

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)

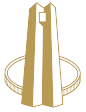
Name (print)

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) | |
|-----|---|--|

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2



South African Reserve Bank
Prudential Authority

Initialise _____

Completing the return

PA 051 – Balance Sheet

The Balance Sheet is to be reported on the balance owing to or owing by the CFI, as at the date of the report. The following tables explains how each line on the Balance Sheet should be filled, both on the Asset and the Liabilities pages.

Assets

| Line # | Account | Explanation |
|--|-------------------------|---|
| Interest Earning Assets | | |
| 1. Loans to Members | | |
| 2 | Short term (<=1 year) | Report loans with an original term not exceeding 1 year / 12 months. An example of the loans would be a quick loan or an emergency loan. |
| 3 | Medium term (1–3 years) | Report loans with an original term of between 1 year and 3 years, i.e. loans with a term exceeding 12 months but not more than 36 months. An example of this type of loan would be loans that are not short term in nature and not falling in the long term category. |
| 4 | Long term (>3 years) | Report loans with an original term exceeding 3 years or 36 months. |
| 5 | Other special loans | Report all loans not falling within the above categories e.g. loans with no specified maturity (from line # 1 to 3). |
| 6 | Loan loss allowance | <p>This is the amount set aside, reflecting that portion of the loans that the CFI does not expect to recover/collect. (It is a provision for probable losses).</p> <p>This amount reported on <i>Form PA 053</i>, with the fluctuations (increase or decrease required) herein being reported on <i>Line # 246 of Form PA 052 (Provision of risk assets)</i>.</p> <p><i>Where a CFI has adopted an alternative accounting methodology to recognise impairment resulting from loan losses e.g. IFRS 9, the CFI will be required to notify the PA in writing regarding the full details of any such arrangements.</i></p> |
| 7 | Total net loans | <p>This amount is the <i>sum</i> of the following:</p> <p>Line 2: Short term Line 3: Medium term Line 4: Long term Line 5: Other special loans - Less: Line 6: Loan loss allowance</p> |
| 8. Liquid Investments (Redeemable within 32 days) | | |

| Line # | Account | Explanation |
|--|---|---|
| Liquid investments are short term in nature and can be converted into cash within 32 days. | | |
| 9 | Deposits held with CBDA | This would relate to any investments, if any, that the CFI has deposited with the CBDA, which are redeemable within 32 days. |
| 10 | Deposits held with Secondary co-op banks | Relates to an investment made to a secondary co-operative bank, in which the CFI is a member, which is redeemable within 32 days. |
| 11 | Deposits held with Tertiary co-op banks | Relates to an investment made to a tertiary co-operative bank, in which the CFI is a member, which is redeemable within 32 days. |
| 12 | Commercial bank deposit | This includes any transactional accounts the CFI has with a commercial bank, i.e. cheque or savings accounts. Any short term investment accounts held with a commercial bank are also included, e.g. 32 day notice account. |
| 13 | Bonds, debentures and collective investment schemes | This relates to the prescribed investment schemes, redeemable within 32 days. RSA Financial Co-operatives Retail Savings Bonds are reported only after 6 months has lapsed from the date of issuance. Prior approval of investments in debentures and collective investment schemes will be required from the PA. |
| 14 | Total liquid investments | <u>This amount is the <i>sum</i> of the following:</u> Line 9: Deposit held with CBDA Line 10: Secondary co-op bank Line 11: Tertiary co-op bank Line 12: Commercial bank deposits Line 13: Bonds, debentures and collective investment schemes |
| 15 | Liquid investment provisions | This is the amount raised in respect of provisions, for liquid investments the CFI has identified to be in default or one which the recovery of investment is not certain. |
| 16 | Total liquid investments | The amount is the difference between Line 14 and Line 15. |
| 17. Financial Investments (Redeemable after 32 days) | | |
| 18 | Shares – secondary and tertiary tier affiliations | This relates to an amount paid for shares which the CFI has purchased, to become a member of a secondary or tertiary affiliation. |
| 19 | Deposits with higher tier co-operative banks | This relates to any longer-term deposit a CFI has placed in a secondary or tertiary co-operative bank. |
| 20 | Commercial bank deposits | This relates to any deposit, with a term exceeding 32 days, placed in a commercial bank. |
| 21 | Bonds and debentures | This relates to bonds and debentures a CFI has invested in, redeemable after 32 days. |

| Line # | Account | Explanation |
|--------------------------------------|--|--|
| | | RSA Financial Co-operatives Retail Savings Bonds are reported during the first 6 months from the date of issuance. |
| 22 | Deposit held with the Agency | This would relate to investments, if any, that the CFI has with the CBDA, which are redeemable after 32 days. |
| 23 | Collective investments | Report any participatory interests in portfolios of collective investment schemes registered by the FSCA. Prior approval for these investments will be required from the PA. |
| 24 | Other financial investments (specify) | This applies to amounts and investments that do not fall in the above categories in Lines 18 to Lines 23 above. |
| 25 | Total financial investments | <u>This amount is the sum of the following:</u> Line 18: Shares – secondary and tertiary tier affiliations Line 19: Deposits with higher tier co-operative banks Line 20: Commercial bank deposits Line 21: Bonds and debentures Line 22: Deposit held with the Agency Line 23: Collective investments Line 24: Other financial instruments |
| 26 | Financial investment provisions | This is the amount raised in respect of provisions, for financial investments the CFI does not expect to recover. |
| 27 | Total financial investments | The amount is the difference between Line 25 and Line 26. |
| 28. Non-Financial Investments | | |
| 29 | Various | Report other non-financial investments not listed on the balance sheet. |
| 30 | Non-financial investment impairment | This is the adjustment made to the asset to bring its value to its recoverable amount. . |
| 31 | Total non-financial investments | The amount is the difference between Line 29 and Line 30. |
| 32 | Total Interest Earning Assets | <u>This amount is the sum of the following:</u> Line 7: Total net loans Line 16: Total liquid investments Line 27: Total financial investments Line 32: Total non-financial investments |
| Non-Interest Earning Assets | | |
| 33. Liquid Assets | | |
| 34 | Cash and cash equivalents | Report the amount held in the safe and on the premises of the CFI, as at the date of return. |
| 35 | Cash at bank/ Current account (cheque) | Report the balance on any non-interest bearing transactional account held by the CFI, as at the date of the return. |

| Line # | Account | Explanation |
|--------------------------------|---|---|
| 36 | Foreign currency (if specifically authorised) | If authorised, report the South African Rand value of the foreign currency held by the CFI, should be translated at spot rate on the reporting date of the return. |
| 37 | Other liquid assets 1 | Report any other non-interest-bearing liquid assets or investments not reported on Line 34 to Line 36 above. |
| 38 | Other liquid assets2 | Report any other non-interest-bearing liquid assets or investments not reported on Line 37 above |
| 39 | Other liquid assets | Report any other non-interest-bearing liquid assets or investments not reported on Line 38 above |
| 40 | Total liquid assets | <u>This amount is the sum of the following:</u> Line 34: Cash and cash equivalents Line 35: Cash at bank/ Current account (cheque) Line 36: Foreign currency Line 37: Other liquid assets1 Line 38: Other liquid assets 2 Line 39: Other liquid assets |
| 41. Accounts Receivable | | |
| 42 | Debtors | This relates to any entity or person that owes the CFI money, which monies have been issued outside the terms of the CFI loan policy. |
| 43 | Interest receivable | This relates to interest due to the CFI, from monies owed by the debtor. |
| 44 | Notes receivable | Not applicable |
| 45 | Payroll deductions receivable | This relates to monies owing by employers of an employee-based CFI, which monies have not yet been received by the CFI |
| 46 | Inter-branch loans receivable | Report inter-branch loans receivable. The head office of the CFI will consolidate all inter-branch loans payable at month end. |
| 47 | Other accounts receivable | Any other receivable not listed above |
| 48 | Receivable loss provision | This is the amount raised in respect of provisions, for accounts receivable which the CFI does not expect to recover. |
| 49 | Total accounts receivable | <u>This amount is the sum of the following:</u> Line 42: Debtors Line 43: Interest receivable Line 44: Notes receivable Line 45: Payroll deductions receivable Line 46: Inter-branch loans receivable Line 47: Other accounts receivable - Less Line 47: Receivable loss provision |
| 50. Fixed Assets | | |
| 51 | Land | This relates to the value of land a CFI owns. |

| Line # | Account | Explanation |
|-------------------------|---|---|
| 52 | Buildings | Report the amount the CFI paid to either build or purchase a building it owns. |
| 53 | Leasehold improvements | Report the cost of alterations, additions or renovations made to property the CFI is renting or leasing. |
| 54 | Furniture, vehicles and equipment | Report the amount the CFI has paid to acquire furniture, vehicles and any office equipment. |
| 55 | Revaluation of fixed assets | Report the amount the CFI has estimated the asset to be worth, over and above its cost, taking into account possibility for devaluation/impairment. |
| 56 | Acc. Depreciation – buildings | Report the accumulated depreciation of buildings, over the years, since the date of acquisition. |
| 57 | Acc. Depreciation – leasehold improvements | Report the accumulated depreciation on leasehold improvements, over the years, since the date of acquisition. |
| 58 | Acc. Depreciation – Furniture, vehicles and equipment | Report the accumulated depreciation on furniture, vehicles and equipment, over the years, since the date of acquisition. |
| 59 | Acc. Depreciation – revaluations | Report the accumulated depreciation on revaluations (reported on line 55), over the years, since the date of revaluation. |
| 60 | Total net fixed assets | <p><u>This amount is the sum of the following:</u></p> <p>Line 51: Land Line 52: Buildings (cost) Line 53: Leasehold improvements Line 54: Furniture, vehicles and equipment Line 55: Revaluation of fixed assets</p> <p>Less:</p> <p>Line 56: Acc. Depreciation – buildings Line 57: Acc. Depreciation – leasehold improvements Line 58: Acc. Depreciation – Furniture, vehicles and equipment Line 59: Acc. Depreciation – revaluations</p> |
| 61. Other Assets | | |
| 62 | Assets in liquidation | Report the assets the CFI has repossessed from members, which are in the process of being sold. |
| 63 | Organisational expenses | Report first time expenses incurred in the initial setting up of the CFI or costs of expansion that will be expensed over time. These expenses are only applicable to newly formed CFIs and approval must be sought from the PA. |
| 64 | Prepaid expenses | Report expenses the CFI has already paid, that were not yet due to be paid. |
| 65 | Other deferred expenses | Report an expense that has been paid by the CFI, but only relates to expenditure for the following financial period. |

| Line # | Account | Explanation |
|------------------------|--|---|
| 66 | Revaluation of other assets | Report the amount the CFI has estimated any other assets are worth, over and above the assets' carrying value |
| 67 | Accumulated amortisation | Report the accumulated amortisation on other assets, over the years, since the date of acquisition. |
| 68 | Total other assets | <u>This amount is the sum of the following:</u> Line 62: Assets in liquidation Line 63: Organisational expenses Line 64: Prepaid expenses Line 65: Other deferred expense Line 66: Revaluation of other assets Line 67: Accumulated amortisation |
| 69 Other Assets | | |
| 70 | Doubtful assets | Report the value of an asset, other than loans, the CFI has identified the recovery thereof as doubtful. |
| 71 | Sundry – assets | Report any other asset that does not fall into the listed categories on the balance sheet |
| 72 | Other problem assets | Report the value of an asset, other than loans, the CFI has identified the recovery thereof as doubtful (that has not been reported on Line 70). |
| 73 | Problem asset provisions | Report any provision raised, in respect of the assets reported on Line 70 and 72. |
| 74 | Total problem assets | <u>This amount is the sum of the following:</u> Line 70: Doubtful assets Line 71: Sundry – assets Line 72: Other problem assets Less: Line 73: Problem asset provisions |
| 75 | Total non-interest earning assets | <u>This amount is the sum of the following:</u> Line 40: Total liquid assets Line 49: Total accounts receivable Line 60: Total net fixed assets Line 68: Total other assets Line 74: Total Problem assets |
| 76 | TOTAL ASSETS | <u>This amount is the sum of the following:</u> Line 32: Total interest earning assets Line 75: Total non-interest earning assets |

Liabilities

| Line # | Account | Explanation |
|-------------------------------------|-----------------|---|
| Interest Bearing Liabilities | | |
| 77. Savings Deposits | | |
| 78 | Regular savings | Report the amount deposited by members into their transactional accounts. |

| Line # | Account | Explanation |
|---|---|---|
| 79 | Fixed deposits > 3m – 5y | Report the amount members have invested in the CFI, for a fixed term, earning interest specified by the CFI. Including terms longer than five years |
| 80 | Youth savings | Report the amount deposited by youth members of the CFI. |
| 81 | Special savings (incl. Xmas/ education) | Report the amount members have invested in the CFI, not falling in the above categories, and as specified by the CFI's savings policy. |
| 82 | Pledged savings | Report the amount the CFI is holding as security, in respect of a loan granted to a member. |
| 83 | Total savings deposits | <u>This amount is the sum of the following:</u> Line 78: Regular savings Line 79: Fixed deposits > 3m – 5y Line 80: Youth savings Line 81: Special savings (incl. Xmas/ education) Line 82: Pledged savings |
| 84. External Credit | | |
| 85 | Higher tier co-operative bank (< or = 1 year) | Report the balance owing in external credit the CFI has received from a higher tiered co-operative bank, which external credit has been granted for a period less than a year. Or the portion of long term credit that is due in the current financial period. |
| 86 | Higher tier co-operative bank (> 1 year) | Report the balance owing in external credit the CFI has received from a higher tiered co-operative bank, which external credit has been granted for a period more than a year. |
| 87 | Commercial banks | Report the balance owing in external credit the CFI has received from a commercial bank. |
| 88 | Development institutions | Report the balance owing in external credit the CFI has received from a development institution. |
| 89 | CBDA | Report the balance owing in external credit the CFI has received from the CBDA. |
| 90 | Total external credit | <u>This amount is the sum of the following:</u> Line 85: Higher tier co-operative bank (< or = 1 year) Line 86: Higher tier co-operative bank (> 1 year) Line 87: Commercial banks Line 88: Development institutions Line 89: CBDA |
| 91 | TOTAL INTEREST BEARING LIABILITIES | <u>This amount is the sum of the following:</u> Line 83: Total savings deposits Line 90: Total external credit |
| Non-Interest Bearing Liabilities | | |
| 92 | Short term accounts payable (<= 30 days) | Report the amount the CFI owes to other parties, not listed in the above line items. |

| Line # | Account | Explanation |
|--------------------------------|---|--|
| 93 | External credit payments (< or = 30 days) | Report the balance owing in external credit the CFI has received, which credit is interest free, and payable on within 30 days. |
| 94 | Expenses accrued (SARS) | Report any amount owing by the CFI to SARS. |
| 95 | Provision (e.g. employee benefit) | Report an expense already reported on the income statement, but not yet paid, i.e. provided for. |
| 96 | Sundry – liabilities | Report any other liability that does not fall into the listed categories on the balance sheet including accounts payable |
| 97 | Other liabilities | Report other current liabilities. |
| 98 | TOTAL NON-INTEREST BEARING LIABILITIES | <u>This amount is the sum of the following:</u> Line 92: Short term accounts payable (<= 30 days) Line 93: External credit payments (< or = 30 days) Line 94: Expenses accrued (SARS) Line 95: Provision (e.g. employee benefit) Line 96: Sundry – liabilities Line 97: Other liabilities |
| 99 | Total Liabilities | <u>This amount is the sum of the following:</u> Line 91: Total interest bearing liabilities Line 99: Total non-interest bearing liabilities |
| Capital | | |
| 100. Share Capital | | |
| 101 | Mandatory shares | Reports the amount of shares members have acquired, in order to become members of the CFI. These shares must be permanent in nature and loss absorbing. |
| 102 | Voluntary shares | Report any supplementary/secondary capital contribution as approved by the PA. |
| 103 | Total members share capital | <u>This amount is the sum of the following:</u> Line 101: Mandatory shares Line 102: Voluntary shares |
| 104. Transitory Capital | | |
| 105 | Asset revaluations | Report the amount the CFI has revalued fixed assets reported on <i>Lines 52 to Line 54</i> for. |
| 106 | Education and social reserves | Report the amount the CFI has set aside, according to its policies, from its annual surplus, for education and social responsibility programs. |
| 107 | Monetary reserves | Not applicable |
| 108 | Other reserves (donations) | Report the total amount of donations received by the CFI, which have been transferred to reserves. |
| 109 | Sundry – capital | Report any other capital not specified. |
| 110 | Other (specify) | Not applicable. |
| 111 | Total transitory capital | <u>This amount is the sum of the following:</u> Line 105: Asset revaluations Line 106: Education and social reserves |

| Line # | Account | Explanation |
|-----------------------------------|--------------------------------------|---|
| | | Line 107: Monetary reserves Line 108: Other reserves (donations) Line 109: Sundry – capital Line 110: Other (specify) |
| 112. Institutional Capital | | |
| 113 | Statutory reserves | Report the accumulated reserves set aside in order for the CFI to meet the regulatory requirements of the PA. |
| 114 | Retained earnings | Report the CFI's retained earnings, reported from the previous financial periods. |
| 115 | Other reserves | Report any other reserves not specified under institutional capital. |
| 116 | YTD net income (loss) | Report the year-to-date income or loss of the CFI, for the current reporting period. |
| 117 | Total institutional capital | <u>This amount is the <i>sum</i> of the following:</u> Line 113: Statutory reserves Line 114: Retained earnings Line 115: Other reserves Line 116: YTD net income (loss) |
| 118 | TOTAL CAPITAL | <u>This amount is the <i>sum</i> of the following:</u> Line 103: Total members share capital Line 111: Total transitory capital Line 117: Total institutional capital |
| 119 | Total Liabilities and Capital | <u>This amount is the <i>sum</i> of the following:</u> Line 99: Total liabilities Line 118: Total capital |