

# **INTEREST RATE MARKET CLASSIFICATION SYSTEM**



CLASSIFICATION SYSTEM

CODE	MAJOR DIVISION	CODE	SECTOR	CODE	SUBSECTOR
A	AGRICULTURE, FORESTRY AND FISHING	A1	AGRICULTURAL PRODUCTION CROPS	A10	<b>Cash Grains</b> Establishments primarily involved in the production of cash grain crops such as wheat, rice, soybeans, etc.
				A11	<b>Non-Cash Grain Crops</b> Establishments primarily involved in the production of non-cash grains such as cotton, tobacco, sugarcane, etc.
				A12	<b>Vegetables</b> Establishments primarily engaged in the production of vegetables such as asparagus, broccoli, corn, etc.
				A13	<b>General</b> Establishments that derive their sales revenue from two or more agricultural products
		A2	LIVESTOCK	A20	<b>Dairy Farms</b> Dairy farms
		A3	FORESTRY AND PAPER	A30	<b>Forestry</b> Establishments that are primarily engaged in the ownership and the operation of the timber tracts/farms, sawmills and forest nurseries.
				A31	<b>Paper</b> Establishments that are primarily engaged in the production and distribution of all paper grades.
		A4	FISHING	A40	<b>Commercial Fishing</b> Establishments primarily involved in commercial fishing activities, such as fishing of finfish, shellfish, including the gathering of seaweed and sponges.

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<b>B</b>	<b>MINING</b>	<b>B1</b>	<b>METAL MINING</b>	<b>B10</b>	<b>Iron</b> Establishments primarily engaged in the mining, preparing, or milling of the iron ores.
				<b>B11</b>	<b>Copper</b> Establishments primarily engaged in mining, preparing, or milling of the copper ores.
				<b>B12</b>	<b>Gold</b> Establishments primarily engaged in the mining of gold ores or in the recovery of gold from placer deposits.
				<b>B13</b>	<b>Platinum</b> Establishments primarily engaged in the mining, preparing, or milling of the platinum ores.
				<b>B14</b>	<b>Silver</b> Establishments primarily engaged in the mining of the metals not mentioned in one of the silver ores.
				<b>B15</b>	<b>Other</b> Establishments that engage in the mining of the metals not mentioned in one of the above categories.
		<b>B2</b>	<b>COAL MINING</b>	<b>B20</b>	<b>Coal</b> Establishments that engage in the mining and preparation of the coal bearing ores. Includes both surface and underground mines.
		<b>B3</b>	<b>OIL AND GAS</b>	<b>B30</b>	<b>Oil and Gas</b> Establishments that are primarily engaged in the production of gas and oil.
				<b>B31</b>	<b>Oil and Gas Field services</b> Establishments primarily engaged in drilling wells for oil and gas, exploration.

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<b>C</b>	<b>CONSTRUCTION</b>	<b>C1</b>	<b>BUILDING CONSTRUCTION</b>	<b>B32</b>	<p><b>Other</b> Establishments involved in the Oil and Gas sector, but performing activities, or providing services that are not specified in above categories.</p>
				<b>C10</b>	<p><b>Residential Construction</b> Establishments primarily engaged in the construction of the residential buildings i.e. single – family housing and other than single – family housing.</p>
				<b>C11</b>	<p><b>Non-Residential Construction</b> Establishments primarily engaged in the construction of the industrial buildings and warehouses.</p>
				<b>C12</b>	<p><b>Other</b> Establishments engaged in construction business not mentioned elsewhere i.e. building construction materials.</p>
<b>D</b>	<b>MANUFACTURING</b>	<b>D1</b>	<b>FOOD AND KINDRED PRODUCTS</b>	<b>D10</b>	<p><b>Meat Products</b> Establishments primarily engaged in the slaughtering of the livestock, manufacturing of various meat products (Smoked meats, canned meats etc.), as well as the meat processing establishments.</p>
				<b>D11</b>	<p><b>Dairy Products</b> Establishments primarily engaged in the manufacturing dairy products i.e. butter, cheese, ice cream, milk, etc.</p>
				<b>D12</b>	<p><b>Bakery Products</b> Establishments primarily engaged in the manufacturing of the bread, pastry and pastry products, cookies, and frozen bakery products.</p>

		<b>D13</b>	<b>Sugar and Confectionery Products</b> Establishments primarily engaged in the manufacturing of sugar, candy, chocolate, cocoa products, chewing gum etc.
<b>D2</b>	<b>BEVERAGES</b>	<b>D20</b>	<b>Brewers</b> Establishments primarily engaged in the manufacturing of beer, ale and stout.
		<b>D21</b>	<b>Distillers and Vintners</b> Establishments engaged in the manufacturing of the whisky, brandy, gin, liquors, rum and wine.
		<b>D22</b>	<b>Soft Drinks and Mineral Waters</b> Establishments primarily engaged in the manufacturing of the soft drinks and mineral waters.
<b>D3</b>	<b>CHEMICALS AND ALLIED PRODUCTS</b>	<b>D30</b>	<b>Soap, Detergents and Cleaning Preparations</b> Establishments primarily engaged in manufacturing soap, detergents, as well as furniture, metal and other polishes.
		<b>D31</b>	<b>Industrial Chemicals</b> Establishments primarily engaged in manufacturing industrial chemicals, industrial gases, fibres, coatings and paints.
		<b>D32</b>	<b>Pharmaceuticals</b> Companies involved in research, development, exploitation and distribution of pharmaceutical products, as well as those that derive majority of their revenue from the sale, and/ or licensing of these drugs, or both.
		<b>D33</b>	<b>Personal Products</b> Establishments primarily engaged in manufacturing perfumes (natural and synthetic), cosmetics, and other toilet preparations.

<b>D4</b>	<b>TOBACCO</b>	<b>D40</b>	<b>Tobacco Products</b> Establishments primarily engaged in the manufacturing of cigarettes, cigars and other tobacco products i.e. chewing tobacco.
<b>D5</b>	<b>FURNITURE AND FIXTURES</b>	<b>D50</b>	<b>Household Furniture</b> Establishments primarily engaged in the manufacturing of various household furniture such as beds, tables, couches etc.
		<b>D51</b>	<b>Office Furniture</b> Establishments primarily in the manufacturing of various household furniture such as tables, chairs, filing cabinets etc.
		<b>D52</b>	<b>Furniture Integrated</b> Establishments engaged in the manufacturing of household and office furniture.
<b>D6</b>	<b>METALS</b>	<b>D60</b>	<b>Steel</b> Establishments primarily engaged in manufacturing of the basic steel products including refining, rolling, drawing and alloying, as well as smelting in blast furnaces.
		<b>D61</b>	<b>Nonferrous Metals</b> Establishments primarily engaged in manufacturing of the basic nonferrous metal products, as well as refining, rolling, drawing and extruding of the nonferrous metals.
<b>D7</b>	<b>INDUSTRIAL</b>	<b>D70</b>	<b>Farm Machinery and Equipment</b> Establishments primarily engaged in manufacturing of the farm machinery and equipment such as wheel tractors, and any operations and processes.

		<b>D71</b>	<b>Construction Machinery and Equipment</b> Establishments primarily engaged in the manufacturing of heavy machinery and equipment used primarily.
		<b>D72</b>	<b>Industrial Trucks, Trailers and Stackers</b> Establishments primarily engaged in manufacturing industrial trucks, tractors, trailers, stackers (truck type), and related equipment, used for handling material on floors and paved surfaces in and around industrial and commercial plants, depots, docks, airports and terminals.
		<b>D73</b>	<b>Diversified Industrial</b> Establishments engaged in manufacturing of more than one industrial product subcategory.
		<b>D74</b>	<b>Other</b> Establishments primarily engaged in the manufacturing of industrial products not mentioned elsewhere.
<b>D8</b>	<b>ELECTRICAL AND ELECTRONIC EQUIPMENT AND COMPONENTS</b>	<b>D80</b>	<b>Electrical Equipment</b> Establishments primarily engaged in manufacturing machinery, apparatus, and supplies for the generation, storage, transformation, and utilization of electrical energy.
		<b>D81</b>	<b>Household Appliance</b> Establishments primarily engaged in manufacturing household electric and non electric cooking equipment, such as stoves, ranges and ovens.
		<b>D82</b>	<b>Household Audio and Video Equipment</b> Establishments primarily engaged in manufacturing electronic audio and video equipment for home entertainment (including automotive), such as television sets, radio broadcast receivers, tape players, phonographs, and video recorders and players.

			<b>D83</b>	<b>Computer Hardware</b> Establishments primarily engaged in manufacturing of computer hardware and/ or electronic components and/or accessories.	
			<b>D84</b>	<b>Other</b> Establishments engaged in the manufacturing of electronic and electrical equipment and components not classified elsewhere.	
	<b>D9</b>	<b>TRANSPORTATION EQUIPMENT</b>	<b>D90</b>	<b>Motor Vehicle Parts and Accessories</b> Establishments primarily engaged in manufacturing motor vehicle parts and accessories (except Tyres and inner Tubes D92), but not engaged in manufacturing complete motor vehicles or passenger car bodies.	
			<b>D91</b>	<b>Motor Vehicles</b> Establishments primarily engaged in manufacturing or assembling complete passenger automobiles, trucks, commercial cars and busses, and special purpose motor vehicles which are for highway use.	
			<b>D92</b>	<b>Tyres and Inner Tubes</b> Establishments primarily engaged in manufacturing pneumatic casings, inner tubes, and solid and cushion tires for all types of vehicles, airplanes, farm equipment, and children's vehicles; tiring camelback and tire repair and retreading materials	
<b>E</b>	<b>SERVICES</b>	<b>E1</b>	<b>TRANSPORTATION</b>	<b>E10</b>	<b>Rail, road and Freight</b> Establishments primarily engaged in land transportation of cargo and passengers, and all related facilities and services, including road and tunnel operators, as well as the agencies that undertake transportation of goods.
				<b>E11</b>	<b>Transportation by Air and Airlines</b> This major group includes establishments engaged in furnishing domestic and foreign transportation by air of cargo and passengers, and also those

operating airports and flying fields and furnishing terminal services.

<b>E2</b>	<b>COMMUNICATION</b>	<b>E12</b>	<p><b>Water Transportation and Ports</b> Establishments engaged in freight and passenger transportation on the open seas or inland waters, and establishments furnishing such incidental services as lighterage, towing, and canal operation. Entities providing terminal facilities and related services also fall under this classification.</p>
		<b>E13</b>	<p><b>Transportation Integrated</b> Establishments engaged in more than one transportation subcategory i.e. Water transportation and air transportation.</p>
		<b>E20</b>	<p><b>Land Telecommunications</b> Establishments primarily engaged in furnishing land telecommunication networks.</p>
		<b>E21</b>	<p><b>Wireless Telecommunication</b> Establishments primarily engaged in furnishing cellular telephone services, telephone paging and beeper services, and those engaged in leasing telephone lines or other methods of telephone transmission, such as optical fiber lines and microwave or satellite facilities and reselling the use of such methods to others.</p>
<b>E3</b>	<b>UTILITIES</b>	<b>E30</b>	<p><b>Electricity Services</b> Establishments engaged in the generation, transmission and/ or distribution of natural gas.</p>
		<b>E31</b>	<p><b>Gas Production and Distribution</b> Establishments engaged in the transmission and/or storage and/or distribution of natural gas.</p>

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**F                    WHOLESALE TRADE                    F1                    DURABLE GOODS**

- E32                    Water Supply**  
Establishments primarily engaged in distributing water for sale for domestic, commercial, and industrial use.
  
- E33                    Sanitary Services**  
Establishments primarily engaged in the collection and disposal of wastes conducted through a sewer system, including such treatment processes as may be provided, as well as the establishments that are engaged in the collection and disposal of refuse by processing or destruction.
  
- F10                    Motor**  
Establishments primarily engaged in the wholesale distribution of automobiles and other motor vehicles, new and spare vehicle parts, as well as tyres and tubes.
  
- F11                    Furniture**  
Establishments primarily engaged in the wholesale distribution of furniture, including bedsprings, mattresses and other household furniture; office furniture; and furniture for public parks and buildings.
  
- F12                    Construction Materials**  
Establishments primarily engaged in the wholesale distribution of various construction materials encompassing timber, brick stone, roofing, etc.
  
- F13                    Office Equipment**  
Establishments primarily engaged in the wholesale distribution of office machines and related equipment, including photocopy and microfilm equipment and safes and vaults.

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		<b>F2</b>	<b>NON- DURABLE GOODS</b>		<b>F20</b>	<b>Paper and Paper Products</b> Establishment primarily engaged in the wholesale distribution of printing and writing paper, stationery and office supplies.
					<b>F21</b>	<b>Pharmaceuticals</b> Establishments primarily engaged in the wholesale distribution of prescription drugs, proprietary drugs, druggist' sundries and toiletries.
					<b>F22</b>	<b>Groceries</b> Establishments primarily engaged in the wholesale distribution of food and related products.
<b>G</b>	<b>RETAIL TRADE</b>	<b>G1</b>	<b>GENERAL MERCHANDISE STORES</b>	<b>G10</b>	<b>Department Stores</b> Retail stores generally carrying a general line of apparel, such as suits, coats, dresses, and furnishings; home furnishings, such as furniture, floor coverings, curtains, draperies, linens, and major household appliances; and housewares, such as table and kitchen appliances, dishes, and utensils.	
				<b>G11</b>	<b>Variety Stores</b> Establishments primarily engaged in the retail sale of a variety of merchandise in the low and popular price ranges. Sales are usually made on a cash-and-carry basis, with the open-selling method of display and customer selection of merchandise. These stores generally do not carry a complete line of merchandise, are not departmentalized.	
		<b>G2</b>	<b>FOOD STORES</b>	<b>G20</b>	<b>Groceries</b> Establishments primarily engaged in the retail distribution of food and related products.	

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		<b>G3</b>	<b>MOTOR RETAIL</b>	<b>G30</b>	<b>Motor Vehicle Dealers</b> Establishments primarily engaged in the retail sale of new automobiles or new and used automobiles. These establishments frequently maintain repair departments and automotive accessories.
<b>H</b>	<b>FINANCIALS</b>	<b>H1</b>	<b>BANKS</b>	<b>H10</b>	<b>Banks</b> Establishments that supply a variety of financial services.
		<b>H2</b>	<b>INSURANCE</b>	<b>H20</b>	<b>Life Insurance</b> Establishments primarily engaged in underwriting life insurance and/or disability cover.
				<b>H21</b>	<b>Fire, Marine, and Casualty Insurance</b> Establishments primarily engaged in underwriting accident, fire, theft, casualty, marine, and other insurance covers not specified elsewhere.
				<b>H22</b>	<b>Insurance Integrated</b> Establishments that are underwriting different insurance categories of which no one predominates.
		<b>H3</b>	<b>REAL ESTATE</b>	<b>H30</b>	<b>Real Estate Operations And Developers</b> Establishments primarily engaged in the ownership, leasing and developing of real property.
		<b>H4</b>	<b>OTHER FINANCE</b>	<b>H40</b>	<b>Other</b> Establishments providing finance service not mentioned elsewhere.
<b>I</b>	<b>ENTERTAINMENT AND LEISURE</b>	<b>I1</b>	<b>LODGING</b>	<b>I10</b>	<b>Hotels</b> Commercial establishments, known to the public as hotels, motor hotels, motels, or tourist courts, primarily engaged in providing lodging, or lodging and meals, for the general public.

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		<b>I2</b>	<b>GAMING</b>	<b>I20</b>	<b>Casinos</b> Establishments primarily engaged in providing gambling entertainment.
<b>J</b>	<b>PARASTATALS</b>	<b>J1</b>	<b>AEROSPACE AND DEFENCE</b>	<b>J10</b>	<b>Aerospace and Defence</b> Government entities involved in manufacturing and assembling of commercial and defense force aircraft, and parts and equipment for the defence force.
		<b>J2</b>	<b>SHIPPING, PORTS, RAIL AND ROADS</b>	<b>J20</b>	<b>Shipping and Ports</b> Government entities involved in water-borne transport and related services and terminal facilities.
				<b>J21</b>	<b>Rail and Roads</b> Government owned entities involved in land transportation and all related facilities and services, including road and tunnel operators, and regulatory bodies.
		<b>J3</b>	<b>TELECOMMUNICATIONS</b>	<b>J30</b>	<b>Telecommunications Services</b> Government owned entities providing telecommunications services.
		<b>J4</b>	<b>ELECTRICITY</b>	<b>J40</b>	<b>Electricity</b> Government owned entities providing generation and distribution of electricity.
		<b>J5</b>	<b>FINANCIALS</b>	<b>J50</b>	<b>Banks</b> Government owned banks.
		<b>J6</b>	<b>WATER</b>	<b>J60</b>	<b>Water</b> Government owned entities responsible for water distribution and the sewage removal services.
<b>K</b>	<b>SPECIAL PURPOSE VEHICLES</b>	<b>K1</b>	<b>ASSET BACKED SECURITIES</b>	<b>K10</b>	<b>Collateral Debt Obligation</b> Asset backed security issued against a mixed pool of one or more bonds and loan assets.

**L GOVERNMENT L1 LOCAL**

- K11 Residential Property Backed Securities**  
Asset backed security where payment is secured against a pool of one or more mortgages on residential property.
- K12 Vehicle Backed Securities**  
Asset backed security where a payment is secured against a pool of one or more vehicle receivables.
- K13 Credit Card Banked Securities**  
Asset backed security where a payment is secured against a pool of one or more credit card receivables.
- K14 Commercial Property Backed Securities**  
Asset backed security where payment is secured against a pool of one or more mortgages on commercial property.
- K15 Equipment Backed Securities**  
Asset backed securities where a payment is secured against a pool of one or more equipment receivables.
- K16 Corporate Loan Backed Securities**  
Asset backed securities where a payment is secured against a pool of one or more corporate loan receivables.
- K17 Aircraft Backed Securities**  
Asset backed security where a payment is secured against a pool of one or more aircraft receivables.
- L10 Central Government**  
Government of the Republic of South Africa.
- L11 Municipals**  
Local municipal authorities.

**L2**

**OTHER**

**L20**

**Foreign Government**

Government other than South African government.

**N.B. Foreign corporations falling under any of the above classifications will be assigned alpha F following the original code (except for Foreign Government).**

