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CONTENTS • INHOUD

No.		Page No.	Gazette No.

GOVERNMENT NOTICES

South African Reserve Bank

Government Notices

R. 1003	Banks Act (94/1990): Minimum capital and reserve funds to be maintained by banks	3	22737
R. 1004	do.: Amendment of regulations	4	22737
R. 1005	do.: do	46	22737
R. 1006	do.: do	48	22737

GOVERNMENT NOTICES

SOUTH AFRICAN RESERVE BANK

No. R. 1003 **5 October 2001**

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

MINIMUM CAPITAL AND RESERVE FUNDS TO BE MAINTAINED BY BANKS

Under section 70 of the Banks Act, 1990 (Act No. 94 of 1990), I, Christo Floris Wiese, Registrar of Banks, hereby determine, with the approval of the Minister of Finance, that the percentage for purposes of the calculation of the minimum capital and reserve funds required to be maintained by banks shall with effect from 1 October 2001 be 10 per cent.

C F WIESE
Registrar of Banks

No. R. 1004 **5 October 2001**

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

AMENDMENT OF REGULATIONS

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

SCHEDULE

Definitions

1. In this Schedule, "the Regulations" means the Regulations relating to Banks, published under Government Notice No. R. 1112, in *Government Gazette* No. 21726 on 8 November 2000, as amended.

Substitution of form DI 100

2. Form DI 100 as set forth in Annexure A to this notice is hereby substituted for the form DI 100 immediately preceding regulation 16 of the Regulations.

Substitution of form DI 110

3. Form DI 110 as set forth in Annexure B to this notice is hereby substituted for the form DI 110 immediately preceding regulation 17 of the Regulations.

Substitution of form DI 400

4. Form DI 400 as set forth in Annexure C to this notice is hereby substituted for the form DI 400 immediately preceding regulation 21 of the Regulations.

Substitution of form DI 401

5. Form DI 401 as set forth in Annexure D to this notice is hereby substituted for the form DI 401 immediately preceding regulation 22 of the Regulations.

Amendment of regulation 22 of the Regulations

6. Regulation 22(15) of the Regulations is hereby amended-

(a) by the substitution of the following paragraphs for the paragraphs titled "*Columns 10 and 11*", relating to the completion of line items 1 to 16:

" *Columns 10 and 11*

- *Regulated entities*

  In the case of regulated entities, the required capital (column 10) and the qualifying capital (column 11) shall be the capital determined in terms of the rules and regulations of the regulator that is responsible for the supervision of the entity.

- *Unregulated entities*

  Capital requirement (notional capital proxy):

  The formula for the calculation of the capital requirement for unregulated entities shall be as follows:

  [(Total assets plus off-balance-sheet activities) minus exposures to group companies] multiplied by 10 divided by 100.

  Qualifying capital

  In order to determine the qualifying capital, only primary share capital and primary unimpaired reserve funds, as defined in section 1 of the Act, shall be taken into consideration."

(b) by the substitution of the following paragraph for the paragraph relating to the completion of line item 15:

"15 The required capital amount to be reported in column 10 shall be calculated as follows: Funding from regulated entities to unregulated entities (column 9) multiplied by 10 and divided by 100."

(c) by the substitution of the following paragraph for the paragraph relating to the completion of line item 28:

"28 The group capital adequacy percentage shall be reported in line 28 and is calculated as follows:

Line 27 divided by (line 17 multiplied by 10) equals capital-adequacy percentage."

Substitution of form DI 402

7. Form DI 402 as set forth in Annexure E to this notice is hereby substituted for the form DI 402 immediately preceding regulation 23 of the Regulations.

Substitution of form DI 403

8. Form DI 403 as set forth in Annexure F to this notice is hereby substituted for the form DI 403 immediately preceding regulation 24 of the Regulations.

Substitution of form DI 420

9. Form DI 420 as set forth in Annexure G to this notice is hereby substituted for the form DI 420 immediately preceding regulation 26 of the Regulations.

Substitution of form DI 510

10. Form DI 510 as set forth in Annexure H to this notice is hereby substituted for the form DI 510 immediately preceding regulation 30 of the Regulations.

11. **Date of commencement**

These Regulations shall come into operation on 1 October 2001.

ANNEXURE A

DI 100							

Monthly *

Country ....

BALANCE SHEET

(Confidential and not available for inspection by the public)

Name of bank/controlling company..

Month ended * ....(yyyy-mm-dd)

A. Balance sheet – solo supervision

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

LIABILITIES	Line no.	Liabilities at month-end*						Average daily balances for the month*			Cost of funds (annualised) %
		Short-term	Medium-term	Long-term	Total	Banking	Trading	Total	Banking	Trading	
		1	2	3	4	5	6	7	8	9	10
Funding-related liabilities to the public (total of items 2, 16 and 19)........	1										
Deposits and loans repayable in SA rand[1] (total of items 3, 6, 11 and 15):........	2										
Interbank funding (total of items 4 and 5)........	3										
Intragroup bank funding........	4										
Interbank funding........	5										
Non-bank funding (total of items 7 to 10)........	6										
Demand........	7										
Savings deposits........	8										
Fixed and notice deposits........	9										
Negotiable certificates of deposit (NCDs) issued........	10										
Loans received under repurchase agreements (total of items 12 to 14)........	11										
S A Reserve Bank and Corporation for Public Deposits[1]........	12										
Banks........	13										
Non-banks........	14										
Other funding liabilities in rand - (including balances due to the S A Reserve Bank[1] i.r.o marginal lending)........	15										
Deposits and loans repayable in foreign currency (total of items 17 and 18)........	16										
Banks........	17										
Non-banks........	18										
Fund transfer for trading activities........	19										
Acknowledgements of debt endorsed and rediscounted, but still outstanding on behalf of clients *per contra*, refer item 77: (total of items 21 to 24)........	20										
Acceptances outstanding........	21										
Commercial paper........	22										
Bills........	23										
Promissory notes and similar acknowledgements of debt........	24										

* Quarterly/Six monthly where applicable

1. According to the circumstances prevailing in the country in which the banking business is conducted.

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

OTHER LIABILITIES AND CAPITAL	Line no.	Liabilities and capital and reserve funds at month-end *						Average daily balances for the month*			Cost of funds (annualised) %
		Short-term	Medium-term	Long-term	Total	Banking	Trading	Total	Banking	Trading	
		1	2	3	4	5	6	7	8	9	10
Other liabilities and trade creditors, including tax liabilities (total of items 26 and 27)	25										
Derivative instruments	26										
Other liabilities, including valuation deficits	27										
Capital and reserve funds (total of items 39, 40 and 41)	28										
Primary - equity	29										
- reserve funds	30										
Secondary - equity	31										
- debt instruments	32										
- reserve funds	33										
Tertiary - debt instruments	34										
- other	35										
- profit not formally appropriated by board resolution: trading activities (form DI 200, item 77, column 6)	36										
Qualifying capital and reserve funds before impairments (total of items 29 to 36)	37										
Less: Impairments (Regulation 21(9) of the Regulations)	38										
Net qualifying capital and reserve funds (item 37 less item 38)	39										
Profit not formally appropriated by board resolution: banking activities (form DI 200, item 77, column 5)	40										
Non-qualifying capital and reserve funds, including impairments, revaluation and other reserves and debt instruments not qualifying as capital and reserve funds	41										
TOTAL CAPITAL AND LIABILITIES (total of items 1, 20, 25 and 28)	42										

* Quarterly/Six monthly where applicable

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

ASSETS	Line no.	Month-end balances *			Average daily balances for the month*			Annualised gross yield (pre-tax for month)	Risk profile of assets in terms of percentage weighting						
		Total	Banking	Trading	Total	Banking	Trading		0%	10%	20%	50%	100%	150%	Impairments
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Money (total of items 44 to 46)	43														
Legal tender in RSA[1]	44														
Gold coin and bullion and non-RSA currency (cash) holdings	45														
Deposits with the S A Reserve Bank[1]	46														
Loans and advances (item 62 less item 63)	47														
Intragroup bank advances	48														
Interbank advances	49														
Negotiable certificates of deposit (NCDs) (including all NCDs held)	50														
Instalment debtors, suspensive sales and leases	51														
Mortgage loans	52														
Credit-card debtors	53														
Acknowledgements of debt discounted or purchased, e.g. acceptances, commercial paper, bills, promissory notes	54														
Redeemable preference shares held to provide credit	55														
Overdrafts and loans	56														
Loans and advances repayable in foreign currency	57														
Loans granted under resale agreements (total of items 59 to 61)	58														
- S A Reserve Bank and Corporation for Public Deposits[1]	59														
- Banks	60														
- Non-banks	61														
Total loans and advances (total of items 48 to 58)	62														
Less: Specific provisions	63														
Investments and trading positions after mark-to-market adjustments where applicable (total of items 65 to 69 less item 70)	64														
Interest bearing	65														
Listed equities	66														
Bank-related investments	67														
Derivative instruments	68														
Other (including unlisted equities)	69														
Less: Specific provisions	70														

* Quarterly/Six monthly where applicable

1. According to the circumstances prevailing in the country in which the banking business is conducted.

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

ASSETS	Line no.	Month- end balances*			Average daily balances for the month*			Annualised gross yield (pre-tax for month)	Risk profile of assets in terms of percentage weighting						
		Total	Banking	Trading	Total	Banking	Trading		0%	10%	20%	50%	100%	150%	Impair-ments
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Non-financial assets (total of items 72 to 76)	71														
Premises of bank[2]	72														
Other fixed property[2]	73														
Computer equipment, including peripherals, at net book values[2]	74														
Computer software	75														
Items other than 72 to 75, including vehicles, furniture and fittings, all at net book values[2]	76														
Clients' liabilities for acknowledgements of debt outstanding, *per contra*, refer item 20 (total of items 78 to 81)	77														
Acceptances outstanding	78														
Commercial paper endorsed	79														
Bills endorsed	80														
Promissory notes and similar acknowledgements of debt endorsed	81														
Deferred tax	82														
Assets repossessed or bought in to protect an advance or investment	83														
Other assets (including remittances in transit)	84														
TOTAL ASSETS (total of items 43, 47, 64, 71, 77, 82, 83 and 84)	85														
Memorandum items:															
Securities included in the balance sheet:															
- Owned outright	86														
- Sold in terms of repurchase agreement	87														

* Quarterly/Six monthly where applicable
1. According to the circumstances prevailing in the country in which the banking business is conducted.
2. Capitalised leases in accordance with Statements of GAAP to be included.

B. Transactions in which bank did not act as principal

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

	Line no.	Amount 1
Details of money-lending transactions into which bank entered in terms of section 78(1)(g) of the Act		
- Nature/description of transactions (furnish on separate schedule)		
- Aggregate extent of transactions	88	
Indicate the extent of activities in respect of the following:		
- Stockbroking	89	
- Portfolio-management	90	
- Financial-instrument trading	91	
- Trust business	92	
- Participation mortgage bond schemes	93	
- Unit-trust business	94	
- Financial broking	95	
- Money broking	96	
- Insurance broking	97	
- Other -	98	
Specify:		

C. Balance sheet – consolidated supervision

Six-monthly

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

Capital and liabilities	**Line no.**	**Amount** 1
Share capital and premium	99	
Reserves	100	
Preference-share capital	101	
Loan capital	102	
Outside shareholders' interest	103	
Banking and securities trading:		
Deposits and current accounts (total of items 105 to 109)	104	
Interbank rand-denominated funding	105	
Non-bank rand-denominated funding	106	
Loans received under repurchase agreements	107	
Other rand-denominated funding	108	
Foreign-currency funding	109	
Insurance funds:		
Life-assurance funds	110	
Short-term insurance funds	111	
Outstanding liabilities on behalf of clients	112	
Other liabilities	113	
TOTAL CAPITAL AND LIABILITIES (total of items 99 to 104 and 110 to 113)	114	

Assets	**Line no.**	**Amount** 1
Money	115	
Loans and advances (total of items 117 to 123 less item 124)	116	
Interbank advances	117	
Instalment debtors, suspensive sales and leases	118	
Mortgage loans	119	
Credit-card debtors	120	
Loans granted under resale agreements	121	
Other loans and advances	122	
Loans and advances repayable in foreign currency	123	
Less: Provisions	124	
Investments and trading positions (total of items 126, 132 and 138)	125	
Banking and securities trading: (total of items 127 to 131)	126	
Money market	127	
Capital market	128	
Currency market	129	
Equities market	130	
Commodities market	131	
Insurance and other (total of items 133 to 137)	132	
Money market	133	
Capital market	134	
Property market	135	
Equities market	136	
Other	137	
Other investments (total of items 139 and 140)	138	
Associates	139	
Other	140	
Non-financial assets	141	
Clients' liabilities for acknowledgements of debt outstanding	142	
Other assets	143	
TOTAL ASSETS (total of items 115, 116, 125 and 141 to 143)	144	
Hash total	145	

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ANNEXURE B

OFF-BALANCE-SHEET ACTIVITIES

DI 110							

(Confidential and not available for inspection by the public)

Monthly *

Name of bank/Controlling company ....

Month ended * ....(yyyy-mm-dd)

Country ....

Solo supervision

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

OFF-BALANCE-SHEET ACTIVITIES	Line no.	Month-end balances*			Average daily balances for the month*			Max. level recorded during month	Risk profile of off-balance-sheet activities in terms of percentage weighting							
		Total	Banking	Trading	Total	Banking	Trading		0%	5%	10%	20%	50%	100%	150%	Impairments
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Indemnities and guarantees	1															
Irrevocable letters of credit	2															
Irrevocable unutilised facilities	3															
Underwriting exposures	4															
Central Securities Depository Participation	5															
Effective net open position in foreign currencies (absolute value)	6															
Portfolios managed:																
- By others on behalf of the reporting institution ..	7															
- For others where financing is provided	8															
Committed capital expenditure	9															
Other contingent liabilities	10															
TOTAL (of items 1 to 10)	11															
Memorandum items:																
Securities lent to:																
Residents (total of items 13 and 14)	12															
- Banks	13															
- Non-banks	14															
Non-residents	15															
Securities borrowed from:																
Residents (total of items 17 and 18)	16															
- Banks	17															
- Non-banks	18															
Non-residents	19															

* Quarterly/Six monthly where applicable

Consolidated supervision

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

OFF-BALANCE-SHEET ACTIVITIES	Line no.	Amount 1
Indemnities and guarantees	20	
Irrevocable letters of credit	21	
Underwriting exposures (excluding exposures already included under insurance funds)	22	
Effective net open position in foreign currencies	23	
Committed capital expenditure	24	
Other contingent liabilities	25	
TOTAL (of items 20 to 25)	26	
Hash total	27	

ANNEXURE C

DI 400							

Monthly

CAPITAL ADEQUACY

(Confidential and not available for inspection by the public)

Name of bank..

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

Country ....

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

DIVISION I. CALCULATION OF REQUIRED ALLOCATED QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS RELATING TO BANKING ACTIVITIES	Line no.	Risk-weighting categories								
		0%	5%	10%	20%	50%	100%	150%	Impair-ments	Total
		1	2	3	4	5	6	7	8	9
Average daily amount of assets per balance sheet (form DI 100 - item 85)........................	1									
Average daily amount of off-balance-sheet activities (form DI 110 - item 11)........................	2									
Average amount of counterparty-risk exposure (form DI 402 – item 126, column 8[1])............	3									
Average amount of large exposures (form DI 510 – item 5, column 13[1])..............................	4									
Subtotal (total of items 1 to 4)..	5									
Reductions[2] i.r.o. transactions guaranteed or secured:										
Reductions against line items 1 and 2[3]..	6									
Reductions against line item 3[3]...	7									
Reductions against line item 4[3]...	8									
Reductions as a result of transactions in credit-derivative instruments...........................	9									
Reallocation[2] of transactions guaranteed or secured	10									
Total after reallocations and deductions (item 5 less items 6 to 9 plus item 10 – line item 11 column 9 shall be equal to line item 5 column 9)	11									
Risk weightings	12	0%	5%	10%	20%	50%	100%	150%	Impair-ments	
Risk-weighted credit-risk exposure (line item 11 multiplied by risk weighting in line item 12)..	13									
Capital ratio – (prescribed percentage = 10%)..	14									
Capital requirement in respect of excess interest-rate risk...	15									
Capital requirement in respect of other risks..	16									
REQUIRED ALLOCATED QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS RELATING TO BANKING ACTIVITIES (line 13 column 9 multiplied by line 14)..	17									

Note: 1. Three-month moving average.
2. Report as absolute amounts.
3. Not to include any amount in respect of transactions guaranteed or secured already deducted elsewhere.

DIVISION II. CALCULATION OF ALLOCATED QUALIFYING AND NON-QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS RELATING TO BANKING ACTIVITIES AT MONTH-END	Line no.	Total 1
Net qualifying primary share capital and reserve funds (item 30 less item 31)	18	
Issued primary share capital (total of items 20 to 22)	19	
- Ordinary shares	20	
- Non-redeemable non-cumulative preference shares	21	
- Preferred securities	22	
Primary unimpaired reserve funds[(a)] (total of items 24 to 27)	23	
- Share premium	24	
- Accumulated profits	25	
- Surplus on realisation of capital assets (to the extent not already included above)	26	
- Other general or special reserves (total of items 28 and 29)	27	
(Specify)	28	
	29	
Total issued primary share capital and unimpaired reserve funds (total of items 19 and 23)	30	
Less: Impairments i.t.o. regulation 21(9) of the Regulations (amount included in form DI 100, line item 38, column 4)	31	
* **Allocated qualifying primary share capital and reserve funds relating to trading activities** (refer to line 55, Division IV)	32	
* **Allocated qualifying primary share capital and reserve funds relating to banking activities** (item 18 less item 32)	33	
Net qualifying secondary capital and reserve funds (item 43 less item 44)	34	
Issued secondary capital (total of items 36 to 38)	35	
- Cumulative preference shares	36	
- Fifty per cent of ordinary shares or preference shares issued in pursuance of the capitalisation of reserves resulting from a revaluation of assets	37	
- Prescribed categories of debt instruments issued i.t.o. regulation 21(7)	38	
Secondary unimpaired reserve funds[(a)] (total of items 40 to 42)	39	
- Fifty per cent of a revaluation surplus i.t.o regulation 11(1), read with regulation 21(7A)(b)	40	
- General provisions after deferred tax (may not exceed 1,25 per cent of item 13, column 9 above)	41	
- Premiums obtained, as prescribed in paragraph (d) of the definition of secondary unimpaired reserve funds	42	
Total issued secondary capital and unimpaired reserve funds (total of items 35 and 39)	43	
Less: Impairments i.t.o. regulation 21(9) of the Regulations (amount included in form DI 100, line item 38, column 4)	44	
* **Allocated qualifying secondary capital and reserve funds relating to trading activities** (refer to line 56, Division IV)	45	
* **Allocated qualifying secondary capital and reserve funds relating to banking activities** (may not exceed item 33 above)	46	
Total allocated qualifying primary and secondary capital and reserve funds relating to banking activities (total of items 33 and 46)	47	
Non-qualifying capital and reserve funds (not to be included in tertiary capital)	48	

DIVISION III. CALCULATION OF EXCESS/(DEFICIENCY) IN ALLOCATED QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS RELATING TO BANKING ACTIVITIES		
Total allocated qualifying primary and secondary capital and reserve funds relating to banking activities at month-end (item 47 of Division II)	49	
Minimum amount of allocated qualifying primary and secondary capital and reserve funds relating to banking activities during the month	50	
Required allocated qualifying primary and secondary capital and reserve funds relating to banking activities calculated in last preceding return (item 17, column 9 of Division I)	51	
Excess(deficiency) during the month (item 50 less item 51)	52	

(a) Not to include any balance on the income statement not yet transferred to a reserve by formal board resolution.

DIVISION IV. CALCULATION OF ALLOCATED QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS AND TERTIARY CAPITAL RELATING TO TRADING ACTIVITIES AT MONTH-END	Line no.	Total 1
Allocated qualifying primary and secondary capital and reserve funds and tertiary capital relating to trading activities (item 55 plus items 77 and 67 less item 75)	53	
Allocated qualifying primary and secondary capital and reserve funds relating to trading activities as per Division II (total of items 55 and 56)	54	
Primary share capital and reserve funds (line 32, Division II)	55	
Secondary capital and reserve funds (line 45, Division II)	56	
Tertiary capital (total of items 58 to 60)	57	
Subordinated debt (line 34 form DI 100)	58	
Other (line 35 of form DI 100)	59	
Unappropriated net profits: trading activities (line 36 of form DI 100 - if profit)	60	
Less: Impairments i.t.o. regulation 21(9) of the Regulations (amount included in form DI 100, line item 38, column 4)	61	
Net qualifying tertiary capital (item 57 less item 61)	62	
Add: Excess (shortfall) of market value over book value of investments in securities and financial instruments relating to the trading activities not already included in item 60 above	63	
Excess of net realisable value over book value of other assets relating to the trading activities not already included in item 60 above	64	
Revaluation reserve relating to aforementioned assets, not already included above	65	
Long-term subordinated loans, provided substantiated in law, relating to the trading activities	66	
Subtotal of items 63 to 66	67	
Less: Intangible assets relating to the trading activities	68	
Any assets relating to trading activities that are not convertible into cash within a 3-month period	69	
Investments in unlisted shares relating to the trading activities	70	
Guarantees given relating to the trading activities	71	
Risk-margin requirements of any formal or OTC market	72	
Current-year net losses relating to the trading activities (line 36 of form DI 100 - if loss)	73	
Tax provisions	74	
Subtotal of items 68 to 74	75	
Total – Secondary and tertiary capital (line 56 and 62)	76	
Qualifying secondary and tertiary capital (line 76 limited to 250% of line 55 where appropriate)	77	
Non-qualifying issued tertiary capital	78	

DIVISION V. REQUIRED ALLOCATED QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS AND TERTIARY CAPITAL RELATING TO TRADING ACTIVITIES		
Required capital and reserve funds (total of line items 80 to 83)	79	
Base requirement	80	
Position-risk requirement (form DI 420 – item 94 column 1)	81	
Counterparty/Settlement-risk requirement (form DI 402 – item 90 column 8)	82	
Large-exposure requirement (form DI 510 – item 12 column 5)	83	

DIVISION VI. CALCULATION OF EXCESS(DEFICIENCY) IN ALLOCATED QUALIFYING PRIMARY AND SECONDARY CAPITAL AND RESERVE FUNDS AND TERTIARY CAPITAL RELATING TO TRADING ACTIVITIES		
Allocated qualifying primary and secondary capital and reserve funds and tertiary capital relating to trading activities (line 53 of Division IV)	84	
Minimum allocated qualifying primary and secondary capital and reserve funds and tertiary capital relating to trading activities during the month	85	
Required allocated qualifying primary and secondary capital and reserve funds and tertiary capital relating to trading activities calculated in last preceding return (line 79 of Division V)	86	
Excess (deficiency) during the month (item 85 less item 86)	87	

DIVISION VII. CAPITAL ADEQUACY: RISK-ASSET RATIO	Line no.	Total 1
Banking activities: Amount reported in line item 47 of Division II, divided by the amount reported in column 9 of line item 13 in Division I, expressed as a percentage to two decimal places	88	
Trading activities: Amount reported in line item 53 of Division IV, divided by (the amount reported in column 1 of line item 79 in Division V, multiplied by 10[1]), expressed as a percentage to two decimal places	89	
Total: (Amount reported in line item 47 of Division II plus amount reported in line item 53 of Division IV), divided by [the amount reported in column 9 of line item 13 in Division I plus (the amount reported in column 1 of line item 79 in Division V, multiplied by 10[1])], expressed as a percentage to two decimal places	90	
Hash total	91	

1. Or such imputed capital as may be applicable to the reporting bank. Please furnish details on a separate schedule.

ANNEXURE D

CONSOLIDATED RETURN
(Confidential and not available for inspection by the public)

DI 401							

Quarterly

Name of controlling company ....

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

Country..

A. GROUP CAPITAL ADEQUACY

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

Identity of investment or interest held	Line No.	Category	Regulator	% interest held	Book value of investment	Net income after tax	Assets and off-balance-sheet activities: Total assets	Assets and off-balance-sheet activities: Off-balance sheet activities	Exposure to group entities[1]	Total (Column 6+7-8)	Required capital	Qualifying capital and reserve funds	Surplus/ (Deficit)
		1	2	3	4	5	6	7	8	9	10	11	12
Bank controlling company – total	1												
(Specify)...................................													
Regulated subsidiaries - total...........	2												
- Banking and securities trading ...	3												
(Specify)...................................													
- Insurance	4												
(Specify)...................................													
Unregulated subsidiaries - total	5												
(Specify)...................................													
Regulated joint ventures - total	6												
- Banking and securities trading ...	7												
(Specify)...................................													
- Insurance	8												
(Specify)...................................													
Unregulated joint ventures - total	9												
(Specify)...................................													
Regulated associates - total.............	10												
- Banking and securities trading ...	11												
(Specify)...................................													
- Insurance	12												
(Specify)...................................													
Unregulated associates - total	13												
(Specify)...................................													
Other – total...................................	14												
Less: Funding from regulated entities to unregulated entities	15												
Total (of items 1, 2, 5, 6, 9, 10, 13 and 14 less item 15)......................	16												

1. Include loans and investments at book value.

Group capital adequacy	Line No.	Total 1
Total required group capital (total of items 18 to 20)	17	
Risk aggregation (line 16, column 10)	18	
Plus: Large-exposure requirement[a]	19	
Other risk exposures	20	
Group capital and reserve funds (line 16, column 11)	21	
Add: Impairments already deducted above	22	
Less: Investment in group entities (total of items 24 and 25)	23	
Equity investment	24	
Secondary capital investment	25	
Other impairments, as prescribed	26	
Group net qualifying capital and reserve funds (item 21 plus item 22 less items 23 and 26)	27	
Group capital adequacy % [line item 27 divided by (line item 17 multiplied with 10[b])], expressed as a percentage to two decimal places	28	

a. Only to the extent not already included in line item 18.

b. Or such imputed capital as may be applicable to the reporting entity. Please furnish details on a separate schedule.

B. GROUP LARGE EXPOSURES[(1;2)]

Part A

1. Particulars of all exposures entered into with a person that result in the banking group being exposed to an amount exceeding ten per cent of the amount prescribed in regulation 29(3) ("qualifying capital and reserves").
2. Unless specifically otherwise provided, the directives and interpretations relating to the completion of line items 1 to 8 of form DI 510 shall *mutatis mutandis* apply to a controlling company.

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

Name of person[a,b]	Line no.	Authorization date		Nature of exposure[d]	Nature of security held against exposure	Value of security held against exposure	Amount of exposure			Column 7 as % of qualifying capital and reserve funds	Amount of exposure granted that is irrevocable	Amount by which column 10[f] exceeds 25% of qualifying capital and reserves	Risk weighting	Risk-weighted excess (column 11 x 12)
		Board	Registrar[c]				Granted		Utilised					
							Month-end	Maximum[e]	Month-end					
		1	2	3	4	5	6	7	8	9	10	11	12	13
						R'000	R'000	R'000	R'000	%	R'000	R'000	%	R'000
Private-sector non-banks - total:	29													
(Specify)													1000%	
Amount by which aggregate amount of exposures included in line 29 column 10 exceeds 800% of qualifying capital and reserve funds	30												1000%	
Banks/ regulated securities firms[g] – total:	31													
(Specify)														
Other – total:	32													
(Specify)														
Total (of items 29 to 32)	33													

Notes:

a) Also include names of all persons on whom ultimate reliance is placed for timely repayment of debt.
b) Identify all subsidiary companies and associates, as contemplated in section 37(7) of the Act.
c) Applies only to private-sector non-bank exposures granted that result in the group being exposed to an amount exceeding twenty-five per cent of the amount prescribed in regulation 29(3)(b).
d) Refer to regulation 30(3).
e) Refers to the maximum amount granted during the month.
f) Include the higher amount of column 8 or column 10, per person, that is, if the amount reported in column 8 in respect of a particular person exceeds 25 per cent of the qualifying capital and reserve funds of the reporting controlling company and the facility is revocable, then the portion of the amount reported in column 8 in excess of 25 per cent of qualifying capital and reserve funds should be included.
g) Relates to securities firms incorporated in the RSA or OECD countries provided that such firms are subject to supervisory and regulatory arrangements that are comparable to those in the RSA, including, in particular, risk-based capital requirements.

Part B

1. Particulars of discounts, loans and advances included in part A that are overdue

Name of person[a,b]	Line no.	Credit facilities utilised	Amounts overdue	Value of security held against overdue amount	Specific provisions	Net amounts overdue
		1	2	3	4	5
		R'000	R'000	R'000	R'000	R'000
Private-sector non-banks – total:	34					
(Specify)						
....						
Banks/ regulated securities firms – total:	35					
(Specify)						
....						
Other – total:	36					
(Specify)						
....						
Total (of items 34 to 36)	37					

a) Also include names of all persons on whom ultimate reliance is placed for timely repayment of debt.

b) Identify all subsidiary companies and associates, as contemplated in section 37(7) of the Act.

C. INTRAGROUP EXPOSURES

1. Particulars of all exposures entered into with an entity within the banking group that results in the banking group being exposed to an amount exceeding 1% of the amount prescribed in regulation 29(3) ("qualifying capital and reserves").

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

Identify entity within banking group to which exposed to	Line no.	Authorisation date	Nature of exposure		Value of security held	Amount of exposure		Column 6 as a % of qualifying capital and reserves
			On-balance sheet	Off-balance sheet		Granted	Utilised	
		1	2	3	4	5	6	7
Total unregulated non-banks	38							
(Specify)..								
....								
....								
....								
Total regulated non-banks	39							
(Specify)..								
....								
....								
....								
Total banks	40							
(Specify)..								
....								
....								
....								
Total (of items 38 to 40)..	41							

Memorandum items:	Line no.	Response
		1
Are loans and advances to related companies conducted on an arm's-length basis? (Yes = 1; no = 2; mostly = 3; sometimes = 4)	42	
Does the board of directors effectively monitor such extensions of credit? (Yes = 1; no = 2)	43	
Are appropriate steps taken to control or mitigate the risks relating to intragroup exposures? (Yes = 1; no = 2)	44	
Please provide details of all loans and advances to related companies that are not conducted on an arm's-length basis (furnish on separate schedule) ...	45	

D. GROUP CURRENCY RISK

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

	Line no.	US dollar	Euro	Japanese yen	Swiss franc	Pound sterling	Other	Total
		1	2	3	4	5	6	7
Aggregate effective net open foreign-currency position(s) of the reporting banks and their foreign branches and subsidiaries	46							
Aggregate effective net open foreign-currency position(s) of all foreign branches[1] and subsidiaries[1] of the controlling company	47							
Aggregate effective net open foreign-currency position(s) of the reporting controlling company and its foreign branches and subsidiaries	48							
Ten per cent of net qualifying capital and reserve funds of the reporting controlling company	49							
Maximum effective net open foreign-currency position(s), per each currency and in total, during quarter (maximum based on item 48)	50							
Hash total	51							

1. Include all branches and subsidiaries of the reporting controlling company not already included in line item 46.

E. CERTIFICATION BY GROUP CHIEF ACCOUNTING OFFICER AND GROUP CHIEF EXECUTIVE OFFICER

We, the undersigned, hereby certify that -

(i) all information submitted in and with this form is to the best of our knowledge and belief correct;

(ii) this controlling company has from the fifteenth business day of the month following the quarter for which the preceding return of form DI 401 was submitted to date maintained, and will continue to maintain, for every day until the fourteenth business day of the month following the quarter to which this return relates, the prescribed minimum amount of capital and reserve funds, as prescribed in section 70A(a) of the Act, and complies/will comply, as from the fifteenth business day of the month following the quarter to which this return relates, with the aforesaid requirements relating to the maintenance of the prescribed minimum amounts;

(iii) this controlling company has not exceeded on any day during the reporting quarter the limits on its effective net open position(s) in foreign currency reported in line 48 of part D of this return. (If the controlling company has exceeded the prescribed limits, 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.)

Signed at ...., this .... day of .... (yyyy-mm).

....

*Group Chief Accounting Officer** *Group Chief Executive Officer**

*Please note: If the Group Chief Executive Officer or the Group Chief Accounting Officer is not available to sign, the officer performing the relevant function shall sign in an acting capacity and not on behalf of the absent officer, and the normal office of the officer so acting shall be clearly indicated.

ANNEXURE E

COUNTERPARTY RISK

DI 402								

(Confidential and not available for inspection by the public)

Monthly

Name of bank ....

Month ended ....(yyyy-mm-dd) Country ....

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

Trading activities[1]	Line no.	Market value	Amount due	Price difference	Risk weighting	Capital requirement
		1	2	3	4	5
UNSETTLED SECURITIES AND PHYSICAL COMMODITIES						
Cash held against documented transactions:						
- 0-3 days after settlement date	1				0%	
- 4-6 days after settlement date	2				50%	
- Over 6 days after settlement date	3				100%	
Settlement on balance of transactions:						
Through the central clearing-house system, with approved guarantees:						
- Debit items outstanding for more than 6 days since settlement date	4				100%	
- Undelivered securities within 6 days of settlement	5				100%	
Free deliveries						
Free delivery amount in respect of:						
- Non-payment against securities delivered......	6				100%	
- Non-receipt of securities against payment due	7				100%	
Free delivery amount, multiplied by the following percentage:						
Guaranteed transactions:						
- 0-6 days since delivery/payment	8				0%	
- After 6 days	9				100%	
Other counterparties:						
- 0-3 days since delivery/payments	10				0%	
- After 3 days	11				100%	

OPTIONS PURCHASED FOR COUNTERPARTIES		Market value less purchase price	Option premium	Risk weighting	Capital requirement
		1	2	3	4
Non-payment of purchase price after 3 days	12			100%	
Option premium paid to writer of the option	13			100%	

EXCHANGE-TRADED, MARGINED TRANSACTIONS		Margin shortfall	Risk weighting	Capital requirement
		1	2	3
0-3 days since margin shortfall	14		0%	
4 days and more since margin shortfall	15		100%	

REPURCHASE OR RESALE AGREEMENTS	Line no.	Market value less 105% of related funds or collateral	Notional value less 110% of related funds or collateral	Risk weighting	Capital requirement
		1	2	3	4
Qualifying debt instruments	16			100%	
Other securities notional value	17			100%	

LOANS TO COUNTERPARTIES		Amount not secured	Risk weighting	Capital requirement
		1	2	3
Amount by which the loan exceeds the value of security	18		100%	

SUBUNDERWRITING AGREEMENTS		Amount due	Risk weighting	Capital requirement
		1	2	3
Management or other fees owed and outstanding for more than 30 days	19		100%	

OTHER RECEIVABLES AND ACCRUED INCOME		Amount due	Risk weighting	Capital requirement
		1	2	3
Other receivables and accrued income not covered elsewhere	20		100%	

Notes:

1. Refer to regulation 21 of the CAR Regulations.

Trading activities[1]	Line no.	Nominal principal amount	Replacement cost: mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty-exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
		1	2	3	4	5	6	7	8
INTEREST-RATE SWAPS IN A SINGLE CURRENCY									
Residual maturity of less than 1 year concluded with:									
Central government/S A Reserve Bank	21				0%			0%	
Non-central government public-sector bodies	22				0%			10%	
Other banks	23				0%			20%	
Other	24				0%			100%	
Transactions to be settled through formalised exchange	25				0%			10%	
Intragroup contracts with group banks	26				0%			0%	
Residual maturity of 1 year and more concluded with:									
Central government/S A Reserve Bank	27				0.5%			0%	
Non-central government public-sector bodies	28				0.5%			10%	
Banks in RSA and OECD countries	29				0.5%			20%	
Other	30				0.5%			100%	
Transactions to be settled through formalised exchange	31				0.5%			10%	
Intragroup contracts with group banks	32				0.5%			0%	
CROSSCURRENCY SWAPS									
Residual maturity of less than 1 year concluded with:									
Central government/S A Reserve Bank	33				1%			0%	
Non-central government public-sector bodies	34				1%			10%	
Other banks	35				1%			20%	
Other	36				1%			100%	
Transactions to be settled through formalised exchange	37				1%			10%	
Intragroup contracts with group banks	38				1%			0%	
Residual maturity of 1 year and more concluded with:									
Central government/S A Reserve Bank	39				5%			0%	
Non-central government public-sector bodies	40				5%			10%	
Banks in RSA and OECD countries	41				5%			20%	
Other	42				5%			100%	
Transactions to be settled through formalised exchange	43				5%			10%	
Intragroup contracts with group banks	44				5%			0%	

Trading activities[1]	Line no.	Nominal principal amount	Replacement cost: mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty-exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
		1	2	3	4	5	6	7	8
FORWARD RATE AGREEMENTS, OVER-THE-COUNTER FUTURES, OPTIONS, ETC., BASED ON INTEREST RATES									
Residual maturity of less than 1 year concluded with:									
Central government/S A Reserve Bank	45				0%			0%	
Non-central government public-sector bodies	46				0%			10%	
Other banks	47				0%			20%	
Other	48				0%			100%	
Transactions to be settled through formalised exchange	49				0%			10%	
Intragroup contracts with group banks	50				0%			0%	
Residual maturity of 1 year and more concluded with:									
Central government/S A Reserve Bank	51				0.5%			0%	
Non-central government public-sector bodies	52				0.5%			10%	
Banks in RSA and OECD countries	53				0.5%			20%	
Other	54				0.5%			100%	
Transactions to be settled through formalised exchange	55				0.5%			10%	
Intragroup contracts with group banks	56				0.5%			0%	
FUTURE RATE AGREEMENTS, OVER-THE-COUNTER FUTURES, OPTIONS, BASED ON CURRENCY-EXCHANGE RATES, COMMODITY PRICES OR EQUITY PRICES:									
Residual maturity of less than 14 days concluded with:									
Central government/S A Reserve Bank	57				0%			0%	
Non-central government public-sector bodies	58				0%			0%	
Other banks	59				0%			0%	
Other	60				0%			0%	
Transactions to be settled through formalised exchange	61				0%			0%	
Intragroup contracts with group banks	62				0%			0%	
Residual maturity of 14 days to one year concluded with:									
Central government/S A Reserve Bank	63				1%			0%	
Non-central government public-sector bodies	64				1%			10%	
Other banks	65				1%			20%	
Other	66				1%			100%	
Transactions to be settled through formalised exchange	67				1%			10%	
Intragroup contracts with group banks	68				1%			0%	

Trading activities[1]	Line no.	Nominal principal amount	Replacement cost: mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty-exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
		1	2	3	4	5	6	7	8
FUTURE RATE AGREEMENTS, OVER-THE-COUNTER FUTURES, OPTIONS, BASED ON CURRENCY-EXCHANGE RATES, COMMODITY PRICES OR EQUITY PRICES:									
Residual maturity of 1 year and more concluded with:									
Central government/S A Reserve Bank	69				5%			0%	
Non-central government public-sector bodies	70				5%			10%	
Banks in RSA and OECD countries	71				5%			20%	
Other	72				5%			100%	
Transactions to be settled through formalised exchange	73				5%			10%	
Intragroup contracts with group banks	74				5%			0%	
FORWARD-EXCHANGE CONTRACTS									
Residual maturity of less than 1 year concluded with:									
Central government/S A Reserve Bank	75				1%			0%	
Non-central government public-sector bodies	76				1%			10%	
Other banks	77				1%			20%	
Other	78				1%			100%	
Transactions to be settled through formalised exchange	79				1%			10%	
Intragroup contracts with group banks	80				1%			0%	
Residual maturity of 1 year and more concluded with:									
Central government/S A Reserve Bank	81				5%			0%	
Non-central government public-sector bodies	82				5%			10%	
Banks in RSA and OECD countries	83				5%			20%	
Other	84				5%			100%	
Transactions to be settled through formalised exchange	85				5%			10%	
Intragroup contracts with group banks	86				5%			0%	
Counterparty exposure relating to swaps, forward contracts, over-the-counter options, contracts for differences and off-exchange futures (total of items 21 to 86)	87								
Capital ratio (prescribed percentage = 10%)	88								
COUNTERPARTY-RISK REQUIREMENT RELATING TO SWAPS, FORWARD CONTRACTS, OVER-THE-COUNTER OPTIONS, CONTRACTS FOR DIFFERENCES AND OFF-EXCHANGE FUTURES (item 87 multiplied by item 88)	89								
TOTAL COUNTERPARTY-RISK REQUIREMENT RELATING TO TRADING ACTIVITIES (total of items 1 to 20 and 89)	90								

Memorandum items:	Line no.	Nominal principal amount	Replacement cost: mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty-exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
		1	2	3	4	5	6	7	8
Counterparty exposure included in item 90 above, when such exposure per person, as defined in regulation 63, exceeds 10 per cent of qualifying capital and reserve funds allocated for trading activities	91								
Number of counterparties included in item 91 (actual number, not thousands)	92								
Maximum counterparty exposure relating to trading activities during the month	93								
Total counterparty exposure and capital requirement relating to trading activities, calculated in terms of internal models	94								

Notes:

1. Refer to regulation 21 of the CAR Regulations.

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

Banking activities	Line no.	Nominal principal amount	Replacement cost - mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty-exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
		1	2	3	4	5	6	7	8
<u>INTEREST-RATE CONTRACTS</u>									
<u>Residual maturity of less than 1 year concluded with:</u>									
Central government / SA Reserve Bank	95				0%			0%	
Non-central government public-sector bodies...	96				0%			10%	
Other banks..	97				0%			20%	
Public	98				0%			100%	
Transactions to be settled through formalised exchange..	99				0%			10%	
Intragroup contracts with group banks	100				0%			0%	
<u>Residual maturity of 1 year and more concluded with</u>:									
Central government / SA Reserve Bank	101				0,5%			0%	
Non-central government public-sector bodies	102				0,5%			10%	
Banks in RSA and OECD countries.................	103				0,5%			20%	
Public and other..	104				0,5%			100%	
Transactions to be settled through formalised exchange..	105				0,5%			10%	
Intragroup contracts with group banks	106				0,5%			0%	

Banking activities	Line no.	Nominal principal amount	Replacement cost - mark to market	Netting arrangements	Add on	Future exposure (Col 1 X 4)	Counterparty-exposure total {(Col 2-3) +5}	Risk weighting	Capital requirement (Col 6 X 7)
		1	2	3	4	5	6	7	8
FOREIGN-EXCHANGE CONTRACTS									
Residual maturity of less than 1 year concluded with:									
Central government / SA Reserve Bank	107				1%			0%	
Non-central government public-sector bodies ...	108				1%			10%	
Other banks	109				1%			20%	
Public	110				1%			100%	
Transactions to be settled through formalised exchange	111				1%			10%	
Intragroup contracts with group banks	112				1%			0%	
Residual maturity of 1 year and more concluded with:									
Central government / SA Reserve Bank	113				5%			0%	
Non-central government public-sector bodies ...	114				5%			10%	
Banks in RSA and OECD countries	115				5%			20%	
Public and other	116				5%			100%	
Transactions to be settled through formalised exchange	117				5%			10%	
Intragroup contracts with group banks	118				5%			0%	
UNSETTLED SECURITIES TRANSACTIONS CONCLUDED WITH:									
Central government / SA Reserve Bank	119				5%			0%	
Non-central government public-sector bodies ...	120				5%			10%	
Other banks	121				5%			20%	
Public	122				5%			100%	
Transactions to be settled through formalised exchange	123				5%			10%	
Intragroup contracts with group banks	124				5%			0%	
Other (specify)	125								
TOTAL COUNTERPARTY EXPOSURE RELATING TO BANKING ACTIVITIES	126								
Memorandum items:									
Maximum counterparty exposure relating to banking activities during the month..................	127								
Hash total	128								

ANNEXURE F

FOREIGN OPERATIONS OF SOUTH AFRICAN BANKS

DI 403							

(Confidential and not available for inspection by the public)

Quarterly

Name of bank ....

Host country ....

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

We, the undersigned, hereby certify that all information submitted in and with this form is correct.

Signed at ...., this .... day of ....(yyyy-mm).

....
*Foreign Chief Accounting Officer**

....
*Foreign Chief Executive Officer**

*Please note: If the Foreign Chief Executive Officer or the Foreign Chief Accounting Officer is not available to sign form DI 403, 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 indicated.

1.1 LIQUIDITY RISK (Refer also to form DI 300 and regulation 19)

	Line no.	0 - 31 days	31 - 60 days	61 - 90 days	90 - 181 days
		1	2	3	4
On-balance-sheet contractual mismatch	1				
Theoretical mismatch	2				

	Line no.	Sight to 7 day's time	1 months' time	2 months' time	3 months' time	4 to 6 months' time
		1	2	3	4	5
Anticipated cash-flow requirement from money-market sources per ALCO model	3					
Readily realisable assets held	4					
Funding received from 10 largest depositors	5					

1.2 CAPITAL ADEQUACY (Refer also to form DI 400 and regulation 21)

	Line no.	Risk-weighting categories								
		0%	5%	10%	20%	50%	100%	150%	Impairments	Total
BANKING ACTIVITIES		1	2	3	4	5	6	7	8	9
Average on-balance-sheet items (form DI 100 item 85)	6									
Average off-balance-sheet items (form DI 110 item 11)	7									
Average counterparty risk (form DI 402 item 126)	8									
Average large exposures (item 103)	9									
Total credit risk (total of items 6 to 9)	10									
Credit-risk exposure (total multiplied by risk weighting)	11									

Capital requirement	Line no.	Home country	Host country	Higher of host/home
		1	2	3
Capital ratio (%)	12	10%	%	%
Capital requirement: credit risk	13			
Capital requirement: other risks	14			
Total capital requirement: banking activities (item 13 plus item 14)	15			
Allocated qualifying primary and secondary capital and reserve funds relating to banking activities				Total
				1
Primary (Tier 1)	16			
Secondary (Tier 2)	17			
Total (of items 16 and 17)	18			
Excess/deficiency in respect of banking activities (item 18 less item 15)	19			

TRADING ACTIVITIES	Line no.	Home country	Host country	Higher of host/home
Capital requirement		1	2	3
Base requirement	20			
Position-risk requirement	21			
Counterparty-risk requirement	22			
Large-exposure requirement	23			
Total capital requirement: trading activities (total of items 20 to 23)	24			
Allocated qualifying primary and secondary capital and reserve funds and tertiary capital relating to trading activities				Total
				1
Primary	25			
Secondary and tertiary	26			
Other qualifying items (refer to form DI 400)	27			
Total (of items 25 to 27)	28			
Excess/deficiency in respect of trading activities (item 28 less item 24)	29			

1.3 COUNTERPARTY RISK (Refer also to form DI 402 and regulation 23)

	Line no.	Total
		1
Total counterparty-risk requirement relating to trading activities (form DI 402, item 90)	30	
Total counterparty-risk exposure relating to banking activities (form DI 402, item 126)	31	

1.4 INTEREST-RATE RISK (Refer also to form DI 410 and regulation 25)

	Line no.	1 months' time	2 months' time	3 months' time	4 to 6 months' time
		1	2	3	4
Cumulative impact on net interest income of a shift in the yield curve:					
Impact after derivatives:					
- 2% up (interest-rate increase)	32				
- 2% down (interest-rate decrease)	33				

1.5 MARKET RISK (POSITION RISK) (Refer also to form DI 420 and regulation 26)

	Line no.	Fixed interest-bearing securities		Aggregate net foreign-currency position	Equities	Commodities	Other	Total
		Money market	Capital market					
		1	2	3	4	5	6	7
Trading activities:								
Net effective position after transactions in derivatives	34							
Capital requirement:								
Simplified method	35							
Building-block method	36							
Internal models – VaR	37							
Banking activities:								
Net effective position after transactions in derivatives	38							
Anticipated market-price movement	39	1%	1%	5%	5%	5%		
Market sensitivity	40							

1.6 DERIVATIVE INSTRUMENTS (Refer also to form DI 430 and regulation 27)

	Line no.	Fair value of outstanding contracts at quarter-end						
		Interest-rate contracts		Foreign exchange	Equity and indices	Commodities	Other	Total
		Money market	Capital market					
		1	2	3	4	5	6	7
Exchange-traded contracts - total	41							
Futures - long positions	42							
Futures - short positions	43							
Purchased options	44							
Written options	45							
OTC contracts - total	46							
Forwards	47							
Swaps	48							
Purchased options	49							
Written options	50							
Total contracts held for trading	51							
Gross positive fair value[1]	52							
Gross negative fair value[1]	53							
Total contracts held for banking	54							
Gross positive fair value[1]	55							
Gross negative fair value[1]	56							

1. Report absolute amounts.

1.7 CREDIT RISK (Refer also to forms DI 500 and 510 and regulations 28 to 30)

1.7.1 On-balance sheet and off-balance-sheet classification

On-balance sheet and off-balance-sheet items	Line no.	CLASSIFICATION CATEGORY					
		Standard or current	Special mention	Sub-standard	Doubtful	Loss	Total
		1	2	3	4	5	6
- Gross amount classified[(a)] at beginning of quarter	57						
- **Less:** Reclassified during quarter	58						
Written off during the quarter	59						
Payments received and other credits	60						
- **Add:** Classified/ reclassified during quarter	61						
Recovered during quarter	62						
Finance charges/income earned and other debits	63						
- Gross amount classified at end of quarter, before security and before provisions [(a);(b)]	64						
- Market value of security held	65						
- Net amount classified at end of quarter, before provisions[(a);(b)]	66						
- Provisions	67						
- Minimum provision (%) (S = specific; G = general	68	Refer to form DI 500	S:2	S:20	S:50	S:100	
- Is interest still accrued? (yes = 1/no = 2)	69						

1.7.2 Provisions

		On-balance-sheet items	Off-balance-sheet items	Total
		1	2	3
Specific provisions:				
- Opening balance	70			
- Amounts written off	71			
- Recoveries	72			
- Provisions raised	73			
- Other adjustments (please specify)	74			
- Closing balance	75			
General debt provision (gross)	76			

1.7.3 Review of credit-assessment procedures and controls

Date of last review by:	Line no.	Date
		1
External auditors	77	yyyy-mm-dd
Audit committee	78	yyyy-mm-dd

1.7.4a Sectoral credit exposures

Sector	Line no.	Gross credit exposure	Specific provisions raised	Net credit exposure[1]
		1	2	3
Agriculture, forestry and fishing	79			
Mining	80			
Manufacturing	81			
Construction	82			
Electricity, gas and water	83			
Trade and accommodation	84			
Transport and communication	85			
Finance and insurance	86			
Real estate and business services	87			
Community, social and personal services	88			
Other	89			

1. Before security

1.7.4b Geographical credit exposures

	Line no.	Gross credit exposure	Specific provisions raised	Net credit exposure[1]
		1	2	3
South Africa	90			
Other African countries	91			
Europe	92			
Asia	93			
Russian Federation/former USSR	94			
North America	95			
South America	96			
Oceania and other	97			
Total (of items 90 to 97)	98			

1. Before security

1.7.5 Large exposures

A. **Banking book:** Particulars of all exposures entered into with a person that result in the branch or the joint venture or the subsidiary being exposed to an amount exceeding ten per cent of the amount prescribed in regulation 29(3) ("qualifying capital and reserves").

Name of person[a,b]	Line no.	Amount of exposure: Granted	Amount of exposure: Utilised	Column 1 as % of qualifying capital and reserves	Amount of exposure granted that is irrevocable	Amount by which column 4[1] exceeds 25% of qualifying capital and reserves	Risk weighting	Risk-weighted excess (column 5 x 6)
		1	2	3	4	5	6	7
		R'000	R'000	%	R'000	R'000	%	R'000
Private-sector non-banks - total:	99							
Specify							1000%	
Amount by which aggregate amount of exposures included in line 99, column 4 exceeds 800% of qualifying capital and reserve funds	100						1000%	
Banks/ regulated securities firms – total:	101							
Specify								
Other – total	102							
Specify								
Total (of items 99 to 102)	103							

1. Include the higher amount of column 2 or column 4, per person, that is, if the amount reported in column 2 for a particular person exceeds 25 per cent of the qualifying capital and reserve funds of the reporting institution and the facility is revocable, then the portion of the amount reported in column 2 in excess of 25 per cent of qualifying capital and reserve funds should be included.

B. **Trading book:** Particulars of all exposures entered into with a person that result in the branch or the joint venture or the subsidiary being exposed to an amount exceeding twenty five per cent of its qualifying capital and reserve funds allocated for trading activities ("qualifying capital and reserves").

Name of person	Line no.	Amount of exposure[1]	Column 1 as % of qualifying capital and reserves	Excess exposure over twenty five percent of qualifying capital and reserves[2]	Risk weighting	Capital requirement
		1	2	3	4	5
Non-banks – total:	104				200%[3]	
(Specify)						
Banks – total:	105				200%[3]	
(Specify)						
Total	106					

Notes:
1. Exposure means the amount calculated in terms of regulation 22 of the CAR Regulations.
2. The excess exposure shall be calculated in terms of regulation 23(1) of the CAR Regulations.
3. Refer to regulation 23(1)(d) of the CAR Regulations.

1.8 CURRENCY RISK (Refer also to form DI 600 and regulation 33)

Net open foreign-currency position(s)

Currency	Line no.	Aggregate effective net open foreign-currency position(s) (short positions in brackets)			
		At quarter end		Maximum during quarter	
		USA $'000	% of capital and reserves	USA $ '000	% of capital and reserves
		1	2	3	4
US dollar	107				
Pound sterling	108				
Euro	109				
Japanese yen	110				
Other	111				
Total (of items 107 to 111)	112				
Hash total	113				

Trading activities	Line no.	Simplified approach		
		Market value[2]	Sum of specific and market risk[2]	Capital requirement
		1	2	3
OPTIONS				
Long cash and long put				
Underlying security (please specify)	63			
Short cash and long call				
Underlying security (please specify)	64			
Long call				
Underlying security/option (please specify)	65			
Long put				
Underlying security/option (please specify)	66			
TOTAL REQUIRED CAPITAL: SIMPLIFIED APPROACH	67			

	Line no.	Delta-plus approach		
		Market value[3]	Risk weighting	Capital requirement
		1	2	3
OPTIONS				
Delta risk	68			
Options on debt securities or interest rates	69			
Options on equities	70			
Options on commodities	71			
Gamma risk	72			
Options on debt securities or interest rates	73			
Options on equities	74			
Options on commodities	75			
Vega risk	76			
Options on debt securities or interest rates	77			
Options on equities	78			
Options on commodities	79			
TOTAL REQUIRED CAPITAL: DELTA-PLUS APPROACH	80			

Notes: 1) Refer to regulation 15(1) of the CAR Regulations.
2) Refer to regulations 16 and 17 of the CAR Regulations.
3) Refer to regulations 16 and 18 of the CAR Regulations.

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

Trading activities	Line no.	Internal models						
		Fixed interest-bearing securities		Foreign currency	Equities	Commodities	Other	Total
		Money market	Capital market					
		1	2	3	4	5	6	7
Net effective position before transactions in derivatives	81							
Net effective position after transactions in derivatives	82							
Value at risk (VaR)	83							
Previous day's VaR	84							
Average VaR of preceding sixty business days multiplied by factor[1]	85							
Capital requirement[2]	86							

Notes 1: The bank shall use the multiplication factor specified by the Registrar.
2: The capital requirement shall be the higher amount of lines 84 or 85.

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

Trading activities	Line no.	Internal models						
		Fixed interest-bearing securities		Foreign currency	Equities	Commodities	Other	Total
		Money market	Capital market					
		1	2	3	4	5	6	7
Memorandum items:								
VaR estimates as a % of actual results[1] – (back-testing)	87							
Maximum net effective position before transactions in derivatives during the month	88							
Maximum net effective position after transactions in derivatives during the month	89							
Maximum VaR position during the month	90							
Average VaR position during the month	91							
Minimum VaR position during the month	92							
Item 90 as a percentage of qualifying capital and reserve funds allocated for trading activities (DI 400, item 53)	93							

1. Average for the month.

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

Trading activities	Line no.	Total
		1
Total capital requirement	94	
Simplified method (line item 26)	95	
Building-block method (line item 62)	96	
Options:		
Simplified approach (line item 67)	97	//////
Delta-plus approach (line item 80)	98	//////
Internal models (line item 86)	99	

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

Banking activities	Line no.	Fixed interest-bearing securities		Foreign currency	Equities	Commodities	Other	Total
		Money market	Capital market					
		1	2	3	4	5	6	7
Net effective position before transactions in derivatives	100							
Net effective position after transactions in derivatives	101							
Anticipated market-price movements[1] (%)	102	1%	1%	5%	5%	5%		
Market sensitivity	103							
Item 103 as a percentage of qualifying capital and reserve funds allocated for banking activities (DI 400, item 47)	104							
Memorandum items:								
Unrealised profit/(loss) at month-end	105							
Hash total	106	//////	//////	//////	//////	//////	//////	

Notes: 1. Assume that all market prices move adversely at the same time and to the extent indicated. No set off of risk should be taken into account.

ANNEXURE H

DI 510							

Monthly

LARGE EXPOSURES

(Confidential and not available for inspection by the public)

Name of bank ....

Attached to form DI 500 as at ....(yyyy-mm-dd)

Country ....

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

1. **Banking book:** Particulars of all exposures entered into with a person that result in the bank, controlling company, branch or branch of a bank being exposed to an amount exceeding ten per cent of the amount prescribed in regulation 29(3)(a) ("qualifying capital and reserves").

Name of person[a,b]	Line no.	Authorisation date		Nature of exposure[d]	Nature of security held against exposure	Value of security held against exposure	Amount of exposure			Column 7 as % of qualifying capital and reserves	Amount of exposure granted that is irrevocable	Amount by which column 10[f] exceeds 25% of qualifying capital and reserves	Risk weighting	Risk-weighted excess (column 11 x 12)
		Board	Registrar[c]				Granted		Utilised					
							Month-end	Maximum[e]						
		1	2	3	4	5	6	7	8	9	10	11	12	13
						R'000	R'000	R'000	R'000	%	R'000	R'000	%	R'000
Private-sector non-banks – total:	1													
(Specify)........................													1000%	
....													1000%	
Amount by which aggregate amount of exposures included in line 1 column 10 exceeds 800% of qualifying capital and reserve funds........................	2												1000%	
Banks/regulated securities firms[g] – total:	3													
(Specify)........................														
Other – total:	4													
(Specify)........................														
Total (of items 1 to 4)........................	5													

Notes:

a) Also include names of all persons on whom ultimate reliance is placed for timely repayment of debt.

b) Identify all subsidiary companies and associates, as contemplated in section 37(7) of the Act.

c) Applies only to private-sector non-bank exposures granted that result in the bank being exposed to an amount exceeding twenty-five per cent of the amount prescribed in regulation 29(3)(b).

d) Refer to regulation 30(3).

e) Refers to the maximum amount granted during the month.

f) Include the higher amount of column 8 or column 10, per person, that is, if the amount reported in column 8 for a particular person exceeds 25 per cent of the qualifying capital and reserve funds of the reporting institution and the facility is revocable, then the portion of the amount reported in column 8 in excess of 25 per cent of qualifying capital and reserve funds should be included.

g) Relates to securities firms incorporated in the RSA or OECD countries provided that such firms are subject to supervisory and regulatory arrangements that are comparable to these in the RSA, including, in particular, risk-based capital requirements.

2. Particulars of discounts, loans and advances included in part 1 that are overdue

Name of person 1. Also include names of all persons on whom ultimate reliance is placed for timeous repayment of debt 2. Identify all subsidiary companies and associates, as contemplated in section 37(7) of the Act	Line no.	Credit facilities utilised	Amounts overdue	Value of security held against overdue amount	Specific provisions	Net amounts overdue
		1	2	3	4	5
		R'000	R'000	R'000	R'000	R'000
Private-sector non-banks – total:	6					
(Specify)...						
....						
Banks/regulated securities firms – total:	7					
(Specify)...						
....						
Other – total:	8					
(Specify)...						
....						
Total (of items 6 to 8)	9					

3. **Trading book**: Particulars of all exposures entered into with a person that result in the bank being exposed to an amount exceeding twenty-five per cent of its allocated qualifying primary and secondary capital and reserve funds and tertiary capital relating to trading activities ("qualifying capital and reserves").

Name of person	Line no.	Amount of exposure[1]	Column 1 as % of qualifying capital and reserves	Excess exposure over twenty- five per cent of qualifying capital and reserves[2]	Risk weighting	Capital requirement
		1	2	3	4	5
Non-banks – total:	10				200%[3]	
(Specify)...						
Banks – total:	11				200%[3]	
(Specify)...						
Total (of items 10 and 11).........................	12					
Hash total..	13					

Notes: 1) Exposure means the amount calculated in terms of regulation 22 of the CAR Regulations.
2) The excess exposure shall be calculated in terms of regulation 23(1) of the CAR Regulations.
3) Refer to regulation 23(1)(d) of the CAR Regulations.

No. R. 1005 **5 October 2001**

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

AMENDMENT OF REGULATIONS

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

SCHEDULE

Definitions

1. In this Schedule, "the Regulations" means the Regulations relating to Banks, published under Government Notice No. R. 1112, in *Government Gazette* No. 21726 on 8 November 2000, as amended.

Substitution of form DI 310

2. Form DI 310 as set forth in Annexure A to this notice is hereby substituted for the form DI 310 immediately preceding regulation 20 of the Regulations.

3. **Date of commencement**

These amended Regulations shall apply in respect of the reporting periods of August 2001 and onwards.

ANNEXURE A

MINIMUM RESERVE BALANCE AND LIQUID ASSETS

DI 310							

(Confidential and not available for inspection by the public)

Monthly

Name of bank ....

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

Country ....

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

	Line no.	Total liabilities	Directives and instructions
		1	2
Capital and liabilities as per line item 42, column 7 of form DI 100	1		
Less: Capital and reserve funds as per line item 28, column 7 of form DI 100	2		
Average daily amount of funding received from head office or from other branches within the same group[1]	3		
Average daily amount owing by banks, branches and mutual banks in the Republic (including loans granted in terms of resale agreements)	4		
Liabilities, as reduced (line item 1 less line items 2 to 4)	5		
Less: Average daily amount of funding received under repurchase agreements with a term of 31 days and shorter, with Government securities, Treasury bills, Land Bank bills and S A Reserve Bank securities as underlying security[2]	6		
Average daily amount owing by banks in OECD countries	7		
Add: Average daily amount of funding received from head office or other branches within the same group[1] (line item 3 above)	8		
Liabilities, as adjusted (item 5 less items 6 and 7 plus item 8)	9		**Prescribed percentage[3]**
Average daily minimum reserve balance to be held as from fifteenth business day of the month following on the month to which this return relates (line 9 column 1 multiplied by the percentage indicated in line 10 column 2)	10		2,5%
Less: Average amount of S A Reserve Bank notes and subsidiary coin held during the reporting month** (Line 44 column 4 of form DI 100)	11		**Phase-out percentage[4]**
Average daily minimum reserve balance to be held with the S A Reserve Bank as from fifteenth business day of the month following on the month to which this return relates (line item 10 less item 11)	12		
Average daily reserve balance held up to fourteenth business day of the month following on the month to which this return relates	13		
Liquid assets required to be held as from fifteenth business day of the month following on the month to which this return relates at 5 per cent of line item 5, column 1	14		
Average daily amount of liquid assets held up to fourteenth business day of the month following on the month to which this return relates (total of line items 16 to 22) – section 1 of the Act	15		
S A Reserve Bank notes and coin held during preceding month (excluding such notes or coin taken into account, opposite line item 11, in the calculation of the minimum reserve balance)	16		***of which:* acquired under resale agreements[5]**
Gold coin and bullion	17		
Clearing account balances held with the S A Reserve Bank	18		
Treasury bills of the Republic	19		
Securities issued by virtue of section 66 of the Public Finance Management Act, 1999, to fund the Central Government	20		
Securities of the S A Reserve Bank	21		
Short-term bills issued by the Land Bank	22		
Memorandum items:			
Adjustment in respect of cash-management schemes – regulation 15	23		
Adjustment in respect of set-off – regulation 12	24		
Average daily amount of all liquid assets acquired under resale agreements	25		
Average daily amount of all liquid assets sold under repurchase agreements	26		
Total average vault cash	27		
Less: **Vault cash utilised as per line item 11 (may not exceed line item 10)	28		
Excess vault cash utilised as per line item 16 (line item 27 less line item 28)	29		
Hash total	30		

Note 1. Relates to branches of foreign banks conducting the business of a bank in the Republic only.

2. Not to include any amount in respect of a repurchase transaction concluded in respect of an instrument obtained in terms of a resale agreement already deducted in line item 4.

3. Relates to the percentage determined in terms of section 10A(2) of the South African Reserve Bank Act, No. 90 of 1989.

4. Relates to the percentages published under Government Notice No. R 849, in Government Gazette No. 22651 on 5 September 2001.

5. Report under column 2 the portion of amounts included in column 1 that is in respect of instruments acquired in terms of a resale agreement.

No. R. 1006 **5 October 2001**

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

AMENDMENT OF REGULATIONS

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

SCHEDULE

Definitions

1. In this Schedule, "the Regulations" means the Regulations relating to Capital-adequacy Requirements ("CAR") for Banks' Trading Activities in Financial Instruments, published under Government Notice No. R. 1058, in *Government Gazette* No. 19165 on 21 August 1998, as amended.

Amendment of regulation 15 of the Regulations

2. Regulation 15 of the Regulations is hereby amended by the substitution of the following paragraph for paragraph (a) of subregulation (1):

"(a) specific risk: a bank shall assign its net positions, as calculated in accordance with the definition of the long or short position, to the appropriate categories set out in Table 4, hereunder, on the basis of the net positions' residual maturities and shall then multiply these positions by the weightings shown. The aggregate of the weighted positions (regardless of whether they are long or short) shall be used to calculate the capital requirement for specific risk.

Table 4

Central Government	**Qualifying items**			**Banks in RSA and OECD countries**	**Other items**
(All loan stock issued by the central Government or instruments guaranteed by the central Government)	**(All loan stock listed on the Bond Market Exchange, or any other financial exchange listed loan stock approved by the Financial Services Board)**				
	Up to 6 months	**Over 6 and up to 24 months**	**Over 24 months**		
0,00 %	0,25 %	1,00 %	1,60 %	2,00 %	10,00 %

Substitution of regulation 21 of the Regulations

3. The following regulation is hereby substituted for regulation 21 of the Regulations:

"21. Calculation of counterparty-risk requirement

A bank shall calculate on a daily basis the risk exposures arising from trading with counterparties in accordance with Table 11, hereunder:

Table 11

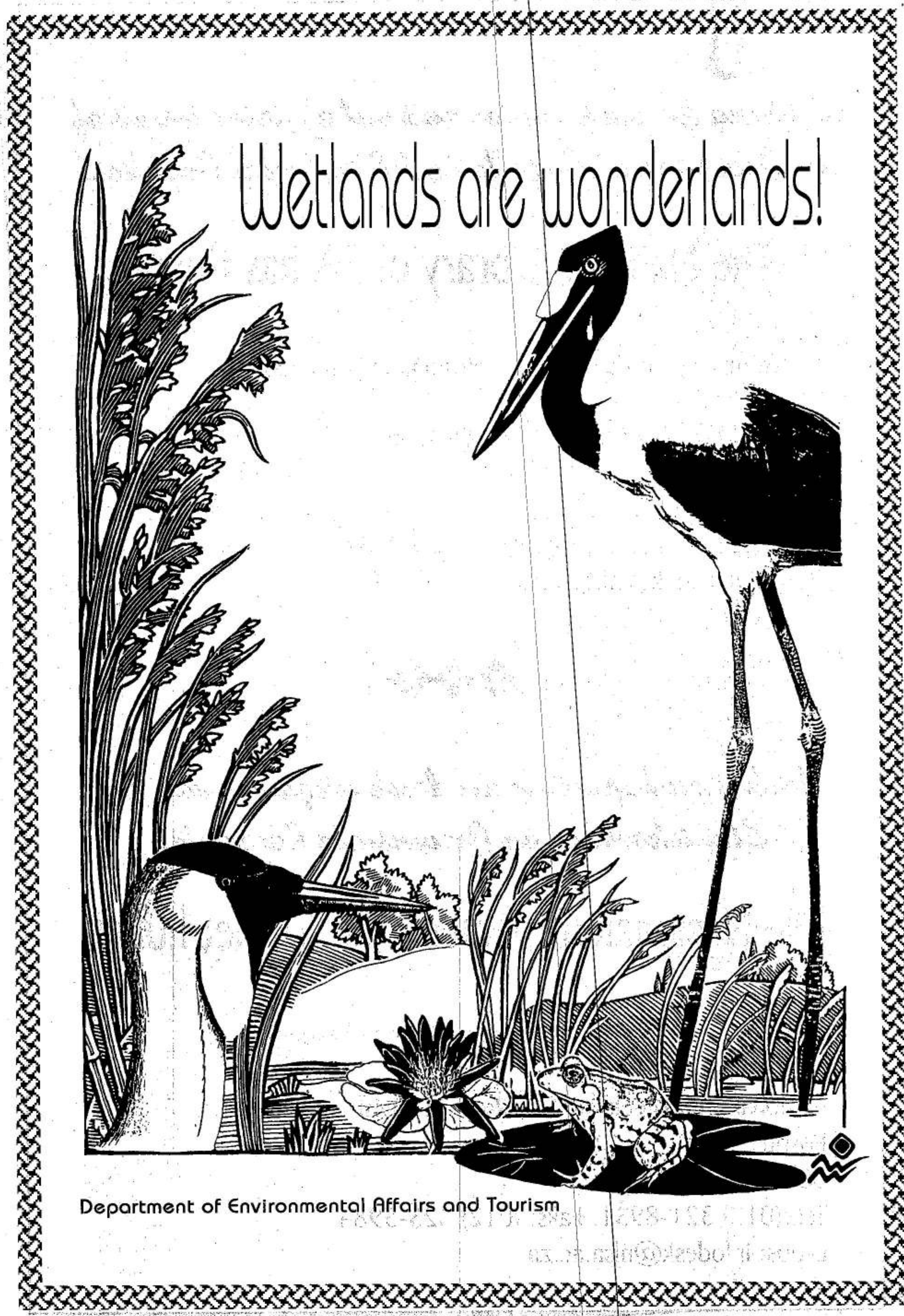
Counterparty risk	Factor
1. Transactions in unsettled securities and physical commodities (see definition of long and short position):	
1.1 Cash held against documented transactions:	
- 0-3 days after settlement date	Nil
- 4-6 days after settlement date	50% of price difference
- over 6 days after settlement date	100% of price difference
1.2 Settlement on balance of transactions: Through the central clearing house system, with approved guarantees:	
- debit items outstanding for more than 6 days since settlement date	full amount
- undelivered securities within 6 days of settlement date.	100% of price difference
1.3 Free deliveries (see definition of stock position):	
1.3.1 Free delivery amount in respect of:	
- non-payment against securities delivered	amount due
- non-receipt of securities against payment due	full market value
Free delivery amount, multiplied by the following percentage:	
1.3.2 Guaranteed transactions:	
- 0-6 days since delivery/payment	0 per cent (nil)
- after 6 days	100 per cent (full market value)
1.3.3 Other counterparties:	
- 0-3 days since delivery/payments	0 per cent (nil)
- after 3 days	100 per cent (full market value)
2. Options purchased for counterparties:	
- non-payment of purchase price after 3 days	Difference between purchase price and market value of the option
- option premium paid to writer of the option	100% of option premium
3. Exchange-traded, margined transactions (including initial margin and variation margin):	
- 0-3 days since margin shortfall	Nil
- 4 days and more since margin shortfall	100% of shortfall
4. Repurchase or resale agreements (including lending and borrowing, and sale of buy-back agreements):	
- qualifying debt instruments	market value less 105% of related funds or collateral
- other securities notional value	notional value less 110% of related funds or collateral

Counterparty risk	Factor
5. Swaps, forward contracts, over-the-counter options, contracts for differences and off-exchange futures (credit-equivalent amount)	
5.1 Interest-rate swaps in a single currency:	
- under 1 year to maturity	mark-to-market
- over 1 year to maturity	mark-to-market + 0,5% of notional value
5.2 Crosscurrency swaps:	
- under 1 year to maturity	mark-to-market + 1% of notional value
- over 1 year to maturity	mark-to-market + 5% of notional value
5.3 Forward rate agreements, over-the-counter futures, options, etc., based on interest rates:	
- under 1 year to maturity	mark-to-market
- over 1 year to maturity	mark-to-market + 0,5% of notional value
5.4 Future rate agreements, over-the-counter futures, options, based on currency-exchange rates, commodity prices or equity prices:	
- under 14 days to maturity	nil
- 14 days to 1 year to maturity	mark to market + 1% of notional value
- over 1 year to maturity	mark to market + 5% of notional value
The counterparty-risk requirement shall be calculated as follows:	
- Multiply the counterparty exposure by:	
- Central government/S A Reserve Bank	0%
- Intragroup contracts with group banks	0%
- Non-central government public sector bodies	10%
- Transactions to be settled through a formalised exchange	10%
- Banks in RSA and OECD countries	20%
- any other counterparty	100%
- The risk-weighted counterparty exposure shall be multiplied by a minimum of 8 per cent, or such a higher percentage as may be determined by the Registrar in consultation with the Governor of the S A Reserve Bank	
6. Loans to counterparties:	
- when the loan exceeds the value of securities and is not properly secured	100% of amount by which the loan is not properly secured

Counterparty risk	Factor
7. Subunderwriting agreements: - any management or other fees owed and outstanding for more than 30 days	100% of amount owed
8. Other receivables and accrued income not covered elsewhere in this section	100% of amount due

4. **Date of commencement**

These Regulations shall come into operation on 1 October 2001.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