

## FOREIGN OPERATIONS OF SOUTH AFRICAN MUTUAL BANKS

DI 403

(Confidential and not available for inspection by the public)

Quarterly

Name of mutual bank .....

Host country .....

Quarter ended ..... 19.....

Regulation 26

- (1) This return should reflect the contents of the institution's management accounts and must be rendered by South African mutual banks' off-shore subsidiaries, branches and associates as contemplated in regulation 5(2)(b).
- (2) Any return that is submitted to host supervisory authorities that more fully explains the risk-based questions asked below, should be attached.
- (3) The return should be completed in the currency of the host country to the nearest '000, except section 7 (Currency risk) which should be completed to the nearest US\$'000.
- (4) In the case of branches, the permanent funding of the capital requirements of such a branch should be interpreted as capital and reserves.
- (5) Forms DI 099A, DI 100, DI 110, DI 200, DI 505, DI 520 and DI 702 should be submitted together with this return.
- (6) We, the undersigned, hereby certify that all information submitted in and with this form is correct.

Signed at ....., this ..... day of ..... 19.....

.....  
Chief Accounting Officer.....  
Chief Executive Officer

1. **LIQUIDITY RISK** (Refer also to form DI 300 and regulation 21)

|  | Line no. | Short-term<br>(0 - 31 days) | Medium-term<br>(32 - 181 days) | Long-term<br>(182 days and longer) | Total |
|--|----------|-----------------------------|--------------------------------|------------------------------------|-------|
|  |          | 1                           | 2                              | 3                                  | 4     |
| Assets .....   | 1        |                             |                                |                                    |       |
| Liabilities .....                                    | 2        |                             |                                |                                    |       |
| On-balance-sheet mismatch (item 1 minus item 2) .... | 3        |                             |                                |                                    |       |
| Theoretical mismatch .....                           | 4        |                             |                                |                                    |       |
| Expected mismatch per ALCO model .....               | 5        |                             |                                |                                    |       |
| Liquefiable assets held .....                        | 6        |                             |                                |                                    |       |
| Funding received from 10 largest depositors .....    | 7        |                             |                                |                                    |       |

2. **CAPITAL ADEQUACY** (Refer also to form DI 400 and regulation 23)

| Risk Weights   | Line no | Assets and off-balance-sheet items after re-allocation |                   |                               |
|--|---------|--|-------------------|-------------------------------|
|  |         | Unweighted   |                   | Weighted                      |
|  |         | On-balance sheet                                       | Off-balance sheet | Columns (1 + 2) x risk weight |
|  |         | 1  | 2                 | 3                             |
| 0% .....   | 8       |  |                   |                               |
| 5% .....   | 9       |  |                   |                               |
| 10% .....  | 10      |  |                   |                               |
| 20% .....  | 11      |  |                   |                               |
| 50% .....  | 12      |  |                   |                               |
| 100% .....   | 13      |  |                   |                               |
| Total .....  | 14      |  |                   |                               |
| Capital ratio (home country) .....                             | 15      |  |                   | %                             |
| Capital requirement - home country .....                       | 16      |  |                   |                               |
| - host country .....   | 17      |  |                   |                               |
| <u>Qualifying capital and reserves</u>                         |         |  |                   |                               |
| Primary (Tier 1) .....   | 18      |  |                   |                               |
| Secondary (Tier 2) .....                                       | 19      |  |                   |                               |
| Total qualifying capital and reserves before impairments ..... | 20      |  |                   |                               |
| Impairments .....  | 21      |  |                   |                               |

|  | Line no. | Short-term<br>(0 - 31 days) | Medium-term<br>(32 - 181 days) | Long-term<br>(182 days and longer) | Total |
|--|----------|-----------------------------|--------------------------------|------------------------------------|-------|
|  |          | 1                           | 2                              | 3                                  | 4     |
| Repricing gap after derivatives .....  | 22       |                             |                                |                                    |       |
| Annualized effect on income statement as a result of yield-curve changes if: |          |                             |                                |                                    |       |
| Bank rate increases by 1% .....  | 23       |                             |                                |                                    |       |
| Bank rate decreases by 1% .....  | 24       |                             |                                |                                    |       |

|  | Line no. | Fixed interest securities |                | Aggregate net foreign-currency position | Equities | Commodities | Other | Total |
|--|----------|---------------------------|----------------|---|----------|-------------|-------|-------|
|  |          | Money market              | Capital market |   |          |             |       |       |
|  |          | 1                         | 2              | 3                                       | 4        | 5           | 6     | 7     |
| Assumed percentage movement in market prices .....   | 25       | + 1%                      | + 1%           | - 5%                                    | - 5%     | - 5%        | %     | %     |
| Impact on market value of position resulting from market movements per item 25, as a percentage of qualifying capital and reserves ...                                 | 26       |                           |                |   |          |             |       |       |
| Impact on position in derivatives resulting from market movements per item 25, as a percentage of qualifying capital and reserves ...                                  | 27       |                           |                |   |          |             |       |       |
| Impact on net effective position after transactions in derivatives resulting from market movements per item 25, as a percentage of qualifying capital and reserves ... | 28       |                           |                |   |          |             |       |       |

5. **TRADING RISK** (Refer also to form DI 430 and regulation 29)

Value of transactions in the following instruments during the past quarter:

|   | Line No. | Turnover | Total unexpired contracts at month-end |
|---|----------|----------|--|
|   |          | 1        | 2                                      |
| Interest-rate swaps .....                           | 29       |          |  |
| Forward rate agreement .....                        | 30       |          |  |
| Caps, collars and other financial instruments ..... | 31       |          |  |
| Call options - written .....                        | 32       |          |  |
| - purchased .....                                   | 33       |          |  |
| Put options - written .....                         | 34       |          |  |
| - purchased .....                                   | 35       |          |  |
| Futures - bought .....                              | 36       |          |  |
| - sold .....  | 37       |          |  |
| Total   |          |          |  |

6. **CREDIT RISK** (Refer also to forms DI 500, 510, 520 and regulation 30)

6.1 Overdues

|   | Line no. | Gross overdue amount at beginning of the quarter | Recovered during quarter | Overdues arising during quarter | Specific provisions | Net amount overdue at end of quarter |
|---|----------|--|--------------------------|---------------------------------|---------------------|--------------------------------------|
|   |          | 1  | 2                        | 3                               | 4                   | 5                                    |
| Indicate when credit policy of bank stipulates an amount is overdue (attach separate schedule if necessary) ..... | 38       | months   |                          |                                 |                     |                                      |
| In terms of policy indicated in item 38, reflect total amount in each column .....                                | 39       |  |                          |                                 |                     |                                      |
| Total amount written off during quarter .....   | 40       |  |                          |                                 |                     |                                      |
| Total amount written off during financial year to date .....  | 41       |  |                          |                                 |                     |                                      |
| General debt provision (gross) .....  | 42       |  |                          |                                 |                     |                                      |
| Monthly charge to income statement for general debt provision .....   | 43       |  |                          |                                 |                     |                                      |



| Date of last review by: | Line no | Date |
|-------------------------|---------|------|
|                         |         | 1    |
| External auditors ..... | 44      | / /  |
| Audit committee .....   | 45      | / /  |

6.3 Concentrated sectoral credit exposures

Loans and advances to individual sectors (excluding individuals) that exceed 10 per cent of total loans and advances:

| Sector                   | Line No | Percentage |
|--------------------------|---------|------------|
|                          |         | 1          |
| Manufacturing .....      | 46      |            |
| Property .....           | 47      |            |
| Construction .....       | 48      |            |
| Retail trade .....       | 49      |            |
| Transport .....          | 50      |            |
| Services .....           | 51      |            |
| Central treasuries ..... | 52      |            |
| Other .....              | 53      |            |

6.4 Large exposures

|  | Line no | Granted | Utilized |
|--|---------|---------|----------|
|  |         | 1       | 2        |
| Total of exposures to persons (as defined in section 51(3) of the Act) exceeding 10 per cent of capital and reserves ..... | 54      |         |          |

Note: A list of the names of the above exposures must also be submitted in the following format:

| Name | Amount granted | Percentage of capital and reserves |
|------|----------------|------------------------------------|
|      |                |                                    |
|      |                |                                    |
|      |                |                                    |

## 7.1 Net open foreign-currency position(s)

| Currency             | Line No. | Aggregate effective net open foreign-currency position(s) (short positions in brackets) |                           |                        |                           |
|----------------------|----------|---|---------------------------|------------------------|---------------------------|
|                      |          | At quarter end  |                           | Maximum during quarter |                           |
|                      |          | \$'000  | % of capital and reserves | '000                   | % of capital and reserves |
|                      |          | 1   | 2                         | 3                      | 4                         |
| US dollar .....      | 55       |   |                           |                        |                           |
| Pound sterling ..... | 56       |   |                           |                        |                           |
| German mark .....    | 57       |   |                           |                        |                           |
| Other .....          | 58       |   |                           |                        |                           |
| Total .....          | 59       |   |                           |                        |                           |