CO-OPERATIVE FINANCIAL INSTITUTIONS RETURNS



1) PA will monitor registered CFIs through offsite returns and onsite inspections.

2) Registered CFIs should report on their financial performance to PA quarterly (PA Returns 051, 052, 053, 054) for the following periods: 28 February; 31 May; 31 August and 30 November. Failure to comply with this condition of registration may face fines and be issued with a non-compliance notice or be de-registered from the PA.

- 3) The financial year end for all registered CFIs will be 28 February of every year.
- 4) The Chairperson and Manager or Treasurer of the CFI must sign all returns and initial every page before submitting to the PA.

Name of Organisation:			REPORTING QUATER		
Registered Office physical address:			Please mark with X		
Postal Code	1	2	3	4	
Tel No.	· ·	_			

Co-operative Financial Institution	I HAVE ATTACHED THE F	FOLLOWING DOCUMENTS (MARK WITH "X" WHERE APPLICABLE)	YES	NO
Quarterly Report Submission	RETURNS 051	BALANCE SHEET		
DOCUMENTS	RETURNS 052	YEAR TO DATE INCOME STATEMENT		
	RETURNS 053	DELIQUENCY LOAN REPORT		
CHECKLIST	RETURNS 054	REPORT ON BOARD AND STAFF RELATED LOANS		

Name (print)

Name (print)

Chairperson Signature:

Manager or Treasurer Signature:

Date:	D	D	Μ	Μ	Υ	Υ	Υ	Υ
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Date: D D M M Y Y Y

Co-operative Financial Institution Quarterly Report Submission **BALANCE SHEET**

ASSETS

I	NTEREST EARNING ASSETS	Amount (R)
	LOANS TO MEMBERS	
1		
2	Short term (<=1 year)	
3	Medium term (1-3 years)	
4	Long term (>3 years)	
5	Other special loans	
6	Loan loss allowance	
7	Total net loans (2+3+4+5-6)	
8	LIQUID INVESTMENTS (REDEEMABLE WIT	HIN 32 DAYS
9	Deposit held with CBDA	
10	Secondary co-op bank	
11	Tertiary co-op bank	
12	Commercial bank deposits	
13	Bonds, debentures and collective investment schemes	
14	Total liquid investments (9+10+11+12+13)	
15	Liquid investment provisions	
16	Total liquid investments (14-15)	
17	FINANCIAL INVESTMENTS (REDEEMABLE	AFTER 32 DAYS)
18	Shares – secondary and tertiary tier affiliation	
19	Deposits with higher tier co-operative banks	
20	Commercial bank deposits	
21	Bonds and debentures	
22	Deposit held with the Agency	
23	Collective investments	
24	Other financial instruments (specify)	
25	Total financial investments (18+19+20+21+22+23+24)	
26	Financial investment provisions	
27	Total financial investments (25-26)	

 28
 NON FINANCIAL INVESTMENTS

 29
 Various

 30
 Non financial investment provisions

 31
 Total non-financial investments (29-30)

32

TOTAL INTEREST EARNING ASSETS (7+16+27+31)

NON-INTEREST EARNING ASSETS Amount (R)

33 LIQUID ASSETS 34 Cash on hand and equivalents 35 Cash at bank/Current Account (Cheque) Foreign Currency (If specifically authorised) 36 37 Other Liquidity reserves 1 38 Other Liquidity reserves 2 39 Other liquid assets 40 Total liquid assets (34+35+36+37+38+39) 41 ACCOUNTS RECEIVABLE 42 Debtors 43 Interest receivable 44 Notes receivable 45 Payroll deductions receivable 46 Interbranch loans receivable 47 Other accounts receivable 48 Receivable loss provisions Total account receivable 49 (42+43+44+45+46+47-48)

Initialise _____

Land 57 Land 52 Buildings (cost) 53 Leasehold improvements 54 Furniture, vehicles and equipment 55 Revaluation of fixed assets 56 Acc. Depreciation – buildings 57 Acc. Depreciation – furniture, vehicles and equipment 58 Acc. Depreciation – furniture, vehicles and equipment 59 Acc. Depreciation – revaluations 50 Total net fixed assets 50 (51+52+53+54+55)-(56+57+58+59) 51 OTHER ASSETS 52 Assets in liquidation 53 Organisational expenses 54 Prepaid expenses 55 Other Deferred assets 56 Revaluation of other assets 57 Accumulated Amortization 58 Total other assets (62+63+64+65+66-67) 59 PROBLEM ASSETS 70 Doubtful assets 71 Sundry – Assets 72 Other problem assets 73 Problem asset provisions 74 Total problem assets (70+71+72-73) 75 TOTAL NO		
Buildings (cost) Buildings (cost) Image: Second State Second S	50	FIXED ASSETS
53 Leasehold improvements 54 Furniture, vehicles and equipment 55 Revaluation of fixed assets 56 Acc. Depreciation – buildings 57 Acc. Depreciation – furniture, vehicles and equipment 58 Acc. Depreciation – furniture, vehicles and equipment 59 Acc. Depreciation – revaluations 50 Total net fixed assets 51 OTHER ASSETS 52 Assets in liquidation 53 Organisational expenses 54 Prepaid expenses 55 Other Deferred assets 56 Revaluation of other assets 57 Accumulated Amortization 58 Total other assets (62+63+64+65+66-67) 59 PROBLEM ASSETS 70 Doubtful assets 71 Sundry – Assets 72 Other problem assets 73 Problem asset provisions 74 Total problem assets (70+71+72-73) 75 TOTAL NON-INTEREST EARNING ASSETS	51	Land
Furniture, vehicles and equipment Furniture, vehicles and equipment Revaluation of fixed assets Acc. Depreciation – buildings Acc. Depreciation – leasehold improvements Acc. Depreciation – furniture, vehicles and equipment Acc. Depreciation – revaluations Total net fixed assets (51+52+53+54+55)-(56+57+58+59) OTHER ASSETS Assets in liquidation Organisational expenses Other Deferred assets Revaluation of other assets Prepaid expenses Other Deferred assets Revaluation of other assets Revaluation of other assets PROBLEM ASSETS Doubtful assets Doubtful assets Sundry – Assets Problem asset provisions Total problem assets (70+71+72-73) Total NON-INTEREST EARNING ASSETS	52	Buildings (cost)
55 Revaluation of fixed assets 56 Acc. Depreciation – buildings 57 Acc. Depreciation – leasehold improvements 58 Acc. Depreciation – furniture, vehicles and equipment 59 Acc. Depreciation – revaluations 50 Total net fixed assets (51+52+53+54+55)-(56+57+58+59) 51 OTHER ASSETS 52 Assets in liquidation 53 Organisational expenses 54 Prepaid expenses 55 Other Deferred assets 56 Revaluation of other assets 57 Accumulated Amortization 58 Total other assets (62+63+64+65+66-67) 59 PROBLEM ASSETS 70 Doubtful assets 71 Sundry – Assets 72 Other problem assets (70+71+72-73) 74 Total problem assets (70+71+72-73)	53	Leasehold improvements
Acc. Depreciation – buildings Acc. Depreciation – leasehold improvements Acc. Depreciation – furniture, vehicles and equipment Acc. Depreciation – revaluations Total net fixed assets (51+52+53+54+55)-(56+57+58+59) TOTHER ASSETS Assets in liquidation Organisational expenses Organisational expenses Other Deferred assets Revaluation of other assets Accumulated Amortization Revaluation of other assets (62+63+64+65+66-67) PROBLEM ASSETS Doubtful assets Sundry – Assets Other problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS	54	Furniture, vehicles and equipment
Acc. Depreciation – leasehold improvements Acc. Depreciation – furniture, vehicles and equipment Acc. Depreciation – revaluations Total net fixed assets (51+52+53+54+55)-(56+57+58+59) TOTHER ASSETS Assets in liquidation Organisational expenses Other Deferred assets Revaluation of other assets Revaluation of other assets Revaluation of other assets Revaluation of other assets PROBLEM ASSETS Doubtful assets Sundry – Assets Other problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS	55	Revaluation of fixed assets
Acc. Depreciation – furniture, vehicles and equipment Acc. Depreciation – revaluations Total net fixed assets (51+52+53+54+55)-(56+57+58+59) TOTHER ASSETS Assets in liquidation Organisational expenses Prepaid expenses Other Deferred assets Revaluation of other assets Revaluation of other assets Revaluation of other assets Accumulated Amortization PROBLEM ASSETS Doubtful assets Sundry – Assets Other problem assets (70+71+72-73) Total problem assets (70+71+72-73)	56	Acc. Depreciation – buildings
Acc. Depreciation – revaluations Total net fixed assets Accumulation Prepaid expenses Prepaid expenses Prepaid expenses Other Deferred assets Revaluation of other assets Revaluation of other assets Problem ASSETS Problem assets Problem assets Problem asset provisions Total problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS	57	Acc. Depreciation – leasehold improvements
Total net fixed assets 50 Total net fixed assets 50 (51+52+53+54+55)-(56+57+58+59) 51 OTHER ASSETS 52 Assets in liquidation 53 Organisational expenses 54 Prepaid expenses 55 Other Deferred assets 56 Revaluation of other assets 57 Accumulated Amortization 58 Total other assets (62+63+64+65+66-67) 59 PROBLEM ASSETS 70 Doubtful assets 71 Sundry – Assets 72 Other problem assets (70+71+72-73) 73 Total problem assets (70+71+72-73) 75 TOTAL NON-INTEREST EARNING ASSETS	58	Acc. Depreciation – furniture, vehicles and equipment
60 (51+52+53+54+55)-(56+57+58+59) 51 OTHER ASSETS 52 Assets in liquidation 53 Organisational expenses 54 Prepaid expenses 55 Other Deferred assets 56 Revaluation of other assets 57 Accumulated Amortization 58 Total other assets (62+63+64+65+66-67) 59 PROBLEM ASSETS 70 Doubtful assets 71 Sundry – Assets 72 Other problem assets (70+71+72-73) 73 Total problem assets (70+71+72-73) 75 TOTAL NON-INTEREST EARNING ASSETS	59	Acc. Depreciation – revaluations
(51+52+53+54+55)-(56+57+58+59) I OTHER ASSETS 52 Assets in liquidation 53 Organisational expenses 54 Prepaid expenses 55 Other Deferred assets 56 Revaluation of other assets 57 Accumulated Amortization 58 Total other assets (62+63+64+65+66-67) 59 PROBLEM ASSETS 70 Doubtful assets 71 Sundry – Assets 72 Other problem assets (70+71+72-73) 74 TOTAL NON-INTEREST EARNING ASSETS	60	Total net fixed assets
Assets in liquidation 622 Assets in liquidation 633 Organisational expenses 64 Prepaid expenses 654 Prepaid expenses 655 Other Deferred assets 666 Revaluation of other assets 677 Accumulated Amortization 68 Total other assets (62+63+64+65+66-67) 69 PROBLEM ASSETS 70 Doubtful assets 71 Sundry – Assets 72 Other problem assets 73 Problem asset provisions 74 Total problem assets (70+71+72-73) 75 TOTAL NON-INTEREST EARNING ASSETS	00	(51+52+53+54+55)-(56+57+58+59)
63 Organisational expenses 63 Prepaid expenses 64 Prepaid expenses 65 Other Deferred assets 66 Revaluation of other assets 67 Accumulated Amortization 68 Total other assets (62+63+64+65+66-67) 69 PROBLEM ASSETS 70 Doubtful assets 71 Sundry – Assets 72 Other problem assets provisions 73 Problem asset provisions 74 Total problem assets (70+71+72-73) 75 TOTAL NON-INTEREST EARNING ASSETS	61	OTHER ASSETS
 Prepaid expenses Other Deferred assets Revaluation of other assets Accumulated Amortization Total other assets (62+63+64+65+66-67) PROBLEM ASSETS Doubtful assets Sundry – Assets Other problem assets provisions Problem asset provisions Total problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS 	62	Assets in liquidation
Other Deferred assets 66 Revaluation of other assets 67 Accumulated Amortization 68 Total other assets (62+63+64+65+66-67) 69 PROBLEM ASSETS 70 Doubtful assets 71 Sundry – Assets 72 Other problem assets 73 Problem asset provisions 74 Total problem assets (70+71+72-73) 75 TOTAL NON-INTEREST EARNING ASSETS	63	Organisational expenses
For a barrier of the assets Revaluation of other assets Accumulated Amortization Total other assets (62+63+64+65+66-67) PROBLEM ASSETS Doubtful assets Sundry – Assets Other problem assets Other problem assets Problem asset provisions Total problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS	64	Prepaid expenses
7 Accumulated Amortization 57 Accumulated Amortization 58 Total other assets (62+63+64+65+66-67) 59 PROBLEM ASSETS 70 Doubtful assets 71 Sundry – Assets 72 Other problem assets 73 Problem asset provisions 74 Total problem assets (70+71+72-73) 75 TOTAL NON-INTEREST EARNING ASSETS	65	Other Deferred assets
From Problem ASSETS Doubtful assets Sundry – Assets Other problem assets Other problem assets Problem asset provisions Total problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS	66	Revaluation of other assets
PROBLEM ASSETS Doubtful assets 70 Doubtful assets 71 Sundry – Assets 72 Other problem assets 73 Problem asset provisions 74 Total problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS	67	Accumulated Amortization
70 Doubtful assets 71 Sundry – Assets 72 Other problem assets 73 Problem asset provisions 74 Total problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS	68	Total other assets (62+63+64+65+66-67)
71 Sundry – Assets 72 Other problem assets 73 Problem asset provisions 74 Total problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS	69	PROBLEM ASSETS
 Other problem assets Problem asset provisions Total problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS 	70	Doubtful assets
 Problem asset provisions Total problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS 	71	Sundry – Assets
Total problem assets (70+71+72-73) TOTAL NON-INTEREST EARNING ASSETS	72	Other problem assets
TOTAL NON-INTEREST EARNING ASSETS	73	Problem asset provisions
75	74	Total problem assets (70+71+72-73)
75		TOTAL NON-INTEREST EARNING ASSETS
	75	(40+49+60+68+74)
76 TOTAL ASSETS (32+75)	76	



LIABILITIES

NTEREST BEARING LIABILITIES	Amount (R)
SAVINGS DEPOSITS	
Regular Savings	
Fixed deposits > 3m-5y	
Youth savings	
Special savings (incl. Xmas/education)	
Pledged savings	
Total savings deposits (78+79+80+81+82)	
EXTERNAL CREDIT	
Higher tier co-operative bank (< or =1 Year)	
Higher tier co-operative bank (>1 year)	
Commercial Banks	
Development institutions	
CBDA	
Total external credit (85+86+87+88+89)	
	Fixed deposits > 3m-5y Youth savings Special savings (incl. Xmas/education) Pledged savings Total savings deposits (78+79+80+81+82) EXTERNAL CREDIT Higher tier co-operative bank (< or =1 Year)

NON-INTEREST BEARING LIABILITIES Amount (R)

91 TOTAL INTEREST BEARING LIABILITIES (83+90)

92	Short Term Accounts payable (<=30 days)	
93	Long Term Accounts payable (>1 year)	
94	Expenses accrued (SARS)	
95	Provisions (e.g. Employee benefits)	
96	Sundry – liabilities	
97	Other Liabilities	
98	TOTAL INTEREST BEARING LIABILITIES (92+93+94+95+96+97)	
99	TOTAL LIABILITIES (91+98)	

CAPITAL

100	SHARE CAPITAL	Amount (R)
101	Mandatory Shares	
102	Voluntary Shares	
103	Total members share capital (101+102)	
104	TRANSITORY CAPITAL	Amount (R)
105	Asset Revaluations	
106	Education and social reserves	
107	Monetary reserves	
108	Other Reserves (donations)	
109	Sundry – Capital	
110	Other (specify)	
111	Total transitory capital (105+106+107+108+109+110)	
112	INSTITUTIONAL CAPITAL	Amount (R)
113	Statutory Reserves	
114	Retained earnings	
115	Other reserves	
116	YTD Net Income (loss)	
117	Total institutional capital (113+114+115+116)	
	TOTAL CAPITAL (103+111+117)	
118		

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South African Reserve Bank