

**FSA064 Small electronic money institution return**

**Section 1: Capital Adequacy**

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*(\*\*Full completion of Section 1 of this return is only required if the actual or, where applicable, projected figure for 'average outstanding electronic money' in respect of the relevant period is equal to or exceeds €500,000. If the figure is below this threshold the capital requirement does not apply and figures for fields A3 and A4 only should be entered.\*\*)*

Currency	<input type="text"/>	Please select £ or €
Currency units	<input type="text" value="Thousands"/>	

**PART ONE: CAPITAL REQUIREMENT**

1	Initial capital requirement	<input type="text"/>	<i>2% of average outstanding electronic money figure (A4)</i>
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*Own funds requirement*

2	Total own funds	<input type="text"/>
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3	Electronic money outstandings at period end	<input type="text"/>
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4	Average outstanding electronic money at the end of each calendar day over preceding 6 months	<input type="text"/>
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5	Own funds requirement	<input type="text"/>	<i>2% of average outstanding electronic money figure (A4)</i>
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6	Total capital requirement (higher of initial capital and own funds requirements)	<input type="text"/>
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**Part Two: TOTAL CAPITAL RESOURCES**

7	Paid up capital	<input type="text"/>
8	Reserves	<input type="text"/>
9	Retained profit/loss	<input type="text"/>
10	Revaluation reserves	<input type="text"/>

11	Eligible general or collective provisions	
12	Eligible securities and instruments	
13	Cumulative preference shares (other than fixed term)	
14	Eligible members' commitments	
15	Eligible borrowers' commitments	
16	Eligible fixed term cumulative preference shares and subordinated loans	
17	Total resources	
	Deductions	
18	Own shares at book value	
19	Intangible assets	
20	Material losses	
21	Deductible holdings of shares	
22	Deductible participations	
23	Deductible instruments	
24	Total deductions	
25	Total capital resources	
26	Period end £/€exchange rate used	
27	Total capital resources (Euro equivalent)	
28	Total capital requirement (in Euro)	
29	Capital surplus/deficit (in Euro)	

## Section 2: Method of safeguarding of client assets

	A	B	C
<i>Mark 'X' in all appropriate boxes in columns A &amp; B</i>	Electronic money	Unrelated payment services	Name of institution/custodian/insurer
1	Placed in a separate account with an authorised credit institution		
2	Invested in approved secure low-risk liquid assets held in a separate account with an authorised custodian		
3	Covered by an insurance policy with		

	an authorised insurer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Covered by a guarantee from an authorised insurer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Covered by a guarantee from an authorised credit institution	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Section 3: Supplementary Information

		Yes/No	Explanation if No
1	Has the firm continued to meet the condition for registration that average outstanding electronic money generated by the firm's total business activities must not exceed €5,000,000 throughout the reporting period?	<input type="checkbox"/>	<input type="checkbox"/>
2	Has the firm continued to meet the condition for registration that the rolling monthly average of the total amount of any unrelated payment transactions (over any period of 12 months) must not exceed €3,000,000 throughout the reporting period?	<input type="checkbox"/>	<input type="checkbox"/>
3	If the actual or, where applicable, projected figure for 'average outstanding electronic money' in respect of the relevant period is equal to or greater than €500,000, has the firm's own funds been equal to or greater than its own funds requirement (2% of their average outstanding electronic money) throughout the reporting period? <i>Answer N/A if the average amount of outstanding electronic money is below €500,000.</i>	<input type="checkbox"/>	<input type="checkbox"/>
4	Have all funds received from customers been immediately segregated and safeguarded throughout the reporting period?	<input type="checkbox"/>	<input type="checkbox"/>

5 Please report the number of electronic money accounts open with the firm at the end of the reporting period.

6 Please report the number of agents the firm was responsible for at the end of the reporting period.


**Audited Accounts**

7 If your firm is incorporated, does it qualify for the Companies House small firms exemption from having its accounts audited? *Please answer 'yes' or 'no'.*

8 If your firm is required to submit audited accounts, please report the date on which your accounts were last audited. *Please enter date*

9 Is your firm a 'hybrid' firm conducting other non-regulated business with an obligation to submit separate accounts for its electronic money and payment services business? *Please answer 'yes' or 'no'.*

10 If you have answered 'yes' to 7 above, please enter the date these accounts were last submitted to us. *Please enter date*
