

Quarterly return (CQ) for credit unions

Effective from January 2017

Reporting entity name	
Firm Reference Number (FRN)	
Reporting period	

Income:	Interest from members' loans		J2
	Bank/investments income		J3
	Grants		J6
	Donations		J7
	Insurance commission		J8
	Other (item)		J11
	Other income (amount) (DO NOT MAP)		J12
	Total income (DO NOT MAP)		J13

Expenditure:	Admin expenses		K1
	Management expenses		K4
	Bad debt provision		K5
	Bad debt write off		K6
	Interest expenditure		K15
	Other (item)		K16
	Other (amount) (DO NOT MAP)		K17
	Total expenditure (DO NOT MAP)		K18

Large exposures:	Largest net liability (DO NOT MAP)		N1
	As % of capital (DO NOT MAP)		N2
	Aggregate total of large net exposures (DO NOT MAP)		N3
	As % of capital (DO NOT MAP)		N4

Surplus funds and liquidity:	Total liquid assets (DO NOT MAP)		P1
	Unattached shares (DO NOT MAP)		P2
	Liabilities (less than 3 months)		P3
	Authorised overdraft (DO NOT MAP)		P4
	Total relevant liabilities (DO NOT MAP)		P5
	Liquidity ratio (DO NOT MAP)		P6
	Liquid assets: cash (DO NOT MAP)		P7
	Liquid assets: Unused committed facilities		P8

Provider P9	Value P10	Amount recoverable within 8 days P11	Term P12

To populate P9, P10 and P11 above please use 'Nominal maintenance' and enter P9 in the middle box adjacent to the caption 'Quarterly return cell references' for each 'Bank' nominal code. This will ensure that all bank accounts and their balances at quarter-end will be listed. You will have to manually enter the details in cells under P12 after the quarterly return is completed by Curtains since the system has no knowledge of the terms of these bank accounts / investments. *If, on review of the completed return, the values stated in cells under P11 are found to be inaccurate, when changing these values manually DO NOT FORGET to also amend the value in the cell adjacent to P1* (The value that appears in the cell adjacent to P1 must reflect the sum of the values in cells adjacent to P7 and P8 plus the sum of the values in cells under P11). Changing the value of the cell adjacent to P1 requires the manual calculation of 'Liquidity ratio', therefore the contents of the cell adjacent to P6 must be altered to contain the value of the cell adjacent to P1 divided by the value of the cell adjacent to P5.