



South African Reserve Bank  
Prudential Authority

## **Co-operative Banks Act, 2007 (Act No. 40 of 2007)**

### **Determination of the form and manner of statutory returns submitted by Co-operative Banks to the Prudential Authority**

In terms of the provisions of section 45(c) of the Co-operative Banks Act, 2007 (Act No. 40 of 2007) (Co-operative Banks Act), the Prudential Authority must determine the form, manner and period within which any documentation, information or report is submitted to the Prudential Authority.

Schedule 3 of the Co-operative Banks Act Supervisors' Rules (Supervisors' Rule) prescribes the statutory returns (returns) that must be submitted by co-operative banks to the Prudential Authority. In terms of Rule 2(4) of the Supervisors' Rules, the Prudential Authority may modify the returns to meet other requirements or circumstances. The amended returns may be published on the website of the Prudential Authority.

As a result of the electronic submission of the returns and the creation of a unique identity number for co-operative banks, the Prudential Authority has modified the returns for co-operative banks as set out in Attachment 1.

In terms of section 45(c) of the Co-operative Banks Act and Rule 2(4) of the Supervisors' Rules, the Prudential Authority hereby determines the form and manner of the statutory returns for co-operative banks as published on the webpage of the Prudential Authority at: <http://www.resbank.co.za/Publications/Detail-Item-View/Pages/Publications.aspx?sarbweb=3b6aa07d-92ab-441f-b7bf-bb7dfb1bedb4&sarblast=21b5222e-7125-4e55-bb65-56fd3333371e&sarbitem=8568>

Co-operative banks must complete the modified returns and submit same to the Prudential Authority by secure mail to [PA-Cooperativebanks@resbank.co.za](mailto:PA-Cooperativebanks@resbank.co.za) from 1 April 2020 for the reporting period commencing 1 March 2020.

The Supervisors' Rules pertaining to the submission of the returns are still valid and must be complied with by co-operative banks.

The Prudential Authority will communicate individually with all registered co-operative banks regarding entity-specific arrangements.



**Kuben Naidoo**  
**Deputy Governor and CEO: Prudential Authority**

**Date:** 3 FEBRUARY 2020

Encl: 1

## Schedule of amendments made to co-operative bank returns

Form	Name	Modifications
CBR 0	Declaration in respect of returns submitted to accompany all returns submitted by co-operative banks	<ol style="list-style-type: none"> <li>1. Requirement to capture the unique ID number for each bank.</li> <li>2. Form to be submitted separately.</li> </ol>
CBR1 New CB 100	Balance Sheet	<ol style="list-style-type: none"> <li>1. Change of name of form to CB 100 .</li> <li>2. Requirement to capture the unique ID number for each bank.</li> <li>3. Form to be submitted separately.</li> <li>4. Modified to accommodate electronic submissions and automated calculations.</li> </ol>
CBR2 New CB 200	Income statement	<ol style="list-style-type: none"> <li>1. Change of name of form to CB 200 .</li> <li>2. Requirement to capture the unique ID number for each bank.</li> <li>3. Forms to be submitted separately.</li> <li>4. Modified to accommodate electronic submissions and automated calculations.</li> </ol>
CBR3 New CB 300	Report on prudential requirements	<ol style="list-style-type: none"> <li>1. Change of name of form to CB 300 .</li> <li>2. Requirement to capture the unique ID number for each bank.</li> <li>3. Forms to be submitted separately.</li> <li>4. Modified to accommodate electronic submissions and automated calculations.</li> </ol>
CBR4 New CB 400	Report on Board and Staff Related Loans	<ol style="list-style-type: none"> <li>1. Change of name of form to CB 400 .</li> <li>2. Requirement to capture the unique ID number for each bank.</li> <li>3. Forms to be submitted separately.</li> <li>4. Modified to accommodate electronic submissions and automated calculations.</li> <li>5. An exposure ID must be captured.</li> </ol>

Form	Name	Modifications
CBR5  New CB 510 and CB 520	Report of large exposures	<ol style="list-style-type: none"> <li>1. The form has been split into CB 510 and CB 520 .</li> <li>2. Requirement to capture the unique ID number for each bank.</li> <li>3. Forms to be submitted separately as opposed to in one spreadsheet with different tabs.</li> <li>4. Modified to accommodate electronic submissions and automated calculations.</li> <li>5. An exposure ID must be captured.</li> </ol>
CBR6  New CB 600	Liquidity risk - maturity ladder	<ol style="list-style-type: none"> <li>1. Change of name of form to CB 600 .</li> <li>2. Requirement to capture the unique ID number for each bank.</li> <li>3. Forms to be submitted separately as opposed to in one spreadsheet with different tabs.</li> <li>4. Modified to accommodate electronic submissions and automated calculations.</li> </ol>
CBR7  New CB 700	Credit Risk	<ol style="list-style-type: none"> <li>1. Change of name of form to CB 700 .</li> <li>2. Requirement to capture the unique ID number for each bank.</li> <li>3. Forms to be submitted separately as opposed to in one spreadsheet with different tabs.</li> <li>4. Modified to accommodate electronic submissions and automated calculations.</li> <li>5. An exposure ID must be captured.</li> </ol>