

(Confidential and not available for inspection by the public)

Monthly*

Name of mutual bank

Month ended* 19.....

Country

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

	Line no.	Current month	Current year to date
		1	2
Interest income from loans and advances (total of items 2 to 10)	1		
Interbank (including intragroup bank funding and NCDs)	2		
Instalment debtors, suspensive sales and leases	3		
Mortgage loans	4		
Credit card debtors	5		
Acknowledgements of debt discounted	6		
Redeemable preference shares	7		
Overdrafts and loans	8		
Foreign currency loans and advances	9		
Loans granted under resale agreements	10		
Interest expense i.r.o. deposits and loans received, excluding interest on debt instruments issued - to be shown against item 21 (total of items 12 to 20)	11		
Intragroup bank funding	12		
Interbank funding	13		
Demand	14		
Savings deposits	15		
Fixed and notice deposits	16		
NCDs issued	17		
Foreign funding	18		
Loans received under repurchase agreements	19		
Other funding liabilities	20		
Interest expense i.r.o. debt instruments issued (refer DI 100, liability items 28 and 33) ..	21		
Total interest expense (total of items 11 and 21)	22		
Net interest turn (item 1 less item 22)	23		
Trading income (total of items 25 to 28)	24		
Interest bearing	25		
Equities	26		
Other (including foreign-exchange earnings)	27		
Net mark-to-market adjustments (total of items 29 and 30)	28		
Domestic trading portfolio	29		
Foreign-exchange trading portfolio	30		
Investment income (total of items 32 to 34)	31		
Interest bearing	32		
Equities	33		
Other	34		
Total of items 23, 24 and 31	35		

* Quarterly where applicable

	Line no.	Current month*	Current year to date
Fee income (total of items 37 and 38)	36		
Transaction-based banking-related fee income	37		
Knowledge-based fee income	38		
Operating expenses (total of items 40 to 44)	39		
Staff	40		
Marketing and communication - excluding staff costs	41		
Bad debts written off directly against the income statement	42		
Depreciation	43		
Administrative and other operating expenses	44		
Provisions (total of items 46 to 50)	45		
Specific provisions i.r.o.: (total of items 47 and 48)	46		
Loans and advances included under asset item 52 on form DI 100	47		
Investments included under asset item 58 on form DI 100	48		
General debt provisions qualifying as secondary unimpaired reserves	49		
Other (including provisions credited to an interest suspense account)	50		
Income before tax (total of items 35 and 36 less 39 and 45)	51		
Financial services levy	52		
Taxation (total of items 54 to 56)	53		
Current	54		
Deferred	55		
Gross-up adjustment	56		
Net income after tax (item 51 less item 52 and 53)	57		
Extraordinary items: consult AC 103 issued by the SA Institute of Chartered Accountants ..	58		
Prior-period adjustments: consult AC 103 issued by the SA Institute of Chartered Accountants	59		
Associate income (expenditure): consult AC 110 issued by the SA Institute of Chartered Accountants	60		
Reserves - Transfers to	61		
- Transfers from	62		
Dividends paid or proposed	63		
RETAINED INCOME FOR THE PERIOD (item 57, plus or minus items 58 to 63)	64		
RETAINED INCOME AT BEGINNING OF THE PERIOD	65		
RETAINED INCOME AT END OF THE PERIOD (item 64 plus item 65)	66		