

Aggregate Quarterly Statistics for the credit union sector based on validated CQ

These statistics are based on **unaudited figures**, and can therefore not be relied upon as giving an accurate snapshot of the sector at any given time
Due to updates to previously submitted data and / or improved submission records these statistics may not concur with earlier versions

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(with the exception of membership and arrears analysis numbers all figures are rounded to the nearest £'000)

For period to:		30-Sep-08	30-Jun-08	31-Mar-08	31-Dec-07	30-Sep-07	30-Jun-07	31-Mar-07	31-Dec-06
How many returns are statistics based upon?		477	484	491	491	502	507	514	521
Membership									
Number of members at the end of the quarter		652,163	655,134	643,303	624,482	607,477	607,587	594,565	576,545
Number of juvenile depositors at the end of the quarter		95,067	96,694	95,569	91,379	89,307	89,813	86,979	84,017
Share capital									
		£	£	£	£	£	£	£	£
Total shares	1A	478,499	474,724	470,503	464,774	449,356	460,177	424,114	436,187
Loans to members									
Total loans to members	1B	455,159	428,752	416,799	420,193	393,132	392,339	371,672	379,921
Bad debts written off	1C	4,800	3,158	2,715	1,429	2,592	1,449	1,375	920
Interest receivable	1D	18,914	14,658	13,638	12,530	15,013	14,070	13,636	11,449
Total net liabilities	1E	276,043	274,322	263,555	268,043	253,768	243,983	231,913	234,235
Provision for doubtful debt									
Specific	1F	9,695	10,981	10,948	10,366	8,490	8,277	8,518	7,203
General	1G	4,982	5,523	5,306	5,453	4,885	5,232	4,531	4,350
Credit union liabilities									
Borrowings from credit unions	2A	992	901	1,032	1,583	1,229	1,649	949	1,517
Authorised overdrafts	2B	138	313	186	172	180	200	161	241
Committed facilities received	2C	24	61	93	135	62	53	19	78
Other borrowings	2D	1,121	1,134	999	1,012	730	626	1,019	867
Total borrowings	2E	2,275	2,409	2,310	2,901	2,201	2,529	2,147	2,703
Income and expenditure									
Total income	3A	63,339	47,422	31,070	16,114	57,869	41,278	26,932	14,199
Total expenditure	3B	50,024	37,025	24,347	12,693	45,739	31,669	21,013	11,110
Total assets	4A	592,531	586,330	576,781	561,496	559,506	538,633	531,876	520,950
Total liabilities	4B	586,771	583,565	570,903	557,767	550,307	536,446	527,876	569,937

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For period to:		30-Sep-08	30-Jun-08	31-Mar-08	31-Dec-07	30-Sep-07	30-Jun-07	31-Mar-07	31-Dec-06
How many returns are statistics based upon?		477	484	491	491	502	507	514	521
Credit union capital									
		£	£	£	£	£	£	£	£
	<i>Audited reserves</i>								
General	5A	54,758	52,136	50,100	49,898	46,785	46,057	45,697	44,266
Other	5B	7,893	8,073	8,985	8,200	7,415	5,853	5,885	6,652
Interim net profit/(loss)	5C	13,315	10,396	6,723	3,422	12,131	9,609	5,918	3,089
Subordinated debt	5D	2,370	2,287	2,383	2,175	1,801	1,271	1,066	715
Total capital	5E	78,336	72,892	68,191	63,694	68,132	62,790	58,566	54,721
Arrears analysis									
		<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>
3 months to 12 months	6A	14,973	16,567	16,838	15,435	13,553	13,122	11,955	11,048
Over 12 months	6B	6,973	8,054	7,648	7,267	6,143	6,660	6,081	5,610
Total	6C	21,946	24,621	24,486	22,702	19,696	19,782	18,036	16,658
		<i>Net liabilities</i>	<i>Net liabilities</i>	<i>Net liabilities</i>	<i>Net liabilities</i>	<i>Net liabilities</i>	<i>Net liabilities</i>	<i>Net liabilities</i>	<i>Net liabilities</i>
3 months to 12 months	6A	11,888	12,609	12,020	10,956	9,738	9,928	9,148	8,557
Over 12 months	6B	5,306	6,216	6,018	5,651	4,710	5,136	4,810	4,427
Total	6C	17,194	18,826	18,038	16,608	14,448	15,065	13,958	12,984
Liquid assets									
Cash and bank balance	7A	102,765	100,658	109,563	90,450	95,457	95,362	99,285	85,793
Investments (realisable within 8 days)	7B	36,027	37,506	41,194	37,494	42,505	42,871	41,666	40,298
Unused committed facilities	7C	163	53	146	50	104	60	44	66
Unused overdrafts	7D	4,847	4,838	3,369	4,416	3,213	1,022	1,037	1,107
Total liquid assets	7E	143,801	143,055	154,273	132,409	141,279	139,315	142,032	127,263
Relevant liabilities									
Unattached shares	7F	331,645	328,223	322,500	303,480	307,651	304,084	300,062	288,386
<i>Liabilities (with an original/ remaining maturity of less than 3 months)</i>									
Authorised overdrafts	7G	175	254	71	49	123	179	135	287
Other liabilities / borrowings	7H	2,867	2,489	2,694	2,937	3,373	3,534	3,417	3,663
Total relevant liabilities	7J	334,687	330,966	325,264	306,466	311,147	307,796	303,614	292,336
Liquidity ratio	7K	42.97%	43.22%	47.43%	43.21%	45.41%	45.26%	46.78%	43.53%