

**FORM-CBR1**  
**BALANCE SHEET**

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

**As at (ddmmyyy):** .....

1.	<b>ASSETS</b>	
2.	<b>EARNING ASSETS</b>	
3.	<b>Loans to members</b>	
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.	<b>Total net loans (4+5+6+7-8)</b>	
10.	<b>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>	
19.	<b>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>	

30.	<b>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>	
35.	<b>NON EARNING ASSETS</b>	
36.	<b>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	
43.	<b>Total liquid assets (37+38+39+40+41+42)</b>	
44.	<b>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>	
52.	<b>Total accounts receivable (45+46+47+48+49+50-51)</b>	
53.	<b>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	
63.	<b>Total net fixed assets (54+55+56+57+58)-(59+60+61+62)</b>	

64.	<b>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	
71.	<b>Total other Assets (65+66+67+68+69-70)</b>	
72.	<b>Problem Assets</b>	
73.	Doubtful assets	
74.	Sundry – Assets	
75.	Other problem assets	
76.	Problem asset allowance	
77.	<b>Total problem Assets (73+74+75-76)</b>	
78.	<b>Total non earning assets (43+52+63+71+77)</b>	
79.	<b>TOTAL ASSETS (34+78)</b>	
80.	<b>LIABILITIES</b>	
81.	<b>INTEREST BEARING LIABILITIES</b>	
82.	<b>Savings Deposits</b>	
83.	Regular Savings	
84.	Fixed deposits > 3m-5y	
85.	Youth savings	
86.	Special savings (incl. Xmas/education)	
87.	Pledged savings	
88.	<b>Total Savings Deposits (83+84+85+86+87)</b>	
89.	<b>External credit</b>	
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.	<b>Total external credit (90+91+92+93+94)</b>	
96.	<b>Total interest bearing liabilities (88+95)</b>	
97.	<b>NON INTEREST BEARING LIABILITIES</b>	
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.	<b>Total non interest bearing liabilities (98+99+100+101+102+103)</b>	
105.	<b>TOTAL LIABILITIES (96+104)</b>	
106.	<b>CAPITAL</b>	
107.	<b>Share Capital</b>	
108.	Mandatory Shares	
109.	Voluntary Shares	
110.	<b>Total Members Share Capital (108+109)</b>	
111.	<b>Transitory Capital</b>	
112.	Asset Revaluations	
113.	Education and social reserves	
114.	Monetary reserves	
115.	Other Reserves (donations)	
116.	Sundry – Capital	
117.	Other (specify)	
118.	<b>Total Transitory Capital (111+112+113+114+115+116+117)</b>	
119.	<b>Institutional Capital</b>	
120.	Statutory Reserves	
121.	Retained earnings	
122.	Other reserves	
123.	YTD Net Income (loss)	
124.	<b>Total Institutional Capital (120+121+122+123)</b>	
125.	<b>TOTAL CAPITAL (110+118+124)</b>	
126.	<b>TOTAL LIABILITIES AND CAPITAL (105+125)</b>	
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