



(for FSA use only)

Quarterly return (CQ)

for credit unions

FSA Handbook Reference: SUP 16 Ann 14(1)R
January 2012

Please read the notes before completing this return

Name of *credit union*

FSA firm reference number

Reporting date

The Financial Services Authority
25 The North Colonnade
Canary Wharf
London E14 5HS
United Kingdom
Telephone +44 (0) 20 7066 1000
Website <http://www.fsa.gov.uk>

Registered as a Limited Company in England and Wales No 1920623. Registered Office as above

Membership and complaints contact

1 Membership

a Number of members at the end of the quarter

b Number of juvenile depositors at the end of the quarter

2 Complainants contact point

a Have there been any changes to the single contact point for complainants at the *credit union*.

YES NO

If YES, please give details:

b Full name of contact

c Contact address

Postcode

d Daytime contact phone number

Signature

Please note: Knowingly or recklessly giving the *FSA* information, which is false or misleading in a material particular, may be a criminal offence (sections 398 and 400 of the Financial Services and Markets Act 2000). *SUP* 15.6.1R and *SUP* 15.6.4R require an authorised person to take reasonable steps to ensure the accuracy and completeness of information given to the *FSA* and to notify the *FSA* immediately if materially inaccurate information has been provided. *SUP* 16.3.11R requires an authorised person to submit reports containing all the information required. *APER* 4.4.6E provides that, where an approved person is responsible for reporting matters to the *FSA*, failure to inform the *FSA* of materially significant information of which he is aware is a breach of Statement of Principle 4. Contravention of these requirements may lead to disciplinary sanctions or other enforcement action by the *FSA*. It should not be assumed that information is known to the *FSA* merely because it is in the public domain or has previously been disclosed to the *FSA* or another regulatory body. If there is any doubt about the relevance of information, it should be included.

The signatory must be an *approved person*.

I confirm that the information in this form is accurate and complete to the best of my knowledge and belief and that I have read the Notes to this form.

As an *approved person*, I also verify that the Supervisory (Internal Auditing) Committee has carried out a bank reconciliation, as part of their internal audit during the quarter, which is independent of the *bank reconciliation* carried out by the treasury team each month.

3 Name of member
of the committee of management

Signature

Date

Daytime phone number

Assets and liabilities

| | | |
|------------------------------------|-----------|-------|
| Share capital | £ | |
| Total shares | _____ | 1A |
| Loans to members | | |
| Total loans to members | _____ | 1B |
| Bad debts written off | (_____) | 1C |
| Interest receivable | _____ | 1D |
| Total net liabilities | _____ | 1E |
| Provision for doubtful debt | | |
| Specific | _____ | 1F |
| General | _____ | 1G |
| Credit union liabilities | | |
| Borrowings from credit unions | _____ | 2A |
| Authorised overdrafts | _____ | 2B |
| Committed facilities received | _____ | 2C |
| Other borrowings | _____ | 2D |
| Total borrowings | _____ | 2E |
| Borrowings as % of total shares | % | 2F |
| Income and expenditure | | |
| Total income | _____ | 3A |
| Total expenditure | _____ | 3B |
| Total assets | _____ | 4A |
| Total liabilities | _____ | 4B |
| Credit union capital | | |
| Audited reserves | | |
| | General | _____ |
| | Other | _____ |
| Interim net profit/(loss) | | _____ |
| Subordinated debt | | _____ |
| Total capital | | _____ |

Arrears analysis

| | <i>Number</i> | <i>Net liabilities</i> | |
|-----------------------|---------------|------------------------|----|
| 3 months to 12 months | _____ | _____ | 6A |
| Over 12 months | _____ | _____ | 6B |
| Total | _____ | _____ | 6C |

Liquidity ratio

| | | £ | |
|-----------------------------|---|---------|----|
| Liquid assets | Cash and bank balance | _____ | 7A |
| | Investments (realisable within 8 days) | _____ | 7B |
| | Unused committed facilities | _____ | 7C |
| | Unused overdrafts | _____ | 7D |
| | Total liquid assets | _____ | 7E |
| Relevant liabilities | Unattached shares | _____ | 7F |
| | Liabilities (with an original/ remaining maturity of less than 3 months) | | |
| | Authorised overdrafts | _____ | 7G |
| | Other liabilities / borrowings | _____ | 7H |
| | Total relevant liabilities | _____ | 7J |
| | Liquidity ratio | _____ % | 7K |

Large exposures

| | | | |
|------------------------|--|---------|----|
| Large exposures | Largest net exposure | _____ | 8A |
| | As % of capital | _____ % | 8B |
| | Aggregate total of large net exposures | _____ | 8C |
| | As % of capital | _____ % | 8D |

Large version 1 and version 2 credit unions

| | | | |
|------------------------------------|---|---------|----|
| Risk adjusted capital ratio | Total capital | _____ | 9A |
| | Net provision or 1% of total assets whichever is the lower | _____ | 9B |
| | Total risk adjusted capital | _____ | 9C |
| | Total assets | _____ | 9D |
| | Risk adjusted capital ratio | _____ % | 9E |

SUPPLEMENTARY ANALYSIS OF THE QUARTERLY RETURN

The Supplementary Analysis of the Quarterly Return should be completed as part of the Quarterly Return by credit unions in Great Britain where they meet one or more of the following conditions at the end of the quarter:

- the credit union has issued interest-bearing shares under section 7A of the Credit Unions Act 1979 (the Act);
- the credit union has issued deferred shares in accordance with section 31A of the Act; or
- the credit union has admitted corporate members under section 5A of the Act.

Interest-bearing shares

Interest-bearing shares

| | £ | |
|------------------------------------|-------|-----|
| Total shares | | 10A |
| <i>(transferred from 1A on CQ)</i> | _____ | |
| Interest-bearing shares | | 10B |
| | _____ | |
| Dividend-bearing shares | | 10C |
| | _____ | |

Deferred shares

Deferred shares

| | | |
|------------------------------------|-------|-----|
| Total shares | | 11A |
| <i>(transferred from 1A on CQ)</i> | _____ | |
| Non-deferred shares | | 11B |
| | _____ | |
| Deferred shares | | 11C |
| | _____ | |

Reserves - total

| | | |
|---|-------|-----|
| Audited reserves – General | | 12A |
| <i>(transferred from 5A on CQ)</i> | _____ | |
| Audited reserves - Other | | 12B |
| <i>(transferred from 5B on CQ)</i> | _____ | |
| Revaluation reserve – non-capital element | | 12C |
| | _____ | |
| Deferred share reserves | | 12D |
| | _____ | |

| | | |
|----------|-------|-----|
| Reserves | _____ | 12E |
| | _____ | |

Reserves - percentage

| | | |
|------------------------------------|-------|-----|
| Total assets | _____ | 12F |
| <i>(transferred from 4A on CQ)</i> | | |

| | | |
|-------------------------------|-------|-----|
| Reserves as % of total assets | _____ | 12G |
|-------------------------------|-------|-----|

Corporate membership

Corporate members

| | | |
|---|-------|-----|
| Number of members at the end of the quarter | _____ | 13A |
| <i>(transferred from 1a on CQ)</i> | | |

| | | |
|-------------|-------|-----|
| Individuals | _____ | 13B |
|-------------|-------|-----|

| | | |
|------------------|-------|-----|
| Bodies corporate | _____ | 13C |
|------------------|-------|-----|

| | | |
|--------------|-------|-----|
| Partnerships | _____ | 13D |
|--------------|-------|-----|

| | | |
|-----------------------------|-------|-----|
| Unincorporated associations | _____ | 13E |
|-----------------------------|-------|-----|

Corporate non-deferred shares

| | | |
|-------------------------------------|-------|-----|
| Non-deferred shares | _____ | 14A |
| <i>(transferred from 11B above)</i> | | |

| | | |
|--------------------------------|-------|-----|
| Individual non-deferred shares | _____ | 14B |
|--------------------------------|-------|-----|

| | | |
|------------------------------------|-------|-----|
| Body corporate non-deferred shares | _____ | 14C |
|------------------------------------|-------|-----|

| | | |
|---------------------------------|-------|-----|
| Partnership non-deferred shares | _____ | 14D |
|---------------------------------|-------|-----|

| | | |
|--|-------|-----|
| Unincorporated association non-deferred shares | _____ | 14E |
|--|-------|-----|

Corporate deferred shares

| | | |
|-------------------------------------|-------|-----|
| Deferred shares | _____ | 15A |
| <i>(transferred from 11C above)</i> | | |

| | | |
|----------------------------|-------|-----|
| Individual deferred shares | _____ | 15B |
|----------------------------|-------|-----|

| | | |
|--------------------------------|-------|-----|
| Body corporate deferred shares | _____ | 15C |
|--------------------------------|-------|-----|

| | | |
|-----------------------------|-------|-----|
| Partnership deferred shares | _____ | 15D |
|-----------------------------|-------|-----|

| | | |
|--------------------------------|-------|-----|
| Unincorporated deferred shares | _____ | 15E |
|--------------------------------|-------|-----|

Corporate loans

| | | |
|------------------------------------|-------|-----|
| Total loans to members | | 16A |
| | <hr/> | |
| <i>(transferred from 1B on CQ)</i> | | |
| Individual loans | | 16B |
| | <hr/> | |
| Body corporate loans | | 16C |
| | <hr/> | |
| Partnership loans | | 16D |
| | <hr/> | |
| Unincorporated association loans | | 16E |
| | <hr/> | |