by instellings wat deur die Registrateur kragtens artikel* een (1) *van die Wet goedgekeur is.*]
(5) Alle instellings:—	Alle instellings onder (1) tot (4) ingesluit. Slegs Unie-syfers. Moet nie in die gewone kolom opgegee word nie.
(i) Op onmiddellik opeisbare deposito's.......... £..............	
(ii) Op spaarbankdeposito's...... £..............	
(iii) Op Termyndeposito's.... £..............	
(iv) Totaal......... £..............	Hierdie bedrag moet met die groottotaal van die bedrae onder (1) tot (4) ooreenstem.
6. Beleggings:—	(1) Ooreenkomstig die bepalings van artikel *een* (3) (*d*) van die Wet moet die bedrae wat vir hierdie pos in die kolom „ Binne die Unie " opgegee word, met uitsluiting wees van enige bedrag ingevolge ander wetsbepalings gedeponeer of verpand. (2) In die kolom „ Likwiede Bate in die Unie ", moet elke effek wat daarin verskyn opgegee word teen 'n bedrag van hoogstens wat dit die instelling gekos het of teen markwaarde op die datum van die staat, na gelang van watter die laagste is, waar markwaarde ooreenkomstig artikel *dertig* van die Wet bepaal word. (3) Behalwe met spesiale toestemming van die Minister kragtens artikel *nege-en-twintig* van die Wet, moet slegs beleggings wat nie verpand of andersins belas is nie in die kolom „ Likwiede Bate in die Unie " opgeneem word.
(*a*) Plaaslike obligasies van die Unie-regering	(*L.B.*) Betaalbaar in die geldeenheid van die Unie. Insluitende obligasies van die Kaap die Goeie Hoop, Natal en Transvaal.
(*b*) Ander obligasies van die Unie-regering	(*L.B. slegs obligasies wat werklik in die Unie gehou word.*) Nie betaalbaar in die geldeenheid van die Unie nie. Insluitende obligasies van die Kaap die Goeie Hoop, Natal en Transvaal.
(*c*) Unie-skatkisbewyse............	(*L.B.*) Of gekoop of gediskonteer.
(*d*) Ander staatsobligasies..........	Obligasies van ander State, Provinsies, ens.
(*e*) Skatkisbewyse van ander regerings	—
(*f*) Obligasies van munisipaliteite...	(*L.B. slegs obligasies van plaaslike besture in die Unie wat op 'n effektebeurs in die Unie genoteer word of wat deur die Registrateur kragtens artikel* een (1) *van die Wet goedgekeur is.*)
(*g*) Effekte van versorgingsbedrywe.	(*L.B. slegs obligasies van die Randse Waterraad, die Elektrisiteitsvoorsieningskommissie en Yskor, en aandele van die Suid-Afrikaanse Reserwebank.*)
(*h*) Ander obligasies..............	[*L.B. alleen die ander obligasies wat deur die Registrateur kragtens artikel* een (1) *van die Wet goedgekeur is.*]
(*i*) Bankaandele..................	Insluitende aandele van die Nasionale Finansiekorporasie van Suid-Afrika maar met uitsondering van aandele van die Suid-Afrikaanse Reserwebank.
(*j*) Ander aandele................	Met uitsondering van enige onder pos 10 opgeneem.

Particulars to be Furnished.	*Interpretation.*
7. Bills Discounted:—	NOTE.—Provision should be made at least once in each half-year for rebate on bills maturing after the date of any Statement.
(*a*) Current—	—
(i) Trade Bills..............	(*L.A. Only such bills as are eligible for discount by South African Reserve Bank.*)
(ii) Accommodation Bills....	—
(iii) Hire Purchase Contracts Purchased	—
(*b*) Overdue and Unpaid...........	Bills of all kinds and Hire Purchase Contracts.
8. Loans and Advances to the Public:—	Other than Bills discounted and exclusive of any amounts included under item 10. **In accordance with the requirements of section *one* (3) (d) of the Act any amounts given for this item must be EXCLUSIVE of any amount lodged or pledged under any other law, e.g. mortgage bonds lodged under the Public Auctions Act.**
(*a*) Unsecured—Current...........	—
(*b*) Secured—Current:—	In the case of loans granted against the security of more than one of the undermentioned classes, the classification must be made according to the principal security held by the Institution, in the usual order of priority adopted by the Institution. The classification into Current and Overdue and Unpaid to be made at least once in every financial year.
(i) By Stocks, Shares and Debentures	—
(ii) By Mortgages over Town Property	Against first or subsequent mortgage bonds.
(iii) By Mortgages over Farm Property	Against first or subsequent mortgage bonds.
(iv) By Guarantees..........	—
(v) By Sureties and Co-principal Debtors	To include only loans granted to individuals, subject to repayment by regular instalments.
(vi) By Sundry Securities.....	Including pledges and cessions of fixed deposit receipts, collateral bills for collection, hire purchase contracts, life insurance policies, notarial bonds, merchandise and produce etc.
(*c*) Overdue and Unpaid...........	All accounts about which the institution entertains any doubt as to full and prompt recovery, including all loans repayable on demand or otherwise and all overdrafts on current account which have been called up, any of which have not as yet been written off. Any amount given as Overdue and Unpaid to be the net amount after making full provision for bad and doubtful debts as required under the Act. NOTE.—Any bad and doubtful advances should be included *exclusive* of any interest accrued thereon so that no "Interest in Suspense" should be included under Liabilities item 9.
9. Furniture, Fittings and Equipment...	Institution's Furniture and Fittings; Stationery, etc., at not more than cost, *less* depreciation and any additional amounts written off.
10. Premises...........................	All land and buildings owned by the Institution and used or intended to be used by it for business purposes, including official residences, at not more than cost, *less* depreciation and any additional amounts written off. To include investments and other assets indirectly representing Premises, i.e. investments in shares of companies legally owning certain of the Institution's properties used or intended to be used for official business purposes *including* any loans and advances to such companies. NOTE.—The first Quarterly/Half-yearly Statement of an institution after its financial year-end must be accompanied by a note stating, in respect of the assets shown in the "In the Union" column, the method used to arrive at the amount of these assets, as if the statement were a balance sheet to which paragraphs 4 (3) and 5 (1) of the Eighth Schedule to the Companies Act applied.
11. Landed Property other than Business Premises	(1) Landed property bought in under bond or otherwise, or surrendered to the Institution in respect of liabilities and not yet disposed of. (2) Amount due to Institution on landed property sold under deeds of sale. (3) Other landed property purchased by the Institution and not intended for business purposes or for official residences. (4) Investments and other assets indirectly representing property other than Business Premises. NOTE.—The first Quarterly/Half-yearly Statement of an Institution after its financial year-end must be accompanied by a note stating, in respect of the assets shown in the "In the Union" column, the method used to arrive at the amount of these assets, as if the statement were a balance sheet to which paragraphs 4 (3) and 5 (1) of the Eighth Schedule to the Companies Act applied.
12. Preliminary Expenses................	All expenses incurred in connection with the establishment of the Institution and of its Branches and not yet written off, including goodwill. **In accordance with the provisions of section *one* (3) (c) of the Act no amount may be given for this item.**
13. Assets Other than the Foregoing......	In so far as it is the practice of the Institution to carry them, all other assets such as:— (1) Net debit balance of Gross Earnings, *less* Expenses, i.e. Commission, Discount, Interest, Rents and Rentals, Exchange, Dividends and other income earned during the current financial year, *less* Charges, Postages, Salaries and Allowances, Rent and Taxes, Telegraphic Expenses, Interest Accrued or Paid, Premises and Furnishings Maintenance, Law Costs, Administrative Expenses, etc. (2) Interest, Commissions, Rent or Rentals and other income earned or accrued but not yet received. (3) Postal Orders, Money Orders and uncleared effects such as Cheques, Warrant Vouchers and Drafts. (4) Stamps embossed on cheques and forms pending recovery, Postage and Revenue Stamps on hand. (5) Movables pledged as security and taken over by Institution but not yet realized. (6) Tax Redemption Certificates. (7) Deposits with Municipalities and Post Office. (8) "Home Banks" or "Home Safes", *less* depreciation and any additional amounts written off. (9) Insurance Premiums and other payments made in advance. (10) Teller's Shortages. (11) Coin not included under item 1. (12) Debits in transit, i.e. those not responded to by recipient branch or agent.

Vereiste besonderhede.	*Vertolking.*
7. Gediskonteerde wissels:—	*L.W.*—Minstens eenmaal per halfjaar moet voorsiening gemaak word vir 'n rabat op wissels wat na die datum van enige staat verval.
(*a*) Lopende—	—
(i) Handelswissels............	(*L.B. slegs wissels wat deur die Suid-Afrikaanse Reserwebank gediskonteer kan word.*)
(ii) Akkommodasiewissels......	—
(iii) Gekoopte huurkoopkontrakte	—
(*b*) Vervalle en onbetaald..........	Alle soorte wissels en huurkoopkontrakte.
8. Lenings en voorskotte aan die publiek	Ander as gediskonteerde wissels en met uitsluiting van enige bedrae wat onder pos 10 opgeneem is. Ooreenkomstig die vereistes van artikel *een* (3) (*d*) van die Wet, **moet enige bedrae wat vir hierdie pos opgegee word met UITSLUITING wees van enige ingevolge ander wetsbepalings gedeponeerde of verpande bedrag, bv. verbande ingevolge die Publieke Veilingswet gedeponeer.**
(*a*) Ongedekte—Lopende...........	—
(*b*) Gedekte—Lopende:—	In die geval van lenings wat teen sekerheid van meer as een van ondervermelde soorte onderpand verstrek is, moet die indeling geskied volgens die belangrikste onderpand wat deur die instelling gehou word, in die gebruiklike rangorde wat deur die instelling gevolg word. Die indeling in „ Lopende " en „ Vervalle en onbetaald " moet minstens eenkeer in iedere boekjaar gemaak word.
(i) Deur obligasies en aandele.	—
(ii) Deur verbande op stedelike eiendom	Teen eerste of latere verbande.
(iii) Deur verbande op plaaseiendom	Teen eerste of latere verbande.
(iv) Deur garansies...........	—
(v) Deur borge en mede-hoofskuldenare	Moet alleen lenings insluit wat aan indiwidue verleen is en aan terugbetaling by wyse van gereelde paaiemente onderworpe is.
(vi) Deur diverse sekuriteite....	Insluitende pandregte en sessies van vaste deposito-bewyse, onderpand van inkassowissels, huurkoopkontrakte, lewensversekeringspolisse, notariële verbande, handelsware en produkte, ens.
(*c*) Vervalle en onbetaald.........	Alle rekenings waaromtrent daar by die instelling twyfel bestaan ten opsigte van volle of prompte terugbetaling, *insluitende* alle lenings wat op aanvraag of andersins terugbetaalbaar is en alle oortrekkings op lopende rekening wat opgeroep is, enige waarvan nog nie afgeskryf is nie. Enige bedrag wat as „ Vervalle en onbetaald " opgegee word, moet die netto bedrag wees nadat volle voorsiening, soos deur die Wet vereis, vir onverhaalbare en twyfelagtige skuld gemaak is. *L.W.*—Enige onverhaalbare en twyfelagtige voorskotte moet *sonder insluiting* van daarop opgelope rente opgegee word sodat geen „ Verdiende rente waarvan die ontvangs onseker is " onder laste, pos 9 ingesluit behoort te word nie.
9. Ameublement en toerusting.........	Instelling se ameublement en toerusting, skryfbehoeftes, ens., teen nie meer nie as kosprys *min* waardevermindering en enige verdere bedrae wat afgeskryf is.
10. Sakegeboue.......................	Alle grond en geboue wat die instelling besit en gebruik of wat bestem is vir sake, insluitende offisiële wonings, teen nie meer nie as kosprys *min* waardevermindering en enige verdere bedrae wat afgeskryf is. Moet insluit beleggings en ander bate wat onregstreeks sakegeboue verteenwoordig, d.w.s. beleggings in aandele van maatskappye wat wetlik die eienaars is van sekere eiendomme van die instelling wat vir offisiële doeleindes gebruik word of daarvoor bestem is, insluitende enige lenings en voorskotte aan sodanige maatskappye. *L.W.*—Die eerste kwartaal-/halfjaarstaat van 'n instelling na sy boekjaareinde moet van 'n aantekening vergesel gaan waarin, ten opsigte van die bate in die kolom „ Binne die Unie " opgegee, die metode aangetoon word wat gebruik is om tot die bedrag van die bate te geraak, asof die staat 'n balansstaat is waarop paragrawe 4 (3) en 5 (1) van die Agste Bylae van die Maatskappywet van toepassing is.
11. Vaste eiendom behalwe sakegeboue..	(1) Vaste eiendom wat onder verband of andersins ingekoop is of waarvan aan die instelling afstand gedoen is ten opsigte van verpligtings en wat nog nie van die hand gesit is nie. (2) Bedrag verskuldig aan die instelling op vaste eiendom wat onder 'n koopakte verkoop is. (3) Ander vaste eiendom deur die instelling gekoop en nie bestem vir sakedoeleindes of vir offisiële wonings nie. (4) Beleggings en ander bate wat onregstreeks ander eiendom behalwe sakegeboue verteenwoordig. *L.W.*—Die eerste kwartaal-/halfjaarstaat van 'n instelling na sy boekjaareinde moet van 'n aantekening vergesel gaan waarin, ten opsigte van die bate in die kolom „ Binne die Unie " opgegee, die metode aangetoon word wat gebruik is om tot die bedrag van die bate te geraak, asof die staat 'n balansstaat is waarop paragrawe 4 (3) en 5 (1) van die Agste Bylae van die Maatskappywet van toepassing is.
12. Oprigtingskoste....................	Alle onkoste wat aangegaan is in verband met die oprigting van die instelling en van sy takke en wat nog nie afgeskryf is nie, insluitende konneksiewaarde. Ooreenkomstig die bepalings van artikel *een* (3) (*c*) van die Wet **moet geen bedrag vir hierdie pos opgegee word nie.**
13. Ander bate as die bovermelde......	Vir sover dit die gebruik van die instelling is om sulke rekeninge te hou, alle ander bate soos:— (1) Netto debetsaldo van bruto inkomste *min* uitgawes, d.w.s. kommissie, diskonto, rente, huur en huurgelde, kommissie op tjeks, diwidende en ander inkomste wat gedurende die lopende boekjaar verdien is *min* koste, posgeld, salarisse en toelae, huur en belastings, telegrafiese onkoste, betaalde of opgelope rente, onderhoud van geboue en ameublement, regskoste, administratiewe uitgawes, ens. (2) Rente, kommissies, huur en huurgelde en ander inkomste verdien of opgeloop maar nog nie ontvang nie. (3) Posorders, poswissels en onverrekende stukke soos tjeks, betaalorders en wissels. (4) Reliëfseëls op tjeks en ander formuliere wat nog nie gebruik is nie, pos- en inkomsteseëls voorhande. (5) Losgoed wat aan die instelling verpand was en deur hom oorgeneem is maar wat nog nie van die hand gesit is nie. (6) Belastingdelgingsertifikate. (7) Deposito's by Munisipaliteite en Poskantore. (8) Spaarbussies *min* waardevermindering en enige verdere bedrae wat afgeskryf is. (9) Vooruitbetaalde assuransiepremies en ander betalings. (10) Tellerstekorte. (11) Muntgeld wat nie onder pos 1 ingesluit is nie. (12) Debetbedrae in transito, d.w.s. debette waarvoor die ontvangende tak of agent nog geen teenboeking gemaak het nie.

Particulars to be Furnished.	*Interpretation.*
	In accordance with the provisions of paragraphs (*a*) and (*b*) of Section *one* (3) of the Act any amount referred to under (1) above (i.e. Loss) or any other amounts referred to in paragraph (*a*) of said section must not be included in the total figure given for this item.
14. Total Assets..........................	Items 1 to 13. In accordance with the requirements of section *one* (3) of the Act the amount given for this item must be EXCLUSIVE of all the items referred to in that sub-section (viz., Depreciation and Bad and Doubtful Debts; Losses, etc.; Preliminary Expenses and Goodwill; Assets Lodged or Pledged).
MEMORANDUM.	
15. Assets pledged to secure Deposit and other Liabilities.	*Only "In the Union" figures need be given.* In the case of any Assets referred to in section *one* (3) (*d*) of the Act, the amount involved and the Act concerned must be inserted in parenthesis after or under this item on the DUPLICATE copy of the statement, e.g.:— (£20,000—Insurance Act, 1943.) (£5,000—Workmen's Compensation Act, 1941.) (£5,000—Public Auctions Act, 1925.)
16. Aggregate amount of Liabilities to the Institution of Directors, Auditors or any Officers of the Institution, or of any Firms, Partnerships or Companies of which such persons may, either directly or indirectly, be principals, or in which they hold any office, or in which the Institution itself has any direct interest	A total figure to be given consisting of the total liability to the Institution of— (1) The persons mentioned, "Directors" including Local Directors and "Officers" every person in the employ of the Institution, including Agents. (2) Any firms, etc. (including co-operative societies and companies) of which such persons may, either directly or indirectly, be principals or in which they hold any office. (3) Any firms, etc. (including co-operative societies and companies), in which the Institution has any direct interest, viz.:— (i) Financial Institutions. (Only liabilities other than deposit balances due by them and included under items 4 and 5.) (ii) Other Institutions. The component parts of the totals given to be available to the Registrar on application. The South African Reserve Bank may be excluded; also "firms" and "companies" do not include government or quasi-government institutions. *Only "In the Union" figures need be given.*

We declare—

(1) that the foregoing statement is to the best of our knowledge and belief correct;
(2) that in accordance with the requirements of section *one* (3) (*a*) of the Banking Act, provision for depreciation of assets and for bad or doubtful debts was last made on..(date);
(3) that in accordance with the requirements of section *one* (3) (*b*) of the Act the foregoing statement does not include as assets operating and accumulated losses, including accumulated depreciation and bad debts not yet written off.

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

....
Chief Executive Officer in the Union.

....
Chief Accounting Officer in the Union.

NOTE.—Where the two offices are combined in one person, the signature of either the Chairman or the Auditor of the Institution may be substituted for one or other of the said offices.

(To be furnished in duplicate.) (B.A. FORM NO. 9A.)

QUARTERLY RETURN BY PEOPLE'S BANKS AND LOAN BANKS OF LOANS GRANTED

[Required in terms of section *eighteen* (1) (*a*) (ii)/*twenty-six* of the Banking Act, 1942.]

NOTE.—*This Return must be lodged in a standardized form, viz. single foolscap, i.e. size 8 in. across and 13 in. down. A left-hand binding margin of 1½ in. must be provided for, leaving a net size of 6½ in. across and 13 in. down for the body of the form.*

RETURN OF LOANS GRANTED BY THE..FOR THE CALENDAR QUARTER ENDING ON THE....................DAY OF..19.......

(All amounts to be given to the nearest pound.)

NOTE.—(1) In the case of all Institutions carrying on business within and outside the Union, the undermentioned particulars are to be furnished in *two* Returns relating to their "In the Union" and "Total" figures, respectively, and headed: "Return of Loans Granted in the Union by.. for the calendar quarter ending on the..............................day of..19......." and "Return of Total Loans granted by....................................for the calendar quarter ending on the ....day of..19.......", respectively.

(2) For the purposes of the latter Return, all the words after "correct" may be deleted from the prescribed certificate.

NOTE.—The undermentioned particulars are to be furnished in three columns headed "Against Sureties", "Against Mortgages" and "All Other", respectively.	
1. Loans outstanding at end of previous quarter	The figures given under this item must agree with those given under item 7 in the Return for the previous quarter.
2. Loans granted and paid out during quarter	—
3. Total of (1) and (2)................	—
4. Loans transferred as overdue and unpaid or written off during quarter	—
5. Net amount of current loans..........	Items 3 *less* 4.
6. Capital repayments received during quarter	—
7. Amount outstanding at end of quarter	The figures given in the three columns must agree with those given under Assets item 8 (*b*) (v), items 8 (*b*) (ii) and 8 (*b*) (iii), and items 8 (*a*), 8 (*b*) (i), 8 (*b*) (iv) and 8 (*b*) (vi), respectively, in the corresponding Quarterly Statement.
8. Interest received during quarter.......	—
9. Percentage of (6) to (5)...............	—
10. Percentage of (8) to (5)...............	—

We declare that the foregoing return is to the best of our knowledge and belief correct, and that no loans have been granted in conflict with the provisions of section *twenty-two* (*a*) of the Act.

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

....
Chief Executive Officer.

....
Chief Accounting Officer.

NOTE.—Where the two officers are combined in one person, the signature of either the Chairman or the Auditor of the Institution may be substituted for one or other of the said offices.

Vereiste besonderhede.	*Vertolking.*
	Ooreenkomstig die bepalings van paragrawe (*a*) en (*b*) van artikel *een* (3) van die Wet moet geen bedrag waarna onder (1) hierbo verwys word (d.w.s. verliese) of enige ander bedrae waarna in paragraaf (*a*) van vermelde artikel verwys word, in die totaalbedrag wat vir hierdie pos opgegee word ingesluit word nie.
14. Groottotaal van bate..................	Poste 1 tot 13. Ooreenkomstig die vereistes van artikel *een* (3) van die Wet moet die bedrag wat vir hierdie pos opgegee word met UITSLUITING wees van al die poste waarna in vermelde sub-artikel verwys word, nl. waardevermindering en oninbare of twyfelagtige skulde; verliese, ens.; oprigtingskoste en konneksiewaarde; gedeponeerde of verpande bate.
MEMORANDUM.	
15. Bate verpand as sekerheid teen deposito's en ander verpligtings	Alleen vir „ Binne die Unie " hoef 'n bedrag opgegee te word. In die geval van enige bate waarna in artikel *een* (3) (*d*) van die Wet verwys word, moet die betrokke bedrag en Wet na of onder hierdie pos tussen hakies op die DUPLIKAATAFSKRIF van die staat, vermeld word, bv.:— (£20,000—Versekeringswet, 1943.) (£5,000—Ongevallewet, 1941.) (£5,000—Publieke Veilingswet, 1925.)
16. Totale bedrag aan verpligtings teenoor die instelling van direkteure, ouditeure en enige amptenare van die instelling, of van enige sake, vennootskappe of maatskappye waarvan sodanige persone óf direk óf indirek prinsipale mag wees of waarin hulle enige amp beklee, of waarin die instelling self enige regstreekse belang het	'n Totaalsyfer moet gegee word bestaande uit die totale verpligting teenoor die instelling van— (1) die gemelde persone, met insluiting van plaaslike direkteure onder „ direkteure ", en van iedere persoon in die diens van die instelling insluitende agente, onder „ amptenare "; (2) enige saak, ens. (insluitende koöperatiewe verenigings en maatskappye) waarvan sodanige persone óf direk óf indirek prinsipale mag wees of waarin hulle enige amp beklee; (3) enige sak, ens (insluitende enige koöperatiewe verenigings of maatskappye) waarin die instelling enige regstreekse belang het naamlik:— (i) finansiële instellings. (Alleen ander verpligtings as deposito-saldo's deur hulle verskuldig en ingesluit onder poste 4 en 5.) (ii) Ander instellings. Die komponente van die totale moet op aanvraag aan die Registrateur verstrek word. Die Suid-Afrikaanse Reserwebank kan uitgesluit word. Ook omvat „ sake " en „ maatskappye " nie staatsondernemings of kwasi-staatsondernemings nie. *Alleen vir „ Binne die Unie " hoef 'n bedrag opgegee te word.*

Ons verklaar—

(1) dat voorgaande staat na die beste van ons wete juis is;

(2) dat daar ooreenkomstig artikel *een* (3) (*a*) van die Bankwet laas op..............................(datum) vir waardevermindering van bate en oninbare of twyfelagtige skulde voorsiening gemaak is; en

(3) dat daar ooreenkomstig artikel *een* (3) (*b*) van die Bankwet nie in voorgaande staat bedryfs- en opgehoopte verliese, met inbegrip van opgehoopte waardevermindering en oninbare skulde wat nog nie afgeskryf is, onder bate ingesluit is nie.

(Plek).. hede die..............................

dag van..19........

....
Hoofbestuurder in die Unie.

....
Hoofrekenmeester in die Unie.

L.W.—Waar een persoon albei ampte beklee, kan die handtekening van die voorsitter of van die ouditeur dié van een van genoemde ampte vervang.

(Moet in tweevoud voorgelê word.) (B.W. VORM NO. 9A.)

KWARTAALOPGAWE DEUR VOLKSBANKE EN LENINGSBANKE VAN TOEGESTANE LENINGS.

[Ingevolge artikel *agtien* (1) (*a*) (ii)/*ses-en-twintig* van die Bankwet, 1942.

L.W.—*Hierdie opgawe moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkelfoliopapier, d.w.s. die grootte 8 dm. in die dwarste en 13 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 6½ dm. in die dwarste en 13 dm. in die lengte vir die vorm self oorbly.*

OPGAWE VAN TOEGESTANE LENINGS DEUR DIE..

VIR DIE KALENDERKWARTAAL GEËINDIG OP DIE..............................DAG VAN

....19........

(Alle bedrae moet tot die naaste pond aangetoon word.)

L.W.—(1) In die geval van instellings wat binne én buite die Unie sake doen, moet onderstaande besonderhede in *twee* opgawes verstrek word wat betrekking het op onderskeidelik met „ Binne die Unie "- en „ Totaal "-syfers, onder die onderskeie opskrifte „ Opgawe vir die kalender-kwartaal geëindig op die ....dag van..............................19........ van lenings binne die Unie deur.............................. toegestaan " en „ Opgawe vir die kalender-kwartaal geëindig op die....................dag van..............................19........ van totale lenings deur..............................toegestaan ".

(2) Vir die doeleindes van laasgenoemde opgawe kan al die woorde na „ juis is " in die voorgeskrewe sertifikaat geskrap word.

L.W.—Ondervermelde besonderhede moet in drie kolomme verstrek word onder die onderskeie opskrifte „ Teen Borge ", „ Teen Verbande " en „ Alle Ander ".	
1. Lenings uitstaande aan einde van vorige kwartaal	Die bedrae opgegee onder hierdie pos moet ooreenkom met dié wat in die Opgawe vir die vorige kwartaal onder pos 7 opgegee is.
2. Lenings toegestaan en uitbetaal gedurende die kwartaal	—
3. Totaal van (1) en (2)..................	—
4. Lenings gedurende die kwartaal as vervalle en onbetaald getransporteer of afgeskryf	—
5. Netto bedrag van lopende lenings....	Poste 3 *min* 4.
6. Kapitaalterugbetalings gedurende die kwartaal ontvang	—
7. Bedrag uitstaande aan die einde van die kwartaal	Die bedrae wat in die drie kolomme opgegee word moet ooreenstem met dié wat in die ooreenstemmende Kwartaalstaat onder Bate, pos 8 (*b*) (v), poste 3 (*b*) (ii) en 8 (*b*) (iii), en poste 8 (*a*), 8 (*b*) (i), 8 (*b*) (iv) en 8 (*b*) (vi), onderskeidelik opgegee is.
8. Rente gedurende die kwartaal ontvang	—
9. Persentasie van (6) tot (5)..............	—
10. Persentasie van (8) tot (5)..............	—

Ons verklaar dat voorgaande opgawe na die beste van ons wete juis is en dat geen lenings in stryd met die bepalings van artikel *twee-en-twintig* (*a*) van die Wet toegestaan is nie.

(Plek).. hede die..............................

dag van..19........

....
Hoofbestuurder.

....
Hoofrekenmeester.

L.W.—Waar een persoon albei ampte beklee, kan die handtekening van óf die Voorsitter óf die Ouditeur dié van een van genoemde ampte vervang.

(To be furnished in duplicate.) (B.A. FORM No. 9B.)

QUARTERLY RETURN BY PEOPLE'S BANKS AND LOAN BANKS OF DEPOSITS RECEIVED.

[Required in terms of section *eighteen* (1) (*a*) (ii)/*twenty-six* of the Banking Act, 1942.]

NOTE.—*This Return must be lodged in a standardized form, viz., single foolscap, i.e. size 8 in. across and 13 in. down. A left-hand binding margin of 1½ in. must be provided for, leaving a net size of 6½ in. across and 13 in. down for the body of the form.*

RETURN OF DEPOSITS RECEIVED BY THE..

FOR THE CALENDAR QUARTER ENDING ON THE..DAY OF

....19.......

(All amounts to be given to the nearest pound.)

NOTE.—(1) In the case of all Institutions carrying on business within and outside the Union, the undermentioned particulars are to be furnished in *two* Returns relating to their "In the Union" and "Total" figures, respectively, and headed: "Return of Deposits Received in the Union by..

for the calendar quarter ending on the............................day of..19......."

and "Return of Total Deposits received by..

for the calendar quarter ending on the............................day of..19.......",

respectively.

(2) For the purposes of the latter Return, all the words after "correct" may be deleted from the prescribed certificate.

Particulars to be Furnished.	*Interpretation.*
I.—DEPOSITS RECEIVED AND REPAID.	
NOTE.—The undermentioned particulars are to be furnished in three columns headed "Demand Deposits", "Savings Deposits", and "Time Deposits", respectively	Time deposits include savings, investment and other certificates.
1. Amount to credit of depositors at end of previous quarter	The figures given under this item must agree with those given under item 6 in the Return for the previous quarter.
2. Deposits made during quarter.........	—
3. Interest credited or accrued during quarter	—
4. Total of (1) to (3)..................	—
5. Withdrawals during quarter..........	—
6. Amount due at end of quarter........	The figures given must agree with those given under Liabilities item 1 (*a*), 1 (*b*) and 1 (*c*), respectively, in the corresponding Quarterly Statement.
7. Percentage of (5) to (4)..............	—
8. Percentage of (5) to (2)..............	—
II.—MAXIMUM DEPOSITS.	
9. Total Liabilities to the Public........	As at the close of the last financial year. NOTE.—In all cases where the financial year-end of an Institution coincides with the date of a Return, the figure given under this item must be that of the previous financial year-end.
10. Maximum Demand Deposit Account..	Actual amount, if any, on demand deposit, as defined in Liabilities item 1 (*a*) of the Quarterly Statement.
11. Maximum Savings Account Credits—	As defined in Liabilities item 1 (*b*) of the Quarterly Statement.
(*a*) Statutory......................	As determined by section *twenty* (1) (*b*) of the Act.
(*b*) Actual..........................	In the case of accounts exceeding the statutory maximum under exemptions granted by the Registrar, a note shall be attached to this return giving— (1) The maximum amount of any such accounts; (2) The number of such accounts; (3) The aggregate amount owing on such accounts.
12. Maximum Aggregate Amount repayable on Fixed Deposit—	As defined in Liabilities item 1 (*c*) of the Quarterly Statement.
(*a*) Statutory......................	As determined by section *twenty* (1) (*b*) of the Act.
(*b*) Actual..........................	In the case of accounts exceeding the statutory maximum under exemptions granted by the Registrar, a note shall be attached to this Return giving— (1) The maximum amount of any such accounts; (2) The number of such accounts; (3) The aggregate amount owing on such accounts.

We declare that the foregoing Return is to the best of our knowledge and belief correct and that in accordance with the requirements of paragraph (*b*) of section *twenty* (1) of the Banking Act, this Institution, with the exception of accounts exempted by the Registrar in terms of that paragraph, at no time owed any one person amounts in excess of those laid down for savings and fixed deposits respectively, or accepted the latter on conditions not conforming with the requirements of that paragraph.

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

....
Chief Executive Officer.

....
Chief Accounting Officer.

NOTE.—Where the two offices are combined in one person, the signature of either the Chairman, or the Auditor of the Institution may be substituted for one or other of the said offices.

(To be furnished in duplicate.) (B.A. FORM No. 10.)

SUPPLEMENTARY QUARTERLY STATEMENT BY PEOPLE'S BANKS AND LOAN BANKS.

[Required in terms of section *eighteen* (1) (*b*) /*twenty-six* of the Banking Act, 1942.]

NOTE.—*This Return must be lodged in a standardized form, viz., single foolscap, i.e., size 8 in. across and 13 in. down. A left-hand binding margin of 1½ in. must be provided for, leaving a net size of 6½ in. across and 13 in. down for the body of the form.*

SUPPLEMENTARY STATEMENT OF ASSETS AND LIABILITIES OF THE..

FOR THE CALENDAR QUARTER ENDING ON THE..................DAY OF...................................19.......

(All amounts to be given in the nearest pound.)

Particulars to be Furnished.	*Interpretation.*
	NOTE.—Unless where stated otherwise, all references are to amounts given in the single Total column (or the "In the Union" column of Institutions also carrying on business outside the Union).
CAPITAL REQUIREMENTS.	As prescribed by section *nineteen* (1) (*a*) of the Act.
(*a*) Total Liabilities to Members and Public	Liabilities item 7.
(*b*) Total Liquid Assets..................	Total amount of "Union Liquid Assets" column.
(*c*) Total Liabilities *less* Liquid Assets....	(*a*) *less* (*b*) above.
(*d*) (i) Ten per cent of Liabilities to Members and Public as reduced	Ten per cent of (*c*).
(ii) Amount shown under item (*d*) (i) in last preceding supplementary quarterly statement	—
(*e*) Actual amount of Paid-up Capital, Guarantee Deposits and Unimpaired Reserve Funds	Liabilities item 8.

(Moet in tweevoud voorgelê word.) (B.W. VORM No. 9B.)

KWARTAALOPGAWE DEUR VOLKSBANKE EN LENINGSBANKE VAN ONTVANGE DEPOSITO'S.

[Ingevolge artikel *agtien* (1) (*a*) (ii)/*ses-en-twintig* van die Bankwet, 1942.]

L.W.—Hierdie opgawe moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkelfoliopapier, d.w.s. die grootte 8 dm. in die dwarste en 13 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 6½ dm. in die dwarste en 13 dm. in die lengte vir die vorm self oorbly.

OPGAWE VAN ONTVANGE DEPOSITO'S DEUR DIE..

VIR DIE KALENDERKWARTAAL GEËINDIG OP DIE..DAG VAN

....19........

(Alle bedrae moet tot die naaste pond aangetoon word.)

L.W.—(1) In die geval van instellings wat binne en buite die Unie sake doen, moet onderstaande besonderhede in *twee* opgawes verstrek word wat betrekking het op onderskeidelik hul „Binne die Unie”- en „Totaal”-syfers, onder die onderskeie opskrifte „Opgawe vir die kalender-kwartaal geëindig op die..............................dag van..............................19........van deposito's binne die Unie deur..............................ontvang” en „Opgawe vir die kalender-kwartaal geëindig op die..............................dag van..............................19........van totale deposito's deur..............................ontvang”.

(2) Vir die doeleindes van laasgenoemde opgawe kan al die woorde na „juis is” in die voorgeskrewe sertifikaat geskrap word.

Vereiste besonderhede.	*Vertolking.*
I.—DEPOSITO'S ONTVANG EN TERUGBETAAL.	
L.W.—Ondervermelde besonderhede moet in drie kolomme verstrek word onder die onderskeie opskrifte „Onmiddellik Opeisbare Deposito's”, „Spaardeposito's”, en „Termyndeposito's”	Termyndeposito's sluit in spaar-, belegging- en ander sertifikate.
1. Bedrag tot die tegoed van deposante aan einde van vorige kwartaal	Die bedrae opgegee onder hierdie pos moet ooreenkom met dié wat in die Opgawe vir die vorige kwartaal onder pos 6 opgegee is.
2. Deposito's gedurende die kwartaal ontvang	—
3. Rente gekrediteer of opgeloop gedurende die kwartaal	—
4. Totaal van (1) tot (3)...............	—
5. Terugbetalings gedurende die kwartaal.	—
6. Bedrag verskuldig aan einde van die kwartaal	Die opgegewe bedrae moet ooreenstem met dié wat in die ooreenstemmende Kwartaalstaat onder Laste, poste 1 (*a*), 1 (*b*) en 1 (*c*) onderskeidelik opgegee is.
7. Persentasie van (5) tot (4)...........	—
8. Persentasie van (5) tot (2)...........	—
II.—MAKSIMUM DEPOSITO'S.	
9. Totale verpligtings teenoor die publiek	Per die sluiting van die jongste boekjaar. *L.W.*—In gevalle waar die boekjaareinde van 'n Instelling met die datum van 'n opgawe saamval, moet die bedrag van die laaste voorafgaande boekjaareinde onder hierdie pos opgegee word.
10. Maksimum onmiddellik opeisbare deposito-rekening	Werklike bedrag, indien enige, op onmiddellik opeisbare deposito, soos in lastepos 1 (*a*) van die Kwartaalstaat omskryf.
11. Maksimum krediet op spaarrekening—	Soos in lastepos 1 (*b*) van die Kwartaalstaat omskryf.
(*a*) Statutêr...........................	Soos by artikel *twintig* (1) (*b*) van die Wet bepaal.
(*b*) Werklik...........................	In die geval van rekenings wat, kragtens vrystellings deur die Registrateur verleen, die statutêre maksimum oorskry, moet 'n uiteensetting aan hierdie Opgawe geheg word van— (1) die saldo van die grootste rekening; (2) die aantal rekenings; (3) die totaalbedrag op die rekenings verskuldig.
12. Maksimum totaalbedrag op vaste deposito terugbetaalbaar:—	Soos in Lastepos 1 (*c*) van die Kwartaalstaat omskryf.
(*a*) Statutêr...........................	Soos by artikel *twintig* (1) (*b*) van die Wet bepaal.
(*b*) Werklik...........................	In die geval van rekenings wat, kragtens vrystellings deur die Registrateur verleen, die statutêre maksimum oorskry, moet 'n uiteensetting aan hierdie Opgawe geheg word van— (1) die saldo van die grootste rekening; (2) die aantal rekenings; (3) die totaalbedrag op die rekenings verskuldig.

Ons verklaar dat voorgaande Opgawe na die beste van ons wete juis is en dat ooreenkomstig die bepalings van paragraaf (*b*) van artikel *twintig* (1) van die Bankwet, hierdie instelling, met die uitsondering van rekenings wat die Registrateur kragtens vermelde paragraaf vrygestel het, te gener tyd aan enige persoon bedrae geskuld het wat die vir onderskeidelik spaar- en vaste deposito bepaalde bedrae te bowe gegaan het nie, of vaste deposito's op voorwaardes aangeneem het wat nie in ooreenstemming met die bepalings van vermelde paragraaf is nie.

(Plek)..hede die..............................dag

van..19........

....
Hoofbestuurder.

....
Hoofrekenmeester.

L.W.—Waar een persoon albei ampte beklee, kan die handtekening van òf die Voorsitter òf die Ouditeur dié van een van genoemde ampte vervang.

(Moet in tweevoud voorgelê word.) (B.W. VORM No. 10.)

AANVULLENDE KWARTAALSTAAT DEUR VOLKSBANKE EN LENINGSBANKE.

[Ingevolge artikel *agtien* (1) (*b*)/*ses-en-twintig* van die Bankwet, 1942.]

L.W.—Hierdie staat moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkelfoliopapier, d.w.s. die grootte 8 dm. in die dwarste en 13 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 6½ dm. in die dwarste en 13 dm. in die lengte vir die vorm self oorbly.

AANVULLENDE STAAT VAN BATE EN LASTE VAN DIE..

VIR DIE KWARTAAL GEËINDIG OP DIE..............................DAG VAN..19........

(Alle bedrae moet tot die naaste pond aangetoon word.)

Vereiste besonderhede.	*Vertolking.*
	L.W.—Tensy anders vermeld, slaan alle verwysings op bedrae opgegee in die enkele totaalkolom (of die kolom „Binne die Unie” in die geval van instellings wat ook buite die Unie sake doen.)
KAPITAALVOORSKRIFTE.	Soos voorgeskryf deur artikel *negentien* (1) (*a*) van die Wet.
(*a*) Totale verpligtings teenoor lede en die publiek	Laste, pos 7.
(*b*) Totale Likwiede Bate...............	Totaal van kolom „Likwiede Bate in die Unie”.
(*c*) Totale verpligtings *min* Likwiede Bate.	(*a*) *min* (*b*) hierbo.
(*d*) (i) Tien persent van verpligtings teenoor lede en die publiek, soos verminder	Tien persent van (*c*).
(ii) Bedrag onder pos (*d*) (i) in jongste voorafgaande aanvullende kwartaalstaat opgegee	—
(*e*) Werklike bedrag van Gestorte Kapitaal, Garansiedeposito's en Onaangetaste Reserwefondse	Laste, pos 8.

Liabilities to Members and Public. Particulars to be Furnished.	Interpretation.
(*f*) Deposits repayable on demand........	Liabilities items 1 (*a*) and 2 (*a*).
(*g*) Liabilities to Members and Public other than deposits repayable on demand—	—
(i) Payable within six months or subject to less than six months' notice	Total amount of " Liabilities under six months " column'
(ii) Total amount outstanding on loans against the security of deposits included under sub-item (i)	—
(iii) Net liabilities under six months..	Sub-items (i) *minus* (ii) above.
(iv) Payable after six months or subject to not less than six months' notice	Total amount of " Liabilities over six months " column.
(v) Total amount outstanding on loans against the security of deposits included under sub-item (iv)	—
(vi) Net liabilities over six months..	Sub-items (iv) *minus* (v) above.
Liquid Assets Requirements.	As prescribed by section *nineteen* (1) (*b*) of the Act.
(*h*) Thirty per cent of deposits repayable on demand	Thirty per cent of (*f*).
(*i*) Fifteen per cent of liabilities under six months, as reduced	Fifteen per cent of (*g*) (iii).
(*j*) Five per cent of liabilities over six months, as reduced	Five per cent of (*g*) (vi).
(*k*) (i) Prescribed Minimum Liquid Assets	Total of (*h*) to (*j*).
(ii) Amount shown under item (*k*) (i) in last preceding supplementary quarterly statement	—
(*l*) Actual amount of Liquid Assets......	Total Amount of " Union Liquid Assets " column.

We declare—

(1) that the foregoing statement is to the best of our knowledge and belief correct;

(2) that in accordance with the provisions of section *twenty-nine* of the Banking Act no assets included under liquid assets have been pledged or otherwise encumbered, save with the consent of the Minister;

(3) that all investments included under liquid assets have been valued in accordance with the provisions of section *thirty*; and

(4) that this institution has maintained, since the date of certification of its last preceding supplementary quarterly statement, the prescribed amount of liquid assets and the prescribed amount of capital and unimpaired reserve funds.

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

....
Chief Executive Officer.

....
Chief Accounting Officer.

Note.—Where the two offices are combined in one person, the signature of either the Chairman or the Auditor of the Institution may be substituted for one of other or the said offices.

(To be furnished in duplicate.) (B.A. Form No. 11.)

SUPPLEMENTARY HALF-YEARLY STATEMENT BY DEPOSIT-RECEIVING INSTITUTIONS.

[Required in terms of section *eighteen* (1) (*b*)/*twenty-seven* and *two* (2) of the Banking Act, 1942.]

Note.—*This Return must be lodged in a standardized form, viz., single foolscap, i.e. size 8 ins. across and 13 ins. down. A left-hand binding margin of 1½ ins. must be provided for, leaving a net size of 6½ ins. across and 13 ins. down for the body of the form.*

SUPPLEMENTARY STATEMENT OF ASSETS AND LIABILITIES OF THE..

FOR THE HALF-YEAR ENDING ON THE..................DAY OF...19........

(All amounts to be given to the nearest pound.)

Particulars to be Furnished.	Interpretation. Note.—Unless where stated otherwise, all references are to amounts given in the single Total column (or the " In the Union " column of Institutions also carrying on business outside the Union).
Capital Requirements.	As prescribed by section *twenty-eight* (1) (*a*) of the Act.
(*a*) Total Liabilities to the Public.........	Liabilities item 7.
(*b*) Total Liquid Assets..................	Total amount of " Union Liquid Assets " column.
(*c*) Total Liabilities *less* Liquid Assets....	(*a*) *less* (*b*) above.
(*d*) (i) Ten per cent of Liabilities to Public as reduced	Ten per cent of (*c*).
(ii) Amount shown under item (*d*) (i) in last preceding supplementary half-yearly statement	—
(*e*) Actual amount of Paid-up Capital Guarantee Deposits and Unimpaired Reserve Funds	Lisbilities item 8.
Deposit Liabilities.	
(*f*) Deposits repayable on demand........	Liabilities items 1 (*a*) and 2 (*a*).
(*g*) Deposits other than deposits repayable on demand—	
(i) Payable within six months or subject to less than six months' notice	Total amount of " Deposits under six months " column.
(ii) Total amount outstanding on loans against the security of deposits included under sub-item (i)	—
(iii) Net deposits under six months..	Sub-items (i) *minus* (ii) above.
(iv) Payable after six months or subject to not less than six months' notice	Total amount of " Deposits over six months " column.
(v) Total amount outstanding on loans against the security of deposits included under sub-item (iv)	—
(vi) Net deposits over six months..	Sub-items (iv) *minus* (v) above.
Liquid Assets Requirements.	As prescribed by section *twenty-eight* (1) (*b*) of the Act.
(*h*) Thirty per cent of deposits repayable on demand	Thirty per cent of (*f*).
(*i*) Twenty per cent of deposits under six months, as reduced	Twenty per cent of (*g*) (iii).
(*j*) Ten per cent of deposits over six months, as reduced	Ten per cent of (*g*) (vi).
(*k*) (i) Prescribed Minimum Liquid Assets	Total of (*h*) to (*j*).
(ii) Amount shown under item (*k*) (i) in last preceding supplementary half-yearly statement	—
(*l*) Actual amount of Liquid Assets......	Total amount of " Union Liquid Assets " column.

We declare—

(1) that the foregoing statement is to the best of our knowledge and belief correct;

(2) that in accordance with the provisions of section *twenty-nine* of the Banking Act, no assets included under liquid assets have been pledged or otherwise encumbered, save with the consent of the Minister;

VERPLIGTINGS TEENOOR LEDE EN DIE PUBLIEK.

Vereiste besonderhede.	*Vertolking.*
(*f*) Onmiddellik opeisbare deposito's.....	Laste, poste 1 (*a*) en 2 (*a*).
(*g*) Verpligtings teenoor lede en die publiek, uitgesonderd onmiddellik opeisbare deposito's—	—
(i) Binne ses maande, of met minder as ses maande opsegging, opeisbaar	Totaal van kolom „ Verpligtings onder ses maande ".
(ii) Totaalbedrag uitstaande op lenings teen sekerheid van deposito's by subpos (i) ingesluit	—
(iii) Netto verpligtings onder ses maande	Subposte (i) *min* (ii) hierbo.
(iv) Na ses maande, of met minstens ses maande opsegging opeisbaar	Totaal van kolom „ Verpligtings bo ses maande ".
(v) Totaalbedrag uitstaande op lenings teen sekerheid van deposito's by subpos (iv) ingesluit	—
(vi) Netto verpligtings bo ses maande	Subposte (iv) *min* (v) hierbo.
VEREISTE T.A.V. LIKWIEDE BATE.	Soos voorgeskryf deur artikel *negentien* (1) (*b*) van die Wet.
(*h*) Dertig persent van onmiddellik opeisbare deposito's	Dertig persent van (*f*).
(*i*) Vyftien persent van verpligtings onder ses maande soos verminder	Vyftien persent van (*g*) (iii).
(*j*) Vyf persent van verpligtings bo ses maande soos verminder	Vyf persent van (*g*) (vi).
(*k*) (i) Voorgeskrewe minimum likwiede bate	Totaal van (*h*) tot (*j*).
(ii) Bedrag onder pos (*k*) (i) in jongste voorafgaande aanvullende kwartaalstaat opgegee	—
(*l*) Werklike bedrag aan Likwiede Bate..	Totaal van kolom „ Likwiede Bate in die Unie ".

Ons verklaar—

(1) dat voorgaande staat na die beste van ons wete juis is;
(2) dat daar ooreenkomstig die bepalings van artikel *nege-en-twintig* van die Bankwet geen bate onder likwiede bate ingesluit is wat sonder die toestemming van die Minister verpand of andersins belas is nie;
(3) dat die effekte wat onder likwiede bate ingesluit is, ooreenkomstig die bepalings van artikel *dertig* gewaardeer is; en
(4) dat hierdie instelling sedert die datum van sertifisering van sy jongste voorafgaande aanvullende kwartaalstaat die voorgeskrewe bedrag aan likwiede bate en die voorgeskrewe bedrag aan kapitaal en onaangetaste reserwefondse in stand gehou het.

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

....
Hoofbestuurder.

....
Hoofrekenmeester.

L.W.—Waar een persoon albei ampte beklee, kan die handtekening van die Voorsitter of die Ouditeur die van een van genoemde ampte vervang.

(Moet in tweevoud voorgelê word.) (B.W. VORM NO. 11.)

AANVULLENDE HALFJAARSTAAT DEUR DEPOSITO-NEMENDE INSTELLINGS.

[Ingevolge artikel *agtien* (1) (*b*)/*sewe-en-twintig* en *twee* (2) van die Bankwet, 1942.]

L.W.—*Hierdie Staat moet in 'n standaardiseerde vorm ingedien word, naamlik op enkelfoliopapier, d.w.s. die grootte 8 dm. in die dwarste en 13 dm. in die lengte. 'n Marge van 1½ dm. moet aan die linkerkant vir inbind gelaat word, waardeur 'n netto grootte van 6½ dm. in die dwarste en 13 dm. in die lengte vir die vorm self oorbly.*

AANVULLENDE STAAT VAN BATE EN LASTE VAN DIE..

VIR DIE HALFJAAR GEËINDIG OP DIE........................DAG VAN..19.......

(Alle bedrae moet tot die naaste pond aangetoon word.)

Vereiste besonderhede.	*Vertolking.*
	L.W.—Tensy anders vermeld, slaan alle verwysings op bedrae opgegee in die enkele totaalkolom (of die kolom „ Binne die Unie " in die geval van instellings wat ook buite die Unie sake doen).
KAPITAALVOORSKRIFTE.	Soos voorgeskryf deur artikel *agt-en-twintig* (1) (*a*) van die Wet.
(*a*) Totale verpligtings teenoor die publiek	Laste, pos 7.
(*b*) Totale likwiede bate..................	Totaal van kolom „ Likwiede Bate in die Unie ".
(*c*) Totale verpligtings *min* likwiede bate..	(*a*) *min* (*b*) hierbo.
(*d*) (i) Tien persent van verpligtings teenoor die publiek, soos verminder	Tien persent van (*c*).
(ii) Bedrag onder pos (*d*) (i) in jongste voorafgaande aanvullende halfjaarstaat opgegee	—
(*e*) Werklike bedrag van Gestorte Kapitaal, Garansiedeposito's en Onaangetaste Reserwefondse	Laste, pos 8.
DEPOSITO-VERPLIGTINGS.	
(*f*) Onmiddellik opeisbare deposito's......	Laste, poste 1 (*a*) en 2 (*a*).
(*g*) Deposito's, uitgesonderd onmiddellik opeisbare deposito's—	—
(i) Binne ses maande, of met minder as ses maande opsegging, opeisbaar	Totaal van kolom „ Deposito's onder ses maande ".
(ii) Totaalbedrag uitstaande op lenings teen sekerheid van deposito's by sub-pos (i) ingesluit	—
(iii) Netto deposito's onder ses maande	Sub-poste (i) *min* (ii) hierbo.
(iv) Na ses maande, of met minstens ses maande opsegging, opeisbaar	Totaal van kolom „ Verpligtings bo ses maande ".
(v) Totaalbedrag uitstaande op lenings teen sekerheid van deposito's by sub-pos (iv) ingesluit	—
(vi) Netto deposito's bo ses maande..	Sub-poste (iv) *min* (v) hierbo.
VEREISTES T.A.V. LIKWIEDE BATE.	Soos voorgeskryf deur artikel *agt-en-twintig* (1) (*b*) van die Wet.
(*h*) Dertig persent van onmiddellik opeisbare deposito's	Dertig persent van (*f*).
(*i*) Twintig persent van deposito's onder ses maande, soos verminder	Twintig persent van (*g*) (iii).
(*j*) Tien persent van deposito's bo ses maande, soos verminder	Tien persent van (*g*) (vi).
(*k*) (i) Voorgeskrewe minimum likwiede bate	Totaal van (*h*) tot (*j*).
(ii) Bedrag onder pos (*k*) (i) in jongste voorafgaande aanvullende halfjaarstaat opgegee	—
(*l*) Werklike bedrag aan likwiede bate....	Totaal van kolom „ Likwiede Bate in die Unie ".

Ons verklaar—

(1) dat voorgaande staat na die beste van ons wete juis is;
(2) dat daar ooreenkomstig die bepalings van artikel *negen-en-twintig* van die Bankwet geen bate onder likwiede bate ingesluit is wat sonder die toestemming van die Minister verpand of andersins belas is nie;

(3) that all investments included under liquid assets have been valued in accordance with the provisions of section *thirty*; and

(4) that this Institution has maintained, since the date of certification of its last preceding supplementary half-yearly statement, the prescribed amount of liquid assets and the prescribed amount of capital and unimpaired reserve funds.

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

....
Chief Executive Officer.

....
Chief Accounting Officer.

NOTE.—Where the two offices are combined in one person, the signature of either the Chairman or the Auditor of the Institution may be substituted for one or other of the said offices.

REVENUE 515.
(B.A. FORM NO. 12.)
(1955.)

UNION OF SOUTH AFRICA.

BANKING ACT, 1942.

Embossed
£1
Stamp.

OFFICE OF THE REGISTRAR OF BANKS,
PRETORIA.

CERTIFICATE OF ALTERATION OF NAME.

In terms of section *twelve* (2) of the Banking Act, 1942, I hereby certify that

....

has altered its name, with my consent, to..,
and that I have entered such new name in my register of banking institutions.

Dated at Pretoria this..............................day of..,

One thousand Nine hundred and..

....
Registrar of Banks.

B.—REGULATIONS.

APPEALS TO MINISTER.

(In terms of the Banking Act, 1942.)

1. Every banking institution or person desiring to appeal to the Minister in terms of sub-section (2) of section *three* of the Banking Act, 1942 (Act No. 38 of 1942), from any decision or refusal of the Registrar of Banks, shall within one month after the pronouncement of the decision or refusal at issue, lodge a notice of appeal with the Registrar of Banks, which shall clearly set forth the decision or refusal it is desired to appeal from and the grounds for the appeal.

2. Upon receipt of the notice mentioned in section *one*, the Registrar of Banks shall prepare a statement of the reasons for his decision or refusal.

3. The Registrar of Banks shall dispatch a copy of the statement mentioned in section *two* to the appellant by registered post, and require the appellant to declare within twenty-one days of the dispatch of such statement or within such further period as the Registrar may approve, whether he proposes to continue with his appeal or not.

4. If the appellant declares that he does not propose to continue with his appeal or if he does not furnish the Registrar with a statement in terms of section *three*, the appeal shall automatically lapse.

5. If the appellant declares his intention, in terms of section *three*, to continue with his appeal, he shall with his declaration lodge with the Registrar of Banks, a reply to the statement mentioned in section *two*.

6. Upon the receipt of the appellant's declaration and reply, the Registrar of Banks shall as soon as may be transmit them to the Minister, together with all other relevant documents.

7. The Minister may require the Registrar of Banks or the appellant to furnish him with any further or other information in writing that he considers necessary for a just decision on the appeal.

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

(3) dat die beleggings wat onder likwiede bate ingesluit is, ooreenkomstig die bepalings van artikel *dertig* gewaardeer is; en

(4) dat hierdie instelling sedert die datum van sertifisering van sy jongste voorafgaande aanvullende halfjaarstaat die voorgeskrewe bedrag aan likwiede bate en die voorgeskrewe bedrag aan kapitaal en onaangetaste reserwefondse in stand gehou het.

(Plek).. hede die ....

dag van..19........

....
Hoofbestuurder.

....
Hoofrekenmeester.

L.W.—Waar een persoon albei ampte beklee, kan die handtekening van die Voorsitter of die Ouditeur dié van een van genoemde ampte vervang.

INKOMSTE 515.
(B.W. VORM NO. 12.)
(1955.)

UNIE VAN SUID-AFRIKA.

BANKWET, 1942.

£1-
reliëf-
seël.

Kantoor van die Registrateur van Banke,
Pretoria.

SERTIFIKAAT VAN NAAMSVERANDERING.

Ooreenkomstig artikel *twaalf* (2) van die Bankwet, 1942, sertifiseer ek hierby dat

....

sy naam met my toestemming in..

verander het, en dat ek dié nuwe naam in my register van bankinstellings aangeteken het.

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

Eenduisend negehonderd........................

....
Registrateur van Banke.

B.—REGULASIES.

APPÈL NA DIE MINISTER.
(Kragtens die Bankwet, 1942.)

1. Iedere bankinstelling of persoon wat, kragtens subartikel (2) van artikel *drie* van die Bankwet, 1942 (Wet No. 38 van 1942), verlang om appèl by die Minister aan te teken teen enige beslissing of weiering van die Registrateur van Banke, moet binne een maand nadat die betrokke beslissing of weiering waarteen geappelleer word bekend gemaak is, by die Registrateur van Banke 'n kennisgewing van appèl indien wat duidelik die beslissing of weiering uiteensit waarteen verlang word om appèl aan te teken en die gronde vir die appèl.

2. Na ontvangs van die in artikel *een* vermelde kennisgewing moet die Registrateur van Banke 'n uiteensetting van die redes vir sy beslissing of weiering opstel.

3. Die Registrateur van Banke moet 'n afskrif van die in artikel *twee* vermelde uiteensetting aan die appellant per aangetekende pos stuur, en van die appellant verlang om binne een-en-twintig dae na versending van sodanige uiteensetting of binne sodanige verdere tydperk as wat die Registrateur mag goedkeur, te kenne te gee of hy voornemens is om met sy appèl voort te gaan al dan nie.

4. Indien die appellant verklaar dat hy nie voornemens is om met sy appèl voort te gaan nie, of indien hy nie 'n verklaring ooreenkomstig artikel *drie* aan die Registrateur verstrek nie, verval die appèl outomaties.

5. Indien die appellant ooreenkomstig artikel *drie* verklaar dat hy voornemens is om met sy appèl voort te gaan, moet hy saam met sy verklaring by die Registrateur van Banke 'n antwoord op die uiteensetting, in artikel *twee* vermeld, indien.

6. Na ontvangs van die appellant se verklaring en antwoord, moet die Registrateur hulle tesame met alle ander betrokke stukke so spoedig doenlik aan die Minister voorlê.

7. Die Minister kan van die Registrateur van Banke of van die appellant verlang om enige verdere of ander skriftelike inligting te verstrek wat hy nodig ag vir 'n regverdige beslissing oor die appèl.

8. Die Minister moet sy beslissing oor die appèl aan die Registrateur van Banke bekend maak, wat dit aan die appellant moet meedeel.

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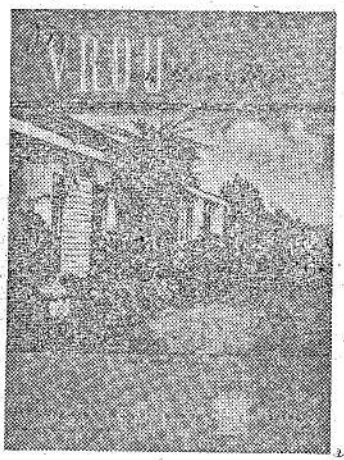

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