



Quarterly return (CQ) for credit unions

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 |
|--|-------|-----|

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 |
|---|-----|

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.