



BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY



Quarterly return (CQ)

for credit unions

Handbook Reference: SUP 16 Ann 14(1)R

January 2012

Please read the notes before completing this return

Name of *credit union*

Firm reference number

Reporting date

Regulatory Data Group
Statistics and Regulatory Data Division
(HO5 A-B)
Bank of England
Threadneedle Street
London
EC2R 8AH
creditunionreporting@bankofengland.co.uk

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 *PRA* 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 *PRA* and to notify the *PRA* 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 *PRA*, failure to inform the *PRA* 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 *PRA*. It should not be assumed that information is known to the *PRA* merely because it is in the public domain or has previously been disclosed to the *PRA* 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 no. & email address

Liquidity ratio

		£	
Liquid assets	Cash and bank balances	_____	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

A *credit union* should complete the relevant sections of the supplementary analysis of the quarterly return (CQ) for *credit unions* if any of the following conditions apply:

- the *Great Britain credit union* has issued interest-bearing shares under section 7A of the Credit Unions Act 1979 (the Act);
- the *Great Britain credit union* has issued *deferred shares* in accordance with section 31A of the Act;
- the *Great Britain credit union* has admitted corporate members under section 5A of the Act; or
- the *credit union* has revaluation reserves from the upward valuation of property fixed assets.

Interest-bearing shares

Interest-bearing shares

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

Deferred shares

Deferred shares

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

Corporate membership

Corporate members

Number of members at the end of the quarter <i>(transferred from 1A on CQ)</i>	_____	12A
Individuals	_____	12B
Bodies corporate	_____	12C
Partnerships	_____	12D
Unincorporated associations	_____	12E

Corporate non-deferred shares

Non-deferred shares <i>(transferred from 11B above)</i>	_____	13A
Individual non-deferred shares	_____	13B
Body corporate non-deferred shares	_____	13C
Partnership non-deferred shares	_____	13D
Unincorporated association non-deferred shares	_____	13E

Corporate deferred shares

Deferred shares	_____	14A
<i>(transferred from 11C above)</i>		
Individual deferred shares	_____	14B
Body corporate deferred shares	_____	14C
Partnership deferred shares	_____	14D
Unincorporated deferred shares	_____	14E

Corporate loans

Total loans to members	_____	15A
<i>(transferred from 1B on CQ)</i>		
Individual loans	_____	15B
Body corporate loans	_____	15C
Partnership loans	_____	15D
Unincorporated association loans	_____	15E

Reserves and capital – adjusted for deferred share and revaluation reserves

Re-valued total assets

Total assets	_____	16A
<i>(transferred from 4A on CQ)</i>		
Revaluation amount	_____	16B
Re-valued total assets	_____	16C

Adjusted reserves - total

Audited reserves – General	_____	17A
<i>(transferred from 5A on CQ)</i>		
Audited reserves – Other	_____	17B
<i>(transferred from 5B on CQ)</i>		
Revaluation reserves	_____	17C
Deferred share reserves	_____	17D
Adjusted reserves	_____	17E

Adjusted reserves - percentage

Adjusted reserves as % of re-valued total assets	_____	18A
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Revaluation reserves – CREDS capital element

Total capital	_____	19A
<i>(transferred from 5E on CQ)</i>		
Deferred share reserves	_____	19B
Total capital and deferred share reserves	_____	19C
1/3 of (Total capital and deferred share reserves)	_____	19D
Revaluation reserves	_____	19E
Revaluation reserves – CREDS capital element	_____	19F

Adjusted capital - total

Total capital and deferred share reserves	20A
<i>(transferred from 19C above)</i>	
Revaluation reserve – CREDS capital element	20B
<i>(transferred from 19F above)</i>	
Adjusted capital	20C

Adjusted capital - percentage

Adjusted capital as % of re-valued total assets	21A
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NOTE: A *credit union* should use the figures for re-valued total assets and adjusted capital when reporting large exposures and risk-adjusted capital-to-assets in the main body of the CQ. Further guidance is provided in the Notes on completing the CQ.