**Balance sheet - Directives and interpretations for completion of monthly balance sheet (Form BA 100)**

1. The content of the relevant return is confidential and not available for inspection by the public.
2. In accordance with the relevant requirements specified in regulation 3 of the Regulations relating to Banks (the Regulations), unless expressly otherwise stated in the Regulations or these directives and interpretations to the BA 100 or directed in writing by the Registrar, the form BA 100 shall be prepared in accordance with Financial Reporting Standards issued from time to time, with additional disclosure when required, provided that-
3. in the absence of a specific Financial Reporting Standard and an approved interpretation reference shall be made to the relevant pronouncements of the International Accounting Standards Board;
4. any uncertainty or difficulty experienced in this regard shall be referred to the Registrar for an appropriate directive.
5. Instructions relating to the completion of the monthly balance sheet are furnished with reference to the headings and item descriptions of certain columns and row numbers appearing on the form BA 100, as follows:

*Column number*

C0010 **Banking**

This column shall include all asset and liability items other than the asset and liability items designated in terms of the reporting bank’s board-approved policy as constituting part of the bank’s trading activities.

C0020 **Trading**

This column shall include all asset and liability items designated in terms of the reporting bank’s board-approved policy as constituting part of the bank’s trading activities.

C0030 **Total SA operations, excluding foreign branches**

This column shall reflect the aggregate amount of C0010 and C0020 and relates only to the South African operations of the reporting bank.

C0040 **Total bank, including foreign branches**

This column shall reflect the relevant amounts relating to the balance sheets of the reporting bank and its foreign branches, which amounts shall be calculated on a consolidated basis.

C0050 **Bank intragroup balances**

C0050 is a memorandum column and shall reflect any amount included in C0030 that relates to an amount received by/ owed to the reporting bank from any person, entity, institution or company that is a member of the group to which the reporting bank belongs, including any subsidiary, associate or joint venture of the reporting bank and its controlling company, and the controlling company itself.

C0060 **Consolidated bank**

This column shall reflect on a consolidated basis the consolidated amounts relating to the balance sheets of the reporting bank and its branches, subsidiaries, joint ventures and relevant associates.

C0070 **Consolidated bank controlling company**

This column shall reflect on a consolidated basis the consolidated amounts relating to the balance sheets of the controlling company and its subsidiaries, joint ventures and relevant associates.

*Row number*

R0050 **Mandatory reserve deposits with central bank**

This item shall include any credit balance in an account, and any relevant balance in a contra account, maintained by the reporting bank with the Reserve Bank in terms of section 10A of the South African Reserve Bank Act, 1989 (Act No. 90 of 1989).

In completing the return in respect of banking business conducted outside the Republic, the definitions and interpretations of items used in the Regulations shall be applied to the circumstances prevailing in each relevant country and any difficulty experienced or uncertainty in this regard shall be referred to the Registrar for an appropriate directive.

R0060 **Other balances with central bank**

This item shall include any credit balance in a clearing account with the Reserve Bank, provided that the reporting bank shall include in the relevant item under R0120 any other balance in respect of loans or advances to/ with any other central bank.

R0070 to R0110 **Short-term negotiable securities**

These items shall include the relevant required gross amounts relating to-

* Negotiable certificates of deposit;
* Treasury bills; and
* Any other relevant security of a short-term nature,

provided that the reporting bank shall report in R0110 any relevant amount relating to a credit impairment raised in respect of the instruments included in R0070 to R0100.

R0130 **Homeloans**

This item shall reflect the relevant aggregate amount in respect of loans secured by mortgage on occupied urban residential dwellings or occupied individual sectional title dwellings that are or will be occupied by the relevant borrowers, or that is rented with the consent of the relevant obligors, provided that the bank shall report in R0140 the relevant aggregate amount relating to any loans secured by mortgage other than the aforesaid mortgaged lending in respect of residential property.

R0250 **Credit impairments**

This item shall include the aggregate amount relating to specific and portfolio credit impairments raised in respect of discounts, loans or advances included in R0240.

R0300 **Government and government guaranteed securities**

This item shall reflect the aggregate amount relating to debt securities issued by a sovereign, including any multilateral development bank that qualifies for a risk weight of zero per cent in terms of the provisions of regulation 23(6) of the Regulations, the Bank for International Settlements, the International Monetary Fund, the European Central Bank or the European Community.

R0310 **Other dated securities**

This item shall reflect the aggregate amount relating to debt securities issued by-

* a bank;
* a public-sector entity; or
* any other person, entity or institution.

R0340 to R0380 **Pledged assets**

In accordance with relevant Financial Reporting Standards issued and relevant accounting practices applied from time to time these items shall reflect the relevant required amounts in respect of assets lodged or pledged to secure liabilities.

R0400 **Investments in associate companies**

This item shall reflect the relevant required amounts relating to investments in associate companies, which amounts shall be reported at carrying value, including any relevant amount in respect of equity accounted earnings, and net of any impairment for a diminution in value.

R0410 **Investments in joint ventures**

This item shall reflect the relevant required amounts relating to investments in joint ventures, which amounts shall be reported at carrying value, including any relevant amount in respect of equity accounted earnings, and net of any impairment for a diminution in value.

R0700 **Term debt instruments qualifying as capital**

This item shall reflect the aggregate amount in respect of subordinated debt issued by the reporting bank and in respect of which the bank obtained the prior written approval of the Registrar for the relevant amount to qualify as capital of the bank.

R0710 **Term debt instruments, other**

This item shall include the aggregate amount in respect of subordinated debt instruments issued by the reporting bank, other than amounts relating to instruments reported in R0700, including any relevant amount that constitutes non-qualifying capital due to a prescribed limit or haircut being applied in respect of the said amount.

R0780 **Other liabilities**

This item shall include the relevant aggregate amount in respect of liabilities not specifically provided for elsewhere in the return, including but not limited to creditors and any accrual for leave payment.