

## BALANCE SHEET

(Confidential and not available for inspection by the public)

Name of mutual bank .....

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

DI 100

Monthly\*

Country .....

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

CAPITAL AND LIABILITIES	Line no.	Liabilities at month-end*				Daily average balance for month*	Cost of funds (annualised) %
		Short-term	Medium-term	Long-term	Total		
		1	2	3	4	5	6
FUNDING-RELATED LIABILITIES TO THE PUBLIC							
Interbank funding - repayable in S A rand (total of items 2 and 3) .....	1						
Intragroup bank funding .....	2						
Interbank funding .....	3						
Non-bank funding - repayable in S A rand (total of items 5 to 8) .....	4						
Demand .....	5						
Savings deposits .....	6						
Fixed and notice deposits .....	7						
Negotiable certificates of deposit (NCDs) issued .....	8						
Foreign funding - repayable in foreign currency (total of items 10 and 11) .....	9						
- Banks .....	10						
- Non-banks .....	11						
Loans received under repurchase agreements (total of items 13 and 14) .....	12						
- Banks .....	13						
- Non-banks .....	14						
Other funding liabilities - (including balances due to the S A Reserve Bank) .....	15						
TOTAL FUNDING-RELATED LIABILITIES TO THE PUBLIC (total of items 1, 4, 9, 12 and 15) .....	16						

\* Quarterly where applicable

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

CAPITAL AND LIABILITIES	Line no.	Liabilities at month-end*				Daily average balance for month*	Cost of funds (annualised) %
		Short-term	Medium-term	Long-term	Total		
		1	2	3	4	5	6
<b>CAPITAL AND OTHER LIABILITIES</b>							
Acknowledgements of debt endorsed and rediscounted, but still outstanding on behalf of clients per contra, refer item 89: (total of items 18 to 21) .....	17						
- Acceptances outstanding .....	18						
- Commercial paper .....	19						
- Bills .....	20						
- Promissory notes and similar acknowledgements of debt .....	21						
Other liabilities and trade creditors, including impairments and tax liabilities .....	22						
Capital and reserves (total of items 31 to 33) .....	23						
Primary - equity .....	24						
- reserves .....	25						
Secondary - equity .....	26						
- reserves .....	27						
- debt instruments .....	28						
Qualifying capital and reserves (total of items 24 to 28) .....	29						
Less: Impairments (section 4B(5) of the Act) .....	30						
Net qualifying capital and reserves (item 29 less item 30) .....	31						
Profit not formally appropriated by board resolution (DI 200, item 06) .....	32						
Non-qualifying capital and reserves, including revaluations and other reserves and debt instruments not qualifying as secondary share capital and unimpaired reserves .....	33						
<b>TOTAL LIABILITIES (total of items 18, 17, 22 and 23) .....</b>	<b>34</b>						

\* Quarterly where applicable



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

ASSETS	Line no.	Month-end balance*	Daily average for month*	Annualised gross yield (pre-tax for month)	Risk profile of assets in terms of % weighting							Impairments
					0%	5%	10%	20%	50%	100%	150%	
		1	2	3	4	5	6	7	8	9	10	11
Money (total of items 36 to 38) .....	35											
Legal tender in RSA .....	36											
Gold coin and bullion and non-RSA currency (cash) holdings .....	37											
Deposits with the S A Reserve Bank .....	38											
Loans and advances (item 52 less item 53) .....	39											
Interbank (including intragroup) .....	40											
Negotiable certificates of deposit (NCDs) .....	41											
Instalment debtors, suspensive sales and leases .....	42											
Mortgage loans .....	43											
Credit card debtors less related unearned finance charges .....	44											
Acknowledgements of debt discounted, e.g. acceptances, com. paper, bills, prom. notes .....	45											
Redeemable preference shares held to provide credit .....	46											
Overdrafts and loans .....	47											
Foreign currency loans and advances (repayable in foreign currency) .....	48											
Loans granted under resale agreements (total of items 50 and 51) .....	49											
- Banks .....	50											
- Non-banks .....	51											
Total loans and advances (total of items 40 to 49) .....	52											
Less: Specific provisions .....	53											
Trading portfolio after mark-to-market adjustments (total of items 55 to 57) .....	54											
Interest bearing .....	55											
Equities .....	56											
Other .....	57											

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ASSETS	Line no.	Month-end balance*	Daily average for month*	Annualised gross yield (pre-tax for month)	Risk profile of assets in terms of % weighting							Impairments
					0%	5%	10%	20%	50%	100%	150%	
		1	2	3	4	5	6	7	8	9	10	11
Investment portfolio (total of items 59 to 61 less item 62) .....	58											
Interest bearing .....	59											
Listed equities and bank-related investments .....	60											
Other (including unlisted equities) .....	61											
Less: Specific provisions .....	62											
Total of trading and investment portfolios (total of items 54 and 58) .....	63											
Fixed assets (total of items 65 to 68) .....	64											
Premises of bank <sup>(1)</sup> .....	65											
Other fixed property <sup>(1)</sup> .....	66											
Computer equipment, including peripherals, at net book values <sup>(1)</sup> .....	67											
Items other than 65 to 67, including vehicles, furniture and fittings, all at net book values <sup>(1)</sup> .....	68											
Clients' liabilities for acknowledgements of debt outstanding, <i>per contra</i> , refer item 17: (total of items 70 to 73) .....	69											
- Acceptances outstanding .....	70											
- Commercial paper endorsed .....	71											
- Bills endorsed .....	72											
- Promissory notes and similar acknowledgements of debt endorsed .....	73											
Other assets (including remittances in transit and properties in possession) .....	74											
Deferred tax .....	75											
TOTAL ASSETS (total of items 35, 39, 63, 64, 69, 74 and 75) .....	76											

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(1) Capitalised leases in accordance with GAAP to be included