

FORM-CBR1
BALANCE SHEET

Name of co-operative bank:

As at (ddmmYYYY):

1.	ASSETS	
2.	EARNING ASSETS	
3.	Loans to members	
4.	Short term (≤ 1 year)	
5.	Medium term (1-3 years)	
6.	Long term (> 3 years)	
7.	Other special loans	
8.	Loan loss allowance	
9.	Total net loans (4+5+6+7-8)	
10.	Liquid investments (redeemable within 32 days)	
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.	Total Liquid Investments (11+12+13+14+15)	
17.	Liquid investment allowance	
18.	Total liquid investments (16-17)	
19.	Financial investments (redeemable after 32 days)	
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.	Total financial investments (20+21+22+23+24+25+26)	
28.	Financial investment allowances	
29.	Total financial investments (27-28)	

30.	Non financial investments	
31.	Various	
32.	Non financial investment allowance	
33.	Total non financial investment (31-32)	
34.	TOTAL EARNING ASSETS (9+18+29+33)	
35.	NON EARNING ASSETS	
36.	Liquid Assets	
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	
43.	Total liquid assets (37+38+39+40+41+42)	
44.	Accounts receivable	
45.	Debtors	
46.	Interest receivable	
47.	Notes receivable	
48.	Payroll deductions receivable	
49.	Interbranch loans receivable	
50.	Other accounts receivable	
51.	Receivable loss allowance	
52.	Total accounts receivable (45+46+47+48+49+50-51)	
53.	FIXED ASSETS	
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	
63.	Total net fixed assets (54+55+56+57+58)-(59+60+61+62)	

64.	Other Assets	
65.	Assets in liquidation	
66.	Organisational expenses	
67.	Prepaid expenses	
68.	Other Deferred assets	
69.	Revaluation of other assets	
70.	Accumulated Amortization	
71.	Total other Assets (65+66+67+68+69-70)	
72.	Problem Assets	
73.	Doubtful assets	
74.	Sundry – Assets	
75.	Other problem assets	
76.	Problem asset allowance	
77.	Total problem Assets (73+74+75-76)	
78.	Total non earning assets (43+52+63+71+77)	
79.	TOTAL ASSETS (34+78)	
80.	LIABILITIES	
81.	INTEREST BEARING LIABILITIES	
82.	Savings Deposits	
83.	Regular Savings	
84.	Fixed deposits > 3m-5y	
85.	Youth savings	
86.	Special savings (incl. Xmas/education)	
87.	Pledged savings	
88.	Total Savings Deposits (83+84+85+86+87)	
89.	External credit	
90.	Higher tier co-operative bank (< or =1 Year)	
91.	Higher tier co-operative bank (>1 year)	
92.	Commercial Banks	
93.	Development institutions	
94.	CBDA	
95.	Total external credit (90+91+92+93+94)	
96.	Total interest bearing liabilities (88+95)	
97.	NON INTEREST BEARING LIABILITIES	
98.	Short Term Accounts payable (<=30 days)	

99.	External credit payments (< or =30 days)	
100.	Expenses accrued (SARS)	
101.	Provisions (e.g. Employee benefits)	
102.	Sundry – liabilities	
103.	Other Liabilities	
104.	Total non interest bearing liabilities (98+99+100+101+102+103)	
105.	TOTAL LIABILITIES (96+104)	
106.	CAPITAL	
107.	Share Capital	
108.	Mandatory Shares	
109.	Voluntary Shares	
110.	Total Members Share Capital (108+109)	
111.	Transitory Capital	
112.	Asset Revaluations	
113.	Education and social reserves	
114.	Monetary reserves	
115.	Other Reserves (donations)	
116.	Sundry – Capital	
117.	Other (specify)	
118.	Total Transitory Capital (111+112+113+114+115+116+117)	
119.	Institutional Capital	
120.	Statutory Reserves	
121.	Retained earnings	
122.	Other reserves	
123.	YTD Net Income (loss)	
124.	Total Institutional Capital (120+121+122+123)	
125.	TOTAL CAPITAL (110+118+124)	
126.	TOTAL LIABILITIES AND CAPITAL (105+125)	
For official use		