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**GOVERNMENT NOTICE**

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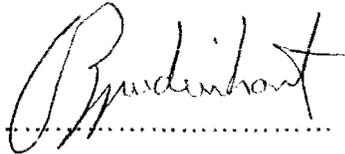
**NATIONAL TREASURY**

No. 5

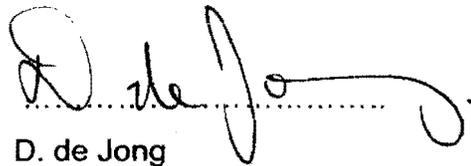
12 January 2010

**CO-OPERATIVE BANKS ACT SUPERVISORS' RULES**

We, André Bezuidenhout and David de Jong, respectively appointed by the South African Reserve Bank and the Co-operative Banks Development Agency as supervisors of co-operative banks, hereby publish in terms of section 46(1) of the Co-operative Banks Act, 2007 (Act No. 40 of 2007), the CO-OPERATIVE BANKS ACT SUPERVISORS' RULES.



A. Bezuidenhout  
Supervisor



D. de Jong  
Supervisor

## **CO-OPERATIVE BANKS ACT SUPERVISORS' RULES**

### **POWERS TO MAKE RULES**

**The respective supervisors appointed by the South African Reserve Bank and the Co-operative Banks Development Agency may, in terms of section 46(1) of the Co-operative Banks Act, 2007 (Act No 40 of 2007), prescribe rules with regard to-**

- “(a) any matter that is required or permitted to be prescribed in terms of this Act;  
and**
- (b) any other matter for the better implementation of this Act or a function or  
power provided for in this Act”.**

**For purposes of co-ordination and consistency, amendments to these rules must be published jointly by the respective supervisors.**

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<b>CBR2</b>	Income statement
<b>CBR3</b>	Report on prudential requirements
<b>CBR4</b>	Report on Board and Staff Related Loans
<b>CBR5</b>	Report of large exposures
<b>CBR6</b>	Liquidity risk – maturity ladder
<b>CBR7</b>	Credit Risk

## CHAPTER 1— GENERAL INFORMATION

### Definitions and Interpretation

1. (1) In these Rules, “the Act” means the Co-operative Banks Act, 2007 (Act No. 40 of 2007), and any word or expression to which a meaning has been assigned in the Act shall have the meaning so assigned to it in the Act, unless the context indicates otherwise.

(2) In these Rules, “Regulations” means the Regulations issued in terms of section 86 of the Act, and any word or expression to which a meaning has been assigned in the Regulations shall have the meaning so assigned to it in the Regulations, unless the context indicates otherwise, and —

“**Board and Staff Related Loans**” means loans granted to employees, officials and directors of the co-operative bank or their direct family members or business associates as defined in its lending policy , whereas direct family member in relation to any person, means —

- (a) a spouse;
- (b) a child, stepchild, parent or stepparent; and
- (c) the spouse of any of the persons mentioned in (b).

“**chief financial officer**” means the most senior person responsible for the financial management and financial reporting of the co-operative bank;

“**Co-operative Regulations**” means the regulations issued under the Co-operatives Act;

“**financial information**” refers to the audited financial statements;

“**international paper size A4**” means paper of size approximately 298 millimetres by 207 millimetres;

“**Official Website**” means the official website of the supervisor appointed by the Agency or the official website of the supervisor appointed by the South African Reserve Bank, as may be applicable in the context of these Rules;

“**Rules**” means the CO-OPERATIVE BANKS ACT SUPERVISORS’ RULES issued by the respective supervisors appointed by the South African Reserve Bank and the Agency.

(3) In the event of an inconsistency between any provision of these Rules and any provision of the Act or the Regulations issued in terms of the Act, the provision of the Act or the Regulations, as the case may be, prevails.

### **Communication and submission of information**

2. (1) All communications to the respective supervisor, and all documents required to be sent to or lodged with the respective supervisor, may be submitted personally, sent by post, or transmitted in an electronic format by electronic means, subject to the provisions of the operational requirements published on the Official Website, setting out the requirements, processes and procedures in respect of such electronic services.

(2) The contact details, banking details, and other essential services, information and forms are available on the Official Website, which information may also be published in another format by the respective supervisors, as deemed necessary.

(3) The forms and returns contained in Schedule 2 and Schedule 3 of these Rules must be used in all cases to which they apply, and must be completed and submitted in accordance with the instructions contained in these Rules and indicated on the forms and returns, as well as in accordance with any applicable guideline or directive issued by the respective supervisors.

(4) The forms and returns may be modified by the relevant supervisor to meet other cases or as circumstances may require, and the amended forms and returns may be published on the Official Website.

(5) The supervisor must notify the co-operative banks in writing of such modifications to the forms and returns.

(6) Hard copies of the forms and returns are obtainable from the respective supervisor, and may be downloaded from the Official Website.

(7) Unless specifically directed otherwise by the respective supervisors, the use of reproductions is permissible, provided that they correspond to the prescribed forms and returns in all respects.

(8) All documents lodged with the respective supervisors must be typed or written in legible characters with deep permanent black ink on strong white paper of international size A4.

(9) The respective supervisors may reject any document which—

(a) is not suitable for purposes of record;

- (b) in the opinion of the relevant supervisor, does not satisfy the operational requirements of the relevant supervisor; or
- (c) does not comply with any of the administrative requirements contained in these Rules.

### **Fees payable and cost relating to submission of additional information**

3. (1) The fees payable to the relevant supervisor are prescribed in Schedule 1.

(2) The relevant supervisor may call for any additional information that is relevant to a specific request, application, form or return as may be necessary, and the cost thereof shall be for the account of the applicant or entity involved, in accordance with Section 50(1)(b) of the Act.

### **Manner of payment**

4. Any amount payable to the respective supervisor must be made in accordance with the requirements published on the Official Website, which may also be published in another format by the respective supervisors, as may be deemed necessary.

## **CHAPTER 2— CO-OPERATIVE BANKS**

### **Registration of primary, secondary or tertiary co-operative bank**

(Act: Sections 5, 6, 41)

5. (1) Only a financial services co-operative that is duly registered as such with the Registrar of Co-operatives in accordance with the Co-operatives Act will be considered for registration as a co-operative bank by the relevant supervisor.

(2) A proposed primary co-operative bank with at least 200 members and that holds deposits of R 1 million up to R 20 million, must lodge an application with the supervisor appointed by the Agency.

(3) A proposed primary co-operative bank with at least 200 members and that holds deposits in excess of R 20 million, a secondary co-operative bank, or a tertiary co-operative bank, must lodge an application with the supervisor appointed by the South African Reserve Bank.

(4) To register as a co-operative bank, the proposed co-operative bank must complete and submit FORM-CBF1, together with all of the documents that are stipulated in that form, to either the

supervisor mentioned in Rule 5(2), or to the supervisor mentioned in Rule 5(3), as may be applicable.

### **Certificate of registration of co-operative bank**

(Act: Section 8 (3))

6. (1) Upon receipt of the application fee, and once the relevant supervisor is satisfied that the applicant qualifies for registration as a co-operative bank, a certificate of registration will be issued with a unique registration number, in the format similar to that as outlined in FORM-CBF6.

(2) Upon receipt of payment of the annual registration fee, the relevant supervisor shall, subject to the provisions of section 11 of the Act, issue a new certificate, reflecting the same registration number, for a further period.

(3) The certificate must at all times be available to members and prospective members and, where possible, be displayed in the main business area of the co-operative bank.

(4) The registration certificate is not valid, unless it bears the original signature of the relevant supervisor and the seal or stamp of the office of the relevant supervisor.

### **Certification of documents submitted to relevant supervisor**

(Act: Sections 19(1), 83)

7. (1) For purposes of certifying the information as correct when submitting documents to the relevant supervisor, the required wording has been incorporated on the forms and returns prescribed in Schedule 2 and Schedule 3, which must be signed by the managing director of a co-operative bank.

(2) CR forms submitted to the Registrar of Co-operatives must also be submitted to the relevant supervisor in accordance with the Section 19(1) of the Act. The managing director must complete FORM-CBF0 and attach it as a cover-sheet when such CR forms are submitted to the relevant supervisor in order to comply with section 83 of the Act.

### **Minutes of General Meeting**

(Act: Section 19(2))

8. (1) A co-operative bank must, within 30 days after a general meeting, submit a copy of the draft minutes to be kept in terms of section 31(1)(a) of the Co-operatives Act to the relevant supervisor, including adopted resolutions, together with the adopted minutes of the previous general meeting.

(2) The co-operative bank must complete FORM-CBF3 when submitting such information to the relevant supervisor.

**Statement by current or proposed director, managing director or executive officer**

(Act: Sections 7(c) and (d), 9(1), 16(2) (b))

9. Individuals who are holding, or who are proposing to hold, the office of a director, managing director or an executive officer of a co-operative bank, must complete and submit FORM-CBF2 to the relevant supervisor.

**Details of directors and officers of co-operative bank**

(Act: Sections 9(1), 16(2) (b), 17(2))

10. (1) FORM-CR2 must be completed and submitted to the relevant supervisor when —

- (a) a new director, managing director or executive officer has been appointed;
- (b) a director, managing director or executive officer has changed his or her address;  
or
- (c) a director, managing director or executive officer has vacated his or her office.

(2) FORM-CR2 must be amended, if necessary, to indicate clearly whether the information relates to a director, managing director, or executive officer.

(3) In the case of sub-rule (1)(a) above, FORM-CBF2 must be completed by the director, managing director or executive officer and be attached to FORM-CR2 when it is submitted to the relevant supervisor.

**Application for conversion of primary savings co-operative bank**

(Act: Section 28(2) (a))

11. (1) A primary savings co-operative bank may apply for conversion to a primary savings and loans co-operative bank.

(2) A primary savings co-operative bank that wishes to convert to a primary savings and loans co-operative bank must complete FORM-CBF7, providing full details of the proposed conversion.

**Application for approval of amalgamation, division of or transfer by co-operative bank**

(Act: Section 29)

12. A co-operative bank that wishes to amalgamate with another co-operative bank and transfer assets, rights, liabilities and obligations to another co-operative bank in accordance with section 57 of the Co-operatives Act, must apply for approval for the amalgamation, division of or transfer by a co-operative bank on FORM-CBF5, providing therewith full details of the proposed scheme of arrangement(s).

**Application for approval to amend constitution**

(Act: Section 13(3)(a))

13. (1) A co-operative bank must receive approval from the relevant supervisor to amend its constitution in terms of Section 18(4)(c) of the Co-operatives Act.

(2) In order to comply with Section 18(4)(c) of the Co-operatives Act, a co-operative bank must first submit the FORM-CR6, under cover of FORM-CBF0, to the supervisor to obtain the necessary approval.

(3) The relevant supervisor will return the FORM-CR6 to the co-operative bank and attach his or her response to the FORM-CR6. If approval has been granted by the relevant supervisor, the co-operative bank must submit the approval from the supervisor, together with the FORM-CR6 to the Registrar of Co-operatives for registration purposes.

(4) An amendment of a constitution of a co-operative bank may only come into operation on the date such amendment is registered by the Registrar of Co-operatives.

**Declaration by Auditor and confirmation of fees payable to auditor**

(Act: Section 18)

14. (1) A co-operative bank and the auditor must complete the required declaration and confirmation of the audit fees payable as indicated on FORM-CBF4.

(2) FORM-CBF4 should be attached to FORM-CR4 when submitting the required information to the Registrar of Co-operatives.

### Manner and periods within which co-operative bank is required to submit forms

(Act: Sections 4(1), 19(1), 45)

15. (1) A co-operative bank must also, when informing, notifying or submitting notices, reports, returns and financial statements to the Registrar of Co-operatives in accordance with the Co-operatives Act, submit the same documents to the relevant supervisor, within the same periods.

(2) Prescribed notices, returns and forms that must be lodged with the Registrar of Co-operatives in terms of the Co-operative Regulations include FORMS-CR2 to CR9.

(3) The FORMS-CR2 to CR9, which are required by the Registrar of Co-operatives, as well as FORMS-CBF0 to CBF7, must be submitted to the relevant supervisor on the following basis, and within the periods indicated, unless an extension has been granted by the relevant supervisor, following a written request from the co-operative bank:

Form number	Submit to relevant supervisor	Description	Period within which form must be submitted to the relevant supervisor
CR2	Yes	Return relating to directors (to be accompanied by FORM-CBF2 when new director/managing director/executive officer has been appointed)	Within 30 days of such changes
CR3	Yes	Notice of addresses and contact particulars of co-operative and changes thereof	Within 15 days of such changes
CR4	Yes	Notice of appointment of auditor and consent to act as auditor, or resignation by auditor and removal of auditor (to be accompanied by FORM-CBF4)	Within 15 days of approval by the annual general meeting
CR5	Yes	Application for reservation of name or translated form or shortened form of name	
CR6	Yes	Special resolution for approval by the relevant supervisor	Within 15 days of passing
CR7	Yes	Lodgement of financial statements	Within 15 days of approval by annual general meeting
CR8	Yes	Application for exemption from full compliance with auditing requirements	
CR9	Yes	Special resolution for voluntary winding up of co-operative	
CBF0	Yes	Certification as correct	
CBF1	Yes	Application for registration of a primary, secondary or tertiary co-operative bank	
CBF2	Yes	Statement by individuals who are holding, or are proposing to hold, the office of a director, managing director or an executive officer of a co-operative bank	With application to register as a co-operative bank or within 15 days of appointment
CBF3	Yes	Declaration in respect of a copy of the draft minutes of the general meeting submitted to the relevant supervisor and adopted minutes of the previous general meeting	Within 30 days of date of general meeting
CBF4	Yes	Declaration by the Auditor and confirmation of audit fees payable	
CBF5	Yes	Application for the approval of the amalgamation, division of or transfer by a co-operative bank	
CBF6	Not applicable	Certificate of registration as a co-operative bank	
CBF7	Yes	Application for conversion of a primary savings co-operative bank to a primary savings and loans co-operative bank	

**Returns**

(Act: Sections 45(c), 46(1), 57(1))

16. (1) All of the prescribed returns shall be based on and be reconcilable with the management accounts as presented to the management and board of the co-operative bank.

(2) In the event of a conflict between any instructions, directives, guidance notes and interpretations relating to the completion of the prescribed returns and the manner in which the management accounts of the co-operative bank concerned are completed, the instructions, directives, guidance notes and interpretations shall prevail, provided that a co-operative bank may obtain the written approval of the relevant supervisor, in respect of any deviation in the manner in which the returns of the co-operative bank concerned are completed.

(3) The same accounting practice applied by a co-operative bank in the compilation of its annual financial statements shall be applied by such co-operative bank in the compilation of the returns, taking into account any exemption from compliance with any requirement of Chapter 7 of the Co-operatives Act that has been granted by the Registrar of Co-operatives with the written concurrence by the relevant supervisor in accordance with Section 55 (1A) of the Co-operatives Act.

(4) Returns must be submitted on a monthly basis to the relevant supervisor.

(5) Notwithstanding the provisions of sub-rule (4), depending on the nature and size of the co-operative bank, the relevant supervisor may exempt a co-operative bank from submitting returns on a monthly basis, but the relevant supervisor may not exempt a co-operative bank from submitting its annual audited financial statements to be lodged with the relevant supervisor under cover of FORM-CBR0.

(6) The relevant supervisor may request additional reports from an auditor or from any other person with appropriate professional skill, designated by the supervisor, on any matter specified in the notice in accordance with Section 50 of the Act.

(7) Facilities may be specified and made available, whereby information and returns may be submitted through electronic means to the relevant supervisor.

(8) Further details regarding the submission of information and returns by electronic means can be obtained from the relevant supervisor, which information may be published on the Official Website of the supervisor.

**Declaration to accompany all returns submitted by co-operative banks**

(Act: Section 19(1))

17. (1) In respect of returns, submitted under cover of FORM-CBR0, the managing director of the co-operative bank must sign such returns, together with the chief financial officer of the co-operative bank, unless specifically directed otherwise by the relevant supervisor.

(2) Should the managing director also be the chief financial officer of the co-operative bank, the chairperson of the co-operative bank should co-sign the monthly returns with the managing director.

**Reporting**

(Act: Section, 19, 21(1), 22)

18. (1) Unless an exemption from compliance with any requirement of Chapter 7 of the Co-operatives Act has been granted by the Registrar of Co-operatives with the written concurrence thereof by the relevant supervisor, in accordance with Section 55 (1A) of the Co-operatives Act, the annual financial statements of a co-operative bank shall be compiled in accordance with Chapter 7 of the Co-operatives Act.

(2) FORM-CR7, and the accompanying documents which are lodged with the Registrar of Co-operatives, must also be lodged with the relevant supervisor in compliance with Section 19(1) of the Act.

(3) A co-operative bank must declare in its annual financial statements the total number and total amount of Board and Staff Related Loans granted during the financial year and confirm that such loans have been granted in accordance with the loan policy of the co-operative bank.

(4) The loan records of the co-operative bank must clearly designate such loan accounts as "Board and Staff Related Loans" for purposes of on-site inspection by the relevant supervisor.

(5) The furnishing of the financial information and returns referred to in these Rules, whether by way of the completion of hard copies of the prescribed forms or by electronic means, shall be done at the intervals as indicated in the table below, unless otherwise directed by the relevant

supervisor, or an exemption to submit any of returns CBR1- CBR7 on a monthly basis has been granted in writing by the relevant supervisor:

Form number	Description	Reporting period
CBR0	Declaration to accompany all returns submitted to the relevant supervisor	Required as a control sheet and for purposes of making the required declaration
CBR1	Balance sheet	Monthly(a)
CBR2	Income statement	Monthly (a)
CBR3	Report on prudential requirements	Monthly (a,b)
CBR4	Report on Board and Staff Related Loans	Monthly (a)
CBR5	Large exposures	Monthly (a)
CBR6	Maturity ladder	Monthly (a)
CBR7	Credit Risk	Monthly (a)
FORM- CR7	Audited financial statements	Annually (c)

The prescribed statements and returns shall be submitted within the periods indicated below, as follows:

- Within 20 business days immediately following on the month-end to which it relates;
- Immediately report **new matters** to the relevant supervisor whenever the co-operative bank is unable to meet or maintain the prudential requirements, providing reasons therefore, and an indication of the manner and period within which the co-operative bank intends to rectify the situation, unless such inability can be remedied within two business days.
- In terms of Section 19(1) of the Act, also submit the financial statements lodged with the Registrar of Co-operatives under cover of FORM-CR7 of the Co-operative Regulations to the relevant supervisor, within 15 days after approval thereof at the General Meeting.

(6) A co-operative bank that is unable to meet or maintain the prudential requirements must immediately report its inability, and the reasons therefore, to the relevant supervisor, unless such inability can be remedied within two business days.

(7) An indication of the manner in which, and the period within which, the co-operative bank intends to rectify the situation must also be provided to the relevant supervisor.

(8) The date on which the matter was reported to the relevant supervisor must be reflected on FORM-CBR3, in the space provided.

**SCHEDULE 1 – FEES PAYABLE**

<b>DESCRIPTION</b>	<b>TARIFF/FEE</b>
Application to register a co-operative bank	R2000
Annual re-registration fee payable 30 days prior to expiry-date of current registration certificate	R1000
Application to convert into a different type of co-operative bank	R2000
Application for the amalgamation of two or more co-operative banks	R2000
Application for approval to amend the constitution of a co-operative bank	R1000
Application for the transfer of assets, rights liabilities and obligations	R2000
Cost relating to access to information.	As published on the Official Website

**SCHEDULE 2 – FORMS**

**Forms CBF0 to CBF7 inclusive, are as follows:**

<b>FORM-CBF0</b> <b>Certification of documents submitted to the relevant supervisor</b> (Act: Section 83)			
I attach the following documents (Indicate with "X")			
DOCUMENT	"X"	REQUIRED ATTACHMENT	"X"
FORM-CR2		Include FORM-CBF2 (when a new director, managing director or executive officer has been appointed).	
FORM-CR3			
FORM-CR4		Include FORM-CBF4	
FORM-CR5			
FORM-CR6		Approval from the relevant supervisor.	
FORM-CR8			
OTHER			

The information contained in the attached documents is, to the best of my knowledge and belief, correct

.....

Managing Director

Date: .....

<p><b>FORM-CBF1</b></p> <p><b>Application for the registration of a proposed primary/secondary/tertiary co-operative bank</b></p> <p>(Act: section 6)</p>			
<p><b>Instructions for completion of form</b></p> <p>a) Write, typewrite or print in legible characters with deep permanent black ink, and lodge one set of the documents (of international size A4) with the relevant supervisor.</p> <p>b) The application form and every page of every document attached must be signed by the chairperson of the proposed co-operative bank (s.6(3))</p> <p>c) An application, which does not comply with the requirements of the Act, the Co-operatives Act, the Regulations, the Co-operative Regulations, these Rules or the notes on this Form, may be rejected.</p> <p>d) Provide an explanation and motivation in respect of any of the required documentation listed below which is not submitted.</p>			
Registered name under the Co-operatives Act: ..... .....			
Registration number under the Co-operatives Act: .....			
Date of end of financial year: .....			
Type of proposed co-operative bank (Mark with an X)			
Primary Savings	Primary Savings and Loans	Secondary	Tertiary
Number of members: ..... Value of deposits held: R.....			
Postal address of the proposed co-operative bank (Act: Section 6(2)(h))		Physical address of the proposed co-operative bank (Act: Section 6(2)(h))	
..... ..... ..... ..... .....		..... ..... ..... ..... .....	
Village/Suburb:		Village/Suburb	
Town/City:		Town/City:	
Province:		Province:	
Postal Code:		Postal Code:	
Name, address and telephone number of <b>auditor</b> :			
Name: .....			
Address: ..... ..... .....			
Telephone number: .....			

Contact information:			
Contact Name	Tel Number	Position held	E-mail Address
		Managing Director	
		Chief Financial Officer	
		Chairperson of the Board	
		Secretary of the Board	
Fax Number			
Website address			
Documents Attached			
The following documents are attached to this application:		Attached (Mark with an X)	Reference to the Act/Rules
1. Certified copy of the registration certificate as a co-operative under the Co-operatives Act			Act: s.6(2)(b)
2. Special resolution to apply to operate as a co-operative bank, and to amend the constitution		FORM-CR6	
3. Two certified copies of the constitution of the proposed co-operative bank which must incorporate all the relevant requirements as outlined in s.14(1), s.15, and s.16 of the Co-operatives Act and s.13 of the Act			Act: s.6(2)(a)
4. Reservation of the full and abbreviated name of the proposed co-operative bank as well as any literal translation thereof ("co-operative bank" or "co-op bank" must be part of the name)		FORM-CR5	Act: s.6(2)(c) Act: s.10
5. Declaration for each individual holding or proposing to hold office as a director/executive officer		FORM(S)-CBF2	Act: s.9
6. Business plan as defined in the Act, including— a) human, financial and operational capacity; b) projected financial statements for three years (based on FORM-CBR1 and FORM-CBR2); c) lending policy, if applicable, and d) savings policy			Act: s. 1 (definition of "business plan") Act: s.6(2)(d) Act: s.6(2)(e) Act: s.6(2)(f) Act: s.7(b)
7. Certified copy of the register of directors setting out— a) the name, address and identity number of each director, including former directors; b) the date on which such directors became or ceased to be directors; and c) the name and address of any other co-operative, company or close corporation where both present and former directors are, or were, directors or members			Act: s.6(2)(g)
8. Certified copy of a register of directors' interests in contracts or undertakings			Act: s.6(2)(g) s.37 of the Co-operatives Act
9. Statement describing the suitability of the premises from which the proposed co-operative bank will operate			Act: s.6(2)(h)
10. Proof that the prescribed application fee has been paid			Act: s.6(2)(i)
11. Statement of compliance with the definition of a "co-operative bank" as set out in the Co-operative Banks Act			Act: s.1
12. Most recent audited financial statements			
13. Notice of appointment of auditor and consent to act as auditor, or resignation by auditor and removal of auditor		FORM-CR4	

14. Declaration by Auditor and confirmation of fees payable	FORM-CBF4	
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<b>Additional information required in respect of secondary and tertiary co-operative banks</b>		
Certified copies of the registration certificates of all the members of the proposed secondary/tertiary co-operative bank, either as a financial services co-operative registered under the Co-operatives Act, or as a co-operative bank registered under the Act		Act: s.6(4)(a)
<p>The information contained in the attached documents is, to the best of my knowledge and belief, correct</p> <p>.....</p> <p>Signature of Chairperson</p> <p>Name: .....</p> <p>Date: .....</p> <p>The information contained in the attached documents is, to the best of my knowledge and belief, correct</p> <p>.....</p> <p>Signature of Managing Director</p> <p>Name: .....</p> <p>Date: .....</p>		
<p><b><i>The relevant supervisor may request any additional information/documents/report by the auditor on aspects relating to the application (Act: s. 50), the cost thereof to be borne by the applicant</i></b></p>		
<p style="text-align: center;"><i>For official use</i></p>		



Qualification	Year obtained	School/Institution
1. Attach as <b>Annexure A</b> , a copy of your <i>curriculum vitae</i> which must include your occupation and employment, including the name of your employer in each case, the nature of the business, the position held and relevant dates.		
2. Attach as <b>Annexure B</b> the following details: the capacity in which you are completing this questionnaire (i.e. as a current or prospective director, executive officer or combination of these). State your full title and describe the particular duties and responsibilities attaching to the position(s) that you hold or will hold. If you are completing this form in the capacity of director, indicate whether, in your position as director, you have or will have executive responsibility for the management of the institution's business.		
3. Are you a former director or executive officer of a co-operative bank or any other bank? If "yes", give particulars:		
		Yes No
4. Are you a director or an executive officer of any other entity? If "yes", give particulars, including whether you will continue in that capacity:		
		Yes No
5. Do you or any direct family member hold an interest in any entity that has a business relationship with the co-operative bank? If "yes", give particulars:		
		Yes No
6. Do you hold or have you ever held or applied for a license or equivalent authorisation to carry on any business activity in the Republic of South Africa or elsewhere? If "yes", attach detail, including whether such application was refused or withdrawn after it was made or any authorisation that was revoked:		
		Yes No
7. Does any institution with which you are or have been associated as a director or executive officer hold, or has it ever held or applied for, a license or equivalent authorisation to carry on any business activity? If "yes", attach particulars, including whether such application was refused, or was withdrawn after it was made or an authorisation was revoked:		
		Yes No
8. Within the previous 10 years, have you been convicted in the Republic or elsewhere of theft, fraud, forgery or uttering a forged document, perjury, an offence under the Prevention and Combating of Corrupt Activities Act, 2004 (Act No. 12 of 2004), an offence under the Financial Intelligence Centre Act, 2001 (Act No. 38 of 2001), or any offence involving dishonesty? If "yes", give particulars of the court by which you were convicted, the offence, the penalty imposed and the date of conviction:		
		Yes No
9. Have you ever been convicted of an offence committed after the Constitution of the Republic of South Africa, 1993, took effect, and been sentenced to imprisonment without the option of a fine? If "yes", give particulars of the court by which you were convicted, the offence, the penalty imposed and the date of conviction:		
		Yes No
10. Have you ever contravened the provisions of any law the object of which is the protection of the public against financial loss? If "yes", give particulars:		
		Yes No
11. Are you a former director or executive officer of a financial services co-operative, co-operative bank or any other bank where your actions contributed to the inability of that co-operative bank or other bank to pay its debts? If "yes", give particulars:		
		Yes No

<p>12. Have you, in the Republic or elsewhere, been censured, disciplined, warned as to future conduct, or made the subject of a court order at the instigation of, any regulatory authority or any professional body to which you belong or belonged, or have you ever held a practicing certificate subject to conditions not normally associated with the holding of such certificate? If "yes", give particulars:</p>	<table border="1"> <tr> <td data-bbox="1173 365 1265 421">Yes</td> <td data-bbox="1265 365 1361 421">No</td> </tr> </table>	Yes	No
Yes	No		
<p>13. Have you, or has any body corporate, partnership or unincorporated institution with which you are, or have been, associated as a director or executive officer been the subject of an investigation, in the Republic or elsewhere, by or at the instigation of a government department or agency, professional association or other regulatory body? If "yes", give particulars:</p>	<table border="1"> <tr> <td data-bbox="1173 530 1265 582">Yes</td> <td data-bbox="1265 530 1361 582">No</td> </tr> </table>	Yes	No
Yes	No		
<p>14. Have you, in the Republic or elsewhere, been dismissed from any office or employment, or subjected to formal disciplinary proceedings in terms of which you were found guilty of any misconduct or transgression by your employer or a professional body to which you belonged? If "yes", give particulars:</p>	<table border="1"> <tr> <td data-bbox="1173 669 1265 721">Yes</td> <td data-bbox="1265 669 1361 721">No</td> </tr> </table>	Yes	No
Yes	No		
<p>15. Have you ever been declared insolvent (either provisionally or finally) by a court in the Republic or elsewhere, or has a bankruptcy petition ever been served on you? If "yes", give particulars:</p>	<table border="1"> <tr> <td data-bbox="1173 779 1265 831">Yes</td> <td data-bbox="1265 779 1361 831">No</td> </tr> </table>	Yes	No
Yes	No		
<p>16. Have you in connection with the formation or management of any body corporate, partnership or unincorporated institution, been adjudged by a court in the Republic or elsewhere, civilly liable for any fraud, misfeasance or other misconduct by you towards such a body or company or towards any members thereof? If "yes", give particulars:</p>	<table border="1"> <tr> <td data-bbox="1173 913 1265 969">Yes</td> <td data-bbox="1265 913 1361 969">No</td> </tr> </table>	Yes	No
Yes	No		
<p>17. Have you ever been convicted (whether in the Republic or elsewhere) of theft, fraud, forgery, perjury or any offence involving dishonesty in connection with the formation or management of a co-operative or other corporate entity? If "yes", give particulars:</p>	<table border="1"> <tr> <td data-bbox="1173 1057 1265 1108">Yes</td> <td data-bbox="1265 1057 1361 1108">No</td> </tr> </table>	Yes	No
Yes	No		
<p>18. Has any body corporate, partnership or unincorporated institution with which you were associated as a director or executive officer, in the Republic or elsewhere, been wound up, made subject to an administration order, otherwise made any compromise or arrangement with its creditors or ceased trading, either while you were associated with it or within one year after you ceased to be associated with it, or has anything analogous to any of these events occurred under the laws of such other jurisdiction? If "yes", give particulars:</p>	<table border="1"> <tr> <td data-bbox="1173 1245 1265 1296">Yes</td> <td data-bbox="1265 1245 1361 1296">No</td> </tr> </table>	Yes	No
Yes	No		
<p>19. Have you been concerned with the management or conduct of the affairs of any institution that, by reason of any matter relating to a time when you were so concerned, has been censured, warned as to future conduct, disciplined or made the subject of a court order at the instigation of any regulatory authority in the Republic or elsewhere? If "yes", give particulars:</p>	<table border="1"> <tr> <td data-bbox="1173 1406 1265 1458">Yes</td> <td data-bbox="1265 1406 1361 1458">No</td> </tr> </table>	Yes	No
Yes	No		
<p>20. Do you, or does any related party of whom you are aware, undertake business with this institution? If "yes", give particulars:</p>	<table border="1"> <tr> <td data-bbox="1173 1516 1265 1568">Yes</td> <td data-bbox="1265 1516 1361 1568">No</td> </tr> </table>	Yes	No
Yes	No		
<p>21. Are you currently, or do you, other than in a professional capacity, expect to be, engaged in any litigation in the Republic or elsewhere? If "yes", give particulars:</p>	<table border="1"> <tr> <td data-bbox="1173 1628 1265 1680">Yes</td> <td data-bbox="1265 1628 1361 1680">No</td> </tr> </table>	Yes	No
Yes	No		
<p>22. Do you have a basic knowledge and understanding of the risks to which co-operative banks are exposed? If "no", please describe how you intend to gain the necessary knowledge and understanding within a period of one year.</p>	<table border="1"> <tr> <td data-bbox="1173 1762 1265 1816">Yes</td> <td data-bbox="1265 1762 1361 1816">No</td> </tr> </table>	Yes	No
Yes	No		

23. Have you acquainted yourself with, and do you understand, the extent of the rights and powers, as well as your responsibilities and duties as contained in section 16 of the Co-operative Banks Act, 2007 (Act No 40 of 2007)? (To be completed only by directors or prospective directors.)

Yes	No
-----	----

24. Have you acquainted yourself with, and do you understand, the extent of your responsibilities and duties as outlined in the Regulation 9 issued in terms of the Co-operative Banks Act, 2007 (Act No 40 of 2007) (To be completed only by directors or prospective directors of the entity)

Yes	No
-----	----

**Declaration**

I.....hereby declare the following:

This statement and attachments consist of .....pages, each signed by me.

I certify that the content of this declaration is true, to the best of my knowledge and belief. I am aware that should it be submitted as evidence and I know that something appears therein that I know to be false or believe not to be true, I may be liable to prosecution.

I undertake that, as long as I continue to be a director or executive officer of the institution, I will notify the relevant supervisor of any material changes to, or affecting the completeness or accuracy of, the information supplied by me as soon as possible, but in no event later than 30 days from the day that the changes come to my attention.

I agree that the relevant supervisor may request any person to assist him or her in assessing if a person is fit and proper to act as a director, managing director or executive officer of a proposed co-operative bank in accordance with section 9(2) of the Act.

I know and understand the content of this declaration.

I am willing to take the prescribed oath and consider the prescribed oath to be binding on my conscience.

Yes
-----

or

I am willing to take the prescribed affirmation and consider the prescribed affirmation to be binding on my conscience.

Yes
-----

.....

**Signature of individual who is holding or is proposing to hold the office of a director or an executive officer of a co-operative bank**

**Commissioner of Oaths:**

I certify that the above statement was taken by me and that the deponent has acknowledged that he/she knows and understands the content of this statement. This statement was sworn to/affirmed before me and the deponent's signature was placed thereon in my presence at.....on this .....day of ..... , 20.....

Detail or stamp

FULL NAMES:

EX OFFICIO:

AREA:

ADDRESS:

**Declaration by chairman of the co-operative bank / proposed co-operative bank**

I, the undersigned, .....being  
chairman of the board of directors of:

.....  
(insert name of co-operative bank / proposed co-operative bank)

confirm that I have carefully studied all information supplied in this statement and, after discussion with the applicant and all other members of the board, and after having taken into account any other information at my disposal or that has come to my attention, am of the opinion that the applicant is fit and proper to take up office in this institution with effect from.....

NAME:.....

SIGNED:.....

DATE:.....

*For official use*

**FORM-CBF3**

(Act: section 19 (2))

**Declaration in respect of a copy of the minutes of the general meeting submitted to the relevant supervisor**

**Confidential: Not available to the public**

Name of co-operative bank:

Registration number:

Date of General Meeting:

**Declaration**

I, the undersigned, hereby declare that a copy of the draft minutes attached is in my opinion a true reflection of the meeting that was held, and that the meeting was conducted in accordance with the provisions of the Co-operatives Act and Co-operative Banks Act. I also enclose the adopted resolutions and adopted minutes of the previous general meeting held.

Signature of Chairperson

Name: .....

Date: .....

The information contained in the attached documents is, to the best of my knowledge and belief, correct

Signature of Managing Director

Name: .....

Date: .....

**Every page of the attached copy of the minutes must be signed or initialled by the chairperson of the co-operative bank.**

*For official use*

**FORM-CBF4**

**Declaration by the auditor and confirmation of fees payable to the auditor**  
(Act: Sections 18, 83)

Name of co-operative bank: .....

**Part A:** (To be completed by the auditor of the co-operative bank)

I, .....,  
auditor of the abovementioned co-operative bank, declare that:

- a) I will provide the relevant supervisor with a copy of any report submitted to the Regulatory Board in terms of section 45 of the Auditing Profession Act, 2005 (Act No. 26 of 2005), that contains a statement referred to in section 45(3)(i)(cc) of that Act.
- b) I will inform the relevant supervisor in writing of any matter relating to the affairs of the co-operative bank of which I become aware in the performance of my functions as auditor of the abovementioned co-operative bank that, in my opinion, may negatively impact on the co-operative bank's ability to continue as a going concern or put deposits held by the abovementioned co-operative bank at risk, contrary to principles of sound management (including risk management).
- c) I am aware that the audit fees receivable are subject to the approval of the Registrar of Co-operatives with the written concurrence of the relevant supervisor in terms of section 50(1)(4A) of the Co-operatives Act, 2005 (Act No. 14 of 2005).
- d) I am aware that all loans granted to employees, officials and directors of the co-operative bank or their direct family members or business associates, as defined in its lending policy, are to be declared in the annual financial statements of the co-operative, in the manner prescribed by the relevant supervisor.

Date:.....

Signature of auditor:.....

Practice number:.....

**Part B:** (To be completed by the co-operative bank for concurrence by the relevant supervisor and approval by the Registrar in terms of Section 50. (4A) of the Co-operatives Act, 2005 (Act No. 14 of 2005)

The fees payable to the abovementioned auditor are as follows (attach additional sheets if necessary):

The information contained herein is, to the best of my knowledge and belief, correct.

.....  
Managing Director

Date: .....

**FORM-CBF5**

**Application for the approval of the amalgamation, division of or transfer by a co-operative bank**

(Act: Section 29(1) )

I, the undersigned, being the Managing Director of .....,  
duly empowered thereto, hereby apply for approval of the proposed amalgamation or division or transfer  
of assets, rights, liabilities and obligations.

I am aware that the requirements of Chapter 8 of the Co-operatives Act, 2005 (Act No. 14 of 2005) must be  
complied with, and attach a fully motivated application herewith, including certified copies of the documents  
called for in Section 57 of the Co-operatives Act.

I am aware of the requirements and provisions of Chapter V of the Act.

The information contained in the attached documents is, to the best of my knowledge and belief, correct.

Evidence of payment of the prescribed fee is enclosed with this application.

.....  
Managing director

Date: .....

*The relevant supervisor may request any additional information/documents/report by the auditor on aspects relating to  
the application, the cost thereof to be borne by the applicant.*

*For official use*

**FORM-CBF6**

**Certificate of registration as a co-operative bank**

(Act: Section 8(3))

Co-operative Banks Act, 2007 (Act No. 40 of 2007)  
Delete parts that are not applicable

Certificate No: .....

I hereby certify that .....

previously known as.....

has, in terms of section 8 of the Co-operative Banks Act, 2007 (Act No. 40 of 2007), been registered as a PRIMARY SAVINGS/ PRIMARY SAVINGS AND LOANS/ SECONDARY/ TERTIARY co-operative bank, and may operate as such until....., subject to any conditions imposed in terms of section 8(2) of the Act, and the provisions relating to suspension or de-registration prescribed in section 11 of the Act.

Issued at .....this.....day of ....., 2.....

.....  
*Signature of the supervisor of Co-operative Banks*

.....  
Name of the relevant supervisor of Co-operative Banks

Seal/ stamp of Office of the relevant supervisor of Co-operative Banks

This certificate is not valid unless it bears the seal/stamp of the relevant supervisor

<b>FORM-CBF7</b>	
<b>Application for the conversion of a primary savings co-operative bank to a primary savings and loan co-operative bank</b>	
(Act: Section 28(1))	
<p>I, the undersigned, being the Managing Director of</p> <p>.....</p> <p>duly empowered thereto, hereby apply for the conversion of primary savings co-operative bank into a savings and loans co-operative bank, with the proposed name</p> <p>.....</p> <p>Upon approval, the relevant supervisor is hereby requested to cancel its registration as a primary savings co-operative bank and to record its conversion.</p> <p>All of the pages of attached documents have been signed by me.</p> <p>The information contained in the attached documents is, to the best of my knowledge and belief, correct</p> <p>Evidence of payment of the prescribed fee is enclosed with this application.</p> <p>.....</p> <p>Managing Director</p> <p>Date:</p>	
<b>Documents to be included</b>	<b>Mark with "X"</b>
Fully motivated report, including— Business plan (including human, financial and operational capacity and products offered); Projected financial statements and cash flow projections for next three years; and Lending policy	
Proposed special resolution	
FORM-CR-5	
Other	
<i>The relevant supervisor may request any additional information/documents/report by auditor on aspects relating to the application, the cost thereof to be borne by the applicant.</i>	
<i>For official use</i>	

**SCHEDULE 3 – RETURNS**

Forms CBR0 to CBR7 inclusive, are as follows:

<p><b>FORM-CBR0</b></p> <p>(Act: Section 83)</p> <p><b>Declaration by Managing Director, Chief Financial Officer or Chairperson in respect of returns submitted</b></p> <p>(Must accompany all returns submitted by co-operative banks)</p>				
Name of co-operative bank:				
Period ended:				
<p>We, the undersigned, hereby declare as follows in respect of each of the statements and returns (identified and rendered in the manner indicated in the space provided for such purposes on page 2 of this form) submitted herewith in respect of the period indicated above:</p> <ul style="list-style-type: none"> <li>a) The information contained in the statements and returns is, to the best of our knowledge and belief, correct.</li> <li>b) The statements and returns have been compiled in accordance with the provisions of the Rules and Regulations relating to co-operative banks and the provisions of the Co-operatives Act, 2005 (Act No. 14 of 2005) and the Co-operative Banks Act, 2007 (Act No. 40 of 2007).</li> <li>c) The statements and returns reflect the management accounts as presented to the management and board of the co-operative bank.</li> </ul>				
<p>The following statement(s) and return(s) are submitted herewith in the format indicated below. The control number refers to a number agreed to with the relevant supervisor.</p>				
Form number	Heading of form	Format of information (circle which is applicable) Hard copy / Electronic	In the event of a query, the relevant supervisor may contact: Name: ..... Tel No: .....	
<b>CBR0</b>	Declaration in respect of returns submitted	..... Number of pages attached	..... Control Number	<i>For official use</i>
<b>CBR1</b>	Balance sheet	..... Number of pages attached	..... Control Number	<i>For official use</i>
<b>CBR2</b>	Income statement	..... Number of pages attached	..... Control Number	<i>For official use</i>
<b>CBR3</b>	Prudential Requirements	..... Number of pages attached	..... Control Number	<i>For official use</i>

<b>CBR4</b>	Board and Staff Related Loans	..... Number of pages attached	..... Control Number	<i>For official use</i>
<b>CBR5</b>	Large exposures	..... Number of pages attached	..... Control Number	<i>For official use</i>
<b>CBR6</b>	Maturity Ladder	..... Number of pages attached	..... Control Number	<i>For official use</i>
<b>CBR7</b>	Credit Risk	..... Number of pages attached	..... Control Number	<i>For official use</i>
<b>CR7</b>	Audited financial statements	..... Number of pages attached	..... Control Number	<i>For official use</i>
..... Name of Managing Director ..... Signature of Managing Director Date: .....				
..... Name of Chief Financial Officer or Chairperson ..... Signature of Chief Financial Officer or Chairperson Date: ..... Contact Number .....				
<i>For official use</i>				

<b>FORM-CBR1</b>	
<b>BALANCE SHEET</b>	
<b>Name of co-operative bank:</b> .....	
<b>As at (ddmmyyy):</b> .....	
<b>1. ASSETS</b>	
<b>2. EARNING ASSETS</b>	
<b>3. Loans to members</b>	
4.	Short term ( $\leq 1$ year)
5.	Medium term (1-3 years)
6.	Long term ( $> 3$ years)
7.	Other special loans
8.	Loan loss allowance
9.	<b>Total net loans (4+5+6+7-8)</b>
<b>10. Liquid investments (redeemable within 32 days)</b>	
11.	Deposit held with CBDA
12.	Secondary co-op bank
13.	Tertiary co-op bank
14.	Commercial bank deposits
15.	Bonds, debentures and collective investment schemes
16.	<b>Total Liquid Investments (11+12+13+14+15)</b>
17.	Liquid investment allowance
18.	<b>Total liquid investments (16-17)</b>
<b>19. Financial investments (redeemable after 32 days)</b>	
20.	Shares – secondary and tertiary tier affiliation
21.	Deposits with higher tier co-operative banks
22.	Commercial bank deposits
23.	Bonds and debentures
24.	Deposit held with the Agency
25.	Collective investments
26.	Other financial instruments (specify)
27.	<b>Total financial investments (20+21+22+23+24+25+26)</b>
28.	Financial investment allowances
29.	<b>Total financial investments (27-28)</b>
<b>30. Non financial investments</b>	
31.	Various
32.	Non financial investment allowance
33.	<b>Total non financial investment (31-32)</b>
34.	<b>TOTAL EARNING ASSETS (9+18+29+33)</b>

<b>35. NON EARNING ASSETS</b>	
<b>36. Liquid Assets</b>	
37.	Cash on hand and equivalents
38.	Cash at bank/Current Account (Checking)
39.	Foreign Currency (If specifically authorised)
40.	Other Liquidity reserves 1
41.	Other Liquidity reserves 2
42.	Other liquid assets
<b>43. Total liquid assets (37+38+39+40+41+42)</b>	
<b>44. Accounts receivable</b>	
45.	Debtors
46.	Interest receivable
47.	Notes receivable
48.	Payroll deductions receivable
49.	Interbranch loans receivable
50.	Other accounts receivable
51.	<b>Receivable loss allowance</b>
<b>52. Total accounts receivable (45+46+47+48+49+50-51)</b>	
<b>53. FIXED ASSETS</b>	
54.	Land
55.	Buildings (cost)
56.	Leasehold improvements
57.	Furniture and equipment
58.	Revaluation of fixed assets
59.	Acc. Depreciation – buildings
60.	Acc. Depreciation – leasehold improvements
61.	Acc. Depreciation – furniture and equipment
62.	Acc. Depreciation – revaluations
<b>63. Total net fixed assets (54+55+56+57+58)-(59+60+61+62)</b>	
<b>64. Other Assets</b>	
65.	Assets in liquidation
66.	Organisational expenses
67.	Prepaid expenses
68.	Other Deferred assets
69.	Revaluation of other assets
70.	Accumulated Amortization
<b>71. Total other Assets (65+66+67+68+69-70)</b>	
<b>72. Problem Assets</b>	
73.	Doubtful assets
74.	Sundry – Assets
75.	Other problem assets
76.	Problem asset allowance
<b>77. Total problem Assets (73+74+75-76)</b>	
<b>78. Total non earning assets (43+52+63+71+77)</b>	
<b>79. TOTAL ASSETS (34+78)</b>	

<b>80. LIABILITIES</b>	
<b>81. INTEREST BEARING LIABILITIES</b>	
<b>82. Savings Deposits</b>	
83.	Regular Savings
84.	Fixed deposits > 1m-5y
85.	Youth savings
86.	Special savings (incl. Xmas/education)
87.	Pledged savings
<b>88. Total Savings Deposits (83+84+85+86+87)</b>	
<b>89. External credit</b>	
90.	Higher tier co-operative bank ( $\leq 1$ Year)
91.	Higher tier co-operative bank (> 1 year)
92.	Commercial Banks
93.	Development institutions
94.	CBDA
<b>95. Total external credit (90+91+92+93+94)</b>	
<b>96. Total interest bearing liabilities (88+95)</b>	
<b>97. NON INTEREST BEARING LIABILITIES</b>	
98.	Short Term Accounts payable ( $\leq 30$ days)
99.	External credit payments ( $\geq 30$ days)
100.	Expenses accrued (SARS)
101.	Provisions (e.g. Employee benefits)
102.	Sundry – liabilities
103.	Other Liabilities
<b>104. Total non interest bearing liabilities (98+99+100+101+102+103)</b>	
<b>105. TOTAL LIABILITIES (96+104)</b>	
<b>106. CAPITAL</b>	
<b>107. Share Capital</b>	
108.	Mandatory Shares
109.	Voluntary Shares
<b>110. Total Members Share Capital (108+109)</b>	
<b>111. Transitory Capital</b>	
112.	Asset Revaluations
113.	Education and social reserves
114.	Monetary reserves
115.	Other Reserves (donations)
116.	Sundry – Capital
117.	Other (specify)
<b>118. Total Transitory Capital (111+112+113+114+115+116+117)</b>	
<b>119. Institutional Capital</b>	
120.	Statutory Reserves
121.	Retained earnings
122.	Other reserves
123.	YTD Net Income (loss)
<b>124. Total Institutional Capital (120+121+122+123)</b>	
<b>125. TOTAL CAPITAL (110+118+124)</b>	
<b>126. TOTAL LIABILITIES AND CAPITAL (105+125)</b>	

<b>FORM-CBR2</b>	
<b>Year To Date Income Statement</b>	
Name of co-operative bank: .....	
For the period (dd/mm/yyyy to dd/mm/yyyy):.....	
<b>200. INCOME FROM LOANS</b>	
201.	Interest income from loans
202.	Delinquent penalty Interest income from loans
203.	Commissions / fees from loans
204.	Insurance premiums for loans
205.	<b>Net loan income (add from 201 to 204)</b>
206.	Income from liquid investments
207.	Income from financial investments
208.	Income from non-financial investments
209.	Fees, commissions income (loan-unrelated)
210.	Income from other sources
211.	<b>Financial Income (add from 205 to 210)</b>
<b>212. COSTS/EXPENSES</b>	
<b>213. FINANCIAL COSTS</b>	
214.	Interest expenses on savings deposits
215.	Insurance premiums on deposits
216.	Financial costs on external credit
217.	Dividend expenses on shares
218.	Insurance premiums for shares
219.	Taxes paid on dividends paid on shares
220.	Financial costs – shares
221.	Other financial costs
222.	<b>Total Financial Costs (add from 214 to 221)</b>
223.	<b>NET FINANCIAL INCOME ( 211 – 222)</b>
<b>224. Operating Expenses</b>	
225.	Personnel
226.	Governance
227.	Marketing
228.	Administration
229.	Auditing
230.	Depreciation
231.	<b>Total Operating Expenses (add 225 to 230)</b>
232.	Provision for Risk Assets
233.	<b>NET INCOME FROM OPERATIONS (223 – 231 – 232)</b>
<b>234. Other income/Expenses</b>	
235.	Income from grants
236.	Previous periods adjustments (Net)
237.	Extraordinary income (Net)

<b>238.</b>	<b>Total Other Income/Expenses ( add 235 to 237)</b>	
<b>239.</b>	<b>Income Tax</b>	
<b>240.</b>	<b>NET INCOME/LOSS (233 + 238 – 239)</b>	
<i>For official use</i>		

<b>FORM-CBR3</b>						
<b>REPORT ON PRUDENTIAL REQUIREMENTS</b>						
Name of co-operative bank: .....						
Total value of deposits held: R..... Number of members: .....						
Reporting Period: .....						
Reference to Regulation	Prudential requirements (see note 1)			Regulatory standard	Date inability reported (See Note 13)	Notes
4(1)(a)(i)	Capital adequacy as % of total assets		%	Min 6%		1
4(1)(i)	Fixed and non earning assets/total assets		%	Max 5%		2
4(1)(ii)	Liquid assets as percentage of deposits		%	Min 10%		3
4(1)(iii)	Deposits held with the Agency or higher tier co-operative bank		%	Min 2.5%		4
4(1)(iv)(ii)	Total loans/total assets*		%	Max 80%		5
3(1)	Total external borrowing/total assets		%	Max 15%		6
4(1)(v)	Loans granted from cash donations as % of deposits*		%	Max 15%		7
<b>Loan loss provisioning</b>						
4(1)(b)(i)	All loans*	R	%	Min 2%		8
4(1)(b)(ii)	Delinquent between 1 to 6 months*	R	%	Min 35%		9
4(1)(b)(iii)	Delinquent between 6 and 12 months*	R	%	Min 50%		10
4(1)(b)(iv)	+ 12 months*	R	%	Min 100%		11
	Accumulated provision for period	R				12
Act: s. 21	Inability to meet prudential requirements				See note 13	
* Only applicable to savings and loans co-operative banks						
Notes 1 – 12	The respective supervisors may issue guidance notes as to the purpose and calculation of the various prudential standards, which must be read in conjunction with the Act, Regulations and these Rules					
Note 13	This return must not be construed in any way as a report to the relevant supervisor regarding its inability to meet the prudential standards as contemplated in section 21(1) of the Act. A co-operative bank that is unable to meet or maintain the prudential requirements must immediately report its inability and the reasons therefore to the relevant supervisor, unless such inability can be remedied within two business days. An indication of the manner in which and the period within which the co-operative bank intends to rectify the situation should also be provided in such a report. The date on which the matter was reported to the relevant supervisor must be reflected in the space provided, if applicable.					



<b>FORM-CBR5 REPORT OF LARGE EXPOSURES (Confidential)</b>					
<b>Name of co-operative bank</b>					
<b>Date:</b>					
<b>Names of 10 members with largest credit facilities</b>	<b>Total value of credit facilities granted to member</b>	<b>Value of security held</b>	<b>Unsecured balance</b>	<b>Total exposure as a % of total assets</b>	<b>As a % of capital</b>
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

<b>Prescribed investments</b>				
<b>Names of institution where investments are held</b>	<b>Types of investments</b>	<b>Total value of investments</b>	<b>As a % of total assets</b>	<b>As a % of capital</b>
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

<b>Names of members with 10 largest deposits (Total deposits)</b>	<b>Current balance</b>	<b>As a % of total assets</b>	<b>As a % of capital</b>
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
<i>For official use</i>			

<b>FORM-CBR6</b>									
<b>LIQUIDITY RISK – MATURITY LADDER</b>									
(Confidential and not available for inspection by the public)									
Name of co-operative bank:									
Month ended....., 2.....									
(All amounts to be rounded off to the nearest R'000)									
	Row no.	Month End Balance Total	0 – 31 days	32 – 60 days	61 – 91 days	92 – 181 days	182 – 365 days	1-3 years	Longer than 3 years
	1.	1	2	3	4	5	6	7	8
<b>Assets</b>	2.								
Cash	3.								
Loans and advances Due	4.								
Investments	5.								
Other	6.								
	7.								
	8.								
	9.								
<b>Total Assets</b>	10.								
<b>Liabilities</b>	11.								
External Borrowings	12.								
Deposits	13.								
Other	14.								
	15.								
	16.								
	17.								
<b>Total Liabilities</b>	18.								
<b>Mismatch (Total assets less total liabilities)</b>	19.								
Indicate how the mismatch in Row 19 will be funded with reference to the specific column									
Column 1									
Column 2									
Column 3									
Column 4									
Column 5									
Column 6									
Column 7									

**FORM-CBR7  
CREDIT RISK**

(Confidential and not available for inspection by the public)

Name of co-operative bank:

.....

Month ended .....

(All amounts to be rounded off to the nearest R'000)

CREDIT RISK	Line no.	Repayable in instalments		Other loans and advances	Total
		Mortgage loans	Instalment sales and leases		
		1	2		
Delinquency amounts					
Indicate when loan policy of Co-operative bank stipulates an amount is delinquent	1	.....months	.....months	.....months	
Gross amount delinquent at beginning of the month	2				
Less: Recovered during the month	3				
Add: Delinquencies that arose during the month	4				
Less: Loan loss provisions	5				
Net amount delinquent at end of the month	6				
Market value of security held	7				
Total (net delinquency net of security held)	8				
Amounts written off during the financial year	9				
Against provisions	10				
Income statement	11				
General debt provision (gross)	12				

*For official use*