



South African Reserve Bank

Quarterly statistics of participation bond schemes

Name of authorised official (in capital letters): Tel:Ext: Fax: E-mail: Web address: Signature: Date:	Reference number, name and address of organisation: 	Quarter ended: Due date for this return: 4 weeks from the above date
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Submission of return

This return is to be submitted to the South African Reserve Bank. A postage-paid envelope is enclosed for this purpose. The extra copy of the form is for your records.

Queries

Queries should be addressed to: Capital Market and Flow of Funds Division, Economic Research and Statistics Department, South African Reserve Bank, PO Box 7433, Pretoria, 0001; telephone (012) 313-3291/3407; fax (012) 313-4013.

	During previous quarter	During this quarter
	1	2
Part I: Flow of funds to/from participation mortgage bond schemes	R'000	R'000
Net increase or decrease in scheme's holdings of participant's funds:	101	101
New funds received from:		
01. Manager	202	202
02. Others	303	303
Participations and/or other funds repaid to:		
03. Manager	404	404
04. Others	505	505
05. Net flow of funds ((items 01 + 02) – (03 + 04) = (item 30: col. 2 – col. 1))	606	606
06. Reinvestments in scheme i.e. reductions and repayments by mortgagors (item 54 column 6 on page 5) minus participations repaid (items 03 and 04 above)		

	Previous quarter	This quarter
	2	
	1	2
	R'000	R'000
Part III: Total balances as at end of quarter		
Funds received from participants:		
	701	701
Amounts of existing participations held by:		
07. Banks ¹⁾	802	802
08. Insurers.....	903	903
09. Pension and provident funds.....	1004	1004
10. Public corporations ¹⁾	1105	1105
11. Nominee companies ²⁾	1206	1206
12. Trust companies	1307	1307
13. Finance companies ³⁾	1408	1408
14. Non-financial private-sector companies	1509	1509
15. Individuals, unincorporated business and non-profit institutions ⁴⁾	1610	1610
16. Foreigners ⁵⁾ (individuals and institutions).....	1711	1711
17. Manager's own holdings	1812	1812
18. Total participations (=items 07 to 17) = item 44		

1) Consult the latest *Institutional Sector Classification Guide for South Africa*. Also available on the Internet at www.reservebank.co.za under "Statistical & economic info".

2) Companies designated as nominee companies by their names.

3) Companies with the specific purpose of obtaining funds in the form of, *inter alia*, deposits, loans, debentures or notes, with the sole object of re-lending or investing these funds again in mortgage loans, loans, advances or hire purchase finance, etc.

4) Including religious, social and welfare organisations, and trust and estate investment funds.

5) Foreigners are defined as "**non-residents**" and a non-resident of South Africa means an individual residing, or intending to reside, outside South Africa for a period of twelve consecutive months or longer, or an organisation domiciled or registered outside South Africa, or a foreign branch of an institution with its head office in South Africa or a foreign head office of a South African branch. **South Africa** shall mean the Republic of South Africa, consisting of nine provinces, namely the Eastern Cape, Free State, Gauteng, KwaZulu-Natal, Mpumalanga, Northern Cape, Northern Province, North West and Western Cape.

		Previous quarter	This quarter
		3	
		1	2
		R'000	R'000
Investors of other funds – representing funds held by manager for investment in participation bonds on behalf of or for refunding to the following participants:		1901	1901
19.	Banks ¹⁾	2002	2002
20.	Insurers.....	2103	2103
21.	Pension and provident funds.....	2204	2204
22.	Public corporations ¹⁾	2305	2305
23.	Nominee companies ²⁾	2406	2406
24.	Trust companies.....	2507	2507
25.	Finance companies ³⁾	2608	2608
26.	Non-financial private-sector companies.....	2709	2709
27.	Individuals, non-corporated business and non-profit institutions ⁴⁾	2810	2810
28.	Foreigners ⁵⁾ (individuals and institutions).....	2911	2911
29.	Total, other funds (=items 19 to 28) = item 33.....	3012	3012
30.	Grand total (=items 18 plus 29) = item 45		

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Sector classification

A comprehensive list of institutional sectors and, for most sectors, the individual, constituent organisations, is contained in the latest *Institutional Sector Classification Guide for South Africa*.

	Previous quarter	This quarter
4		
	1	2
	R'000	R'000
Funds held/lent by manager:		
Funds held by manager (on behalf of investors pending investments in participation bonds or for refunding to participants) in the form of:	3101	3101
Cash and deposits with:		
31. Banks ¹⁾	3202	3202
32. Other (specify):.....	3303	3303
33. Total funds held by manager (= items 31 + 32) = item 29.....	3404	3404
34. Amounts owing under participation bonds by:		
Banks ¹⁾	3505	3505
35. Insurers.....	3606	3606
36. Pension and provident funds.....	3707	3707
37. Public corporations ¹⁾	3808	3808
38. Nominee companies ²⁾	3909	3909
39. Finance companies ³⁾	4010	4010
40. Non-financial private-sector companies.....	4111	4111
41. Individuals, unincorporated business and non-profit institutions ⁴⁾	4212	4212
42. Foreigners ⁵⁾ (individuals and institutions).....	4313	4313
43. Other (specify):.....	4414	4414
44. Total amount owing under participation bond loans (=item 34 to 43) = 18.....	4515	4515
45. Grand total (=item 33 plus 44) = item 30.....		

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Part IV: Participation bond loans, bonds granted⁶⁾, paid out, repaid and balances

Type of property mortgaged or to be mortgaged ⁷⁾	All new bonds granted during this quarter ⁸⁾	All cancellations during this quarter of bonds granted but not taken up	Outstanding commitments to mortgagors, total at end of this quarter ⁹⁾	Outstanding balance, end of previous quarter ¹⁰⁾	Bonds paid out during this quarter ¹¹⁾	Bonds repaid or reduced during this quarter ¹²⁾	Outstanding balance at end of this quarter ¹⁰⁾								
								5	1	2	3	4	5	6	7
								R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
								4601	4601	4601	4601	4601	4601	4601	4601
46. Industrial properties								4702	4702	4702	4702	4702	4702	4702	4702
47. Commercial properties ¹³⁾								4803	4803	4803	4803	4803	4803	4803	4803
48. Flats and dwelling houses....								4904	4904	4904	4904	4904	4904	4904	4904
49. Other residential e.g. hotel-properties, old-age homes, etc.								5005	5005	5005	5005	5005	5005	5005	5005
Vacant urban land:															
50. Residential sites								5106	5106	5106	5106	5106	5106	5106	5106
51. Business sites								5207	5207	5207	5207	5207	5207	5207	5207
52. Farm properties								5308	5308	5308	5308	5308	5308	5308	5308
53. Other e.g. churches, schools, etc								5409	5409	5409	5409	5409	5409	5409	5409
54. Total (= items 46 to 53).....															

- 6) **“Granted”** means offered and accepted; a participation bond scheme thereby increases its commitments.
- 7) Property should be classified according to **major source of gross income**, for example, a “mixed” building of flats and shops must be classified as either a block of “flats” or a “commercial” property depending on which category is responsible for the greater portion of income.
- 8) **New participation bonds granted** during the quarter under review, including re-advances under existing participation bonds, but excluding bonds re-negotiated upon expiry of original loan period.
- 9) Aggregate of all payments still to be made to mortgagors in respect of participation bonds granted. The quarterly change in this commitment should be equal to the result of **column 1 minus columns 2 and 5**.
- 10) Aggregate amount owing to participants by mortgagors under all participation bonds included in the scheme. Totals shown in columns 4 and 7 opposite item 54 must equal relevant totals shown in columns 1 and 2 against item 44 (if the same reporting dates are used in Parts III and IV of this return).
- 11) Aggregate of **all payments** and re-advances made to mortgagors during quarter under review.
- 12) Aggregate amount of **bond reductions and repayments** during the quarter under review.
- 13) Commercial properties also include cinemas and private hospitals.