

**FORM-CBR3**  
**REPORT ON PRUDENTIAL REQUIREMENTS**

**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)l(i)	Fixed and non earning assets/total assets		% Max 5%		2
4(1)l(ii)	Liquid assets as percentage of deposits		% Min 10%		3
4(1)l(iii)	Deposits held with the Agency or higher tier co-operative bank		% Min 2.5%		4
4(1)l(iv)(ii)	Total loans/total assets*		% Max 80%		5
3(1)	Total external borrowing/total assets		% Max 15%		6
4(1)l(v)	Loans granted from cash donations as % of deposits*		% Max 15%		7

**Loan loss provisioning**

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	%	Min100%		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.
---------	---