

(Confidential and not available for inspection by the public)

Name of mutual bank _____

Quarter ended (www.rmm-tdi)

Quarterly

Country _____

(All amounts to be rounded off to the nearest R1000)

DIVISION I. CALCULATION OF REQUIRED MINIMUM SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS	Line no.	Risk-weighting categories									
		0%	5%	10%	20%	50%	100%	150%	Impairments	Total	
		1	2	3	4	5	6	7	8	9	
Quarterly average assets per balance sheet, excluding impairments (form DI 100 - item 76) (refer regulation 23(1)(b))	1										
Quarterly average off-balance-sheet activities (form DI 110 - item 11) (refer regulation 23 (1)(b))	2										
Subtotal (total of items 1 and 2)	3										
Reductions i.r.o. transactions guaranteed or secured by pledge of assets or deposits	4										
Reallocation of transactions guaranteed or secured by pledge of assets or deposits	5										
Subtotal after reallocation and deductions (item 4 minus item 5 - column 9 must be equal to zero)	6										
Total (item 3 plus item 6)	7										
Risk weightings	8	0%	5%	10%	20%	50%	100%	150%	Impairments		
Total multiplied by risk weighting	9										
Capital ratio	10										10%
Required minimum share capital and unimpaired reserve funds before phase in	11										
Phase-in percentage i.L.o. regulation 23(4)(b)	12										%
REQUIRED MINIMUM SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS	13										

DIVISION II. CALCULATION OF QUALIFYING AND NON-QUALIFYING ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS AT END OF QUARTER		Line no.	Total 1
Total issued primary share capital and unimpaired reserve funds (total of items 15 and 18).....	14		
Issued primary share capital (total of items 16 and 17)	15		
- Ordinary shares	16		
- Non-redeemable non-cumulative preference shares	17		
Primary unimpaired reserve funds ^(a) (total of items 19 to 22).....	18		
- Share premium	19		
- Accumulated profits	20		
- Surplus on realization of capital assets	21		
- Other general or special reserves (total of items 23 to 27).....	22		
(Specify).....	23		
.....	24		
.....	25		
.....	26		
.....	27		
Total issued secondary share capital and reserve funds (total of items 29 and 32).....	28		
Issued secondary share capital (total of items 30 and 31).....	29		
- Cumulative preference shares	30		
- Debt instruments issued I.L.O. regulation 23(5)	31		
Secondary unimpaired reserve funds ^(a) (total of items 33 to 35).....	32		
- Fifty per cent of revaluation surpluses	33		
- General debt provisions	34		
- Undisclosed reserves ^(a)	35		
Qualifying issued secondary share capital and secondary unimpaired reserve funds (may not exceed item 14 above)	36		
Total qualifying issued share capital and unimpaired reserve funds (total of items 14 and 36).....	37		
Less: Impairments I.L.O. section 48(5) of the Act (brought forward from line item 7, col 8).....	38		
NET QUALIFYING ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS	39		
Non-qualifying issued share capital and reserves (item 28 less item 36 plus fifty per cent of revaluation surpluses)	40		
DIVISION III. CALCULATION OF EXCESS/(DEFICIENCY) IN ISSUED SHARE CAPITAL AND UNIMPAIRED RESERVE FUNDS			
Net qualifying issued share capital and unimpaired reserve funds (item 39 of Division II)	41		
Required issued share capital and unimpaired reserve funds calculated in last preceding return (item 13 of Division I).....	42		
Excess/(deficiency) (item 41 less item 42).....	43		
DIVISION IV. CAPITAL ADEQUACY: RISK-ASSET RATIO			
(Amount reported in line item 39 of Division II, divided by the amount reported in column 9 of line item 9 in Division I, expressed as a percentage to two decimal places).....	44		%
DIVISION V. UNREALISED PROFIT/(LOSS) ON INVESTMENT PORTFOLIO (Market value less book value)			
(Form DI 420, item 8 minus item 7, column 7).....	45		

(a) Not to include any balance on the income statement not yet transferred to a reserve by formal resolution by the board of directors.