

**INSTITUTIONAL BREAKDOWN OF ISSUERS AND
TRANSACTIONS IN SELECTED ASSETS**

(Confidential and not available for inspection by the public)

DI 910

Monthly

Name of mutual bank

Month ended 19 Country

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

MORTGAGE LOANS

HOLDINGS OF MORTGAGE LOANS AS AT END OF MONTH (Line item 4, column 2, shall be equal to column 3 of line item 128 on form DI 900)

	Line no.	Number	Amount outstanding
			R'000
		1	2
Mortgage advances (including accrued interest):			
Housing advances (home loans)	1		
Farm mortgages	2		
Other	3		
Total	4		

ADVANCES AND RE-ADVANCES GRANTED DURING THE MONTH

 GROSS MORTGAGE ADVANCES AND
RE-ADVANCES GRANTED DURING
THE MONTH

	Line no.	Total		For construction	On existing buildings	On vacant land
		Number of units	Amount			
			R'000	R'000	R'000	R'000
		1	2	3	4	5
Farm mortgages	5					
Other:						
Dwellings and individual sectional title dwelling units	6					
Flats	7					
Business premises and churches	8					
All other advances	9					
Total	10					

 NET AMOUNTS GRANTED DURING THE MONTH
(amounts due to be paid out after deducting existing mortgage loans - of this bank - outstanding in respect of the property to be mortgaged in items 5 to 10 above)

	Line no.	Total	For construction	On existing buildings	On vacant land
		R'000	R'000	R'000	R'000
		1	2	3	4
Farm mortgages	11				
Other:					
Dwellings and individual sectional title dwelling units ..	12				
Flats	13				
Business premises and churches	14				
All other advances	15				
Total	16				

ADVANCES AND RE-ADVANCES PAID OUT AND REPAID DURING THE MONTH AND ADDITIONAL CREDIT AVAILABLE FOR WITHDRAWAL ON MORTGAGE ACCOUNTS (The total of columns 2 and 4 shall be equal to column 1)	Line no.	Total	Conventional mortgage advances	Flexible mortgage advances	
		Amount	Amount	Number ¹	Amount
		R'000	R'000		R'000
		1	2	3	4
Amount paid out:					
Total amount paid out during the month in respect of all mortgage advances (including insurance premiums, etc)	17				
Amount repaid (only capital):					
Total capital amount repaid during the month on all mortgage advances (excluding interest debited).....	18				
Amount available for withdrawal on mortgage accounts as at month-end (as a result of the registration of a larger mortgage on property than the advance currently required, and taking account of additional repayments)	19				
Quasi-deposits on mortgage account:					
Amount available in respect of quasi-deposits on mortgage account as at month-end (i.e. repayments over and above contractual obligation which are available for withdrawal) ²	20				
Total amount repaid during the month over and above contractual obligation (which represents a quasi-deposit as it is available for withdrawal)	21				
Total amount withdrawn during the month against quasi-deposits on mortgage accounts	22				

1) The number of flexible mortgage advances must be reported under line items 19 and 20 column 3. The number of transactions must be reported under line items 17, 18, 21 and 22 column 3.

2) To be less than or equal to the corresponding amounts reported under line item 19.

CREDIT CARDS AND INSTALMENT CREDIT

CREDIT CARDS	Line no.	Value	Number
		R'000	
		1	2
Card purchases processed during the month.....	23		
Cash advances during the month.....	24		

INSTALMENT CREDIT	Line no.	Balance, end of previous month per DI 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 DI 900
		R'000	R'000	R'000	R'000	R'000	R'000
		1	2	3	4	5	6
Instalment sales (DI 900 item 126 column 3)	25						
Leasing transactions (DI 900 item 127 column 3)	26						

	Line no.	Balance R'000	Number of accounts
		1	2
Instalment sale accounts at month-end: Current	27		
Overdue	28		
Leasing accounts at month-end: Current	29		
Overdue	30		

NOTE: Line no. 25 column 6 should equal line no. 27 plus 28, column 1, and line no. 26 column 6 should equal line no. 29 plus 30, column 1.

PHYSICAL ASSETS: Particulars of the holdings of, and transactions, etc., in the following physical assets (Lines 31 to 40 only required on a quarterly basis, and to be completed on the returns for March, June, September and December.)

Fill in: Quarter ended..... 19.....

PHYSICAL ASSETS	Line no.	Transactions during the quarter at transactions value		Balance current quarter-end	Capital expenditure on new fixed assets during the quarter		
		Purchases	Sales		For financial leasing to other parties	For operating leasing to other parties	For own use
		R'000	R'000		R'000	R'000	R'000
		1	2		4	5	6
Improvements to leasehold bank premises/buildings	31						
Bank premises/buildings	32						
Other non-residential premises/buildings	33						
Residential premises/buildings	34						
Passenger cars	35						
Other vehicles/transport equipment	36						
Furniture and fittings	37						
Computers, peripherals, ATM's	38						
Other machinery and equipment	39						
Total, line items 31 to 39	40						

NOTE: Columns 4 and 6 should include:

- Expenditure by this organisation on capital works-in-progress during each quarter;
- progress payments by this organisation to outside contractors, and
- interest and other costs capitalised, and consist of:
 - Total expenditure on the construction (erection) of new buildings and additions to existing buildings and works (excluding purchases of land and of existing buildings and works) – lines 31 to 34;
 - total expenditure on the acquisition of new vehicles (excluding purchases of used vehicles) before trade-in allowances, for the purpose of leasing as well as for own use – lines 35 and 36;
 - total expenditure on the acquisition, construction and installation of new machinery and equipment (excluding purchases of used machinery and equipment) before trade-in allowances, for the purpose of leasing as well as for own use – lines 37 to 39.

The following information is required for three purposes, namely (1) the institutional sectoral breakdown of the borrower or issuer of the relevant financial instruments, and (2) of the capital market turnover in these securities, and (3) ultimately to arrive at the actual transactions value of the changes in each institution's balance sheet items arising from these transactions. However, where, because of accounting practices, full details of gross purchases (and new issues, etc.) and gross sales (and redemption receipts, etc.) are not available, ensure that the net purchases or net sales amount is reported. All activity pertaining to all these financial instruments and giving rise to financial gains or losses which are of a capital nature, (that is, not current investment income and which would therefore not appear in the profit and loss account) must be reflected below.

ISSUER SECTOR	Line no.	Transactions at transaction value		Balance
		Purchases/ new issues	Sales/ redemptions	Current month- end book value
		R'000	R'000	R'000
		1	2	3
A. Bills issued by:				
Residents:				
Central Government (Treasury bills)	41			
Provincial administrations, independent and self-governing states	42			
Local authorities and regional services councils	43			
Land Bank and other public sector financial institutions	44			
Non-financial public sector enterprises	45			
Banks and mutual banks	46			
Other financial institutions	47			
Corporate private businesses not included elsewhere	48			
Unincorporated private businesses	49			
Non-residents	50			
B. Fixed dated securities issued by:				
Residents:				
Central government	51			
Other public sector –				
Provincial administrations, independent and self-governing states	52			
Local authorities and regional services councils	53			
Land Bank and other public financial sector corporations (e.g. Nat. Housing)	54			
Non-financial public sector enterprises (e.g. Eskom)	55			
Other (private) issuers –				
Banks and mutual banks	56			
Insurers	57			
Other financial institutions	58			
Corporate businesses not included above	59			
Other domestic parties	60			
Non-residents	61			

ISSUER SECTOR

C. Equity issued by:

Listed and non-listed subsidiaries and associated companies –

Banks and mutual banks

Insurers

Other financial institutions

Fixed property holding companies

Other

Line
no.Transactions at
transaction value

Balance

Purchases/
new issuesSales/
redemptionsCurrent month-
end book value

R'000

R'000

R'000

1

2

3

62

63

64

65

66

67

68

69

70

71

72

73

74

75

76

77

78

Other listed companies –

Residents:

Banks and mutual banks

Insurers

Other financial institutions

Public corporations

Corporate private businesses not included elsewhere

Non-residents companies

Other companies, i.e. non-listed companies–

Residents:

Banks and mutual banks

Insurers

Other financial institutions

Public corporations including Transnet, Sapos and Telkom

Corporate private businesses not included elsewhere

Non-resident companies

NUMBER OF ACCOUNTS AND AMOUNTS IN RESPECT OF SELECTED ITEMS

TYPE OF ACCOUNT	Line no.	Amount	Number of accounts
		R'000	
		1	2
Overdraft facilities for which limits have been loaded on mutual bank's computer system: total limit (utilised and unutilised) - DI 900 line item 88	79		
Revolving credit accounts: total limit (utilised and unutilised) - DI 900 line item 89	80		
Credit card accounts: total limit (utilised and unutilised) - DI 900 line item 90	81		
Savings deposits: State-aided home-ownership scheme savings accounts - DI 900 line item 91 ..	82		
Mortgage advances and re-advances granted but not yet paid out as at month-end	83		
Fixed property included under asset line item 222 on return DI 900 which was bought in to protect an advance or investment and not yet disposed of as at month-end	84		
Fixed property bought in <u>during the month</u> in order to protect an advance or investment	85		
Shares acquired or bought in in order to protect an advance or investment, included under asset line item 222 on return DI 900	86		
Foreign loan facilities available to the reporting mutual bank but unutilised as at month-end	87		

PERSONNEL AND INFRASTRUCTURE

PERSONNEL/INFRASTRUCTURE OF THE REPORTING MUTUAL BANK as at 1 January (to be completed on the return for January only).	Line no.	Number
		1
Number of employees	88	
Number of cash dispensing automatic teller machines owned by the reporting mutual bank	89	
Number of branches in the Republic and TBVC countries	90	
Number of agencies in the Republic and TBVC countries	91	
Number of branches and agencies in foreign countries	92	
Number of current accounts including those under cash management schemes	93	
Number of deposit accounts, excluding current accounts	94	