

CHAPTER VI

INFORMATION REQUIRED BY THE REGISTRAR AND THE ECONOMIC RESEARCH AND STATISTICS DEPARTMENT OF THE RESERVE BANK

61. List of forms prescribed in respect of returns to be submitted to the Registrar, with indication of institution by which, intervals at which and period within which returns shall be submitted

Form number	Title/ description	Bank in Republic ¹
BA 099	Declaration in respect of statutory returns submitted ² (see chapter II)	Whenever required as control sheet and for purpose of making required declarations
BA 900	Institutional and maturity breakdown of liabilities and assets	Monthly ^{3a}
BA 920	Analysis of instalment sale transactions, leasing transactions and selected assets	Quarterly ^{3b}
BA 930	Interest rates on deposits, loans and advances at month-end	Monthly ^{3b}
BA 940	Selected locational banking statistics	Quarterly ^{3c}

¹ Means the South African operations of a bank incorporated in the Republic.

² Form BA 099 is not a prescribed financial return, but shall be used as a control sheet and to furnish the required declarations regarding the maintenance of prescribed minimum balances.

³ A prescribed statement and return shall be submitted within the periods indicated below, as follows:

- a. Within 15 business days immediately following on the month-end or quarter-end to which the statement or return relates.
- b. Within 20 business days immediately following on the month-end or quarter-end to which the statement or return relates.
- c. Within 25 business days immediately following on the month-end or quarter-end to which the statement or return relates.

INSTITUTIONAL AND MATURITY BREAKDOWN OF LIABILITIES AND ASSETS

			<u>Page no.</u>
1.	Form BA 900	- Institutional and maturity breakdown of liabilities and assets	1068
2.	Regulation 62	- Directives and interpretations for completion of monthly return concerning institutional and maturity breakdown of liabilities and assets (Form BA 900).....	1090

INSTITUTIONAL AND MATURITY BREAKDOWN OF LIABILITIES AND ASSETS

 Name of bank
 Month ended (yyyy-mm-dd)

BA 900
 Monthly

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

LIABILITIES AT MONTH-END	Line no.	DEPOSITS						TOTAL	NCDs/PNs ⁱ (included in col. 7)
		Cheque ^j	Savings	Other demand	Other short-term	Medium-term	Long-term		
				Up to 1 day	More than 1 day to 1 month	More than 1 month to 6 months	More than 6 months		
Table 1	a	1	2	3	4	5	6	7	8
DEPOSITS (total of items 2 and 32)	1	001,037,038,053,060							
DEPOSITS DENOMINATED IN RAND (total of items 3, 6, 12, 13 and 29)	2	002,053,037,038,060							
SA banks ^o (total of items 4 and 5)	3	003,006,037,038,060*							
NCDs/PNs ⁱ	4	004,007,060*							
Other deposits	5	005,008,037,038							
Central and provincial government sector deposits ^c (total of items 7, 10 and 11)	6	009 min 012,054							
Central government of the Republic (total of items 8 and 9)	7	010							
Tax and loan account	8	010*							
Other	9	010*							
Provincial governments	10	011							
Social security funds	11	013							
Other monetary institutions ⁿ	12	055							
Other domestic parties (total of items 14 to 20, 25, 26, 27 and 28)	13	014,012							
Local government	14	015							
Public financial corporate sector ^o (such as IDC, DBSA)	15	016							
Public Investment Corporation (PIC)	16	012							
Public non-financial corporate sector (such as Transnet, Eskom and Telkom)	17	017							
Insurers ^f	18	018							
Pension funds	19	019							
Other private financial corporate sector ^o (total of items 21 to 24)	20	020							
Money-market unit trusts	21	020*							
Other unit trusts	22	020*							
Fund managers	23	020*							
Other ^g	24	020*							
Private non-financial corporate sector	25	021							
Unincorporated business enterprises	26	022							
Households	27	023							
Non-profit organisations serving households and other	28	024							

a) For official use only. * Indicates where relevant.

b) Including interbank and intragroup funding.

c) Excluding local governments.

d) Excluding SA Reserve Bank, CPD, Land Bank, Postbank, PIC, public sector insurers and public sector pension funds.

e) Excluding banks, private sector insurers and private sector pension funds.

f) Excluding medical schemes.

g) Including medical schemes.

h) Including SA Reserve Bank, CPD, Land Bank and Postbank.

i) Including all other similar acknowledgements of debt.

j) Including cash managed and transmission deposits.

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

LIABILITIES AT MONTH-END	Line no.		DEPOSITS							TOTAL	NCDs/PNs ^e (included in col. 7)
			Cheque ^f	Savings	Other demand	Other short-term	Medium-term	Long-term			
					Up to 1 day	More than 1 day to 1 month	More than 1 month to 6 months	More than 6 months			
Table 2	a	1	2	3	4	5	6	7	8		
Foreign sector (total of items 30 and 31)	29	025,057									
Banks - including foreign group funding	30	026,057									
Other non-residents	31	027									
DEPOSITS DENOMINATED IN FOREIGN CURRENCY (total of items 33 to 38)	32	028									
SA banks ^b	33	029,030									
SA central and provincial government	34	031									
SA household sector	35	032									
SA financial corporate sector ^c	36	033									
SA non-financial corporate sector and other ^d	37										
Foreign sector (total of items 39 and 40)	38										
Banks	39	034									
Other non-residents	40	035									

a) For official use only.

b) Including interbank and intragroup funding.

c) Excluding banks.

d) Including local governments.

e) Including all other similar acknowledgements of debt.

f) Including cash managed and transmission deposits.

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

LIABILITIES AT MONTH-END	Line no.		Short-term	Medium-term	Long-term	TOTAL	of which: foreign currency
	Table 3	a	1	2	3	4	5
OTHER BORROWED FUNDS (total of items 42, 51 and 57)	41	036*					
Loans received under repurchase transactions (total of items 43 to 50)	42	039					
SA Reserve Bank and Corporation for Public Deposits	43	040					
SA banks ^b	44	041					
Insurers ^g	45						
Pension funds	46	042					
Other financial corporate sector ^c	47						
Non-financial corporate sector	48	043*					
Foreign sector	49	044					
Other	50	043*					
Collateralised borrowing (total of items 52 to 56)	51	061*					
SA banks ^b	52						
Financial corporate sector ^e	53	056*					
Non-financial corporate sector	54	056*					
Foreign sector	55	057					
Other	56	056*					
Other ^f	57	061*					
FOREIGN CURRENCY FUNDING (total of items 59 to 63, and 66)	58	045					
SA Reserve Bank and Corporation for Public Deposits	59	046					
SA banks ^b	60	047					
SA financial corporate sector ^d	61						
SA non-financial corporate sector	62	048*					
Foreign sector: Other foreign funding (total of items 64 and 65)	63	051, 049					
Original maturity of one year and less	64						
Original maturity of more than one year	65	050, 052					
Other	66	048*					

a) For official use only. * Indicates where relevant.

b) Including interbank and intragroup funding.

c) Excluding SA Reserve Bank, CPD, banks, insurers and pension funds, including medical schemes.

d) Excluding SA Reserve Bank, CPD and banks.

e) Excluding banks.

f) Excluding repurchase transactions and collateralised borrowing already included in items 42 and 51.

g) Excluding medical schemes.

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

LIABILITIES AT MONTH-END	Line no.		Short-term	Medium-term	Long-term	TOTAL	of which: foreign currency
	Table 4	a	1	2	3	4	5
OTHER LIABILITIES TO THE PUBLIC (total of items 68, 73, 74 and 77)	67	058*					
Debt securities (total of items 69 to 72)	68	061*,078,080					
SA banks ^b	69						
Financial corporate sector ^c	70						
Non-financial corporate sector and other	71						
Foreign sector	72						
Credits in transit	73	059					
Other (total of items 75 and 76)	74	061*					
Financial corporate sector	75						
Non-financial corporate sector and other	76						
Foreign sector	77	062					
TOTAL LIABILITIES TO THE PUBLIC (total of items 1, 41, 58 and 67)	78	063					
OUTSTANDING LIABILITIES ON BEHALF OF CLIENTS, per contra item 268	79	064					
OTHER LIABILITIES (total of items 81, 85, 86, 90, 91 and 94)	80	065					
Liabilities i.r.o derivative instruments: to domestic sector (total of items 82 to 84)	81	067					
SA banks ^b and other monetary institutions ^d	82						
Financial corporate sector ^c	83						
Non-financial corporate sector and other	84						
Liabilities i.r.o derivative instruments : to foreign sector	85	068					
Other trading liabilities (excluding derivatives): to domestic sector (total of items 87 to 89)	86	069*					
SA banks ^b	87						
Financial corporate sector ^c	88						
Non-financial corporate sector and other	89						
Other trading liabilities (excluding derivatives): to foreign sector	90	070*					
Other liabilities: to domestic sector (total of items 92 and 93)	91	069*,066					
Tax (current and deferred)	92						
Other	93						
Other liabilities: to foreign sector	94	070*					
TOTAL LIABILITIES (total of items 78 to 80)	95						

a) For official use only. * Indicates where relevant.

b) Including interbank and intragroup funding.

c) Excluding banks.

d) Including SA Reserve Bank, CPD, Land Bank and Postbank.

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

EQUITY AT MONTH-END	Line no.	TOTAL	Of which: liabilities to the foreign sector	of which: foreign currency, included in col. 1
	Table 5			
TOTAL EQUITY (total of items 97 and 101)	96	071*		
Share capital (total of items 98 to 100)	97	072-075,077		
Banks ^b	98	072		
Financial corporate sector ^c	99	073		
Non-financial corporate sector and other	100	074,075,077		
Other reserves	101	076,079,081,084 less 082		
TOTAL EQUITY AND LIABILITIES (total of items 95 and 96)	102	085		

a) For official use only. * Indicates where relevant.

b) Including interbank and intragroup funding. Column 1 includes all banks whereas column 2 includes only that portion held by foreign banks.

c) Excluding banks.

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^d		Foreign assets ^e		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
			Total	of which: foreign currency	Total	of which: foreign currency		
Table 6	a	1	2	3	4	5	6	
CENTRAL BANK MONEY AND GOLD (total of items 104 to 106)	103	086						
South African bank notes and subsidiary coin	104	087						
Gold coin and bullion	105	090						
Domestic currency deposits with SA Reserve Bank (total of items 107 to 109)	106	091						
Cash reserve deposits: Interest bearing	107	092						
Cash reserve deposits: Non-interest bearing	108	093						
Other deposits	109	094						
DEPOSITS, LOANS AND ADVANCES (total of items 111, 117, 118, 126, 135, 139, 150, 166, 171 and 180, less item 194)	110	095 minus 130						
SA banks ^b (total of items 112 and 116)	111	096,102						
NCDs/PNs ^c issued by banks, with an unexpired maturity of: (total of items 113 to 115)	112							
Up to 1 month	113	097,103						
More than 1 month to 6 months	114	098,104						
More than 6 months	115	099,105						
Other deposits with and loans and advances to SA banks ^b	116	100,101,106,107						

a) For official use only.

b) Including interbank and intragroup funding.

c) Including other similar acknowledgements of debt.

d) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

e) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^e		Foreign assets ^f		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
			Total	of which: foreign currency	Total	of which: foreign currency		
			1	2	3	4		
Table 7		a						
Deposits with and loans and advances to foreign banks, denominated in rand	117	108						
Loans granted under resale agreements to: (total of items 119 to 125)	118	109						
SA Reserve Bank	119	110						
Banks ^d	120	111						
Insurers	121	112*						
Pension funds	122	112*						
Other financial corporate sector ^b	123	112*						
Non-financial corporate sector	124	112*						
Other	125	112*						
Foreign currency loans and advances (total of items 127 to 130, 133 and 134)	126	140						
Foreign currency notes and coin	127	141						
Deposits with and advances to SA Reserve Bank	128	142						
Deposits with and advances to SA banks ^d	129	143						
Other advances to: (total of items 131 and 132)	130	144						
SA financial corporate sector ^c	131							
SA non-financial corporate sector and other	132							
Deposits with and advances to foreign banks	133	145						
Other advances to foreign sector	134	146						
Redeemable preference shares issued by: (total items 136 to 138)	135	151						
Banks ^d	136	152						
Financial corporate sector ^c	137							
Non-financial corporate sector and other	138	153						

a) For official use only. * Indicates where relevant.

b) Excluding SA Reserve Bank, banks, insurers and pension funds.

c) Excluding banks.

d) Including interbank and intragroup funding. Column 1 shall include amounts relating to SA banks whilst column 2 shall include amounts relating to foreign banks.

e) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

f) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^c		Foreign assets ^d		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
			Total	of which: foreign currency	Total	of which: foreign currency		
			1	2	3	4		
Table 8								
Instalment debtors, suspensive sales and leases (total of items 140 and 145)	139	113						
Instalment sales (total of items 141 to 144)	140	114						
Financial corporate sector	141							
Non-financial corporate sector	142							
Household sector	143	115						
Other ^b	144							
Leasing transactions (total of items 146 to 149)	145	116						
Financial corporate sector	146							
Non-financial corporate sector	147							
Household sector	148	117						
Other ^b	149							
Mortgage advances (total of items 151, 155 and 159)	150	118						
Farm mortgages: (total of items 152 to 154)	151	119, 120						
Corporate sector	152	120*						
Household sector	153	119						
Other ^b	154	120*						
Residential mortgages: (total of items 156 to 158)	155	121, 122						
Corporate sector	156	121						
Household sector	157	122*						
Other ^b	158	122*						
Commercial and other mortgage advances: (total of items 160 to 165)	159	123, 124, 125						
Public financial corporate sector	160	124*						
Public non-financial corporate sector	161	124*						
Private financial corporate sector	162	123*						
Private non-financial corporate sector	163	123*						
Household sector	164	125*						
Other ^b	165	125*						

a) For official use only. * Indicates where relevant.

b) Including the General Government Sector, that is, Central Government, Provincial Government and Local Government.

c) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

d) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^d		Foreign assets ^e		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
			Total	of which: foreign currency	Total	of which: foreign currency		
	Table 9	a	1	2	3	4	5	6
Credit-card debtors (total of items 167 to 170)		166	126					
Financial corporate sector		167						
Non-financial corporate sector		168	127					
Household sector		169	128,129*					
Other ^b		170	129*					
Overdrafts, loans and advances: public sector (total of items 172 to 179)		171	154					
Central government of the Republic (excluding social security funds)		172	155					
Social security funds		173	156					
Provincial governments		174	157					
Local government		175	158					
Land Bank		176	159					
Other public financial corporate sector (such as IDC) ^c		177	160					
Public non-financial corporate sector (such as Transnet, Eskom and Telkom)		178	161					
Foreign public sector		179	162					
Overdrafts, loans and advances: private sector (total of items 181, 187 and 188)		180	163					
Overdrafts, including overdrafts under cash-management schemes: (total of items 182 to 186)		181						
Financial corporate sector		182	164					
Non-financial corporate sector		183	165					
Unincorporated business enterprises of households		184	166					
Households		185	167					
Non-profit organisations serving households		186	168					
Factoring debtors		187	169					
Other loans and advances: (total of items 189 to 193)		188						
Financial corporate sector		189	170					
Non-financial corporate sector		190	171					
Unincorporated business enterprises of households		191	172					
Households		192	173					
Non-profit organisations serving households		193	174					
Less: credit impairments in respect of loans and advances		194	175					

a) For official use only. * Indicates where relevant.

b) Including the General Government Sector, that is, Central Government, Provincial Government and Local Government.

c) Excluding Land bank.

d) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

e) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^f		Foreign assets ^g		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
			Total	of which: foreign currency	Total	of which: foreign currency		
			1	2	3	4		
Table 10								
INVESTMENTS AND BILLS, including trading portfolio assets (total of items 196, 207, 213, 217, 221, 225, 229, 233, 237, 241 and 246, less item 245)	195	176,130						
Interest-bearing central or provincial government securities (total of items 197, 198 and 203 to 206)	196	177						
Non-marketable government stock	197	183						
Marketable government stock (total of item 199 and 201)	198							
Unexpired maturity of up to 3 years	199	178						
Memo: Nominal value of such stock	200	179						
Unexpired maturity of more than 3 years	201	180						
Memo: Nominal value of such stock	202	181						
Government loan levies	203	182						
Securities of provincial governments	204	184						
Securities of social security funds	205	185						
Securities of other central government institutions ^e	206	186						
Other public-sector interest-bearing securities (total of items 208 to 212)	207	187						
SA Reserve Bank debentures	208	134*, 188						
Securities (including debentures) issued by the Land Bank	209	189						
Securities issued by other public financial corporate sector ^b (such as IDC, DBSA)	210	190,193*						
Securities issued by public non-financial corporate sector (such as Transnet and Eskom)	211	191,193*						
Securities of local authorities	212	192						
Debentures and other interest bearing security investments of private sector (total of items 214 to 216)	213	194						
Banks ^d	214	195						
Financial corporate sector ^c	215	196						
Non-financial corporate sector and other	216							

a) For official use only. * Indicates where relevant.

b) Excluding SA Reserve Bank and Land Bank.

c) Excluding banks.

d) Including interbank and intragroup funding. Column 1 shall include amounts relating to SA banks whilst column 2 shall include amounts relating to foreign banks.

e) Including extra-budgetary institutions, universities, universities of technology and technikons.

f) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

g) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^d		Foreign assets ^e		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
			Total	of which: foreign currency	Total	of which: foreign currency		
			1	2	3	4		
Table 11			a					
Equity holdings in subsidiaries (total of items 218 to 220)	217	197*						
Banks ^c	218	198*						
Financial corporate sector ^b	219	199*						
Non-financial corporate sector	220	199*						
Equity holdings in associates including joint ventures (total of items 222 to 224)	221	197*						
Banks ^c	222	198*						
Financial corporate sector ^b	223	199*						
Non-financial corporate sector	224	199*						
Listed equities (total of items 226 to 228)	225	200						
Banks ^c	226	201						
Financial corporate sector ^b	227							
Non-financial corporate sector	228	202						
Unlisted equities (total of items 230 to 232)	229	206*						
Banks ^c	230	207*						
Financial corporate sector ^b	231							
Non-financial corporate sector	232	208*						
Securitisation/ asset-backed securities: (total of items 234 to 236)	233	206*						
Banks ^c	234	207*						
Financial corporate sector ^b	235							
Non-financial corporate sector	236	208*						
Derivative instruments issued by: (total of items 238 to 240)	237	203						
Banks ^c and other monetary institutions ^f	238	204						
Financial corporate sector ^b	239							
Non-financial corporate sector and other	240	205						
Other investments (total of items 242 to 244)	241	206*						
Banks ^c	242	207*						
Financial corporate sector ^b	243							
Non-financial corporate sector	244	208*						
Less: Allowances for impairments i.r.o investments	245	209						

a) For official use only. * Indicates where relevant.

b) Excluding banks.

c) Including interbank and intragroup funding. Column 1 shall include amounts relating to SA banks whilst column 2 shall include amounts relating to foreign banks.

d) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

e) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

f) Including SA Reserve Bank, CPD, Land Bank and Postbank.

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^b		Foreign assets ^c		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
			Total	of which: foreign currency	Total	of which: foreign currency		
			1	2	3	4		
Table 12			a					
Acceptances, commercial paper, bills, promissory notes and similar acknowledgements of debt discounted or purchased (total of items 247, 250 to 254 and 257)	246	130						
Bankers' acceptances (total of items 248 and 249)	247							
Own bankers' acceptances	248	137						
Other bankers' acceptances	249	138						
Treasury bills	250	132						
SA Reserve Bank bills	251	134*						
Promissory notes	252	139*						
Commercial paper	253	139*						
Land Bank bills (total of items 255 and 256)	254	133,136						
Liquid	255	133						
Non-liquid	256	136						
Other	257	139*						

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^b		Foreign assets ^c		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
			Total	of which: foreign currency	Total	of which: foreign currency		
			1	2	3	4		
Table 13			a					
NON-FINANCIAL ASSETS (total of items 259 and 264)	258	210						
Tangible assets (total of items 260 to 263)	259							
Premises of the bank	260	211						
Other fixed property	261	212						
Computer equipment, including peripherals	262	213						
Other tangible assets, including vehicles, equipment, furniture and fittings	263	215						
Intangible assets (total of items 265 and 266)	264							
Computer software	265	214						
Other intangible assets including purchased goodwill	266	216						
OTHER ASSETS (total of items 268 to 272 and 276)	267	217						
Clients' liabilities per contra (total of items 280 to 283)	268	218						
Remittances in transit	269	219						
Current income tax receivables and deferred income tax assets	270	220,223*						
Retirement benefit assets	271	223*						
Assets acquired or bought in to protect an advance or investment (total of items 273 to 275)	272	222						
Fixed property	273							
Shares	274							
Vehicles and other assets	275							
Other	276	221,223*						
TOTAL ASSETS (total of items 103, 110, 195, 258 and 267)	277	224						

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

ASSETS AT MONTH-END	Line no.		Domestic assets ^b		Foreign assets ^c		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
			Total	of which: foreign currency	Total	of which: foreign currency		
			1	2	3	4		
Table 14		a						
DISAGGREGATED EXPOSURES	278							
Details of client's liabilities, per item 268 (total of items 280 to 283)	279							
Acceptances outstanding	280	225						
Commercial paper endorsed	281	226						
Bills endorsed	282	227						
Promissory notes and similar acknowledgements of debt endorsed	283	228						
Total assets prior to netting or set-off	284	229						

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c) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

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

CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES	Line no.		Total
		a	1
Table 15			
Guarantees on behalf of clients	285	230	
Letters of credit	286	231*	
Bankers acceptances	287		
Committed undrawn facilities and/ or irrevocable undrawn loan commitments (including committed unutilised draw-down facilities)	288		
Underwriting exposures (including revolving underwriting exposures)	289	232	
Credit derivative instruments	290		
Committed capital expenditure	291	235	
Operating lease commitments	292		
Other contingent liabilities	293	234	
of which: uncommitted undrawn facilities (including conditionally revocable undrawn loan commitments)	294		
Portfolios managed : For others where financing is provided	295		

a) For official use only.

NUMBER OF ACCOUNTS AND AMOUNTS IN RESPECT OF SELECTED ITEMS	Line no.		Amount R '000	Number: of accounts/ applications/ transactions (where applicable) ^b
(This table 16 is confidential and not available for inspection by the public)	Table 16		1	2
		a		
Instalment sale transactions^{c, d}	296			
Applied for	297			
Granted	298			
Paid out	299			
Leasing finance transactions^{c, d}	300			
Applied for	301			
Granted	302			
Paid out	303			
Mortgage advances^c	304			
Applied for	305			
Granted (total of items 307 to 309)	306			
On vacant land	307			
For construction of buildings	308			
On existing buildings	309			
Residential mortgages (home loans): new advances	310			
Granted	311			
Paid out (total of items 313, 316 and 319)	312			
Owner-occupied (total of items 314 and 315)	313			
Fixed rate	314			
Variable rate	315			
Buy-to-let (total of items 317 and 318)	316			
Fixed rate	317			
Variable rate	318			
Second mortgage and other (total of items 320 and 321)	319			
Fixed rate	320			
Variable rate	321			
Residential mortgages (home loans): re-advances	322			
Granted	323			
Paid out	324			
Farm mortgages	325			
Granted	326			
Paid out	327			
Commercial and other mortgage advances	328			
Granted	329			
Paid out	330			
Overdraft facilities loaded on bank's computer system: Total limit (item 332 and 333)	331			
Drawn	332			
Undrawn	333			
Credit card straight accounts: Total limit (item 335 and 336)	334	238		
Drawn	335			
Undrawn	336			
Credit card budget accounts: Total limit (item 338 and 339)	337	238		
Drawn	338			
Undrawn	339			
Debit card: debit transactions^c	340			
Travellers cheques issued^c: Rand	341			
Other currency	342			

a) For official use only.

b) Actual number, not thousands.

c) During the reporting month.

d) New facilities or further facilities, excluding routine renewal of existing facilities.

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

SECURITISATION ACTIVITY: As originator ^b	Line no.		New securitisation during the month ^b	Outstanding balance i.r.o. securitisation ^c
		a		
Table 17				
Private sector: total (of item 344 to 348)	343			
Mortgages	344			
Instalment sales and leasing transactions	345			
Foreign currency loans	346			
Credit cards and overdrafts	347			
Other	348			
Public sector: total (item 350)	349			
Loans and advances ^d	350			

a) For official use only.

b) Relates only to securitised assets in respect of which the reporting bank acted as an originator, and achieved derecognition, that is, table 17 shall not contain any assets securitised by third parties or assets in respect of which the bank has not met the requirements for derecognition and as such the assets are still included in the balance sheet of the bank.

c) Relates to the outstanding balances of securitised assets in respect of which the reporting bank acted as an originator, the revenue streams of which assets are currently administered by the reporting bank.

d) Include all types of public sector loans and advances, including any mortgage advances, instalment sale and leasing, foreign currency loans, credit cards, overdrafts or other loans.

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

REVERSE TRANSACTION ASSETS: ASSETS TEMPORARILY ACQUIRED	Line no.	Total acquired (total of col. 2 to 6)	of which:				
			Sold outright	Sold under repo	On-lent ^b	Pledged as security	Other (in hand)
Table 18	a	1	2	3	4	5	6
Total assets temporarily acquired (total of items 352 and 369)	351	244					
Under loans granted under resale agreements (total of items 353, 356, 359 and 366)	352	245					
Listed equity instruments (total of items 354 and 355)	353	246					
Domestic (SA residents)	354						
Foreign (non-residents)	355						
Unlisted equity instruments (total of items 357 and 358)	356	246					
Domestic (SA residents)	357						
Foreign (non-residents)	358						
Debt securities (total of items 360 and 365)	359						
Domestic (SA residents) - (total of items 361 to 364)	360						
Banks	361						
RSA government	362	247					
Public financial and non-financial corporate sector	363						
Other	364						
Foreign (non-residents)	365						
Other securities (total of items 367 and 368)	366	248					
Domestic (SA residents)	367						
Foreign (non-residents)	368						
Under securities-borrowing agreements (total of items 370, 373 and 374)	369	249					
Equity instruments (total of items 371 and 372)	370	250					
Domestic (SA residents)	371						
Foreign (non-residents)	372						
RSA government securities	373	251					
Other securities (total of items 375 and 376)	374	252					
Domestic (SA residents)	375						
Foreign (non-residents)	376						

a) For official use only.

b) Means assets lent to other parties, which assets previously were temporarily acquired. Item 351, column 4, shall be equal to item 377, column 2.

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

REVERSE TRANSACTION ASSETS: ASSETS LENT TO OTHER PARTIES IN TERMS OF A SECURITIES-LENDING AGREEMENT	Line no.		Total lent to other parties	of which: on-lent ^b
	a		1	2
Table 19				
Total assets lent (total of items 378, 381 and 382)	377	253		
Equity instruments (total of items 379 and 380)	378	254		
Domestic sector (SA residents)	379			
Foreign sector (non-residents)	380			
RSA government securities	381	255		
Other securities (total of items 383 and 384)	382	256		
Domestic sector (SA residents)	383			
Foreign sector (non-residents)	384			

a) For official use only.

b) Means assets lent to other parties, which assets previously were temporarily acquired. Item 377, column 2, shall be equal to item 351, column 4.

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

FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH LIABILITIES AND EQUITY (This table 20 is confidential and not available for inspection by the public)	Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
Table 20		1	2	3	4	5
DEPOSITS DENOMINATED IN RAND* (item 2) ²	385					
General government sector (item 6 plus item 14) ²	386					
SA banks and other monetary institutions (items 5 and 12) ²	387					
Financial corporate sector (items 15, 16, 18, 19 and 20) ²	388					
Non-financial corporate sector (items 17 and 25) ²	389					
Household sector (items 26, 27 and 28) ²	390					
Foreign sector (item 29) ²	391					
DEPOSITS DENOMINATED IN FOREIGN CURRENCY* (item 32) ²	392					
General government sector (item 34, and item 37) ¹⁾²	393					
SA banks and other monetary institutions (item 33) ²	394					
Financial corporate sector (item 36) ²	395					
Non-financial corporate sector and other (item 37) ¹⁾²	396					
Household sector (item 35) ²	397					
Foreign sector (item 38) ²	398					
OTHER BORROWED FUNDS (item 41)	399					
SA banks and other monetary institutions (items 43, 44 and 52)	400					
Financial corporate sector (items 45, 46, 47 and 53)	401					
Non-financial corporate sector and other (items 48, 50, 54, 56 and 57)	402					
Foreign sector (items 49 and 55)	403					
FOREIGN CURRENCY FUNDING (item 58)	404					
SA banks and other monetary institutions (items 59 and 60)	405					
Financial corporate sector (item 61)	406					
Non-financial corporate sector and other (items 62 and 66)	407					
Foreign sector (item 63)	408					
DEBT SECURITIES* (item 68 and item 1 col. 8) ³	409					
SA banks and other monetary institutions (item 69, and items 4, 12 and 33, col. 8) ³	410					
Financial corporate sector (item 70, and items 15, 16, 18 to 20, and 36, col. 8) ³	411					
Non-financial corporate sector and other (item 71, and items 6, 14, 17, 25 to 28, 34, 35 and 37, col. 8) ³	412					
Foreign sector (item 72, and items 29 and 38, col. 8) ³	413					
OTHER LIABILITIES (total of items 73, 74, 77, 79, 86, 90, 91 and 94)	414					
LIABILITIES I.R.O DERIVATIVE INSTRUMENTS (items 81 and 85)	415					
SA banks and other monetary institutions (item 82)	416					
Financial corporate sector (item 83)	417					
Non-financial corporate sector and other (item 84)	418					
Foreign sector (item 85)	419					
EQUITY (item 96)	420					
TOTAL EQUITY AND LIABILITIES (item 102)	421					

1. Where applicable.
2. Excluding NCDs, PNs and any other similar acknowledgement of debt.
3. Including NCDs, PNs and any other similar acknowledgement of debt.
4. NCDs, PNs and other similar acknowledgements of debt shall be excluded from deposits and included in debt securities.

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

FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH ASSETS (This table 21 is confidential and not available for inspection by the public)	Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
		1	2	3	4	5
TABLE 21						
CENTRAL BANK MONEY AND GOLD (item 103, col. 5)	422					
Domestic sector (item 103, col. 1)	423					
Foreign sector (item 103, col. 3)	424					
DEPOSITS AND LOANS DENOMINATED IN RAND ^{2;3} (item 116, col. 5, and item 117, col. 5)	425					
SA banks (item 116, col. 5)	426					
Foreign sector (item 117, col. 5)	427					
LOANS GRANTED UNDER RESALE AGREEMENTS (item 118, col. 5)	428					
SA banks and other monetary institutions (items 119 and 120, col. 1)	429					
Financial corporate sector (total of items 121 to 123, col. 1)	430					
Non-financial corporate sector and other (item 124, col.1, and item 125, col. 1)	431					
Foreign sector (item 118, col. 3)	432					
FOREIGN CURRENCY LOANS AND ADVANCES (item 126, col. 5)	433					
SA banks and other monetary institutions (items 128 and 129, col. 1)	434					
Financial corporate sector (item 131, col. 1)	435					
Non-financial corporate sector and other (item 132, col. 1)	436					
Foreign sector (item 127, col. 3, item 133, col. 3, and item 134, col. 3)	437					
REDEEMABLE PREFERENCE SHARES (item 135, col. 5)	438					
Banks (item 136, col. 1)	439					
Financial corporate sector (item 137, col. 1)	440					
Non-financial corporate sector and other (item 138, col. 1)	441					
Foreign sector (item 135, col. 3)	442					
INSTALMENT SALES (item 140, col. 5)	443					
Financial corporate sector (item 141, col. 1)	444					
Non-financial corporate sector (item 142, col. 1)	445					
Household sector (item 143, col. 1)	446					
Foreign sector (item 140, col. 3)	447					
Other sectors (item 144, col. 1)	448					
LEASING FINANCE (item 145, col. 5)	449					
Financial corporate sector (item 146, col. 1)	450					
Non-financial corporate sector (item 147, col. 1)	451					
Household sector (item 148, col. 1)	452					
Foreign sector (item 145, col. 3)	453					
Other sectors (item 149, col. 1)	454					
MORTGAGE ADVANCES (item 150, col. 5)	455					
Corporate sector (item 152, col. 1, item 156, col. 1, and items 160 to 163, col. 1)	456					
Household sector (item 153, col. 1, item 157, col. 1, and item 164, col. 1)	457					
Foreign sector (item 150, col. 3)	458					
Other sectors (item 154, col. 1, item 158, col. 1, and item 165, col. 1)	459					

1. Where applicable.
2. Excluding NCDs, PNs and any other similar acknowledgement of debt.
3. NCDs, PNs and other similar acknowledgements of debt shall be excluded from deposits and included in debt securities.

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

FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH ASSETS (This table 21 is confidential and not available for inspection by the public)	Line no.	Opening stock	Plus/minus	Plus/minus	Plus/minus	Closing stock
		(balance)	transactions	valuation changes	other	(balance)
		1	2	3	4	5
TABLE 21 continue						
CREDIT CARD DEBTORS (item 166, col. 5)	460					
Corporate sector (item 167, col. 1, and item 168, col. 1)	461					
Household sector (item 169, col. 1)	462					
Foreign sector (item 166, col. 3)	463					
Other sectors (item 170, col. 1)	464					
OVERDRAFTS, LOANS AND ADVANCES: PUBLIC SECTOR (item 171, col. 5)	465					
General government sector (items 172 to 175, col. 1)	466					
Financial corporate sector (items 176 and 177, col. 1)	467					
Non-financial corporate sector (item 178, col. 1)	468					
Foreign sector (item 179, col. 3)	469					
OVERDRAFTS, LOANS AND ADVANCES: PRIVATE SECTOR (item 180, col. 5)	470					
Financial corporate sector (item 182, col. 1, item 187 ¹ , col. 1, and item 189, col. 1)	471					
Non-financial corporate sector (item 183, col. 1, item 187 ¹ , col. 1, and item 190, col. 1)	472					
Household sector (items 184 to 186, col. 1, and items 191 to 193, col. 1)	473					
Foreign sector (item 180, col. 3)	474					
LESS: IMPAIRMENTS (item 194, col. 5, and item 245, col. 5)	475					
DEBT SECURITIES ^{2; 3} (item 112, col.5, item 196, col. 5, item 207, col. 5, item 213, col. 5, and item 246, col. 5)	476					
General government sector (item 196, col. 1, item 212, col. 1, and item 250, col. 1)	477					
Banks and other monetary institutions (items 112, 208, 209, 214, 251 and 254, col. 1, and item 253, col. 1 ¹)	478					
Public financial corporate sector (item 210, col. 1, and items 252, 253 and 257, col. 1 ¹)	479					
Public non-financial corporate sector (item 211, col. 1, and items 252, 253 and 257, col. 1 ¹)	480					
Private financial corporate sector (item 215, col. 1, and items 252, 253 and 257, col. 1 ¹)	481					
Private non-financial corporate sector (item 216, col. 1, and items 252, 253 and 257, col. 1 ¹)	482					
Foreign sector (item 196, col. 3, item 207, col. 3, item 213, col. 3, and item 246, col. 3)	483					
EQUITY (item 217, col. 5, item 221, col. 5, item 225, col. 5, and item 229, col. 5)	484					
Banks (item 218, col. 1, item 222, col. 1, item 226, col. 1, and item 230, col. 1)	485					
Financial corporate sector (item 219, col. 1, item 223, col. 1, item 227, col. 1, and item 231, col. 1)	486					
Non-financial corporate sector (item 220, col. 1, item 224, col. 1, item 228, col. 1, and item 232, col. 1)	487					
Foreign sector (item 217, col. 3, item 221, col. 3, item 225, col. 3, and item 229, col. 3)	488					

1. Where applicable.

2. Including NCDs, PNs and any other similar acknowledgement of debt.

3. NCDs, PNs and other similar acknowledgements of debt shall be excluded from deposits and included in debt securities.

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

FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH		Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
ASSETS (This table 21 is confidential and not available for inspection by the public)			1	2	3	4	5
TABLE 21 continue							
DERIVATIVE INSTRUMENTS (item 237, col. 5)		489					
Banks and other monetary institutions (item 238, col. 1)		490					
Financial corporate sector (item 239, col. 1)		491					
Non-financial corporate sector (item 240, col. 1)		492					
Foreign sector (item 237, col. 3)		493					
SECURITISATION AND OTHER INVESTMENTS (items 233 and 241, col. 5)		494					
Banks (items 234 and 242, col. 1)		495					
Financial corporate sector (items 235 and 243, col. 1)		496					
Non-financial corporate sector (items 236 and 244, col. 1)		497					
Foreign sector (items 233 and 241, col. 3)		498					
NON-FINANCIAL ASSETS (item 258, col. 5)		499					
Domestic sector (item 258, col. 1)		500					
Foreign sector (item 258, col. 3)		501					
OTHER ASSETS (item 267, col. 5)		502					
Domestic sector (item 267, col. 1)		503					
Foreign sector (item 267, col. 3)		504					
TOTAL ASSETS (item 277, col. 5)		505					

1. Where applicable.

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

BALANCES AT MONTH-END AND FLOWS DURING MONTH		Line no.	Balance, end of previous month per BA 900	Plus: New business payout during month	Plus: Finance charges earned and other debits during month	Minus: Instalments received during month	Minus: Amounts written off and other credits during month	Equals: Balance, end of current month per BA 900
INSTALMENT SALES AND LEASING TRANSACTIONS (This table 22 is confidential and not available for inspection by the public)								
TABLE 22								
INSTALMENT SALES (item 140, col. 5)		506	910(20)					
LEASING TRANSACTIONS (item 145, col. 5)		507	910(21)					
Hash total		508						

a) For official use only.

62. Institutional and maturity breakdown of liabilities and assets - Directives and interpretations for completion of monthly return concerning institutional and maturity breakdown of liabilities and assets (Form BA 900)

(1) The content of tables 1 to 15 and 17 to 19 of the form BA 900 is public information, that is, information available for inspection by the public, which information is published on a monthly basis on the Reserve Bank Website address <http://www.reservebank.co.za>, under statistical and economic information, whilst the content of tables 16 and 20 to 22 of the form BA 900 is confidential information not available for inspection by the public.

(2) The purpose of the form BA 900 is primarily-

- (a) to obtain selected balance sheet information of banks for economic statistics purposes;
- (b) to calculate a range of key financial indicators, including indicators in respect of money supply, credit extension and net foreign assets of the banking system, in accordance with international standards, which indicators-
 - (i) are used by local and international economists and analysts for analytical purposes;
 - (ii) are published on a monthly basis on the Reserve Bank Website;
- (c) to obtain selected data required for the compilation of flow statistics relating to the monetary and credit aggregates and the flow-of-funds accounts;
- (d) to obtain selected data required to analyse flows in respect of mortgage advances, credit card debtors and instalment sale transactions;
- (e) to obtain selected data in respect of the scale of banking activity in South Africa.

(3) Unless otherwise specified in this regulation 62, the detailed directives and interpretations for the completion of the monthly balance sheet on form BA 100 and the statement of off-balance sheet activities on form BA 110, respectively contained in regulations 18 and 19, shall *mutatis mutandis* apply for the completion of the form BA 900.

(4) The institutional breakdown of liabilities and assets shall be made in accordance with the information contained in the *Institutional Sector Classification Guide* for South Africa¹ read with the relevant requirements specified in regulation 66 of these Regulations.

(5) In identifying the institutional sector of counterparties, the legal counterparty to each asset or liability shall be established and used as the basis for classification. When a person is the agent of a principal and discloses such information to the reporting bank when opening an account for the principal, the account shall be classified as that of the principal and not of the agent.

¹ Copies of this guide can be obtained from the Economic Research and Statistics Department, S A Reserve Bank, P O Box 7433, Pretoria, 0001. The guide can also be accessed on the Website address www.resbank.co.za, under statistical and economic information, other publications.

- (6) For the purposes of this regulation, unless specifically otherwise provided or stated-
- (a) items reported on the form BA 900 shall be valued in accordance with financial reporting standards published from time to time;
 - (b) the maturity classification of a liability or an asset item shall be determined with reference to the remaining period to maturity of that item;
 - (c) in the case of capital and reserve funds-
 - (i) a branch of a foreign bank conducting business in the Republic shall be regarded as a resident of South Africa whilst other branches and the head office of the branch shall be regarded as non-residents of South Africa;
 - (ii) any shares held in the reporting bank by a controlling company shall be reported as shares held by the financial corporate sector;
 - (iii) any amount in respect of reserve funds to be allocated to the foreign sector (non-residents) shall be based on the relevant proportion of share capital held by non-residents;
 - (d) in the case of financial assets-
 - (i) domestic assets mean claims on South African residents;
 - (ii) foreign assets mean claims on non-residents, for example, claims on residents of countries such as Botswana, Lesotho, Swaziland and Namibia;
 - (e) in the case of non-financial assets-
 - (i) domestic assets mean assets located in the Republic of South Africa;
 - (ii) foreign assets mean assets located in countries other than the Republic of South Africa, such as buildings and vehicles owned by the reporting bank in countries other than the Republic of South Africa;
 - (f) Botswana, Lesotho, Swaziland and Namibia shall be regarded as foreign countries and any financial claim on a resident of one of the said countries shall be regarded as a claim on the foreign sector or a non-resident;
 - (g) when repayment of an advance to a specific person is guaranteed by another person, the advance shall be reported opposite the institutional grouping of the original obligor and not opposite the institutional grouping of the person guaranteeing repayment. For example, a loan to a non-financial public corporation that is guaranteed by the central government of the Republic shall be reported in the line item allocated for non-financial corporations and not in the line item allocated for the central government of the Republic;

- (h) when an advance is secured by a specific asset type the classification of that advance shall be based on the asset type securing the advance even when the proceeds of the credit granted is utilised for purposes other than the purposes normally associated with the specific type of asset. For example, when a particular advance is secured by mortgage registered over fixed property and the borrower utilises the proceeds of the advance for general purposes, the advance shall be classified as a mortgage advance, provided that when more than one asset type secure a particular advance that advance shall be classified under "other loans and advances";
- (i) loans shall be classified based on the relevant legal instrument or contract in terms of which the loan is granted or the counterparty to whom the loan is granted, as the case may be;
- (j) SA bank means any bank or mutual bank registered to respectively conduct business in terms of the Banks Act, 1990, and the Mutual Banks Act, 1993, as amended from time to time;
- (k) central government includes all national government departments and ministries and institutional units not classified as quasi-corporations owned by central government, which central government institutional units were established in terms of the Constitution of the Republic of South Africa Act, 1996 (Act No 108 of 1996), and the Public Finance Management Act, 1999 (Act No 1 of 1999), as amended;
- (l) provincial government means functions of government at a level just below that of central government, including the provincial governments of the Eastern Cape, Free State, Gauteng, KwaZulu-Natal, Limpopo, Mpumalanga, Northern Cape, North West and the Western Cape;
- (m) local government means any third-tier government unit that provides various services to resident institutional units, such as metropolitan councils, district councils and municipalities;
- (n) foreign bank means any bank situated outside the borders of the Republic of South Africa;
- (o) whenever the Reserve Bank, the Corporation for Public Deposits (CPD), the Land Bank and/ or the Postbank are not specified separately, the said institution(s) shall be classified as part of "monetary institutions" or "banks" or "SA banks", as the case may be;
- (p) whenever relevant, the Corporation for Public Deposits (CPD) shall be classified as part of the Reserve Bank, since the CPD is a subsidiary of the Reserve Bank;

- (q) reverse transaction assets shall for purposes of the completion of tables 18 and 19 of the form BA 900 be classified according to the issuer of the underlying instrument
- (r) individual companies or entities within a group of companies or entities shall be classified individually to the relevant separately specified institutional sectors, notwithstanding the fact that those companies or entities may be subject to the control of a single or specific parent company or entity;
- (s) whenever the head office or parent institution of a group of companies or entities exercises managerial control over its subsidiaries, that head office or parent institution shall be classified as-
 - (i) financial sector when most or all of its subsidiaries are financial companies; or
 - (ii) non-financial sector when most or all of its subsidiaries are non-financial companies,

Provided that when a holding company merely holds the respective investments in its subsidiary companies but does not exercise any form of managerial control over its subsidiaries, that holding company shall be allocated to the financial sector even if all the subsidiaries are non-financial companies;

- (t) when a special purpose entity or special purpose vehicle has independent rights of action, that special purpose entity or special purpose vehicle shall be allocated according to the sector of its principal activity, provided that if the special purpose entity or special purpose vehicle-
 - (i) is a resident and with no independent rights of action, it shall be allocated to the sector of the relevant controlling body;
 - (ii) is a non-resident, it shall be allocated to the rest of the world.

(7) Instructions relating to the completion of the monthly return concerning institutional and maturity breakdown of liabilities and assets, and other related or relevant matters, are furnished with reference to the headings and item descriptions of certain columns and line item numbers appearing on the form BA 900, as follows:

Columns relating to liabilities, tables 1 and 2

Column number	Description
1	<p>Cheque deposits, including transmission deposits and cash managed</p> <p>This column shall reflect any relevant credit balance in respect of cheque or transmission deposits, including-</p> <p>(a) any relevant credit balance in respect of a current account deposit.</p> <p>Cheque accounts include accounts with unlimited cheque writing privileges in terms of which payments by means of cash withdrawals, cheque, direct debit/stop orders or electronic fund transfers are facilitated, irrespective whether or not interest is paid in respect of the said credit balance, which cheque accounts may also make provision for an overdraft facility.</p> <p>(b) any relevant credit balance in a transmission account, which accounts normally have very low transactional costs but do not offer access to credit or an overdraft facility or a cheque book facility;</p> <p>(c) any relevant credit balance arising under a cash management scheme.</p>
2	<p>Savings deposits</p> <p>This column shall reflect any credit balances in respect of savings deposits, that is, accounts primarily used for savings purposes.</p> <p>Typically, savings accounts-</p> <p>(a) are deposit accounts with credit balances;</p> <p>(b) are accounts in respect of which restrictions apply. For example, cheque privileges are absent or limits apply regarding the withdrawals or payments which may be made from the account;</p> <p>(c) are accounts in respect of which the word "savings" appears in the name or description of the account whenever it is presented or marketed to customers;</p> <p>(d) include "pure" savings accounts as well as savings accounts with transactional capabilities;</p>

Column number	Description
	<p>(e) make provision for the payment of interest on credit balances at tiered interest rates, that is, higher balances qualify for higher interest rates; and</p> <p>(f) include the so-called Mzansi accounts.</p>
3	<p>Other demand deposits</p> <p>This column shall reflect any credit balances in respect of deposits other than cheque or savings deposits, which deposits are payable on demand, that is, payable with notice or unexpired maturity of 1 day or less.</p> <p>Credit balances held in credit card accounts as well as money market accounts shall be included in this category.</p>
4	<p>More than 1 day to 1 month</p> <p>This column shall reflect any credit balance in respect of deposits with an unexpired fixed or notice period ranging from more than 1 day up to 1 month, which deposits normally cannot be withdrawn or renewed before the said term or period has expired.</p>
5	<p>More than 1 month to 6 months</p> <p>This column shall reflect any credit balance in respect of deposits with an unexpired fixed or notice period ranging from more than 1 month to 6 months, which deposits normally cannot be withdrawn or renewed before the said term or period has expired.</p>
6	<p>More than 6 months</p> <p>This column shall reflect any credit balance in respect of deposits with an unexpired fixed or notice period of more than 6 months.</p>
8	<p>Negotiable certificates of deposit (NCDs) and promissory notes (PNs)</p> <p>This column shall reflect any credit balance in respect of any negotiable certificate of deposit ("NCD"), negotiable promissory note ("PN"), or other acknowledgement of debt with similar characteristics, included in columns 3 to 7.</p>

Columns relating to liabilities, tables 3 and 4

Column number	Description
1	<p>Short-term</p> <p>This column shall reflect all relevant liability items with an <i>unexpired</i> maturity of up to 1 month.</p>
2	<p>Medium-term</p> <p>This column shall reflect all relevant liability items with an <i>unexpired</i> maturity of more than 1 month to 6 months.</p>
3	<p>Long-term</p> <p>This column shall reflect all relevant liability items with an <i>unexpired</i> maturity of more than 6 months.</p>

Column relating to equity, table 5

2	<p>Of which liabilities to foreign sector</p> <p>This column shall reflect any relevant amount included in column 1, which amount relates to the foreign or non-resident sector.</p>
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Line items relating to liabilities and equity, tables 1 to 5

Line item	Description
1	<p>Deposits</p> <p>This item is the total of amounts included in items 2 and 32 and shall include all amounts relating to deposits, NCDs, PNs or other acknowledgements of debt irrespective of the currency in which the deposit or instrument is denominated, or the maturity of the instrument or deposit.</p>
2	<p>Deposits denominated in rand</p> <p>This item is the total of amounts included in items 3, 6, 12, 13 and 29 and shall include all amounts relating to deposits, NCDs, PNs and other acknowledgements of debt, denominated in the domestic currency, that is, denominated in rand, irrespective of the maturity of the deposit or instrument.</p>
3, 33, 44, 52, 60, 69, 82 and 87	<p>SA banks</p> <p>These items shall include any amount relating to intragroup bank and interbank funding. Intragroup bank funding shall include any funds received by the reporting bank from other banks within the same group as the reporting bank whereas interbank funding shall include any funds received by the reporting bank from other banks situated within the Republic.</p>
6 and 34	<p>Central and provincial government</p> <p>This item shall include any relevant amount received from-</p> <ul style="list-style-type: none"> (a) the central government, including universities, technikons and public schools; (b) provincial government; or (c) social security funds.
8	<p>Tax and loan account</p> <p>This item shall include any credit amount held by the central government with the reporting bank in the tax and loan account, which amount normally constitutes operating cash for the business use of the National Treasury.</p>
9	<p>Other</p> <p>This item shall include any credit amount held by the central government with the reporting bank in an account other than the tax and loan account.</p>

Line items relating to liabilities and equity, tables 1 to 5

Line item	Description
12	<p>Other monetary institutions</p> <p>This item shall include any relevant amount relating to deposits received by the reporting bank from institutions such as the Reserve Bank, the Corporation for Public Deposits, the Land Bank or the Post Bank, including any relevant credit balance due to the Reserve Bank in terms of the SAMOS penalty facility, provided that any asset pledged as security in respect of the Reserve Bank's SAMOS penalty facility, such as Treasury Bills or Government stock, shall be retained as an asset, and appropriately reported in columns 1 to 3 on the asset side of the bank's balance sheet, but shall not be reported in column 4, assets sold under repurchase agreement.</p>
15	<p>Public financial corporate sector</p> <p>This item shall include any amount relating to deposits received by the reporting bank from institutions such as the Development Bank of Southern Africa and the Industrial Development Corporation of SA Limited but not any amount relating to a deposit received from the Reserve Bank, the Corporation for Public Deposits, public sector insurers, public sector pension funds or the Public Investment Corporation.</p>
20	<p>Private financial corporate sector</p> <p>This item shall include any amount relating to deposits received by the reporting bank from medical schemes, financial intermediaries, unit trusts, fund managers, trust companies, property unit trusts, special purpose entities related to securitisation or holding companies, but not any amount relating to a deposit received from any private sector pension fund or private sector insurer.</p>
21	<p>Money-market unit trusts</p> <p>This item shall include any amount relating to deposits received by the reporting bank from money-market unit trusts operating in terms of the Collective Investment Schemes Control Act, Act no. 45 of 2002, as amended.</p>
22	<p>Other unit trusts</p> <p>This item shall include any amount relating to deposits received by the reporting bank from unit trusts other than money-market unit trusts, operating in terms of the Collective Investment Schemes Control Act, Act no. 45 of 2002, as amended.</p>

Line items relating to liabilities and equity, tables 1 to 5

Line item	Description
23	<p>Fund managers</p> <p>This item shall reflect only the fund managers' own funds, including any amount received by the reporting bank from institutions approved under the Financial Advisory and Intermediary Services Act, Act no. 37 of 2002, as amended, to carry on the business of managing funds on behalf of others, which institutions may be referred to as fund managers, portfolio managers or asset managers.</p> <p>Fund managers shall disclose to the reporting bank the identity, including the institutional sector, of the principal on behalf of whom funds are managed, and the relevant amount shall be shown as a deposit of the sectoral grouping whose funds are managed.</p>
24	<p>Other</p> <p>This item shall include any amount relating to deposits received by the reporting bank from any private sector financial institution, other than amounts included in items 21 to 23, which institutions may include institutions such as medical schemes, property unit trusts, special purpose entities related to securitisation, financial holding companies, finance companies or financial auxiliaries, including trust companies, but not any fund manager.</p>
25	<p>Private non-financial corporate sector</p> <p>This item shall include any relevant amount relating to deposits received by the reporting bank from the private non-financial corporate sector, which includes all resident privately owned institutional units whose principal activity is the production of goods and non-financial services, such as non-profit institutions serving the non-financial corporate sector, co-operatives, close corporations or other private sector companies.</p>
28	<p>Non-profit institutions serving households and other</p> <p>This item shall include any amount relating to deposits received by the reporting bank from non-profit organisations serving households, such as non-profit schools (church and missionary), private trusts, environmental trusts or friendly societies.</p>
32	<p>Deposits denominated in foreign currency</p> <p>Irrespective of the maturity of a deposit or instrument, this item shall reflect the aggregate amount of the relevant items specified in line items 33 to 38, including the relevant amounts related to deposits, customer foreign currency account deposits, NCDs, PNs or other acknowledgements of debt, denominated in foreign currency.</p>

Line items relating to liabilities and equity, tables 1 to 5

Line item	Description
36, 47, 53, 61, 70, 75, 83, 88 and 99	<p>Financial corporate sector</p> <p>These items shall include any relevant amount received by the reporting bank from the public financial corporate sector and the private financial corporate sector.</p>
37, 48, 54, 62, 71, 76, 84, 89 and 100	<p>Non-financial corporate sector and other</p> <p>These items shall include any relevant amount received by the reporting bank from the public non-financial corporate sector and the private non-financial corporate sector.</p>
42	<p>Loans received under repurchase transactions</p> <p>This item shall include any relevant amount relating to a loan received in terms of a repurchase agreement or transaction.</p> <p>The underlying asset(s) (temporarily sold)-</p> <p>(a) shall be retained on the asset side of the balance sheet, as part of assets to be reported in column 1 and 3 of the form BA 900;</p> <p>(b) shall also be reported in column 4 on the asset side of the form BA 900.</p>
51	<p>Collateralised borrowing</p> <p>This item shall include any relevant amount relating to the borrowing of funds in respect of which the reporting bank provided collateral provided that any funds obtained in terms of collateralised borrowing and denominated in foreign currency shall be included in item 63.</p>
57	<p>Other borrowing</p> <p>This item shall include any relevant amount obtained in respect of borrowed funds, other than an amount already included in item 42 or 51.</p>
68	<p>Debt securities</p> <p>This item shall include the aggregate amount relating to financial instruments issued in order to obtain capital or funding, which financial instruments may include commercial paper, medium term notes, bonds, etc.</p>
73	<p>Credits in transit</p> <p>This item shall include amounts relating to any credit in transit, including amounts held against certified or initialled cheques, outstanding travellers cheques issued, outstanding drafts issued, stop orders or other credits in transit in respect of mail or telegraphic transfers.</p>

Line items relating to liabilities and equity, tables 1 to 5

Line item	Description
74	<p>Other</p> <p>This item shall include all amounts obtained in respect of financial instruments issued not reported elsewhere.</p>
79	<p>Outstanding liabilities on behalf of clients per contra item</p> <p>This item shall include all amounts relating to outstanding liabilities on behalf of clients in respect of acknowledgement of debt endorsed and rediscounted, which item constitutes the contra item to item 268.</p>
81 and 85	<p>Liabilities in respect of derivative instruments</p> <p>These items shall include any liability of the reporting bank in respect of derivative instruments, which liability shall be reported at market value. The value of any derivative instrument not traded on an exchange or which cannot be interpolated from instruments traded on exchanges, may be based on the value derived from an internal model of the reporting bank.</p>
86 and 90	<p>Other trading liabilities excluding derivatives</p> <p>These items shall include any trading related liability of the reporting bank other than liabilities arising from derivative instruments or liabilities reported elsewhere on the form BA 900.</p>
92	<p>Current and deferred tax liabilities</p> <p>This item shall include any liability of the reporting bank in respect of current tax or deferred tax arising from temporary differences at the end of the reporting period.</p>
93 and 94	<p>Other</p> <p>This item shall include any amount relating to a suspense account, any provision not included elsewhere in the form BA900, any relevant short position in instruments such as equity or bonds or commitment in respect of a short position but not any amount relating to unearned finance charges, accrued interest or rebates.</p>
97	<p>Share capital</p> <p>This item shall include any amount obtained in respect of equity instruments issued by the reporting bank.</p>
101	<p>Other reserves</p> <p>This item shall include any amount relating to the reserves of the reporting bank, including any amount in respect of retained earnings.</p>

Columns relating to assets, tables 6 to 14

Column number	Description
1	Domestic assets This column shall reflect all relevant amounts in respect of domestic assets.
2	Foreign assets This column shall reflect all relevant amounts in respect of foreign assets.

Line items relating to assets, tables 6 to 14

Line item	Description
105	Gold coin and bullion This item shall include any amount relating to gold coin and bullion held by the reporting bank.
107	Cash reserve deposits, interest bearing This item shall include any credit balance held in an interest bearing account maintained with the Reserve Bank in terms of section 10A of the South African Reserve Bank Act, 1989.
108	Cash reserve deposits, non-interest bearing This item shall include any credit balance held in a non-interest bearing account maintained with the Reserve Bank in terms of section 10A of the South African Reserve Bank Act, 1989.
109	Other deposits This item shall include any credit balance held in a clearing account or any other account maintained with the Reserve Bank, other than a credit balance held in an interest bearing account or non-interest bearing account maintained with the Reserve Bank in terms of section 10A of the South African Reserve Bank Act, 1989.
112	NCDs and PNs issued by banks This item shall include any relevant amount in respect of negotiable certificates of deposit or negotiable promissory notes held by the reporting bank, which instruments have been issued by any other bank, including a bank within the same group as the reporting bank.
113	Up to 1 month (unexpired maturity) This item shall include any relevant amount in respect of negotiable certificates of deposit or promissory notes with a remaining period to maturity of up to 1 month, held by the reporting bank, which instruments have been issued by any other bank, including a bank within the same group as the reporting bank.

Line items relating to assets, tables 6 to 14

Line item	Description
114	<p>More than 1 month up to 6 months (unexpired maturity)</p> <p>This item shall include any relevant amount in respect of negotiable certificates of deposit or promissory notes with a remaining period to maturity of more than one month but not exceeding six months, held by the reporting bank, which instruments have been issued by any other bank, including a bank within the same group as the reporting bank.</p>
115	<p>More than 6 months (unexpired maturity)</p> <p>This item shall include any relevant amount in respect of negotiable certificates of deposit or promissory notes with a remaining period to maturity of more than six months, held by the reporting bank, which instruments have been issued by any other bank, including a bank within the same group as the reporting bank.</p>
116	<p>Other deposits with and loans and advances to SA banks</p> <p>This item shall include any relevant amount in respect of deposits, excluding negotiable certificates of deposit or promissory notes already reported in item 112, placed with or loans and advances granted to any other bank in the Republic, including a bank within the same group as the reporting bank.</p>
117	<p>Deposits with and loans and advances to foreign banks, denominated in rand</p> <p>This item shall include any relevant amount in respect of deposits placed with or loans and advances granted to the foreign sector or any foreign bank, which deposits, loans or advances are denominated in rand.</p>
118	<p>Loans granted under resale agreements</p> <p>This item shall include any relevant amount in respect of loans granted by the reporting bank in terms of any resale agreement or transaction.</p>
126	<p>Foreign currency loans and advances</p> <p>This item shall include the aggregate amount of loans or advances granted by the reporting bank to or deposits made with any other bank or non-bank institution, which loans, advances or deposits are denominated in foreign currency.</p>
135	<p>Redeemable preference shares</p> <p>This item shall include the aggregate amount relating to preference shares held by the reporting bank and in respect of which the issuer has the right to redeem the said shares, irrespective whether or not the said shares have a specified redemption date.</p>

Line items relating to assets, tables 6 to 14

Line item	Description
140	<p>Instalment sales</p> <p>This item shall include any relevant amount due to the reporting bank in respect of an instalment sale transaction, excluding any amount in respect of unearned finance charges.</p>
145	<p>Leasing transactions</p> <p>This item shall include any relevant instalment or rental amount due and payable to the reporting bank in respect of a leasing transaction, excluding any amount in respect of unearned finance charges.</p>
150	<p>Mortgage advances</p> <p>This item shall include the aggregate amount in respect of loans, advances or re-advances secured by mortgage, reported in items 151, 155 and 159.</p>
151	<p>Farm mortgages</p> <p>This item shall include the aggregate amount in respect of farm mortgaged loans, advances or re-advances.</p>
152	<p>Farm mortgages: corporate sector</p> <p>This item shall include any relevant amount in respect of loans, advances or re-advances fully secured by farm mortgage extended to the private or public financial corporate sector, or non-financial corporate sector.</p>
153	<p>Farm mortgages: household sector</p> <p>This item shall include any relevant amount in respect of loans, advances or re-advances fully secured by farm mortgage extended to the household sector.</p>
154	<p>Farm mortgages: other</p> <p>This item shall include any relevant amount in respect of loans, advances or re-advances fully secured by farm mortgage extended to sectors other than the corporate sector or household sector, such as the general government sector.</p>
155	<p>Residential mortgage loans (home loans/ housing advances)</p> <p>This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage on residential property or individual sectional title dwellings that is or will be occupied by the borrower or is rented with the consent of the borrower.</p>
156	<p>Residential mortgages: corporate sector</p> <p>This item shall include the aggregate amount in respect of home loans or housing advances to the public or private financial corporate sector, or non-financial corporate sector.</p>

Line items relating to assets, tables 6 to 14

Line item	Description
157	<p>Residential mortgages: household sector</p> <p>This item shall include the aggregate amount in respect of home loans or housing advances to the household sector.</p>
158	<p>Residential mortgages: other</p> <p>This item shall include the aggregate amount in respect of home loans or housing advances to sectors other than the corporate sector or household sector, such as the general government sector.</p>
159	<p>Commercial and other mortgage advances</p> <p>This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property, including any relevant amount related to-</p> <ul style="list-style-type: none"> (a) properties used for industrial, commercial, retail, office, medical or educational purposes; (b) residential property used for commercial purposes, such as offices and other business purposes; (c) mortgage advances granted for purposes of residential development.
160	<p>Commercial and other mortgage advances: public financial corporate sector</p> <p>This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to the public financial corporate sector, such as the IDC, the DBSA, etc.</p>
161	<p>Commercial and other mortgage advances: public non-financial corporate sector</p> <p>This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to the public non-financial corporate sector, such as Transnet, Eskom, Telkom, etc.</p>
162	<p>Commercial and other mortgage advances: private financial corporate sector</p> <p>This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to the private financial corporate sector, such as private insurers and pension funds, stock brokers, etc.</p>

Line items relating to assets, tables 6 to 14

Line item	Description
163	<p>Commercial and other mortgage advances: private non-financial corporate sector</p> <p>This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to the private non-financial corporate sector, such as private non-financial companies and close corporations.</p>
164	<p>Commercial and other mortgage advances: household sector</p> <p>This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to households, unincorporated business enterprises of households and non-profit organisations serving households.</p>
165	<p>Commercial and other mortgage advances: other</p> <p>This item shall include the aggregate amount in respect of loans or advances fully secured by mortgage in respect of commercial property to sectors other than the household sector or corporate sector, such as the general government sector.</p>
166	<p>Credit-card debtors</p> <p>This item shall include the aggregate outstanding amount in respect of credit card debtors.</p>
187	<p>Factoring debtors</p> <p>This item shall include any relevant amount in respect of the purchasing of receivables from unrelated third party sellers.</p>
188	<p>Other loans and advances</p> <p>This item shall include any relevant amount in respect of a personal loan, a term loan, a structured agreement in terms of which an obligor borrowed money from the reporting bank and is obliged to repay such borrowed funds with interest over a specified period, or any other loan or advance not reported elsewhere in this return.</p>
194	<p>Credit impairments in respect of loans and advances</p> <p>This item shall include any relevant amount in respect of any specific or portfolio impairment related to any reported loan or advance.</p>
196	<p>Interest-bearing central/ provincial government securities</p> <p>This item shall include the aggregate amount relating to investments by the reporting bank in interest bearing debt instruments issued by the central or provincial government.</p>

Line items relating to assets, tables 6 to 14

Line item	Description
197	<p>Non-marketable government stock</p> <p>This item shall include any relevant amount relating to an investment by the reporting bank in government stock that is not marketable, the proceeds of which is payable only to the reporting bank at redemption.</p>
198	<p>Marketable government stock</p> <p>This item shall include the aggregate amount relating to investments by the reporting bank in government stock that may be traded in the secondary market.</p>
199	<p>Marketable government stock with unexpired maturity of up to 3 years</p> <p>This item shall include the aggregate amount relating to investments by the reporting bank in government stock that may be traded in the secondary market, which government stock has an unexpired maturity of up to 3 years.</p>
201	<p>Marketable government stock with unexpired maturity of more than 3 years</p> <p>This item shall include the aggregate amount relating to investments by the reporting bank in government stock that may be traded in the secondary market, which government stock has an unexpired maturity of more than 3 years.</p>
200 and 202	<p>Nominal value of stock</p> <p>These items shall include the aggregate nominal value relating to investments by the reporting bank in government stock respectively reported in items 199 and 201.</p>
207	<p>Other public-sector interest-bearing securities</p> <p>This item shall include the aggregate amount relating to investments by the reporting bank in interest bearing debt instruments issued by other public-sector institutions.</p>
213	<p>Debentures and other interest bearing security investments of the private corporate sector</p> <p>This item shall include the aggregate amount relating to investments by the reporting bank in interest bearing debt instruments issued by any private corporate sector institution.</p>
217	<p>Equity holdings in subsidiaries</p> <p>This item shall include the aggregate amount relating to investments by the reporting bank in shares issued by banks and other companies that are subsidiaries of the reporting bank.</p>

Line items relating to assets, tables 6 to 14

Line item	Description
221	<p>Equity holdings in associates, including joint ventures</p> <p>This item shall include the aggregate amount relating to investments by the reporting bank in shares issued by banks and other companies that are associates of the reporting bank, and shares held in joint ventures.</p>
225	<p>Listed equities</p> <p>This item shall include the aggregate amount relating to investments by the reporting bank in listed shares issued by banks or other companies, other than amounts reported elsewhere in this return.</p>
229	<p>Unlisted equities</p> <p>This item shall include the aggregate amount relating to investments by the reporting bank in unlisted shares issued by banks or other companies, other than amounts reported elsewhere in this return.</p>
233	<p>Securitisation or asset-backed securities</p> <p>This item shall include the aggregate amount relating to investments by the reporting bank in instruments issued in respect of a securitisation scheme, such as investments in asset-backed securities or mortgage backed securities.</p>
237	<p>Derivative instruments</p> <p>This item shall include the aggregate asset position of the reporting bank arising from positions in derivative instruments, which asset position shall be reported at market value.</p>
241	<p>Other investments</p> <p>This item shall include the aggregate amount in respect of investments not reported elsewhere in this return.</p>
245	<p>Allowance for impairments i.r.o. investments</p> <p>This item shall include the aggregate amount in respect of any impairment relating to a diminution in value of or impairment to the carrying value of an investment, bill or trading security not carried at fair value and any other relevant trade provisions.</p>
246	<p>Acceptances, commercial paper, bills, promissory notes and similar acknowledgements of debt discounted or purchased</p> <p>This item shall include the aggregate amount in respect of bills, promissory notes, acceptances or similar acknowledgement of debt discounted or purchased by the reporting bank in order to provide credit, or for trading or investment purposes.</p>

Line items relating to assets, tables 6 to 14

Line item	Description
250	<p>Treasury bills</p> <p>This item shall include any relevant amount in respect of Treasury bills, that is, any amount relating to a short-term government debt obligation, which debt obligation typically has an original maturity of 91-days, 182-days or 273-days.</p>
251	<p>Reserve Bank bills</p> <p>This item shall include any relevant amount in respect of bills issued by the Reserve Bank but not an amount relating to a debenture issued by the Reserve Bank, which amount shall be included in item 208.</p>
252	<p>Promissory notes</p> <p>This item shall include any relevant amounts in respect of promissory notes purchased by the reporting bank, other than promissory notes issued by other banks and already included in item 112.</p>
253	<p>Commercial paper</p> <p>This item shall include any relevant amount in respect of commercial paper purchased by the reporting bank, other than an amount included in item 252, which commercial paper instrument was issued to acquire capital.</p>
255	<p>Land Bank bills, liquid</p> <p>This item shall include any relevant amount in respect of bills issued by the Land Bank of South Africa, which bills qualify as liquid assets.</p>
256	<p>Land Bank bills, non-liquid</p> <p>This item shall include any relevant amount in respect of bills issued by the Land Bank of South Africa, other than bills qualifying as liquid assets.</p>

Line items relating to assets, tables 6 to 14

Line item	Description
257	<p>Other</p> <p>This item shall include any relevant amount in respect of other debt instruments discounted or purchased by the reporting bank, and not reported elsewhere in this return.</p>
260	<p>Premises of the bank</p> <p>This item shall include any relevant amount in respect of land or buildings owned by the reporting bank and used or intended to be used mainly for the purpose of conducting its business as a bank, including any relevant amount in respect of an official residence or capital cost of a leasehold premise.</p>
261	<p>Other fixed property</p> <p>This item shall include any relevant amount in respect of an investment by the reporting bank in fixed property not used or intended to be used mainly for the purpose of conducting its business as a bank, including any relevant amount in respect of shares acquired in companies of which the main objective is the acquisition and holding or development of immovable property other than business premises of the reporting bank, and amounts owing to the reporting bank in respect of immovable property sold by the bank under deed of sale.</p>
262	<p>Computer equipment, including peripherals</p> <p>This item shall include any relevant amount in respect of computer hardware, radio, television or communication equipment but not an amount in respect of computer software, which amount shall be reported in item 265.</p>
263	<p>Other tangible assets</p> <p>This item shall include any relevant amount in respect of other tangible assets, including amounts relating to vehicles, equipment, furniture or fittings.</p>
265	<p>Computer software</p> <p>This item shall include any relevant amount in respect of computer software, including amounts in respect of programmes or associated data capable of generating a display on a computer monitor, television screen, liquid crystal display or similar medium that makes provision for interactive use.</p>
266	<p>Other intangible assets</p> <p>This item shall include any relevant amount in respect of other intangible assets, such as purchased goodwill or patents.</p>

Line items relating to assets, tables 6 to 14

Line item	Description
268	<p>Clients' liabilities per contra</p> <p>This item shall include any relevant amount in respect of liabilities of clients relating to any outstanding instrument specified in items 280 to 283, which instruments have not been included under item 246 as having been discounted by the reporting bank, but which have been discounted or rediscounted by any other bank or have been sold, which aggregate amount shall be the contra item to item 79.</p>
269	<p>Remittances in transit</p> <p>This item shall include any relevant amount in respect of-</p> <p>(a) cheques or other orders to pay, drawn on one of the branches of a bank in the Republic or another bank in the Republic or the Reserve Bank, and with which another such branch or bank in the Republic has credited a client or which it has paid out but with which the first-mentioned branch or bank or the Reserve Bank has not yet debited a client; or</p> <p>(b) a warrant voucher that the reporting bank has paid out but for which it has not yet received repayment from the Secretary to the Treasury.</p>
270	<p>Current income tax receivables and deferred income tax assets</p> <p>This item shall include any relevant amount in respect of a debit item relating to a current or deferred tax account.</p>
271	<p>Retirement benefit assets</p> <p>In respect of defined benefit plans, this line item shall reflect the relevant net value between the fair value of the plan asset, including the relevant qualifying insurance policy, and the present actuarial value of the retirement benefit obligation, determined in accordance with the relevant requirements specified in IAS 19.</p>
272	<p>Assets acquired or bought in</p> <p>This item shall include the aggregate amount in respect of assets bought in to protect an advance or investment and not yet disposed of, such as movable assets, immovable property, companies or investments in shares of companies, which assets shall be valued at the lower of cost or estimated net realisable value.</p>
276	<p>Other</p> <p>This item shall include any relevant amount in respect of postal or money orders, stamps or assets not specifically required to be reported elsewhere in this return.</p>

Line items relating to contingent liabilities and other risk exposure, table 15

Line item	Description
285	<p>Guarantees on behalf of clients</p> <p>This item shall include any relevant amount in respect of lending or performance related guarantees issued by the bank on behalf of clients in terms of which the bank will be liable to a third party in the event that a client fails to fulfil its obligation.</p>
286	<p>Letters of credit</p> <p>This item shall include any relevant amount in respect of unutilised letters of credit facilities granted by the reporting bank for domestic or foreign transactions, including all relevant amounts relating to-</p> <ul style="list-style-type: none"> (a) confirmed letters of credit in respect of banks; (b) documentary credit outwards for domestic and foreign transactions (sight and usance), confirmed and/or accepted; (c) documentary credit inwards (sight and usance), confirmed and/or accepted, <p>provided that any letter of credit serving as a financial guarantee shall be regarded as a lending-related guarantee, and be reported under guarantees, in item 285.</p>

Line items relating to contingent liabilities and other risk exposure, table 15

Line item	Description
288	<p>Irrevocable undrawn facilities, including unutilised draw-down facilities</p> <p>This item shall include any relevant amount in respect of irrevocable unutilised (undrawn) facilities, including all relevant amounts in respect of-</p> <ul style="list-style-type: none"> (a) loans and other credit facilities granted (whether for fixed or varying amounts) but not yet paid out to or used by clients; (b) unutilised overdraft facilities on current accounts; (c) unutilised acceptance facilities and unutilised revolving credit facilities; (d) unutilised draw-down facilities, that is, facilities, regardless of their maturity, granted in terms of a written agreement whereby the said facilities will be drawn in agreed amounts during pre-arranged periods.
289	<p>Underwriting exposures</p> <p>This item shall include any relevant amount in respect of quantifiable underwriting commitments, irrespective whether the commitment is made in writing or verbally, including-</p> <ul style="list-style-type: none"> (a) all relevant note-issuance facilities; and (b) revolving underwriting facilities in respect of which the contingent risk arises from the bank's role as underwriter of such issues, guaranteeing to provide a known amount of funds when other parties fail to pay.
290	<p>Credit derivative instruments</p> <p>This item shall include any relevant amount in respect of the bank's potential credit exposure arising from a credit derivative contract in respect of which the bank acts as a protection provider/seller.</p>
293	<p>Other contingent liabilities</p> <p>This item shall include the aggregate amount of all relevant contingent liabilities other than the amounts reported in items 285 to 292 in respect of which an outflow of economic benefits is possible, even when it may not be probable, including any relevant amount related to a revocable undrawn facility.</p>

Line items relating to contingent liabilities and other risk exposure, table 15

Line item	Description
295	<p>Portfolios managed: for others where financing is provided</p> <p>This item shall include the aggregate amount of financing provided for the purpose of acquiring a portfolio of investments, managed by the reporting bank, which financing has been reported on forms BA 100 and BA 900.</p>

Columns relating to selected items, table 16

Column number	Description
1	<p>Amount</p> <p>In respect of the required items this column shall reflect the relevant aggregate amount.</p>
2	<p>Number</p> <p>In respect of the required items this column shall reflect the relevant number of accounts, applications or transactions.</p>

Line item relating to selected items, table 16

Line item	Description
297	<p>Instalment sale balances - applied for</p> <p>This item shall reflect the aggregate amount in respect of instalment sale applications received during the reporting month, irrespective whether or not the applications were granted, declined or processed at a later stage.</p>
298	<p>Instalment sale balances - granted</p> <p>This item shall reflect the aggregate amount in respect of instalment sale applications approved during the reporting month.</p>
299	<p>Instalment sale balances - paid out</p> <p>This item shall reflect the aggregate amount in respect of instalment sale advances paid out during the reporting month, including amounts transferred from a client's instalment sale account to the client's savings, cheque or other account.</p>
301	<p>Leasing finance balances - applied for</p> <p>This item shall reflect the aggregate amount in respect of leasing finance applications received during the reporting month, irrespective whether or not the applications were granted, declined or processed at a later stage.</p>

Line item relating to selected items, table 16

Line item	Description
302	<p>Leasing finance balances - granted</p> <p>This item shall reflect the aggregate amount in respect of leasing finance applications approved during the reporting month.</p>
303	<p>Leasing finance balances - paid out</p> <p>This item shall reflect the aggregate amount in respect of leasing finance advances paid out during the reporting month, including amounts transferred from a client's leasing finance account to the client's savings, cheque or other account.</p>
305	<p>Mortgage advances - applied for</p> <p>This item shall reflect the aggregate amount in respect of mortgage advance applications received during the reporting month, irrespective whether or not the applications were granted, declined or processed at a later stage.</p>
306	<p>Mortgage advances - granted</p> <p>This item shall reflect the aggregate amount in respect of mortgage advances granted during the reporting month.</p>
307	<p>Mortgage advances - granted on vacant land</p> <p>This item shall reflect the aggregate amount in respect of mortgage advances granted on vacant land during the reporting month.</p>
308	<p>Mortgage advances - granted for construction on buildings</p> <p>This item shall reflect the aggregate amount in respect of mortgage advances granted during the reporting month for the construction of buildings.</p>
309	<p>Mortgage advances - granted on existing buildings</p> <p>This item shall reflect the aggregate amount in respect of mortgage advances granted on existing buildings during the reporting month.</p>
311	<p>Residential mortgages - new advances granted</p> <p>This item shall reflect the aggregate amount in respect of new residential mortgage advances granted during the reporting month.</p>
312	<p>Residential mortgages - new advances paid out</p> <p>This item shall reflect the aggregate amount in respect of new residential mortgage advances paid out during the reporting month, including any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account.</p>

Line item relating to selected items, table 16

Line item	Description
313	<p>Residential mortgages - new advances paid out i.r.o owner occupied</p> <p>This item shall reflect the aggregate amount in respect of new residential mortgage advances paid out during the reporting month, which mortgage advances relate to an owner occupied residence, including any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account.</p>
314, 317 and 320	<p>Residential mortgages - new advances paid out i.r.o owner occupied, buy-to-let, second mortgage and other, fixed rate</p> <p>These items shall reflect the relevant required aggregate amounts in respect of new residential mortgage advances paid out during the reporting month, which residential mortgage advances are subject to contractually agreed fixed rates of interest, including any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account.</p>
315, 318 and 321	<p>Residential mortgages - new advances paid out i.r.o owner occupied, buy-to-let, second mortgage and other, flexible rate</p> <p>These items shall reflect the relevant required aggregate amounts in respect of new residential mortgage advances paid out during the reporting month, which residential mortgage advances are subject to contractually agreed variable or flexible rates of interest, including any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account.</p>
316	<p>Residential mortgages - new advances paid out i.r.o buy-to-let</p> <p>This item shall reflect the aggregate amount in respect of new residential mortgage advances paid out during the reporting month, which mortgage advances relate to buy-to-let residences, including any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account, but not an amount in respect of any residence mainly used for purpose of vacation or holiday.</p>

Line item relating to selected items, table 16

Line item	Description
319	<p data-bbox="545 286 1396 353">Residential mortgages – new advances paid out i.r.o second mortgage and other</p> <p data-bbox="545 394 1396 595">This item shall reflect the aggregate amount in respect of new residential mortgage advances paid out during the reporting month, which mortgage advances relate to second mortgages, that is, a second mortgage registered over a property in respect of which previously a first mortgage already has been registered, and other disbursements, including-</p> <ul style="list-style-type: none"> <li data-bbox="545 636 1396 734">(a) any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account; <li data-bbox="545 775 1396 837">(b) an amount relating to a residence mainly used for vacation or holiday.
323	<p data-bbox="545 837 1182 875">Residential mortgages - re-advances granted</p> <p data-bbox="545 909 1294 947">This item shall reflect the aggregate amount in respect of</p> <ul style="list-style-type: none"> <li data-bbox="545 981 1396 1115">(a) re-advances on residential mortgages granted during the reporting month, that is, the aggregate amount in respect of facilities granted to redraw amounts previously repaid on existing residential mortgage advances; and <li data-bbox="545 1149 1396 1216">(b) re-advances granted on existing loans where an administrative action is required.

Line item relating to selected items, table 16

Line item	Description
324	<p>Residential mortgages - re-advances paid out</p> <p>This item shall reflect the aggregate amount in respect of re-advances paid out on residential mortgages during the reporting month, that is,</p> <p>(a) this item shall include-</p> <ul style="list-style-type: none"> (i) any insurance premium or amount transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account; (ii) any debit related to an amount paid out or a re-advance made on an existing mortgage loan during the reporting month; (iii) any payout made on an account when a client is able to access paid-up values on the relevant mortgage account, such as a flexible bond account; <p>(b) but this item shall exclude-</p> <ul style="list-style-type: none"> (i) accrued interest; and (ii) the initial lump sum of a new mortgage paid out during the reporting month, which amount shall be included under the relevant category of residential mortgages – new advances paid out.
326	<p>Farm mortgages – granted</p> <p>This item shall reflect the aggregate amount in respect of all advances granted for farming purposes but not yet paid out during the reporting month.</p>
327	<p>Farm mortgages – paid out</p> <p>This item shall reflect the aggregate amount in respect of all relevant advances paid out for farming purposes, including insurance premiums and amounts transferred from a client's mortgage account with the reporting bank to the client's savings, cheque or other account.</p>
329	<p>Commercial and other mortgage advances – granted</p> <p>This item shall reflect the aggregate amount in respect of all mortgage advances other than residential home or farm mortgages granted but not yet paid out during the month.</p>

Line item relating to selected items, table 16

Line item	Description
330	<p>Commercial and other mortgage advances – paid out</p> <p>This item shall reflect the aggregate amount in respect of commercial and other advances, excluding residential or farm mortgages, paid out during the reporting period, including any insurance premium or amount transferred from a client's advance account with the reporting bank to the client's savings, cheque or other account</p>
332	<p>Overdraft facilities – drawn</p> <p>This item shall reflect the aggregate amount in respect of all utilised overdraft facilities.</p>
333	<p>Overdraft facilities – undrawn</p> <p>This item shall reflect the aggregate amount in respect of all committed and uncommitted undrawn or unutilised overdraft facilities.</p>
335	<p>Credit card, straight accounts – drawn</p> <p>This item shall reflect the aggregate amount in respect of all utilised facilities on credit card straight accounts.</p>
336	<p>Credit card, straight accounts – undrawn</p> <p>This item shall reflect the aggregate amount in respect of all committed and uncommitted undrawn or unutilised credit card straight facilities.</p>
338	<p>Credit card, budget accounts – drawn</p> <p>This item shall reflect the aggregate amount in respect of all utilised facilities on credit card budget accounts.</p>
339	<p>Credit card, budget accounts – undrawn</p> <p>This item shall reflect the aggregate amount in respect of all committed and uncommitted undrawn or unutilised facilities on credit card budget accounts.</p>
340	<p>Debit card transactions</p> <p>This item shall reflect the aggregate amount in respect of all debit transactions on debit cards issued by the reporting bank in terms of which the client may access the account to withdraw money or pay for goods or services.</p>
341	<p>Travellers' cheques issued: Rand</p> <p>This item shall reflect the aggregate amount in respect of all travellers' cheques denominated in rand issued by the reporting bank during the reporting month.</p>

Line item relating to selected items, table 16

Line item	Description
342	<p>Travellers' cheques issued: other currency</p> <p>This item shall reflect the aggregated amount in respect of all travellers' cheques denominated in currencies other than rand issued by the reporting bank during the reporting month.</p>

Columns relating to securitisation activity, table 17

Column number	Description
1	<p>New securitisation during the month</p> <p>This column shall reflect the relevant required aggregate amounts in respect of all <i>new</i> traditional securitisation of assets during the month in respect of which the bank acted as an originator, that is, this column shall reflect the relevant required aggregate amounts in respect of assets securitised the relevant amounts of which are no longer reflected on the bank's balance sheet, but not an amount related to third party securitisation or assets temporarily acquired or purchased for warehousing or book building.</p>
2	<p>Outstanding balance in respect of securitisation</p> <p>This column shall reflect the relevant required outstanding balances of securitised assets in respect of which the reporting bank acted as an originator, the relevant amounts of which are no longer reflected on the bank's balance sheet but the revenue streams of which currently are administered by the reporting bank.</p>

Line item relating to securitisation activity, table 17

Line item	Description
350	<p>Public sector: loans and advances</p> <p>This item shall reflect the required aggregate amounts in respect of all relevant public sector loans or advances securitised, such as mortgage loans, instalment sale and leasing transactions, foreign currency loans and advances, credit cards, overdrafts and other.</p>

Columns relating to assets temporarily acquired, table 18

Column number	Description
1	<p>Total acquired</p> <p>This column shall reflect the relevant required aggregate amounts of assets temporarily acquired. Column 1 shall be the total of column 2 to 6 for the respective line items.</p>
2	<p>Sold outright</p> <p>This column shall reflect the relevant required aggregate amounts of assets sold outright that previously were temporarily acquired.</p>
3	<p>Sold under repo</p> <p>This column shall reflect the relevant required aggregate amounts of assets sold in terms of a repurchase agreement that previously were temporarily acquired.</p>
4	<p>On-lent</p> <p>This column shall reflect the relevant required aggregate amounts of assets lent to other parties that previously were temporarily acquired.</p>
5	<p>Pledged as security</p> <p>This column shall reflect the relevant required aggregate amounts of assets pledged as security that previously were temporarily acquired.</p>
6	<p>Other</p> <p>This column shall reflect the relevant required aggregate amounts of assets in hand that previously were temporarily acquired.</p>

Line items relating to assets temporarily acquired, table 18

Line item	Description
351	<p>Total assets temporarily acquired</p> <p>This item shall reflect the relevant required aggregate amounts in respect of assets temporarily acquired, including all relevant assets acquired in terms of a resale agreement or securities-borrowing agreement or arrangement.</p>
352	<p>Under loans granted under resale agreements</p> <p>Based on the relevant specified instruments and sectors this item shall reflect the relevant required aggregate amounts in respect of assets temporarily acquired under resale agreement.</p>
366	<p>Other securities</p> <p>This item shall reflect the relevant required aggregate amounts in respect of securities other than certain specified equity or debt securities, such as redeemable preference shares, derivative instruments and hybrid instruments.</p>
369	<p>Under securities-borrowing agreement</p> <p>Based on the relevant specified instruments and sectors this item shall reflect the relevant required aggregate amounts in respect of assets temporarily acquired under securities-borrowing agreement.</p>

Columns relating to assets lent to other parties, table 19

Column number	Description
1	<p>Total lent to other parties</p> <p>This column shall reflect the relevant required aggregate amounts of assets lent to other parties in terms of a securities-lending agreement or arrangement.</p>
2	<p>Of which: on lent</p> <p>This column shall reflect the relevant required aggregate amounts of assets lent to other parties in terms of a securities-lending agreement or arrangement that previously were acquired under a resale agreement.</p>

Line item relating to assets lent to other parties, table 19

Line item	Description
377	<p>Total assets lent</p> <p>Based on the relevant specified instruments and sectors this item shall reflect the relevant required aggregate amounts in respect of assets lent to other parties in terms of a securities-lending agreement or arrangement.</p>

Columns relating to flows in respect of selected liability and asset items, tables 20 and 21

Column number	Description
1	<p>Opening stock (balance)</p> <p>This column shall reflect the outstanding balance of selected liability and asset items at the beginning of the reporting period, which amounts shall be equal to the relevant values included in the balance sheet of the reporting bank in respect of the preceding reporting period.</p>

Columns relating to flows in respect of selected liability and asset items, tables 20 and 21

Column number	Description
2	<p>Transactions at transaction value</p> <p>This column shall reflect the relevant required net amounts of assets and liabilities at transaction value, including any relevant amount in respect of accrued interest, which-</p> <p>(a) transactions in the specified liability and asset items, for example, may arise from a mutual agreement between institutional units for the creation, liquidation or change in ownership of the relevant specified item;</p> <p>(b) change in ownership may occur through the sale, transfer or discharge of all the relevant rights, obligations and risks associated with the said liability or asset item,</p> <p>provided that-</p> <p>(i) any relevant amount of <i>accrued interest</i> on deposits, loans or securities other than shares, shall within the relevant reporting period be included as part of the outstanding amount of the relevant underlying asset or liability item;</p> <p>(ii) any relevant amount of interest accrued in each relevant reporting period shall be recorded as a transaction as if it was a further acquisition of an asset and/or a further incurrence of a liability;</p> <p>(iii) any relevant <i>debit amount</i> shall represent either a purchase or acquisition of an asset or a reduction in a liability;</p> <p>(iv) any relevant <i>credit amount</i> shall represent either a sale or disposal of an asset or an increase in a liability;</p> <p>(v) any relevant decrease in the value of an item shall be reported as a negative amount whilst any relevant increase in the value of an item shall be reported as a positive amount.</p>

Columns relating to flows in respect of selected liability and asset items, tables 20 and 21

Column number	Description
3	<p>Valuation changes</p> <p>This column shall reflect the relevant required amounts related to gains or losses in the values of the specified asset and liability items, which gains or losses may arise from changes in the prices of the said asset and liability items, as reflected in the market values, fair values and/or changes in exchange rates of the said items, provided that any relevant decrease in the value of an item shall be reported as a negative amount whilst any relevant increase in the value of an item shall be reported as a positive amount.</p>
4	<p>Other changes</p> <p>This column shall reflect the relevant required aggregate amounts relating to changes between the opening and closing balances of the specified asset and liability items that are neither due to transactions nor revaluations, such as amounts written off, reclassifications due to changes in legal status and other miscellaneous changes arising from exceptional or unanticipated events, provided that any relevant decrease in the value of an item shall be reported as a negative amount whilst any relevant increase in the value of an item shall be reported as a positive amount.</p>
5	<p>Closing stock</p> <p>This column shall reflect the outstanding balance of selected liability and asset items at the end of the reporting period, which amounts shall be equal to the relevant values at the beginning of the reporting period plus or minus the relevant values included in columns 2 to 4.</p> <p>Note: The values of liability and asset items included in column 5 shall be equal to the relevant amounts reported in the balance sheet of the reporting bank at the end of the relevant reporting month.</p>

(8) Instructions relating to the completion of the form BA 900 are furnished with reference to the corresponding liability, capital and reserve funds, or asset item appearing in the balance sheet, in form BA 100, and, in respect of a contingent liability or other relevant risk exposure, with reference to the corresponding item appearing in the statement of off-balance-sheet activities, in the form BA 110, as follows:

Assets

Form BA 100			Form BA 900		
Line	Col	Description	Line	Col	Description
1	3	Cash and balances with central bank	103	5	Central Bank money and gold (total)
			Plus 127	5	Foreign currency notes and coin
3	3	Gold coin and bullion	105	5	Gold coin and bullion
4	3	Local currency and foreign currency	104	5	South African bank notes and subsidiary coin
			Plus		Foreign currency notes and coin
			127	5	
5	3	Mandatory reserve deposits with central bank	107	5	Domestic cash reserve deposits with SARB : interest bearing
			Plus 108	5	Domestic cash reserve deposits with SARB : non-interest bearing
6	3	Other balances with central bank	109	5	Other deposits at SARB
13	3	Homeloans	150	5	Mortgage advances (total of farm, residential, commercial)
Plus 14	3	Commercial mortgages			
15	3	Credit cards	166	5	Credit card debtors
17	3	Overdrafts	126	5	Foreign currency loans and advances (total)
Plus 20	3	Term loans	Plus 116	5	Other deposits with and loans and advances to SA banks
Plus 21	3	Factoring accounts	Plus 117	5	Deposits and loans and advances to foreign banks in rand
			Plus 171	5	Overdrafts, loans and advances : Public sector
Plus 23	3	Other loans to clients	Plus 180	5	Overdrafts, loans and advances : Private sector (factoring included)
			Less 127	5	Foreign currency notes and coin
16	3	Lease and instalment debtors	139	5	Instalment debtors, suspensive sales and leases (total)

Assets continue ...

Form BA 100			Form BA 900		
Line	Col	Description	Line	Col	Description
19	3	Trade, other bills, and bankers' acceptances	247 Plus 254 Plus 257	5 5 5	Bankers' acceptances Land Bank bills Other (short term debt instruments)
22	3	Deposits placed under resale agreements	118	5	Loans granted under resale agreements
25	3	Less: Credit impairments	194	5	Less: Credit impairments
32	3	Impairment	245	5	Impairments i.r.o investments
33	3	Derivative financial instruments	237	5	Derivative instruments issued
39	3	Investment in subsidiary companies	217	5	Equity holdings in subsidiaries
40 Plus 41	3 3	Investment in associate companies Investments in joint ventures	221	5	Equity holdings in associates, including joint ventures
43	3	Intangible assets	264	5	Intangible assets
48 Plus 49	3 3	Investment property Property and equipment	259	5	Tangible assets
50 Plus 51	3 3	Current income tax receivables Deferred income tax assets	270	5	Current income tax receivables and deferred income tax assets
52	3	Post-employment assets	271	5	Retirement benefit assets
54	3	TOTAL ASSETS	277 Less 268	5 5	TOTAL ASSETS Clients' liabilities per contra

Liabilities

Form BA 100			Form BA 900		
Line	Col	Description	Line	Col	Description
56	3	Current accounts	1	1	Deposits (cheque accounts, rand and foreign currency)
57	3	Savings deposits	1	2	Deposits (savings accounts, rand and foreign currency)
62	3	Deposits received under repurchase agreements	42	4	Loans received under repurchase transactions
67	3	Derivative financial instruments	81	4	Liabilities i.r.o financial derivative instruments: domestic sector
			Plus		Liabilities i.r.o financial derivative instruments: foreign sector
			85	4	
68	3	Other trading liabilities	86	4	Other trading liabilities (excluding derivatives) - domestic sector
			Plus 90	4	Other trading liabilities (excluding derivatives) - foreign sector
73	3	Current income tax liabilities			
Plus			92	4	Tax (current and deferred)
74	3	Deferred income tax liabilities			
79	3	TOTAL LIABILITIES	95	4	TOTAL LIABILITIES
			Less		
			79	4	Outstanding liabilities on behalf of clients

Equity

Form BA 100			Form BA 900		
Line	Col	Description	Line	Col	Description
81		Share capital			
Plus	3	Preference shareholders and minority shareholders equity	97	1	Share capital
84					

Contingent liabilities and other risk exposure

Form BA 110		Form BA 900	
Line no	Column no	Line no	Column no
1	3	285	1
2	3	286	1
4	3	288	1
5	3	289	1
6	3	290	1
7	3	291	1
8	3	292	1
9	3	293	1
10	3	294	1
13	3	295	1

**ANALYSIS OF INSTALMENT SALE TRANSACTIONS, LEASING TRANSACTIONS AND
SELECTED ASSETS**

Page no.

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ANALYSIS OF INSTALMENT SALE TRANSACTIONS, LEASING TRANSACTIONS AND SELECTED ASSETS

BA920

(Confidential and not available for inspection by the public)

Quarterly

Name of bank.....

Quarter ended.....(yyyy-mm-dd)

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

TYPE OF ASSET AND AGREEMENT	Line no.		Asset item 139 of form BA 900			Total number of units ^b
			Instalment sales	Financial leases	Operating leases	
	Table 1	a	1	2	3	4
Outstanding balance at end of quarter						
Passenger cars:						
- new	1	1				
- used	2	2				
Commercial vehicles ^c - light:						
- new	3	4*				
- used	4	4*				
Commercial vehicles - medium and heavy:						
- new	5	4*				
- used	6	4*				
Commercial vehicles - minibuses:						
- new	7	3*				
- used	8	3*				
Other land transport equipment	9	4*				
Total vehicles (total of items 1 to 9)	10					
Air transport equipment	11	5*				
Sea and water transport equipment	12	5*				
Agricultural machinery and equipment	13	6				
All household appliances	14	7				
Industrial machinery and equipment	15	8*				
Commercial equipment	16	8*				
Computer, IT and other office equipment	17	8*,9*				
Other goods	18	9*				
Total: all goods (total of items 10 to 18)	19	10				

a) For official use only.

b) Actual number, not thousands.

c) Excluding minibuses.

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

TYPE OF CLIENT	Line no.		Household sector	General government sector	Financial corporate sector	Non-financial corporate sector	Foreign sector	Total
		a	1	2	3	4	5	6
Outstanding balance at end of quarter	Table 2							
Instalment sale transactions (BA 900 item 140) (total of items 21 to 29)	20	11						
Vehicles	21							
Air transport equipment	22							
Sea and water transport equipment	23							
Agricultural machinery and equipment	24							
All household appliances	25							
Industrial machinery and equipment	26							
Commercial equipment	27							
Computer, IT and other office equipment	28							
Other goods	29							
Leasing transactions (BA 900 item 145) (total of items 31 and 41)	30	12						
Financial leases (total of items 32 to 40)	31							
Vehicles	32							
Air transport equipment	33							
Sea and water transport equipment	34							
Agricultural machinery and equipment	35							
All household appliances	36							
Industrial machinery and equipment	37							
Commercial equipment	38							
Computer, IT and other office equipment	39							
Other goods	40							
Operating leases (total of items 42 to 50)	41							
Vehicles	42							
Air transport equipment	43							
Sea and water transport equipment	44							
Agricultural machinery and equipment	45							
All household appliances	46							
Industrial machinery and equipment	47							
Commercial equipment	48							
Computer, IT and other office equipment	49							
Other goods	50							

a) For official use only.

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

NON-FINANCIAL ASSETS	Line no.		Balance at end of previous quarter (BA 900)	Transactions during the quarter at transaction value			Plus/ minus: valuation changes	Plus/ minus: other changes	Equals: balance at end of quarter (BA 900)
				Plus: capital expenditure on new ^b assets	Plus: other purchases (used/ existing assets)	Minus: sales / disposal			
Table 3		a	1	2	3	4	5	6	7
Total premises/ buildings (BA 900 item 260) (total of items 52 and 53)	51								
Improvements to leasehold bank premises/ buildings	52	910(39)							
Bank premises/ buildings	53	910(40)							
Total other fixed property (BA 900 item 261) (total of items 55 and 56)	54								
Other non-residential premises/ buildings	55	910(41)							
Residential premises/ buildings	56	910(42)							
Total computer equipment (BA 900 item 262) (total of items 58 and 59)	57								
Computers, peripherals and IT equipment	58	910(45)*							
ATM's	59	910(45)*							
Total other tangible assets (BA 900 item 263) (total of items 61 to 63)	60								
Passenger cars	61	910(43)							
Other vehicles/ transport equipment	62	910(44)							
Other machinery and equipment, furniture and fittings	63	910(47)							
Computer software (BA 900 item 265)	64	910(46)							
Other intangible assets , including purchased goodwill (BA 900 item 266)	65	910(48)							
Total (of items 51, 54, 57, 60, 64 and 65)	66								

a) For official use only.

b) Including additions, alterations and improvements to existing assets.

Personnel and infrastructure of the reporting bank	Line no.		Number ^b
	a		1
Table 4			
Number of individual contractors rendering services to the bank	67	910(98)	
Number of personnel in employ	68		
Number of cash-dispensing automated teller machines operated by the reporting bank	69	910(99)	
Number of branches and sub-branches in the Republic	70	910(100)	
Number of agencies in the Republic	71	910(101)	
Number of branches and agencies in foreign countries	72	910(102)	
Number of current accounts, including accounts under cash-management schemes	73	910(103)	
Number of deposit accounts, excluding current accounts	74	910(105)	
Number of reporting bank's electronic data transfer (card swipe) machines at point of sale	75	910(106)	
Number of motor vehicles repossessed by the reporting bank ^d :			
- Passenger cars	76		
- Commercial vehicles and other ^c	77		
Number of properties repossessed by the reporting bank ^d :			
- Residential properties	78		
- Commercial properties	79		
Number of loan accounts	80		
Number of customers	81		

a) For official use only.

b) Actual number, not thousands.

c) Including minibuses.

d) During the reporting quarter.

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

Foreign borrowing capacity of the reporting bank	Line no.		Amount
	a		1
Table 5			
Unutilised foreign borrowing facilities:	82		
- Revocable	83		
- Irrevocable	84		
Hash total	85		

a) For official use only.

63. Analysis of instalment sale transactions, leasing transactions and selected assets - Directives and interpretations for completion of quarterly return concerning analysis of instalment sale transactions, leasing transactions and selected assets (Form BA 920)

- (1) The content of the relevant return is confidential and not available for inspection by the public.
- (2) The purpose of the return is primarily-
- (a) to obtain selected data required for the analysis of instalment sale transactions, leasing transactions and other selected assets;
 - (b) to obtain selected information in respect of household and corporate debt;
 - (c) to analyse by asset type trends in lending, fixed investment and durable consumption expenditure;
 - (d) to obtain selected data required for the compilation of South Africa's national accounts; and
 - (e) to obtain selected data relating to the scale of banking activity in South Africa.
- (3) The institutional breakdown of liabilities and assets shall be made in accordance with the information contained in the *Institutional Sector Classification Guide* for South Africa ¹ read with the relevant requirements specified in regulation 66 of these Regulations.
- (4) Instructions relating to the completion of tables 1 to 4 of the form BA 920 are furnished with reference to the headings and item descriptions of certain columns and line item numbers appearing on form BA 920, as follows:

Columns relating to table 1

Column number	Description
1	<p>Instalment sales</p> <p>Based on the specified asset types this column shall reflect the relevant required amounts due and payable to the reporting bank in respect of all relevant instalment sale transactions, excluding any amounts in respect of unearned finance charges.</p>
2	<p>Financial leases</p> <p>Based on the specified asset types this column shall reflect the relevant required amounts due and payable to the reporting bank in respect of all relevant financial leasing transactions, excluding any amounts in respect of unearned finance charges.</p>

¹

Copies of this guide can be obtained from the Economic Research and Statistics Department, S A Reserve Bank, P O Box 7433, Pretoria, 0001. The guide can also be accessed on the Website address www.resbank.co.za, under statistical and economic information, other publications

Columns relating to table 1

Column number	Description
3	<p>Operating leases</p> <p>Based on the specified asset types this column shall reflect the relevant required amounts due and payable to the reporting bank in respect of all relevant operating leasing transactions, excluding any amounts in respect of unearned finance charges.</p>

Line items relating to tables 1 and 2

Line item number	Description
1 and 2	<p>Passenger cars</p> <p>These items shall reflect the relevant required aggregate amounts relating to motor vehicles primarily used for the transport of passengers, such as convertible vehicles, sedans, station wagons, sport utility vehicles (SUVs), multi-purpose vehicles (MPVs), luxury 4x4 vehicles, and similar vehicles.</p>
3, 4, 5 and 6	<p>Commercial vehicles</p> <p>These items shall reflect the relevant required aggregate amounts relating to vehicles other than passenger vehicles or trailers towed by passenger vehicles, and shall include-</p> <p>(a) all relevant amounts relating to vehicles designed, used or maintained for the transportation of persons or property for hire, compensation, profit, or in the furtherance of a commercial enterprise;</p> <p>(b) all bakkies, double cabs or extended cabs, trucks, vans, minibuses, buses or lorries even when some of the specified vehicles are privately owned or used for purposes other than commercial purpose,</p> <p>provided that for purposes of the form BA 920-</p> <p>(i) minibuses shall be classified separately;</p> <p>(ii) light commercial vehicles mean vehicles with a gross weight of up to 3500 kg;</p> <p>(iii) medium and heavy commercial vehicles mean vehicles with a gross weight of more than 3500 kg.</p>
7 and 8	<p>Minibuses</p> <p>These items shall reflect the relevant required aggregate amounts relating to small bus-type vehicles, typically capable of transporting 20 passengers or less.</p>

Line items relating to tables 1 and 2

Line item number	Description
9	<p>Other land transport equipment</p> <p>This item shall reflect the relevant required aggregate amounts relating to all vehicles or equipment other than the vehicles included in items 1 to 8, which vehicles are used for the transportation of people or objects on land, including all relevant amounts relating to trailers, caravans or motorcycles.</p>
10, 21, 32 and 42	<p>Total vehicles</p> <p>Item 10, column 1, shall be equal to item 21, column 6. Item 10, column 2, shall be equal to item 32, column 6. Item 10, column 3, shall be equal to item 42, column 6.</p>
11, 22, 33 and 43	<p>Air transport equipment</p> <p>These items shall reflect the relevant required aggregate amounts relating to all equipment used for air transport, such as aircraft and helicopters.</p> <p>Item 11, column 1, shall be equal to item 22, column 6. Item 11, column 2, shall be equal to item 33, column 6. Item 11, column 3, shall be equal to item 43, column 6.</p>
12, 23, 34 and 44	<p>Sea/water transport equipment</p> <p>These items shall reflect the relevant required aggregate amounts relating to all equipment used for sea and water transport, such as boats, yachts and jet skis.</p> <p>Item 12, column 1, shall be equal to item 23, column 6. Item 12, column 2, shall be equal to item 34, column 6. Item 12, column 3, shall be equal to item 44, column 6.</p>
13, 24, 35 and 45	<p>Agricultural machinery and equipment</p> <p>These items shall reflect the relevant required aggregate amounts relating to all machines and equipment used for agricultural purposes, such as tractors, ploughs, mowers and balers.</p> <p>Item 13, column 1, shall be equal to item 24, column 6. Item 13, column 2, shall be equal to item 35, column 6. Item 13, column 3, shall be equal to item 45, column 6.</p>
14, 25, 36 and 46	<p>Household appliances</p> <p>These items shall reflect the relevant required aggregate amounts relating to all items intended for normal household use, such as televisions, furniture, video recorders, refrigerators and other household electrical equipment.</p> <p>Item 14, column 1, shall be equal to item 25, column 6. Item 14, column 2, shall be equal to item 36, column 6. Item 14, column 3, shall be equal to item 46, column 6.</p>

Line items relating to tables 1 and 2

Line item number	Description
15, 26, 37 and 47	<p>Industrial machinery and equipment</p> <p>These items shall reflect the relevant required aggregate amounts relating to all equipment used in industrial production; manufacturing or construction, such as forklifts and furnaces, or any other similar machinery.</p> <p>Item 15, column 1, shall be equal to item 26, column 6. Item 15, column 2, shall be equal to item 37, column 6. Item 15, column 3, shall be equal to item 47, column 6.</p>
16, 27, 38 and 48	<p>Commercial equipment</p> <p>These items shall reflect the relevant required aggregate amounts relating to all equipment used within business frameworks and applications, or in the furtherance of a commercial enterprise.</p> <p>Item 16, column 1, shall be equal to item 27, column 6. Item 16, column 2, shall be equal to item 38, column 6. Item 16, column 3, shall be equal to item 48, column 6.</p>
17, 28, 39 and 49	<p>Computer, IT and other office equipment</p> <p>These items shall reflect the relevant required aggregate amounts relating to all computer related equipment, hardware and software, and/or any other office equipment such as furniture.</p> <p>Item 17, column 1, shall be equal to item 28, column 6. Item 17, column 2, shall be equal to item 39, column 6. Item 17, column 3, shall be equal to item 49, column 6.</p>
18, 29, 40 and 50	<p>Other goods</p> <p>These items shall reflect the relevant required aggregate amounts relating to all goods or items other than the goods or items respectively reported in items 10 to 17, 21 to 28, 32 to 39 and 42 to 49.</p> <p>Item 18, column 1, shall be equal to item 29, column 6. Item 18, column 2, shall be equal to item 40, column 6. Item 18, column 3, shall be equal to item 50, column 6.</p>
19, 20, 31 and 41	<p>All goods</p> <p>Item 19, column 1, shall be equal to item 20, column 6. Item 19, column 2, shall be equal to item 31, column 6. Item 19, column 3, shall be equal to item 41, column 6. The sum of the amounts reported in item 19, columns 1 to 3, shall be equal to item 139, column 3, of the form BA900 for the relevant quarter-end.</p>

Columns relating to table 2

Column number	Description
1	<p>Household sector</p> <p>This column shall reflect the relevant required aggregate amounts in respect of instalment sale and leasing transactions with the household sector.</p> <p>The household sector includes all households (individuals), unincorporated business enterprises of households, non-profit institutions serving households, private trusts and friendly societies.</p>
2	<p>General government sector</p> <p>This column shall reflect the relevant required aggregate amounts in respect of instalment sale and leasing transactions with the general government sector.</p> <p>The general government sector includes the central government, provincial government, social security funds and local governments.</p>
3	<p>Financial corporate sector</p> <p>This column shall reflect the relevant required aggregate amounts in respect of instalment sale and leasing transactions with the financial corporate sector.</p> <p>The financial corporate sector includes the Reserve Bank, the Corporation for Public Deposits, banks, insurers and pension funds, other financial intermediaries and financial auxiliaries.</p>
4	<p>Non-financial corporate sector</p> <p>This column shall reflect the relevant required aggregate amounts in respect of instalment sale and leasing transactions with the non-financial corporate sector.</p> <p>The non-financial corporate sector includes both private non-financial companies and public non-financial companies.</p>
5	<p>Foreign sector</p> <p>This column shall reflect the relevant required aggregate amounts in respect of instalment sale and leasing transactions with the foreign sector.</p>

Columns relating to table 3

Column number	Description
2	<p>Capital expenditure on new assets</p> <p>This column shall reflect the relevant required positive amounts relating to capital expenditure in respect of-</p> <p>(a) construction (erection) of new buildings;</p> <p>(b) additions, alterations and improvements to existing buildings;</p> <p>(c) new plant and machinery;</p> <p>(d) used plant and machinery if imported,</p> <p>and all relevant progress payments to outside contractors, interest and other relevant capitalised costs.</p>
3	<p>Other purchases (used / existing assets)</p> <p>This column shall reflect the relevant required positive amounts relating to the acquisition of land and the acquisition of existing buildings and used plant, machinery and vehicles.</p>
4	<p>Sales or disposal</p> <p>This column shall reflect the relevant required amounts in respect of sales or disposal of the respective assets.</p>
5	<p>Valuation changes</p> <p>This column shall reflect the relevant required amounts relating to changes in the value of non-financial assets due to revaluation, that is, a negative change or decrease in the value of an asset shall be reported as a negative amount whilst an increase in the value of an asset shall be reported as a positive amount.</p>
6	<p>Other changes</p> <p>This column shall reflect the relevant required amounts relating to changes in the balances of non-financial assets for reasons other than specific transactions or revaluations, such as amounts written off, depreciation, amortization or any other change in the relevant balance between the end of the previous reporting quarter and the end of the current reporting quarter, provided that any negative change or decrease in the relevant balance of an asset shall be reported as a negative amount whilst an increase in the relevant balance of an asset shall be reported as a positive amount.</p>

Line items relating to table 3

Line item number	Description
52	<p>Improvements to leasehold bank premises/ buildings</p> <p>This item shall reflect the relevant required amounts in respect of improvements, additions, renovations or alterations to bank premises and/or buildings leased by the reporting bank.</p>
53	<p>Bank premises/ buildings</p> <p>This item shall reflect the relevant required amounts in respect of premises/ buildings held or registered in the bank's own name for conducting banking business.</p>
54	<p>Other fixed property</p> <p>This item shall reflect the relevant required amounts in respect of any other fixed property, such as buildings and/or premises owned by the reporting bank, including all relevant amounts in respect of residential or non-residential property.</p>
58	<p>Computers, peripherals and IT equipment</p> <p>This item shall reflect the relevant required amounts in respect of computer hardware, printers, scanners or other IT related equipment but not any amounts related to computer software.</p>
59	<p>ATM's</p> <p>This item shall reflect the relevant required amounts in respect of all cash-dispensing automated teller machines owned by the reporting bank.</p>
60	<p>Total other tangible assets</p> <p>This item shall reflect the relevant required aggregate amounts in respect of all other tangible assets such as passenger cars; other vehicles or transport equipment, machinery; furniture and other equipment provided that all relevant amounts in respect of commercial vehicles, including minibuses and bakkies, other vehicles and transport equipment for transportation by land, sea and air shall be reported in item 62.</p>
64	<p>Computer software</p> <p>This item shall reflect the relevant required amounts in respect of all purchases or development costs of computer software capitalised by the reporting bank.</p>
65	<p>Other intangible assets</p> <p>This item shall reflect the relevant required amounts in respect of expenditure incurred by the reporting bank in respect of the acquisition of intangible assets.</p>

Line items relating to table 4

Line item number	Description
67	<p>Number of individual contractors rendering services to the bank</p> <p>This item shall reflect only the relevant number of individual contractors rendering services to the bank but not any number related to legal persons such as close corporations or companies.</p>
68	<p>Number of personnel in employ</p> <p>This item shall reflect the relevant number of employees employed by the reporting bank or controlling company.</p>
69	<p>Number of cash-dispensing automated teller machines operated by the reporting bank</p> <p>This item shall reflect the relevant number of automated teller machines owned or leased by the reporting bank but not any number related to automated teller machines of other banks that may be accessed by clients of the reporting bank via a linking system or arrangement, which automated teller machines dispense cash or combine the dispensing of cash with other functions.</p>
70	<p>Number of branches and sub-branches in the Republic</p> <p>This item shall include the head office, sub-branches and mobile-branches, if applicable, of the reporting bank.</p>
71	<p>Number of agencies in the Republic</p> <p>This item shall reflect the relevant number of agencies in the Republic staffed by personnel of the reporting bank or other organisations acting on behalf of the reporting bank, including the relevant number related to all relevant mobile agencies, when applicable, but not any number related to unstaffed points such as unstaffed automatic teller machine centres.</p>
72	<p>Number of branches and agencies in foreign countries</p> <p>This item shall reflect the relevant number of branches and agencies in foreign countries staffed by personnel of the reporting bank or other organisations acting on behalf of the reporting bank, including the relevant number related to all relevant mobile agencies, when applicable, but not any number related to unstaffed points such as unstaffed automatic teller machine centres.</p>

Line items relating to table 4

Line item number	Description
73	<p>Number of current accounts, including those under cash-management schemes</p> <p>This item shall reflect the reporting bank's relevant number of current accounts irrespective whether the accounts have debit or credit balances, provided that any account forming part of a cash-management scheme or arrangement shall be counted once, and the central group account shall also be counted.</p>
74	<p>Number of deposit accounts, excluding current accounts</p> <p>This item shall reflect the reporting bank's relevant number of deposit accounts, including savings accounts, fixed deposit accounts, notice deposit accounts and any other type of deposit account or product offered by the reporting bank, such as NCDs and PNs, but not any number related to a current account.</p>
76 and 77	<p>Number of motor vehicles repossessed</p> <p>These items shall respectively reflect the relevant number of passenger vehicles and commercial and other vehicles repossessed or taken back by the reporting bank due to any failure in payment.</p>
78 and 79	<p>Number of properties repossessed</p> <p>These items shall respectively reflect the relevant number of residential properties and commercial and other properties repossessed or taken back by the reporting bank due to any failure in payment.</p>
80	<p>Number of loan accounts</p> <p>This item shall reflect the reporting bank's relevant number of loan accounts, including accounts related to-</p> <ul style="list-style-type: none"> a) mortgages; b) instalment and leasing; c) overdrafts; d) other loans and advances; e) credit cards; and f) any other type of loan account or product offered by the reporting bank, <p>which aforementioned accounts shall also include relevant rand and foreign currency denominated loans to the foreign sector, but shall not include any account related to an interbank loan, NCD, PN, loan granted in terms of a resale agreement or redeemable preference shares.</p>

Line items relating to table 4

Line item number	Description
81	<p data-bbox="545 286 852 320">Number of customers</p> <p data-bbox="545 353 1390 521">This item shall reflect the aggregate number of all relevant retail customers, wholesale customers, corporate customers and legal entities that hold deposit and/or loan accounts with the relevant bank, provided that any relevant customer with multiple accounts shall be counted only once.</p>

Line items relating to table 5

Line item number	Description
82	<p data-bbox="545 633 1241 667">Foreign borrowing capacity of the reporting bank</p> <p data-bbox="545 701 1394 799">This item shall reflect the relevant aggregate amount of revocable and irrevocable unutilised foreign borrowing facilities available to the reporting bank.</p>

INTEREST RATES ON DEPOSITS, LOANS AND ADVANCES

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INTEREST RATES ON DEPOSITS, LOANS AND ADVANCES

(Confidential and not available for inspection by the public)

Name of bank.....

Month ended.....(yyyy-mm-dd)

BA930

Monthly

DEPOSIT RATES	Line no.	All deposits ¹	
		Outstanding balance at month end ⁵ R'000	Weighted average rate ² (%)
		1	2
Table 1			
Corporate sector ³ (total of items 2 to 11)	1		
Cheque accounts	2		
Call deposits	3		
Notice deposits: 1 day to 32 days	4		
More than 32 days to 91 days	5		
More than 91 days to 185 days	6		
Fixed deposits: Up to 1 year	7		
More than 1 year but less than 3 years	8		
3 years and more but less than 5 years	9		
5 years and more	10		
Other	11		
Household sector ⁴ (total of items 13 to 23)	12		
Cheque accounts	13		
Call deposits	14		
Savings deposits	15		
Notice deposits: 1 day to 32 days	16		
More than 32 days to 91 days	17		
More than 91 days to 185 days	18		
Fixed deposits: Up to 1 year	19		
More than 1 year but less than 3 years	20		
3 years and more but less than 5 years	21		
5 years and more	22		
Other	23		

1. Include all relevant existing deposits and all relevant new deposits.

2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.

3. Corporate sector (often being referred to as the wholesale sector) shall include all relevant public and private financial and non-financial sectors, but shall exclude banks and the government sector.

4. Household sector (often being referred to as the retail sector) shall include unincorporated businesses, individuals and non-profit seeking organisations.

5. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non arms-length banking business from the form BA 930.

DEPOSIT RATES	Line no.	All deposits ¹	
		Outstanding balance at month end ⁴ R'000	Weighted average rate ² (%)
		1	2
Table 1			
Foreign sector – rand denominated (total of items 25 to 34)	24		
Cheque accounts	25		
Call deposits	26		
Notice deposits: 1 day to 32 days	27		
More than 32 days to 91 days	28		
More than 91 days to 185 days	29		
Fixed deposits: Up to 1 year	30		
More than 1 year but less than 3 years	31		
3 years and more but less than 5 years	32		
5 years and more	33		
Other	34		
All domestic private sectors ³ (total of items 36 to 45)	35		
Cheque accounts	36		
Call deposits	37		
Notice deposits: 1 day to 32 days	38		
More than 32 days to 91 days	39		
More than 91 days to 185 days	40		
Fixed deposits: Up to 1 year	41		
More than 1 year but less than 3 years	42		
3 years and more but less than 5 years	43		
5 years and more	44		
Other	45		
Interbank deposit rate	46		

1. Include all relevant existing deposits and all relevant new deposits.

2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.

3. Include corporate and household sectors but exclude banks and the government sector.

4. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non arms-length banking business from the form BA 930.

LENDING RATES	Line no.	All loans¹			
		Outstanding balance at month end⁵ R'000	Weighted average rate² (%)		
		1	2		
		Table 2			
Corporate sector³ (total of items 48 to 56)	Overdrafts	47			
	Instalment sale agreements: flexible rate	48			
	fixed rate	49			
	Leasing transactions: flexible rate	50			
	fixed rate	51			
	Mortgage advances: flexible rate	52			
	fixed rate	53			
	Credit cards	54			
	Other	55			
		56			
					Of which:
					New loans granted during the reporting month
				Outstanding balance at month end⁵ R'000	
				Weighted average rate² (%)	
				3	
				4	
Household sector⁴ (total of items – 58 to 66)	Overdrafts	57			
	Instalment sale agreements: flexible rate	58			
	fixed rate	59			
	Leasing transactions: flexible rate	60			
	fixed rate	61			
	Mortgage advances: flexible rate	62			
	fixed rate	63			
	Credit cards	64			
	Other	65			
		66			

1. Include all relevant existing loans and all relevant new loans.
2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.
3. Corporate sector (often being referred to as the wholesale sector) shall include all relevant public and private financial and non-financial sectors, but shall exclude banks and the government sector.
4. Household sector (often being referred to as the retail sector) shall include unincorporated businesses, individuals and non-profit seeking organisations.
5. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non-arms-length banking business from the form BA 930.

LENDING RATES	Line no.	All loans ¹			
		Outstanding balance at month end ⁴ R'000	Weighted average rate ² (%)		
		1	2		
Table 2					
Foreign sector – rand denominated (total of items 68 to 73)	67				
Overdrafts	68				
Instalment sale agreements	69				
Leasing transactions	70				
Mortgage advances	71				
Credit cards	72				
Other	73				
All domestic private sector³ (total of items 75 to 83)	74				
Overdrafts	75				
Instalment sale agreements: flexible rate	76				
fixed rate	77				
Leasing transactions: flexible rate	78				
fixed rate	79				
Mortgage advances: flexible rate	80				
fixed rate	81				
Credit cards	82				
Other	83				
				<i>Of which:</i>	
				New loans granted during the reporting month	
				Outstanding balance at month end ⁵ R'000	Weighted average rate ² (%)
				3	4
Micro loans	84				
Interbank lending rate	85				
Hash total	86				

1. Include all relevant existing loans and all relevant new loans.
2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.
3. Include corporate and household sectors but exclude banks and the government sector.
4. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non arms-length banking business from the form BA 930.

64. Interest rates on deposits, loans and advances - Directives and interpretations for completion of monthly return concerning interest rates on deposits, loans and advances (Form BA 930)

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

(2) The purpose of the return is primarily-

- (a) to establish the ranges within which banks set selected key interest rates;
- (b) to assess the impact that changes in the Reserve Bank's repurchase rate has on the main sectors of the economy;
- (c) to monitor the transmission of changes in the Reserve Bank's repurchase rate through the banking sector to the broader economy, that is, to assess the extent of the pass-through of changes in the repurchase rate to other interest rates, the timing of such changes and the effect or magnitude of the said changes;
- (d) to obtain selected information related to a bank's cost of funds, yield on assets and related margins, allowing for product mix, term and other considerations.

(3) The institutional breakdown of liabilities and assets shall be made in accordance with the information contained in the *Institutional Sector Classification Guide* for South Africa¹ read with the relevant requirements specified in regulation 66 of these Regulations, and any relevant classification shall be made in accordance with the classification made on the form BA 900.

(4) The rates to be reported shall be the rates set by the reporting bank in the ordinary course of arms-length business. Special or concessionary rates, such as rates sometimes provided by the reporting bank to its employees as a fringe benefit, outlier rates that may skew the weighted-average-ordinary-course-of-arms-length-business rate or rates set to nil due to exceptional circumstances such as the overdue status of an account, and the related outstanding balance of that account, shall be excluded from the form BA 930.

(5) Weighted average rates shall be calculated and reported for each relevant type of account, calculated across all accounts maintained in the ordinary course of arms-length banking business and weighted based on the outstanding balances at month-end provided that-

- (a) any relevant maturity classification shall be determined with reference to the original maturity;
- (b) when the reporting bank is unable to calculate an average rate as required in this subregulation (5), the reporting bank shall after consultation with the Research Department of the Reserve Bank, and subject to such conditions as may be specified, consistently report a typical rate for the relevant accounts.

¹

Copies of this guide can be obtained from the Economic Research and Statistics Department, S A Reserve Bank, P O Box 7433, Pretoria, 0001. The guide can also be accessed on the Website address www.resbank.co.za, under statistical and economic information, other publications

- (6) All rates to be reported shall be the rates in effect at the end of the month to which the return relates and shall be reported as rates per annum quoted in the ordinary course of business. This would generally be nominal rates, rather than effective compounded rates.
- (7) Only outstanding balances at month-end and interest rates pertaining to deposits, loans and advances denominated in rand shall be reported on the form BA 930, that is, foreign-currency denominated business shall be excluded.
- (8) For the purposes of this regulation-
- (a) savings deposits of the household sector shall be reported separately in the relevant specified item provided. Relevant savings deposits by other sectors shall be included under call deposits;
 - (b) the category "other" specified in items 56, 66, 73 and 83 includes other loans and advances, loans granted in terms of resale agreements, redeemable preference shares issued and any other relevant asset item in respect of which interest rates are applicable, but excludes overdrafts, instalment sales, leasing, mortgages and credit cards;
 - (c) the category "other" specified in items 11, 23, 34 and 45 includes loans granted in terms of repurchase agreements, collateralised borrowing, debt securities and other liability items in respect of which interest rates are applicable, but excludes all relevant deposit items listed separately;
 - (d) fixed rate means a predefined fixed interest rate, set for either a specified term or the entire period or duration of the relevant loan or advance;
 - (e) flexible rate means any variable interest rate linked to a base rate that may change when the base rate changes, such as, for example, a prime linked loan or advance;
 - (f) micro loans shall include all relevant amounts related to unsecured lending up to a maximum amount of R30 000, which loan amount shall relate to the relevant original exposure and loan agreement in respect of which the maximum NCA rates apply, provided that any relevant loan amount related to a credit card scheme or withdrawn from a cheque account in terms of an overdraft facility, causing a debit balance on that particular account, shall be excluded from this category of micro loans;
 - (g) whenever relevant, new loans granted shall include the relevant amount related to-
 - (i) all new accounts opened during the reporting month in respect of the relevant category specified in the form BA 930, and outstanding at the end of the reporting month; and
 - (ii) any new loans advanced or any renegotiation or renewal of an existing loan.