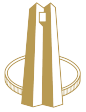


CO-OPERATIVE FINANCIAL INSTITUTIONS RETURNS



South African Reserve Bank
Prudential Authority

- 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: _____

Registered Office physical address: _____

Postal Code

Tel No. eMail: _____

REPORTING QUATER			
Please mark with X			
1	2	3	4

Co-operative Financial Institution
Quarterly Report Submission

DOCUMENTS CHECKLIST

I HAVE ATTACHED THE FOLLOWING DOCUMENTS (MARK WITH "X" WHERE APPLICABLE)		YES	NO
RETURNS 051	BALANCE SHEET		
RETURNS 052	YEAR TO DATE INCOME STATEMENT		
RETURNS 053	DELIQUENCY LOAN REPORT		
RETURNS 054	REPORT ON BOARD AND STAFF RELATED LOANS		

Name (print)

Name (print)

Chairperson Signature:

Manager or Treasurer Signature:

Date:

Date:

BALANCE SHEET**ASSETS**

1

INTEREST EARNING ASSETS

Amount (R)

1	LOANS TO MEMBERS	
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 WITHIN 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)	
36	Foreign Currency (If specifically authorised)	
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	
49	Total account receivable (42+43+44+45+46+47-48)	

50	FIXED ASSETS	
51	Land	
52	Buildings (cost)	
53	Leasehold improvements	
54	Furniture, vehicles and equipment	
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	
60	Total net fixed assets (51+52+53+54+55)-(56+57+58+59)	

61	OTHER ASSETS	
62	Assets in liquidation	
63	Organisational 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	
73	Problem asset provisions	
74	Total problem assets (70+71+72-73)	

75	TOTAL NON-INTEREST EARNING ASSETS (40+49+60+68+74)	
----	---	--

76	TOTAL ASSETS (32+75)	
----	-----------------------------	--

LIABILITIES

INTEREST BEARING LIABILITIES Amount (R)

77 SAVINGS DEPOSITS	
78	Regular Savings
79	Fixed deposits > 3m-5y
80	Youth savings
81	Special savings (incl. Xmas/education)
82	Pledged savings
83	Total savings deposits (78+79+80+81+82)

84 EXTERNAL CREDIT	
85	Higher tier co-operative bank (< or =1 Year)
86	Higher tier co-operative bank (>1 year)
87	Commercial Banks
88	Development institutions
89	CBDA
90	Total external credit (85+86+87+88+89)

91	TOTAL INTEREST BEARING LIABILITIES (83+90)
----	---

NON-INTEREST BEARING LIABILITIES Amount (R)

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)	

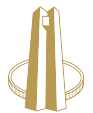
118	TOTAL CAPITAL (103+111+117)	
-----	------------------------------------	--

119	TOTAL LIABILITIES AND CAPITAL (99+118)	
-----	---	--

FOR OFFICE USE ONLY

2

Initialise _____



South African Reserve Bank
Prudential Authority