



Appendices



Appendix A

Total real cash deposits

April to June 1998

Explanatory notes

The figures provided by the branch do not reflect real cash deposits, but include transfers, interteller transactions, deposits received from the main safe as well as cash moved to the two agencies, although the cash movements to the agencies are not treated in the same way by the branch. Movements to Agency B are similar to interteller transactions whereas amounts returned from Agency A are shown as a deposit at the branch. In addition, certain fictitious withdrawal transactions are done at the end of a trading day to theoretically empty a cashier's safe of money. Therefore, to determine real cash deposits for a particular day, the transfer amounts for that day first have to be subtracted from the daily deposits, whereafter the cashiers' daily balance at the end of the previous trading day also has to be subtracted. The result reflects the real cash deposits taken by the branch and agencies that day.



Appendix A1: Total real cash deposits - April 1998

Date	Days (holidays)	Total deposits						Net deposits	Cashiers' daily balance	Real deposits
		Deposits	Transfers	To safe	Interteller	A	B			
31-Mar-98	Tuesday								244 889	
1-Apr-98	Wednesday	2 935 082	1 600 000	70 000	267 000	130 000	45 480	822 602	214 321	577 713
2	Thursday	1 084 823	330 000	135 000	188 200	26 000	37 220	368 403	241 078	154 082
3	Friday	1 461 779	265 000	155 640	202 500	72 000	29 271	737 368	260 170	496 291
4	Saturday	513 231	59 750	4 000	19 000			430 481	341 481	170 311
5	Sunday									
6	Monday	1 981 311	419 000	8 000	307 400		20 000	1 226 911	329 220	885 430
7	Tuesday	1 229 657	370 000		192 500		35 284	631 873	217 858	302 653
8	Wednesday	1 487 353	443 750	126 000	193 040	7 000	24 013	693 550	189 248	475 692
9	Thursday	1 489 930	286 450	226 000	233 700	108 000	22 700	613 080	294 696	423 832
10	Good Friday									
11	Saturday	690 269	17 000	1 040	46 000			626 229	379 737	331 533
12	Sunday									
13	Family day									
14	Tuesday	2 140 966	540 200		742 420		25 620	832 726	185 665	452 989
15	Wednesday	6 498 088	5 517 000	100 075	84 000	26 000	36 895	734 118	253 593	548 453
16	Thursday	1 940 800	1 003 600		269 000	26 000	36 140	606 060	195 262	352 467
17	Friday	955 292	7 500	73 000	54 000	80 000	20 400	720 392	285 454	525 130
18	Saturday	802 563	200 000	6 000	149 000			447 563	365 591	162 109
19	Sunday									
20	Monday	3 400 723	966 198	22 040	706 500		35 107	1 670 878	179 439	1 305 287
21	Tuesday	1 479 033	250 000	270 000	145 000	26 000	32 338	755 695	145 763	576 256
22	Wednesday	883 762	1 100	110 000	115 000	28 000	43 360	586 302	212 390	440 539
23	Thursday	1 274 256	250 000	252 000	100 600	26 000	20 000	625 656	142 530	413 266
24	Friday	1 446 405	305 000	372 000	304 000	90 000	152 000	223 405	193 994	80 875
25	Saturday	690 794	100 000	6 000	63 000			521 794	222 406	327 800
26	Sunday									
27	Freedom day									
28	Tuesday	1 939 732	510 000	165 000	25 000			1 239 732	371 010	1 017 326
29	Wednesday	8 078 593	5 868 000	135 640	46 000			2 028 953	224 676	1 657 943
30	Thursday	3 807 833	1 620 000	490 440	68 000	230 000	50 000	1 349 393	303 859	1 124 717



Appendix A1: Total real cash deposits - May 1998

Date	Days (holidays)	Total deposits						Net deposits	Cashiers' daily balance	Real deposits
		Deposits	Transfers	To safe	Interteller	A	B			
1-May-98	Workers' day									
2	Saturday	1 462 481	700 000	200	44 000			718 281	246 444	414 422
3	Sunday									
4	Monday	6 460 337	4 824 327		292 400		21 620	1 321 990	378 590	1 075 546
5	Tuesday	1 761 208	300 000	50 040	173 000	49 000	30 090	1 159 078	383 759	780 488
6	Wednesday	1 540 374	147 500	40 200	166 500	26 000	30 200	1 129 974	435 105	746 215
7	Thursday	1 241 277	134 000	90 200	55 000	26 000	63 000	873 077	282 705	437 972
8	Friday	3 049 437	1 762 000	147 000	135 000	163 000	24 994	817 443	551 500	534 738
9	Saturday	1 832 219	900 000		112 000			820 219	555 739	268 719
10	Sunday									
11	Monday	1 838 937	318 000	20 000	287 000		32 000	1 181 937	357 135	626 198
12	Tuesday	15 919 721	14 684 253	117 000	141 000	27 000	47 604	902 864	350 348	545 729
13	Wednesday	940 349	1 500	20 000	65 000	26 000	30 717	797 132	338 214	446 784
14	Thursday	948 847	15 000	20 000	79 000	26 000	38 053	770 794	309 699	432 580
15	Friday	2 486 175	1 357 500	120 040	95 600	102 000	20 000	791 035	498 160	481 336
16	Saturday	1 419 632	523 500		77 000			819 132	447 284	320 972
17	Sunday									
18	Monday	2 623 865	667 000	1 510	185 500		26 480	1 743 375	463 393	1 296 091
19	Tuesday	2 095 761	660 000	50 000	142 000	26 000	47 382	1 170 379	412 546	706 986
20	Wednesday	1 032 938	162 500	50 000	167 000	26 000	40 000	587 438	426 158	174 892
21	Thursday	2 123 682	618 000	200 000	218 000	26 000	20 000	1 041 682	334 170	615 524
22	Friday	1 931 430	267 000	209 000	226 000	128 000	40 000	1 061 430	556 737	727 260
23	Saturday	964 079	54 822		8 000			901 257	622 860	344 520
24	Sunday									
25	Monday	2 895 631	1 201 000	191 000	370 000		134 710	998 921	512 644	376 061
26	Tuesday	1 679 835	17 500	30 000	218 600	56 000	28 170	1 329 565	228 622	816 921
27	Wednesday	1 263 312	250 000	146 000	156 000	68 000	45 270	598 042	309 803	369 420
28	Thursday	2 138 598	731 000	345 000	286 000	68 000	20 000	688 598	319 798	378 795
29	Friday	2 532 266	617 500	212 000	290 000	144 000	20 000	1 248 766	349 490	928 968
30	Saturday	881 736	5 000	50 000	10 000	60 000		756 736	406 616	407 246
31	Sunday									



Appendix A1: Total real cash deposits - June 1998

Date	Days (holidays)	Total deposits						Net deposits	Cashiers' daily balance	Real deposits
		Deposits	Transfers	To safe	Interteller	A	B			
1-Jun-98	Monday	1 867 128	265 350	22 000	263 000		31 310	1 285 468	492 282	878 852
2	Tuesday	2 054 619	225 000		263 000		45 342	1 521 277	331 943	1 028 995
3	Wednesday	1 136 033	11 150	20 000	211 000	27 000	40 200	826 683	484 720	494 740
4	Thursday	1 113 951	35 000		230 000			848 951	414 880	364 231
5	Friday	1 433 520	72 700	117 000	74 500	114 000	20 000	1 035 320	575 445	620 440
6	Saturday	923 852	0		91 000			832 852	595 171	257 407
7	Sunday									
8	Monday	2 121 413	89 500	90 000	505 000		32 964	1 403 949	371 165	808 778
9	Tuesday	1 204 838	180 000	20 000	72 000	26 000	46 260	860 578	430 245	489 413
10	Wednesday	1 386 428	6 000	41 000	89 280	26 000	25 000	1 199 148	329 038	768 903
11	Thursday	1 109 423	1 000	20 000	97 040	26 000	25 580	939 803	285 273	610 765
12	Friday	1 277 117	132 000	190 000	128 800	154 000	22 800	649 517	467 873	364 244
13	Saturday	971 382	200 000	20 040	196 800			554 542	532 398	86 669
14	Sunday									
15	Monday	2 095 482	668 000		332 000		41 470	1 054 012	296 004	521 614
16	Youth day									
17	Wednesday	1 839 538	302 000	20 000	546 000	26 000	24 000	921 538	337 831	625 534
18	Thursday	1 067 058	27 000	50 000	88 440	26 000	41 240	834 378	246 847	496 547
19	Friday	2 204 341	503 310	234 000	161 200	114 000	37 780	1 154 051	544 716	907 204
20	Saturday	874 577	35 000		89 000	40 000		710 577	548 892	165 861
21	Sunday									
22	Monday	1 432 346	150 000	77 000	138 900		40 270	1 026 176	271 740	477 284
23	Tuesday	11 075 922	10 012 000	70 400	133 000	26 000	36 170	798 352	301 787	526 612
24	Wednesday	2 338 618	117 000	140 000	174 020	26 000	25 460	1 856 138	246 854	1 554 351
25	Thursday	1 804 539	47 000	320 000	176 000	56 000	153 110	1 052 429	330 445	805 575
26	Friday	3 082 736	1 687 000	240 000	172 000	144 000	20 000	819 736	392 402	489 291
27	Saturday	24 950 296	24 028 500	50 000	73 500			798 296	294 888	405 894
28	Sunday									
29	Monday	1 642 178	22 500	364 200	415 000		38 510	801 968	387 836	507 080
30	Tuesday	17 815 786	15 800 000	217 000	313 200	101 000	36 550	1 348 036	473 335	960 200



Appendix A2

Calculation of various averages for deposits from April to June 1998

Cash deposits per day: April to June 1998

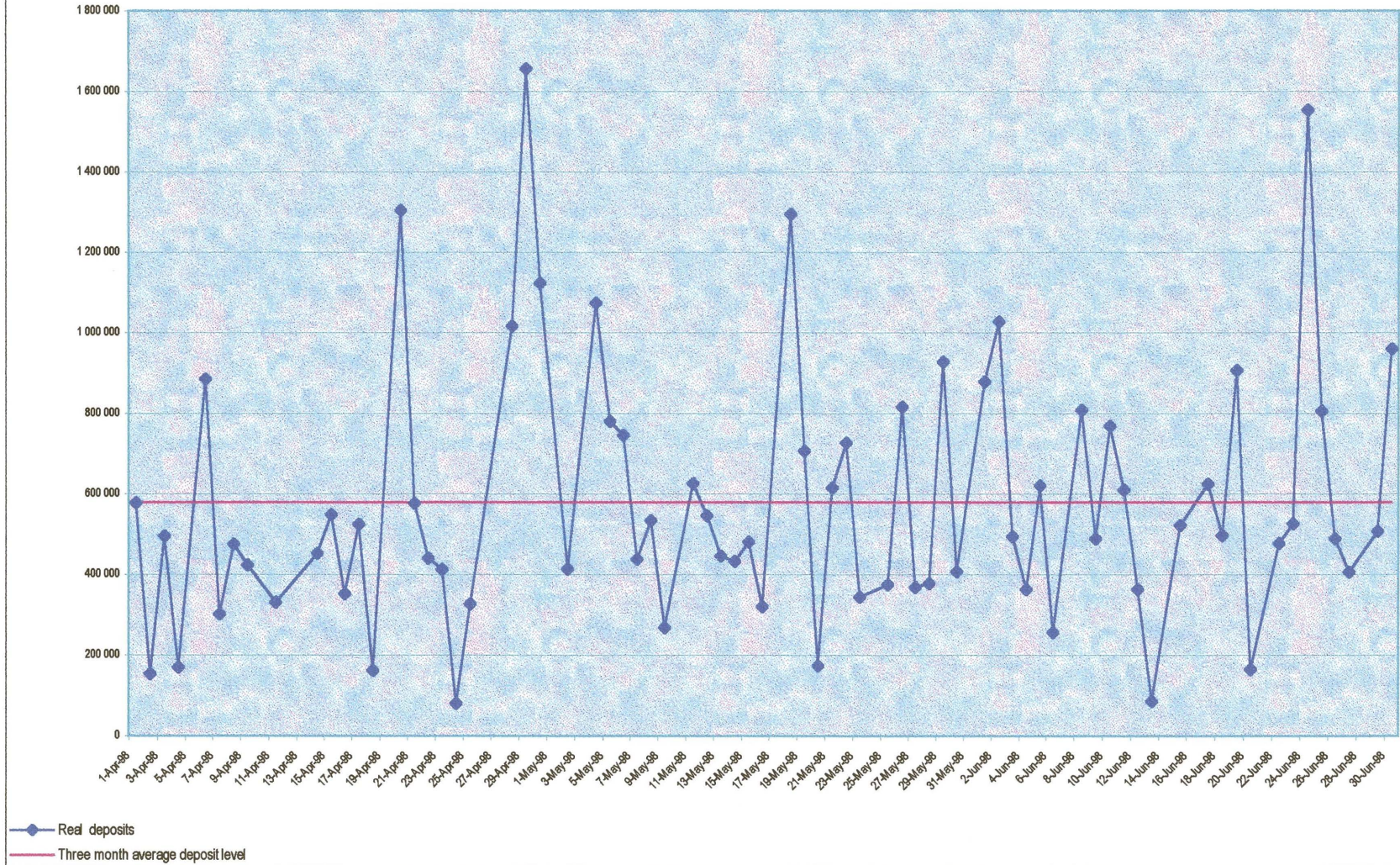
WEEK	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Weekly average
1 - 4 April			577 713	154 082	496 291	170 311	349 599
6 - 11 April	885 430	302 653	475 692	423 832		331 533	483 828
13 - 18 April		452 989	548 453	352 467	525 130	162 109	408 230
20 - 25 April	1 305 287	576 256	440 539	413 266	80 875	327 800	524 004
27 Apr - 2 May		1 017 326	1 657 943	1 124 717		414 422	1 053 602
4 - 9 May	1 075 546	780 488	746 215	437 972	534 738	268 719	640 613
11 - 16 May	626 198	545 729	446 784	432 580	481 336	320 972	475 600
18 - 23 May	1 296 091	706 986	174 892	615 524	727 260	344 520	644 212
25 - 30 May	376 061	816 921	369 420	378 795	928 968	407 246	546 235
1 - 6 June	878 852	1 028 995	494 740	364 231	620 440	257 407	607 444
8 - 13 June	808 778	489 413	768 903	610 765	364 244	86 669	521 462
15 - 20 June	521 614		625 534	496 547	907 204	165 861	543 352
22 - 27 June	477 284	526 612	1 554 351	805 575	489 291	405 894	709 835
29 - 30 June	507 080	960 200					733 640
Daily average	796 202	683 714	683 168	508 489	559 616	281 805	

Month end average 704 882

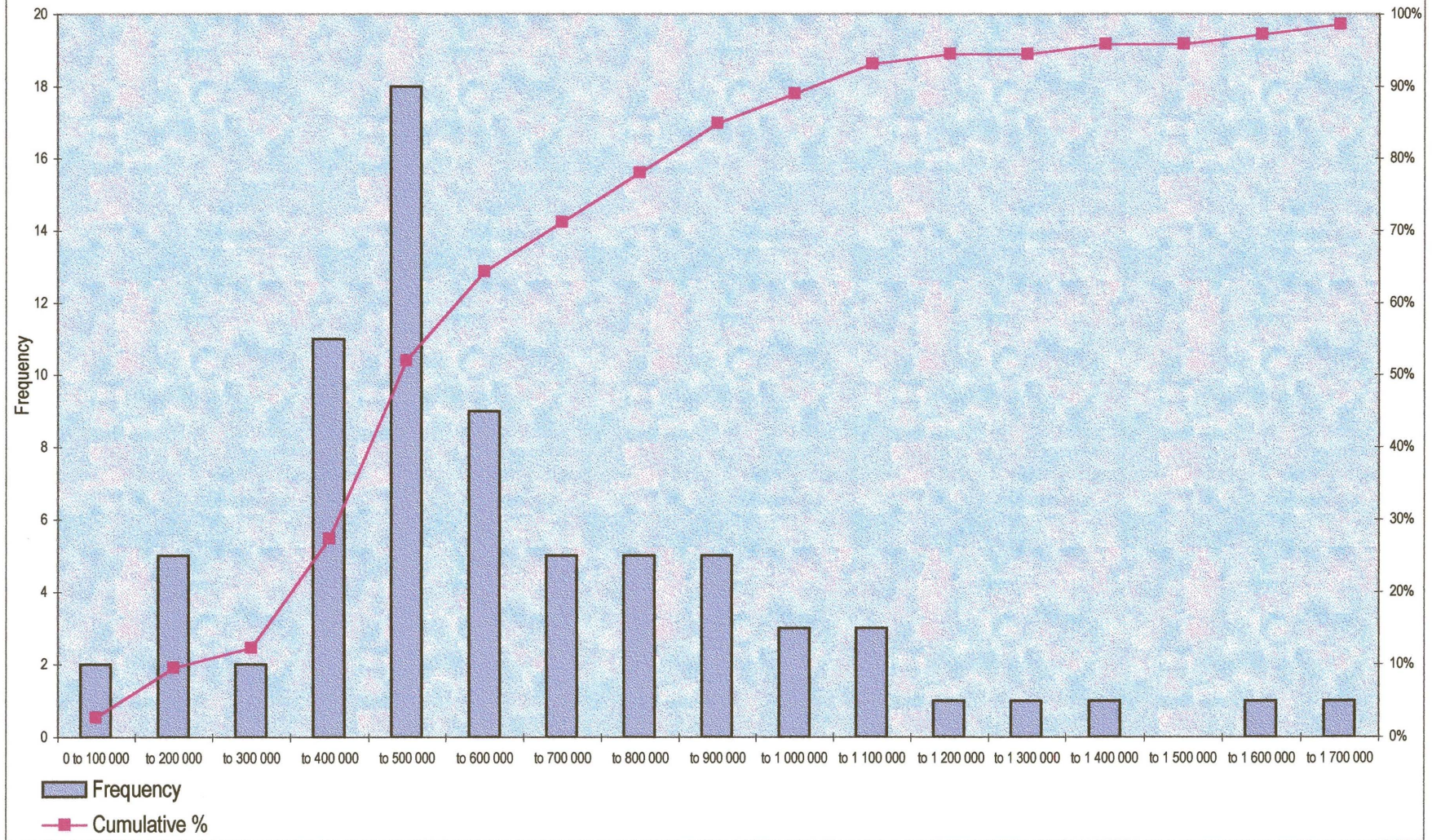
Normal trading day average 550 261

Average for three month period 579 090

Appendix A3: Real cash deposits per trading day April to June 1998



Appendix A4: Histogram of amounts deposited daily from April to June 1998





Appendix B

Total real cash withdrawals

April to June 1998

Explanatory notes

The figures provided by the branch do not reflect real cash withdrawals, but include transfers, interteller transactions, deposits received from the main safe as well as cash moved to the two agencies, although the cash movements to the agencies are not treated in the same way by the branch. Movements to Agency B are similar to interteller transactions whereas amounts returned from Agency A are shown as a deposit at the branch. In addition, certain fictitious withdrawal transactions are done at the end of a trading day to theoretically empty a cashier's safe of money. Therefore, to determine real cash withdrawals for a particular day, the transfer amounts for that day first have to be subtracted from the daily withdrawals, whereafter the cashiers' daily balance at the end of that trading day also has to be subtracted. The result reflects the real cash withdrawals taken by the branch and agencies that day.

Appendix B1: Total real cash withdrawals - April 1998

Date	Days (holidays)	Total withdrawals						Face to face withdrawals	ATM withdrawals	Cashiers' daily balance	Real cash withdrawals
		Withdrawals	Transfers	From safe	Interteller	A	B				
31-Mar-98	Tuesday									244 889	
1-Apr-98	Wednesday	2 902 390	1 600 000		267 000	205 000	45 480	784 910	376 560	214 321	947 149
2	Thursday	1 108 781	330 000	1 200	188 200	23 000	37 220	529 161	320 740	241 078	608 823
3	Friday	1 479 901	265 000		202 500		29 271	983 130	282 390	260 170	1 005 351
4	Saturday	589 296	59 750	30 000	19 000			480 546	341 470	341 481	480 535
5	Sunday										
6	Monday	1 965 107	419 000	160 000	307 400	537 000	20 000	521 707	276 860	329 220	469 348
7	Tuesday	1 110 759	370 000	83 000	192 500	95 000	35 284	334 975	224 690	217 858	341 807
8	Wednesday	1 465 953	443 750	34 000	193 040	112 100	24 013	659 050	252 550	189 248	722 352
9	Thursday	1 593 365	286 450	100 000	233 700		22 700	950 515	310 530	294 696	966 349
10	Good Friday										
11	Saturday	769 126	17 000		46 000			706 126	316 970	379 737	643 359
12	Sunday										
13	Family day										
14	Tuesday	1 949 414	540 200	190 000	742 420	112 000	25 620	339 174	448 570	185 665	602 079
15	Wednesday	6 563 743	5 517 000	96 000	84 000	8 400	36 895	821 448	258 440	253 593	826 296
16	Thursday	1 879 925	1 003 600		269 000	187 040	36 140	384 145	205 750	195 262	394 633
17	Friday	1 043 276	7 500		54 000		20 400	961 376	274 330	285 454	950 252
18	Saturday	873 446	200 000		149 000			524 446	287 020	365 591	445 875
19	Sunday										
20	Monday	3 218 612	966 198	313 120	706 500	459 000	35 107	738 687	273 660	179 439	832 908
21	Tuesday	1 441 648	250 000	102 000	145 000	57 000	32 338	855 311	193 380	145 763	902 927
22	Wednesday	947 880	1 100		115 000	138 000	43 360	650 420	183 150	212 390	621 180
23	Thursday	1 201 908	250 000		100 600	93 000	20 000	738 308	193 720	142 530	789 498
24	Friday	1 495 791	305 000		304 000		152 000	734 791	194 340	193 994	735 137
25	Saturday	678 502	100 000	70 000	63 000			445 502	36 770	222 406	259 866
26	Sunday										
27	Freedom day										
28	Tuesday	2 126 848	510 000		25 000	75 000		1 516 848	382 800	371 010	1 528 638
29	Wednesday	7 931 574	5 868 000		46 000	2 640		2 014 934	112 380	224 676	1 902 638
30	Thursday	3 885 030	1 620 000		68 000		50 000	2 147 030	356 580	303 859	2 199 751

Appendix B1: Total real cash withdrawals - May 1998

Date	Days (holidays)	Total withdrawals					Face to face withdrawals	ATM withdrawals	Cashiers' daily balance	Real cash withdrawals	
		Withdrawals	Transfers	From safe	Interteller	A					B
1-May-98	Workers' day										
2	Saturday	1 396 321	700 000		44 000			652 321	149 710	246 444	555 586
3	Sunday										
4	Monday	6 592 226	4 824 327		292 400	93 060	21 620	1 360 819	183 190	378 590	1 165 419
5	Tuesday	1 761 208	300 000		173 000	61 200	30 090	1 196 918	116 440	383 759	929 599
6	Wednesday	1 583 078	147 500	30 200	166 500	128 000	30 200	1 080 678	106 450	435 105	752 023
7	Thursday	1 080 053	134 000		55 000	119 000	63 000	709 053	85 260	282 705	511 608
8	Friday	3 311 547	1 762 000		135 000		24 994	1 389 553	159 560	551 500	997 613
9	Saturday	1 832 219	900 000		112 000			820 219	139 320	555 739	403 800
10	Sunday										
11	Monday	1 636 450	318 000	80 000	287 000	295 000	32 000	624 450	98 230	357 135	365 545
12	Tuesday	15 911 323	14 684 253	125 000	141 000	260 040	47 604	653 426	13 510	350 348	316 588
13	Wednesday	926 059	1 500	40 310	65 000	112 000	30 717	676 532	240 810	338 214	579 128
14	Thursday	918 904	15 000		79 000	114 000	38 053	672 851	102 050	309 699	465 202
15	Friday	2 663 560	1 357 500	1 200	95 600		20 000	1 189 260	220 260	498 160	911 360
16	Saturday	1 361 430	523 500		77 000			760 930	34 310	447 284	347 956
17	Sunday										
18	Monday	2 641 898	667 000		185 500	288 000	26 480	1 474 918	254 240	463 393	1 265 766
19	Tuesday	2 039 225	660 000	198 000	142 000	168 000	47 382	823 843	86 160	412 546	497 457
20	Wednesday	1 045 881	162 500	60 000	167 000	87 000	40 000	529 381	111 360	426 158	214 583
21	Thursday	2 029 263	618 000		218 000		20 000	1 173 263	113 570	334 170	952 663
22	Friday	2 151 330	267 000	340 000	226 000		40 000	1 278 330	128 070	556 737	849 663
23	Saturday	1 024 301	54 822		8 000			961 479	141 600	622 860	480 220
24	Sunday										
25	Monday	2 783 927	1 201 000		370 000	65 000	134 710	1 013 217	265 610	512 644	766 183
26	Tuesday	1 393 729	17 500		218 600	94 600	28 170	1 034 859	89 860	228 622	896 097
27	Wednesday	1 340 699	250 000		156 000	108 000	45 270	781 429	114 990	309 803	586 615
28	Thursday	2 147 072	731 000	4 480	286 000		20 000	1 105 592	198 180	319 798	983 974
29	Friday	2 557 649	617 500	10 000	290 000		20 000	1 620 149	257 970	349 490	1 528 628
30	Saturday	934 773	5 000		10 000			919 773	179 380	406 616	692 537
31	Sunday										

Appendix B1: Total real cash withdrawals - June 1998

Date	Days (holidays)	Total withdrawals						Face to face withdrawals	ATM withdrawals	Cashiers' daily balance	Real cash withdrawals
		Withdrawals	Transfers	From safe	Interteller	A	B				
1-Jun-98	Monday	1 955 680	265 350		263 000		31 310	1 396 020	122 040	492 282	1 025 778
2	Tuesday	1 891 375	225 000		263 000	337 000	45 342	1 021 033	146 880	331 943	835 970
3	Wednesday	1 281 078	11 150		211 000		40 200	1 018 728	138 080	484 720	672 088
4	Thursday	1 045 064	35 000	16 000	230 000	236 040		528 024	109 180	414 880	222 324
5	Friday	1 597 162	72 700		74 500		20 000	1 429 962	153 370	575 445	1 007 887
6	Saturday	907 431	0		91 000			816 431	113 440	595 171	334 700
7	Sunday										
8	Monday	1 888 192	89 500	70 000	505 000	455 400	32 964	735 328	176 260	371 165	540 424
9	Tuesday	1 263 774	180 000	96 400	72 000	1 280	46 260	867 834	109 140	430 245	546 729
10	Wednesday	1 283 140	6 000	21 000	89 280	49 080	25 000	1 092 780	78 760	329 038	842 502
11	Thursday	1 064 232	1 000		97 040	106 800	25 580	833 812	106 530	285 273	655 069
12	Friday	1 456 688	132 000	100 000	128 800		22 800	1 073 088	147 960	467 873	753 174
13	Saturday	1 024 821	200 000		196 800			528 021	95 020	532 398	190 643
14	Sunday										
15	Monday	1 856 225	668 000	130 000	332 000	192 000	41 470	492 755	182 530	296 004	379 281
16	Youth day										
17	Wednesday	1 879 545	302 000		546 000	396 000	24 000	611 545	108 130	337 831	381 844
18	Thursday	974 536	27 000	5 400	88 440	170 040	41 240	642 416	97 910	246 847	493 479
19	Friday	2 496 709	503 310		161 200		37 780	1 794 419	140 480	544 716	1 390 183
20	Saturday	885 178	35 000		89 000			761 178	137 620	548 892	349 906
21	Sunday										
22	Monday	1 157 992	150 000	58 160	138 900	355 060	40 270	415 602	63 700	271 740	207 562
23	Tuesday	11 103 722	10 012 000	1 220	133 000	57 220	36 170	864 112	114 130	301 787	676 455
24	Wednesday	2 280 685	117 000	28 000	174 020	50 240	25 460	1 885 965	111 910	246 854	1 751 021
25	Thursday	1 879 666	47 000	120 000	176 000	55 020	153 110	1 328 536	169 160	330 445	1 167 250
26	Friday	3 141 346	1 687 000		172 000		20 000	1 262 346	325 030	392 402	1 194 974
27	Saturday	24 840 738	24 028 500		73 500			738 738	192 100	294 888	635 950
28	Sunday										
29	Monday	1 739 736	22 500		415 000	94 400	38 510	1 169 326	268 400	387 836	1 049 890
30	Tuesday	17 899 558	15 800 000	30 000	313 200	460	36 550	1 719 348	232 510	473 335	1 478 523



Appendix B2

Calculation of various averages for withdrawals from April to June 1998

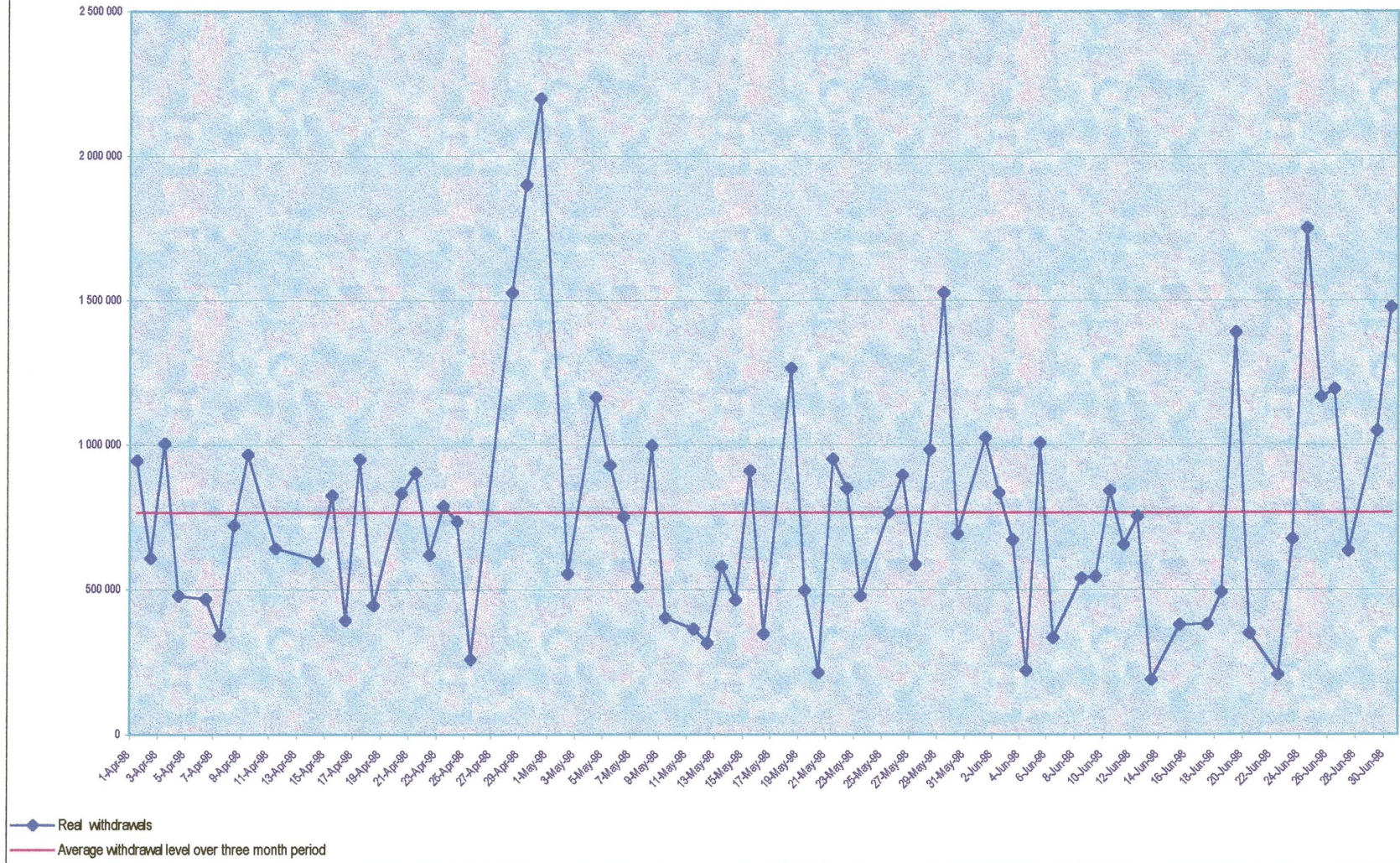
Cash withdrawals per day: April to June 1998

WEEK	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Weekly average
1 - 4 April			947 149	608 823	1 005 351	480 535	760 465
6 - 11 April	469 348	341 807	722 352	966 349		643 359	628 643
13 - 18 April		602 079	826 296	394 633	950 252	445 875	643 827
20 - 25 April	832 908	902 927	621 180	789 498	735 137	259 866	690 253
27 Apr - 2 May		1 528 638	1 902 638	2 199 751		555 586	1 546 653
4 - 9 May	1 165 419	929 599	752 023	511 608	997 613	403 800	793 344
11 - 16 May	365 545	316 588	579 128	465 202	911 360	347 956	497 630
18 - 23 May	1 265 766	497 457	214 583	952 663	849 663	480 220	710 059
25 - 30 May	766 183	896 097	586 615	983 974	1 528 628	692 537	909 006
1 - 6 June	1 025 778	835 970	672 088	222 324	1 007 887	334 700	683 125
8 - 13 June	540 424	546 729	842 502	655 069	753 174	190 643	588 090
15 - 20 June	379 281		381 844	493 479	1 390 183	349 906	598 939
22 - 27 June	207 562	676 455	1 751 021	1 167 250	1 194 974	635 950	938 869
29 - 30 June	1 049 890	1 478 523					1 264 207
Daily average	733 464	796 072	830 725	800 817	1 029 475	447 764	

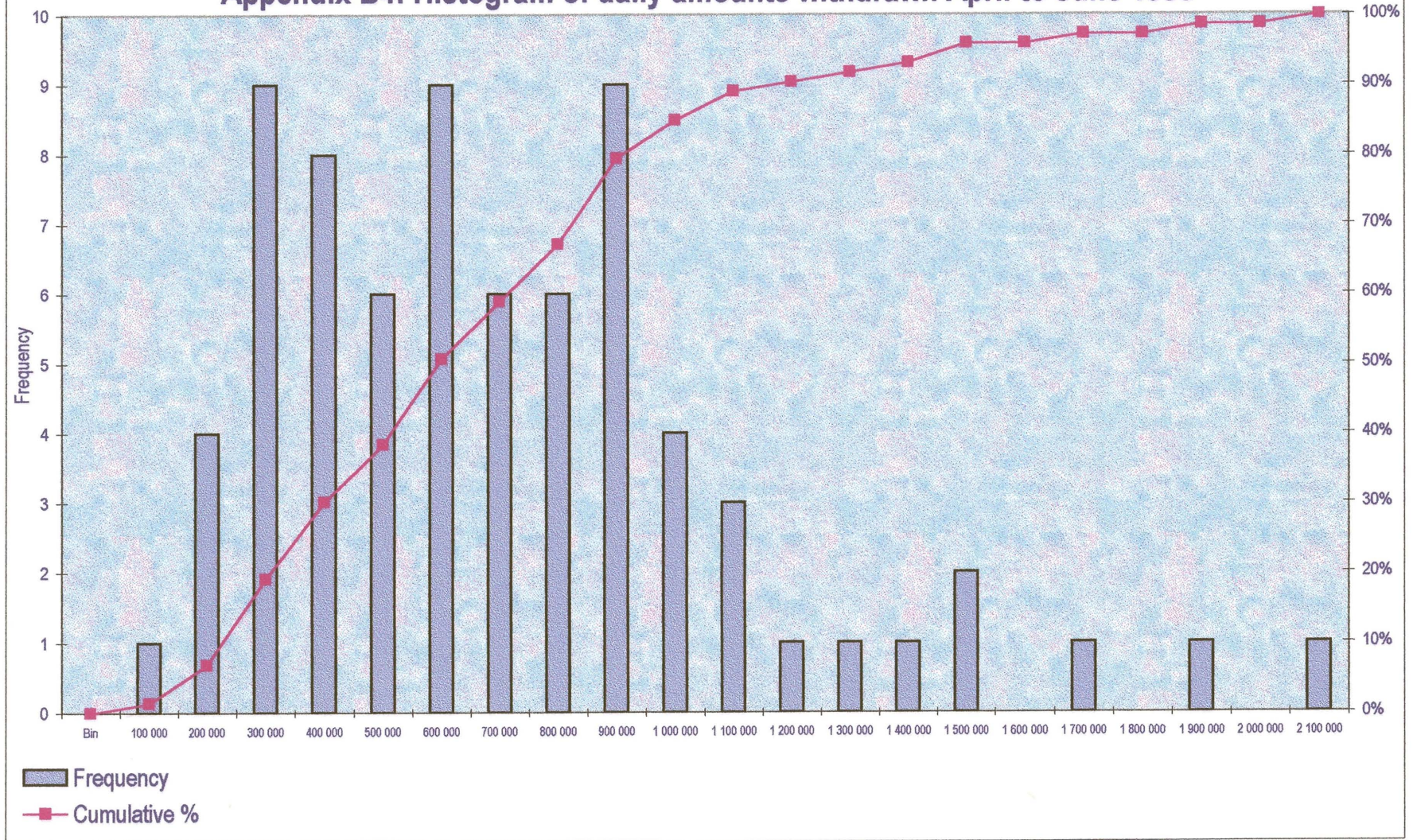
Month end average	1 124 768
Normal trading day average	622 531
Average for three month period	766 797

B6

Appendix B3: Real cash withdrawals per trading day April to June 1998



Appendix B4: Histogram of daily amounts withdrawn April to June 1998



Appendix B5: Real withdrawals compared to real deposits per trading day April to June 1998

