
GOVERNMENT NOTICE

SOUTH AFRICAN RESERVE BANK

No. R. 1029

12 December 2012

BANKS ACT, 1990 (ACT NO. 94 OF 1990)

REGULATIONS RELATING TO BANKS

The Minister of Finance has under section 90 of the Banks Act, 1990 (Act No. 94 of 1990), issued the regulations contained in the Schedule.

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CHAPTER I

BASIS OF REGULATIONS

1. Objective of Regulations and completeness of information

(1) The objective of these Regulations is to provide for the establishment of basic principles relating to the maintenance of effective risk management by banks and controlling companies, with due allowance for the ancillary objective that the benefits derived by banks and controlling companies from compliance with these Regulations exceed the costs entailed by such compliance.

(2) All information required to be reported in the forms prescribed in these Regulations shall be reflected against the appropriate items and in the columns specified in the forms. For example, subject to the provisions of regulation 2, all liabilities consisting of claims relating to and all assets arising from the business of the reporting bank shall be included against the appropriate liability or asset items in the relevant columns provided.

(3) Upon request, an analysis of any information or item furnished or appearing in any of the forms referred to in subregulation (2) shall be made available to the Registrar within a reasonable period of time.

2. Management accounts as basis for the completion of returns

(1) Unless expressly otherwise provided in the Act or these Regulations, all the prescribed returns shall reflect the management accounts presented to the management and/or board of directors of a bank or controlling company in the sense that the said returns-

(a) shall be prepared using the same principles used in the preparation of such management accounts and/or board reports;

(b) shall be easily reconcilable to such management accounts and/or board reports.

(2) In the event of a conflict between the instructions, directives and interpretations relating to the completion of the returns, as prescribed in these Regulations, and the manner in which the management accounts of the bank or controlling company concerned are completed, the basis and composition of amounts disclosed in such management accounts shall after consultation with the Registrar be presented to the Registrar for approval, provided that in all cases the aggregate amount of the relevant amounts disclosed shall agree or easily be reconcilable.

3. Financial Reporting Standards

(1) Subject to the provisions of regulation 9, unless expressly otherwise provided in the Act or these Regulations, all the relevant prescribed returns shall be prepared in accordance with Financial Reporting Standards issued from time to time, with additional disclosure when required, provided that in the absence of a specific Financial Reporting Standard and an approved interpretation reference shall be made to the relevant pronouncements of the International Accounting Standards Board. In virtually all circumstances the appropriate application of Financial Reporting Standards results in returns and information that provide a fair presentation of the financial position, the results of operations and the relevant risk positions of the relevant bank or controlling company.

(2) Unless-

- (a) specifically otherwise provided in these Regulations; or
- (b) on prior application, the Registrar authorised a deviation from such policy,

the same accounting policy applied by a bank or controlling company in the compilation of its annual financial statements shall be applied by such bank or controlling company in the compilation of the prescribed returns required to be furnished to the Registrar in terms of the Act and these Regulations.

(3) In the event of a deviation in the compilation of the prescribed returns required to be furnished by a bank or controlling company to the Registrar in terms of the Act and these Regulations from the accounting policy applied by such a bank or controlling company in the compilation of its annual financial statements, as envisaged in subregulation (2), the said returns shall be easily reconcilable to the said annual financial statements.

(4) When a bank or controlling company, in accordance with the relevant requirements contained in Financial Reporting Standards issued from time to time, wishes to implement or adopt any fair value option or approach in respect of financial instruments, the said bank or controlling company-

- (a) shall have in place robust risk management systems and board approved policies, procedures and controls prior to the initial application of the said fair value option for a particular activity, instrument or purpose, and on an ongoing basis, in order to ensure, amongst other things, that-
 - (i) sound risk management objectives consistent with the risk management framework and overall risk appetite approved by the bank or controlling company's board of directors, or a relevant committee of the board, are met when the fair value option or approach is applied;
 - (ii) the bank or controlling company applies appropriate valuation methods;
 - (iii) fair values are reliable for all instruments included in the fair value option category;
 - (iv) relevant risk management and control policies pertaining to the use of the fair value option and related valuation methodologies are consistently applied and complied with; and
 - (v) appropriate information is periodically provided to the bank or controlling company's relevant senior management and board of directors, or a relevant committee of the board, about the use of the fair value option, and the impact thereof on the bank's financial condition and performance;
- (b) shall at all times, in form and in substance, comply with any relevant criteria or requirements contained in the relevant Financial Reporting Standard;

- (c) shall duly document its application of the fair value option or approach and all relevant or related matters;
- (d) shall ensure that all relevant assets and liabilities designated as at fair value under the fair value option are duly captured in the relevant risk measurement systems and that the resulting exposure amounts are included in all relevant internal reports that compare actual overall exposure to approved overall risk management limits,

provided that-

- (i) no bank or controlling company shall for the purposes of these Regulations apply any fair value option or approach to instruments in respect of which it is unable to reliably estimate fair values;
- (ii) the Registrar may in writing require a bank or controlling company-
 - (A) to provide supplemental information regarding its application of the fair value option or approach in order to, amongst other things, assess the impact thereof on the bank or controlling company's-
 - (i) overall risk profile;
 - (ii) capital adequacy position;
 - (iii) earnings, and the volatility in earnings;
 - (iv) net interest margin;
 - (v) profit and loss position;
 - (vi) credit risk and related allowances for loss;
 - (B) to exclude from its qualifying amount of capital and reserve funds-
 - (i) any gains or losses arising from changes in its own credit risk due to the application of the fair value option to financial liabilities, that is, when a bank or controlling company, for example, applies the fair value option to its own debt and subsequently recognises a gain and a resulting increase in its capital and reserve funds owing to a deterioration in its own creditworthiness, the Registrar may require the said bank or controlling company to exclude the relevant amount from its qualifying amount of capital and reserve funds;
 - (ii) any unrealised gains or losses on items designated as at fair value through profit and loss when such treatment gives rise to safety and soundness concerns;

- (iii) the relevant fair values of assets and liabilities designated as at fair value under the fair value option shall be independently verified by an appropriately qualified unit independent from the relevant business unit(s), with the same frequency that the fair values of any related assets or liabilities are independently verified;
- (iv) all relevant models used to value items designated as at fair value under the fair value option shall be independently verified by an appropriately qualified unit as part of the bank or controlling company's regular cycle of model validation;
- (v) staff independent from those responsible for the origination of transactions shall monitor the application of the fair value option, amongst others, for conformity with all relevant Financial Reporting Standards, including all relevant accounting and disclosure requirements;
- (vi) based on its risk assessment, the appropriateness of a bank or controlling company's use of the fair value option shall periodically be subject to review by internal audit.

4. Certification and rendition of returns

(1) Irrespective whether a return is rendered on a prescribed form or by means of an electronic facility, the chief executive officer, chief accounting officer and executive officer responsible for the relevant reporting bank or controlling company's compliance with the Financial Intelligence Centre Act, 2001 (Act No. 38 of 2001), as amended (FICA), shall sign and certify the prescribed form BA 099 in respect of each return indicated on the said form.

(2) Every set of returns rendered simultaneously, as mentioned in subregulation (1), shall be accompanied by a duly completed, signed and certified form BA 099.

(3) When the chief executive officer, chief accounting officer or executive officer responsible for compliance with FICA is not available to sign a completed form BA 099, the officer performing the relevant function shall sign the said form in an acting capacity and not on behalf of the absent officer, and the normal office of the officer so acting shall be clearly stated on the form BA 099.

(4) The furnishing of the returns referred to in these Regulations, whether by way of the completion of the prescribed forms or by electronic means, shall be done at the intervals indicated in Chapter II and Chapter VI of these Regulations, and such returns shall be forwarded to the Registrar at the address set out in regulation 6(1).

(5) A reporting bank or controlling company shall submit every appropriate, duly completed form prescribed in Chapter II and Chapter VI of these Regulations, reflecting the required particulars relating to the business conducted by it in the Republic.

(6) A reporting bank or controlling company shall, apart from the forms referred to in subregulation (5), submit every appropriate, duly completed form prescribed in Chapter II and Chapter VI of these Regulations, reflecting the required particulars relating to the relevant business conducted by it, other than the business referred to in subregulation (5), through the medium of an agency or in respect of a branch, a subsidiary company or a relevant associate contemplated in regulation 45(2)(b) in each country elsewhere in the world.

(7) Unless otherwise indicated, all returns shall be completed in either the currency of the country in which the banking or relevant business is being conducted or in the currency in which the banking or relevant business is officially reported, whichever is applicable.

(8) When completing the returns in respect of banking business conducted outside the Republic, the definitions and interpretation of items used in these Regulations shall be applied to the circumstances prevailing in each relevant country and any difficulty experienced or uncertainty in this regard shall be referred to the Registrar for an appropriate directive.

5. Failure or inability to comply with the provisions of the Regulations

(1) Subject to the provisions of section 74 of the Act, a bank, controlling company, branch or branch of a bank that fails or is unable to comply with a provision of these Regulations shall report its failure or inability to comply in writing to the Registrar, stating the reasons for such failure or inability to comply.

(2) The Registrar may summarily take action under the Act or these Regulations against a bank, controlling company, branch or branch of a bank referred to in subregulation (1) or, if in the circumstances the Registrar deems it fit to do so, condone the said failure or inability and, subject to such conditions as may be specified in writing, afford the institution concerned an opportunity to comply with the relevant provision within a specified period.

6. General

(1) Forms to be completed and submitted in terms of these Regulations can be obtained from the Reserve Bank, Office for Banks, P O Box 8432, Pretoria, 0001, and shall be completed and submitted in accordance with the relevant instructions, directives and interpretations contained in the applicable chapters of these Regulations.

(2) A bank or controlling company is not obliged to use the forms provided by the Office for Banks, but any reproduction used by the said bank or controlling company shall in all respects correspond to the prescribed forms.

(3) Additional facilities are provided by the Office for Banks for the rendition by a bank or controlling company of the required information in the prescribed statements and returns by electronic means, and further details in this regard may be obtained from the said Office for Banks.

- 1 Means the supervision of the South African operations of a bank incorporated in the Republic.
- 2 Means a bank conducting business as such outside the Republic, through the medium of a branch of a bank.
- 3 Means the supervision of a bank on a legal entity basis, that is, the combination of information of the relevant bank in the Republic and its relevant branches.
- 4 Means a bank or other entity conducting the business of a bank, which bank or entity is not located or incorporated in the Republic but is controlled by a bank or controlling company that is incorporated in the Republic, but does not include any branch of a bank.
- 5 Means any regulated or unregulated non-bank entity controlled by a bank or controlling company incorporated in the Republic.
- 6 Means the supervision on a consolidated basis of a bank incorporated in the Republic and its relevant branches, subsidiaries and associates, as envisaged in regulation 36.
- 7 Means the supervision on a sub-consolidated basis of a bank or controlling company and its relevant branches, subsidiaries and associates when the said bank or controlling company is a subsidiary of another bank or controlling company subject to the relevant requirements for consolidated supervision specified in these Regulations.
- 8 Means the supervision on a consolidated basis of a bank controlling company incorporated in the Republic and its relevant subsidiaries and associates, as envisaged in regulation 36.
- 9 Forms BA 099 and BA 099A are not prescribed financial returns, but shall be used as a control sheet and to furnish the required declarations regarding compliance and the maintenance of prescribed minimum balances.
- 10 The prescribed statements and returns shall be submitted within the periods specified below.
- a. Before 09:00 am on the second business day immediately following on the day to which the prescribed statement or return relates.
 - b. Within 15 business days immediately following on the month-end or quarter-end to which the prescribed statement or return relates.
 - c. Within 20 business days immediately following on the month-end or quarter-end to which the prescribed statement or return relates.
 - d. Within 30 business days immediately following on the month-end or quarter-end to which the prescribed statement or return relates.
 - e. Within 20 business days immediately following on the sixth month of the financial year or the date to which the annual financial statements relate.
 - f. Within 30 days of 31 December of each year.
 - g. Within 90 days immediately following on the date to which the annual financial statements relate.
 - h. Within 60 days immediately following on the sixth month of the financial year and within 90 days immediately following on the date to which the annual financial statements relate.
 - i. Within 20 business days of 30 June and 31 December of each year.

(Note: As an example, a reference to 10c; 10h in respect of a specific prescribed return means two independent submissions in respect of the specified return, interval and period.)

DECLARATION IN RESPECT OF STATUTORY RETURNS SUBMITTED

BA 099

(To accompany all relevant statutory returns submitted in terms of these Regulations)

Name of bank/controlling company

Period ended.....(yyyy-mm-dd)

A. DECLARATION IN RESPECT OF RETURNS

We, the undersigned, hereby declare as follows in respect of each of the relevant statutory statements and returns (identified and rendered in the manner indicated in the space provided for such purposes in part C of this form) submitted herewith in respect of the period indicated above:

1. GENERAL

- (i) The information contained in the statements and returns is to the best of our knowledge and belief correct; and
- (ii) the statements and returns have been compiled in accordance with the relevant provisions of these Regulations; and
- (iii) the statements and returns reflect the management accounts presented to the management and board of directors of the bank, as required in regulation 2 of these Regulations.

2. FORM BA 130

This bank has at all times during the reporting period complied with the relevant provisions and requirements specified in sections 76 and 77 of the Act.

3. FORM BA 310

- (i) None of the liquid assets included in items 16 to 23 of the form BA 310 have been pledged or otherwise encumbered, as envisaged in section 72(3) of the Act, without the consent of the Registrar;
- (ii) all securities included under the liquid assets envisaged in paragraph (i) have been valued in accordance with the provisions of section 72(4) of the Act; and
- (iii) this bank has from the fifteenth business day of the month following the month for which the preceding return of form BA 310 was submitted to date maintained, and will continue to maintain, for every day until the fourteenth business day of the month following the month to which this return relates, the prescribed average daily minimum reserve balance with the Reserve Bank, as required in terms of section 10A of the South African Reserve Bank Act, 1989, and the prescribed average daily minimum amount of liquid assets, as prescribed in regulation 27(3), and complies/will comply, as from the fifteenth business day of the month following the month to which this return relates, with the aforesaid prescribed minimum requirements on the basis of its prescribed amount of liabilities during the reporting month. (When the bank failed to comply with the prescribed requirements, the declaration shall be qualified, and a statement showing the relevant deficiency(ies), for every day on which a deficiency existed, shall accompany this return.)

4. FORM BA 325

This bank has not exceeded the limit on its effective net open position(s) in foreign currency, as prescribed in regulation 29(3). (When the bank exceeded the prescribed limit, the declaration shall be qualified, and a statement showing the relevant excess(es), for every day on which an excess existed, shall accompany this return.)

5. FORM BA 700

This bank has from the twentieth business day of the month following the month for which the preceding return of form BA 700 was submitted to date maintained, and will continue to maintain, for every day until the nineteenth business day of the month following the month to which this return relates, the relevant prescribed minimum aggregate amount of-

- (i) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to risks other than market risk; and
- (ii) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to market risk,

and complies/will comply, as from the twentieth business day of the month following the month to which this return relates, with the aforesaid relevant requirements relating to the maintenance of the prescribed minimum aggregate amounts of:

- (i) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to risks other than market risk; and
- (ii) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to market risk.

(When the bank failed to comply with the relevant prescribed requirements, the declaration shall be qualified, and a

statement showing the relevant deficiency(ies), for every day on which a deficiency existed, shall accompany this return.)

B. DECLARATION IN RESPECT OF RELATED MATTERS

We, the undersigned, hereby declare as follows:

1. INVESTMENTS BY CONTROLLING COMPANIES* (* Delete when not relevant)

The abovementioned controlling company has at all times during the reporting period complied with the provisions of section 50 of the Act.

2. FINANCIAL INTELLIGENCE CENTRE ACT, 2001 (FICA)

This bank/controlling company has to date complied with and will continue to comply with-

- (i) any relevant requirement contained in the Financial Intelligence Centre Act, 2001 (Act No. 38 of 2001), as amended; and
- (ii) any relevant requirement contained in the Regulations that may be issued from time to time in terms of the aforesaid Act.

(When the bank/controlling company failed to comply with any relevant requirement, the declaration shall be qualified, and a statement indicating the relevant details of the failure to comply shall accompany this return.)

C. FORMS SUBMITTED

The following statement(s) and return(s), as identified by a hash total or cross in the relevant space provided, are submitted herewith in the format indicated below:

Form number	Title/ description	Hash total on BA form electronically submitted	In the event of a query, the Reserve Bank may contact:		
			Name	Tel no.	Ext
BA 100	Balance sheet				
BA 110	Off-balance-sheet activities				
BA 120	Income statement				
BA 125	Return regarding shareholders				
BA 130	Restriction on investments, loans and advances				
BA 200	Credit risk: monthly return				
BA 210	Credit risk: quarterly return				
BA 220	Credit risk: six-monthly return				
BA 300	Liquidity risk				
BA 310	Minimum reserve balance and liquid assets				
BA 320	Market risk				
BA 325	Daily return: selected risk exposure				
BA 330	Interest-rate risk: banking book				
BA 340	Equity risk in the banking book				
BA 350	Derivative instruments				
BA 400	Operational risk: six-monthly return				
BA 410	Operational risk: six-monthly return				
BA 500	Securitisation schemes				
BA 600	Consolidated return				
BA 610	Foreign operations of South African banks				
BA 700	Capital adequacy and leverage				
BA 900	Institutional and maturity breakdown of liabilities and assets				
BA 920	Analysis of instalment sale transactions, leasing transactions and selected assets				
BA 930	Interest rates on deposits, loans and advances				
BA 940	Selected locational statistics based on residence				
BA 950	Selected locational statistics based on nationality of bank				

Form number	Title/ description	Hard copies submitted ²	In the event of a query, the Reserve Bank may contact:		
			Name	Tel no.	Ext
BA 125	Return regarding shareholders				
BA 210	Credit risk: quarterly return				
BA 220	Credit risk: six-monthly return				
BA 410	Operational risk: six-monthly return				
BA 500	Securitisation schemes				
BA 600	Consolidated return				
BA 700	Capital adequacy and leverage				
	Other (Please specify)				

1. In respect of relevant amounts electronically submitted.
2. In respect of detailed information not submitted in an electronic format on the relevant return.

D. ATTESTATION OF FORM BA 099

1. CERTIFICATION BY OFFICIALS RESPONSIBLE FOR EACH RELEVANT RISK

RISK	RESPONSIBLE OFFICIAL	SIGNATURE	DATE
Balance sheet			
Income statement			
Solvency			
Liquidity			
Counterparty			
Interest rate			
Market (Position)			
Credit			
Technological			
Operational			
Any other risk regarded as material – please specify			

2. CERTIFICATION BY CHIEF EXECUTIVE OFFICER, CHIEF ACCOUNTING OFFICER AND EXECUTIVE OFFICER (FICA)

Signed at, this day of (yyyy-mm)

.....
Chief Executive Officer*

.....
Chief Accounting Officer*

.....
Executive Officer: FICA*

*Please note: When the Chief Executive Officer, Chief Accounting Officer or Executive Officer (FICA) is not available to sign a completed form BA 099, the officer performing the relevant function shall sign the said form in an acting capacity and not on behalf of the absent officer, and the normal office of the officer so acting shall clearly be stated.

**DECLARATION IN RESPECT OF STATUTORY RETURNS SUBMITTED BY
FOREIGN OPERATIONS**

BA 099A

(To accompany all statutory returns submitted by the above institutions in terms of the Regulations relating to Banks)

Name of foreign operation.....

Period ended.....(yyyy-mm-dd) Host country.....

A. DECLARATION IN RESPECT OF RETURNS

We, the undersigned, hereby declare as follows in respect of each of the relevant statutory statements and returns (identified and rendered in the manner indicated in the space provided for such purposes in part C of this form) submitted herewith in respect of the period indicated above:

1. GENERAL

- (i) The information contained in the statements and returns is to the best of our knowledge and belief correct; and
- (ii) the statements and returns have been compiled in accordance with the relevant provisions of these Regulations or, when relevant, the rules and regulations of the relevant host supervisor; and
- (iii) the statements and returns reflect the relevant management accounts presented to the management and board of directors of the relevant bank/ operation.

2. FORM BA 610

The issued common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds of the abovementioned bank/ operation have on (date) been reduced by the relevant amounts of items prescribed in regulation 38(5) as deductions against the aforesaid categories of capital and reserve funds.

Furthermore, this bank/operation has from the twentieth business day of the month following the quarter for which the preceding return of form BA 610 was submitted to date maintained, and will continue to maintain, for every day until the nineteenth business day of the month following the quarter to which this return relates, the relevant prescribed minimum aggregate amount of-

- (i) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to risks other than market risk; and
- (ii) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to market risk, or
- (iii) capital and reserve funds specified by the relevant host supervisor, should the latter be higher,

and complies/will comply, as from the twentieth business day of the month following the quarter to which this return relates, with the aforesaid relevant requirements relating to the maintenance of the prescribed minimum aggregate amounts of:

- (i) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to risks other than market risk; and
- (ii) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to market risk.

(When the bank/ operation failed to comply with the relevant prescribed requirements, the declaration shall be qualified, and a statement showing the relevant deficiency(ies), for every day on which a deficiency existed, shall accompany this return.)

B. DECLARATION IN RESPECT OF RELATED MATTERS

We, the undersigned, hereby declare as follows:

1. ANTI-MONEY LAUNDERING AND COMBATING THE FINANCING OF TERRORISM LEGISLATION

This bank/operation has to date complied with and will continue to comply with any relevant requirement contained in relevant legislation in respect of anti-money laundering or combating the financing of terrorism.

(When the bank/operation failed to comply with any relevant requirement, the declaration shall be qualified, and a statement indicating the relevant details of the failure to comply shall accompany this return.)

C. FORMS SUBMITTED

The following statement(s) and return(s), as identified by a hash total or cross in the relevant space provided, are submitted herewith in the format indicated below:

Form number	Heading of form	Hash total on BA form electronically submitted ¹	In the event of a query, the Reserve Bank may contact:		
			Name	Tel no.	Ext
BA 610	Foreign operations of South African banks				
		Hard copies submitted ²	In the event of a query, the Reserve Bank may contact:		
			Name	Tel no.	Ext
BA 610	Foreign operations of South African banks				
Other	(Please specify)				

1. In respect of relevant amounts electronically submitted.
2. In respect of detailed information not submitted in an electronic format on the relevant return

D. ATTESTATION OF FORM BA 099A

1. CERTIFICATION BY OFFICIALS RESPONSIBLE FOR EACH RELEVANT RISK

RISK	RESPONSIBLE OFFICIAL	SIGNATURE	DATE
Balance sheet			
Income statement			
Solvency			
Liquidity			
Counterparty			
Interest rate			
Market (Position)			
Credit			
Technological			
Operational			
Any other risk regarded as material – please specify			

2. CERTIFICATION BY FOREIGN CHIEF EXECUTIVE OFFICER, FOREIGN CHIEF ACCOUNTING OFFICER AND FOREIGN EXECUTIVE OFFICER (ANTI-MONEY LAUNDERING)

Signed at, this day of (yyyy-mm)

.....
Foreign Chief Executive Officer*

.....
Foreign Chief Accounting Officer*

.....
Foreign Executive Officer* (Anti-money laundering)

*Please note: When the Foreign Chief Executive Officer, Foreign Chief Accounting Officer or Foreign Executive Officer (Anti-money laundering) is not available to sign a completed form BA 099A, the officer performing the relevant function shall sign the said form in an acting capacity and not on behalf of the absent officer, and the normal office of the officer so acting shall clearly be stated.

INSTRUCTIONS RELATING TO FINANCIAL, RISK-BASED AND OTHER RELATED RETURNS

8. Calculation of averages

(1) Whenever relevant or required, unless specifically otherwise stated, the average daily balance for a month in respect of any liability or asset item, or any other balance or prescribed magnitude, identified in the prescribed forms, shall be calculated by totalling the amounts thereof for each day of the month and by dividing such total by the number of calendar days in the particular month to which the statement relates.

(2) The balance to be used in respect of any day on which the reporting bank is not open for business shall be the total of the relevant liability or asset item, balance or magnitude as at the close of business on the preceding business day.

(3) When a bank is unable to calculate an average daily balance for a month, as envisaged in subregulation (1), the bank concerned may apply to the Registrar for approval to use, in respect of a particular item, the month-end figure for the reporting month and the relevant figures for the preceding two month-ends to calculate an average balance. (A bank shall indicate, in its application to the Registrar, the approximate average difference between the month-end figure and the average daily balance for the particular item and by which date it expects to be able to calculate an average daily balance for the month, as envisaged in subregulation (1)).

9. Gross balances

(1) Unless expressly otherwise directed in writing by the Registrar or provided in these Regulations, including the prescribed forms, all information required to be reported in the forms shall be reported on the basis of gross balances.

(2) Subject to the provisions of subregulation (1), the reduction of balances shall be effected only as a result of the application of set-off in terms of regulation 13, cash-management schemes in terms of regulation 16 or netting in terms of the relevant requirements specified in regulation 23.

(3) Assets pledged as security for liabilities of a bank, and such liabilities, shall respectively be reported on the basis of gross balances.

10. Maturity classification

Unless specifically otherwise stated, the maturity classification of a liability or an asset (which classification shall for the purpose of the determination of any average amount be effected on a daily basis) shall be determined with reference to **the remaining period to maturity** of the liability or asset in question and not with reference to the date on which the liability was incurred or the asset was acquired.

11. Reference to line item numbers

Arabic numerals appearing under the heading "Line item" and used to number individual paragraphs of the regulations containing directives and interpretations for the completion of returns correspond to the relevant line item numbers appearing on the relevant forms.

12. Revaluation surplus ranking as common equity tier 1 or additional tier 1 unimpaired reserve funds

(1) A surplus resulting from a revaluation of assets shall rank as common equity tier 1 or additional tier 1 unimpaired reserve funds only to the extent permitted in terms of relevant provisions contained in regulation 38 of these Regulations or such directive as may be issued in writing by the Registrar from time to time.

(2) Subject to the provisions of subregulation (1), no surplus resulting from a contingency item shall rank as common equity tier 1 or additional tier 1 unimpaired reserve funds in terms of section 1(1) of the Act.

13. Set-off

(1) When 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 completing the prescribed forms, resulting in only net balances being reported.

(2) Unless specifically otherwise provided in these Regulations, set-off shall be allowed only if all of the circumstances specified below apply.

- (a) A legal right to set-off shall exist, and the reporting bank shall in cases of legal uncertainty obtain a legal opinion to the effect that its right to apply set-off is legally well founded and would be enforceable in the liquidation or bankruptcy of the client or the bank.
- (b) The debit and credit balances shall relate to the same obligor.
- (c) Both the debit and credit balances shall be denominated in the same currency.
- (d) The debit and credit balances shall have identical maturities.
- (e) The reporting bank shall monitor and control the relevant debit and credit balances on a net basis in its risk management process and client database for the granting of facilities.

(3) For the purposes of this regulation 13, obligor means any natural person or juristic person, and "person" shall not have the same meaning as a "person" defined in regulation 67.

14. Trading activities

- (1) All items included in a bank's trading book or comprising a bank's trading portfolio-
- (a) shall be reported in the forms prescribed in these Regulations and shall be reflected against the appropriate items and in the columns specified in the relevant forms;
 - (b) shall be reported in accordance with the relevant instructions, directives and interpretations of these Regulations;
 - (c) shall on a daily basis be marked to market or when the bank adopted an approach of marking to model, the bank shall assess on a daily basis the relevant parameters of the model;
 - (d) shall be managed and monitored in terms of duly defined policies and procedures, and a duly defined trading strategy, which policies, procedures and strategy-
 - (i) shall be approved by the bank's board of directors and senior management;
 - (ii) shall be duly documented;
 - (e) shall be managed through a trading desk by dealers with the autonomy, amongst other things, to enter into or manage the positions within the agreed limits and in accordance with the said board approved policies, procedures and trading strategy of the bank;
 - (f) shall be subject to appropriate position limits;
 - (g) shall be reported to the senior management of the bank as an integral part of the bank's day-to-day risk management process;
 - (h) shall actively be monitored with reference to relevant market information, including a continuous assessment by the bank of-
 - (i) market liquidity;
 - (ii) the ability to hedge positions;
 - (iii) the extent of turnover in the market;
 - (iv) the quality and availability of information that has an impact on the bank's valuation process;
 - (v) the extent and nature of relevant positions traded in the market.

15. Accrued interest and amounts

- (1) All liabilities and all assets shall include interest accrued up to the end of the period to which the relevant statement relates.
- (2) When a bank is unable to include interest accrued up to the end of the period to which the statement relates, as required by subregulation (1), the bank concerned may apply to the Registrar for approval to respectively reflect such accrued interest under other liabilities or other assets. (The bank shall indicate in its application to the Registrar by which date it expects to be able to include accrued interest in the respective liability or asset items, as required by subregulation (1)).
- (3) Amounts shall be reported to the nearest thousand units of currency, for example, R4 107 498 and R4 107 540 shall respectively be reported as R4 107 and R4 108.

16. Cash-management schemes

- (1) Unless specifically otherwise specified or prescribed in these Regulations, the reduction of balances resulting from the application of a cash-management scheme shall be taken into account in completing the prescribed forms only when all of the conditions specified below are met.
 - (a) The cash-management scheme shall be conducted only for companies that are subsidiaries of the same holding company and that are included in the group audited annual financial statements of such holding company, as well as for such holding company.
 - (b) Any transfers of debit or credit balances from individual accounts to a central group account shall be shown as actual transactions on individual accounts, as well as in the accounting records of the individual account holders, in order to ensure that the accounting system of the relevant bank reflects the true debtor/creditor and legal relationships.
 - (c) The bank shall provide its clients with statements of account evidencing the effect of transfers, whenever such transfers are made between their accounts and a central group account, in order to enable the clients of the bank to make the necessary entries to ensure that their respective accounting records reflect the true debtor/creditor and legal relationships *vis-à-vis* the bank (except for uncleared items, balances in the books of clients should therefore correspond to balances on client accounts in the accounting system of the relevant bank).
 - (d) A group account, or any other account to which transfers are made, shall be in the name of a legal entity in order to protect the legal position of the bank.

- (e) Any transfer between client accounts and a central group account shall be supported by legal authorisation granted to the bank by its clients, including resolutions of clients' boards of directors to effect such transfers.
- (f) Written agreements whereby authorisation is granted as contemplated in paragraph (e) shall legally limit the bank's risk to the debtor/creditor relationship that exists after transfers have been effected.
- (g) Any statutory return shall reflect the true debtor/creditor and legal relationships of the bank *vis-à-vis* its clients.
- (h) The bank entering into written agreements relating to cash-management schemes with its clients shall ensure that the clients are fully aware that after the transfer of balances on their accounts, they have no claim against or obligation to the bank in respect of the amounts so transferred.
- (i) The bank shall ensure that all written agreements relating to cash-management schemes entered into by it with clients are legal and binding.
- (j) Any cash-management scheme involving the transfer of balances among different legal entities, as well as a standardised written agreement, providing for the conduct of such a scheme, entered into between a bank and its clients, shall be submitted to the Registrar for approval.

17. *Assets sold or acquired in terms of a repurchase or resale agreement*

- (1) All repurchase and resale agreements concluded by a bank shall comply with the conditions specified below, and such further conditions as may be specified in writing by the Registrar.
 - (a) No repurchase or resale agreement shall be concluded by a bank with a client of that bank without such client's prior consent.
 - (b) A bank shall advise its client in writing of every such agreement concluded between them.
 - (c) All documentation relating to such agreements, including letters of confirmation, statements of account and audit certificates, furnished to its clients by a bank, shall clearly identify the relevant transactions as repurchase or resale agreements.
 - (d) Each transaction shall be recorded in the accounting records of the bank, including the client's account in the books of the bank, and the client shall be advised in writing of each transaction on his/her/its account with the bank concerned.
 - (e) The underlying asset of such agreement shall at all times separately be identified physically and in the accounting records of the bank.

BALANCE SHEET**Page no.**

1.	Form BA 100	-	Balance sheet	28
2.	Regulation 18	-	Directives and interpretations for completion of monthly balance sheet (Form BA 100)	34

BA 100
Monthly*

*Quarterly for columns 6 and 7

BALANCE SHEET
(Confidential and not available for inspection by the public)
Name of bank/ controlling company..... (yyyy-mm-dd)
Month ended (yyyy-mm-dd)

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

Line no.	ASSETS	Actual balances at month-end					Consolidated bank controlling company*
		Operations in the Republic ¹		Total bank ²	Memo item Bank intra-group balances	Consolidated bank*	
		Banking	Trading				
1	2	3	4	5	6	7	
1	Cash and balances with central bank (total of items 2, 5 and 6)						
2	Cash in hand (total of items 3 and 4)						
3	Gold coin and bullion						
4	Local and foreign currency						
5	Mandatory reserve deposits with central bank						
6	Other balances with central bank						
7	Short term negotiable securities (total of items 8 to 10, less 11)						
8	Negotiable certificates of deposit						
9	Treasury bills						
10	Other						
11	Less: credit impairments						
12	Loans and advances to customers (item 24 less item 25)						
13	Home loans						
14	Commercial mortgages						
15	Credit card advances						
16	Lease and instalment debtors						
17	Overdrafts						
18	Redeemable preference shares and other equivalent instruments issued to provide credit						
19	Trade, other bills and bankers' acceptances						
20	Term loans						
21	Factoring accounts						
22	Loans granted/ deposits placed under resale agreements						
23	Other loans to customers/ clients						
24	Gross loans and advances (total of items 13 to 23)						
25	Less: credit impairments						

1. Excluding foreign branches
2. Including foreign branches

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

Actual balances at month-end

ASSETS	Line no.	Operations in the Republic ¹					Total bank ²	Memro item Bank intra-group balances	Consolidated bank ⁶	Consolidated bank controlling company ⁷					
		Banking	Trading	Total ¹	1	2					3	4	5	6	7
		1	2	3	4	5					6	7			
Investment and trading securities (total of items 27 to 31, less item 32)	26														
Equities - listed	27														
Equities - unlisted	28														
Commodities	29														
Government and government-guaranteed securities	30														
Other dated securities	31														
Less: impairment	32														
Derivative financial instruments	33														
Pledged assets (total of items 35 to 38)	34														
Equities - listed	35														
Equities - unlisted	36														
Government and government-guaranteed securities	37														
Other dated securities	38														
Investment in subsidiary companies	39														
Investment in associate companies	40														
Investments in joint ventures	41														
Non-current assets held for sale	42														
Intangible assets (total of items 44 to 46)	43														
Goodwill	44														
Computer software and capitalised development costs	45														
Other	46														
Reinsurance assets	47														
Investment property	48														
Property and equipment	49														
Current income tax receivables	50														
Deferred income tax assets	51														
Post-employment assets	52														
Other assets	53														
TOTAL ASSETS (total of items 1, 7, 12, 26, 33, 34, 39 to 43 and 47 to 53)	54														

1. Excluding foreign branches

2. Including foreign branches

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

Line no.	LIABILITIES	Actual balances at month-end						
		Operations in the Republic ¹		Total bank ²	Memo item		Consolidated bank*	Consolidated bank controlling company*
		Banking	Trading		Total ¹	Bank intra-group balances		
1	2	3	4	5	6	7		
55	Deposits, current accounts and other creditors (total of items 56 to 62)							
56	Current accounts							
57	Savings deposits							
58	Call deposits							
59	Fixed and notice deposits							
60	Negotiable certificates of deposit							
61	Other deposit and loan accounts							
62	Funds received under repurchase agreements							
63	Liabilities under investment contracts							
64	Liabilities under insurance contracts							
65	Policyholder liabilities							
66	Derivative financial instruments and other trading liabilities (total of items 67 and 68)							
67	Derivative financial instruments							
68	Other trading liabilities							
69	Term debt instruments (total of items 70 and 71)							
70	Qualifying as capital							
71	Other							
72	Deferred revenue							
73	Current income tax liabilities							
74	Deferred income tax liabilities							
75	Non current liabilities held for sale							
76	Retirement benefit obligations							
77	Provisions							
78	Other liabilities							
79	TOTAL LIABILITIES (total of items 55, 63 to 66, 69 and 72 to 78)							

1. Excluding foreign branches

2. Including foreign branches

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

EQUITY Capital and reserve funds attributable to equity holders	Line no.	Actual balances at month-end						
		Operations in the Republic ¹			Total bank ²	Memo item Bank intra-group balances	Consolidated bank* 6	Consolidated bank controlling company* 7
		Banking	Trading	Total ¹				
		1	2	3	4	5		
Total equity attributable to equity holders (total of items 81 to 83)	80							
Share capital	81							
Retained earnings	82							
Other reserves	83							
Preference shareholders and minority shareholders equity (total of items 85 and 86)	84							
Minority ordinary shareholders	85							
Preference shareholders	86							
TOTAL EQUITY (total of items 80 and 84)	87							
TOTAL EQUITY AND LIABILITIES (total of items 79 and 87)	88							

1. Excluding foreign branches.
2. Including foreign branches.

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

Memorandum items:	Line no.	Actual balances at month-end					Consolidated bank controlling company*
		Operations in the Republic ¹		Total bank ²	Memo item Bank intra-group balances	Consolidated bank*	
		Banking	Trading				
	1	2	3	4	5	6	7
Analysis of item 12 (loans and advances to customers)	89						
Loans and advances to customers other than banks	90						
Loans and advances to banks	91						
Analysis of item 23 (other loans to customers/ clients) (total of items 93 to 99)	92						
Interbank call loans	93						
Corporate call loans	94						
Overnight loans	95						
Collateral	96						
Foreign-currency loans	97						
Specialised lending	98						
Other	99						
Daily average balance for the month in respect of interest bearing loans and advances (item 24)	100						
Analysis of item 55 (deposits, current accounts and other creditors)	101						
Sovereigns, including central banks	102						
Public sector entities	103						
Local authorities	104						
Banks	105						
Securities firms	106						
Corporate customers	107						
Retail customers	108						
Other	109						
Daily average balance for the month in respect of interest bearing deposits (item 55)	110						

1. Excluding foreign branches.

2. Including foreign branches.

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

Line no.	Memorandum items:	Actual balances at month-end						
		Operations in the Republic ¹			Total bank ²	Memo item Bank intra-group balances	Consolidated bank [*]	Consolidated bank controlling company [*]
		Banking	Trading	Total ¹				
1	2	3	4	5	6	7		
111	Balances related to or in respect of banks:							
112	Assets: (total of items 91 and 112 to 120)							
113	Included in item 7							
114	Included in item 26							
115	Included in item 33							
116	Included in item 34							
117	Included in item 39							
118	Included in item 40							
119	Included in item 41							
120	Included in item 43							
121	Included in item 53							
122	Liabilities: (total of items 105 and 122 to 124)							
123	Included in item 66							
124	Included in item 69							
125	Included in item 78							
126	Equity (total of items 126 and 127)							
127	Included in item 80							
128	Included in item 84							
	Hash total							

1. Excluding foreign branches

2. Including foreign branches

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

(1) The content of the relevant return is confidential and not available for inspection by the public.

(2) In accordance with the relevant requirements specified in regulation 3 of these Regulations, unless expressly otherwise stated in this regulation 18 or the form BA 100 or directed in writing by the Registrar, the form BA 100 shall be prepared in accordance with Financial Reporting Standards issued from time to time, with additional disclosure when required, provided that-

- (a) in the absence of a specific Financial Reporting Standard and an approved interpretation reference shall be made to the relevant pronouncements of the International Accounting Standards Board;
- (b) any uncertainty or difficulty experienced in this regard shall be referred to the Registrar for an appropriate directive.

(3) Instructions relating to the completion of the monthly balance sheet are furnished with reference to the headings and item descriptions of certain columns and line item numbers appearing on the form BA 100, as follows:

*Column number***1 Banking**

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

2 Trading

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

3 Total SA operations, excluding foreign branches

This column shall reflect the aggregate amount of columns 1 and 2 and relates only to the South African operations of the reporting bank.

4 Total bank, including foreign branches

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

5 Bank intragroup balances

Column 5 is a memorandum column and shall reflect any amount included in column 3 that relates to an amount received by/ owed to the reporting bank from any person, entity, institution or company that is a member of the group to which the reporting bank belongs, including any subsidiary, associate or joint venture of the reporting bank and its controlling company, and the controlling company itself.

6 Consolidated bank

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

7 Consolidated bank controlling company

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

*Line item
number*

5 Mandatory reserve deposits with central bank

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

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

6 Other balances with central bank

This item shall include any credit balance in a clearing account with the Reserve Bank, provided that the reporting bank shall include in the relevant item under item 12 any other balance in respect of loans or advances to/ with any other central bank.

7 to 11 Short-term negotiable securities

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

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

provided that the reporting bank shall report in item 11 any relevant amount relating to a credit impairment raised in respect of the instruments included in items 7 to 10.

13 Homeloans

This item shall reflect the relevant aggregate amount in respect of loans secured by mortgage on occupied urban residential dwellings or occupied individual sectional title dwellings that are or will be occupied by the relevant borrowers, or that is rented with the consent of the relevant obligors, provided that the bank shall report in item 14 the relevant aggregate amount relating to any loans secured by mortgage other than the aforesaid mortgaged lending in respect of residential property.

25 Credit impairments

This item shall include the aggregate amount relating to specific and portfolio credit impairments raised in respect of discounts, loans or advances included in item 24.

30 Government and government guaranteed securities

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

31 Other dated securities

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

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

34 to **Pledged assets**
38

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

40 **Investments in associate companies**

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

41 **Investments in joint ventures**

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

70 **Term debt instruments qualifying as capital**

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

71 **Term debt instruments, other**

This item shall include the aggregate amount in respect of subordinated debt instruments issued by the reporting bank, other than amounts relating to instruments reported in item 70, including any relevant amount that constitutes non-qualifying capital due to a prescribed limit or haircut being applied in respect of the said amount.

78 **Other liabilities**

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

OFF-BALANCE-SHEET ACTIVITIES

			<u>Page no.</u>
1.	Form BA 110	-	Off-balance sheet activities39
2.	Regulation 19	-	Directives and interpretations for completion of monthly off-balance sheet activities (Form BA 110).....40

BA 110
Monthly*

OFF BALANCE SHEET ACTIVITIES
(Confidential and not available for inspection by the public)
Name of bank/ controlling company.....
Month ended (yyyy-mm-dd)

*Quarterly for columns 6 and 7

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

Line no.	Actual balances at month-end				Consolidated bank controlling company*	
	Operations in the Republic ¹		Total bank ²	Memo item Bank intra-group balances		
	Banking	Trading				Total ¹
1	2	3	4	5	6	7
OFF BALANCE SHEET ACTIVITIES						
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
1	Guarantees on behalf of clients					
2	Letters of credit					
3	Customers' indebtedness for acceptances					
4	Committed undrawn facilities and/ or irrevocable undrawn loan commitments (including committed unutilised draw-down facilities)					
5	Underwriting exposures (including revolving underwriting exposures)					
6	Credit-derivative instruments					
7	Committed capital expenditure					
8	Operating lease commitments					
9	Other contingent liabilities					
10	of which: uncommitted undrawn facilities (including conditionally revocable undrawn loan commitments)					
11	TOTAL (of items 1 to 9)					
	Memorandum items:					
	Portfolios managed					
	By others on behalf of the reporting institution					
	For others where financing is provided					
	Securities lent to:					
	Residents (total of items 15 and 16)					
	Banks					
	Non-banks					
	Non-residents					
	Securities borrowed from:					
	Residents (total of items 19 and 20)					
	Banks					
	Non-banks					
	Non-residents					
	Aggregate amount of uncommitted undrawn facilities included in items 1 to 8					
	Hash total					

1. Excluding foreign branches
2. Including foreign branches

19. Off-balance sheet activities - Directives and interpretations for completion of monthly return concerning off-balance sheet activities (Form BA 110)

(1) The content of the relevant return is confidential and not available for inspection by the public.

(2) The purpose of the return is to determine, among other things, the nature and extent of a bank or controlling company's unfunded off-balance sheet activities or exposures, including-

(a) off-balance sheet activities to which the reporting bank is irrevocably committed;

and

(b) off-balance sheet activities that may be revocable,

Provided that the funded component of any relevant exposure already included in the form BA 100 shall not be duplicated or also included in the form BA 110.

(3) In order to ensure that the reporting bank can duly distinguish between, among other things, committed undrawn facilities, that is, facilities to which the reporting bank is irrevocably committed, and undrawn unconditionally cancellable commitments, that is, facilities to which the reporting bank is not irrevocably committed, the bank shall ensure that any relevant documentation or facility letter between the bank and its client clearly provides for such a distinction.

(4) For the purposes of this regulation 19 and the completion of the form BA 110-

(a) a bank shall regard any issued guarantee that represents an undertaking by the bank to fulfill a financial obligation of the person (buyer) in respect of which/whom it was issued with regards to the purchase of property upon the registration of a mortgage bond, that is, a property guarantee, as a lending related guarantee;

(b) letters of credit comprise all unutilised letter of credit facilities granted in respect of domestic and foreign transactions, confirmed letters of credit in respect of banks and letters of authority, including-

(i) documentary credits outwards for domestic and foreign transactions (sight and usance); and

(ii) documentary credits inwards (sight and usance) confirmed and/ or accepted;

provided that any letter of credit serving as a financial guarantee shall be regarded as a lending related guarantee;

- (c) committed undrawn or unutilised facilities shall include-
- (i) loans and other credit facilities granted, whether for fixed or varying amounts, but not paid out to or used by clients;
 - (ii) undrawn or unutilised overdraft facilities on current account;
 - (iii) undrawn loan commitments;
 - (iv) undrawn or unutilised acceptance facilities; and
 - (v) undrawn or unutilised revolving credit facilities,
- to which the reporting bank is irrevocably committed;
- (d) irrevocable undrawn or unutilised draw-down facilities shall include any facility, regardless of its original maturity, granted in terms of a written agreement in terms of which the said facilities will be drawn down in agreed amounts during prearranged periods, provided that a bank shall include in the form BA 110 only those amounts that the bank is committed to advance during the three month period following the reporting month;
- (e) underwriting exposures shall include all quantifiable underwriting commitments, whether in writing or given verbally, including-
- (i) all note-issuance facilities; and
 - (ii) revolving underwriting facilities,
- in respect of which the contingent risk arise from the bank's role as underwriter of such issues, guaranteeing to provide a known amount of funds when other parties fail to do so;
- (f) a bank shall record its potential credit exposure originating from a credit-derivative contract when the bank acts as a protection provider/seller.
- (5) When a bank arranges a repurchase agreement, resale agreement, securities lending transaction or securities borrowing transaction, acting as an agent, but the bank provides a guarantee in respect of the performance of the third party, the bank shall be regarded as acting as principal and shall maintain capital in respect of the said transaction as if the bank acted as principal in respect of the relevant transaction.

(6) Instructions relating to the completion of the return are furnished with reference to the headings and item descriptions of certain items appearing on the form BA 110, as follows:

*Line item
number*

1 Guarantees on behalf of clients

This item shall include the aggregate amount in respect of all relevant lending related guarantees and performance related guarantees issued on behalf of clients.

3 Customers' indebtedness for acceptances

This item shall include the relevant aggregate amount in respect of bankers' acceptances issued by customers or clients and subsequently endorsed and on-sold by the bank, that is, the relevant aggregate amount related to undertakings by the bank to fulfill an obligation of a customer or client who issued an acceptance, when the said customer or client fails to fulfill the relevant obligation at the due date.

9 Other contingent liabilities

This item shall include the aggregate amount of all other liabilities where an outflow of economic benefits is possible, not probable, including the relevant aggregate amount related to undrawn unconditionally cancellable commitments, that is, facilities to which the reporting bank or controlling company is not irrevocably committed.

12 Portfolios managed by others on behalf of the reporting institution

This item shall include assets not reported on the form BA 100.

13 Portfolios managed for others and for which financing is provided

This item shall include financing provided for the purpose of acquiring a portfolio of investments managed by the reporting bank, which financing has not been reported on the form BA 100.

INCOME STATEMENT

		<u>Page no.</u>
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BA 120
Monthly*

* Quarterly for items 1 to 89, columns 8 and 9, and items 90 to 128, columns 2 and 3.

INCOME STATEMENT
(Confidential and not available for inspection by the public)
Name of bank/ controlling company.....
Month ended (yyyy-mm-dd)

Description of item	Line no.	(All amounts to be rounded off to the nearest R'000)						Consolidated bank ²	Consolidated bank ² Year to date	Consolidated bank ² Year to date	Consolidated bank controlling company* ⁹
		Operations in the Republic ¹			Current year to date						
		Current month		Total	Banking		Trading				
	1	2	3	4	5	6	7	8	9		
Interest and similar income (total of items 2, 3 and 14, less item 15)	1										
Short-term negotiable securities	2										
Loans and advances to customers (total of items 4 to 13)	3										
Homeloans	4										
Commercial mortgages	5										
Credit cards	6										
Lease and instalment debtors	7										
Overdrafts	8										
Redeemable preference shares and other equivalent instruments issued to provide credit	9										
Trade, other bills and bankers' acceptances	10										
Term loans	11										
Factoring accounts	12										
Other	13										
Government and other dated securities	14										
Less: interest income on trading assets allocated to trading revenue	15										
Interest expense and similar charges (total of items 17, 25 and 26, less item 27)	16										
Deposits, current accounts and other (total of items 18 to 20, 23 and 24)	17										
Current accounts	18										
Savings deposits	19										
Term and other deposits (total of items 21 and 22)	20										
Fixed and notice deposits	21										
Other	22										
Negotiable certificates of deposit	23										
Other deposits and loans	24										
Other liabilities	25										
Term debt instruments	26										
Less: interest expense on trading liabilities allocated to trading revenue	27										
Net Interest Income (item 1 less item 16)	28										

1. Excluding foreign branches
2. Including foreign branches

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

Description of item	Line no.	Operations in the Republic						Total bank ² Year to date	Consolidated bank* Year to date	Consolidated bank controlling company** Year to date
		Current month		Current year to date		Total				
		Banking	Trading	Banking	Trading					
	1	2	3	4	5	6	7	8	9	
Fee and commission income (total of items 30 to 35)	29									
Service charges	30									
Insurance commission	31									
Exchange commission	32									
Guarantees	33									
Knowledge based fees	34									
Other	35									
Fee and commission expense (total of items 37 and 38)	36									
Brokerage fees paid	37									
Other fees paid	38									
Net fee and commission income (item 29 less item 36)	39									
Net insurance premium revenue (total of items 41 and 42)	40									
Insurance premium revenue	41									
Insurance premium ceded to reinsurers	42									
Net reinsurance income (total of items 44 and 45)	43									
Gross claims and benefits paid on insurance	44									
Reinsurance recoveries	45									
Dividend income (total of items 47 and 48)	46									
Subsidiary companies	47									
Other	48									
Net trading income / (loss) (total of items 50 to 55)	49									
Foreign exchange	50									
Debt securities	51									
Commodities	52									
Derivative instruments	53									
Equities	54									
Other	55									
Other gains less losses (total of items 57 to 60)	56									
Fair value gains and losses through profit and loss	57									
Fair value gains and losses on insurance liabilities	58									
Profit/ (loss) on sale of available-for-sale assets	59									
Impairment of available-for-sale equity securities	60									
Other operating income / (loss) (total of items 62 and 63)	61									
Rental income	62									
Other	63									
Non Interest revenue (total of items 39, 40, 43, 46, 49, 56 and 61)	64									
Gross operating income / (loss) (total of items 28 and 64)	65									

1. Excluding foreign branches
2. Including foreign branches

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

Line no.	Description of item	Operations in the Republic ¹										Consolidated bank controlling company ²									
		Current month			Current year to date			Total bank ²	Consolidated bank*	Consolidated bank controlling company ²											
		Banking 1	Trading 2	Total 3	Banking 4	Trading 5	Total 6				Year to date 7		Year to date 8	Year to date 9							
66	Credit losses																				
67	Operating expenses (total of items 68 to 76)																				
68	Staff																				
69	Computer processing																				
70	Communication and travel																				
71	Occupation and accommodation																				
72	Marketing																				
73	Fees and insurances																				
74	Office equipment and consumables																				
75	Auditors remuneration																				
76	Other																				
77	Indirect taxation																				
78	Operating profit / (loss) before non-trading and capital items (item 65 less items 66, 67 and 77)																				
79	Non-trading and capital items (total of items 80 to 83)																				
80	Goodwill (impairment / realisation)																				
81	Impairment of investments																				
82	Impairment of property and equipment, software and other																				
83	Other non-trading and capital items																				
84	Share of profit / (loss) of associates and joint ventures																				
85	Profit / (loss) before income tax (total of items 78, 79 and 84)																				
86	Direct taxation																				
87	Profit / (loss) for the year (item 85 less item 86)																				
88	Attributable to:																				
	Equity holders of the company																				
	Preference shareholders and minority shareholders interest																				
89	Memorandum items:																				
	Interest received on interest bearing loans and advances as reported in item 100 of the form BA 100																				
90	Interest paid on interest bearing deposits as reported in item 110 of the form BA 100																				
91																					

1. Excluding foreign branches

2. Including foreign branches

Du Pont analysis based on interest earning assets	Line no.	Percentages ¹		
		Total bank ²	Consolidated bank*	Consolidated bank controlling company*
		1	2	3
Net interest income as a percentage of interest earning assets, plus	92			
Non interest revenue as a percentage of interest earning assets	93			
Total (of items 92 and 93)	94			
Less: Credit losses as a percentage of interest earning assets	95			
Less: Operating expenses as a percentage of interest earning assets	96			
Add: Associate income as a percentage of interest earning assets	97			
Net profit before tax (item 94 less items 95 and 96, plus item 97)	98			
Multiply by: (1 - effective tax rate)	99			
Equals: Earnings as a percentage of interest earning assets	100			
Multiply by: Interest earning assets as a percentage of total assets	101			
Equals: Return on assets (ROA)	102			
Multiply by: Gearing ratio	103			
Equals: Return on accounting equity (ROE)	104			
Supervisory deductions and non-qualifying amounts (item 106 less item 104)	105			
Equals: Return on qualifying common equity tier 1 capital and reserve funds	106			

Du Pont analysis based on risk weighted assets	Line no.	Percentages ¹		
		Total bank ²	Consolidated bank*	Consolidated bank controlling company*
		1	2	3
Net interest income as a percentage of risk weighted assets, plus	107			
Non interest revenue as a percentage of risk weighted assets	108			
Total (of items 107 and 108)	109			
Less: Credit losses as a percentage of risk weighted assets	110			
Less: Operating expenses as a percentage of risk weighted assets	111			
Add: Associate income as a percentage of risk weighted assets	112			
Net profit before tax (item 109 less items 110 and 111, plus item 112)	113			
Multiply by: (1 - effective tax rate)	114			
Equals: Earnings as a percentage of risk weighted assets	115			
Multiply by: Risk weighted assets as a percentage of total assets	116			
Equals: Return on assets (ROA)	117			
Multiply by: Gearing ratio	118			
Equals: Return on accounting equity (ROE)	119			
Supervisory deductions and non-qualifying amounts (item 121 less item 119)	120			
Equals: Return on qualifying common equity tier 1 capital and reserve funds	121			

Other selected ratios	Line no.	Percentages ¹		
		Total bank ²	Consolidated bank*	Consolidated bank controlling company*
		1	2	3
Cost to income ratio	122			
Credit losses as a percentage of net interest income	123			
Interest income as a percentage of risk weighted assets	124			
Interest expense as a percentage of risk weighted assets	125			
Fee and commission income as a percentage of total income	126			
Trading income as a percentage of total income	127			
Other income as a percentage of total income	128			
Staff expenses as a percentage of operating expenses	129			
Other expenses as a percentage of operating expenses	130			

1. Items shall be expressed as percentages, rounded to two decimal places.

2. Including foreign branches

20. Income statement - Directives and interpretations for completion of monthly income statement (Form BA 120)

- (1) The content of the relevant return is confidential and not available for inspection by the public.
- (2) The columns titled "Current year to date" in form BA 120 shall reflect the year-to-date amounts in respect of the financial year of the reporting bank. In order to ensure that the relevant columns titled "Current year to date" in form BA 120 reconcile with the aggregate amounts reported in the columns titled "Current month" for the particular financial year of the reporting bank a bank shall include any adjustment to amounts previously incorrectly reported in the columns titled "Current month", provided that amounts reported in columns 7 to 9 of items 1 to 91 relate only to the relevant year-to-date amounts.
- (3) All income and expense items, including gains and losses, shall be divided between those items relating to the bank's banking activities and those items relating to the bank's trading activities.
- (4) Instructions relating to the completion of the monthly income statement are furnished with reference to the item descriptions and line item numbers appearing on the form BA 120, as follows (where appropriate, the corresponding balance sheet item number is indicated):

*Line item
number*

1 Interest and similar income

The items listed in the income statement under this heading shall reflect interest income in respect of the corresponding asset items listed in the balance sheet, as follows:

Item description	Income statement Form BA120	Corresponding item on the balance sheet Form BA100
	Line item	Line item
Short term negotiable securities	2	7
Loans and advances to customers	3	12
• Homeloans	4	13
• Commercial mortgages	5	14
• Credit cards	6	15
• Lease and instalment debtors	7	16
• Overdrafts	8	17
• Redeemable preference shares and other equivalent instruments	9	18
• Trade, other bills and bankers' acceptances	10	19
• Term loans	11	20
• Factoring accounts	12	21
Government and other securities	14	30 plus 31 plus 37 plus 38

16 Interest expense and similar charges

The items listed in the income statement under this heading shall reflect the interest expense in respect of the corresponding liability items listed in the balance sheet, as follows:

Item description	Income statement Form BA120	Corresponding item on the balance sheet Form BA100
	Line item	Line item
Deposits, current accounts and other creditors	17	55
• Current accounts	18	56
• Savings deposits	19	57
• Term and other deposits	20	58 plus 59
• Negotiable certificates of deposit	23	60
• Other deposits and loan accounts	24	61
Term debt instruments	26	69

47 Subsidiary companies

This item shall reflect the aggregate amount in respect of dividends received from subsidiary companies.

48 Other

This item shall reflect the aggregate amount in respect of dividends received from investments other than investments in subsidiary companies.

52 Commodities

This item shall include any profit or loss resulting from the reporting bank's trading in commodities.

68 Staff costs

This item shall include any relevant amount in respect of-

- salaries and wages for staff;
- post retirement benefits;
- training costs;
- costs paid for contractors;

- temporary staff costs; and
- employee share-based payment expenses.

69 Computer processing

This item shall include any amount relating to depreciation in respect of computer equipment.

70 Communication and travel

This item shall include any relevant amount in respect of-

- telecommunication costs;
- local and foreign travel costs;
- postage and freight costs;
- vehicle depreciation costs; and
- vehicle operating lease charges.

71 Occupation and accommodation

This item shall include any relevant amount in respect of-

- external rental costs;
- wear and tear on leasehold properties and improvements;
- related operating lease charges; and
- other occupation and accommodation costs.

73 Fees and insurances

This item shall include any relevant amount in respect of fee and insurance costs but not any amount in respect of-

- fees paid for auditing services, which fees shall be included in item 75; or
- direct fees and commissions paid in the generation of income, which fees and commissions shall be included in item 36.

74 Office equipment and consumables

This item shall include any relevant amount in respect of-

- depreciation for furniture and other equipment;
- operating lease charges for furniture and other equipment;
- stationery and printing costs; and
- other office equipment or office consumable cost.

75 Auditors remuneration

This item shall include any relevant amount in respect of remuneration paid to auditors for audit services but not any fees paid to auditors for services other than audit services.

76 Other

This item shall include any relevant amount in respect of-

- share-based payment costs relating to BEE schemes;
- joint venture fees;
- deficiency;
- theft and fraud expenditure;
- maintenance costs relating to any property in possession; and
- any other expenditure item not included in items 68 to 75.

92 to 130 Du Pont analysis and other selected ratios

For the completion of items 92 to 130 of the form BA 120, risk weighted assets shall in the case of-

- (a) a bank, as envisaged in column 7 of the form BA 120, be deemed to be equal to (item 8, column 7, of the form BA 700) **divided by** (item 9, column 6, of the form BA 700);
- (b) a consolidated bank, as envisaged in column 8 of the form BA 120, be deemed to be equal to (item 8, column 7, of the form BA 700) **divided by** (item 9, column 6, of the form BA 700);

- (c) a consolidated bank controlling company, as envisaged in column 9 of the form BA 120, be deemed to be equal to (item 8, column 7, of the form BA 700) **divided by** (item 9, column 6, of the form BA 700).

Provided that the aforesaid form BA 700 used in the calculation of the relevant amount of risk-weighted assets shall be the form BA 700 relating to the reporting period immediately preceding the reporting period in respect of which the current form BA 120 is completed.

92 Net interest income as a percentage of interest earning assets

This item shall be equal to item 28 **divided by** (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

93 Non interest income as a percentage of interest earning assets

This item shall be equal to item 64 **divided by** (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

95 Credit losses as a percentage of interest earning assets

This item shall be equal to item 66 **divided by** (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

96 Operating expenses as a percentage of interest earning assets

This item shall be equal to item 67 **divided by** (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

97 Associate income as a percentage of interest earning assets

This item shall be equal to item 84 **divided by** (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

99 1 – effective tax rate

This item shall be equal to 1 **minus** ((item 86 **plus** item 77) **divided by** (item 85 **less** item 79 **plus** item 77)).

101 Interest earning assets as a percentage of total assets

This item shall be equal to (item 6 **plus** item 7 **plus** item 12, of the form BA 100) **divided by** item 54 of the form BA 100.

103 Gearing ratio

This item shall be equal to (item 88 of the form BA 100) **divided by** (item 80 of the form BA 100).

105 Supervisory deductions and non-qualifying amounts

In order to reconcile the reporting bank's return on accounting equity, that is, ROE, and its return on qualifying common equity tier 1 capital and reserve funds, this item shall reflect the difference between accounting equity and qualifying common equity tier 1 capital and reserve funds owing to all relevant prescribed supervisory deductions and other non-qualifying amounts.

106 Return on qualifying common equity tier 1 capital and reserve funds

This item shall be equal to (item 87 less item 79 of the form BA 120) **divided by** (item 64, column 1, of the form BA 700) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

107 Net interest income as a percentage of risk weighted assets

This item shall be equal to item 28 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

108 Non interest income as a percentage of risk weighted assets

This item shall be equal to item 64 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

110 Credit losses as a percentage of risk weighted assets

This item shall be equal to item 66 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

111 Operating expenses as a percentage of risk weighted assets

This item shall be equal to item 67 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

112 Associate income as a percentage of risk weighted assets

This item shall be equal to item 84 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

114 1 – effective tax rate

This item shall be equal to 1 **minus** ((item 86 **plus** item 77) **divided by** (item 85 **less** item 79 **plus** item 77)).

116 Risk weighted assets as a percentage of total assets

This item shall be equal to the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **divided by** item 54 of the form BA 100.

118 Gearing ratio

This item shall be equal to (item 88 of the form BA 100) **divided by** (item 80 of the form BA 100).

120 Supervisory deductions and non-qualifying amounts

In order to reconcile the reporting bank's return on accounting equity, that is, ROE, and its return on qualifying common equity tier 1 capital and reserve funds, this item shall reflect the difference between accounting equity and qualifying common equity tier 1 capital and reserve funds owing to all relevant prescribed supervisory deductions and other non-qualifying amounts.

121 Return on qualifying common equity tier 1 capital and reserve funds

This item shall be equal to (item 87 less item 79 of the form BA 120) **divided by** (item 64, column 1, of the form BA 700) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

122 Cost to income ratio

This item shall be equal to item 67 **divided by** item 65.

123 Credit losses as a percentage of net interest income

This item shall be equal to item 66 **divided by** item 28.

124 Interest income as a percentage of risk weighted assets

This item shall be equal to item 1 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

125 Interest expense as a percentage of risk weighted assets

This item shall be equal to item 16 **divided by** the relevant amount of risk weighted assets as defined hereinbefore in this subregulation (4) **multiplied by** (365 days **divided by** the year to date number of days to the end of the current reporting month).

126 Fee and commission income as a percentage of total income

This item shall be equal to item 39 **divided by** item 65.

127 Trading income as a percentage of total income

This item shall be equal to item 49 **divided by** item 65.

128 Other income as a percentage of total income

This item shall be equal to (the sum of items 40, 43, 46, 56 and 61) **divided by** item 65.

129 Staff expenses as a percentage of operating expenses

This item shall be equal to item 68 **divided by** item 67.

130 Other expenses as a percentage of operating expenses

This item shall be equal to (item 67 less item 68) **divided by** item 67.

SHAREHOLDERS OF A BANK/CONTROLLING COMPANY**Page no.**

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2. Regulation 21 - Directives and interpretations for completion of the annual return concerning shareholders of a bank/controlling company (Form BA 125).....58

BA 125
Annually

RETURN REGARDING SHAREHOLDERS

(Confidential and not available for inspection by the public)

Name of bank/ controlling company.....

As at 31 December (yyyy)

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

Class of share	Line no.	Number of shareholders ¹				Number of shares				Nominal value of shares			
		Less than 1%	Domestic	Foreign	Total	Less than 1%	Domestic	Foreign	Total	Less than 1%	Domestic	Foreign	Total
Shares with voting rights (total of items 2 and 3)	1		2	3	4	5	6	7	8	9	10	11	12
Ordinary shares	2												
Other	3												
Shares with potential voting rights	4												
Cumulative preference shares	5												
Shares with no voting rights	6												
Non-cumulative preference shares	7												
TOTAL SHARES (total of items 1, 4 and 6)	8												
<i>Memorandum item:</i>													
Instruments with future voting rights (total of items 10 and 11)	9												
Convertible debentures	10												
Other instruments	11												

1. Actual number, not thousands.

21. Shareholders of a bank/controlling company - Directives and interpretations for completion of the annual return concerning shareholders of a bank/controlling company (Form BA 125)

(1) The content of the relevant return is confidential and not available for inspection by the public.

(2) The purpose of the return, amongst other things, is to obtain from the relevant bank or controlling company's shareholder register selected information in respect of significant domestic and foreign shareholders, including selected information relating to significant or associated shareholders that control or may potentially control the relevant bank or controlling company.

(3) Subject to the provisions of subregulations (4) and (5) below, in respect of every relevant class of shares, that is, shares with voting rights, shares with potential voting rights and shares with no voting rights, the return shall contain or be accompanied by detailed separate lists of domestic and foreign shareholders, separately providing the relevant required details in respect of shareholders holding 1 per cent or more of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, the issued shares in respect of the specific class of share, or the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, all the relevant classes of issued shares, which lists-

- (a) shall be compiled from the relevant bank or controlling company's shareholder register;
- (b) shall be compiled in alphabetical order according to the names of the respective shareholders, stating opposite each relevant shareholder name-
 - (i) the address of the relevant shareholder;
 - (ii) the number of shares registered in the name of that shareholder;
 - (iii) the nominal value of the shares registered in the name of that shareholder;
 - (iv) in all relevant cases, the exercisable voting rights attached to the shares registered in the name of that shareholder;
 - (v) the total number and nominal value of, or in relevant cases the exercisable voting rights attached to, shares issued in respect of the relevant class of shares;
 - (vi) the percentage which the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, those shares registered in the name of that shareholder represents of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, the issued shares of the bank or controlling company in respect of the relevant class of shares;

- (vii) the percentage which the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, those shares registered in the name of that shareholder represents of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, all the issued shares of the bank or controlling company; and
 - (viii) when the shareholder is a bank, controlling company or, in the case of a foreign shareholder, an institution conducting business similar to the business of a bank, the fact that it is such a bank, controlling company or institution, as the case may be.
- (c) shall in the case of two or more domestic or foreign shareholders that are associates, in alphabetical order according to their names and listed as a group under the name of one of the said associates, in addition to the particulars referred to in paragraph (b), indicate-
- (i) the fact that the said shareholders are associates;
 - (ii) the total number and nominal value of, or in relevant cases the exercisable voting rights attached to, all the shares registered in the names of the respective shareholders;
 - (iii) the percentage which the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, those shares registered in the names of the said shareholders represents of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, the issued shares of the bank or controlling company in respect of the relevant class of shares;
 - (iv) the percentage which the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, those shares registered in the names of the said shareholders represents of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, all the issued shares of the bank or controlling company,
- (d) shall separately specify the aggregate number and nominal value of, and in relevant cases the exercisable voting rights attached to, shares respectively registered in the names of all domestic and foreign shareholders.
- (4) When a domestic or foreign shareholder holds less than 1 per cent of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to-
- (a) issued shares relating to a specific class of shares; or
 - (b) all the classes of issued shares,

the respective lists envisaged in subregulation (3) shall instead of the required individual names and other details of the said shareholders specify-

- (i) the aggregate number of such domestic or foreign shareholders;
- (ii) the aggregate number of shares registered in the name of the relevant shareholders;
- (iii) the total nominal value of such shares;
- (iv) in relevant cases, the exercisable voting rights attached to such shares;
- (v) the percentage which the total nominal value of such shares represents of the total nominal value of the issued shares of the bank or controlling company in respect of the relevant class of shares;
- (vi) the percentage which the total nominal value of such shares represents of the total nominal value of all the issued shares of the bank or controlling company;
- (vii) in relevant cases, the percentage which the exercisable voting rights attached to such shares represents of the total exercisable voting rights attached to the issued shares of the bank or controlling company in respect of the relevant class of shares; and
- (viii) in relevant cases, the percentage which the exercisable voting rights attached to such shares represents of the total exercisable voting rights attached to all the issued shares of the bank or controlling company.

(5) When the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, shares in a bank or controlling company registered in the name of a shareholder is less than one per cent of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, issued shares in respect of a specific class of shares or all the issued shares of the bank or controlling company concerned, such bank or controlling company, for the purposes of this regulation, unless it has knowledge to the contrary, may accept that the shareholder concerned-

- (a) is a domestic shareholder when the address entered in respect of such shareholder in the register of members referred to in section 105 of the Companies Act, No 61 of 1973, or section 50 of the Companies Act, No 71 of 2008, as amended, is an address in the Republic; and
- (b) is not an associate of any other shareholder of the bank or controlling company.

(6) In addition to the relevant required information relating to shares, specified in subregulations (3) and (4) above, a bank or controlling company shall in respect of any instrument convertible into shares report to the Registrar-

- (a) the relevant number of persons holding the said instruments;
- (b) the relevant number of such instruments issued;
- (c) the relevant value of such instruments issued; and
- (d) whether or not the holders of the said convertible instruments are associates.

(7) For the purposes of this regulation 21 “associate” means an associate as defined in section 37(7) of the Act.

(8) Instructions relating to the completion of the return are furnished with reference to certain item descriptions and line item numbers appearing on the form BA 125, as follows:

*Line item
number*

1 to 3 These items shall reflect the relevant required aggregate amounts relating to shares with voting rights, such as ordinary shares.

4 and 5 These items shall reflect the relevant required aggregate amounts relating to shares with potential voting rights, such as cumulative preference shares.

6 and 7 These items shall reflect the relevant required aggregate amounts relating to shares with no voting rights, such as certain classes of non-cumulative preference shares.

9 to 11 These items shall reflect the relevant required aggregate amounts relating to convertible instruments, such as convertible debentures.

INVESTMENTS, LOANS AND ADVANCES

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RESTRICTION ON INVESTMENTS, LOANS AND ADVANCES

(Confidential and not available for inspection by the public)

Name of bank.....

Quarter ended..... (yyyy-mm-dd)

BA 130

Quarterly

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

Restriction on investments in immovable property and shares, and on loans and advances	Line no.	Total
		1
Total (of items 2 to 4)	1	
Investment in immovable property	2	
Investment in shares, excluding preference shares that are not convertible into ordinary shares	3	
Loans and advances to subsidiaries investing in and/or developing immovable property	4	
Less: Investment in immovable property bought-in and shares acquired during the preceding five years in order to protect an investment, including loans and advances	5	
Investments as reduced (item 1 less item 5)	6	
Qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to risks other than market risk	7	
Amount by which the bank's reported qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds exceed its investments in immovable property and shares and loans and advances to specified subsidiaries (item 7 less item 6)	8	
Restriction on investments in and loans and advances to certain associates	Line no.	Total
		1
Total (of items 10 to 12)	9	
Total amount of the bank's investments in specified debentures and preference shares	10	
Total amount owing to the bank in respect of loans and advances to associates	11	
Total amount of guarantees and/or other instruments, relating to the liabilities or contingent liabilities of associates	12	
Less: Amount by which the bank's qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds exceed its investments in immovable property and shares, and loans and advances to certain subsidiaries (item 8)	13	
Adjusted amount of investments, loans and advances (item 9 less item 13)	14	
10 per cent of specified liabilities to the public (10 per cent of item 55 of the form BA 100)	15	
Excess/(deficiency) (item 15 less item 14)	16	
Memorandum item		
Loans and advances to associates not conducted on an arm's-length basis (Please provide details on a separate schedule)	17	

22. Restriction on investments, loans and advances - Directives and interpretations for completion of the quarterly return concerning investments, loans and advances (Form BA 130)

(1) The content of the relevant return is confidential and not available for inspection by the public.

(2) The purpose of the return, amongst other things, is to determine the reporting bank's-

(a) investments in immovable property and shares, and on loans and advances to certain subsidiaries; and

(b) investments with, and loans and advances to certain associates.

(3) Based on, amongst others, the relevant requirements specified in section 76(1) of the Act, a bank shall manage its business in such a manner that the aggregate amount of its-

(a) investment in immovable property; **plus**

(b) investment in shares (excluding preference shares that are not convertible into ordinary shares); **plus**

(c) loans and advances to subsidiaries of which the main object is the acquisition and holding or development of immovable property; **less**

(d) investment in immovable property bought in and shares acquired during the preceding five years in order to protect an investment, including loans and advances,

does not at any time exceed its qualifying amount of common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to risks other than market risk, as reported in item 88 of the form BA 700 less item 89 of the form BA 700, as at the latest reporting date for which the relevant statement was submitted.

(4) Notwithstanding the provisions of subregulation (3) above, based on, amongst others, the relevant requirements specified in section 77(1) of the Act, a bank shall manage its business in such a manner that the aggregate amount of-

(a) its investments in debentures or preference shares of any of its associates, excluding such an associate that is a subsidiary referred to in subregulation (3), a bank or mutual bank, which debentures or preference shares are not convertible into ordinary shares; **plus**

(b) its advances to any such associates; **plus**

(c) its guarantees and/or other instrument relating to the liabilities or contingent liabilities of such associates; **less**

- (d) the excess amount of qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds, determined in terms of the provisions of subregulation (3),

does not at any time exceed ten per cent of the bank's aggregate amount of deposits, current accounts and other creditors as reported in item 55 of the form BA 100 as at the latest reporting date for which the relevant statement was submitted.

CREDIT RISK

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CREDIT RISK

(Confidential and not available for inspection by the public)

Name of bank:

Month ended:.....(yyyy/mm/dd)

BA 200

Monthly

Country:

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

Standardised approach: Summary of selected credit risk related information	Line no.	Total
		1
Total gross loans and advances (item 24 of form BA100)	1	
Impaired advances ¹	2	
Assets bought-in (total of items 4 to 6)	3	
Immovable property (item 6, column 5, of form BA 220)	4	
Movable property	5	
Companies acquired (item 1, column 5, of form BA 220)	6	
Total credit impairments related to total gross loans and advances (item 25 of form BA 100)	7	
Total specific credit impairments (item 39, column 2, of form BA 200)	8	
Total portfolio credit impairments (item 39, column 3, of form BA 200)	9	
Credit losses charge to income statement (item 66 of form BA 120; item 45, column 1, of form BA 200)	10	
Total gross credit exposure (item 34, column 5, of form BA 200)	11	
Credit exposure post credit risk mitigation (item 34, column 14, of form BA 200)	12	
Credit exposure post credit risk mitigation and credit conversion factors (item 47, column 11, of form BA 200)	13	

1. Means advances in respect of which the bank raised a specific impairment, and shall include any advance or restructured credit exposures subject to amended terms, conditions or concessions that are not formalised in writing.

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

Standardised approach: Summary of on-balance sheet and off-balance sheet credit exposure	Line no.	On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements ¹	Derivative instruments ²	Total credit exposure pre CRM (col. 1 to 4)	Classification of total credit exposure ³ pre CRM						
							Special mention ³		Sub-standard ³		Doubtful ³		Loss ³ of which: overdue > 90 days
							Total	of which: 60 < overdue days ≤ 90	Total	of which: overdue > 90 days	Total	of which: overdue > 90 days	
Asset class	1	2	3	4	5	6	7	8	9	10	11	12	13
Corporate exposure (total of items 15 and 16)	14												
Corporate	15												
SME corporate	16												
Public sector entities	17												
Local government and municipalities	18												
Sovereign (including central government and central bank)	19												
Banks	20												
Securities firms	21												
Retail exposure (total of items 23, 24, 26 and 29)	22												
Residential mortgage advances	23												
Retail revolving credit ⁴	24												
of which: credit cards	25												
SME retail (total of items 27 and 28)	26												
Secured lending	27												
Unsecured lending	28												
Retail – other	29												
of which: vehicle and asset finance	30												
unsecured lending ^{5, 6}	31												
≤ R30 000													
unsecured lending ⁶	32												
> R30 000													
Securitisation and resecuritisation exposure ⁷	33												
Total (of items 14, 17 to 22 and 33)	34												

1. Marked-to-market value.
2. In accordance with the relevant requirements specified in regulation 23.
3. In accordance with the relevant requirements specified in regulation 24(6).
4. As defined in regulation 23(1)(c)(iv)(B)(ii).
5. Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and/or SME retail exposure.
6. Including loans in respect of which the maximum NCA rate applies.
7. Also refer to regulation 35 and the form BA500.

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

Standardised approach: Summary of on-balance sheet and off-balance sheet credit exposure	Line no.	Credit exposure post CRM	Specific credit impairment	Total risk weighted exposure
Asset class		14	15	16
Corporate exposure (total of items 15 and 16)	14			
Corporate	15			
SME corporate	16			
Public sector entities	17			
Local government and municipalities	18			
Sovereign (including central government and central bank)	19			
Banks	20			
Securities firms	21			
Retail exposure (total of items 23, 24, 26 and 29)	22			
Residential mortgage advances	23			
Retail revolving credit ⁴	24			
of which: credit cards	25			
SME retail (total of items 27 and 28)	26			
Secured lending	27			
Unsecured lending	28			
Retail – other	29			
of which: vehicle and asset finance	30			
unsecured lending ^{5, 6}	31			
≤ R30 000				
unsecured lending ⁵				
> R30 000				
Securitisation and resecuritisation exposure⁷	32			
Total (of items 14, 17 to 22 and 33)	33			
	34			

1. Marked-to-market value.
2. In accordance with the relevant requirements specified in regulation 23.
3. In accordance with the relevant requirements specified in regulation 24(5).
4. As defined in regulation 23(1)(c)(iv)(B)(ii).
5. Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and/or SME retail exposure.
6. Including loans in respect of which the maximum NCA rate applies.
7. Also refer to regulation 35 and the form BA500.

(All amounts to be rounded off to the nearest R'000)			
Standardised approach: Reconciliation of credit impairments	Line no.	Total credit impairments (col 2 + col 3)	Portfolio credit impairments
Balance sheet		1	2
Credit impairments: balance at beginning of period	35		3
Income statement charge/ (reversal)	36		
Amounts written off against credit impairments	37		
Acquisition / disposal of subsidiary and other	38		
Credit impairments: balance at end of period	39		
Memorandum item:			
Interest in suspense at end of period	40		

(All amounts to be rounded off to the nearest R'000)			
Standardised approach: Reconciliation of credit impairments	Line no.	Movement during reporting month (col 2 + col 3)	Portfolio credit impairments
Income statement		1	2
Credit impairments provision raised	41		3
Credit impairments provision released	42		
Recoveries	43		
Suspended interest charge	44		
Total (of items 41 to 44)	45		
Memorandum item:			
Write offs not applied directly against the balance sheet, that is, provision not previously raised - when relevant	46		

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

Line no.	Standardised approach: Credit capital requirements Based on risk weights	Total gross credit exposure ¹	Specific credit impairment	Exposure amount post CRM and specific credit impairment	Breakdown of off-balance sheet exposure based on credit conversion factors (CCF)							Credit exposure value post CRM and CCF	Risk weighted exposure (col. 11 * risk weight)
					0% ≤ CCF ≤ 5%	5% < CCF ≤ 15%	15% < CCF ≤ 20%	20% < CCF ≤ 40%	50%	90%	100%		
					4	5	6	7	8	9	10		
47	Total (of items 48 to 63 and 56, 57, 60 and 63 to 67)		2	3								11	12
48	0% risk weight												
49	10% risk weight												
50	20% risk weight												
51	35% risk weight												
52	40% risk weight												
53	50% risk weight												
54	of which ² :												
55	past due												
56	without credit assessment by an eligible external credit assessment institution												
57	75% risk weight												
58	100% risk weight												
59	of which ² :												
60	past due												
61	without credit assessment by an eligible external credit assessment institution												
62	150% risk weight												
63	of which ² :												
64	past due												
65	without credit assessment by an eligible external credit assessment institution												
66	225% risk weight												
67	350% risk weight												
68	650% risk weight												
69	1250% ³ risk weight												
	Other prescribed risk weights												
	of which ² :												
	past due												
	without credit assessment by an eligible external credit assessment institution												

1. Exposure value before the application of any credit conversion factor (CCF), credit risk mitigation (CRM) and any volatility adjustment.
 2. When any exposure is both past due and unrated then the said exposure shall be included in BOTH categories.
 3. Or such imputed percentage that will effectively result in an amount equivalent to a deduction against capital and reserve funds.

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

Standardised approach: Other assets ¹	Line no.	Amount	Specified risk weight (%)	Risk weighted exposure (col. 1* col.2)
		1	2	3
Cash and balances with the central bank	70		0%	
Cash items in process of collection	71		20%	
Goodwill	72		Deduction ²	
Intangibles other than goodwill	73		Deduction ²	
Fixed assets (excl. assets bought-in)	74		100%	
Movable assets (excl. assets bought-in)	75		100%	
Assets bought-in	76		100%	
Lease residuals	77		100%	
Other assets	78		100%	
Total (of items 70 to 78)	79			

1. Other assets are unrelated to credit risk but in order to calculate the reporting bank's relevant aggregate required amount of capital and reserve funds, for reconciliation to the form BA 700, such other assets are included in the form BA 200. When the majority of the reporting bank's credit exposure is subject to the IRB approach the bank shall complete the relevant required information specified in items 167 to 176 of the form BA 200 and leave open the relevant items under the standardised approach.

2. Relates to assets the relevant amounts of which are to be deducted from the reporting bank's capital and reserve funds in accordance with the relevant requirements specified in regulation 38(6).

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

Standardised approach: Counterparty credit risk ¹	Current exposure method										Standardised method					
	Line no.	OTC derivative instruments					SFT ²					OTC derivative instruments				
		Total notional principal amount	Gross replacement cost	Net replacement cost	Gross potential future exposure add-on	Net potential future exposure add-on	Collateral value after haircut	Credit exposure value	Collateral value	Netting benefits	Current market value of portfolio	Current market value of collateral	Risk position for transaction	Risk position from collateral	Net absolute risk position after the application of CCFs	
Based on specified risk weights	1	2	3	4	5	6	7	8	9	10	11	12	13	14		
Total (of items 81 to 85)	80															
0%	81															
20%	82															
50%	83															
100%	84															
150%	85															
Memorandum items:																
Maximum counterparty credit exposure during the month	86															

1. Refer to regulations 23(15) to 23(19) for the relevant directives related to the measurement of a bank's exposure to counterparty credit risk.
2. Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).

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

Standardised approach: Counterparty credit risk ¹	Standardised method					Internal model ¹					Aggregate total across all relevant approaches					
	Line no.	SFT ²			Netting benefit	OTC derivative instruments			SFT ²	Adjusted exposure amount		Risk weighted exposure				
		Credit exposure value	Collateral value	Netting benefit		Effective expected positive exposure	Stressed effective expected positive exposure	OTC derivative instruments		SFT ²	OTC derivative instruments	SFT ²	Default risk	CVA ^{4, 5} risk	Total	
Based on specified risk weights	15	16	17	18	19	20	21	22	23	24	25	26	27	28		
Total (of items 81 to 85)	80															
0%	81															
20%	82															
50%	83															
100%	84															
150%	85															
Memorandum items:																
Maximum counterparty credit exposure during the month	86															

1. Refer to regulations 23(15) to 23(19) for the relevant directives related to the measurement of a bank's exposure to counterparty credit risk.
2. Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).
3. In the case of cross-product netting, a bank shall report the relevant exposure under SFT.
4. Means credit valuation adjustment.
5. When the majority of the bank's credit exposure is subject to the IRB approach the bank shall complete the relevant information specified in items 252 to 281 of the form BA 200, and leave open the relevant columns under the standardised approach.

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

Counterparty credit risk	Line no.	ISDA	ISMA	Netting in terms of relevant requirements specified in regulation 23	Other ²	Total (col. 1 to 4)
Analysis of netting		1	2	3	4	5
OTC derivative instruments						
Replacement cost	87					
Potential future exposure add-on	88					
SFT ¹	89					
Cross-product netting	90					

- Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).
- Please provide relevant details separately.

Counterparty credit risk	Line no.	Alpha value
Own estimate of alpha ¹	91	1

- Relates to internal model method only.

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

Analysis of standardised CVA ¹ risk weighted exposure	Line no	Weight	EAD	Hedging		Standardised CVA ¹ risk weighted exposure ²
				Single name CDS	Index CDS	
Ratings		1	2	3	4	5
AAA	92	0.70%				
AA	93	0.70%				
A	94	0.80%				
BBB	95	1.00%				
BB	96	2.00%				
B	97	3.00%				
CCC	98	10.00%				
Total (of items 92 to 98)	99					

- Means credit valuation adjustment.
- Total standardised CVA risk weighted exposure may not be equal to the sum of individual requirements calculated, due to, among other things, diversification benefits.

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

Analysis of central counterparty trade exposure	Line no	Trade exposure	Risk weight	Risk weighted exposure	of which: calculated in terms of the standardised approach
		1	2	3	4
Exposures eligible for a 2% risk weight	100		2%		
Exposures eligible for a 4% risk weight	101		4%		
Exposures eligible for a bilateral risk weight	102				
Total central counterparty exposures (total of items 100 to 102)	103				

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

Qualifying central counterparty default fund guarantees	Line no	Initial margin collateral posted with the CCP	Prefunded default fund contribution	Trade exposure	Risk weighted exposure
		1	2	3	4
Total (Specify)	104				
	105				

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

Non-qualifying central counterparty default fund guarantees	Line no	Prefunded default fund contribution	Unfunded default fund contribution	Trade exposure	Risk weighted exposure
		1	2	3	4
Total (Specify)	106				
	107				

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

Standardised approach:	Line no.	Total exposure			New business during the current reporting month				
		On-balance sheet exposure	Off-balance sheet exposure	Total gross credit exposure	On-balance sheet exposure	Off-balance sheet exposure	Total gross credit exposure		
Residential mortgage exposure	108	1	2	3	4	5	6	7	8
Analysed per specified loan-to-value (LTV) ratio ^{1,2}	109								
Total (of items 109 to 111)	110								
LTV ratio ≤ 80%	111								
80% < LTV ratio < 100%									
LTV ratio ≥ 100%									

1. Calculated based on the amount envisaged in regulation 23(6)(c).
 2. An exposure shall be reported in only one of the relevant specified LTV-ratio buckets.

(All amounts to be rounded off to the nearest R'000²)

IRB approach: Summary of selected credit risk related information	Line no.	Total 1
Total gross loans and advances (item 24 of form BA 100)	112	
Impaired advances ¹	113	
Assets bought-in (total of items 115 to 117)	114	
Immovable property (item 6, column 5, of form BA 220)	115	
Movable property	116	
Companies acquired (item 1, column 5, of form BA 220)	117	
Total credit impairments related to total gross loans and advances (item 25 of form BA 100)	118	
Total specific credit impairments (item 216, column 2, of form BA 200)	119	
Total portfolio credit impairments (item 216, column 3, of form BA 200)	120	
Credit losses charge to income statement (item 66, column 3, of form BA 120; item 222, column 1, of form BA 200)	121	
Total credit extended ² (item 156, column 5, of form BA 200)	122	
Exposure at default (EAD) (item 156, column 7, of form BA 200)	123	
Average probability of default ³ (PD, EAD weighted) (item 205, column 3, of form BA 200)	124	
Average loss given default ³ (LGD, EAD weighted) (item 208, column 27, of form BA 200)	125	
Total expected loss (EL) (item 156, column 8)	126	
Best estimate of expected loss (BEEL)	127	
Net excess ⁴ /(deficit) ⁵ of total credit impairments compared to expected loss	128	

1. Means advances in respect of which the bank raised a specific impairment, and shall include any advance or restructured credit exposures subject to amended terms, conditions or concessions that are not formalised in writing.

2. Not on an EAD basis.

3. Specified items require percentages instead of amounts to be reported, which percentages shall be rounded to two decimal places.

4. Refer to item 85 of form BA 700 and regulation 23(22)(d)(i)(B)(ii) when positive.

5. Refer to items 48 of form BA 700 and regulation 23(22)(d)(i)(B)(i) when negative.

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

Line no.	Asset class	Utilised (On-balance-sheet exposure)	Off-balance-sheet exposure	Repurchase and resale agreements ¹	Derivative instruments ²	Total credit extended ³ (col. 1 to 4)	of which: classified "in default" ⁴	Total credit exposure (EAD)	Expected loss	Specific credit impairment	Risk weighted exposure ⁵	Total		
												of which: attributed to defaulted assets	of which: not subject to double default adjustment	of which: subject to double default provisions prior to adjustment
1	2	3	4	5	6	7	8	9	10	11	12	13		
129	Corporate exposure (total of items 130 to 137)													
130	Corporate													
131	Specialised lending - high volatility commercial real estate (property development)													
132	Specialised lending - income producing real estate													
133	Specialised lending - object finance													
134	Specialised lending - commodities finance													
135	Specialised lending - project finance													
136	SME corporate													
137	Purchased receivables - corporate													
138	Public sector entities													
139	Local governments and municipalities													
140	Sovereign (including central government and central bank)													
141	Banks													
142	Securities firms													
143	Retail exposure (total of items 144, 145, 147, 150 and 154)													
144	Residential mortgage advances													
145	Retail revolving credit ⁶													
146	of which: credit cards													
147	SME retail (total of items 148 and 149)													
148	Secured lending													
149	Unsecured lending													
150	Retail - other													
151	of which: vehicle and asset finance													
152	unsecured lending ^{7, 8} ≤ R30 000													
153	unsecured lending ^{7, 8} > R30 000													
154	Purchased receivables - retail													
155	Securitisation and resecuritisation exposure ⁹													
156	Total (of items 129, 138 to 143 and 155)													

1. Marked-to-market value.
2. In accordance with the relevant requirements specified in regulation 23.
3. Not on an EAD basis.
4. Refer to the definition of default in regulation 67.
5. After the application of a scaling factor of 1.06.
6. As defined in regulation 23(1)(c)(iv)(B)(ii).
7. Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and/or SME retail exposure.
8. Including loans in respect of which the maximum NCA rate applies.
9. Also refer to regulation 35 and the form BA500.

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

IRB approach:	Line no.	Credit exposure	Risk weighted exposure ² (col. 1* specified risk weight * scaling factor of 1.06)	Memorandum items:		
				Expected loss	Specific credit impairment	Number of obligors
Capital requirement i.r.o specialised lending subject to specified risk weights and specified risk grades		1	2	3	4	5
Specified risk weights						
0%	157					
50%	158					
70%	159					
90%	160					
95%	161					
115%	162					
120%	163					
140%	164					
250%	165					
Total (of items 157 to 165)	166					

- Should also be included in items 131 to 135.
- After the application of a scaling factor of 1.06.

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

IRB approach:	Line no.	Amount	Specified risk weight (%)	Risk weighted exposure (col. 1* col.2)
Other assets ¹		1	2	3
Cash and balances with the central bank	167		0%	
Cash items in process of collection	168		20%	
Goodwill	169		Deduction ²	
Intangibles other than goodwill	170		Deduction ²	
Fixed assets (excl. assets bought-in)	171		100%	
Movable assets (excl. assets bought-in)	172		100%	
Assets bought-in	173		100%	
Lease residuals	174		100%	
Other assets	175		100%	
Total (of items 167 to 175)	176			

- Other assets are unrelated to credit risk but in order to calculate the reporting bank's relevant aggregate required amount of capital and reserve funds, for reconciliation to the form BA 700, such other assets are included in the form BA 200. When the majority of the reporting bank's credit exposure is subject to the standardised approach the bank shall complete the relevant required information specified in items 70 to 79 of the form BA 200 and leave open the relevant items under the IRB approach.
- Relates to assets the relevant amounts of which are to be deducted from the reporting bank's capital and reserve funds in accordance with the relevant requirements specified in regulation 38(5).

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

IRB approach: Analysis of total credit exposure, that is, EAD, analysed by PD band	Line no.	Prescribed rating scale		Average PD of reporting bank ¹ (%)	Asset class											
		Lower bound (%)	Upper bound (%)		Corporate exposure ²				Specialised lending			SME corporate	Purchased receivables - corporate	Total corporate exposure (total of col. 4 to 11)	Public sector entities ²	Local government and municipalities ²
					Corporate	high volatility commercial real estate (property development)	income producing real estate	object finance	commodity finance	project finance						
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Prescribed PD band																
Performing (total of items 178 to 203)	177															
00	178		0.0000													
01	179	0.0001	0.0120													
02	180	0.0121	0.0170													
03	181	0.0171	0.0240													
04	182	0.0241	0.0340													
05	183	0.0341	0.0480													
06	184	0.0481	0.0670													
07	185	0.0671	0.0950													
08	186	0.0951	0.1350													
09	187	0.1351	0.1900													
10	188	0.1901	0.2690													
11	189	0.2691	0.3810													
12	190	0.3811	0.5380													
13	191	0.5381	0.7610													
14	192	0.7611	1.0760													
15	193	1.0761	1.5220													
16	194	1.5221	2.1530													
17	195	2.1531	3.0440													
18	196	3.0441	4.3050													
19	197	4.3051	6.0890													
20	198	6.0891	8.6110													
21	199	8.6111	12.1770													
22	200	12.1771	17.2220													
23	201	17.2221	24.3550													
24	202	24.3551	34.4430													
25	203	34.4431	99.9999													
Default	204	100.000	100.000													
Total (of items 177 and 204)	205															

1. Means the EAD weighted average probability of default (PD), calculated in accordance with the reporting bank's internal master rating scale and mapped to the relevant specified PD band.
 2. In respect of the relevant specified PD bands and asset classes, a bank shall report the aggregate amount of its total credit exposure, that is, the relevant EAD amount, calculated in accordance with the relevant requirements specified in these Regulations.

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

IRB approach: Analysis of total credit exposure, that is, EAD, analysed by PD band	Line no.	Asset class													Total credit exposure (EAD) (col. 12 to 18)									
		Retail exposure																						
		Sovereign ¹ (including central government and central banks)	Banks ¹	Securities firms ¹	Total retail exposure (total of columns 19, 20, 22, 25 and 29)	Residential mortgage advances	Retail revolving credit		SME retail			Retail other				Purchased receivables retail								
15	16	17	18	19	Total of which: credit cards	20	21	Total (of col 23 and 24)	of which: secured lending	23	of which: unsecured lending	24	Total	of which: vehicle and asset finance	26	of which: unsecured lending ≤ R30 000	27	of which: unsecured lending > R30 000	28	29	30			
Performing (total of items 178 to 203)	177																							
00	178																							
01	179																							
02	180																							
03	181																							
04	182																							
05	183																							
06	184																							
07	185																							
08	186																							
09	187																							
10	188																							
11	189																							
12	190																							
13	191																							
14	192																							
15	193																							
16	194																							
17	195																							
18	196																							
19	197																							
20	198																							
21	199																							
22	200																							
23	201																							
24	202																							
25	203																							
Default Total (of items 177 and 204)	204																							
	205																							

1. In respect of the relevant specified PD bands and asset classes, a bank shall report the aggregate amount of its total credit exposure, that is, the relevant EAD amount, calculated in accordance with the relevant requirements specified in these Regulations.

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

IRB approach: Expected loss	Line no.	Asset class														
		Corporate exposure ¹											Sovereign ¹ (including central government and central banks)	Local government and municipalities	Public sector entities ¹	Total corporate expected loss (total of col. 1 to 8)
		Specialised lending			Purchased corporate receivables	SME corporate receivables	Total corporate expected loss (total of col. 1 to 8)									
		Corporate	high volatility commercial real estate (property development)	income producing real estate				object finance	commodity finance	project finance						
Performing	209		2	3	4	5	6	7	8	9	10	11	12	13	14	
Default ²	210															
Total expected loss (total of items 209 and 210)	211															

1. In respect of the relevant specified asset classes, based on the relevant requirements specified in these Regulations, a bank shall report its relevant aggregate expected loss amount.
2. Means the reporting bank's best estimate of the relevant expected loss amount.

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

IRB approach: Expected loss	Line no.	Asset class										Total expected loss (total of col. 9 to 15)		
		Retail exposure ¹												
		Total retail exposure expected loss (total of col. 16, 17, 19, 22 and 26)	Residential mortgage advances	Retail revolving credit		SME retail		Retail other			Purchased retail receivables			
				Total	of which: credit cards	Total (of col. 20 and 21)	of which: secured lending	of which: unsecured lending	Total	of which: unsecured lending ≤ R30 000			of which: unsecured lending > R30 000	
Performing	209	15	16	17	18	19	20	21	22	23	24	25	26	27
Default ²	210													
Total expected loss (total of items 209 and 210)	211													

1. In respect of the relevant specified asset classes, based on the relevant requirements specified in these Regulations, a bank shall report its relevant aggregate expected loss amount.
2. Means the reporting bank's best estimate of the relevant expected loss amount.

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

Line no.	Days overdue							
	1 - 30 days		31 - 60 days		61 - 90 days		>90 days	
	Total EAD	Of which: classified "in default"	Total EAD	Of which: classified "in default"	Total EAD	Of which: classified "in default"	Total EAD	Of which: classified "in default"
	1	2	3	4	5	6	7	8
IRB approach:								
Analysis of past due exposure (EAD)								
Asset class								
Corporate exposure (total of items 225 to 232)								
Corporate	224							
Specialised lending - high volatility commercial real estate (property development)	225							
Specialised lending - income producing real estate	226							
Specialised lending - object finance	227							
Specialised lending - commodities finance	228							
Specialised lending - project finance	229							
SME corporate	230							
Purchased receivables - corporate	231							
	232							
Public sector entities	233							
Local government and municipalities	234							
Sovereign (including central government and central bank)	235							
Banks	236							
Securities firms	237							
Retail exposure (total of items 239, 240, 242, 245 and 249)	238							
Residential mortgage advances	239							
Retail revolving credit	240							
of which: credit cards	241							
SME retail (total of items 243 and 244)	242							
Secured lending	243							
Unsecured lending	244							
Retail – other	245							
of which: vehicle and asset finance	246							
unsecured lending ≤ R30 000 (see item 152 description)	247							
unsecured lending > R30 000 (see item 153 description)	248							
Purchased receivables - retail	249							
Securitisation and resecuritisation exposure	250							
Total credit exposure (EAD) (total of items 224, 233 to 238 and 250)	251							

1. Refer to definition of default specified in regulation 67.

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

IRB approach: Counterparty credit risk ¹	Current exposure method														Standardised method			
	Line no.	OTC derivative instruments						SFT ²				OTC derivative instruments				Net absolute risk position after the application of CCFs		
		Total notional principal amount	Gross replacement cost	Net replacement cost	Gross potential future exposure add-on	Net potential future exposure add-on	Collateral value after haircut	Credit exposure value	Collateral value	Netting benefits	Current market value of portfolio	Current market value of collateral	Risk position for transaction	Risk position from collateral				
1	2	3	4	5	6	7	8	9	10	11	12	13	14					
Performing (total of items 253 to 278)																		
00																		
01																		
02																		
03																		
04																		
05																		
06																		
07																		
08																		
09																		
10																		
11																		
12																		
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15																		
16																		
17																		
18																		
19																		
20																		
21																		
22																		
23																		
24																		
25																		
Default																		
Total counterparty credit risk (total of items 252 and 279)																		
Memorandum items: Maximum counterparty credit exposure during the month																		
280																		
281																		

1. Refer to regulations 23(15) to 23(19) for the relevant directives related to the measurement of a bank's exposure to counterparty credit risk.
 2. Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).

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

IRB approach: Counterparty credit risk ¹ Analysis of OTC derivative instruments and SFT ² Based on prescribed PD bands	Line no.	Standardised method			Internal model ³			Aggregate total across all relevant approaches						
		SFT ²		Netting benefit	OTC derivative instruments		SFT ²		Adjusted exposure amount		Risk weighted exposure			
		Credit exposure value	Collateral value		Effective expected positive exposure	Stressed effective expected positive exposure	Effective expected positive exposure	Stressed effective expected positive exposure	OTC derivative instruments	SFT ²	Default risk ⁴ OTC derivative instruments	SFT ²	Standard disised	Advanced
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Performing (total of items 253 to 278)														
00														
01														
02														
03														
04														
05														
06														
07														
08														
09														
10														
11														
12														
13														
14														
15														
16														
17														
18														
19														
20														
21														
22														
23														
24														
25														
Default														
Total counterparty credit risk (total of items 252 and 279)														
Memorandum items:														
Maximum counterparty credit exposure during the month														
281														

1. Refer to regulations 23(15) to 23(19) for the relevant directives related to the measurement of a bank's exposure to counterparty credit risk.
 2. Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).
 3. In the case of cross-product netting, a bank shall report the relevant exposure under SFT.
 4. After the application of the scaling factor of 1.06.
 5. Means credit valuation adjustment.
 6. When the majority of the bank's credit exposure is subject to the standardised approach the bank shall complete the relevant required information specified in items 80 to 86 of the form BA 200 and leave open the relevant column under the IRB approach.

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

Counterparty credit risk	Line no.	ISDA	ISMA	Netting in terms of relevant requirements specified in regulation 23	Other ²	Total (col. 1 to 4)
Analysis of netting		1	2	3	4	5
OTC derivative instruments	282					
Replacement cost	283					
Potential future exposure add-on	284					
SFT ¹	285					
Cross-product netting						

1. Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).
2. Please provide relevant details separately.

Counterparty credit risk

Line no.	Alpha value
286	1

1. Relates to internal model method only.

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

Analysis of standardised CVA ¹ risk weighted exposure	Line no	Weight	EAD	Hedging		Standardised CVA ¹ risk weighted exposure ²
				Single name CDS	Index CDS	
Ratings		1	2	3	4	5
AAA	287	0.70%				
AA	288	0.70%				
A	289	0.80%				
BBB	290	1.00%				
BB	291	2.00%				
B	292	3.00%				
CCC	293	10.00%				
Total (of items 287 to 293)	294					

1. Means credit valuation adjustment.
2. Total standardised CVA risk weighted exposure may not be equal to the sum of individual requirements calculated, due to, among other things, diversification benefits.