# Regulatory return for Pensions Dashboard Service (PDS) firms

## PDS FIRMS - PRUDENTIAL - HALF-YEARLY RETURN

### Completion guidance

Part One, Part Two and Part Three must be completed.

Memos (1) and (2) must be completed, where applicable, by all pensions dashboard service firms subject to the Pensions Dashboards: Conduct of Business sourcebook (PDCOB).

Monetary answers must be given in Sterling.

### PART ONE: FINANCIAL STATEMENT INFORMATION

#### SECTION A: BALANCE SHEET

(as at end date of reporting period)

| **Row** | **Item** | **Column A** | **Column B** | **Column C** |
| --- | --- | --- | --- | --- |
|   | **FIXED ASSETS** |  |   |   |
| **1** | Intangible assets |   |   |   |
| **2** | Tangible assets |   |   |   |
| **3** | Investments |   |   |   |
| **4** | TOTAL FIXED ASSETS |  |   |  |
|   | **CURRENT ASSETS** |   |   |   |
| **5** | Stocks (or inventories) |   |   |   |
| **6** | Debtors (see Memo (1)) |   |   |   |
| **7** | Investments held as current assets (see Memo (2)) |   |   |   |
| **8** | Cash at bank and in hand |   |   |   |
| **9** | Other assets |   |   |   |
| **10** | TOTAL CURRENT ASSETS |   |   |   |
|  | **CURRENT LIABILITIES** (amounts falling due within one year) |   |   |   |
| **11** | Bank loans and overdrafts |   |   |   |
| **12** | Other liabilities falling due within one year |   |   |   |
| **13** | TOTAL CURRENT LIABILITIES |   |   |   |
| **14** | **Net current assets** |   |   |   |
| **15** | **Total assets less current liabilities** |   |   |   |
| **16** | **Other liabilities falling due after more than one year** |   |   |   |
| **17** | **Provisions for liabilities and charges** |   |   |   |
| **18** | **Net assets** |   |   |   |
| **19** | **Guarantees provided by firm** |   |   |   |
|  | **CAPITAL AND RESERVES**Capital account (incorporated businesses excluding limited liability partnerships) |   |   |   |
| **20** | Ordinary share capital |   |   |   |
| **21** | Preference share capital |   |   |   |
| **22** | Share premium account |   |   |   |
| **23** | Profit and loss account (retained earnings) |   |   |   |
| **24** | Other reserves  |   |   |   |
| **25** | TOTAL CAPITAL AND RESERVES |   |   |   |
|  | Capital account (unincorporated businesses and limited liability partnerships) |  |  |  |
| **26** | Sole trader / Partners' capital account / Members' capital |   |   |   |
| **27** | Other reserves |   |   |   |
| **28** | TOTAL CAPITAL AND RESERVES |   |   |   |
|  | **Memo (1)**  |   |   |   |
| **29** | Total amount falling due within one year from directors, fellow group undertakings or undertakings in which the firm has a participating interest where included in debtors. |   |   |   |
|  | **Memo (2)** |   |   |   |
| **30** | Value of shares in group undertakings where such investments are held as current assets. |   |   |   |

#### SECTION B: PROFIT AND LOSS ACCOUNT

(for the period corresponding to the reporting period)

| **Row** | **Item** | **Column A** | **Column B** | **Column C** |
| --- | --- | --- | --- | --- |
|   | **REVENUE** (Income accrued during the reporting period) |  |   |   |
| **31** | Revenue from all regulated qualifying pensions dashboard services activities |   |   |   |
| **32** | Revenue from all FCA regulated activities (including regulated qualifying pensions dashboard services activities) |   |   |   |
| **33** | Revenue from all non-FCA regulated activities |   |   |   |
| **34** | TOTAL REVENUE |   |   |   |
|  | **EXPENDITURE** (Expenditure incurred during the reporting period) |   |   |   |
| **35** | TOTAL EXPENDITURE |   |   |   |
| **36** | Profit/(Loss) on ordinary activities before taxation |   |   |   |
| **37** | Profit/(Loss) on extraordinary activities before taxation |   |   |   |
| **38** | Taxation |   |   |   |
| **39** | Profit/(Loss) for the period before dividends and appropriations |   |   |   |
| **40** | Dividends and other appropriations |   |   |   |
| **41** | Retained profit |   |   |   |
|  | Annual report and accounts |   |   |   |
| **42** | Date of most recent annual report and accounts |   | dd/mm/yyyy |   |
| **43** | Please provide an attachment or the link to the publication of your most recent annual report and accounts |   |  https:// |   |

### PART TWO: SUPPLEMENTARY INFORMATION

#### SECTION C: AUDITED ACCOUNTS

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Row** | **Item** | **Column A** | **Column B** | **Column C** |
| **44** | If your firm is incorporated, does your firm qualify for the Companies House small firms exemption from having its accounts audited? |   |  Yes / No  |   |
| **45** | If the firm is required to submit audited accounts, please report the date on which your accounts were last audited  |   | dd/mm/yyyy |   |

### PART THREE: REGULATORY CAPITAL

#### SECTION D: CORE CAPITAL RESOURCES REQUIREMENT

(as at the firm’s most recent accounting reference date)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Row** | **Item** | **Column A** | **Column B** | **Column C** |
| **46** | Base requirement |   | 40000 |   |
| **47** | **CORE CAPITAL RESOURCES REQUIREMENT** (as at the firm’s most recent accounting reference date) |   |   |   |

#### SECTION E: CAPITAL RESOURCES

(as at the firm’s end date of the reporting period)

| **Row** | **Item** | **Column A** | **Column B** | **Column C** |
| --- | --- | --- | --- | --- |
|  | Incorporated businesses excluding limited liability partnerships |   |   |   |
| **48** | Share capital |   |   |   |
| **49** | Reserves |   |   |   |
| **50** | Interim net profits |   |   |   |
| **51** | Revaluation reserves |   |   |   |
| **52** | Eligible subordinated loans |   |   |   |
| **53** | **less** investments in own shares |   |   |   |
| **54** | **less** intangible assets |   |   |   |
| **55** | **less** interim net losses |   |   |   |
| **56** | **TOTAL CAPITAL RESOURCES** (as at the firm’s end date of the reporting period) |   |   |   |
|  | Unincorporated businesses and limited liability partnerships |   |   |   |
| **57** | Capital of a sole trader or partnership |   |   |   |
| **58** | Eligible subordinated loans |   |   |   |
| **59** | Personal assets not needed to meet non-business liabilities |   |   |   |
| **60** | **less** intangible assets |   |   |   |
| **61** | **less** interim net losses |   |   |   |
| **62** | **less** excess of drawings over profits for a sole trader or partnership |   |   |   |
| **63** | **TOTAL CAPITAL RESOURCES** (as at the firm’s end date of the reporting period) |   |   |   |

#### SECTION F: CAPITAL ADEQUACY POSITION

(as at the firm’s end date of the reporting period)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **64** | **CAPITAL RESOURCES SURPLUS/(DEFICIT)** (as at the firm’s end date of the reporting period) |  |   |   |