

BALANCE SHEET**Page no.**

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BALANCE SHEET

(Confidential and not available for inspection by the public)

Name of bank/ controlling company.....

Month ended (yyyy-mm-dd)

BA 100

Monthly*

*Quarterly for columns 6 and 7

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

ASSETS	Line no.	Actual balances at month-end						
		Operations in the Republic ¹			Total bank ²	<i>Memo item</i>	Consolidated bank*	Consolidated bank controlling company*
		Banking	Trading	Total ¹		Bank intra-group balances		
		1	2	3	4	5	6	7
Cash and balances with central bank (total of items 2, 5 and 6)	1							
Cash in hand (total of items 3 and 4)	2							
Gold coin and bullion	3							
Local and foreign currency	4							
Mandatory reserve deposits with central bank	5							
Other balances with central bank	6							
Short term negotiable securities (total of items 8 to 10, less 11)	7							
Negotiable certificates of deposit	8							
Treasury bills	9							
Other	10							
Less: credit impairments	11							
Loans and advances to customers (item 24 less item 25)	12							
Home loans	13							
Commercial mortgages	14							
Credit card advances	15							
Lease and instalment debtors	16							
Overdrafts	17							
Redeemable preference shares and other equivalent instruments issued to provide credit	18							
Trade, other bills and bankers' acceptances	19							
Term loans	20							
Factoring accounts	21							
Loans granted/ deposits placed under resale agreements	22							
Other loans to customers/ clients	23							
Gross loans and advances (total of items 13 to 23)	24							
Less: credit impairments	25							

1. Excluding foreign branches

2. Including foreign branches

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

ASSETS	Line no.	Actual balances at month-end						
		Operations in the Republic ¹			Total bank ²	Memo item Bank intra- group balances	Consolidated bank*	Consolidated bank controlling company*
		Banking	Trading	Total ¹				
		1	2	3	4	5	6	7
Investment and trading securities (total of items 27 to 31, less item 32)	26							
Equities - listed	27							
Equities - unlisted	28							
Commodities	29							
Government and government-guaranteed securities	30							
Other dated securities	31							
Less: impairment	32							
Derivative financial instruments	33							
Pledged assets (total of items 35 to 38)	34							
Equities - listed	35							
Equities - unlisted	36							
Government and government-guaranteed securities	37							
Other dated securities	38							
Investment in subsidiary companies	39							
Investment in associate companies	40							
Investments in joint ventures	41							
Non-current assets held for sale	42							
Intangible assets (total of items 44 to 46)	43							
Goodwill	44							
Computer software and capitalised development costs	45							
Other	46							
Reinsurance assets	47							
Investment property	48							
Property and equipment	49							
Current income tax receivables	50							
Deferred income tax assets	51							
Post-employment assets	52							
Other assets	53							
TOTAL ASSETS (total of items 1, 7, 12, 26, 33, 34, 39 to 43 and 47 to 53)	54							

1. Excluding foreign branches

2. Including foreign branches

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

LIABILITIES	Line no.	Actual balances at month-end						
		Operations in the Republic ¹			Total bank ²	<i>Memo item</i>	Consolidated bank*	Consolidated bank controlling company*
		Banking	Trading	Total ¹		Bank intra-group balances		
		1	2	3	4	5	6	7
Deposits, current accounts and other creditors (total of items 56 to 62)	55							
Current accounts	56							
Savings deposits	57							
Call deposits	58							
Fixed and notice deposits	59							
Negotiable certificates of deposit	60							
Other deposit and loan accounts	61							
Funds received under repurchase agreements	62							
Liabilities under investment contracts	63							
Liabilities under insurance contracts	64							
Policyholder liabilities	65							
Derivative financial instruments and other trading liabilities (total of items 67 and 68)	66							
Derivative financial instruments	67							
Other trading liabilities	68							
Term debt instruments (total of items 70 and 71)	69							
Qualifying as capital	70							
Other	71							
Deferred revenue	72							
Current income tax liabilities	73							
Deferred income tax liabilities	74							
Non current liabilities held for sale	75							
Retirement benefit obligations	76							
Provisions	77							
Other liabilities	78							
TOTAL LIABILITIES (total of items 55, 63 to 66, 69 and 72 to 78)	79							

1. Excluding foreign branches

2. Including foreign branches

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

EQUITY Capital and reserve funds attributable to equity holders	Line no.	Actual balances at month-end						
		Operations in the Republic ¹			Total bank ²	Memo item	Consolidated bank*	Consolidated bank controlling company*
		Banking	Trading	Total ¹		Bank intra-group balances		
		1	2	3	4	5	6	7
Total equity attributable to equity holders (total of items 81 to 83)	80							
Share capital	81							
Retained earnings	82							
Other reserves	83							
Preference shareholders and minority shareholders equity (total of items 85 and 86)	84							
Minority ordinary shareholders	85							
Preference shareholders	86							
TOTAL EQUITY (total of items 80 and 84)	87							
TOTAL EQUITY AND LIABILITIES (total of items 79 and 87)	88							

1. Excluding foreign branches.

2. Including foreign branches.

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

<i>Memorandum items:</i>	Line no.	Actual balances at month-end						
		Operations in the Republic ¹			Total bank ²	<i>Memo item</i>	Consolidated bank*	Consolidated bank controlling company*
		Banking	Trading	Total ¹		Bank intra-group balances		
		1	2	3	4	5	6	7
Analysis of item 12 (loans and advances to customers)	89							
Loans and advances to customers other than banks	90							
Loans and advances to banks	91							
Analysis of item 23 (other loans to customers/ clients) (total of items 93 to 99)	92							
Interbank call loans	93							
Corporate call loans	94							
Overnight loans	95							
Collateral	96							
Foreign-currency loans	97							
Specialised lending	98							
Other	99							
Daily average balance for the month in respect of interest bearing loans and advances (item 24)	100							
Analysis of item 55 (deposits, current accounts and other creditors)	101							
Sovereigns, including central banks	102							
Public sector entities	103							
Local authorities	104							
Banks	105							
Securities firms	106							
Corporate customers	107							
Retail customers	108							
Other	109							
Daily average balance for the month in respect of interest bearing deposits (item 55)	110							

1. Excluding foreign branches.

2. Including foreign branches.

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

<i>Memorandum items:</i>	Line no.	Actual balances at month-end						
		Operations in the Republic ¹			Total bank ²	<i>Memo item</i>	Consolidated bank*	Consolidated bank controlling company*
		Banking	Trading	Total ¹		Bank intra-group balances		
		1	2	3	4	5	6	7
Balances related to or in respect of banks:								
Assets: (total of items 91 and 112 to 120)	111							
Included in item 7	112							
Included in item 26	113							
Included in item 33	114							
Included in item 34	115							
Included in item 39	116							
Included in item 40	117							
Included in item 41	118							
Included in item 43	119							
Included in item 53	120							
Liabilities: (total of items 105 and 122 to 124)	121							
Included in item 66	122							
Included in item 69	123							
Included in item 78	124							
Equity (total of items 126 and 127)	125							
Included in item 80	126							
Included in item 84	127							
Hash total	128							

1. Excluding foreign branches

2. Including foreign branches

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

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

(2) In accordance with the relevant requirements specified in regulation 3 of these Regulations, unless expressly otherwise stated in this regulation 18 or the form BA 100 or directed in writing by the Registrar, the form BA 100 shall be prepared in accordance with Financial Reporting Standards issued from time to time, with additional disclosure when required, provided that-

- (a) in the absence of a specific Financial Reporting Standard and an approved interpretation reference shall be made to the relevant pronouncements of the International Accounting Standards Board;
- (b) any uncertainty or difficulty experienced in this regard shall be referred to the Registrar for an appropriate directive.

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

Column number

1 Banking

This column shall include all asset and liability items other than the asset and liability items designated in terms of the reporting bank's board-approved policy as constituting part of the bank's trading activities.

2 Trading

This column shall include all asset and liability items designated in terms of the reporting bank's board-approved policy as constituting part of the bank's trading activities.

3 Total SA operations, excluding foreign branches

This column shall reflect the aggregate amount of columns 1 and 2 and relates only to the South African operations of the reporting bank.

4 Total bank, including foreign branches

This column shall reflect the relevant amounts relating to the balance sheets of the reporting bank and its foreign branches, which amounts shall be calculated on a consolidated basis.

5 Bank intragroup balances

Column 5 is a memorandum column and shall reflect any amount included in column 3 that relates to an amount received by/ owed to the reporting bank from any person, entity, institution or company that is a member of the group to which the reporting bank belongs, including any subsidiary, associate or joint venture of the reporting bank and its controlling company, and the controlling company itself.

6 Consolidated bank

This column shall reflect on a consolidated basis the consolidated amounts relating to the balance sheets of the reporting bank and its branches, subsidiaries, joint ventures and relevant associates.

7 Consolidated bank controlling company

This column shall reflect on a consolidated basis the consolidated amounts relating to the balance sheets of the controlling company and its subsidiaries, joint ventures and relevant associates.

*Line item
number*

5 Mandatory reserve deposits with central bank

This item shall include any credit balance in an account, and any relevant balance in a contra account, maintained by the reporting bank with the Reserve Bank in terms of section 10A of the South African Reserve Bank Act, 1989 (Act No. 90 of 1989).

In completing the return in respect of banking business conducted outside the Republic, the definitions and interpretations of items used in these Regulations shall be applied to the circumstances prevailing in each relevant country and any difficulty experienced or uncertainty in this regard shall be referred to the Registrar for an appropriate directive.

6 Other balances with central bank

This item shall include any credit balance in a clearing account with the Reserve Bank, provided that the reporting bank shall include in the relevant item under item 12 any other balance in respect of loans or advances to/ with any other central bank.

7 to 11 **Short-term negotiable securities**

These items shall include the relevant required gross amounts relating to-

- Negotiable certificates of deposit;
- Treasury bills; and
- Any other relevant security of a short-term nature,

provided that the reporting bank shall report in item 11 any relevant amount relating to a credit impairment raised in respect of the instruments included in items 7 to 10.

13 **Homeloans**

This item shall reflect the relevant aggregate amount in respect of loans secured by mortgage on occupied urban residential dwellings or occupied individual sectional title dwellings that are or will be occupied by the relevant borrowers, or that is rented with the consent of the relevant obligors, provided that the bank shall report in item 14 the relevant aggregate amount relating to any loans secured by mortgage other than the aforesaid mortgaged lending in respect of residential property.

25 **Credit impairments**

This item shall include the aggregate amount relating to specific and portfolio credit impairments raised in respect of discounts, loans or advances included in item 24.

30 **Government and government guaranteed securities**

This item shall reflect the aggregate amount relating to debt securities issued by a sovereign, including any multilateral development bank that qualifies for a risk weight of zero per cent in terms of the provisions of regulation 23(6), the Bank for International Settlements, the International Monetary Fund, the European Central Bank or the European Community.

31 **Other dated securities**

This item shall reflect the aggregate amount relating to debt securities issued by-

- a bank;
- a public-sector entity; or
- any other person, entity or institution.

34 to **Pledged assets**
38

In accordance with relevant Financial Reporting Standards issued and relevant accounting practices applied from time to time these items shall reflect the relevant required amounts in respect of assets lodged or pledged to secure liabilities.

40 **Investments in associate companies**

This item shall reflect the relevant required amounts relating to investments in associate companies, which amounts shall be reported at carrying value, including any relevant amount in respect of equity accounted earnings, and net of any impairment for a diminution in value.

41 **Investments in joint ventures**

This item shall reflect the relevant required amounts relating to investments in joint ventures, which amounts shall be reported at carrying value, including any relevant amount in respect of equity accounted earnings, and net of any impairment for a diminution in value.

70 **Term debt instruments qualifying as capital**

This item shall reflect the aggregate amount in respect of subordinated debt issued by the reporting bank and in respect of which the bank obtained the prior written approval of the Registrar for the relevant amount to qualify as capital of the bank.

71 **Term debt instruments, other**

This item shall include the aggregate amount in respect of subordinated debt instruments issued by the reporting bank, other than amounts relating to instruments reported in item 70, including any relevant amount that constitutes non-qualifying capital due to a prescribed limit or haircut being applied in respect of the said amount.

78 **Other liabilities**

This item shall include the relevant aggregate amount in respect of liabilities not specifically provided for elsewhere in the return, including but not limited to creditors and any accrual for leave payment.

OFF-BALANCE-SHEET ACTIVITIES

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OFF BALANCE SHEET ACTIVITIES

(Confidential and not available for inspection by the public)

Name of bank/ controlling company.....

Month ended (yyyy-mm-dd)

BA 110
Monthly*

*Quarterly for columns 6 and 7

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

OFF BALANCE SHEET ACTIVITIES	Line no.	Actual balances at month-end						
		Operations in the Republic ¹			Total bank ²	Memo item	Consolidated bank*	Consolidated bank controlling company*
		Banking	Trading	Total ¹		Bank intra-group balances		
		1	2	3	4	5	6	7
Guarantees on behalf of clients	1							
Letters of credit	2							
Customers' indebtedness for acceptances	3							
Committed undrawn facilities and/ or irrevocable undrawn loan commitments (including committed unutilised draw-down facilities)	4							
Underwriting exposures (including revolving underwriting exposures)	5							
Credit-derivative instruments	6							
Committed capital expenditure	7							
Operating lease commitments	8							
Other contingent liabilities	9							
<i>of which:</i> uncommitted undrawn facilities (including conditionally revocable undrawn loan commitments)	10							
TOTAL (of items 1 to 9)	11							
Memorandum items:								
Portfolios managed								
By others on behalf of the reporting institution	12							
For others where financing is provided	13							
Securities lent to:								
Residents (total of items 15 and 16)	14							
Banks	15							
Non-banks	16							
Non-residents	17							
Securities borrowed from:								
Residents (total of items 19 and 20)	18							
Banks	19							
Non-banks	20							
Non-residents	21							
Aggregate amount of uncommitted undrawn facilities included in items 1 to 8	22							
Hash total	23							

1. Excluding foreign branches

2. Including foreign branches

19. Off-balance sheet activities - Directives and interpretations for completion of monthly return concerning off-balance sheet activities (Form BA 110)

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

(2) The purpose of the return is to determine, among other things, the nature and extent of a bank or controlling company's unfunded off-balance sheet activities or exposures, including-

(a) off-balance sheet activities to which the reporting bank is irrevocably committed;

and

(b) off-balance sheet activities that may be revocable,

Provided that the funded component of any relevant exposure already included in the form BA 100 shall not be duplicated or also included in the form BA 110.

(3) In order to ensure that the reporting bank can duly distinguish between, among other things, committed undrawn facilities, that is, facilities to which the reporting bank is irrevocably committed, and undrawn unconditionally cancellable commitments, that is, facilities to which the reporting bank is not irrevocably committed, the bank shall ensure that any relevant documentation or facility letter between the bank and its client clearly provides for such a distinction.

(4) For the purposes of this regulation 19 and the completion of the form BA 110-

(a) a bank shall regard any issued guarantee that represents an undertaking by the bank to fulfill a financial obligation of the person (buyer) in respect of which/whom it was issued with regards to the purchase of property upon the registration of a mortgage bond, that is, a property guarantee, as a lending related guarantee;

(b) letters of credit comprise all unutilised letter of credit facilities granted in respect of domestic and foreign transactions, confirmed letters of credit in respect of banks and letters of authority, including-

(i) documentary credits outwards for domestic and foreign transactions (sight and usance); and

(ii) documentary credits inwards (sight and usance) confirmed and/ or accepted;

provided that any letter of credit serving as a financial guarantee shall be regarded as a lending related guarantee;

- (c) committed undrawn or unutilised facilities shall include-
- (i) loans and other credit facilities granted, whether for fixed or varying amounts, but not paid out to or used by clients;
 - (ii) undrawn or unutilised overdraft facilities on current account;
 - (iii) undrawn loan commitments;
 - (iv) undrawn or unutilised acceptance facilities; and
 - (v) undrawn or unutilised revolving credit facilities,
- to which the reporting bank is irrevocably committed;
- (d) irrevocable undrawn or unutilised draw-down facilities shall include any facility, regardless of its original maturity, granted in terms of a written agreement in terms of which the said facilities will be drawn down in agreed amounts during prearranged periods, provided that a bank shall include in the form BA 110 only those amounts that the bank is committed to advance during the three month period following the reporting month;
- (e) underwriting exposures shall include all quantifiable underwriting commitments, whether in writing or given verbally, including-
- (i) all note-issuance facilities; and
 - (ii) revolving underwriting facilities,
- in respect of which the contingent risk arise from the bank's role as underwriter of such issues, guaranteeing to provide a known amount of funds when other parties fail to do so;
- (f) a bank shall record its potential credit exposure originating from a credit-derivative contract when the bank acts as a protection provider/seller.

(5) When a bank arranges a repurchase agreement, resale agreement, securities lending transaction or securities borrowing transaction, acting as an agent, but the bank provides a guarantee in respect of the performance of the third party, the bank shall be regarded as acting as principal and shall maintain capital in respect of the said transaction as if the bank acted as principal in respect of the relevant transaction.

(6) Instructions relating to the completion of the return are furnished with reference to the headings and item descriptions of certain items appearing on the form BA 110, as follows:

*Line item
number*

1 Guarantees on behalf of clients

This item shall include the aggregate amount in respect of all relevant lending related guarantees and performance related guarantees issued on behalf of clients.

3 Customers' indebtedness for acceptances

This item shall include the relevant aggregate amount in respect of bankers' acceptances issued by customers or clients and subsequently endorsed and on-sold by the bank, that is, the relevant aggregate amount related to undertakings by the bank to fulfill an obligation of a customer or client who issued an acceptance, when the said customer or client fails to fulfill the relevant obligation at the due date.

9 Other contingent liabilities

This item shall include the aggregate amount of all other liabilities where an outflow of economic benefits is possible, not probable, including the relevant aggregate amount related to undrawn unconditionally cancellable commitments, that is, facilities to which the reporting bank or controlling company is not irrevocably committed.

12 Portfolios managed by others on behalf of the reporting institution

This item shall include assets not reported on the form BA 100.

13 Portfolios managed for others and for which financing is provided

This item shall include financing provided for the purpose of acquiring a portfolio of investments managed by the reporting bank, which financing has not been reported on the form BA 100.

INCOME STATEMENT

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INCOME STATEMENT

(Confidential and not available for inspection by the public)

Name of bank/ controlling company.....

Month ended (yyyy-mm-dd)

BA 120

Monthly*

* Quarterly for items 1 to 89, columns 8 and 9, and items 90 to 128, columns 2 and 3.

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

Description of item	Line no.	Operations in the Republic ¹						Total bank ²	Consolidated bank*	Consolidated bank controlling company*
		Current month			Current year to date					
		Banking	Trading	Total	Banking	Trading	Total	Year to date	Year to date	Year to date
		1	2	3	4	5	6	7	8	9
Interest and similar income (total of items 2, 3 and 14, less item 15)	1									
Short-term negotiable securities	2									
Loans and advances to customers (total of items 4 to 13)	3									
Homeloans	4									
Commercial mortgages	5									
Credit cards	6									
Lease and instalment debtors	7									
Overdrafts	8									
Redeemable preference shares and other equivalent instruments issued to provide credit	9									
Trade, other bills and bankers' acceptances	10									
Term loans	11									
Factoring accounts	12									
Other	13									
Government and other dated securities	14									
Less: interest income on trading assets allocated to trading revenue	15									
Interest expense and similar charges (total of items 17, 25 and 26, less item 27)	16									
Deposits, current accounts and other (total of items 18 to 20, 23 and 24)	17									
Current accounts	18									
Savings deposits	19									
Term and other deposits (total of items 21 and 22)	20									
Fixed and notice deposits	21									
Other	22									
Negotiable certificates of deposit	23									
Other deposits and loans	24									
Other liabilities	25									
Term debt instruments	26									
Less: interest expense on trading liabilities allocated to trading revenue	27									
Net Interest Income (item 1 less item 16)	28									

1. Excluding foreign branches

2. Including foreign branches

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

Description of item	Line no.	Operations in the Republic ¹						Total bank ²	Consolidated bank*	Consolidated bank controlling company*
		Current month			Current year to date					
		Banking	Trading	Total	Banking	Trading	Total	Year to date	Year to date	Year to date
		1	2	3	4	5	6	7	8	9
Fee and commission income (total of items 30 to 35)	29									
Service charges	30									
Insurance commission	31									
Exchange commission	32									
Guarantees	33									
Knowledge based fees	34									
Other	35									
Fee and commission expense (total of items 37 and 38)	36									
Brokerage fees paid	37									
Other fees paid	38									
Net fee and commission income (item 29 less item 36)	39									
Net insurance premium revenue (total of items 41 and 42)	40									
Insurance premium revenue	41									
Insurance premium ceded to reinsurers	42									
Net reinsurance income (total of items 44 and 45)	43									
Gross claims and benefits paid on insurance	44									
Reinsurance recoveries	45									
Dividend income (total of items 47 and 48)	46									
Subsidiary companies	47									
Other	48									
Net trading income / (loss) (total of items 50 to 55)	49									
Foreign exchange	50									
Debt securities	51									
Commodities	52									
Derivative instruments	53									
Equities	54									
Other	55									
Other gains less losses (total of items 57 to 60)	56									
Fair value gains and losses through profit and loss	57									
Fair value gains and losses on insurance liabilities	58									
Profit/ (loss) on sale of available-for-sale assets	59									
Impairment of available-for-sale equity securities	60									
Other operating income / (loss) (total of items 62 and 63)	61									
Rental income	62									
Other	63									
Non Interest revenue (total of items 39, 40, 43, 46, 49, 56 and 61)	64									
Gross operating income / (loss) (total of items 28 and 64)	65									

1. Excluding foreign branches

2. Including foreign branches

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

Description of item	Line no.	Operations in the Republic ¹						Total bank ²	Consolidated bank*	Consolidated bank controlling company*
		Current month			Current year to date					
		Banking	Trading	Total	Banking	Trading	Total	Year to date	Year to date	Year to date
		1	2	3	4	5	6	7	8	9
Credit losses	66									
Operating expenses (total of items 68 to 76)	67									
Staff	68									
Computer processing	69									
Communication and travel	70									
Occupation and accommodation	71									
Marketing	72									
Fees and insurances	73									
Office equipment and consumables	74									
Auditors remuneration	75									
Other	76									
Indirect taxation	77									
Operating profit / (loss) before non-trading and capital items (item 65 less items 66, 67 and 77)	78									
Non-trading and capital items (total of items 80 to 83)	79									
Goodwill (impairment / realisation)	80									
Impairment of investments	81									
Impairment of property and equipment, software and other	82									
Other non-trading and capital items	83									
Share of profit / (loss) of associates and joint ventures	84									
Profit / (loss) before income tax (total of items 78, 79 and 84)	85									
Direct taxation	86									
Profit / (loss) for the year (item 85 less item 86)	87									
Attributable to:										
Equity holders of the company	88									
Preference shareholders and minority shareholders interest	89									
Memorandum items:										
Interest received on interest bearing loans and advances as reported in item 100 of the form BA 100	90									
Interest paid on interest bearing deposits as reported in item 110 of the form BA 100	91									

1. Excluding foreign branches

2. Including foreign branches

Du Pont analysis based on interest earning assets	Line no.	Percentages ¹		
		Total bank ²	Consolidated bank*	Consolidated bank controlling company*
		1	2	3
Net interest income as a percentage of interest earning assets, plus	92			
Non interest revenue as a percentage of interest earning assets	93			
Total (of items 92 and 93)	94			
Less: Credit losses as a percentage of interest earning assets	95			
Less: Operating expenses as a percentage of interest earning assets	96			
Add: Associate income as a percentage of interest earning assets	97			
Net profit before tax (item 94 less items 95 and 96, plus item 97)	98			
Multiply by: (1 - effective tax rate)	99			
Equals: Earnings as a percentage of interest earning assets	100			
Multiply by: Interest earning assets as a percentage of total assets	101			
Equals: Return on assets (ROA)	102			
Multiply by: Gearing ratio	103			
Equals: Return on accounting equity (ROE)	104			
Supervisory deductions and non-qualifying amounts (item 106 less item 104)	105			
Equals: Return on qualifying common equity tier 1 capital and reserve funds	106			

Du Pont analysis based on risk weighted assets	Line no.	Percentages ¹		
		Total bank ²	Consolidated bank*	Consolidated bank controlling company*
		1	2	3
Net interest income as a percentage of risk weighted assets, plus	107			
Non interest revenue as a percentage of risk weighted assets	108			
Total (of items 107 and 108)	109			
Less: Credit losses as a percentage of risk weighted assets	110			
Less: Operating expenses as a percentage of risk weighted assets	111			
Add: Associate income as a percentage of risk weighted assets	112			
Net profit before tax (item 109 less items 110 and 111, plus item 112)	113			
Multiply by: (1 - effective tax rate)	114			
Equals: Earnings as a percentage of risk weighted assets	115			
Multiply by: Risk weighted assets as a percentage of total assets	116			
Equals: Return on assets (ROA)	117			
Multiply by: Gearing ratio	118			
Equals: Return on accounting equity (ROE)	119			
Supervisory deductions and non-qualifying amounts (item 121 less item 119)	120			
Equals: Return on qualifying common equity tier 1 capital and reserve funds	121			

Other selected ratios	Line no.	Percentages ¹		
		Total bank ²	Consolidated bank*	Consolidated bank controlling company*
		1	2	3
Cost to income ratio	122			
Credit losses as a percentage of net interest income	123			
Interest income as a percentage of risk weighted assets	124			
Interest expense as a percentage of risk weighted assets	125			
Fee and commission income as a percentage of total income	126			
Trading income as a percentage of total income	127			
Other income as a percentage of total income	128			
Staff expenses as a percentage of operating expenses	129			
Other expenses as a percentage of operating expenses	130			

1. Items shall be expressed as percentages, rounded to two decimal places.

2. Including foreign branches

20. Income statement - Directives and interpretations for completion of monthly income statement (Form BA 120)

- (1) The content of the relevant return is confidential and not available for inspection by the public.
- (2) The columns titled "Current year to date" in form BA 120 shall reflect the year-to-date amounts in respect of the financial year of the reporting bank. In order to ensure that the relevant columns titled "Current year to date" in form BA 120 reconcile with the aggregate amounts reported in the columns titled "Current month" for the particular financial year of the reporting bank a bank shall include any adjustment to amounts previously incorrectly reported in the columns titled "Current month", provided that amounts reported in columns 7 to 9 of items 1 to 91 relate only to the relevant year-to-date amounts.
- (3) All income and expense items, including gains and losses, shall be divided between those items relating to the bank's banking activities and those items relating to the bank's trading activities.
- (4) Instructions relating to the completion of the monthly income statement are furnished with reference to the item descriptions and line item numbers appearing on the form BA 120, as follows (where appropriate, the corresponding balance sheet item number is indicated):

*Line item
number*

1 Interest and similar income

The items listed in the income statement under this heading shall reflect interest income in respect of the corresponding asset items listed in the balance sheet, as follows:

Item description	Income statement Form BA120	Corresponding item on the balance sheet Form BA100
	Line item	Line item
Short term negotiable securities	2	7
Loans and advances to customers	3	12
• Homeloans	4	13
• Commercial mortgages	5	14
• Credit cards	6	15
• Lease and instalment debtors	7	16
• Overdrafts	8	17
• Redeemable preference shares and other equivalent instruments	9	18
• Trade, other bills and bankers' acceptances	10	19
• Term loans	11	20
• Factoring accounts	12	21
Government and other securities	14	30 plus 31 plus 37 plus 38

16 Interest expense and similar charges

The items listed in the income statement under this heading shall reflect the interest expense in respect of the corresponding liability items listed in the balance sheet, as follows:

Item description	Income statement Form BA120	Corresponding item on the balance sheet Form BA100
	Line item	Line item
Deposits, current accounts and other creditors	17	55
• Current accounts	18	56
• Savings deposits	19	57
• Term and other deposits	20	58 plus 59
• Negotiable certificates of deposit	23	60
• Other deposits and loan accounts	24	61
Term debt instruments	26	69

47 Subsidiary companies

This item shall reflect the aggregate amount in respect of dividends received from subsidiary companies.

48 Other

This item shall reflect the aggregate amount in respect of dividends received from investments other than investments in subsidiary companies.

52 Commodities

This item shall include any profit or loss resulting from the reporting bank's trading in commodities.

68 Staff costs

This item shall include any relevant amount in respect of-

- salaries and wages for staff;
- post retirement benefits;
- training costs;
- costs paid for contractors;

- temporary staff costs; and
- employee share-based payment expenses.

69 **Computer processing**

This item shall include any amount relating to depreciation in respect of computer equipment.

70 **Communication and travel**

This item shall include any relevant amount in respect of-

- telecommunication costs;
- local and foreign travel costs;
- postage and freight costs;
- vehicle depreciation costs; and
- vehicle operating lease charges.

71 **Occupation and accommodation**

This item shall include any relevant amount in respect of-

- external rental costs;
- wear and tear on leasehold properties and improvements;
- related operating lease charges; and
- other occupation and accommodation costs.

73 **Fees and insurances**

This item shall include any relevant amount in respect of fee and insurance costs but not any amount in respect of-

- fees paid for auditing services, which fees shall be included in item 75; or
- direct fees and commissions paid in the generation of income, which fees and commissions shall be included in item 36.

74 Office equipment and consumables

This item shall include any relevant amount in respect of-

- depreciation for furniture and other equipment;
- operating lease charges for furniture and other equipment;
- stationery and printing costs; and
- other office equipment or office consumable cost.

75 Auditors remuneration

This item shall include any relevant amount in respect of remuneration paid to auditors for audit services but not any fees paid to auditors for services other than audit services.

76 Other

This item shall include any relevant amount in respect of-

- share-based payment costs relating to BEE schemes;
- joint venture fees;
- deficiency;
- theft and fraud expenditure;
- maintenance costs relating to any property in possession; and
- any other expenditure item not included in items 68 to 75.

92 to 130 Du Pont analysis and other selected ratios

130

For the completion of items 92 to 130 of the form BA 120, risk weighted assets shall in the case of-

- (a) a bank, as envisaged in column 7 of the form BA 120, be deemed to be equal to item 6, column 7, of the form BA 700;
- (b) a consolidated bank, as envisaged in column 8 of the form BA 120, be deemed to be equal to item 6, column 7, of the form BA 700;

- (c) a consolidated bank controlling company, as envisaged in column 9 of the form BA 120, be deemed to be equal to item 6, column 7, of the form BA 700.

Provided that the aforesaid form BA 700 used in the calculation of the relevant amount of risk-weighted assets shall be the form BA 700 relating to the reporting period immediately preceding the reporting period in respect of which the current form BA 120 is completed.

92 Net interest income as a percentage of interest earning assets

This item shall be equal to item 28 **divided by** (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

93 Non interest income as a percentage of interest earning assets

This item shall be equal to item 64 **divided by** (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

95 Credit losses as a percentage of interest earning assets

This item shall be equal to item 66 **divided by** (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

96 Operating expenses as a percentage of interest earning assets

This item shall be equal to item 67 **divided by** (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

97 Associate income as a percentage of interest earning assets

This item shall be equal to item 84 **divided by** (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

99 1 – effective tax rate

This item shall be equal to 1 **minus** ((item 86 **plus** item 77) **divided by** (item 85 **less** item 79 **plus** item 77)).

101 Interest earning assets as a percentage of total assets

This item shall be equal to (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **divided by** item 54 of the form BA 100.

103 Gearing ratio

This item shall be equal to (item 88 of the form BA 100) **divided by** (item 80 of the form BA 100).

105 Supervisory deductions and non-qualifying amounts

In order to reconcile the reporting bank's return on accounting equity, that is, ROE, and its return on qualifying common equity tier 1 capital and reserve funds, this item shall reflect the difference between accounting equity and qualifying common equity tier 1 capital and reserve funds owing to all relevant prescribed supervisory deductions and other non-qualifying amounts.

106 Return on qualifying common equity tier 1 capital and reserve funds

This item shall be equal to (item 87 less item 79 of the form BA 120) **divided by** (item 64, column 1, of the form BA 700) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

107 Net interest income as a percentage of risk weighted assets

This item shall be equal to item 28 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

108 Non interest income as a percentage of risk weighted assets

This item shall be equal to item 64 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

110 Credit losses as a percentage of risk weighted assets

This item shall be equal to item 66 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

111 Operating expenses as a percentage of risk weighted assets

This item shall be equal to item 67 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

112 Associate income as a percentage of risk weighted assets

This item shall be equal to item 84 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

114 1 – effective tax rate

This item shall be equal to 1 **minus** ((item 86 **plus** item 77) **divided by** (item 85 **less** item 79 **plus** item 77)).

116 Risk weighted assets as a percentage of total assets

This item shall be equal to the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **divided by** item 54 of the form BA 100.

118 Gearing ratio

This item shall be equal to (item 88 of the form BA 100) **divided by** (item 80 of the form BA 100).

120 Supervisory deductions and non-qualifying amounts

In order to reconcile the reporting bank's return on accounting equity, that is, ROE, and its return on qualifying common equity tier 1 capital and reserve funds, this item shall reflect the difference between accounting equity and qualifying common equity tier 1 capital and reserve funds owing to all relevant prescribed supervisory deductions and other non-qualifying amounts.

121 Return on qualifying common equity tier 1 capital and reserve funds

This item shall be equal to (item 87 less item 79 of the form BA 120) **divided by** (item 64, column 1, of the form BA 700) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

122 Cost to income ratio

This item shall be equal to item 67 **divided by** item 65.

123 Credit losses as a percentage of net interest income

This item shall be equal to item 66 **divided by** item 28.

124 Interest income as a percentage of risk weighted assets

This item shall be equal to item 1 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

125 Interest expense as a percentage of risk weighted assets

This item shall be equal to item 16 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

126 Fee and commission income as a percentage of total income

This item shall be equal to item 39 **divided by** item 65.

127 Trading income as a percentage of total income

This item shall be equal to item 49 **divided by** item 65.

128 Other income as a percentage of total income

This item shall be equal to (the sum of items 40, 43, 46, 56 and 61) **divided by** item 65.

129 Staff expenses as a percentage of operating expenses

This item shall be equal to item 68 **divided by** item 67.

130 Other expenses as a percentage of operating expenses

This item shall be equal to (item 67 less item 68) **divided by** item 67.