



Republic of Namibia
Annotated Statutes

REGULATIONS

REGULATIONS SURVIVING IN TERMS OF

Banking Institutions Act 13 of 2023
section 109(3)

Regulations under the Banks Act, 1965

RSA Government Notice R.2747 of 1986

[\(RSA GG 10564\)](#)

came into force on date of publication: 31 December 1986

These regulations were originally made in terms of section 50(1) of the South African Banks Act 23 of 1965, which was repealed by the Banking Institutions Act 2 of 1998. Pursuant to section 74(2) of the Banking Institutions Act 2 of 1998, the regulations are deemed to have been made under that Act. The Banking Institutions Act 2 of 1998 was then replaced by the Banking Institutions Act 13 of 2023. Pursuant to section 109(3) of the Banking Institutions Act 13 of 2023, the regulations are deemed to have been made in terms of that Act. Note that regulation 19 repeals the regulations published in RSA Government Notice R.1859 of 15 September 1978 and RSA Government Notice R.2142 of 28 September 1984.

as amended by

RSA Government Notice R.1458 of 1988 [\(RSA GG 11428\)](#)

came into force on date of commencement of the South African Reserve Bank, Banking Institutions, Mutual Building Societies and Building Societies Amendment Act 96 of 1988 [\(RSA GG 11488\)](#) (RSA GN R.1458/1988, Schedule, item 2), which was the date of publication of that Act: 22 July 1988

Government Notice 75 of 1998 [\(GG 1831\)](#)

came into force on date of publication: 1 April 1998

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PART I
DEFINITIONS

1. In these regulations any word or expression to which a meaning has been assigned in the Act shall bear the meaning so assigned to it and, unless the context otherwise indicates -

“Act” means the Banks Act, 1965 (Act 23 of 1965);

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[The Banks Act 23 of 1965 has been replaced by the Banking Institutions Act 2 of 1998, which has been replaced in turn by the Banking Institutions Act 13 of 2023.]

“demand deposit” means any amount repayable on demand, and includes -

- (a) all balances due on current account, without deduction of debits in transit or addition of credits in transit;
- (b) balances on transmission accounts;
- (c) call monies;
- (d) unclaimed balances;
- (e) teller surpluses; and
- (f) any other amounts due that are immediately withdrawable;

“farm property” means any immovable property that is not urban immovable property;

“foreign asset” means any asset (other than a claim) situated outside the Republic and any asset consisting of a claim by the reporting institution on a non-resident;

“general provision for doubtful debts” means any provision created to absorb future losses on debts that may prove to be wholly or partly irrecoverable and that have not been separately identified but that can reasonably be expected to exist;

“independent state” means any state the territory of which formerly formed part of the Republic;

[This term refers to the “independent” Black homelands established by South Africa during the apartheid era. This policy was not fully implemented in “South West Africa”, where none of the ethnically-based Representative Authorities established by the Representative Authorities Proclamation, AG 8 of 1980, were ever considered to be “independent states”.]

“instalment sale” means a transaction in terms of which -

- (a) goods are sold by the seller to the purchaser against payment by the purchaser to the seller of a stated or determinable sum of money at a stated or determinable future date either in whole or in part in instalments over a period in the future; and
- (b) the purchaser does not become the owner of those goods merely by virtue of the delivery to or the use, possession or enjoyment by him thereof; or
- (c) the seller is entitled to the return of those goods if the purchaser fails to comply with any term of that transaction,

and also includes hire-purchase and suppressive sale transactions but excludes leasing transactions;

“leasing transaction” means a transaction in terms of which a lessor leases goods to a lessee against payment by the lessee to the lessor of a stated or determinable sum of money at a stated or determinable future date or in whole or in part in instalments over a period in the future, but does not include a transaction by which it is agreed at the time of the conclusion thereof that the debtor or any person on his behalf shall at any stage during or after the expiry of the lease or after

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the termination of that transaction become the owner of those goods or after such expiry or termination retain the possession or use or enjoyment of those goods;

“lending-related guarantee” means a guarantee that complies with the following requirements:

- (a) A debtor/creditor relationship exists and the bank guarantees the monetary obligation of the prime debtor towards the prime creditor, and, in the event of the default of the prime debtor, the bank undertakes to fulfill the monetary obligation of the prime debtor to the prime creditor; and
- (b) the amount of the debt in either domestic or foreign currency and the terms of the repayment are known and certain;

“liability to non-residents” means any claim of a non-resident on a South African banking institution;

“liabilities to the public” means all liabilities of a reporting institution, whether domestic or foreign, arising from the operations of the reporting institution in connection with its business in the Republic;

“liquid asset” means a liquid asset as defined in section 1(1) of the Act read with Government Notice 1941 of 30 August 1985;

[RSA GN 1941/1985 (RSA GG 9904), which is issued in terms of RSA Proc. R.184/1967, contains amendments to certain provisions of the Banks Act 23 of 1965. RSA Proc. R.184/1967 (RSA GG 1809), issued in terms of section 9 of the Currency and Exchanges Act 9 of 1933, contains regulations giving the South African Reserve Bank power to make orders and rules relating to matters which affect or have any bearing upon credit extension by banking institutions. The Banks Act 23 of 1965 has been replaced by the Banking Institutions Act 2 of 1998, which has been replaced in turn by the Banking Institutions Act 13 of 2023.]

“local authority” means -

- (a) any institution, council or body contemplated in section 84 (1) (f) of the Provincial Government Act, 1961 (Act 32 of 1961); and
- (b) any local authority established under the Black Local Authorities Act, 1982 (Act 102 of 1982);

[Local authorities in Namibia are established in terms of the Local Authorities Act 23 of 1992.]

“non-resident” means a person who is not a resident;

“overdue amount” -

- (a) in relation to an amount payable by instalments, interest due on specified dates and bills issued in a series, means any amount due and unpaid for two months or longer, including in the following cases the full amount outstanding under the transaction concerned, including instalments not yet due, namely:
 - (i) Where the account is in the hands of a third party for collection;

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- (ii) where the debtor is subject to an administration order, has surrendered his estate, has entered into a compromise with his creditors, has been put under judicial management, is in liquidation or has been declared insolvent;
 - (iii) where an instalment, an interest payment or a bill issued in a series is due and unpaid for six months or longer; or
 - (iv) where the banking institution considers recovery of the debt for any reason doubtful; and
- (b) in relation to an amount that is not payable by instalments, means any amount the recovery of which the reporting institution considers doubtful and includes any amount against which specific provision has been made in whole or in part;

“performance-related guarantee” means a guarantee that complies with the following requirements:

- (a) Although a debtor/creditor relationship exists, the amount of the debt is uncertain and can be ascertained only at the time of default of the prime debtor; and
- (b) where a debtor/creditor relationship does not exist, default of the contracting party gives rise to a monetary obligation that can be determined only at the time of default;

“public corporation”^{*} means any organisation, and its subsidiaries, owned or controlled by the Central Government in terms of any law;

“public sector” means the central, provincial, regional and local authorities, including the South African Transport Services, the Department of Posts and Telecommunications, the government of South-West Africa, public corporations and the central authorities of self-governing territories;

“resident” means -

- (a) an individual staying or intending to stay or making his headquarters in South Africa for a period of 12 consecutive months or longer;
- (b) an organisation operating in South Africa; or
- (c) a South African embassy or consulate in a foreign country, but excludes any foreign diplomatic or military mission or representative in South Africa;

“self-governing territory” means any area for which a legislative assembly has been established under the National States Constitution Act, 1971 (Act 21 of 1971);

[The National States Constitution Act 21 of 1971 was not made applicable to South West Africa.]

“South Africa” means the Republic, and “South African” has a corresponding meaning;

^{*} A list of such corporations is published in the *Institutional Sector Classification Guide for South Africa*, which can be obtained from the Reserve Bank (Economics Department, P.O. Box 7433, Pretoria, 0001).

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“specific provision for doubtful debts” means any provision made against losses on a debt that has been specifically identified as bad or doubtful or provision made against groups of debts on the basis of their age;

“urban immovable property” means -

- (a) any erf, lot, stand or other piece of land situated in a township as defined in section 102 of the Deeds Registries Act, 1937 (Act 47 of 1937);

[The Deeds Registries Act 47 of 1937 has been replaced by the Deeds Registries Act 14 of 2015.]

- (b) any surveyed portion of a piece of land laid out as a township, but not formally approved or proclaimed as a township, contemplated in paragraph (a);
- (c) any smallholding or other small piece of land situated in the vicinity of a township contemplated in paragraph (a) and in an area that is, or is intended to be, mainly a residential area;
- (d) any erf, lot, stand or other piece of land situated in a township as defined in section 1 of the Black Communities Development Act, 1984 (Act 4 of 1984), or contemplated in Proclamation R.293 of 16 November 1962;

[The Black Communities Development Act 4 of 1984 was not applicable to South West Africa. RSA Proc. R.293/1962 (RSA GG 373) contains “Regulations for the Administration and Control of Townships in Bantu Areas”, issued in terms of the Native Trust and Land Act 18 of 1936 – which was later renamed the Development Trust and Land Act 18 of 1936 and repealed in Namibia by the Communal Land Reform Act 5 of 2002. This Proclamation is thus no longer applicable.]

- (e) any unit as defined in section 1 of the Sectional Titles Act, 1971 (Act 66 of 1971);
or

[The Sectional Titles Act 66 of 1971 has been replaced by the Sectional Titles Act 2 of 2009.]

- (f) any right to urban immovable property that under any law admits of being mortgaged.

PART II
APPEALS TO THE MINISTER

[Part II deleted by GN 75/1998]

PART III
APPLICATION FORMS AND PROCEDURES AND FORMS OF CERTIFICATES
OF REGISTRATION AND OF CHANGE OF NAME

[Part III deleted by GN 75/1998]

PART IV
FORMS OF FINANCIAL RETURNS AND STATEMENTS

15. (1) The forms prescribed below, namely BA Form 7 (banks), BA Form 8 (banks), BA Form 8A (discount houses), BA Form 9 (banking institutions), BA Form 10 (banking institutions) and BA Form 11 (banking institutions) and all annexures thereto shall be submitted in accordance with the appropriate provisions of section 13 of the Act and, unless otherwise directed, every return or statement submitted shall include every prescribed item, numbered as indicated.

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(2) Every bank or discount house registered or provisionally registered or deemed to be registered under the Act shall furnish the appropriate return or statement as at the end of each month or quarter, as the case may be, reflecting the required particulars relating to the business conducted by it in the Republic, including the foreign liabilities, assets, contingent liabilities and repurchase agreements of such business, but not business pertaining to banking business carried on by the institution outside the Republic by way of a subsidiary, branch office, agency or joint undertaking (in which it has an interest of 30 per cent or more).

(3) A banking institution that carries on banking business outside the Republic by way of a subsidiary, branch office, agency or joint undertaking (in which it has an interest of 30% or more) shall, in addition to the returns and statements furnished in terms of subregulation (2), submit separate returns and statements as follows:

- (a) In respect of such business carried on in independent states, a quarterly return (BA Form 8 or 8A), a quarterly statement (BA Form 9) and a monthly statement (BA Form 10) showing the required particulars relating to the business carried on in each of such independent states;
- (b) BA Form 8 or 8A and a BA Form 11 reflecting the required information in respect of the assets, liabilities, contingent liabilities and repurchase agreements of each such subsidiary, branch office, agency or joint undertaking other than those conducting business in the said independent states;
- (c) a consolidated return (BA Form 8 or 8A) reflecting the required information in respect of the assets, liabilities, contingent liabilities and repurchase agreements of the institution and all its said subsidiaries, branch offices, agencies and joint undertakings.

(4) In the case of a banking group, the controlling company of such group shall, apart from the returns (BA Form 8) furnished by each bank in the group, furnish the Registrar in the prescribed form (BA Form 8), certified as provided in section 13(1)(a) of the Act and within the period stipulated in section 13(1)(b) of the Act, with a consolidated return reflecting the required information relating to the business of all the banks in the group, including the business referred to in subregulation (3), if any.

(5) Consolidated returns prescribed in subregulations (3)(c) and (4) shall be completed in rand, and amounts in foreign currency shall for that purpose be converted into rand at the middle market rate of exchange for that foreign currency, i.e. at the average of the telegraphic buying rate and the telegraphic selling rate for that currency as at the close of business on the last business day of the quarter to which the return refers. Liabilities and assets denominated in a foreign currency that are covered by forward exchange contracts must be reported at contract value.

(6) Generally accepted accounting practice shall be applied in the consolidation of the returns and statements, including the elimination of -

- (a) intragroup deposits, loans and current accounts;
- (b) intragroup guarantees; and
- (c) unrealized intragroup profits or losses, including those arising from transactions with non-banking subsidiaries.

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(7) The equity method of accounting shall not be applied in the consolidated returns and statements in respect of associated companies or non-banking subsidiaries.

(8) The Registrar may, with the consent of the Minister, determine the capital coefficients pertaining to those types of assets that are not specifically mentioned in BA Form 8 and that are specified in Category Q of BA Form 8 in respect of the business referred to in subregulations (3)(a) and (b).

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(9) Form of monthly return referred to in section 13(1)(a) of the Act:

MONTHLY RETURN BA FORM 7

| | | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|
| W | 0 | 7 | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|

(in terms of section 13(1)(a) of the Banks Act, 1965)

Name of bank

Month ended 19.....

All amounts to be rounded off to the nearest R1 000

| A. LIABILITIES TO THE PUBLIC | Short-term | Medium-term | Long-term | Total |
|---|------------|-------------|-----------|-------|
| | 1 | 2 | 3 | 4 |
| | R'000 | R'000 | R'000 | R'000 |
| | 101 | 101 | 101 | 101 |
| 1. (a) Total liabilities to the public in the Republic (other than liabilities under acceptances) | 202 | 202 | 202 | 202 |
| (b) Adjustment in respect of set-off | | | | |
| | 303 | 303 | 303 | 303 |
| (c) Total liabilities to the public in the Republic, as adjusted [item (a) less item (b)] | | | | |
| 2. Less | 404 | 404 | 404 | 404 |
| (a) Amounts owing in respect of loans against security of deposits included under items 1(a) above and not already deducted under item 1(b) | | | | |
| | 505 | | | 505 |
| (b) 50 per cent remittances in transit | | | | |
| | 606 | | | 606 |
| (c) Credit balances originating from a clearing house settlement or a similar settlement | | | | |

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| | | | | |
|--|-----|-----|-----|-----|
| | 707 | 707 | 707 | 707 |
| (d) Amounts owing by other bank | | | | |
| | 808 | 808 | 808 | 808 |
| 3. Liabilities to the public in the Republic, as reduced | | | | |

B. RESERVE BALANCE

| | |
|---|-------|
| | 909 |
| 4. Amount shown against item 7(c) in the last preceding monthly return | |
| | 1010 |
| 5. Reserve balance: | |
| (a) Actual balance with the reserve bank at month end | 1111 |
| (b) Average daily month amount of reserve bank notes, subsidiary coin and gold coin | 1212 |
| (c) Total of items (a) and (b) | |
| | 1313 |
| 6. Excess/deficiency(-) in reserve balance (i.e. item 5(c) less item 4) | |
| | Total |
| | 2 |
| | R'000 |
| | 1401 |
| 7. Minimum amount require as from date of certification: | |

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| | |
|--|------|
| (a) per cent of short-term liabilities, as reduced (i.e. percent of item A.3, column 1 above) | 1502 |
| (b) per cent of medium-term liabilities, at reduced (i.e. per cent of item A.3, column 2 above) | 1603 |
| (c) Total | |

| | |
|--|------|
| 8. Reserve balance to be held as at date of certification of this return: | 1704 |
| (a) Total amount required (item 7(c) above) | 1805 |
| (b) Less: Average amount of Reserve Bank notes subsidiary coin and gold coin | 1904 |
| (c) Balance to be held with the Reserve Bank | |

C. LIQUID ASSETS

| | |
|---|------|
| 9. Amount shown against item 12(d) in the last preceding monthly return | 2007 |
| 10. Total amount of liquid assets held as per Annexure A to this return | 2106 |
| 11. Excess/deficiency (-) in liquid assets (i.e. item 10 less item 9) | 2209 |
| 12. Minimum amount required as from date of certification. | |
| (a) 20 per cent of short-term liabilities as reduced (i.e. 20 per cent of item A.3, column 1 above) | 2310 |

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| | |
|---|------|
| | 2411 |
| (b) 15 per cent of medium-term liabilities, as reduced (i.e. 15 per cent of item A.3, column 2 above) | |
| | 2512 |
| (c) 5 per cent of long-term liabilities, as reduced (i.e. 5 per cent of item A.3, column 3 above) | |
| | 2613 |
| (d) Total liquid assets required to be held | |

D. MEMORANDUM

| | | Total |
|--|--|-------|
| | | 3 |
| | | R'000 |
| 13. (a) Total short-term liabilities as at month end | | 2701 |
| | | 2802 |
| (b) Total short-term liabilities calculated in accordance with proviso (iv) to section 17(1) of the Act | | 2903 |
| (c) Difference [i.e. item (a) less item (b)] | | |
| | | 3004 |
| 14. Total liabilities in respect of transmission deposits (included under item A.1 above) | | 3106 |
| 15. Total amount owing and respect of loans against security of deposits(included under items A.1(b) and A.2(a) above) | | 3207 |
| 16. Total amount outstanding in respect of acceptances on behalf of clients | | 3308 |

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17. Total amount outstanding in respect of bills endorsed and similar instruments

| Short-term | Medium-term | Long-term | Total |
|--|-------------|-----------|-------|
| 4 | | | |
| 1 | 2 | 3 | 4 |
| R'000 | R'000 | R'000 | R'000 |
| 3401 | 3401 | 3401 | 3401 |
| (a) Included under item A.1 of this return | | | |
| 3502 | 3502 | 3502 | 3502 |
| (b) Other | | | |
| 3603 | 3603 | 3603 | 3603 |
| (c) Total | | | |

19. Total amount outstanding in respect of repurchase agreements

| | | | | |
|---|------|------|------|------|
| (a) With the Reserve Bank | 3704 | 3704 | 3704 | 3704 |
| (b) Covered by a corresponding resale agreement | 3805 | 3805 | 3805 | 3805 |
| (c) Other | 3906 | 3906 | 3906 | 3906 |
| (d) Total | 4007 | 4007 | 4007 | 4007 |

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*We declare that -

- (1) the foregoing return and Annexure A thereto are to the best of our knowledge and belief correct;
- (2) in accordance with the provisions of section 24 of the Act no asset included under liquid assets has been pledged or otherwise encumbered without the consent of the Minister;
- (3) all securities included under liquid assets have been valued in accordance with the provisions of section 25 of the Act;
- (4) this bank, to the best of our knowledge, has maintained every day since the date of certification of its last preceding monthly return until the day preceding the date of certification of this return the prescribed minimum reserve balance and the prescribed minimum amount of liquid assets and on the date of certification of this return complied with the various prescribed minimum requirements aforesaid on the basis of its liabilities on the date of this return.

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

Chief Accounting Officer

Chief Executive Officer

* If the bank failed to maintain any of the ratios specified in the certificate, the certificate shall be qualified and a statement showing the relative deficiency(ies) for every day on which a deficiency existed shall accompany this return.

ANNEXURE A TO BA FORM 7

| | | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|
| W | 7 | A | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|

(in terms of section 13(1)(a) of the Act)

Name of bank

Attached to BA Form 7 as at 19.....

All amounts to be rounded off to the nearest R1 000

LIQUID ASSETS HELD BY BANK

| | | Average amount held during month |
|----|--------------------------|----------------------------------|
| | | 1 |
| | | R'000 |
| 1. | Reserve Bank Notes | 101 |
| | | 202 |
| 2. | Subsidiary coin | 303 |

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| | | |
|---|---|----------------------------------|
| 3. Gold coin and bullion | | |
| | | Amount held on last day of month |
| | 2 | |
| 4. Credit balances with the Reserve Bank: | | 481 |
| (a) Reserve balance | | 502 |
| (b) Other | | 603 |
| 5. Loans to discount houses repayable on demand | | 704 |
| 6. Treasury bills of the Republic | | 805 |
| 7. Stocks of the Government referred to in paragraphs (fA) and (g) of the definition of “Liquid asset” in section 1(1) of the Act | | 906 |
| 8. Bills issued by the Land Bank referred to in paragraph (gA) of the definition of “liquid assets” in section 1(1) of the Act | | 1007 |
| 9. Other bills issued by the Land Bank and advances to the said bank that, at the option of the lender, are convertible into bills | | 1108 |
| 10. Debentures of the Land Bank issued prior to the date of commencement of the Financial Institutions Amendment Act, 1985, that on that date had a maturity of not more than three years | | |
| | | Amount held on last day of month |
| | 3 | |

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| | R'000 |
|--|-------|
| | 1201 |
| 11. Debentures or notes issued by the Industrial Development Corporation of South Africa Limited, in connection with a scheme for financing the export of capital goods, issued prior to the date of commencement of the Financial Institutions Amendment Act, 1985, that on that date had a maturity of not more than three years | |
| | 1302 |
| 12. Acceptances of a bank that are discountable by the Reserve Bank, not being acceptances of the bank concerned itself or of a subsidiary or fellow subsidiary of the bank concerned or of a bank by which the bank concerned is controlled directly or indirectly | |
| | 1403 |
| 13. Self-liquidating bills of the movement of goods drawn or given for a term not exceeding 120 days or in the case of agricultural bills, not exceeding six months, and that are discountable by Reserve Bank | |
| | 1504 |
| 14. Securities of the Reserve Bank with a maturity of not more than three years | |
| | 1605 |
| 15. Promissory notes issued by a foreign borrower or bills drawn on a foreign borrower and accepted by him, referred to in paragraph (n) of the definition of "liquid assets" in section 1(1) of the Act. issued or accepted prior to the date of commencement of the Financial Institutions Amendment Act. 1985 | |
| | 1706 |
| 16. Total amount of liquid assets (items 1 to 15 above) | |

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(10) Form of quarterly return referred to in section 13(1)(c) of the Act:

QUARTERLY RETURN BA FORM 8

| | | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|
| W | 0 | 8 | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|

(in terms of section 13(1)(c) of the Banks Act, 1965)

(Confidential and not available for inspection by the public)

Name of bank

Quarter ended 19.....

All amounts to be rounded off to the nearest R1 000

A. CALCULATION OF REQUIRED AND ACTUAL PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS

| DIVISION I - ASSETS | Book value as at quarter end | Average book value of this and preceding two quarters |
|--|------------------------------|---|
| | 1 | 2 |
| <u>CATEGORY A - CAPITAL COEFFICIENT OF 0%</u> | R'000 | R'000 |
| A.1 Coin, gold coin and bullion, bank notes, deposits with Reserve Bank and loans to discount houses | 101 | 101 |
| A.2 Investment in Treasury bills, loan levies and loans and advances to the Central Government (including facilities by way of bills accepted, promissory notes issued, letters of credit, instalment sales, leasing transactions and foreign borrowing on-lent to the central Government) | 202 | 202 |
| A.3 Balances due by head office and branches not included elsewhere in BA Form 8 and 50 per cent of remittances in transit | 303 | 303 |
| | 404 | 404 |

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| | | | |
|-----|--|-----|-----|
| A.4 | Class 1 assets of asset item 23 of BA Form 9 and accrued income on Category A assets | | |
| | | 505 | 505 |
| A.5 | Total Category A | | |

CATEGORY B - CAPITAL COEFFICIENT OF 0,5%

| | | | |
|-----|--|-----|-----|
| | | 606 | 606 |
| B.1 | Deposits with, negotiable certificates of deposit of, and loans and advances to banks within the group of the reporting bank | | |
| | | 707 | 707 |
| B.2 | Accrued income on Category B assets | | |
| | | 808 | 808 |
| B.3 | Total of Category B | | |

| | | |
|--|------------------------------|---|
| | Book value as at quarter end | Average book value of this and preceding two quarters |
|--|------------------------------|---|

| | | |
|---|-------|-------|
| 2 | | |
| | 1 | 2 |
| | R'000 | R'000 |
| | 901 | 901 |

CATEGORY C - CAPITAL COEFFICIENT OF 1%

| | | | |
|-----|--|------|------|
| C.1 | Deposits with and loans and advances to domestic and foreign banks (not in the same group), building societies and mutual building societies | | |
| | | 1002 | 1002 |
| C.2 | Shares in mutual building societies issued in terms of the Mutual Building Societies Act, 1965 | | |
| | | 1103 | 1103 |

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| | | | |
|-----|---|------|------|
| C.3 | Land Bank bills and loans and advances to, instalment sales and leasing transactions with and foreign borrowing on-lent to the Land Bank and public sector bodies not included in Category A | | |
| | | 1204 | 1204 |
| C.4 | Loans and advances to the Governments of Botswana, Lesotho, Swaziland and the independent states | | |
| | | 1305 | 1305 |
| C.5 | Trade and agricultural bills or promissory notes ranking as liquid assets discounted or purchased, endorsed by other banks, and bankers' acceptances (other than own acceptances), drawn by residents | | |
| | | 1406 | 1406 |
| C.6 | Bills and promissory notes discounted or purchased, endorsed by a foreign bank, drawn by non-residents | | |
| | | 1507 | 1507 |
| C.7 | Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption of up to 12 months..... | | |
| | | 1608 | 1608 |
| C.8 | Accrued income on Category C assets | | |
| | | 1709 | 1709 |
| C.9 | Total of Category C | | |

CATEGORY D - CAPITAL COEFFICIENT OF 1,5%

| | | | |
|-----|--|------|------|
| | | 1810 | 1810 |
| D.1 | Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption exceeding 12 months but not 36 months | | |
| | | 1911 | 1911 |
| D.2 | Accrued income on Category D assets | | |
| | | 2012 | 2012 |
| D.3 | Total of Category D | | |

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| | Book value as at quarter end | Average book value of this and preceding two quarters |
|---|------------------------------|---|
| | 3 | |
| | 1 | 2 |
| | R'000 | R'000 |
| <u>CATEGORY E - CAPITAL COEFFICIENT OF 2,5%</u> | 2101 | 2101 |
| E.1 Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption exceeding 36 months | 2202 | 2202 |
| E.2 Accrued income on category E assets | 2303 | 2303 |
| E.3 Total of category E | | |
| <u>CATEGORY F - CAPITAL COEFFICIENT OF 4%</u> | 2404 | 2404 |
| F.1 Trade and agricultural bills and promissory notes ranking as liquid assets discounted or purchased, not endorsed by other banks, drawn by residents | 2505 | 2505 |
| F.2 Accrued income on Category F assets | 2606 | 2606 |
| F.3 Total of Category F | | |
| <u>CATEGORY G - CAPITAL COEFFICIENT OF 5%</u> | 2707 | 2707 |
| G.1 Investments in redeemable non-convertible preference shares and non-convertible debentures | | |

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| | | |
|---|------|------|
| | 2808 | 2808 |
| G.2 Banker's own acceptances and own promissory notes and other bills and promissory notes, discounted or purchased and drawn by residents | | |
| | 2909 | 2909 |
| G.3 Bills and promissory notes discounted or purchased, not endorsed by foreign banks, drawn by non-residents | | |
| | 3010 | 3010 |
| G.4 Current loans (including mortgage loans) and advances, including foreign borrowing on-lent to clients not mentioned elsewhere, factoring and sundry debtors | | |
| | 3111 | 3111 |
| G.5 50 per cent of remittances in transit | | |
| | 3212 | 3212 |
| G.6 Accrued income on Category G assets | | |
| | 3313 | 3313 |
| G.7 Total of Category G | | |

| | Book value as at quarter end | Average book value of this and preceding two quarters |
|--|---------------------------------|---|
| 4 | | |
| | 1 | 2 |
| | R'000 | R'000 |
| | 3401 | 3401 |
| H.1 Current leasing transactions and instalment sales not included elsewhere | | |
| | 3502 | 3502 |
| H.2 Accrued income on Category H assets | | |
| | 3603 | 3603 |

CATEGORY H - CAPITAL COEFFICIENT OF 6%

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H.3 Total of Category H

| | |
|--|--|
| | |
|--|--|

CATEGORY J - CAPITAL COEFFICIENT OF 10%

| | | |
|--|------|------|
| | 3704 | 3704 |
| J.1 Stocks, shares and debentures held as a result of trading position or underwriting business of the reporting bank, held for a maximum period of 18 months from date of acquisition | | |
| | 3805 | 3805 |
| J.2 Accrued income on Category J assets | | |
| | 3906 | 3906 |
| J.3 Total of Category J | | |

CATEGORY K - CAPITAL COEFFICIENT OF 25%

| | | |
|---|------|------|
| | 4007 | 4007 |
| K.1 Fixed property other than bank premises | | |

CATEGORY L - CAPITAL COEFFICIENT OF 100%

| | | |
|--|------|------|
| | 4108 | 4108 |
| L.1 Investments in shares of subsidiaries, fellow subsidiaries, banking institutions and insurers and in shares, debentures and stock not included elsewhere | | |
| | 4209 | 4209 |
| L.2 Debentures issued by banks in terms of section 14(2) of the Act | | |
| | 4310 | 4310 |
| L.3 Investments of head office in capital of foreign branch(es) | | |
| | 4411 | 4411 |
| L.4 Other assets (describe assets in excess of R1 million on an accompanying statement) | | |
| | 4512 | 4512 |

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| | | | |
|-----|---|------|------|
| L.5 | Accrued income on Category L assets | | |
| | | 4613 | 4613 |
| L.6 | Total of Category L | | |

| | Book value as at quarter end | Average book value of this and preceding two quarters | |
|--|---|---|--|
| | 5 | | |
| <u>CATEGORY M</u> - OVERDUE ACCOUNTS -CAPITAL COEFFICIENT OF 8% ON VALUE NET OF SPECIFIC PROVISIONS | 1 | 2 | |
| | R'000 | R'000 | |
| | 4701 | 4701 | |
| M.1 | Overdue bills discounted or purchased leasing transactions, instalment sales, feed period loans, classified advances, convertible debentures, class 2 assets of asset item 23 of BA Form 9, non-bank fixed property bought in and held for a period of up to five years and other assets brought in and held for a maxi [maximum] period of up to 18 months | | |
| | 4802 | 4802 | |
| M.2 | Accrued income on Category M assets | | |
| | 4903 | 4903 | |
| | Less: Specific provisions | | |
| | 5004 | 5004 | |
| M.3 | Net overdue accounts | | |

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CATEGORY N - REDUCTION OF CAPITAL REQUIREMENT IN RESPECT OF LOANS, ADVANCES, LEASING TRANSACTIONS AND INSTALMENT SALES GUARANTEED OR SECURED

| | Book value as at quarter end | Average book value of this and preceding two quarters | Capital coefficient | Reduction of capital requirement |
|---|------------------------------|---|---------------------|----------------------------------|
| 6 | | | | |
| | 1 | 2 | 3 | 4*** 2×3 |
| | R'000 | R'000 | % | R'000 |

N.1 Loans and advances included in Category G secured by:

N.1.1 Guarantees of-

N.1.1.1 Central Government

N.1.1.2 Other domestic public sector bodies

N.1.1.3 Domestic banks, building societies and mutual building societies

N.1.1.4 Foreign banks

N.1.1.5 Total

| | | | |
|------|------|---|------|
| 5101 | 5101 | | 5101 |
| | | 5 | |
| 5202 | 5202 | | 5202 |
| | | 4 | |
| 5303 | 5303 | | 5303 |
| | | 4 | |
| 5404 | 5404 | | 5404 |
| | | 4 | |
| 5505 | 5505 | | 5505 |
| | | | |

N.1.2 Pledge of assets included in-

N.1.2.1 Category A

N.1.2.2 Category B

N.1.2.3 Category C

| | | | |
|------|------|-----|------|
| 5606 | 5606 | | 5606 |
| | | 5 | |
| 5707 | 5707 | | 5707 |
| | | 4,5 | |
| 5808 | 5808 | | 5808 |
| | | 4 | |

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| | | | | |
|--------------------------|------|------|-----|------|
| | 5909 | 5909 | | 5909 |
| N.1.2.4 Category D | | | 3,5 | |
| | 6010 | 6010 | | 6010 |
| N.1.2.5 Category E | | | 2,5 | |
| | 6111 | 6111 | | 6111 |
| N.1.2.6 Category F | | | 1 | |
| | 6212 | 6212 | | 6212 |
| N.1.2.7 Total | | | | |

| | Book value as at quarter end | Average book value of this and preceding two quarters | Capital coefficient | Reduction of capital requirement |
|--|---------------------------------|---|------------------------|-------------------------------------|
| | 7 | | | |
| N.2 Leasing transactions and instalment sales included in Category H secured by: | 1 | 2 | 3 | 4*** 2×3 |
| | R'000 | R'000 | % | R'000 |
| | 6301 | 6301 | | 6301 |
| N.2.1 Guarantees of- | | | | |
| N.2.1.1 Central Government | | | 6 | |
| | 6402 | 6402 | | 6402 |
| N.2.1.2 Other domestic public sector bodies | | | 5 | |
| | 6503 | 6503 | | 6503 |
| N.2.1.3 Domestic banks, building societies and mutual building societies | | | 5 | |

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| | | | | |
|--------------------------------------|------|------|-----|------|
| | 6604 | 6604 | | 6604 |
| N.2.1.4 Foreign banks | | | 5 | |
| | 6705 | 6705 | | 6705 |
| N.2.1.5 Total | | | | |
| N.2.2 Pledge of assets included in - | 6806 | 6806 | | 6806 |
| N.2.2.1 Category A | | | 6 | |
| | 6907 | 6907 | | 6907 |
| N.2.2.2 Category B | | | 5,5 | |
| | 7008 | 7008 | | 7008 |
| N.2.2.3 Category C | | | 5 | |
| | 7109 | 7109 | | 7109 |
| N.2.2.4 Category D | | | 4,5 | |
| | 7210 | 7210 | | 7210 |
| N.2.2.5 Category E | | | 3,5 | |
| | 7311 | 7311 | | 7311 |
| N.2.2.6 Category F | | | 2 | |
| | 7412 | 7412 | | 7412 |
| N.2.2.7 Total | | | | |
| | 7513 | 7513 | | 7513 |
| N.3 Total | | | | |

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| DIVISION II - CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES | | Book value as at quarter end | Average book value of this and preceding two quarters | Capital coefficient | Capital requirement |
|--|---|------------------------------|---|---------------------|---------------------|
| | | 8 | | | |
| <u>CATEGORY O</u> | | 1 | 2 | 3 | 4*** 2×3 |
| | | R'000 | R'000 | % | R'000 |
| 0.1 | Lending-related contingent liabilities: | 7601 | 7601 | | 7601 |
| 0.1.1 | Lending-related contingent liabilities in respect of the public sector (excluding guarantees) | | | 1 | |
| | | 7702 | 7702 | | 7702 |
| 0.1.2 | Other lending-related contingent liabilities (excluding guarantees): | | | | |
| 0.1.2.1 | Bills endorsed as first bank endorser and rediscounted | | | 4 | |
| | | 7803 | 7803 | | 7803 |
| 0.1.2.2 | Liability in respect of acceptances | | | 4 | |
| | | 7904 | 7904 | | 7904 |
| 0.1.2.3 | Bills drawn on foreign banks and endorsed by South African banks | | | 4 | |
| | | 8005 | 8005 | | |
| 0.1.3 | Loans and advances granted but not paid out: | | | | |
| 0.1.3.1 | Revocable | | | 0 | |
| | | 8106 | 8106 | | 8106 |
| 0.1.3.2 | Irrevocable | | | 0,5 | |
| | | 8207 | 8207 | | |
| 0.1.4 | Letters of credit - undrawn balances: | | | | |

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| | | | | | |
|---------|--|------|------|-----|------|
| 0.1.4.1 | Revocable | | | 0 | |
| | | 8306 | 8306 | | 8306 |
| 0.1.4.2 | Irrevocable | | | 0,5 | |
| | | 8409 | 8409 | | |
| 0.1.5 | Foreign borrowing on behalf of clients in the client's own name and guaranteed by reporting bank | | | | |
| | | 8510 | 8510 | | |
| 0.1.5.1 | Less: Guarantees on behalf of the public sector | | | | |
| | | 8611 | 8611 | | 8611 |
| 0.1.5.2 | Net guarantees in respect of foreign borrowings | | | 5 | |
| | | 8712 | 8712 | | |
| 0.1.6 | Other lending-related guarantees | | | | |
| | | 8813 | 8813 | | |
| 0.1.6.1 | Less: Guarantees on behalf of the public sector | | | | |
| | | 8914 | 8914 | | |
| 0.1.6.2 | Less: Guarantees given to and on behalf of banks within the same group | | | | |
| | | 9015 | 9015 | | 9015 |
| 0.1.6.3 | Net other lending-related guarantees | | | 5 | |

DIVISION II - CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES *(continued)*

| | Book value as at quarter end | Average book value of this and preceding two quarters | Capital coefficient | Capital requirement |
|---|------------------------------|---|---------------------|---------------------|
| 9 | | | | |
| | 1 | 2 | 3 | 4*** 2×3 |

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| | R'000 | R'000 | % | R'000 |
|---|-------|-------|-----|-------|
| 0.2 Performance-related contingent liabilities: | 9101 | 9101 | | |
| 0.2.1 Performance-related guarantees and indemnities | | | | |
| | 9202 | 9202 | | |
| 0.2.2 Less: Guarantees and indemnities on behalf of the public sector | | | | |
| | 9303 | 9303 | 0,5 | 9303 |
| 0.2.3 Net performance-related guarantees and indemnities | | | | |

| | 9404 | 9404 | | 9404 |
|--|------|------|-----|------|
| 0.3 Other risk exposures: | | | | |
| 0.3.1 Net open position in foreign currencies | | | 10 | |
| | 9505 | 9505 | | |
| 0.3.2 Covered options and futures | | | 0 | |
| | 9606 | 9606 | | |
| 0.3.3 Uncovered options and net open position in futures in respect of assets mentioned in the following categories: | | | | |
| 0.3.3.1. Category A | | | 0 | |
| | 9707 | 9707 | | 9707 |
| 0.3.3.2 Category B | | | 0,5 | |
| | 9808 | 9808 | | 9808 |
| 0.3.3.3 Category C | | | 1 | |
| | 9909 | 9909 | | 9909 |
| 0.3.3.4 Category D | | | 1,5 | |

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| | | | | |
|--|-------|-------|-----|-------|
| | 10010 | 10010 | | 10010 |
| 0.3.3.5. Category E | | | 2,5 | |
| | 10111 | 10111 | | 10111 |
| 0.3.3.6 Category L | | | 100 | |
| | 10212 | 10212 | | |
| Total of uncovered options | | | | |
| | 10313 | 10313 | | |
| Total of uncovered futures | | | | |
| | 10414 | 10414 | | 10414 |
| 0.3.4 Other risk exposures and commitments | | | 4 | |
| | 10515 | 10515 | | 10515 |
| 0.4 Total of Category | | | | |

| DIVISION III - REPURCHASE AGREEMENTS | | Amount as at quarter end | Average amount for this and preceding two quarters | Capital coefficient | Capital requirement |
|---|--|--------------------------|--|---------------------|---------------------|
| <u>CATEGORY P</u> | | 10 | | | |
| P.1 | Commitments in respect of repurchase agreements (excluding such agreements with the Reserve Bank) concluded in assets mentioned in the following categories: | 1 | 2 | 3 | 4*** 2 x 3 |
| | | R'000 | R'000 | % | R'000 |
| | | 10601 | 10601 | | 10601 |
| P.1.1 | Category A | | | 0 | |
| | | 10702 | 10702 | | 10702 |

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| | | | | | |
|--------|------------------|--------|-------|-----|-------|
| P.1.2 | Category B | | | 0,5 | |
| | | 10803 | 10803 | | 10803 |
| P.1.3 | Category C | | | 1 | |
| | | 10904 | 10904 | | 10904 |
| P.1.4 | Category D | | | 1,5 | |
| | | 11005 | 11005 | | 11005 |
| P.1.5 | Category E | | | 2,5 | |
| | | 11106 | 11106 | | 11106 |
| P.1.6 | Category F | | | 4 | |
| | | 11207 | 11207 | | 11207 |
| P.1.7 | Category G | | | 5 | |
| | | 11308 | 11308 | | 11308 |
| P.1.8 | Category H | | | 6 | |
| | | 11409 | 11409 | | 11409 |
| P.1.9 | Category J | | | 10 | |
| | | 11510 | 11510 | | 11510 |
| P.1.10 | Category L | | | 100 | |
| | | 116011 | 11611 | | 11611 |
| P.1.11 | Total | | | | |

DIVISION III - REPURCHASE AGREEMENTS *(continued)*

| | Amount as at quarter end | Average amount for this and preceding two quarters | Capital coefficient | Capital requirement |
|----|--------------------------|--|---------------------|---------------------|
| 11 | | | | |

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| P.2 Less: Capital amounts expended on assets purchased from other banking institutions under repurchase agreements and included in the following categories: | | 1 | 2 | 3 | 4*** 2 x 3 |
|--|------------------|-------|-------|-----|---------------|
| | | R'000 | R'000 | % | R'000 |
| | | 11701 | 11701 | 0 | 1802 |
| P.2.1 | Category A | | | | |
| | | 11802 | 11802 | 0,5 | 11903 |
| P.2.2 | Category B | | | | |
| | | 11903 | 11903 | 1 | 12004 |
| P.2.3 | Category C | | | | |
| | | 12004 | 12004 | 1,5 | 12105 |
| P.2.4 | Category D | | | | |
| | | 12105 | 12105 | 2,5 | 12206 |
| P.2.5 | Category E | | | | |
| | | 12206 | 12206 | 4 | 12307 |
| P.2.6 | Category F | | | | |
| | | 12307 | 12307 | 5 | 12408 |
| P.2.7 | Category G | | | | |
| | | 12408 | 12408 | 6 | 12509 |
| P.2.8 | Category H | | | | |
| | | 12509 | 12509 | 10 | 12610 |
| P.2.9 | Category J | | | | |
| | | 12610 | 12610 | 100 | 12711 |
| P.2.10 | Category L | | | | |
| | | 12711 | 12711 | | |

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| | | | | |
|---|-------|-------|--|-------|
| P.2.11 Total | | | | |
| | 12812 | 12812 | | 12812 |
| P.3 Net repurchase agreements (item P.1.11 less item P.2.11) | | | | |

**DIVISION IV - ASSETS (not included in categories A to P) OF
FOREIGN SUBSIDIARIES, BRANCHES,
AGENCIES AND JOINT UNDERTAKINGS**

CATEGORY Q

Assets of foreign subsidiaries, branches, agencies and joint undertakings not included in Categories A to P above (specify items of R1 million or more):

| | Amount as at quarter end | Average amount for this and preceding two quarters | Capital coefficient | Capital requirement |
|-------------------------------|--------------------------|--|---------------------|---------------------|
| | 12 | | | |
| | 1 | 2 | 3 | 4*** 2 x 3 |
| | R'000 | R'000 | % | R'000 |
| Q.1 | | | | |
| Q.2 | | | | |
| Q.3 | | | | |
| Q.4 | | | | |
| Q.5 | | | | |
| Q.6 | | | | |
| | 13507 | 13507 | | 13507 |
| Q.7 Total of Category Q | | | | |

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| DIVISION V - SUMMARY OF AVERAGE VALUES AND CALCULATION OF CAPITAL REQUIREMENTS | | Average value as at end of this and preceding two quarters | Capital coefficient | Required paid-up capital and unimpaired reserve fund; |
|---|------------------|--|---------------------|---|
| | | 13 | | |
| | | 1 | 2 | 3** 1×2 |
| | | R'000 | % | R'000 |
| 1. | ASSETS | 13601 | | |
| | Total of: | | 0 | |
| 1.1 | Category A | 13702 | | 13702 |
| 1.2 | Category B | | 0,5 | |
| | | 13603 | | 13803 |
| 1.3 | Category C | | 1 | |
| | | 13904 | | 13904 |
| 1.4 | Category D | | 1,5 | |
| | | 14005 | | 14003 |
| 1.5 | Category E | | 2,5 | |
| | | 14106 | | 14106 |
| 1.6 | Category F | | 4 | |
| | | 14207 | | 14207 |
| 1.7 | Category G | | 5 | |
| | | 14308 | | 14308 |
| 1.8 | Category H | | 6 | |

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| | | | | |
|------|---|-------|-----|-------|
| 1.9 | Category J | 14409 | 10 | 14409 |
| 1.10 | Category K | 14510 | 25 | 14510 |
| 1.11 | Category L | 14611 | 100 | 14611 |
| 1.12 | Category M (item M.3) | 14712 | 8 | 14712 |
| 1.13 | Subtotal | 14813 | | 14813 |
| | | 14914 | | 14914 |
| 1.14 | Less: Category N (item N.3 - columns 2 and 4) | 15015 | | 15015 |
| 1.15 | Subtotal | | | |

DIVISION V - SUMMARY OF AVERAGE VALUES AND CALCULATION OF CAPITAL REQUIREMENTS (cont.)

| | Average value as at end of this and preceding two quarters | Capital coefficient | Required paid-up capital and unimpaired reserve fund; |
|----|--|---------------------|---|
| 14 | | | |
| | 1 | 2 | 3** 1×2 |
| | R'000 | % | R'000 |
| | 15101 | | 15101 |

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| | | | | |
|----|--|-------|--|-------|
| 2. | <u>CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES</u> | | | |
| | 2.1 Category O (item O.4-columns 2 and 4) | | | |
| | | 15202 | | 15202 |
| 3. | <u>REPURCHASE AGREEMENTS</u> | | | |
| | 3.1 Category P (item P.3 - column 2 and 4) | | | |
| | | 15303 | | 15303 |
| 4. | <u>ASSETS OR FOREIGN SUBSIDIARIES BRANCHES, AGENCIES AND JOINT UNDERTAKINGS NOT INCLUDED ABOVE</u> | | | |
| | 4.1 Total of Category Q (item Q.7 - columns 2 and 4) | | | |
| | | 15404 | | 15404 |
| 5. | TOTAL CAPITAL REQUIREMENT | | | |

| | | | |
|--|--|--------|--|
| DIVISION VI - ACTUAL PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS | | Amount | |
| | | 15 | |
| | | R'000 | |
| | | 15501 | |
| 1. | Paid-up capital | | |
| | | 15602 | |
| 2. | Debentures issued in terms of section 14(2) of the Act | | |
| 3. | Non-distributable reserves (specify) | | |
| | | | |

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| | |
|--|-------|
| | |
| | |
| | |
| | |
| | 16107 |
| Total | |
| | 16208 |
| 4. General provisions for doubtful debts (net of deferred tax) | |
| | 16309 |
| 5. Tax equalization reserve fund | |
| | |
| 6. Other reserves (specify) | |
| | |
| | |
| | |
| | 16612 |
| Total | |
| | 16713 |
| 7. Gross capital and unimpaired reserve funds | |
| | 16814 |
| 8. Less: Reductions (Section 1(5) of the Act) | |
| | 16915 |

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9. Net capital And unimpaired reserve funds

| |
|--|
| |
|--|

| DIVISION VII - EXCESS OR DEFICIENCY (-) IN PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS | Amount | |
|--|--------|-------|
| | 16 | |
| | | R'000 |
| | | 17001 |
| 1. Actual amount of paid-up capital and unimpaired reserve funds (i.e. item 9 of Division VI) | | 17102 |
| 2. Total capital requirement shown against item 5 of Division V of last preceding quarterly return | | 17203 |
| 3. Excess/deficiency (-) (item 1 less item 2) | | |

| DIVISION VIII - INVESTMENT IN BANK PREMISES, FURNITURE AND EQUIPMENT | | |
|--|--|-------|
| | | 17304 |
| 1. Actual amount of investment | | 17405 |
| 2. Investment in bank premises, furniture and equipment as percentage of actual capital and unimpaired reserve funds | | % |

B. COVERED DOMESTIC POSITION

| Amount | |
|--------|--|
| 17 | |

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| | |
|---|-------|
| | R'000 |
| | 17501 |
| 1. Total liabilities to the public | |
| | 17602 |
| 2. Less: Liabilities payable in foreign currency | |
| | 17703 |
| 3. Total liabilities payable in the currency of the Republic | |
| | 17804 |
| 4. Required minimum paid-up capital and unimpaired reserve funds (i.e. item 5 of Division V of last preceding quarterly return) ... | |
| | 17905 |
| 5. Total liabilities plus minimum capital requirement (items 3 and 4 above) | |
| | 18006 |
| 6. Total amount of assets (other than claims) in South Africa and claims payable in the currency of the Republic | |
| | 18107 |
| 7. Excess/deficiency (-) (item 6 less item 5) | |

We declare that the foregoing return is to the best of our knowledge and belief correct and that this institution has, since the date of certification of its last preceding quarterly return maintained the required minimum amount of paid-up capital and unimpaired reserve funds and a covered domestic position as required by the Act and on the date of certification of this return complies with the required minimum amount of paid-up capital and unimpaired reserve funds.

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

.....
Chief Accounting Officer

.....
Chief Executive Office

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(11) Form of quarterly return referred to in section 13(1)(c) of the Act:

QUARTERLY RETURN - DISCOUNT HOUSES
 (in terms of section 13(1)(c) of the Banks Act, 1965)

BA FORM 8A

| | | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|
| W | 8 | A | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|

Name of discount house

Quarter ended 19.....

All amounts to be rounded off to the nearest R1 000

A. PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS

| | | R'000 |
|----|--|-------|
| | 1 | |
| | | 101 |
| 1. | Total liabilities to the public (i.e. item A.6 of BA Form 9) | 202 |
| 2. | Total amount of repurchase agreements (i.e. item C.4 of BA Form 9 adjusted as set out in the directives) | 303 |
| 3. | Total of items 1 and 2 | 404 |
| 4. | Required minimum paid-up capital and unimpaired reserve funds (2 per cent of item 3 above or R1 million, whichever is the greater) | 505 |
| 5. | Amount shown against item 4 in last preceding quarterly return | 606 |

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| | |
|--|-----|
| 6. Actual amount of paid-up capital and unimpaired reserve funds | |
| | 707 |
| 7. Excess/deficiency (-) (item 6 less item 5) | |

| | |
|---|------|
| B. COVERED DOMESTIC POSITION | 808 |
| 8. Total liabilities to the public (item A.1 above) | |
| | 909 |
| 9. Less: Liabilities payable in foreign currency | |
| | 1010 |
| 10. Total liabilities payable in the currency of the Republic | |
| | 1111 |
| 11. Required minimum paid-up capital and unimpaired reserve funds (item A.5 above) | |
| | 1212 |
| 12. Total liabilities plus minimum capital requirement (items 10 and 11 above) | |
| | 1313 |
| 13. Total amount of assets (other than claims) in South Africa and claims payable in the currency of the Republic | |
| | 1414 |
| 14. Excess/deficiency (-) (item 13 less item 12) | |

We declare that the foregoing return is to the best of our knowledge and belief correct and that this institution has since the date of certification of its last preceding quarterly return maintained the required minimum amount of paid-up capital and unimpaired receive funds and a covered domestic position as required by the Act and on the date of certification of this return complies with the required minimum amount of paid-up capital and unimpaired reserve funds.

Signed at this day of 19.....

.....
Chief Accounting Officer

.....
Chief Executive Officer

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(12) Form of quarterly statement contemplated in section 13(1)(b) of the Act:

QUARTERLY STATEMENT OF ASSETS AND LIABILITIES BA FORM 9

| | | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|
| W | 8 | A | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|

(in terms of section 13(1)(b) of the Banks Act, 1965)

Name of banking institution

Quarter ended 19.....

Country

All amounts to be rounded off to the nearest R1 000

LIABILITIES

| | Total liabilities | | | | | | | | Liabilities to non-resident (included in column 8) |
|---|-------------------|-------|----------|-----------------|-------|----------|-----------|-------|--|
| | Short-term | | | Medium-term | | | Long-term | Total | |
| | Demand deposits | Other | Subtotal | Saving deposits | Other | Subtotal | | | |
| A. Liabilities to the public | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 1. Deposits by: | R'000 | R'000 | R'000 | R'000 | R'000 | R'000 | R'000 | R'000 | R'000 |
| (a) Residents of the Republic: | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | |
| (i) South African Transport Services | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | |
| (ii) Department of Posts and Telecommunications | 303 | 303 | 303 | 303 | 363 | 303 | 303 | 303 | |

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| | | | | | | | | | |
|--|------|------|------|------|------|------|------|------|------|
| (v) Building societies | | | | | | | | | |
| | 2106 | 2106 | 2106 | 2106 | 2306 | 2105 | 2106 | 2106 | 2106 |
| (vi) Other companies | | | | | | | | | |
| | 2207 | 2207 | 2207 | 2207 | 2207 | 2207 | 2207 | 2207 | 2207 |
| (vii) Other depositors | | | | | | | | | |
| | 2308 | 2308 | 2308 | 2308 | 2308 | 2308 | 2308 | 2308 | 2308 |
| (viii) All residents of independent states | | | | | | | | | |

| | | | | | | | | | |
|---|------|------|------|------|------|------|------|------|------|
| (c) Residents of Botswana, Lesotho and Swaziland: | 2409 | 2409 | 2409 | 2409 | 2409 | 2409 | 2409 | 2409 | 2409 |
| (i) Government | | | | | | | | | |
| | 2510 | 2510 | 2510 | 2510 | 2510 | 2510 | 2510 | 2510 | 2510 |
| (ii) Banks | | | | | | | | | |
| | 2611 | 2611 | 2611 | 2611 | 2611 | 2611 | 2611 | 2611 | 2611 |
| (iii) Other | | | | | | | | | |

| | | | | | | | | | |
|--------------------------|------|------|------|-------|------|------|------|------|------|
| (d) Other non-residents: | 2712 | 2712 | 2712 | 2712 | 2712 | 2712 | 2712 | 2712 | 2712 |
| (i) Government | | | | | | | | | |
| | 2813 | 2813 | 2813 | 28113 | 2813 | 2813 | 2813 | 2813 | 2813 |
| (ii) Banks | | | | | | | | | |
| | 2914 | 2914 | 2914 | 2914 | 2914 | 2914 | 2914 | 2914 | 2914 |
| (iii) Other | | | | | | | | | |

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| | | | | | | | | | |
|--|------|------|------|-----|------|------|------|------|------|
| | 3015 | 3015 | 3015 | 315 | 3015 | 3015 | 3015 | 3015 | 3015 |
| (e) All depositors [total of items 1(a) to 1(d)] | | | | | | | | | |

| Description | Total Liabilities | | | | Liabilities to non-residents (included in column 8) |
|---|-------------------|-------------|-----------|-------|---|
| | Short-term | Medium-term | Long-term | Total | |
| Liabilities to the public (continued) | 3 | | | | |
| | 3 | 6 | 7 | 8 | 9 |
| | R'000 | R'000 | R'000 | R'000 | R'000 |
| | 3101 | 3101 | 3501 | 3101 | |
| 2. Loans received by discount houses against pledge of assets | | | | | |
| 3. Loans and advances from: | | | | 3202 | |
| Total for this item | | | | | |
| (a) Residents of the Republic: | 3303 | 3303 | 3303 | 3303 | |
| (i) Governments | | | | | |
| | 3404 | 3404 | 3404 | 3404 | |
| (ii) Reserve Bank | | | | | |
| | 3505 | 3505 | 3505 | 3505 | |
| (iii) Banks within the group of the reporting bank | | | | | |
| | 3606 | 3606 | 3606 | 3606 | |

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| | | | | | |
|--|-------------------|-------------|-----------|-------|---|
| (iv) Other banking institutions | | | | | |
| | 3707 | 3707 | 3707 | 3707 | |
| (v) Building societies and mutual building societies | | | | | |
| | 3808 | 3808 | 3908 | 3808 | |
| (vi) Other | | | | | |
| (b) Residents of independent States: | 3909 | 3909 | 3909 | 3909 | 3909 |
| (i) Governments | | | | | |
| | 4010 | 4010 | 4010 | 4010 | 4010 |
| (ii) Banks within the group of the reporting bank | | | | | |
| | 4111 | 4111 | 4111 | 4111 | 4111 |
| (iii) Other banking institutions | | | | | |
| | 4212 | 4112 | 4212 | 4212 | 4212 |
| (iv) Building societies | | | | | |
| | 4313 | 4313 | 4313 | 4313 | 4313 |
| (v) Other | | | | | |
| | | | | | |
| | Total liabilities | | | | Liabilities to non-residents (included in column 8) |
| Description | Short-term | Medium-term | Long-term | Total | |
| Liabilities to the public (continued) | 4 | | | | |
| | 3 | 6 | 7 | 8 | 9 |
| | R'000 | R'000 | R'000 | R'000 | R'000 |
| (c) Other non-residents: | 4401 | 4401 | 4401 | 4401 | 4401 |

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| | | | | | |
|---|------|------|------|------|------|
| (i) Foreign governments | | | | | |
| | 4502 | 4502 | 4502 | 4502 | 4502 |
| (ii) Foreign branches and subsidiaries | | | | | |
| | 4602 | 4603 | 4603 | 4603 | 4502 |
| (iii) Other foreign banks | | | | | |
| | 4704 | 4704 | 4704 | 4704 | 4704 |
| (iv) Other | | | | | |
| | 4805 | 4805 | 4805 | 4805 | 4805 |
| 4. Other bills payable | | | | | |
| 5. Other liabilities to the public: | 4906 | 4906 | 4906 | 4906 | 4906 |
| (a) Credit balance in a clearing house settlement or a similar settlement . | | | | | |
| | 5007 | 5007 | 5007 | 5007 | 5007 |
| (b) Debentures not included in item B.7(b) | | | | | |
| | 5108 | 5108 | 5108 | 5108 | 5108 |
| (c) 50 percent of credits in transits | | | | | |
| | 5209 | 5209 | 5209 | 5209 | 5209 |
| (d) Other | | | | | |
| | 5310 | 5310 | 5310 | 5310 | 5310 |
| 6. Total Liabilities to the public (items 1 to 5) | | | | | |

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| Description | Total Liabilities | Liabilities to non-residence (included in column 1) | |
|--|-------------------|---|-------|
| | | Residence of independent sates | Other |
| | 5 | | |
| B. Capital, debentures, reserves and liabilities other than to the public | 1 | 2 | 3 |
| 7. Total paid-up capital debentures and unimpaired reserve funds: | R'000 | R'000 | R'000 |
| (a) Paid up capital held by - | 5401 | 5401 | 5401 |
| (i) banking institutions | | | |
| | 5502 | 5502 | 5502 |
| (ii) other | | | |
| | 5603 | 5603 | 5603 |
| (iii) Subtotal | | | |
| | 5704 | 5704 | 5704 |
| (b) Debentures (section 14(2) of the Act) | | | |
| | 5805 | 5805 | |
| (c) Unimpaired reserve funds | | | |
| | 5906 | 5906 | 5906 |
| (d) Cross capital and unimpaired reserve funds (total of sub-items (a), (b) and (c)) | | | |
| | 6007 | | |
| (e) Less: Reduction (section 1(5) of the Act) | | | |
| | 6108 | 6108 | 6108 |
| (f) Net capital and unimpaired reserve funds | | | |

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| | | | |
|--|------|------|------|
| | 6209 | | |
| 8. Balance due to head office and branches in the Republic | | | |
| | 6310 | 6310 | 6310 |
| 9. Foreign finance in the bank's own name on-lent to the clients | | | |
| | 6411 | 6411 | 6411 |
| 10. Liabilities other than the foregoing | | | |
| | 6512 | 6512 | 6512 |
| 11. Total of items 7 to 10 | | | |
| | 6613 | 6613 | 6613 |
| 12. Total liabilities (items 6 and 11) | | | |

Note: Certain liability items required further analysis prescribed in the annexure to BA Form 9.

| Description | Short-term | Medium-term | Long-term | Total | Liabilities to non-residents (included in column 4) |
|---|------------|-------------|-----------|-------|---|
| | 6 | | | | |
| C. Memorandum | 1 | 2 | 3 | 4 | 5 |
| 1. Negotiable certificates of deposits included under item A.1(e) above, issued to: | R'000 | R'000 | R'000 | R'000 | R'000 |
| (a) Residents of the Republic: | | | | | |
| (i) Banking institutions | 6701 | 6701 | 6701 | 6701 | |
| | | | | | |
| | 6802 | 6802 | 6802 | 6802 | |

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| | | | | | |
|--------------------------------------|------|------|------|------|------|
| (ii) Other | | | | | |
| | 6903 | 6903 | 6903 | 6903 | |
| (iii) Total | | | | | |
| | 7004 | 7004 | 7006 | 7004 | 7004 |
| (b) Residents of independent states: | | | | | |
| (i) Banks | | | | | |
| | 7105 | 7105 | 7105 | 7105 | 7105 |
| (ii) Other | | | | | |
| | 7206 | 7206 | 7206 | 7206 | 7206 |
| (iii) Total | | | | | |
| | 7307 | 7307 | 7307 | 7307 | 7307 |
| (c) Other non-residents | | | | | |

| | Deposits withdrawable by cheque | | | Transmission deposits | | |
|---|---------------------------------|---------------------------------|---------------------|---------------------------|---------------------------------|---------------------|
| | Residents of the Republic | Residents of independent states | Other non-residents | Residents of the Republic | Residents of independent states | Other non-residents |
| | 7 | | | | | |
| | 1 | 2 | 3 | 4 | 3 | 6 |
| 2. Amounts in respect of cheque and transmission deposits included under total demand deposits (item A.1(e), column 1): | R'000 | R'000 | R'0003 | R'000 | R'000 | R'000 |
| | 7401 | 7401 | 7401 | 7401 | 7401 | 7403 |
| (a) Central Governments, provincial administrations, Government of SWA, Governments of self-governing | | | | | | |

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| | | | | | | |
|-----|--|------|------|------|------|------|
| | territories, banking institutions, building societies, mutual building societies and non-residents | | | | | |
| | | 7502 | 7502 | | 7502 | 7502 |
| (b) | Other | | | | | |
| | | 7603 | 7603 | 7603 | 7603 | 7603 |
| (c) | Total | | | | | |

| Description | Total amount | Amount (included in column 1) | |
|--|--------------|---------------------------------|---------------------|
| | | Residents of independent states | Other non-residents |
| | 8 | | |
| | 1 | 2 | 3 |
| | R'000 | R'000 | R'000 |
| | 7701 | 7701 | 7701 |
| Memorandum (continued) | | | |
| 3. Contingent liabilities sand other risk exposures: | | | |
| (a) Bills rediscounted | 7802 | 7802 | 7802 |
| (b) Acceptance on behalf of clients | 7903 | 7903 | 7903 |
| (c) Loans and advances granted but not paid out | 8004 | 8004 | 8004 |
| (d) Guarantees given on behalf of clients | 8105 | 8105 | 8105 |
| (e) Other contingent liabilities and net open position in foreign currencies | | | |

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| | | | |
|-----------------|------|------|------|
| | 8206 | 8206 | 8206 |
| (f) Total | | | |

| | | | |
|--|------|------|------|
| | 8307 | 8307 | 8307 |
| 4. Total commitments in respect of repurchase agreements | | | |

| Description | Total assets | | | Foreign assets (included in column 3) | |
|---|---------------|----------------|--------------|---------------------------------------|--------------------|
| | Liquid assets | Domestic cover | Total assets | In independent states | In other countries |
| | 9 | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| | R'000 | R'000 | R'000 | R'000 | R'000 |
| | 9001 | 9001 | 9001 | 9001 | 9001 |
| 1. Subsidiary coin | | | | | |
| | 9002 | 9102 | 9102 | 9102 | 9102 |
| 2. Gold coin and bullion | | | | | |
| | 9203 | 9203 | 1203 | 9203 | 9203 |
| 3. Bank notes | | | | | |
| | 9304 | 9304 | 9304 | | |
| 4. Deposits with Reserve Bank | | | | | |
| 5. Deposits with and loans and advances to banks, building societies and mutual building societies: | | | 9405 | | |
| | | | | | |

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| | | | | | |
|--|--|-------|-------|-------|-------|
| Total for this item | | 9506 | 9506 | | |
| (a) In the Republic: | | | | | |
| (i) Banks within the same group as the reporting bank | | 9607 | 9607 | | |
| (ii) Other banks | | | | | |
| (iii) Building societies and mutual building societies | | 9708 | 9708 | | |
| (b) Independent statement: | | 9809 | 9009 | 9809 | |
| (i) Banks within the same group as the reporting bank | | | | | |
| (ii) Other banks | | 9910 | 9910 | 9910 | |
| (iii) Building societies | | | | | |
| | | 10011 | 10011 | 10011 | |
| (c) In other countries: | | | 10112 | | 10112 |
| (i) Branches and subsidiary companies | | | | | |
| (ii) Other banks | | | 10213 | | 10213 |

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| Description | Total assets | | | Foreign assets (included in column 3) | |
|--|---------------|----------------|--------------|---------------------------------------|--------------------|
| | Liquid assets | Domestic cover | Total assets | In independent states | In other countries |
| | 10 | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| | R'000 | R'000 | R'000 | R'000 | R'000 |
| 6. Negotiable certificates of deposit with unexpired maturity of - | | | 10301 | | |
| Total for this item | | | | | |
| (a) up to 31 days | | 10402 | 10402 | 10402 | 10402 |
| (b) over 31 days up to 6 months | | | | | |
| (c) over 6 months up to 12 months | | 10503 | 10503 | 10503 | 10503 |
| (d) over 12 months up to 36 months | | | | | |
| (e) over 36 months | | 10604 | 10604 | 10604 | 10604 |
| | | | | | |
| | | 10705 | 10705 | 10705 | 10705 |
| | | | | | |
| | | 10906 | 10906 | 10906 | 10906 |
| | | | | | |
| 7. Loans to discount houses in the Republic | 10507 | 10907 | 10907 | | |
| | | | | | |
| 8. Land Bank: | 11008 | 11008 | 11008 | | |

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| | | | | | |
|---|---------------|----------------|--------------|---------------------------------------|--------------------|
| (a) Bills | | | | | |
| | 11109 | 11109 | 11109 | | |
| (b) Loans and advances | | | | | |
| | 11210 | 11210 | 11210 | 11210 | 11210 |
| 9. Treasury bills | | | | | |
| | Total assets | | | Foreign assets (included in column 3) | |
| Description | Liquid assets | Domestic cover | Total assets | In independent states | In other countries |
| | 11 | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| | R'000 | R'000 | R'000 | R'000 | R'000 |
| 10. Investments: | | | 11301 | | |
| Total for this item | 11402 | 11402 | 11402 | | |
| (a) Stock of the Government of the Republic | | | | | |
| | | 11503 | 11503 | 11503 | |
| (b) Stock of governments of independent states | | | | | |
| | | 11604 | 11604 | | |
| (c) Government loan levies | | | | | |
| | | 11708 | 11703 | | |
| (d) Non-marketable securities of the Government of the Republic | | | | | |

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| | | | | | |
|---|--------|-------|-------|-------|-------|
| | | 11806 | 11806 | 11806 | |
| (e) Other securities issued by governments of independent states | | | | | |
| | | 11907 | 11907 | 11907 | 11907 |
| (f) Securities of Central Government bodies | | | | | |
| | 12008 | 12008 | 12008 | | |
| (g) Securities issued by the Reserve Bank | | | | | |
| | 12109 | 12109 | 12109 | | |
| (h) Debentures issued by the Land Bank | | | | | |
| | 122210 | 12210 | 12210 | | |
| (i) Debentures and notes issued by the Industrial Development Corporation . | | | | | |
| | | 12311 | 12311 | 12311 | |
| (j) Securities and bills issued by other public corporations | | | | | |
| | | 12412 | 12412 | | |
| (k) Securities issued by self-governing territories | | | | | |
| | | 12513 | 12513 | | |
| (l) Securities of Government of South-West Africa | | | | | |
| | | 12614 | 12614 | | |
| (m) Securities of regional services councils | | | | | |
| | | 12715 | 12715 | 12715 | 12715 |
| (n) Securities of local authorities | | | | | |
| | | 12801 | 12801 | 12801 | |
| | | | | | |

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| Description | Total assets | | | Foreign assets (included in column 3) | |
|--|---------------|----------------|--------------|---------------------------------------|--------------------|
| | Liquid assets | Domestic cover | Total assets | In independent states | In other countries |
| | 12 | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| | R'000 | R'000 | R'000 | R'000 | R'000 |
| (o) Other securities guaranteed by the Central Government | | 12801 | 12801 | 12801 | |
| (p) Stock issued by the Reserve Bank | | 12902 | 12902 | | |
| (q) Share in banking subsidiaries | | 13003 | 13003 | 13003 | 13003 |
| (r) Shares in other banking institutions | | 13104 | 13104 | 13104 | 13104 |
| (s) Debentures issued by a bank in terms of section 14(2) of the Act | | 13205 | 13205 | | |
| (t) Other debentures | | 13306 | 13306 | 13306 | 13306 |
| (u) Shares in building societies | | 13407 | 13407 | 13407 | |
| (v) Shares in domestic and foreign subsidiary companies | | 13508 | 13508 | 13508 | 13508 |
| | | 13609 | 13609 | 13609 | 13609 |

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| | | | | |
|-----------------------------|-------|-------|-------|-------|
| (w) Other shares | | | | |
| | 13710 | 13410 | 13710 | 13710 |
| (x) Other investments | | | | |

| Description | Total assets | | | Foreign assets (included in column 3) | |
|--|---------------|----------------|--------------|---------------------------------------|--------------------|
| | Liquid assets | Domestic cover | Total assets | In independent states | In other countries |
| | 13 | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| | R'000 | R'000 | R'000 | R'000 | R'000 |
| 11. Bills discounted or purchased: | | | 13801 | | |
| Total for this item | | | | | |
| (a) Drawn by residents of the republic - Current | | 13902 | 13902 | 13902 | 13902 |
| (i) Bankers' acceptances | | | | | |
| (1) Own acceptances | 14003 | 14003 | 14003 | 14003 | 14003 |
| (2) Other | | | | | |
| (ii) Other bills | 14104 | 14104 | 14104 | 14104 | 14104 |
| | | | | | |
| | 14205 | 14205 | 14205 | 14205 | 14205 |
| (b) Drawn by residents of independent states - Current | | | | | |
| | 14306 | 14306 | 14306 | 14306 | 14306 |
| (c) Drawn by other non-residents - Current | | | | | |

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| | | | | | |
|-------------------|--|-------|-------|-------|-------|
| | | 14407 | 14407 | 14407 | 14407 |
| (d) Overdue | | | | | |

12. Discount and advances in respect of instalment sales:

- Total for this item
- (a) Current:
- (i) Contracts purchased
- (ii) Advances against the pledge of contracts
- (iii) Direct contracts
- (iv) Floorplans
- (b) Overdue

| | | | | |
|---|-------|-------|-------|-------|
| | | 14508 | | |
| Total for this item | | | | |
| (a) Current: | 14609 | 14609 | 14609 | 14609 |
| (i) Contracts purchased | | | | |
| (ii) Advances against the pledge of contracts | 14710 | 14210 | 14710 | 14210 |
| (iii) Direct contracts | | | | |
| (iv) Floorplans | 14811 | 14812 | 14811 | 14811 |
| (b) Overdue | | | | |
| (b) Overdue | 14912 | 14912 | 14912 | 14912 |
| (b) Overdue | 15013 | 15013 | 15013 | 15013 |
| (b) Overdue | | | | |

| Description | Total assets | | | Foreign assets (included in column 3) | |
|--|---------------|----------------|--------------|---------------------------------------|--------------------|
| | Liquid assets | Domestic cover | Total assets | In independent states | In other countries |
| | 14 | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| | R'000 | R'000 | R'000 | R'000 | R'000 |
| 13. Loans and advances to public sector: | | | 15101 | | |
| Total for this item | | | | | |

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| | | | | |
|--|-------|-------|-------|-------|
| | 15202 | 15102 | 15202 | |
| (a) South African Transport Services | | | | |
| | 15303 | 15303 | 15303 | |
| (b) Department of Posts and Telecommunications | | | | |
| | 15404 | 15404 | 15404 | 15404 |
| (c) Other central government | | | | |
| | 15505 | 15505 | 15505 | |
| (d) Governments of independent states | | | | |
| | 15606 | 15606 | | |
| (e) Provincial administrations | | | | |
| | 15707 | 15707 | | |
| (f) Government of South-West Africa | | | | |
| | 15808 | 15808 | | |
| (g) Government of self-governing territories | | | | |
| | 15909 | 15909 | 15909 | 15909 |
| (h) Public corporations | | | | |
| | 16010 | 16010 | | |
| (i) Regional services councils | | | | |
| | 16111 | 16111 | 16111 | 16111 |
| (j) Local authorities | | | | |
| | 16212 | 16212 | | 16212 |
| (k) Governments of Botswana, Lesotho and Swaziland | | | | |
| | 16313 | 13613 | 16313 | 16313 |
| (l) Other foreign public sector bodies | | | | |

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| Description | Total assets | | | Foreign assets (included in column 3) | |
|---|---------------|----------------|--------------|---------------------------------------|--------------------|
| | Liquid assets | Domestic cover | Total assets | In independent states | In other countries |
| | 15 | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| | R'000 | R'000 | R'000 | R'000 | R'000 |
| 14. Other loans and advances: | | | 16401 | | |
| Total for this item | | 16502 | 16502 | 16502 | 16502 |
| (a) Factoring: | | | | | |
| (i) Current | | 16603 | 16603 | 16603 | 16603 |
| (ii) Overdue | | 16704 | 16704 | 16704 | 16704 |
| (b) To non-linking subsidiary companies | | | | | |
| (c) Other: | | 16805 | 16805 | 16805 | 16005 |
| (i) Current: | | | | | |
| (1) Loans to individuals | | 16906 | 16906 | 16906 | 16906 |
| (2) Other | | | | | |
| (ii) Overdue | | 17007 | 17007 | 17007 | 17007 |
| 15. Leasing transactions | | | 17108 | | |

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| | | | | |
|---------------------------------------|-------|-------|-------|-------|
| Total for this item | | | | |
| (a) Current: | 17209 | 17209 | 17209 | 17209 |
| (i) Central Government bodies | | | | |
| | 17310 | 17310 | 17310 | 17310 |
| (ii) Other public sector bodies | | | | |
| | 17411 | 17411 | 17411 | 17411 |
| (iii) Other | | | | |
| | 17512 | 17512 | 17512 | 17512 |
| (b) Rentals overdue | | | | |

| Description | Total assets | | | Foreign assets (included in column 3) | |
|---|---------------|----------------|--------------|---------------------------------------|--------------------|
| | Liquid assets | Domestic cover | Total assets | In independent states | In other countries |
| | 16 | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| | R'000 | R'000 | R'000 | R'000 | R'000 |
| 16. Investments by head office in capital of foreign braches | | | 17601 | 17601 | 17601 |
| | | 17702 | 17702 | 17702 | 17702 |
| 17. Remittances in transit | | | | | |
| | | 17803 | 17803 | | |
| 18. Other balance due by head office and branches in the republic | | | | | |
| | | 17904 | 17904 | 17904 | 17904 |
| 19. Clients' liability on account of bank's foreign borrowing | | | | | |

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| | | | | | |
|--|-------|-------|-------|--------|-------|
| | | 18005 | 18005 | 18005 | 18005 |
| 20. Furniture fitting and equipment | | | | | |
| | | 18106 | 18106 | 18106 | 18106 |
| 21. Bank premises | | | | | |
| 22. Fixed property other than bank premises: | | 18207 | 18207 | 182073 | 18207 |
| (a) Bought in | | | | | |
| | | 18308 | 18308 | 18308 | 18308 |
| (b) Other | | | | | |
| | | 18409 | 18409 | 18409 | 18409 |
| 23. Assets other than the foregoing | | | | | |
| | 18510 | 18510 | 18510 | 18510 | 18510 |
| 24. Total assets (items 1 to 23) | | | | | |

Memorandum

| | | | | | |
|---|--|--|-------|-------|-------|
| 1. Current loans and advances included under item 14(c)(i) above: | | | 18611 | 18611 | 18611 |
| (a) Secured by mortgage over urban immovable property | | | | | |
| | | | 18712 | 18712 | 18712 |
| (b) Secured by mortgage over farm property | | | | | |

Note: Certain asset items require further analysis as prescribed in the annexures to BA Form 9.

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DETAILS OF AUTHORISED AND ISSUED CAPITAL

| Description | Number | | Nominal Value per unit | Amount |
|--|--------|-------|------------------------|--------|
| | 17 | | | |
| | 1 | 2 | 3 | |
| | | Rand | R'000 | |
| 1. Authorized share capital (specify type of share): | | | | |
| (a) | | | | |
| (b) | | | | |
| (c) | | | | |
| (d) | | | | |
| | 19005 | 19005 | 19005 | |
| (e) Total | | | | |

2. Paid-up share capital (specify type of share):

| | | | |
|-----------------|-------|-------|-------|
| (a) | | | |
| (b) | | | |
| (c) | | | |
| (d) | | | |
| | 20010 | 20010 | 20010 |
| (e) Total | | | |

We declare -

- (1) that the information furnished in the foregoing statement and in all the annexures thereto is to the best of our knowledge and belief correct;
- (2) that in accordance with the requirements of section 1(5)(a) of the Act, provision for depreciation of assets and for bad or doubtful debts was last made on (date) and (date) respectively; and
- (3) that in accordance with the requirements of section 1(5) of the Act, the foregoing statement does not include as assets any of the items referred to in paragraphs (b) to (d) of that section.

Signed at this day of 19

.....

Chief Accounting Officer

Chief Executive Officer

AUDITORS' CERTIFICATE

(As required by section 13(3) of the Act)

As auditors(s) of the above-named banking institution, I/we -

- (a) hereby report that in my/our opinion and to the best of my/our information the foregoing statement gives a true and fair view of the banking institution's affairs as at the date stated and has been prepared in accordance with the requirements of the Act and the regulations made there under; and
- (b) report that in my/our opinion and to the best of my/our information the reductions made under liability item B.7(e) are adequate provision as

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3. Debentures issued i.t.o. section 14(2) of the Act (specify):

| | | | |
|-----------------|-------|-------|-------|
| (a) | | | |
| (b) | | | |
| (c) | | | |
| (d) | | | |
| | 21015 | 21015 | 21015 |
| (e) Total | | | |
| | | | |

required by the section 1(5) of the Act, to the extent that the provision has not been made otherwise.

.....
Signature *Signature*

Date *Date*

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(13) Forms of annexures to the quarterly statement of assets and liabilities in which the information referred to in section 13(6) of the Act is to be furnished:

ANNEXURE A TO BA FORM 9
 (in terms of section 13(6) of the Act)

| | | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|
| W | 9 | A | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|

(Confidential and not available for inspection by the public)
 (To be submitted, in original only, with every BA Form 9)

Name of banking institution.

Attached to BA Form 9 as at 19.....

All amounts to be rounded off to the nearest R1 000

OVERDUE ACCOUNTS

| | | Asset item number of BA Form 9 | | | | |
|----|---|--------------------------------|-------|-----------|-----------|-------|
| | | 11(d) | 12(b) | 14(a)(ii) | 14(c)(ii) | 15(b) |
| | 1 | | | | | |
| | | 1 | 2 | 3 | 4 | 5 |
| | | R'000 | R'000 | R'000 | R'000 | R'000 |
| | | 101 | 101 | 101 | 101 | 101 |
| 1. | Amount shown against item 5 of last preceding Annexure A | | | | | |
| | | 202 | 202 | 202 | 202 | 202 |
| 2. | Less: Total amount written off as unrecoverable during quarter | | | | | |
| | | 303 | 303 | 303 | 303 | 303 |

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| | | | | | | |
|----|---|-----|-----|-----|-----|-----|
| 3. | Balance | | | | | |
| | | 404 | 404 | 404 | 404 | 404 |
| 4. | Net increase or decrease (item 5 less item 3) | | | | | |
| | | 505 | 505 | 505 | 505 | 505 |
| 5. | Gross amount overdue as at date of BA Form 9 | | | | | |
| | | 606 | 606 | 606 | 606 | 606 |
| 6. | Less: Existing specific provision for bad or doubtful debts | | | | | |
| | | 707 | 707 | 707 | 707 | 707 |
| 7. | Net amount overdue per current BA Form 9 | | | | | |
| | | 808 | 808 | 808 | 808 | 808 |
| 8. | Number of accounts overdue..... | | | | | |

9. Have accounts been scrutinised in order to ascertain what amounts are overdue?
 "Yes" or "No"

If "No", how have overdue amounts been determined?

.....

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ANNEXURE B TO BA FORM 9
 (in terms of section 13(6) of the Act)

| | | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|
| W | 9 | B | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|

(Confidential and not available for inspection by the public)
 (To be submitted, in original only, with every BA Form 9)

Name of banking institution.
 Attached to BA Form 9 as at 19.....

All amounts to be rounded off to the nearest R1 000

ANALYSIS OF INVESTMENTS IN SHARES AND DEBENTURES

I. ALL SHARES INCLUDED UNDER ASSET ITEMS 10,14.21 AND 22 OF BA FORM 9

| Name of company | Number of shares | Book value | Current market value of quoted shares | Value placed on unquoted shares |
|---|------------------|------------|---------------------------------------|---------------------------------|
| A. ORDINARY SHARES (excluding shares in insurers): | 1 | | | |
| | 1 | 2 | 3 | 4 |
| 1. Asset item 10(q): | | R'000 | R"000 | R'000 |
| | | | | |
| | | | | |
| Total value | | 101 | 101 | 101 |
| 2. Asset item 10(r): | | | | |
| | | | | |
| | | | | |
| Total value | | 202 | 202 | 202 |
| 3. Asset item 10(u): | | | | |
| | | | | |
| | | | | |

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| | | | | |
|-----------|------------------------|-----|-----|-----|
| | | 303 | 303 | 303 |
| | Total value | | | |
| 4. | Asset item 10(v): | | | |
| | | | | |
| | | | | |
| | Total value | 404 | 404 | 404 |
| | Total value | | | |
| 5. | Asset item 10(w): | | | |
| | | | | |
| | | | | |
| | Total value | 505 | 505 | 505 |
| | Total value | | | |
| 6. | Asset items 21 and 22: | | | |
| | (a) Subsidiaries: | | | |
| | | | | |
| | | | | |
| | (b) Other: | | | |
| | | | | |
| | | | | |
| | (c) Total value | 606 | 606 | 606 |
| | Total value | | | |

| Name of company | Number of shares | Book value | Current market value of quoted shares | Value placed on unquoted shares |
|-----------------|------------------|------------|---------------------------------------|---------------------------------|
| | 2 | | | |

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B. PREFERENCE SHARES
(State whether redeemable or convertible)

| | 1 | 2 | 3 | 4 |
|----------------------|---|-------|-------|-------|
| 1. Asset item 10(q): | | R'000 | R'000 | R'000 |
| | | | | |
| | | | | |
| Total value | | 701 | 701 | 701 |
| 2. Asset item 10(c): | | | | |
| | | | | |
| | | | | |
| Total value | | 802 | 802 | 802 |
| 3. Asset item 10(u): | | | | |
| | | | | |
| | | | | |
| Total value | | 903 | 903 | 903 |
| 4. Asset item 10(v); | | | | |
| | | | | |
| | | | | |
| Total value | | 1004 | 1004 | 1004 |
| 5. Asset item 10(w): | | | | |
| | | | | |
| | | | | |
| Total value | | 1105 | 1105 | 1105 |

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6. Asset item 14(b):

.....

.....

Total value

| | | | |
|--|------|------|------|
| | | | |
| | | | |
| | 1206 | 1206 | 1206 |
| | | | |

7. Asset item 14(c)(i)(2):

.....

.....

Total value

| | | | |
|--|------|------|------|
| | | | |
| | | | |
| | 1307 | 1307 | 1307 |
| | | | |

8. Asset items 21 and 22:

(a) Subsidiaries:

.....

.....

(b) Other:

.....

.....

(c) Total value

| | | | |
|--|------|------|------|
| | | | |
| | | | |
| | | | |
| | 1408 | 1408 | 1408 |
| | | | |

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II. SHARES IN INSURERS

(included under asset item 10 of BA Form 9)

| Name of insurer | Total nominal value of issued shares | 30 per cent of amount in column 1 | Nominal value of shares held by reporting institution and its associates | Excess of amount in column 3 over that in column 2 |
|----------------------------|--------------------------------------|-----------------------------------|--|--|
| | 3 | | | |
| | 1 | 2 | 3 | 4 |
| | R'000 | R'000 | R'000 | R'000 |
| 1. Asset item 10(v): | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total value | 1501 | 1501 | 1501 | 1501 |
| | | | | |
| 2. Asset item 10(w): | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total value | 1602 | 1602 | 1602 | 1602 |
| | | | | |

(Note - Only information in respect of insurers registered to transact business in the Republic is to be furnished).

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III. DEBENTURES ISSUED BY BANKS IN TERMS OF SECTION 14(2) OF THE ACT (Included under asset item 10 of BA Form 9)
(Included under asset item 10 of BA Form 9)

| Name of issuing bank | Amount of debentures held | |
|---------------------------|---------------------------|------|
| | 4 | |
| | R'000 | |
| 1. Asset item 10(s):..... | | |
| | | |
| | | |
| | | |
| | | 1701 |
| Total value..... | | |

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ANNEXURE C TO BA FORM 9

| | | | | | | | | | |
|----------|----------|----------|--|--|--|--|--|--|--|
| W | 9 | C | | | | | | | |
|----------|----------|----------|--|--|--|--|--|--|--|

(in terms of section 13(6) of the Act)
 (Confidential and not available for inspection by the public)
 (To be submitted, in original only, with every BA Form 9)

Name of banking institution

Attached to BA Form 9 as at 19

All amounts to be rounded off to the nearest R1 000

ANALYSIS OF INSTALMENT SALE AND LEASING TRANSACTIONS

I. TYPE OF ASSET AND AGREEMENT

| | Asset item 12 | | Asset item 15 | |
|---|------------------|-------|------------------|------------------|
| | Instalment sales | | Financial leases | Operating leases |
| | 1 | | | |
| | 1 | 2 | 3 | |
| | R'000 | R'000 | R'000 | |
| 1. Passenger-cars: | | | | |
| New | 101 | 101 | 101 | |
| Used | 202 | 202 | 202 | |
| 2. Trucks..... | 303 | 303 | 303 | |
| 3. Agricultural machinery and equipment | 404 | 404 | 404 | |
| 4. All household appliances such as furniture, television and radio sets, other electrical equipment, etc | 505 | 505 | 505 | |
| 5. Industrial, commercial and office equipment | 606 | 606 | 606 | |

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| | | | |
|----------------------|-----|-----|-----|
| | 707 | 707 | 707 |
| 6. Other goods | | | |
| | 808 | 808 | 808 |
| 7. All goods | | | |

| II. TYPE OF PURCHASER | Domestic assets | | | |
|-------------------------------------|--------------------------|-------------|-------|-------|
| | Non-incorporated farming | Individuals | Other | Total |
| | 2 | | | |
| | 1 | 2 | 3 | 4 |
| | R'000 | R'000 | R'000 | R'000 |
| 1. Total amount shown against- | 901 | 901 | 901 | 901 |
| (a) asset item 12 of BA Form 9..... | | | | |
| | 1002 | 1002 | 1002 | 1002 |
| (b) asset item 15 of BA Form 9..... | | | | |

III UNEARNED FINANCE CHARGES

Describe the basis on which unearned finance charges are taken to income:

.....

.....

.....

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ANNEXURE D TO BA FORM 9

| | | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|
| W | 9 | D | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|

(in terms of section 13(6) of the Act)
 (Confidential and not available for inspection by the public)
 (To be submitted, in original only, with every BA Form 9)

Name of banking institution

Attached to BA Form 9 as at 19.....

All amounts to be rounded off to the nearest R1 000

INVESTMENT IN FIXED PROPERTY AND SHARES

| | | R'000 |
|----|---|-------|
| | 1 | |
| | | 101 |
| 1. | Total investment in fixed property (asset items 21 and 22 of BA Form 9, excluding investments by way of loans and advances and in shares included under these items)..... | |
| | | 202 |
| 2. | Total amount of loans and advances to subsidiaries whose main object is to hold fixed property (included under asset items 21 and 22 of BA Form 9) | |
| | | 303 |
| 3. | Total amount of investment in shares, including shares in subsidiaries [asset items 10(q) and (v)] plus the amount included under asset items 14, 21 and 22 of BA Form 9 in respect of shares | |
| | | 404 |
| 4. | Total of items 1, 2 and 3 | |
| | | 505 |
| 5. | Less: | |
| | (a) Investment in fixed property bought in and shares acquired during the past five years in order to protect an investment. | |
| | | 606 |
| | (b) Investment in redeemable preference shares excluding preference shares that can be converted into ordinary shares . | |

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| | |
|---|------|
| | 707 |
| (c) Total of items (a) and (b) | |
| | 808 |
| 6. Investments as reduced [item 4 less item 5(c)]..... | |
| | 909 |
| 7. Paid-up capital and unimpaired reserve funds (liability item B.7(d) of BA Form 9)..... | |
| | 1010 |
| 8. Amount by which the institution's paid-up capital and unimpaired reserve funds exceed its investments in fixed property and shares (item 7 less item 6)..... | |

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ANNEXURE E TO BA FORM 9

| | | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|
| W | 9 | E | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|

(in terms of section 13(6) of the Act)
 (Confidential and not available for inspection by the public)
 (To be submitted, in original only, with every BA Form 9)

Name of banking institution

19

Attached to BA Form 9 as at

All amounts to be rounded off to the nearest R1 000

PARTICULARS OF FIXED PROPERTY BOUGHT IN AND COMPANIES ACQUIRED IN ORDER TO PROTECT AN INVESTMENT WITHIN THE PAST FIVE YEARS

| I. PROPERTY BOUGHT IN AND PROPERTY COMPANIES ACQUIRED | Date bought in | | Amount of investment by way of shares and loans | |
|---|----------------|--|---|-------------------|
| | | | At date bought in | At date of return |
| | 1 | | | |
| | 1 | | 2 | 3 |
| | | | R'000 | R'000 |
| Description of property/company bought in: | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total | | | 101 | 101 |

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| II. OTHER COMPANIES ACQUIRED | Date bought in | Amount of investment in shares | |
|------------------------------|----------------|--------------------------------|-------------------|
| | | At date bought in | At date of return |
| | 1 | 2 | 3 |
| | | R'000 | R'000 |
| Name of company acquired: | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Total | | 202 | 202 |
| Total of I plus II | | 303 | 303 |

Notes:

1. In the case of a company acquired as a subsidiary, the date of application for the Registrar's approval in terms of section 27A of the Act, is to be reflected.
2. Companies whose main object is the holding of fixed property shall be included in Part I. Other companies are to be included in Part II.
3. Attention is drawn to section 1(6)(b) of the Act when completing column 1.

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ANNEXURE F TO BA FORM 9

| | | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|
| W | 9 | F | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|

(in terms of section 13(6) of the Act)
 (Confidential and not available for inspection by the public)
 (To be submitted, in original only, with every BA Form 9)

Name of banking institution

Attached to BA Form 9 as at 19.....

All amounts to be rounded off to the nearest R1 000

MISCELLANEOUS INFORMATION

| | | 1 |
|----|--|-------|
| | | R'000 |
| 1. | Assets pledged or encumbered | 101 |
| 2. | Liabilities to the institution of its directors or of any firm, partnership or company of which such director is, either directly or indirectly, a principal or in which he holds any office, excluding amounts included under item 3 below | 202 |
| 3. | (a) Total amount owing to the institution in respect of loans and advances granted to members of its affiliated group* other than those to banking institutions in that group and those to subsidiaries whose main object is the holding of filed property | 303 |
| | (b) Total amount of the institution's investment in redeemable preference shares {excluding preference shares that can be converted into ordinary shares), issued by members of the affiliated group* of the institution..... | 404 |
| | (c) Total of items (a) and (b) | 505 |
| | | 606 |

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| | | |
|--|---|------|
| (d) Less: Amount by which the institution's capital and unimpaired reserve funds exceed its investment in fixed property and shares (item 8 of Annexure D) | | 707 |
| (e) Loans, advances and investments, as adjusted (item (c) less item (d) above) | | 808 |
| (f) 5 per cent of total liabilities to the public (i.e. 5 per cent of liability item A.6, column 8 of BA Form 9) | | 909 |
| (g) Excess/deficiency (-) [item (f) less item (e)] | | |
| 4. Investment in and loans and advances to subsidiaries: | | |
| | 2 | |
| | | 1001 |
| (a) Shares in- | | |
| (i) banking institutions | | 1102 |
| (ii) other..... | | 1203 |
| (iii) Total..... | | |
| (b) Loans and advances to | | 1304 |
| (i) banking institutions | | 1405 |
| (ii) other..... | | 1506 |
| (iii) Total | | 1607 |
| (c) Total | | 1708 |
| 5. Total amount invested in shares of the reporting institution by its controlling company..... | | |

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6. Financial options and futures contracts entered into according to:

| | | Remaining period to date of expiry | | | | | |
|-----|--|------------------------------------|------------------------|---------------------------------|--------------------------------|-------------------|-------|
| | | Demand and up to 31 days | 32 days up to 6 months | More than 6 months up to 1 year | More than 1 year up to 3 years | More than 3 years | Total |
| 3 | | 1 | 2 | 3 | 4 | 5 | 6 |
| | | R'000 | R'000 | R'000 | R'000 | R'000 | R'000 |
| | | 1801 | 1801 | 1801 | 1801 | 1801 | 1801 |
| (a) | Gross value of potential sales of financial instruments in terms of call options granted | | | | | | |
| | | 1902 | 1902 | 1902 | 1902 | 1902 | 1902 |
| (b) | Gross value of potential sales of financial instruments in terms of put options held..... | | | | | | |
| | | 2003 | 2003 | 2003 | 2003 | 2003 | 2003 |
| (c) | Gross value of potential sales of financial instruments..... | | | | | | |
| | | 2104 | 2104 | 2104 | 2104 | 2104 | 2104 |
| (d) | Gross value of potential purchases of | | | | | | |

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| | | | | | | |
|---|------|------|------|------|------|------|
| financial instruments in terms of put | | | | | | |
| | 2205 | 2205 | 2205 | 2205 | 2205 | 2205 |
| (e) Gross value of potential purchases of financial instruments in terms of call options held..... | | | | | | |
| | 2306 | 2306 | 2306 | 2306 | 2306 | 2306 |
| (f) Gross value of potential purchases of financial instruments in terms of futures contracts | | | | | | |

* See definition of “affiliated group” in section 21A(1)(b) of the Act.

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ANNEXURE G TO BA FORM 9

| | | | | | | | | | |
|----------|----------|----------|--|--|--|--|--|--|--|
| W | 9 | G | | | | | | | |
|----------|----------|----------|--|--|--|--|--|--|--|

(Confidential and not available for inspection by the public)
 (Confidential and not available for inspection by the public)
 (To be submitted, in original only, with every BA Form 9)

Name of banking institution

Attached to BA Form 9 as at 19.....

All amounts to be rounded off to the nearest R1 000

ANALYSIS OF TOTAL PAID-UP CAPITAL, DEBENTURES AND UNIMPAIRED RESERVE FUNDS

| | Paid-up capital | Debentures | Unimpaired reserve funds | Total |
|--|-----------------|------------|--------------------------|-------|
| I. BALANCES AND CHANGES | 1 | | | |
| | 1 | 2 | 3 | 4 |
| | R'000 | R'000 | R'000 | R'000 |
| | 101 | 101 | 101 | 101 |
| 1. Balance as per last preceding BA Form 9 | 202 | | | 202 |
| 2. Changes during this quarter: | | | | |
| (a) Capital..... | | | | |
| | | 303 | | 303 |
| (b) Debentures [section 14(2)] - | | | | |
| (i) Issued | | 404 | | 404 |
| | | | | |

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| | | | | |
|---|--------------|--------|--------|--------|
| (ii) Redeemed | | | | |
| | | 505 | | 505 |
| (in). Net amount outstanding | | | | |
| | | | 606 | 606 |
| (c) Non-distributable reserves - total | | | | |
| (Specify) | | | | |
| | | | 707 | 707 |
| (d) General provision for doubtful debts - total. | | | | |
| (Specify) | | | | |
| | | | 808 | 808 |
| (e) Tax equalisation reserve | | | | |
| | | | 909 | 909 |
| (f) Other reserves - total | | | | |
| (Specify) | | | | |
| | | | | |
| | 1010 | 1010 | 1010 | 1010 |
| 3. Balance as per accompanying BA Form 9 | | | | |
| To agree with liability items | B. 7(a)(iii) | B.7(b) | B.7(c) | B.7(d) |

II. ANALYSIS OF REDUCTION OF PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS

1. Depreciation of assets not yet provided for

| | |
|---|-------|
| 2 | |
| | R'000 |
| | 1101 |
| | |
| | 1202 |

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| | | |
|----|--|------|
| 2. | Doubtful debts not yet provided for | |
| | | 1303 |
| 3. | Losses not yet provided for | |
| | (Specify)..... | |
| | | |
| | | 1404 |
| 4. | Intangible assets not yet written off - total | |
| | (Specify)..... | |
| | | |
| | | 1505 |
| 5. | Capital deficit of foreign subsidiaries..... | |
| | | 1606 |
| 6. | Assets lodged or pledged to secure liabilities incurred under any other law..... | |
| | | 1707 |
| 7. | Other - total | |
| | (Specify)..... | |
| | | |
| | | 1808 |
| 8. | Total (to agree with liabilities item B.7(e) of BA Form 9)..... | |

| | | |
|--|---|------|
| III. DEBENTURES AS PERCENTAGE OF REQUIRED CAPITAL AND UNIMPAIRED RESERVE FUNDS | 3 | |
| | | 2001 |
| Total amount of outstanding debentures (issued in terms of section 14(2) of the Act) as a percentage of total required paid-up capital and unimpaired reserve funds as per BA Form 8 (Division V, item 5, column 3)..... | | % |

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(14) Form of statement contemplated in section 13(6) of the Act (to be submitted monthly):

MONTHLY STATEMENT OF LIABILITIES AND ASSETS DENOMINATED IN FOREIGN CURRENCIES ACCORDING TO REMAINING PERIOD TO MATURITY AND AGGREGATE NET OPEN POSITION IN FOREIGN CURRENCIES **BA FORM 10**

| | | | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|--|
| W | 1 | 0 | | | | | | | | |
|---|---|---|--|--|--|--|--|--|--|--|

(in terms of section 13(6) of the Banks Act, 1965)
 (Confidential and not available for inspection by the public)

Name of banking institution

Month ended19.....

All amounts to be shown in US dollars rounded off to the nearest \$1'000

| A. LIABILITIES | Foreign currency liabilities according to remaining period to maturity | | | | | |
|--|--|------------------------|---------------------------------|--------------------------------|-------------------|--------|
| | Demand and up to 31 days | 32 days up to 6 months | More than 6 months up to 1 year | More than 1 year up to 3 years | More than 3 years | Total |
| | 1 | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| | \$'000 | \$'000 | \$'000 | \$'000 | \$'000 | \$'000 |
| 1. Deposits by and loans and advances ¹⁾ received from: | 101 | 101 | 101 | 101 | 101 | 101 |
| (a) Government and their agencies (eg ECGD and Coface loan facilities in connection with export finance schemes) | | | | | | |
| | 202 | 202 | 202 | 202 | 202 | 202 |
| (b) Banking institutions: | | | | | | |
| (i) foreign submission and branches within the same group as the reporting institution | | | | | | |
| | 303 | 303 | 303 | 303 | 303 | 303 |

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| | | | | | | |
|--|------|------|------|------|------|------|
| (ii) Other foreign banks | | | | | | |
| | 404 | 404 | 404 | 404 | 404 | 404 |
| (iii) In the Republic | | | | | | |
| | 505 | 505 | 505 | 505 | 505 | 505 |
| (c) Other | | | | | | |
| | 606 | 606 | 606 | 606 | 606 | 606 |
| (d) Total | | | | | | |
| | 707 | 707 | 707 | 707 | 707 | 707 |
| 2. Loan Capital | | | | | | |
| | 808 | 808 | 808 | 808 | 808 | 808 |
| 3. Other liabilities: | | | | | | |
| (a) Bills payable | | | | | | |
| | 909 | 909 | 909 | 909 | 909 | 909 |
| (b) Other | | | | | | |
| | 1010 | 1010 | 1010 | 1010 | 1010 | 1010 |
| (c) Total | | | | | | |
| | 1111 | 1111 | 1111 | 1111 | 1111 | 1111 |
| 4. Total liabilities..... | | | | | | |
| 1) Shall include loans and advances in foreign currencies concluded in the name of the reporting institution and on-lent to clients. | | | | | | |

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| B CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES | Total | |
|---|-------|--------|
| | 2 | |
| | | \$'000 |
| | | 1201 |
| 1. Total outstanding foreign currency sales | | 1302 |
| 2. Gross value of potential sales of foreign currency and gold in terms of call options granted | | 1403 |
| 3. Gross value of potential sales of foreign currency and gold in terms of put options held | | 1504 |
| 4. Gross value of potential sales of foreign currency and gold in terms of futures contracts | | 1605 |
| 5. Gross value of potential sales of financial instruments in terms of call options granted | | 1706 |
| 6. Gross value of potential sales of financial instruments in terms of put options held | | 1807 |
| 7. Gross value of potential sales of financial instruments in terms of futures contracts | | 1908 |
| 8. Acceptances on behalf of clients | | 2009 |
| 9. Guarantees on behalf of clients | | 2110 |
| 10. Repurchase agreement | | |

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| | |
|-----------------|------|
| | 2211 |
| 11. Other..... | |
| | 2312 |
| 12. Total | |

C. ASSETS

| Foreign currency assets according to remaining period to maturity | | | | | | |
|--|--------------------------|------------------------|---------------------------------|-------------------------------|------------------|--------|
| | Demand and up to 31 days | 32 days up to 6 months | More than 6 months up to 1 year | More than 1 year up to 3 year | More than 3 year | Total |
| 3 | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| | \$'000 | \$'000 | \$'000 | \$'000 | \$'000 | \$'000 |
| 1. Subsidiary coin, gold coin, bullion and bank notes | 2501 | | | | | 2501 |
| | 2602 | 2602 | 2602 | 2602 | 2602 | 2602 |
| 2. Deposits with and loans and advances ¹⁾ to banking institutions: | | | | | | |
| (a) Foreign subsidiaries and branches within the same group as the reporting institution | 2703 | 2703 | 2703 | 2703 | 2703 | 2703 |
| (b) Other foreign banks | 2804 | 2804 | 2804 | 2804 | 2804 | 2804 |
| (c) In the Republic | 2905 | 2905 | 2905 | 2905 | 2905 | 2905 |
| (d) Total | | | | | | |

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3. Investments in:
- (a) Shares of subsidiaries and joint undertakings.....
 - (b) Capital liabilities of foreign branches
 - (c) Other
 - (d) Total

| | | | | | |
|------|------|------|------|------|------|
| | | | | 3006 | 3006 |
| | | | | | |
| | | | | 3107 | 3107 |
| | | | | | |
| 3208 | 3208 | 3208 | 3208 | 3208 | 3208 |
| | | | | | |
| 3309 | 3309 | 3309 | 3309 | 3309 | 3309 |
| | | | | | |

4. Bills discounted or purchased:
- (a) Bankers' acceptances
 - (b) Other bills
 - (c) Total

| | | | | | |
|------|------|------|------|------|------|
| 3410 | 3410 | 3410 | 3410 | 3410 | 3410 |
| | | | | | |
| 3511 | 3511 | 3511 | 3511 | 3511 | 3511 |
| | | | | | |
| 3612 | 3612 | 3612 | 3612 | 3612 | 3012 |
| | | | | | |

5. Other loans and advances ¹⁾ to:
- (a) Non-residents:
 - (i) Foreign governments and government institutions.....
 - (ii) Other

| | | | | | |
|------|------|------|------|------|------|
| 3713 | 3713 | 3710 | 3713 | 3713 | 3713 |
| | | | | | |
| 3814 | 3814 | 3814 | 3814 | 3814 | 1814 |
| | | | | | |

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| Foreign currency assets according to remaining period to maturity | | | | | | |
|--|--------------------------|------------------------|---------------------------------|-------------------------------|------------------|--------|
| | Demand and up to 31 days | 32 days up to 6 months | More than 6 months up to 1 year | More than 1 year up to 3 year | More than 3 year | Total |
| 4 | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| | \$'000 | \$'000 | \$'000 | \$'000 | \$'000 | \$'000 |
| | 3901 | 3901 | 3901 | 3901 | 3901 | 3901 |
| (b) Residents | | | | | | |
| (i) SA Government, SA Transport Services, Department of Posts and Telecommunications and local authorities | | | | | | |
| | 4002 | 4002 | 4002 | 4002 | 4002 | 4002 |
| (ii) Public corporations (including the SA Sugar Association and agriculture control boards) | | | | | | |
| | 4103 | 4103 | 4103 | 4103 | 4103 | 4103 |
| (iii) Other | | | | | | |
| | 4204. | 4204 | 4204 | 4204 | 4204 | 4204 |
| (c) Total | | | | | | |
| | | | | | 4305 | 4305 |
| 6. Premises, furniture and equipment | | | | | | |
| | 4406 | 4406 | 4406 | 4406 | 4406 | 4406 |
| 7. Other assets | | | | | | |

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| | | | | | | |
|--|------|------|------|------|------|------|
| | 4507 | 4507 | 4507 | 4507 | 4507 | 4507 |
| 8. Total assets (items 1 to 7). | | | | | | |
| 1) Shall include all loans and advances in foreign currencies to residents | | | | | | |

| D. OTHER CLAIMS | Total |
|--|-------|
| | 4608 |
| 1. Total outstanding foreign currency purchases | |
| | 4709 |
| 2. Gross value of potential purchases of foreign currency and gold in terms of put options granted | |
| | 4810 |
| 3. Gross value: of potential purchases of foreign currency and gold, in terms of call options held | |
| | 4911 |
| 4. Gross value of potential purchases of foreign currency and gold in terms of futures contracts | |
| | 5012 |
| 5. Gross value of potential purchases of financial instruments in terms of put options granted | |
| | 5113 |
| 6. Gross value of potential purchases of financial instruments in terms of call options held | |
| | 5214 |
| 7. Gross value of potential purchases of financial instruments in terms of futures contracts | |

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| | | | | | | | | |
|---------------------------|--|-----------|----------|-------------|-------------|--------------|------------------|--------|
| 3. | Net foreign currency assets/liabilities (-) (item 1(c) less 2) | | | | | | | |
| | | 6109 | 6108 | 6109 | 6109 | 6109 | 6109 | 6309 |
| 4. | Known interest and other income in foreign currencies as yet not accounted for | | | | | | | |
| | | 6210 | 6210 | 6210 | 6210 | 6210 | 6210 | 6210 |
| 5. | Known interest and other expenses in foreign currencies as yet not accounted for | | | | | | | |
| | | 6311 | 6311 | 6311 | 6311 | 6311 | 6311 | 6311 |
| 6. | Net known income/expenses (-) in foreign currencies (item 4 less item 5) | | | | | | | |
| Foreign currency business | | | | | | | | |
| | | US Dollar | Sterling | German mark | Swiss franc | Japanese yen | Other currencies | Total |
| | 6 | | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | | \$'000 | \$'000 | \$'000 | \$'000 | \$'000 | \$'000 | \$'000 |
| | | 6401 | 6401 | 6401 | 6401 | 6401 | 6401 | 6001 |
| 7. | Total outstanding foreign currency purchases (item D.1) | | | | | | | |
| | | 6502 | 6502 | 6502 | 6502 | 6502 | 6502 | 6502 |
| 8. | Total outstanding foreign currency sales (item B.1)..... | | | | | | | |
| | | 6603 | 6603 | 6603 | 6003 | 6603 | 6603 | 6603 |

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| | | | | | | | |
|---|------|------|------|------|------|------|------|
| 9. Net outstanding foreign currency purchases/sales (-) (item 7 less item 8) | | | | | | | |
| | 6704 | 6704 | 6704 | 6704 | 6704 | 6704 | 6704 |
| 10. Net long/short (-) position in foreign currency and gold options and futures contracts (items D.2 + D.3 + D.4 less items B.2 + B.3 + B.4) | | | | | | | |
| | 6805 | 6805 | 6805 | 6805 | 6805 | 6805 | 6805 |
| 11. Aggregate net foreign exposure (item 3 + 6 + 9 + 10) .. | | | | | | | |
| | 6906 | 6906 | 6906 | 6905 | 6905 | 6906 | 6906 |
| 12. Aggregate net open foreign currency positions of all foreign branches and subsidiaries as reported in item E.11 of their respective returns of BA Form 11 | | | | | | | |
| | 7007 | 7007 | 7007 | 7007 | 7007 | 7907 | 7907 |
| 13. Aggregate net open foreign currency position of the reporting institution and its foreign branches and subsidiaries (items 11 plus 12) | | | | | | | |

NOTES:

- (a) This statement shall be submitted within 21 days of the end of every month.
- (b) Items reported in the statement shall comprise all liability and asset balances in the books of the reporting institution on the day of the report, after the entries for that day have been made. Neither unmatured spot transactions, nor outstanding foreign currency purchases and sales shall be included under liabilities or assets in sections A or C, respectively, of this statement.
- (c) Foreign currency assets and liabilities may not be offset but must be reported on a gross basis.

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- (d) Valuation of foreign currency assets and liabilities, when converted, shall be at the middle market rates of exchange at the close of business on the last business day of the month. Outstanding foreign currency purchases and sales shall be reflected at the ruling market values at the close of business on the last business day of the month and options and futures contracts at exercise values.

We declare that the information furnished in the foregoing statement is to the best of our knowledge and belief correct.

Signed at this day of 19.....

.....
Chief Accounting Officer

.....
Chief Executive Officer

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| | | | | | | |
|------------------|------|------|------|------|------|------|
| (3) Other | | | | | | |
| | 1414 | 1414 | 1414 | 1414 | 1414 | 1414 |
| (iii) Total..... | | | | | | |
| | 1515 | 1515 | 1515 | 1515 | 1515 | 1515 |
| (c) Total | | | | | | |

| Liabilities according to remaining period to maturity | | | | | | Foreign currency liabilities ¹⁾ |
|---|--|---------------------------------|--------------------------------|-------------------|--------|--|
| Demand and up to 31 days | 32 days up to 6 months | More than 6 months up to 1 year | More than 1 year up to 3 years | More than 3 years | Total | |
| 2 | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) |
| 2. | Total paid up capital unimpaired reserve funds ²⁾ : | | | | | |
| (a) | Paid-up share capital held by: | | | | | |
| (i) | Residents of the host country | | | | 1601 | 1601 |
| (ii) | Residents of South Africa: | | | | | |
| (1) | Head office or parent institution..... | | | | 1702 | 1702 |
| (2) | Other banking institutions | | | | | |
| (3) | Other | | | | 1803 | 1803 |
| | | | | | | |
| | | | | | 1904 | 1904 |
| | | | | | | |
| | | | | | 2005 | 2005 |

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| | | | | | | | |
|---|------|------|------|------|------|------|------|
| (iii) Other non-residents | | | | | | | |
| | | | | 2106 | 2106 | 2106 | |
| (iv) Subtotal | | | | | | | |
| | | | | 2207 | 2207 | 2207 | |
| (b) Unimpaired reserve funds | | | | | | | |
| | | | | 2308 | 2308 | 2308 | |
| (c) Total | | | | | | | |
| 3. Current balances due to: | 2409 | 2409 | 2009 | 2409 | 2409 | 2409 | 2409 |
| (a) Head office or parent institution | | | | | | | |
| | 2510 | 2910 | 2510 | 2510 | 2510 | 2510 | 2510 |
| (b) Subsidiaries and branches within the same group as the reporting institution | | | | | | | |
| | 2011 | 2611 | 2611 | 2511 | 2611 | 2601 | 2611 |
| (c) Total | | | | | | | |
| | 2712 | 2712 | 2712 | 2712 | 2712 | 2712 | 2712 |
| 4. Items in transit | | | | | | | |
| | 2813 | 2813 | 2813 | 2813 | 2813 | 2813 | 2813 |
| 5. Other liabilities | | | | | | | |
| | 2914 | 2914 | 2914 | 2914 | 2914 | 2914 | 2914 |
| 6. Total liabilities | | | | | | | |

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- 1) Liabilities of the institution in currencies other than that of the host country and included in column 6
 2) Alternatively the capital liabilities due to the South African head office by foreign branches.

B. CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES

| | Total | | Foreign currency contingent liabilities ¹⁾ |
|--|-------|--------|--|
| | 3 | 1 | 2 |
| | | ('000) | ('000) |
| | | 3001 | 3001 |
| 1. Total outstanding foreign currency sales | | 3102 | 3102 |
| 2. Gross value of potential sales of foreign currency and gold in terms of call options granted | | 3203 | 3203 |
| 3. Gross value of potential sales of foreign currency and gold in terms of put options held | | 3304 | 3304 |
| 4. Gross value of potential sales of foreign currency and gold in terms of futures contracts | | 3405 | 3405 |
| 5. Gross value of potential sales of financial instruments and gold in terms of call options granted | | 3506 | 3506 |
| 6. Gross value of potential sales of financial instruments and gold in terms of put options held | | 3607 | 6307 |
| 7. Gross value of potential sales of financial instrumenst and gold in terms of futures contracts | | | |

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| | | |
|---|------|------|
| | 3706 | 3708 |
| 8. Acceptances on behalf of clients | | |
| | 3809 | 3809 |
| 9. Bills rediscounted | | |
| | 3910 | 3910 |
| 10. Guarantees given on behalf of clients | | |
| | 4011 | 4011 |
| 11. Loans and advances granted but not paid out | | |
| | 4112 | 4112 |
| 12. Repurchase agreements | | |
| | 4213 | 4213 |
| 13. Other | | |
| | 4314 | 4314 |
| 14. Total | | |

1) Contingent liabilities and other risk exposures of the institution in currencies other than that of the host country and included in column 1.

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| C. ASSETS | Assets according to remaining period to maturity | | | | | | Foreign currency assets ¹⁾ |
|--|--|-----------------------|--------------------|------------------|-----------|--------|---------------------------------------|
| | Demand and up to 13 days | 32 days up to 6 month | More than 6 months | More than 1 year | More than | Total | |
| | 4 | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) |
| | 4501 | | | | | 4501 | 4501 |
| 1. Subsidiary coin, gold coin, bullion and bank notes. | | | | | | | |
| 2. Deposits with and loans and advances to financial institutions: | 4602 | 4602 | 4602 | 4602 | 4602 | 4602 | 4602 |
| (a) Residents of the host country: | | | | | | | |
| (i) Central bank | | | | | | | |
| | 4703 | 4703 | 4703 | 4703 | 4703 | 4703 | 4703 |
| (ii) Other | | | | | | | |
| | 4804 | 4804 | 4804 | 4804 | 4804 | 4804 | 4804 |
| (b) Non-residents: | | | | | | | |
| (i) Residents of South Africa: | | | | | | | |
| (1) Head office or parent institution | | | | | | | |
| | 4905 | 4905 | 4905 | 4905 | 4905 | 4905 | 4905 |
| (2) Other | | | | | | | |
| (ii) Other non-residents: | 5006 | 5006 | 5006 | 5006 | 5006 | 5006 | 5006 |
| (1) Subsidiaries and branches within the same group as the reporting institution | | | | | | | |
| | 5107 | 5107 | 5107 | 5107 | 5107 | 5107 | 5107 |
| (2) Other | | | | | | | |

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| | | | | | | | |
|--|------|------|------|------|------|------|------|
| | 5208 | 5208 | 5208 | 5208 | 5208 | 5208 | 5208 |
| (c) Total | | | | | | | |
| | 5309 | 5309 | 5309 | 5309 | 5309 | 5309 | 5309 |
| 3 Loans and advances to the public sector: | | | | | | | |
| (a) Residents of the host country | | | | | | | |
| | 5410 | 5410 | 5410 | 5410 | 5410 | 5410 | 5410 |
| (b) Non-residents: | | | | | | | |
| (i) Residents of South Africa: | | | | | | | |
| (1) SA Government. SA Transport Services, Department of Posts and Telecommunications and local authorities | | | | | | | |
| | 5511 | 5511 | 5511 | 5511 | 5511 | 5511 | 5511 |
| (2) Public corporations (including SA Sugar Association and agricultural control boards) | | | | | | | |
| | 5612 | 5612 | 5612 | 5612 | 5612 | 5612 | 5612 |
| (3) Other | | | | | | | |
| | 5713 | 5713 | 5713 | 5713 | 5713 | 5713 | 5713 |
| (ii) Other non-residents | | | | | | | |
| | 5814 | 5814 | 5814 | 5814 | 5814 | 5814 | 5814 |
| (c) Total | | | | | | | |

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| Assets according to remaining period to maturity | | | | | | | Foreign currency assets ¹⁾ |
|--|--------------------------|-----------------------|---------------------|-----------|--------|--------|--|
| Demand and up to 13 days | 32 days up to 6 month | More than 6 months | More than 1 year | More than | Total | | |
| 5 | | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
| (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) |
| 5901 | 5901 | 5901 | 5901 | 5901 | 5901 | 5901 | 5901 |
| 4. Other loans and advances to: | | | | | | | |
| (a) Residents of the host country | | | | | | | |
| 6002 | 6002 | 6002 | 6002 | 6002 | 6002 | 6002 | 6002 |
| (b) Non-residents: | | | | | | | |
| (i) Residents of South Africa | | | | | | | |
| 6103 | 6103 | 6103 | 6103 | 6103 | 6103 | 6103 | 6103 |
| (ii) Other non-residents | | | | | | | |
| 6204 | 6204 | 6204 | 6204 | 6204 | 6204 | 6204 | 6204 |
| (c) Total | | | | | | | |
| 6305 | 6305 | 6305 | 6305 | 6305 | 6305 | 6305 | 6305 |
| 5. Bills discounted or purchased | | | | | | | |
| 6406 | 6406 | 6406 | 6406 | 6406 | 6406 | 6406 | 6406 |
| 6. Investments in: | | | | | | | |
| (a) The host country: | | | | | | | |
| (i) Securities of the public sector | | | | | | | |
| 6507 | 6507 | 6507 | 6507 | 6507 | 6507 | 6507 | 6507 |
| (ii) Other | | | | | | | |

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| | | | | | | | |
|---|------|------|------|------|------|------|------|
| | 6608 | 6608 | 6608 | 6608 | 6608 | 6608 | 6608 |
| (b) South Africa: | | | | | | | |
| (i) Securities of the public sector | 6709 | 6709 | 6709 | 6709 | 6709 | 6709 | 6709 |
| (ii) Other | | | | | | | |
| | | | | | 6810 | 6810 | 6810 |
| (c) Subsidiaries and joint undertakings | | | | | | | |
| | 6911 | 6911 | 6911 | 6911 | 6911 | 6911 | 6911 |
| (d) Other | | | | | | | |
| | 7012 | 7012 | 7012 | 7012 | 7012 | 7012 | 7012 |
| (e) Total | | | | | | | |

| | | | | | | | |
|---|------|------|------|------|------|------|------|
| 7. Current balances due by: | 7113 | 7113 | 7113 | 7113 | 7113 | 7113 | 7113 |
| (a) Head office or parent institution | | | | | | | |
| | 7214 | 7214 | 7214 | 7214 | 7214 | 7214 | 7214 |
| (b) Subsidiaries and branches within the same group as the reporting institution | | | | | | | |
| | 7315 | 7315 | 7315 | 7315 | 7315 | 7315 | 7315 |
| (c) Total | | | | | | | |

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| Assets according to remaining period to maturity | | | | | | | Foreign currency assets ¹⁾ |
|--|--------------------------|-----------------------|---------------------|-----------|--------|--------|--|
| Demand and up to 13 days | 32 days up to 6 month | More than 6 months | More than 1 year | More than | Total | | |
| 6 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) |
| 7401 | 7401 | 7401 | 7401 | 7401 | 7401 | 7401 | 7401 |
| 8. Items in transit..... | | | | | | | |
| | | | | | 7502 | 7502 | 7502 |
| 9. Premises, furniture and equipment | | | | | | | |
| | 7603 | 7603 | 7603 | 7603 | 7603 | 7603 | 7603 |
| 10. Other assets | | | | | | | |
| | 7704 | 7704 | 7704 | 7704 | 7704 | 7704 | 7704 |
| 11. Total assets | | | | | | | |

1) Assets of the institution in currencies other than that of the host country and included in column 6.

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| D. OTHER CLAIMS | Total | Other foreign currency claims ²⁾ |
|---|-------|---|
| | 1 | 2 |
| | 7805 | 7805 |
| 1. Total outstanding foreign currency purchases | | |
| | 7906 | 7906 |
| 2. Gross value of potential purchases of foreign currency and gold in terms of put options granted | | |
| | 8007 | 8007 |
| 3. Gross value of potential purchases of foreign currency and gold in terms of call options held | | |
| | 8108 | 8108 |
| 4. Gross value of potential purchases of foreign currency and gold in terms of futures contracts | | |
| | 8209 | 8209 |
| 5. Gross value of potential purchases of financial instruments in terms of put options granted..... | | |
| | 8310 | 8310 |
| 6. Gross value of potential purchases of financial instruments in terms of call options held | | |
| | 8411 | 8411 |
| 7. Gross value of potential purchases of financial instruments in terms of futures contracts | | |
| 2) Other claims of the institution in currencies other than that of the host country and included in column 1 | | |

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| E. AGGREGATE NET OPEN POSITION IN FOREIGN CURRENCIES | Foreign currency business | | | | | | |
|---|---------------------------|----------|-------------|-------------|--------------|------------------|--------|
| | US dollar | Sterling | German mark | Swiss franc | Japanese yen | Other currencies | Total |
| | 7 | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) | (‘000) |
| | 8501 | 8501 | 8501 | 8501 | 8501 | 8501 | 8501 |
| 1. (a) Total foreign currency assets (item C.11, Column 7) | 8602 | 8602 | 8602 | 8602 | 8602 | 8602 | 8602 |
| (b) Less: Infrastructural investments: | | | | | | | |
| (i) Shares of subsidiary companies and joint undertakings [items C.6(c)]..... | 8703 | 8703 | 8703 | 8703 | 8703 | 8703 | 8703 |
| (ii) Premises, furniture and equipment (item C.9) | 8804 | 8804 | 8804 | 8804 | 8804 | 8804 | 8804 |
| (iii) Total | 8905 | 8905 | 8905 | 8905 | 8905 | 8905 | 8905 |
| (c) Total foreign currency liabilities (item A.6, Column 7) | 9006 | 9006 | 9006 | 9006 | 9006 | 9006 | 9006 |
| 2. Total foreign currency liabilities (item A.6, column 7)..... | 9107 | 9107 | 9107 | 9107 | 9107 | 9107 | 9107 |
| 3. Net foreign currency assets/liabilities (-) (item 1(c) less item 2) | | | | | | | |

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| | | | | | | | |
|---|------|------|------|------|------|------|------|
| | 9208 | 9208 | 9208 | 9208 | 9208 | 9208 | 9208 |
| 4. Known interest and other income in foreign currencies as yet not accounted for | | | | | | | |
| | 9309 | 9309 | 9309 | 9309 | 9309 | 9309 | 9309 |
| 5. Known interest and other expenses in foreign currencies as yet not accounted for..... | | | | | | | |
| | 9410 | 9410 | 9410 | 9410 | 9410 | 9410 | 9410 |
| 6. Net known income/expenses (-) in foreign currencies(item 4 less 5)..... | | | | | | | |
| | 9511 | 9511 | 9511 | 9511 | 9511 | 9511 | 9511 |
| 7. Total outstanding foreign currency purchases (item D.1) | | | | | | | |
| | 9612 | 9612 | 9612 | 9612 | 9612 | 9612 | 9612 |
| 8. Total Outstanding foreign currency sales (item B.1) | | | | | | | |
| | 9713 | 9713 | 9713 | 9713 | 9713 | 9713 | 9713 |
| 9. Net outstanding foreign currency purchases/sales (-) (item 7 less item x) | | | | | | | |
| | 9814 | 9814 | 9814 | 9814 | 9814 | 9814 | 9814 |
| 10. Net long/short (-) position in foreign currency and gold options and futures contracts (items D.2+D.3+D.4 less items B.2+B.3+B.4) | | | | | | | |
| | 9915 | 9915 | 9915 | 9915 | 9915 | 9915 | 9915 |
| 11. Aggregate net foreign currency exposure (items 3+6+9+10) | | | | | | | |

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NOTES:

- (a) This statement shall be submitted within 21 days of the end of every month.
- (b) Items reported in the statement shall comprise all liability and asset balances in the books of the subsidiary, branch office, agency or joint undertaking of the reporting institution on the day of the report after the entries for that day have been made. Neither unmatured spot transactions nor outstanding foreign currency purchases and sales shall be included under liabilities or assets in section A or C respectively, of this statement.t
- (c) Foreign currency assets and liabilities may not be offset but must be reported on a gross basis.
- (d) Valuation of foreign currency assets and liabilities, when converted shall be at the middle market rates of exchanges as at the close of business on the last business day of the month. Outstanding foreign currency purchases and sales shall be reflected at the ruling market values at the close of business on the last business day of the month and options and futures contracts at exercise values.

We declare that the information furnished in the forgoing statement is to the best of our knowledge and belief correct.

Signed it this day of 19

.....
Chief Accounting Officer

.....
Chief Executive Officer

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PART V
DIRECTIVES AND INTERPRETATIONS FOR THE COMPLETION OF FINANCIAL
RETURNS AND STATEMENTS

16. The financial returns and statements shall be completed and submitted in accordance with the following directives, interpretations and explanations;

(1) GENERAL

*Size, number of copies, rounding off, signatures
and audit requirements*

- (a) BA Forms 7 (and annexure), 8, 8A, 9 (and Annexures A to G), 10 and 11 can be obtained from the South African Reserve Bank, Bank Supervision Department, P.O. Box 8432, Pretoria, 0001. Institutions are not obliged to use the forms provided by the Reserve Bank, but the forms used must conform to those forms in all respects.
- (b) Completed forms shall be submitted to the Registrar of Banks, Pretoria, in duplicate, except where otherwise indicated.
- (c) Amounts shall be shown to the nearest thousand units of currency. For example, R4 107 498 and R4 107 540 shall be reported as R4 107 and R4 108 respectively.
- (d) The chief executive officer and the chief accounting officer are required to sign the completed forms. If the chief executive officer or the chief accounting officer is not available to sign a completed form, the officer performing the relative function must sign it in an acting capacity and not on behalf of the absent officer.
- (e) Section 13(3) of the Act requires the auditor of a banking institution to certify at least one BA Form 9 in each year. If this cannot be done in time for the statement to be submitted within the prescribed period, the statement must be endorsed "Auditor's report following" and a copy certified by the auditor shall be submitted within such period as approved by the Registrar on application. The statement so certified should preferably be as at the institution's financial year end or as close to it as possible. The auditor is required to report on the BA Form 9 but not on the annexures thereto.
- (f) *Compliance with generally accepted accounting practice*

Unless departures are specifically authorized by the Act or these regulations, all amounts reported in BA Forms 7, 8, 8A, 9, 10 and 11 shall be compiled in accordance with generally accepted accounting practice in terms of section 286(3) of the Companies Act, 1973.

[The Companies Act 61 of 1973 has been replaced by the Companies Act 28 of 2004.]

(g) *Set-off*

Where a client maintains both debit and credit balances with a bank, it may be permissible in certain circumstances to set such balances off against one another for the purposes, of compiling BA Forms 7, 8 and 9, thus reporting net balances only. Unless otherwise stated in these regulations, set-off shall be allowed only if all of the following circumstances apply, namely:

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- (i) A legal right of set-off exists;
- (ii) the debit and credit balances relate to the same person; and
- (iii) the debit and credit balances are both denominated in the same currency (except in the case of foreign banks) and have identical maturities:

Provided that no set-off shall be allowed in respect of balances relating to customers, except foreign banks, outside the Republic and the independent states,

(2) MONTHLY RETURN (BA FORM 7) (*Not applicable to discount houses*)

References are to the relevant items in BA Form 7 prescribed in these regulations.

Only liabilities to the public and assets arising from operations in the Republic, as set out in regulation 15(2), shall be included in this return.

BA Form 7

Reference

Item 1(a) Total liabilities to the public in the Republic

- (1) In determining the amount of short-term liabilities a bank shall, in respect of each of its branches, including its head office, where the total amount of its demand liabilities and liabilities of which the original term does not exceed 31 days or which are withdrawable upon notice of not more than 31 days can be determined daily, bring into account the average daily amount of such liabilities for all the days in the month in question instead of the amount of such liabilities at the end of such month. In determining the average as described above, the total of such liabilities as at the end of the previous working day shall be used for liabilities on Sundays and public holidays.
- (2) Liabilities under acceptances shall be excluded.
- (3) Attention is drawn to paragraph (4) of Government Notice 1941 of 30 August 1985.

[RSA GN 1941/1985 (RSA GG 9904), which is issued in terms of RSA Proc. R.184/1967, contains amendments to certain provisions of the Banks Act 23 of 1965. RSA Proc. R.184/1967 (RSA GG 1809), issued in terms of section 9 of the Currency and Exchanges Act 9 of 1933, contains regulations giving the South African Reserve Bank power to make orders and rules relating to matters which affect or have any bearing upon credit extension by banking institutions. The Banks Act 23 of 1965 has been replaced by the Banking Institutions Act 2 of 1998, which has been replaced in turn by the Banking Institutions Act 13 of 2023.]

Item 1(b) Adjustment in respect of set-off

For the purposes of this item, set-off shall be applied in accordance with the principles stated in subregulation (1)(g) of this regulation.

Item 1(c) Total liabilities to the public in the Republic, as adjusted

The amounts in columns (2) and (3) are to agree with columns (6) and (7) respectively of liability item 6 of BA Form 9.

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Item 2(a) Amounts owing in respect of loans against security of deposits included under item 1(a) and not already deducted under item 1(b)

Amounts owing in respect of loans against security of deposits that do not comply with the conditions applicable to set-off shall be deducted under this item. The amount that may be deducted shall be the lower of the face value of the deposit pledged and the amount of the loan or overdraft.

Item 2(b) 50 per cent of remittances in transit

To reflect 50 per cent of asset item 17, column (3), of BA Form 9. This item may include only remittances as defined in section 17 (3) of the Act.

Item 2(d) Amounts owing by other banks

This item shall include loans to, deposits with and negotiable certificates of deposit issued by other South African banks. The reporting bank may deduct from the total amounts of its short-term, medium-term and long-term liabilities to the public, respectively, the amounts owing to it in respect of loans to, deposits with and negotiable certificates of deposit issued by other banks having a remaining period to maturity corresponding with the respective terms. The amount to be deducted from short-term liabilities is to be calculated on the same basis as the amount of such liabilities is calculated in terms of proviso (iv) to section 17(1) of the Act read with Government Notice 1941 of 30 August 1985.

[RSA GN 1941/1985 (RSA GG 9904), which is issued in terms of RSA Proc. R.184/1967, contains amendments to certain provisions of the Banks Act 23 of 1965. RSA Proc. R.184/1967 (RSA GG 1809), issued in terms of section 9 of the Currency and Exchanges Act 9 of 1933, contains regulations giving the South African Reserve Bank power to make orders and rules relating to matters which affect or have any bearing upon credit extension by banking institutions. The Banks Act 23 of 1965 has been replaced by the Banking Institutions Act 2 of 1998, which has been replaced in turn by the Banking Institutions Act 13 of 2023.]

Item 5(b) Reserve Bank notes, subsidiary coin and gold coin

- (1) Directives (1), (2), (3) and (4) under item 8(b) shall apply *mutatis mutandis*.
- (2) The amount under this item shall agree with item 8(b) of the last preceding monthly return.

Item 7(a) and (b) Minimum amount required as from date of certification

The percentages mentioned in section 16(1)(a) and (b) of the Act or as determined by the Governor of the Reserve Bank and notified to banks by the Registrar shall be inserted under these items.

Item 8(b) Less amount of Reserve Bank notes, subsidiary coin and gold coin

- (1) In determining the amount of Reserve Bank notes, subsidiary coin and gold coin, a bank shall take the average of the daily amounts of such notes and coin as at the close of business over all the days in the month in respect of which a return is furnished. The amount so determined is to be taken into account from the date of certification of that return.

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- (2) The amount under this item shall include the average of the daily amounts of cash in transit and in automatic teller machines as at the close of business each day over all the days of the month.
- (3) In determining the average as described in (1) and (2) above, the total of Reserve Bank notes, subsidiary coin, gold coin and cash in transit and in automatic teller machines as at the close of business on the preceding business day shall be used for Sundays and public holidays.
- (4) Gold coin shall be valued at the month end rand price for gold established by the last (afternoon) gold price fixing on the London gold market and the middle rand/US dollar exchange rate at the close of business on that day.

Item 8(c) Balance to be held with the Reserve Bank

Any adjustment required, as from a date of certification, in the amount to be held with the Reserve Bank as reserve balance shall be effected on that date or, if that is not possible, on the first business day thereafter.

Item 10 Total amount of liquid assets held as per Annexure A to this return

For purposes of calculating holdings of liquid assets, the directives under item 8(b) shall apply *mutatis mutandis*.

Item 13(a) Total short-term liabilities as at month end

The amount shown under this item should agree with liability item 6, column (3) of BA Form 9.

Item 18 Total amount of funds obtained from other countries

The amount under this item shall include all funds obtained from sources outside the Republic and foreign finance in the bank's own name on-lent to clients (item B.9 of BA Form 9). Item 18(a) should include foreign finance on behalf of clients not on-lent at the end of the month.

Item 19(b) Repurchase agreements covered by a corresponding resale agreement

This item shall include repurchase agreements where the underlying asset of a repurchase agreement is the subject of an agreement whereby the reporting institution resells that asset to another party on the expiry date of the repurchase agreement.

(3) QUARTERLY RETURN (BA FORM 8) (*Not applicable to discount houses*)

Capital adequacy is determined by relating a given capital coefficient to the average *book value* (of the last three quarter end figures and that takes account of any premium, discount and unearned finance charges) of a particular asset, contingent liability, other risk exposure or repurchase agreement. These items are grouped according to risk categories and are linked as far as possible to the items identified in BA Form 9.

A separate BA Form 8 should also be completed in respect of the foreign subsidiaries, branches, agencies and joint undertakings of banks [see regulation 15 (3)]. Their assets should be classified under the corresponding or comparable items distinguished in BA Form 8. For example, United Kingdom Treasury bills shall be included under item A.2, whereas United Kingdom

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Government stock with a maturity to redemption of up to 12 months shall be included under item C.7. Where assets cannot be classified in this manner, details shall be provided in Category Q [See regulation 15 (8)].

Accrued income not included in the value of any asset shall be reported under the item provided for that purpose under the relevant categories.

References are to the relevant items in BA Form 8 prescribed in these regulations.

A. CALCULATION OF REQUIRED AND ACTUAL PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS**BA Form 8****Reference**

DIVISION I - ASSETS

Category A - Capital coefficient of 0 %

Item A.1 Coin, gold coin and bullion, bank notes, deposits with Reserve Bank and loans to discount houses

Comprises asset items 1, 2, 3, 4 and 7 of BA Form 9.

Item A.2 Investments in Treasury bills, loan levies and loans and advances to the Central Government (including facilities by way of bills accepted, promissory notes issued, letters of credit, instalment sales, leasing transactions and foreign borrowing on-lent to the Central Government)

Comprises asset items 9, 10(c), 13(a) to (c) and 15(a)(i) of BA Form 9 and instalment sales transactions and foreign borrowing on-lent to the Central Government and Central Government bodies that are included under asset items 11(a)(ii), 12 and 19 respectively of BA Form 9.

Item A.3 Balances due by head office and branches not included elsewhere in BA Form 8 and 50 % of remittances in transit

Comprises asset item 18 and 50% of asset item 17 of BA Form 9. (The remaining 50% of item 17 shall be included under item G.5 of BA Form 8.)

Item A.4 Class 1 assets of asset item 23 and accrued income on Category A assets

This item includes the total of the class 1 assets of asset item 23 of BA Form 9.

Category B - Capital coefficient of 0,5 %

Item B.1 Deposits with, negotiable certificates of deposits of and loans and advances to banks within the group of the reporting bank

Comprises intra-banking group transactions, i.e. transactions between banks within a group included under asset items 5 and 6 of BA Form 9.

Category C - Capital coefficient of 1 %

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Item C.1 Deposits with and loans and advances to domestic and foreign banks (not in the same group), building societies and mutual building societies

Comprises deposits and loans included under asset item 5 of BA Form 9.

Item C.2 Shares in mutual building societies issued in terms of the Mutual Building Societies Act, 1965

Comprises shares in mutual building societies included under asset item 5 of BA Form 9. Equity shares issued by building societies registered in terms of the Building Societies Act, 1986, shall be included under item L.1 of BA Form 8.

Item C.3 Land Bank bills and loans and advances to, instalment sales and leasing transactions with and foreign borrowing on-lent to the Land Bank and public sector bodies not included in Category A

Comprises asset items 8, 13(e) to (i) and 15(a)(ii) of BA Form 9 and instalment sale transactions and foreign borrowing on-lent to the said bodies and included under asset items 12(a) and 19 respectively of BA Form 9.

Item C.4 Loans and advances to the Governments of Botswana, Lesotho, Swaziland and the independent states

The amount under this item should agree with asset items 13(d) plus 13(k) of BA Form 9.

Item C.5 Trade and agricultural bills or promissory notes ranking as liquid assets discounted or purchased, endorsed by other banks, and banker's acceptances (other than own acceptances), drawn by residents

Comprises asset item 11(a)(i)(2) and amounts included under asset item 11(a)(ii) of BA Form 9 if the paper concerned is endorsed by other banks. (If not endorsed by other banks, see item F.1 of BA Form 8.)

Item C.6 Bills and promissory notes discounted or purchased, endorsed by a foreign bank, drawn by non-residents

Comprises bills and promissory notes endorsed by a foreign bank and included under asset items 11(b) and (c) of BA Form 9. (If not endorsed by a foreign bank, see item G.3 of BA Form 8.)

Item C.7 Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption of up to 12 months

Comprises asset items 6(a), (b) and (c) of BA Form 9 not included under item B.1 above and securities issued by public sector bodies with a residual maturity to redemption of up to twelve months and included under asset items 10(a), 10(b) and 10(d) to 10(o), inclusive, of BA Form 9.

Category D - Capital coefficient of 1,5 %

Item D.1 Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption exceeding 12 months but not 36 months

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Comprises asset item 6(d) of BA Form 9 not included in item B.1 above and securities issued by public sector bodies with a residual maturity to redemption of more than 12 months but not exceeding 36 months included under asset items 10(a), 10(b) and 10(d) to 10(o), inclusive, of BA Form 9.

Category E - Capital coefficient of 2,5%

Item E.1 Investments in other negotiable certificates of deposit and public sector securities with a maturity to redemption exceeding 36 months

Comprises asset item 6(e) of BA Form 9 not included in item B.1 above and securities issued by public sector bodies with a residual maturity to redemption exceeding 36 months included under asset items 10(a), 10(b) and 10(d) to 10(o), inclusive, of BA Form 9.

Category F - Capital coefficient of 4 %

Item F.1 Trade and agricultural bills and promissory notes ranking as liquid assets discounted or purchased, not endorsed by other banks, drawn by residents

Comprises bills and notes not endorsed by other banks and included in column 1 of asset item 11(a)(ii) of BA Form 9. (See item C.5 of BA Form 8 if endorsed by other banks.)

Category G - Capital coefficient of 5 %

Item G.1 Investments in redeemable non-convertible preference shares and non-convertible debentures

Comprises investments in redeemable non-convertible preference shares and debentures that are not convertible into shares, including those issued by non-banking members of the reporting institution's affiliated group included under asset items 5, 10 and 14(c)(i)(2) of BA Form 9. (See also item J.1 of BA Form 8.)

Item G.2 Banker's own acceptances and own promissory notes and other bills and promissory notes, discounted or purchased and drawn by residents

Comprises asset item 11(a)(i)(1) and bills and promissory notes included under asset item 11(a)(ii) of BA Form 9 and not included elsewhere in BA Form 8.

Item G.3 Bills and promissory notes discounted or purchased, not endorsed by foreign banks, drawn by non-residents

Comprises bills and promissory notes included under asset items 11(b) and (c) of BA Form 9 and not endorsed by foreign banks. (Bills endorsed by a foreign bank should be included under item C.6 of BA Form 8.)

Item G.4 Current loans (including mortgage loans) and advances, including foreign borrowing on-lent to clients not mentioned elsewhere, factoring and sundry debtors

Comprises asset items 13(1), 14(a)(i), 14(b), 14(c)(i) and 19 of BA Form 9 not included elsewhere in BA Form 8 and includes loans and advances to non-banking members of the reporting institution's affiliated group included under asset item 5 of BA Form 9 and also sundry debtors included under asset item 23 of BA Form 9.

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Item G.5 50 % of remittances in transit

Comprises 50 % of asset item 17 of BA Form 9. The balance of this item shall be included under item A.3 of BA Form 8.

Category H - Capital coefficient of 6 %

Item H.1 Current leasing transactions and instalment sales not included elsewhere

Comprises asset items 12(a) and 15(a)(iii) of BA Form 9 not included elsewhere in BA Form 8.

Category J - Capital coefficient of 10 %

Item J.1 Stocks, shares and debentures held as a result of trading position or underwriting business of the reporting bank held for a maximum period of 18 months from the date of acquisition

Comprises the assets described included under asset item 10 of BA Form 9. Investments of the kinds described held for longer than 18 months from the date of acquisition shall be included under item L.1 of BA Form 8.

Category K - Capital coefficient of 25 %

Item K.1 Fixed property other than bank premises

Comprises asset items 22(a) and 22(b) of BA Form 9, the former only where the property bought in has been held for a period of longer than five years. (Property bought in and held for a period of up to five years shall be included under item M.1 of BA Form 8.)

Category L - Capital coefficient of 100%

Item L.1 Investments in shares of subsidiaries, fellow subsidiaries, banking institutions and insurers and in shares, debentures and stock not classified elsewhere

Comprises the assets described included under asset item 10 of BA Form 9 not included elsewhere in BA Form 8. If the reporting bank has a subsidiary whose main object is the holding of fixed property that is used or intended to be used for banking purposes by the reporting bank, such investments in the subsidiary shall be included in Division VIII of BA Form 8.

Item L.2 Debentures issued by banks in terms of section 14(2) of the Act

The amount under this item shall agree with asset item 10(s) of BA Form 9.

Item L.3 Investments of head office in capital of foreign branch(es)

The amount under this item shall agree with asset item 16 of BA Form 9.

Item L.4 Other assets (describe assets in excess of R1 million)

Comprises class 3 assets of asset item 23 of BA Form 9 and other asset items included in BA Form 9 not included elsewhere in BA Form 8. All individual assets in excess of R 1 million included under this item shall be described separately.

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Category M - Overdue accounts - Capital coefficient of 8% on value net of specific provisions

Item M.1 Overdue bills discounted or purchased, leasing transactions, instalment sales, fixed period loans, classified advances, convertible debentures, class 2 assets of asset item 23 of BA Form 9, non-bank fixed property bought in and held for a period of up to five years and other assets bought in and held for a period of up to 18 months

This item comprises the *gross* value (i.e. prior to adjustment for specific provisions included under item M.2 below) of asset items 11(d), 12(b), 14(a)(ii), 14(c)(ii) and 15(b) of BA Form 9 and includes property bought in and held for a period of up to five years as from the date the property was bought in and included under asset item 22(a) of BA Form 9 and other assets bought in and held for a period of up to 18 months from the date the asset was bought in. (Property bought in and held for longer than five years should be included under item K.1 of BA Form 8.) This item also includes convertible debentures used for restructuring a company and the value of class 2 assets of asset item 23 of BA Form 9.

Item M.2 Less: Specific provisions

This item comprises the aggregate of amounts set aside specifically to provide for expected losses that may be sustained owing to the default or debtors.

Item M.3 Net overdue accounts

The amount under this item (excluding amounts in respect of property and other assets bought in and of class 2 assets of asset item 23) shall be equal to the total of asset items 11(d), 12(b), 14(a)(ii), 14(c)(ii) and 15(b) of BA Form 9.

Category N - Reduction of capital requirement in respect of loans, advances, leasing transactions and instalment sales guaranteed or secured

Loans, advances, leasing transactions and instalment sales included in Categories G or H of BA Form 8 and guaranteed by the bodies or institutions mentioned in this Category or secured by the pledge or deposit of the assets detailed shall be included under this Category to the extent covered by such guarantee, pledge or deposit and the amount as calculated in column (4) may be deducted from the amount of capital required as calculated in Division V of BA Form 8.

Items N.1.1.3 and N.2.1.3 Domestic banks, building societies and mutual building societies

This item excludes guarantees by institutions in the same group as the reporting institution.

Items N.1.1.4 and N.2.1.4 Foreign banks

This item excludes guarantees by foreign branches and subsidiaries of South African banks.

Items N.1.2.1 and N.2.2.1 Category A

This item includes facilities granted and secured by the pledge of deposits with the reporting institution.

Items N.1.2.2 and N.2.2.2 Category B

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This item comprises facilities granted and secured by the pledge of deposits with banks within the group of the reporting bank.

DIVISION II - CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES

Category O - Different capital coefficients apply to different contingent liabilities and other risk exposures and these are mentioned against the items specified

Item 0.1 Lending-related contingent liabilities

Item 0.1.1 Lending-related contingent liabilities in respect of the public sector (excluding guarantees) - capital coefficient of 1 %

Comprises lending-related contingent liabilities, included under Memorandum items C.3(a), (b) and (e) of BA Form 9, arising from bills drawn on public sector bodies and endorsed as first bank endorser and pledged with the Reserve Bank, rediscounted or sold, and acceptances outstanding on behalf of and other lending-related contingent liabilities pertaining to such bodies.

Item 0.1.2 Other lending-related contingent liabilities (excluding guarantees)

Item 0.1.2.1 Bills endorsed as first bank endorser and rediscounted - capital coefficient of 4 %

Under this item shall be included bills endorsed as first bank endorser and pledged with the Reserve Bank, rediscounted or sold, included under Memorandum item C.3(a) of BA Form 9. Bills rediscounted with the Reserve Bank and bills sold or rediscounted without endorsement shall be excluded.

Item 0.1.2.2 Liability in respect of acceptances outstanding - capital coefficient of 4 %

Under this item shall be included acceptance facilities granted, whether under letter of credit, letter of authority or otherwise, utilised by clients and included under Memorandum item C.3(b) of BA Form 9.

Item 0.1.2.3 Bills drawn on foreign banks and endorsed by South African banks - capital coefficient of 4%

This item shall include utilised acceptance facilities arranged by the South African bank with a foreign bank on behalf of domestic clients endorsed by the South African bank and included under Memorandum item C.3(e) of BA Form 9.

Item 0.1.3 Loans and advances granted but not paid out

This item shall include loans and other credit facilities granted (whether for fixed or varying amounts) but not paid out to or used by clients and includes unutilised overdraft facilities on current account to which the reporting institution has been committed.

Item 0.1.3.1 Revocable - capital coefficient of 0 %

This item comprises facilities (including overdraft facilities) granted but that may be revoked at the discretion of the reporting bank.

Item 0.1.3.2 Irrevocable - capital coefficient of 0.5 %

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Irrevocable loans comprise the following:

- (1) Loans granted for a minimum or fixed period without the option of cancellation by the reporting bank;
- (2) term loans subject to notice of cancellation of at least three months; and
- (3) loans granted with a specific provision that the loan cannot be revoked without notice of cancellation of at least three months.

This item shall exclude facilities granted to the South African Transport Services, the Department of Posts and Telecommunications and other Central Government bodies (i.e. those bodies mentioned in Category A). Facilities granted and secured by the pledge of deposits or Treasury bills shall likewise be excluded.

Item 0.1.4 Letters of credit - undrawn balances

Comprises all unutilised letter of credit facilities granted for domestic and foreign transactions, confirmed letters of credit in respect of banks and letters of authority and includes the following:

- (1) Documentary credits outwards for domestic and foreign transactions (sight and usance);
- (2) documentary credits inwards (sight and usance) confirmed and/or accepted; and
- (3) authorities to other financial institutions and other branches for the encashment of cheques.

Facilities granted and secured by the pledge or deposit of cash or Treasury bills shall be excluded.

Item 0.1.4.1 Revocable - capital coefficient of 0 %

For purposes of this item a letter of credit shall be considered revocable if a bank may cancel or modify the credit at any time up to the presentation of the relevant documents.

Item 0.1.4.2 Irrevocable - capital coefficient of 0,5 %

For the purposes of this item a letter of credit shall be considered irrevocable if the bank commits itself to honour the obligation; the credit may not be cancelled or amended without the prior agreement of all parties.

This item shall exclude facilities granted to the South African Transport Services, the Department of Posts and Telecommunications and other Central Government bodies.

Item 0.1.5 Foreign borrowing on behalf of clients in the client's own name and guaranteed by the reporting bank

Foreign financing, in any form whatever, raised by a bank in the client's own name and guaranteed by the reporting bank shall be reported under this item, including -

- (a) utilised letter of credit facilities;

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- (b) other forms of trade financing;
- (c) all term-borrowings (including Euro-currency and other currency loans) and overdrafts with foreign banks; and
- (d) all lending-related guarantees or indemnities on behalf of the public sector, which shall be shown separately as a deduction under item 0.1.5.1 below.

Guarantees or indemnities secured by the pledge or deposit of cash or securities that are subject to a capital coefficient of up to 5% shall, to the extent so secured, not be included under this item.

Item 0.1.5.1 Less: Guarantees on behalf of the public sector

Comprises guarantees and indemnities given by the reporting bank on behalf of public sector bodies.

Item 0,1.5.2 Net guarantees in respect of foreign borrowings - capital coefficient of 5 %

Comprises item 0.1.5 less 0.1.5.1.

Item 0.1.6 Other lending-related guarantees

This item shall include guarantees and indemnities in respect of property, guarantees for the repayment of loans, cheques marked good for payment and other monetary guarantees and indemnities as well as facilities authorised at other domestic banks and assets sold where the bank is obliged to repurchase the asset in the event of default by the prime debtor, e.g. an unendorsed promissory note. Bills and promissory notes endorsed and sold and guarantees secured by the pledge of cash or securities that are subject to a capital coefficient of up to 5 % shall not be included under this item.

Guarantees on behalf of the public sector and to and on behalf of banks within the same group shall be included under this item to the extent covered by such guarantee but shall be deducted under items 0.1.6.1 and 0.1.6.2 respectively.

Item 0.1.6.1 Less: Guarantees on behalf of the public sector

Comprises the value of the guarantees given on behalf of the public sector.

Item 0.1.6.2 Less: Guarantees given to and on behalf of banks within the same group

Comprises the value of guarantees by the reporting institution to and on behalf of banks within the same group in respect of an asset subject to a capital coefficient.

Item 0.1.6.3 Net other lending-related guarantees - capital coefficient of 5 %

Comprises the net amount of item 0.1.6 less items 0.1.6.1 and 0.1.6.2.

Item 0.2 Performance-related contingent liabilities

Item 0.2.1 Performance-related guarantees and indemnities

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This item shall include all guarantees and indemnities in respect of contract, settlement, building, shipping, railway and related performance agreements. Guarantees on behalf of the public sector shall be included but shown separately as a deduction under item 0.2.2 below. Guarantees or indemnities secured by the pledge of cash or Treasury bills shall, to the extent so secured, not be included.

Item 0.2.2 Less: Guarantees and indemnities on behalf of the public sector

Comprises guarantees and indemnities given on behalf of the public sector included under item 0.2.1.

Item 0.2.3 Net performance-related guarantees and indemnities - capital coefficient of 0,5 %

Comprises the net amount of item 0.2.1 less item 0.2.2.

*Item 0.3 Other risk exposures**Item 0.3.1 Net open position in foreign currencies*

Comprises the net open position in foreign currencies as calculated in BA Form 10 and shall agree with items E.11 or E.12 or E.13, as the case may be, of that Form.

Item 0.3.2 Covered options and futures

A covered call option written means a call option contract written by the reporting institution against a corresponding asset held in portfolio or against an opposite option contract that gives effective cover in all material respects in respect of the call option written, i.e. the covering option shall, in relation to the option written, (a) cover a corresponding asset, (b) not expire on an earlier date, (c) have at least an equivalent strike price, (d) be concluded with a reputable person and (e) be the same type of option.

A covered put option is a put option contract written by the reporting institution against an opposite option contract that gives effective cover in all material respects as mentioned above in respect of the put option written.

Item 0.3.3 Uncovered options and net open position in futures

An uncovered option contract refers to a contract written and not covered as provided for in item 0.3.2 above. Net open position in futures represents the net open position in future purchases and sales of assets or financial instruments as determined by the net overbought or oversold position in *each* category of asset or financial instrument distinguished in BA Form 8.

Capital requirements shall be based on the exercise price of the option or the net exercise value of futures and on the coefficient of the particular category (according to the classification in BA Form 8) to which the underlying asset or instrument relates.

DIVISION III - REPURCHASE AGREEMENTS***Category P****Item P.1 Commitments in respect of repurchase agreements concluded in assets mentioned in the following categories*

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Under this item shall be included the amounts of the commitments of the reporting institution in respect of assets sold under repurchase agreements. It shall not include the amounts of commitments in respect of repurchase agreements with the Reserve Bank or where the underlying asset of a repurchase agreement is the subject of an agreement whereby the reporting institution resells without recourse the asset to another party on the expiry date of the repurchase agreement. The appropriate category for each agreement included under this item shall be determined by the classification of the underlying asset in accordance with the classification pertaining to BA Form 8. Reference shall also be made to the directives pertaining to Memorandum item C.4 of BA Form 9.

Item P.2 Capital amounts expended on assets purchased from other banking institutions under repurchase agreements and included in the following categories

Under this item shall be included the capital amount expended in purchasing an asset from another banking institution in the Republic in terms of a repurchase agreement. The amount shall be included under the category under which the asset is classified in BA Form 8. Capital requirements shall be reduced by the amount calculated according to the coefficients set out in column (3) of Division III of BA Form 8.

DIVISION V - SUMMARY OF AVERAGE BOOK VALUES AND CALCULATION OF CAPITAL REQUIREMENTS

The average book value of assets, contingent liabilities, other risk exposures and repurchase agreements of the last three quarters shall be summarised according to the categories detailed in Divisions I, II, III and IV of BA Form 8 and the required paid-up capital and unimpaired reserve fund requirements shall be calculated in column (3).

DIVISION VI - ACTUAL PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS

The net amount of capital and reserves reflected under item 9 of Division VI of BA Form 8 shall agree with the amount reported under liability item B.7(f) of BA Form 9.

DIVISION VIII - INVESTMENT IN BANK PREMISES, FURNITURE AND EQUIPMENT

The amount shown in this Division shall be equal to the total of asset items 20 and 21 of BA Form 9.

B. COVERED DOMESTIC POSITION

Item 6 Total amount of assets (other than claims) in South Africa and claims payable in the currency of the Republic

The amount under this item shall agree with asset item 24, column (2), of BA Form 9.

(4) QUARTERLY RETURN (BA FORM 8A) (Not applicable to banks)

References in the left-hand margin are to the relevant items in BA Form 8A prescribed in these regulations.

A. PAID-UP CAPITAL AND UNIMPAIRED RESERVE FUNDS

Item 1 Total liabilities to the public

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The amount under this item shall agree with liability item A.6, column (8), of BA Form 9.

Item 2 Total amount of repurchase agreements

Under this item shall be included the amounts of the commitments of the reporting institution in respect of assets sold under repurchase agreements. It shall not include the amounts of commitments in respect of repurchase agreements with the Reserve Bank or where the underlying asset of a repurchase agreement is the subject of an agreement whereby the reporting institution resells without recourse the asset to another party on the expiry date of the repurchase agreement.

Item 6 Actual amount of paid-up capital and unimpaired reserve funds

The amount under this item shall agree with the amount shown against liability item B.7(f), column (8), of BA Form 9.

B. COVERED DOMESTIC POSITION

Item 13 Total amount of assets (other than claims) in South Africa and claims payable in the currency of the Republic

The amount under this item shall agree with asset item 24, column (2), of BA Form 9.

(5) QUARTERLY STATEMENT (BA FORM 9)

References are to the relevant items in BA Form 9 prescribed in these regulations.

BA Form 9

Reference

LIABILITIES

Liability item

A. Liabilities to the public

General

- (1) Reference should be made to the definitions contained in Part I.
- (2) All liabilities consisting of claims relating to the business of the banking institution shall be included under the appropriate liability item and column.
- (3) The maturity classification of liabilities shall be determined in relation to the remaining period to maturity on the date of the statement, not the date the liability was incurred.
- (4) All liabilities shall include interest accrued up to the end of the quarter to which the statement relates.

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*A.1(a) Deposits by residents of the Republic**

Deposits shall exclude loans and advances (see interpretation under liability item A.3).

A.1(a)(iii) Deposits by other Central Government

Deposits of all universities and technikons shall also be included under this item.

A.1(a)(xiii) Deposits by other companies

This item shall include deposits by all companies incorporated or deemed to be incorporated under the Companies Act, 1973 (excluding companies incorporated in terms of section 21 of that Act), co-operative companies and societies registered under the Co-operatives Act, 1981, insurers registered under the Insurance Act, 1943, public corporations, and close corporations incorporated under the Close Corporations Act, 1984.

[The Companies Act 61 of 1973 has been replaced by the Companies Act 28 of 2004.
 Co-operatives in Namibia are governed by the Co-operatives Act 23 of 1996.
 The Insurance Act 27 of 1943 has been replaced by the Short-term Insurance Act 4 of 1998
 and the Long-term Insurance Act 5 of 1998.]

A.1(a)(xiv) Deposits by other depositors

This item shall include deposits by all individuals, pension and provident funds registered under the Pension Funds Act, 1956, friendly societies registered under the Friendly Societies Act, 1956, all non-profit institutions such as charitable, religious and welfare organisations, trade unions, social and recreational clubs, private schools and hospitals, trust deposits in terms of chapter 4 of the Attorneys Act, 1979, and also balances not allocated to specific depositors.

[The Attorneys' Act 53 of 1979 has been replaced by the Legal Practitioners Act 15 of 1995.]

A.1(b) Deposits by residents of independent states

All depositors in the independent states shall be included and classified under this item. The directives applicable to liability item A.1(a) shall apply *mutatis mutandis*.

A.1(b), (c) and (d) Deposits by non-residents

Amounts shall be shown in the appropriate columns as well as in column (9).

A.3 Loans and advances

The following liabilities shall be classified as loans under this item:

Bank overdrafts;

all amounts received against security; amounts due to the Reserve Bank; and amounts raised for specific purposes, e.g. the acquisition of specified fixed property,

A.3(a)(iii) and (iv) Loans and advances from resident banking institutions

* A sectoral classification is published in the *Institutional Sector Classification Guide for South Africa*, which can be obtained from the Reserve Bank (Economics Department, P.O. Box 7433, Pretoria, 0001). This publication may be consulted by banks when classifying deposits by sector.

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Demand deposits shall be set off against bank overdrafts and loans at call obtained from the same banking institution in accordance with the principles of set-off described in subregulation (1)(g) of this regulation. Net credit balances shall be included under this item and net debit balances under asset item 5(a).

A.3(b)(iii) and A.3(c)(ii) Loans and advances from foreign branches and subsidiaries

Balances owing on current account by the institution to a foreign branch (calculated in accordance with the directives pertaining to asset item 16) and a subsidiary shall be included under these items.

A.3(b)(i) and (iv) Loans and advances from foreign governments and banks and A.3(c)(iii) Loans and advances from foreign banks

- (1) A loan raised from a foreign government or bank in the name of the reporting institution for its own purposes (i.e. where the reporting institution is regarded as the primary borrower) shall be included under this item.
- (2) A loan raised in the bank's own name on behalf of a client and not yet on-lent on the date of the statement shall be included under this item. Foreign finance raised in the institution's own name and on-lent to clients shall not be included under this item, but included under liability item B.9. The assets resulting from the on-lending shall be included under asset item 19. (Refer to the directive pertaining to liability item B.9.)
- (3) Where a loan is raised in the name of a client of the reporting institution and such client is, therefore, regarded as the primary borrower, the amount of such loan shall be included as a contingent liability in the memorandum section of BA Form 9 if the repayment of the loan is guaranteed by the reporting institution.
- (4) Set-off shall be applied to amounts (other than deposits) owing by and to the same foreign bank in accordance with the principles of set-off described in subregulation (1)(g) of this regulation. Net credit balances shall be reported under this item and net debit balances under asset item 5(b) or (c), as the case may be.

A.4 Other bills payable

Under this item shall be included all bills accepted by the reporting institution for its own purposes (not on behalf of clients) and not included under any other item,

A.5 Other liabilities to the public

A.5(b) Debentures not included under liability item B.7(b)

Under this item shall be included the amount of debentures issued in excess of the amount qualifying as capital in terms of section 14(2) of the Act.

A.5(c) 50 % of credits in transit

Under this item shall be included 50% of the following in transit items:

- (i) Amounts held against certified or initialled cheques;

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- (ii) outstanding travellers cheques issued;
- (iii) outstanding drafts issued;
- (iv) balance on bank cheque account; and
- (v) credits in transit in respect of mail or telegraphic transfers, including stop orders.

The remaining 50% of credits in transit shall be included under liability item B.8.

A.5(d) Other

- (1) Under this item shall be included all liabilities of the reporting institution not specifically provided for under any other item, i.e. such liabilities of the institution, irrespective of due date, the nature of the transaction or the identity of the creditors that should have been provided for or accrued in accordance with generally accepted accounting practice,
- (2) Accrued interest on liabilities shall also be included under this item, where such interest cannot be added to the amount of the related liability.
- (3) Retentions withheld from suppliers of goods that are the subject of a lease or instalment sale agreement shall be included here if the relevant agreement does not embody a legal right of set-off against amounts due in terms of the agreement.

A.6 Total liabilities to the public

The amount under this item represents the total of liability items A.1 to A.5.

B. Capital, reserves and liabilities other than to the public

The provisions of section 1(5) of the Act regarding the impairment of capital should be considered in relation to this item.

B.7(a)(ii) Paid-up share capital held by others

Paid-up share capital held by non-residents, including foreign banks and nominees, shall be included under this item.

B.7(c) Unimpaired reserve funds

- (1) The following balances may be included under this item:
 - (a) General reserves and provisions, however described, as long as they are freely available to absorb future losses, if any;
 - (b) unappropriated profits transferred to reserves by formal resolution by the board of directors and freely available to absorb future losses;
 - (c) premiums on share issues;

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- (d) minority interest arising in the consolidated return as a result of the consolidation of partly-owned subsidiary companies; and
 - (e) tax equalisation reserve arising from the deferment of the benefits of permanent taxation differences to future accounting periods.
- (2) The following balances are specifically excluded from unimpaired reserve funds:
- (a) Reserves arising from the revaluation of fixed assets;
 - (b) deferred tax balances that, in accordance with generally accepted accounting practice, may not be regarded as part of shareholders' interest;
 - (c) any balance on profit and loss account not yet transferred to a reserve by formal resolution by the board of directors;
 - (d) provisions, however described, for doubtful debts (*less* any associated deferred tax assets) that are provided with reference to anticipated losses on any specific debt or group of debts identified specifically or by their age and not freely available to absorb such future losses; and
 - (e) reserves that are related to the valuation of any asset or liability or are not freely available to absorb future losses, if any.

(3) Details of amounts included in capital, debentures and unimpaired reserve funds shall be shown in Annexure G to BA Form 9.

B.7(e) Reductions from capital and unimpaired reserve funds

The value of assets referred to in section 1(5)(d) of the Act shall be included at book value.

B.8 Balances due to head office and branches in the Republic

- (1) Under this item shall be included the net interbranch and head office credit balances resulting from entries that originate or require response outside head office or outside any particular branch and 50 % of credits in transit described under liability item A.5(c).
- (2) If the net balance is a debit, it shall be shown under asset item 18.

B.9 Foreign finance in the bank's own name on-lent to clients

- (1) Loans raised from foreign banks in foreign currency and on-lent to South African clients in foreign currency for the purpose of financing trade or working capital shall together with accrued interest thereon be included under this item. The debit balances associated with these loans together with accrued interest thereon shall be included under asset item 19.
- (2) Foreign finance not yet on-lent to clients as provided in paragraph (1) above on the date of the statement shall be included under liability item A.3(c).
- (3) The amounts reported under liability item B.9 and asset item 19 shall differ only by the amount of the interest margin on the transactions.

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B.10 Liabilities other than the foregoing

Only the following balances shall be included under this item:

- (a) Balance on profit and loss account not yet transferred to reserves by formal minute of the board of directors;
- (b) unrealised profits or a reserve arising from the revaluation of a fixed asset;
- (c) a balance representing deferred income that cannot be deducted from the asset in question (This item shall include suspense accounts arising from credit balances resulting from the revaluation of forward exchange contracts, even where such amounts are debit balances, but shall exclude unearned finance charges, accrued interest and rebates.);
- (d) a credit balance on deferred taxation account;
- (e) the amount shown under liability item B.7(e) as “capital deficit of foreign subsidiaries” (Inclusion of this amount under this item is necessary to balance the statement.); and
- (f) any other amount that is shown as a deduction under liability item B.7(e) of BA Form 9 and also as an asset (Inclusion of this amount under this item is necessary to balance the statement).

B.12 Total liabilities

The total of column (8) should agree with total assets as reflected in column (3) under asset item 24.

MEMORANDUM SECTION*Memorandum item***C.3 Contingent liabilities and other risk exposures**

The gross totals (i.e. before deduction of public sector items or amounts secured by the pledge of deposits or assets) of items shown in BA Form 8 shall be shown as follows in this section:

C.3(a) Bills rediscounted

BA Form 8 items 0.1.1 and 0.1.3

C.3(b) Acceptances on behalf of clients

BA Form 8 item 0.1.2.

If an acceptance is discounted by the reporting bank itself, this item shall be reduced by such amount and asset item 11(a)(i)(1) increased accordingly. The subsequent sale of the acceptance shall reverse these entries.

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C.3(c) Loans and advances granted but not paid out

BA Form 8 items 0.1.4 and 0.1.5.

C.3(d) Guarantees given on behalf of clients

BA Form 8 items 0.1.6, 0.1.7, 0.1.8 and 0.2.

C.3(e) Other contingent liabilities and net open position in foreign currencies

BA Form 8 item 0.3.1 or as reported in item E.9 of BA Form 10 and amounts included in Category O of BA Form 8 and not included elsewhere.

C.4 Total commitments in respect of repurchase agreements

Under this item shall be included the aggregate amount of the commitments of the reporting institution in respect of assets sold under repurchase agreements as reported in item P.1 of BA Form 8, Assets sold under repurchase agreements shall be reported as follows:

- (a) The “capital amount” repayable on expiry of the agreement shall be shown under this memorandum item.
- (b) The “accrued interest or loss” payable in terms of the agreement shall be included under liability item A.5(d).
- (c) Any difference between the capital amount and the book value of the asset, which is held in suspense until maturity of the agreement, shall be included under class 3 in asset item 23. (See directives in respect of asset item 23 below).

ASSETS

General

- (1) Reference should be made to the definitions contained in Part I.
- (2) All assets arising from the business of the reporting institution shall be included under the appropriate item and column.
- (3) Assets shown in columns (1), (2), (4) and (5) shall also be included in column (3) (total assets). Assets shown in column (1) (liquid assets) shall be included at market value as certified by the Public Investment Commissioners, while those shown in columns (2) (domestic cover), (3) (total assets), (4) (in the independent states) and (5) (in other countries) shall be included at book value.
- (4) All assets shall include interest accrued up to the quarter end to which the statement relates.
- (5) The column headed “liquid assets” is not applicable to discount houses.

Domestic cover

- (1) Unless otherwise indicated in these regulations, assets that shall be included in column (2) (domestic cover) are -

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- (a) assets (other than claims) situate in South Africa; and
 - (b) assets consisting of claims payable in the currency of the Republic,
- (2) All assets shall be included at book value in the domestic cover column.

Liquid assets

(1) ***Government Notice 1941 of 30 August 1985***

Cognisance should be taken of the provisions of Government Notice 1941 of 30 August 1985.

[RSA GN 1941/1985 (RSA GG 9904), which is issued in terms of RSA Proc. R.184/1967, contains amendments to certain provisions of the Banks Act 23 of 1965. RSA Proc. R.184/1967 (RSA GG 1809), issued in terms of section 9 of the Currency and Exchanges Act 9 of 1933, contains regulations giving the South African Reserve Bank power to make orders and rules relating to matters which affect or have any bearing upon credit extension by banking institutions. The Banks Act 23 of 1965 has been replaced by the Banking Institutions Act 2 of 1998, which has been replaced in turn by the Banking Institutions Act 13 of 2023.]

(2) ***Requirements in order to rank as liquid asset***

Bankers' acceptances, self-liquidating trade bills, promissory notes and agricultural bills

A trade bill, a promissory note, an agricultural bill or a banker's acceptance shall comply with the following requirements in order to qualify as a liquid asset:

- (a) A bill or promissory note must be self-liquidating and linked directly with and immediately preceded by a specific merchandise transaction, which in the case of agricultural bill or promissory note must involve readily marketable agricultural products or livestock or other products that have been or are to be used solely or predominantly in or for the production of agricultural products or the breeding, raising or fattening of livestock, and the bill or promissory note must be so enclausd (to the satisfaction of the Reserve Bank) that it is possible to identify the transaction concerned. Any of the following endorsements on a bill or promissory note will be acceptable to the Reserve Bank, namely:
 - (i)as per Invoice No. (Nos)under Letter of Credit No.....
 - (ii)as per Invoice(s) dated.....under Letter of Credit No.....
 - (iii)per SS.....under Letter of Credit No.....
 - (iv)per air freight.....under Letter of Credit No.....
 - (v) relating immediately to current merchandise transaction as per Invoice Nos.....etc.

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- (aa) In the first blank space in each of endorsements (i) to (iv) the nature of the merchandise should be inserted, e.g. timber, motor spares, etc.
 - (bb) Where no letter of credit is involved, the words “under Letter of Credit No.....” may be omitted.
 - (cc) After the words “air freight” in endorsement (iv) the name of the airline concerned should be inserted.
 - (dd) Endorsement (ii) provides for cases where the invoices have no numbers and endorsement (v) for instances where a bill covers so many invoices that all the numbers cannot conveniently be quoted.
 - (ee) In the case of foreign bills the applicable endorsement may be inserted on bills by the branch concerned of the particular bank in South Africa on receipt of the bills, by reference to the documents that accompany such bills.
- (b) A bill or promissory note shall bear the names of at least two established business enterprises (other than a bank in favour of which the bill is drawn or the promissory note is made), and in the case of an agricultural bill or promissory note at least one of these names must be that of a producer of readily marketable agricultural products or livestock or of an agricultural society registered under the Co-operatives Act, 1981. Such enterprises shall not include the reporting bank or its subsidiary, fellow subsidiary or controlling company.
 - (c) A banker’s acceptance must be discountable by the Reserve Bank and must not be an acceptance of the reporting bank or of its subsidiary or fellow subsidiary or of a bank by which it is controlled directly or indirectly.
 - (d) In the case of a banker’s acceptance, the aggregate amount of the acceptance facility utilised must bear a relationship to the turnover of the drawer that satisfactorily establishes the self-liquidating nature of the bill, with due allowance for credit obtained by the drawer in other ways or from other sources.
 - (e) A banker’s acceptance must be drawn under an authority (letter of credit) that restricts its use solely to the provision of the working capital required in respect of the goods in which the drawer trades in the normal course of his business and that he has already bought or sold. The acceptance must quote the relevant authority and state specifically the nature of the goods concerned.
 - (f) A trade bill and a banker’s acceptance must be drawn for not more than 120 days and an agricultural bill for not more than six months and they must be duly accepted. A promissory note must be made for not more than 120 days. A banker’s acceptance may, however, also be regarded as a liquid asset by the holder thereof if it bears the following endorsement by the acceptor

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“This bill qualifies as a liquid asset in accordance with the requirements of the monetary authorities as set out in the Banks Act, 1965, and the regulations promulgated thereunder”.

- (g) Without prejudice to the generality of the foregoing requirements, a trade bill, agricultural bill, promissory note or banker’s acceptance drawn or made for any of the following purposes will not qualify as a liquid asset:
- (i) To finance fixed capital outlays or the processing of raw materials;
 - (ii) to finance instalment sales or leasing transactions;
 - (iii) to liquidate an overdraft or any debt other than that created by the specific merchandise transaction to which it is linked;
 - (iv) as a renewal or extension of an existing bill, promissory note or banker’s acceptance relating to the same transaction;
 - (v) to serve as a substitute for an unpaid instrument; or
 - (vi) to provide any other form of accommodation finance.

Requirements for qualification as a liquid asset in terms of paragraph (n) of the definition of liquid assets in section 1(1) of the Act

A promissory note or bill contemplated in paragraph (n) of the definition of “liquid assets” in section 1(1) of the Act shall meet the following further requirements in order to qualify as a liquid asset:

- (a) The promissory note or bill shall be so worded that it is possible to identify the relative loan agreement concluded for the financing of the export of capital goods or services and reinsured in terms of the Export Credit and Foreign Investments Reinsurance Act, 1957.

[The Export Credit and Foreign Investments Reinsurance Act 78 of 1957 was applicable to South West Africa, and is still in force in Namibia.]

- (b) The date of issue or acceptance, as the case may be, shall be clearly shown on the promissory note or bill.
- (c) The promissory note or bill shall be discountable by an institution with which the Minister of Trade and Industries has concluded an agreement to that effect.
- (d) The promissory note or bill shall qualify as a liquid asset during a period of six months only as from the date of issue or acceptance, as the case may be.

Assets pledged or otherwise encumbered

Unless special consent has been obtained from the Minister of Finance in terms of section 24 of the Act, only assets not pledged or otherwise encumbered may be included as liquid assets.

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Securities lodged with the Reserve Bank to secure facilities shall not be regarded as pledged except to the extent that they are required to secure facilities actually utilised.

(3) *Valuation of liquid assets*

Securities ranking as liquid assets must be shown at their market value (as certified by the Public Investment Commissioners in terms of section 25 of the Act) in the liquid asset column. However, such securities shall be shown at their book value in the domestic cover and total asset columns. If a loss on realisation in [is] expected, book value shall be written down as required by section 1(5) of the Act.

(4) *Foreign assets*

No foreign asset, except the promissory notes and bills mentioned in paragraph (n) in the definition of liquid assets in section 1(1) of the Act, shall be included as a liquid asset.

Valuation

(1) *Generally accepted accounting practice*

Valuation of assets for the purposes of BA Form 9 shall follow generally accepted accounting practice referred to in section 286(3) of the Companies Act, 1973, unless otherwise provided for by these regulations.

[The Companies Act 61 of 1973 has been replaced by the Companies Act 28 of 2004.]

(2) *Requirements of the Banks Act, 1965*

The provisions of section 1(5) and 1(6) of the Act shall be considered in relation to the valuation of assets for purposes of BA Form 9.

[The Banks Act 23 of 1965 has been replaced by the Banking Institutions Act 2 of 1998, which has been replaced in turn by the Banking Institutions Act 13 of 2023.]

Bad and doubtful debts and overdue amounts

- (1) Provision for bad or doubtful debts must be made at least once in every financial year. This minimum requirement does not relieve the institution of the obligation to make provision in every quarterly statement for debts that, as far as it knows, have become bad or doubtful since the last annual calculation. To this end, institutions are expected to maintain reporting procedures by their branches and divisions that will ensure that bad and doubtful debts will be reported at the earliest possible opportunity.
- (2) Information regarding overdue accounts must be furnished with every BA Form 9 in the form set out in Annexure A to the prescribed statement. Amounts reported as overdue must be stated after deduction of the related specific provisions for doubtful debts.
- (3) An amount reported as overdue may again be reflected as current if, on application by the debtor, the period of payment has been formally extended and if the institution

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has no doubts concerning the recoverability of the debt. Such extensions are to be recorded in a manner that will permit information regarding the extensions to be made readily available to the Registrar.

Fixed assets

Provision for depreciation of fixed assets shall be made in accordance with generally accepted accounting practice and be reflected in each BA Form 9. This does not preclude the writing off of a fixed asset to a nominal value on acquisition or over a period shorter than the estimated life of the asset.

Individual items*Asset item***1. *Subsidiary coin***

- (1) Only coin that is legal tender in South Africa and held in the Republic qualifies as a liquid asset.
- (2) Other coin shall be shown in columns (3), (4) and (5).

2. *Gold coin and bullion*

Gold coin and bullion to be included under this item shall be valued at the month end rand price for gold established at the afternoon gold price fixing on the London Gold Market and the closing middle rand/US dollar exchange rate on that day.

3. *Bank notes*

- (1) Only notes issued by the Reserve Bank and held in the Republic qualify as liquid assets. Notes in transit and in automatic teller machines shall also be included under this item.
- (2) Other notes must be shown in columns (3), (4) and (5).
- (3) Postal and money orders shall be included under asset item 23 of BA Form 9.

4. *Deposits with the Reserve Bank*

- (1) All deposits with the Reserve Bank qualify as liquid assets.
- (2) Any balance due to the Reserve Bank by the reporting institution on current account shall not be set-off but included under liability item 3(a)(ii) of BA Form 9.

5. *Deposits with and loans and advances to banks, building societies and mutual building societies*

5.(a) *In the Republic*

and

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5.(b) *In independent states*

- (1) All debit balances shall be included under this item, including debit balances resulting from clearing house or similar settlements.
- (2) Demand deposits shall be set-off against bank overdrafts and loans at call obtained from the same banking institution in accordance with the principles of set-off described in subregulation (1)(g) of this regulation. Net debit balances shall be reported under this item and net credit balances under liability items A.3(a)(iii) and (iv) and A.3(b)(iii) and (iv).
- (3) Assets reported under this item do not qualify as liquid assets.

5.(a)(iii) Building societies and mutual building societies
and

- 5.(b)(iii)**
- All investments in building societies and mutual building societies shall be included under this item, with the exception of equity shares issued by building societies registered in terms of the Building Societies Act, 1986, which shall be shown under asset item 10(u).

5.(c) *In other countries*

- (1) Set-off shall be applied to amounts owing by and to the same foreign bank in accordance with the principles of set-off described in subregulation 1(g) of this regulation. Net debit balances shall be reported under this item and net credit balances under liability items A.3(c)(ii) and (iii) of BA Form 9.

[This provision should refer to “subregulation (1)(g)”, with brackets around the “1”.]

- (2) Debit balances due to the reporting institution on current accounts by its foreign banking branches (see directive pertaining to asset item 16) and foreign banking subsidiaries shall be included under this item.
- (3) Only amounts payable in the currency of the Republic rank as domestic cover. Claims in the currency of the Republic set-off against liability items A.3(c)(ii) and (iii) shall not be included under domestic cover.

7. *Loans to discount houses in the Republic*

Amounts held with discount houses shall be reported under this item.

8. *Land Bank***(a) Land Bank bills**

Bills shall be reported at face value, *less* unearned discount or rebates relating to the period from the date of the relevant quarterly statement (BA Form 9) to the date of maturity. Unearned discount shall be calculated at the rate negotiated.

9. *Treasury bills*

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Treasury bills shall be reported at face value, *less* unearned discount or rebate from the date of the relevant quarterly statement (BA Form 9) to the date of maturity. Unearned discount shall be calculated at the rate tendered or purchased.

10. Investments*General*

- (1) Book value shall include the following, where applicable:
 - (a) Cost;
 - (b) accrued interest to the date of the statement;
 - (c) dividends accrued in accordance with the normal accounting policy of the reporting institution; and
 - (d) premiums or discounts on purchases amortised on a straight-line basis over the periods to redemption.
- (2) Book value shall be written down to net realisable value if the reporting institution expects to realise a loss on disposal or if it considers that there has been a permanent diminution in the value of the investment.
- (3) Investments sold under repurchase agreements shall be excluded and investments purchased under repurchase agreements shall be included at book value.
- (4) Market value shall be calculated as follows:
 - (a) Securities redeemable at fixed dates - values (cum interest) certified by the Public Investment Commissioners;
 - (b) listed equities - market prices quoted on the appropriate stock exchange; and
 - (c) other investments - directors' valuations.
- (5) Maturity classification shall be calculated with reference to the date of the quarterly statement (BA Form 9) and to the latest redemption date.
- (6) An analysis of items relating to investments in shares shall be furnished as required in Annexing B to BA Form 9.

10.(e) *Other securities issued by the governments of independent states*

Under this item shall be included all securities issued by the governments and government bodies in these states as well as securities guaranteed by such governments or bodies.

10.(j) *Securities and bills issued by other public corporations*

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This item shall include project bills.

10.(u) *Building society shares*

Equity shares issued by a building society registered in terms of the Building Societies Act, 1986, shall be reported under this item. Any other form of investment in a building society or a mutual building society shall be included under asset item 5(a)(iii) or 5(b)(iii).

10.(v) *Shares in domestic and foreign subsidiary companies*

Shares in subsidiary companies whose main object is the holding of fixed property shall not be included under this item. Such amounts shall be reported under asset item 21 (bank premises) or asset item 22 (fixed property other than bank premises) Preference shares, where the substance of the underlying transactions is to provide credit facilities, shall be included under asset items 14(b) and 14(c)(i)(2). Investments in foreign subsidiary companies shall be reported under column (4) or (5).

10.(w) *Other shares*

(1) Under this item shall be included -

- (a) equity shares;
- (b) preference shares where the substance of the underlying transaction is investment as opposed to credit facilities, which must be included under asset item 14(b) or 14(c)(i)(2); and
- (c) any other form of shares.

(2) Only shares issued in the currency of the Republic rank as domestic cover.

11. *Bills discounted or purchased*

(1) This item shall include all trade bills, agricultural bills, promissory notes, banker's acceptances and other paper discounted not specifically required to be shown under other asset items. Amounts shall be shown at face value, *less* unearned discount or rebates relating to the period from the date of the relevant quarterly statement (BA Form 9) to the date of maturity. Unearned discount shall be calculated at the rate negotiated under the discount.

(2) Where bills have been written down in anticipation of a loss or a specific provision has been made, the amount as reduced by such write-down or specific provision shall be reported.

(3) Bills deposited with the Reserve Bank in anticipation of rediscount shall continue to be shown under this item until they are actually rediscounted by the Reserve Bank.

11.(a) Bills drawn by residents of South Africa - current

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Bills drawn by residents of South Africa on non-residents represent claims on non-residents and shall also be shown in columns (4) and (5).

11.(a)(i)(1) *Banker's acceptances - own acceptances*

This item shall include bills both accepted and discounted by the reporting institution itself. If a bill is later rediscounted, the amount shall be transferred from this item and the face value included under Memorandum item C.3(a).

11.(b) and (c) *Drawn by non-residents - current*

- (1) Only amounts payable in South African currency rank as domestic cover.
- (2) Bills drawn by non-residents on residents may rank as liquid assets on the same basis as bills drawn by residents on residents.

12. *Discounts and advances in respect of instalment sales*

- (1) This item shall include the total of future instalments or rentals due under instalment sale agreements, including suspensive sale and hire-purchase agreements, but excluding leasing transactions.
- (2) The amounts reported shall be the full amount of the future rentals or instalments, *less* related unearned finance charges.
- (3) Amounts to be included are, *inter alia* -
 - (a) future instalments and rentals due under agreements entered into directly by the reporting institution with its clients;
 - (b) future instalments and rentals due under agreements discounted or purchased, with or without recourse;
 - (c) amounts due under floor plans, i.e. advances to dealers for stocking purposes against suspensive sale agreements;
 - (d) advances made against the pledge of agreements; and
 - (e) amounts due under deeds of sale discounted or entered into.
- (4) Where goods have been repossessed, their estimated net realisable value shall be included under asset item 23. The remaining balance due under the agreement shall be written off or included under asset item 12(b) after deduction of related unearned finance charges.
- (5) Where retentions have been withheld from suppliers of goods that are the subject of agreements, such retentions may be deducted from the amounts reported under this item only if a legal right to do so is embodied in the agreement. Where no such right exists, the amount withheld shall be reported under liability item A.5(c).

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- (6) Additional information as set out in Annexure C to BA Form 9 shall be furnished with each quarterly statement (BA Form 9), including the bases on which unearned finance charges are included in income.

12.(b) *Instalment sale discounts and advances - overdue*

Under this item shall be included the amount of future rentals and instalments defined as overdue in terms of these regulations, *less* related unearned finance charges and specific provisions.

13. *Loans and advances to the public sector*

Reference should be made to the *Institutional Sector Classification Guide for South Africa** for the purpose of the correct classification of loans and advances.

14. *Other loans and advances*

14.(a)(i) *Factoring - current*

Under this item shall be included all current amounts due in respect of factoring agreements net of unearned finance charges.

14.(a)(ii) *Factoring - overdue*

Under this item shall be included all overdue amounts as defined, net of related unearned finance charges, whether or not the factoring agreement is with or without recourse.

14.(b) *To non-banking subsidiary companies*

Balances may be set-off in accordance with the principles stated in subregulation (1)(g) of this regulation.

14.(c) Other loans and advances

Loans and advances to banks within the same group as the reporting bank shall not be included under this item but under asset item 5(a) or 5(b).

14.(c)(i)(2) *Other*

Under this item shall be included all loans and advances not specifically required to be reported under any other asset item, including loans made in terms of employee share purchase schemes and loans made through the medium of redeemable preference shares.

14. (c)(ii) *Overdue*

Under this item shall be included all overdue amounts, *less* specific provisions.

* See footnote on page 4 of these regulations

[The pagination has changed from that in the *Government Gazette*. The note referred to reads as follows:

* A list of such corporations is published in the *Institutional Sector Classification Guide for South Africa*, which can be obtained from the Reserve Bank (Economics Department, P.O. Box 7433, Pretoria, 0001).]

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15. *Leasing transactions*

Under this heading shall be included the total of future rentals due under leasing transactions, *less* related unearned finance charges.

16. *Investments of head office in capital of foreign branch(es)*

The funding of foreign branches by the reporting institution shall be divided into capital account and current account. The amount allocated to capital account is that amount which can be regarded as being permanent funding of the branch and shall represent the capital requirements of the foreign branches calculated in accordance with section 14 (3) of the Act. Such “capital” account shall be included under this item and the balance, representing the current account, under asset item 5(c)(i) (if a debit) or under liability item A.3(b)(iii) or A.3(c)(ii) (if a credit).

17. *Remittances in transit*

Under this item shall be included the amounts of cheques or other orders to pay, drawn on one of a bank’s branches in South Africa or on another bank in South Africa or on the Reserve Bank, with which another branch or bank in South Africa has credited a client or which it has paid out but with which the first-mentioned branch or bank or the Reserve Bank has not yet debited a client, including the amount of a warrant voucher that the bank has paid out but for which it has not yet received repayment from the Secretary to the Treasury.

18. *Other balances due by head office and branch(es) in the Republic*

Under this item shall be included the *net* interbranch and head office debit balances resulting from entries that originate or require response outside head office or outside any particular branch. Remittances in transit shall be excluded and reported under asset item 17. If the net balance is a credit, it shall be shown under liability item B.8.

19. *Clients’ liability on account of bank’s foreign borrowings*

- (1) Where loans are raised from foreign banks in foreign currency and on-lent to clients in the Republic for the purpose of financing trade or working capital, the debit balances associated with these loans together with accrued interest thereon must be reported under this item. The liability associated with such loans together with accrued interest thereon shall be reported under liability item B.9.
- (2) The amounts reported under liability item B.9 and asset item 19 should differ only by the amount of the interest margin on the transactions.

20. *Furniture, fittings and equipment*

Under this item shall be included all assets of the reporting institution that are not specifically required to be shown under other asset items. Amounts shall be stated at cost *less* depreciation.

21. *Bank premises*

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- (1) Under this item shall be included all land and buildings owned by the reporting institution and used or intended to be used by it mainly for banking purposes, including official residences.
- (2) Amounts relating to the cost of leasehold premises shall be included under this item.
- (3) The amounts of shares in, or loans and advances to, subsidiary companies whose main object is the holding of fixed property that is used or intended to be used by the reporting institution mainly for banking purposes shall also be included under this item.
- (4) Amounts shall be stated at cost *less* depreciation.
- (5) Further details of fixed property must be furnished in Annexure D to BA Form 9.

22. Fixed property other than bank premises

- (1) All amounts included under this item shall be reported at cost *less* amounts written off in anticipation of losses to be incurred.
- (2) Further details of fixed property must be furnished in Annexures D and E to BA Form 9.

22.(a) Bought-in

Under this item shall be included fixed property bought in to protect an advance or investment and not yet disposed of. Property bought in shall be valued at the lower of cost and estimated net realisable value.

22.(b) Other

Under this item shall be included all fixed property not specifically required to be reported under other asset items, *inter alia* -

- (i) shares in companies (including subsidiary companies) whose principal business is the holding of fixed property, other than fixed property used for banking purposes included under asset item 21; and
- (ii) amounts owing to the institution on fixed property sold under deeds of sale.

23. Assets other than the foregoing

All assets not specifically required to be shown elsewhere in this statement shall be included under this item in the classes indicated:

- (a) *Class 1:*
 - (i) Postal and money orders;
 - (ii) tax overpaid;

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- (iii) service deposits; and
- (iv) stamps.
- (b) *Class 2:*
 - (i) Estimated net realisable value of goods repossessed under instalment sale or leasing transactions;
 - (ii) estimated net realisable value of assets (other than fixed property) and investments acquired as a result of the realisation of security on defaulting loans or other claims; and
 - (iii) balances arising from disputes with clients.
- (c) *Class 3:*
 - (i) Stationery and other prepaid expenses;
 - (ii) other suspense accounts likely to be written off;
 - (iii) debit balances on deferred taxation account [other than those deducted from general provisions under liability item B.7(c)];
 - (iv) all other debit balances not specifically provided for under any other item that cannot be included in classes 1 or 2; and
 - (v) debit balances in respect of suspense accounts resulting from repurchase agreements.

24. Total assets

The total of column (3) shall agree with the total of liabilities as reflected under column (8) of liability item B.12.

MEMORANDUM SECTION

Memorandum item

1. Current loans and advances included under asset item 14(c)(i) above

- (1) Under this item is to be included only the amount secured, being the lower of the capital amount stated in the mortgage bond and an estimate of the market value of the property mortgaged.
- (2) Only First mortgage bonds shall be regarded as security under this item, unless the reporting institution is also the mortgagee under the first bond and other bonds over the property.

(6) MONTHLY STATEMENT (BA FORM 10)

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This statement shall be submitted within 21 days of the end of every month by all banking institutions in respect of the business conducted by it in the Republic and in each of the independent states and denominated in foreign currencies. No set-off of credit and debit balances shall be applied.

The statement shall be completed in thousands of US dollars. The middle market rate of exchange as described in regulation 15(5) as at the end of the month to which the statement refers shall be used for converting other currencies to US dollars.

As far as the interpretation of items is concerned, reference should, if necessary, in the first instance be made to the directives for corresponding items in BA Form 9.

Outstanding foreign currency purchase and sale contracts shall be shown at ruling market values at the close of business on the last business day of the month and options and futures contracts at exercise values.

(7) MONTHLY STATEMENT (BA FORM 11)

This statement shall be submitted within 21 days of the end of every month by all banking institutions that carry on banking business outside the Republic and the independent states by way of a subsidiary, branch office, agency or joint undertaking and should reflect the required information in respect of *each* such subsidiary, branch office, agency or joint undertaking. It shall be completed in the currency of the country in which such subsidiary, branch office, agency or joint undertaking is situated. No set-off of debit and credit balances shall be applied.

As far as the interpretation of items is concerned, reference should, if necessary, in the first instance be made to the directives for corresponding items in BA Form 9.

Outstanding currency purchase and sale contracts shall be shown at ruling market values at the close of business on the last business day of the month and options and futures contracts at exercise values.

**PART VI
CONDITIONS FOR DEBENTURES TO QUALIFY AS CAPITAL**

[Part VI deleted by GN 75/1998]

**PART VI A
MAXIMUM CREDIT BALANCE ON SAVINGS ACCOUNT**

[Part VI A inserted by RSA R.1458/1988]

17A. For the purposes of section 21(4)(a) of the Act the maximum credit balance which a banking institution may allow any one person to maintain with that banking institution on savings account shall be R100 000.

[regulation 17A inserted by RSA R.1458/1988]

**PART VII
PRESCRIBED FEES**

[Part VII deleted by GN 75/1998]

PART VIII

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REPEAL OF REGULATIONS

19. The regulations published under Government Notice R.1859 of 15 September 1978 and Government Notice R.2142 of 28 September 1984 are hereby repealed.