STATUTORY INSTRUMENTS

1964 No. 1475

BUILDING SOCIETIES

The Building Societies (Accounts and Annual Return etc.) Regulations 1964

Made - - - -	14*th September* 1964
Laid before Parliament	23*rd September* 1964
Coming into Operation	20*th December* 1964

The Chief Registrar of Friendly Societies, with the consent of the Treasury, pursuant to the powers conferred upon him by sections 78(2), 88(3) and 91(2) of the Building Societies Act 1962(**a**), and to all other powers enabling him in that behalf, hereby makes the following Regulations:—

1.—(1) These Regulations may be cited as the Building Societies (Accounts and Annual Return etc.) Regulations 1964, and shall come into operation on 20th December 1964.

(2) The Interpretation Act 1889(**b**) shall apply to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

2. The Revenue and Appropriation Account and Balance Sheet of a building society shall contain the particulars and be in the form set out in Part I of the Schedule hereto, except that any heading contained therein may be omitted if the entries in respect of such heading would be " Nil ".

3. There shall be included against every heading in—

(*a*) the Revenue and Appropriation Account, the corresponding amounts for the immediately preceding financial year ; and

(*b*) the Balance Sheet, the corresponding amounts at the end of the immediately preceding financial year.

4. The annual return required to be made by a building society under section 88(1) of the Building Societies Act 1962 shall contain the information and be in the form set out in Part II of the Schedule hereto.

5. The annual return and every statement or report annexed thereto shall be made on sheets of paper of the size 13 inches by 8 inches.

(a) 10 & 11 Eliz. 2. c. 37. (b) 52 & 53 Vict. c. 63.

6. Where appropriate, the word "Nil" shall be inserted against any heading contained in any Schedule to the annual return, or against the whole of any such Schedule, as the case may require.

7. There shall, if it is not otherwise shown, be stated by way of note to the Revenue and Appropriation Account of a building society, and to the Revenue and Appropriation Account contained in the annual return, every material respect in which any items shown therein are affected

(*a*) by transactions of an exceptional or non-recurrent nature ; or

(*b*) by any change in the basis of accounting.

8. The following matters shall be stated by way of note to the Balance Sheet of a building society, and to the Balance Sheet contained in the annual return, or in a statement or report annexed thereto respectively, if not otherwise shown—

(*a*) particulars of any moneys owing by the society in respect of deposits, loans and overdrafts which are wholly or partially secured ;

(*b*) the general nature of any contingent liability not provided for, and, where practicable, the estimated amount of that contingent liability, if it is material ;

(*c*) where practicable, the aggregate amount, or estimated amount, if it is material, of contracts for capital expenditure, so far as not provided for ;

(*d*) where the amounts of the separate reserves or provisions as compared with the amounts at the end of the immediately preceding financial year show any increases or decreases, the sources from which the increases have been derived and how the amounts of any decreases have been applied ;

(*e*) the method of arriving at the amount at which any office premises are shown ;

(*f*) the basis on which any item of income tax has been computed.

9. The expression "Expenses" where it occurs in the heading "Directors' Fees and Expenses" contained in the Revenue and Appropriation Account of a building society and in the Revenue and Appropriation Account contained in the annual return, includes, in relation to a director, any sum paid by way of expenses allowance and the estimated money value of any other benefits received by him otherwise than in cash in so far as those sums and benefits are charged to United Kingdom income tax, and any contribution paid in respect of him, as a director, under any pension scheme.

10. The auditors of a building society shall not be required to deal in their report on any annual return with the following matters contained therein:—

(*a*) the information contained in the annual return up to and excluding the Shares Account ;

(*b*) the information contained in—

(i) Schedule No. 1 ;

(ii) Schedule No. 3 ;

(iii) Section " B " and Section " C " of Schedule No. 4.

11. The Building Societies (Accounts) Regulations 1962(a) and the Building Societies (Annual Return etc.) Regulations 1962(b) are hereby revoked.

Dated 14th September 1964.

S. D. Musson,
Chief Registrar of Friendly Societies.

We consent to these Regulations.

Dated 14th September 1964.

John Peel,
Martin McLaren,
Two of the Lords Commissioners of Her Majesty's Treasury.

(a) S.I. 1962/2042 (1962 III, p. 2438). (b) S.I. 1962/2043 (1962 III, p. 2443).

SCHEDULE

PART I

ANNUAL ACCOUNTS

.....Building Society

Register No.....B

Registered Chief Office.....

Revenue and Appropriation Account for the year ended.....

	£		£
Management Expenses:—		Interest on Mortgages	
Directors' Fees and Expenses		Other amounts paid by Borrowers as consideration for Advances	
Remuneration and Travelling Expenses of Staff and Auditors		Interest and Dividends from Investments	
Office Accommodation and Expenses		Bank Interest	
Advertising		Rents and other income from letting Office Premises ...	
Commission and Agency Fees		Valuation Fees and Expenses	
Contributions under arrangements for meeting losses by investors		Other Fees and Fines	
Other Expenses:—		Commission (Insurance, etc.) ...	
.....		Other Income:—	
.....		.....	
Total Management Expenses ...		.....	
Valuation Fees and Expenses payable to Directors, Manager or Secretary		.....	
Other Valuation Fees and Expenses		.....	
Interest on Deposits and Loans (not from Bank)		.....	
Interest on Loans and Overdrafts from Bank			
Losses on Mortgages			
Depreciation:— (£)			
Office Premises ...			
Other Assets ...			
Other Expenditure:—			
.....			
.....			
Income Tax (including assessment(s) under Case I of Schedule 'D' for year(s) 19...../19..... The assessment is based on the accounts of the current/preceding year)			
Profits Tax for period ended.....			
.....			
Interest, Dividend and Bonus to Shareholders for period ended			
Proposed Interest, Dividend and Bonus to Shareholders for period ended			
Balance carried down			
		Balance brought down ...	
		Balance brought forward from last year	
Other Debits and Appropriations:—		Other Credits and Appropriations:—	
.....		.....	
.....		.....	
.....		.....	
.....		.....	
.....		.....	
Balance carried forward ...			

Balance Sheet as at.....

	£		£
Due to Investing Shareholders ...		Balance due or outstanding on Mortgages:—	
Advances from H.M. Government		From bodies corporate ...	
Deposits and Loans (not from Bank)		From persons other than bodies corporate where total indebtedness exceeds £7,000	
Loans and Overdrafts from Bank		Others	
Other Liabilities:—		Total	
£		Less provision for anticipated losses on Mortgages	
Income Tax ...		Mortgage Assets	
Profits Tax for period ended		Investments:—	
.....		£	
.....		Quoted	
.....		Final redemption date in not more than 5 years	
Proposed Interest, Dividend and Bonus for period ended.....		Others	
Provisions:—		(Market Value £.....) ...	
.....		Unquoted	
.....		Repayable in not more than 6 months ...	
Amount set aside for future Taxation		Repayable in more than 6 months ...	
Special Reserves:—		Interest Accrued	
.....Reserve		Total Investments ...	
.....Reserve		Cash on Deposit and Current Accounts at Banks	
General Reserve and Balance carried forward:—		Cash in Hand	
£		Office Premises	
General Reserve		Other Assets:—	
Balance carried forward ...		.....	
		.....	
		.....	
		.....	
		.....	
		Balance (Loss) carried forward	

Signature of Director.....

Signature of Director.....

Signature of Manager or Secretary.....

PART II

To be submitted in duplicate

BUILDING SOCIETIES ACT 1962

ANNUAL RETURN FOR YEAR ENDED.....

Name of Society.....Building Society
Register Number.....B
Registered Chief Office.....
Total Membership of Society at end of year.....
Number of Investing Shareholders at end of year.....
Number of Borrowers at end of year.....
Number of Creditors for Deposits and Loans at end of year.....

NAMES AND ADDRESSES OF DIRECTORS, ETC., AT THE DATE UP TO WHICH THE ANNUAL RETURN IS MADE

	Name	Address
Directors or Committee of Management	.....	.....
	.....	.....
	.....	.....
	.....	.....
	.....	.....
	.....	.....
	.....	.....
	.....	.....
	.....	.....
	.....	.....
	.....	.....
	.....	.....
	.....	.....
	.....	.....
	.....	.....
Manager	.....	.....
Secretary	.....	.....

Names of Banks in which society's funds were held on current and deposit accounts at date of the balance sheet:

.....
.....
.....
.....
.....
.....
.....

1. SHARES ACCOUNT

	£		£
Withdrawals (including £..... Interest, Dividend and Bonus paid out)		Subscriptions	
		Interest, Dividend and Bonus ...	
Other Debits:—		Other Credits:—	
.....		.....	
.....		.....	
.....		.....	
Due to Shareholders at end of year		Due to Shareholders at beginning of year	
Shares £		Shares £	
Interest £		Interest £	

2(*a*). H.M. GOVERNMENT ADVANCES ACCOUNT

	£		£
Repayments, including Interest		Advances received	
.....		Interest on Advances	
.....		.....	
.....		.....	
Due to H.M. Government at end of year		Due to H.M. Government at beginning of year	

2(*b*). OTHER DEPOSITS AND LOANS ACCOUNT

	£		£
Withdrawals (including £..... Interest paid out)		Receipts from Depositors ...	
Other Debits:—		Interest on Deposits	
.....		Other Credits:—	
.....		.....	
.....		.....	
Due to Creditors for Deposits and Loans (excluding banks) at end of year		Due to Creditors for Deposits and Loans (excluding banks) at beginning of year	
Loans from Bank repaid, including Interest (or reduction in Overdrafts)		Loans from Bank (or increase in Overdrafts)	
		Interest on Bank Loans ...	
Due to Bank on Loans and Overdrafts at end of year		Due to Bank on Loans and Overdrafts at beginning of year ...	

3. Mortgages Account

	£		£
Advanced on Mortgages (classified in Schedule No. 3) ...		Repayments of Advances and Interest	
Interest		Insurance Premiums	
Insurance Premiums		Losses on Mortgages	
Other Debits:—		Other Credits:—	
.....		.....	
.....		.....	
.....		.....	
.....		.....	
.....		.....	
Due on Mortgages at beginning of year		Due on Mortgages at end of year	

4. Investments Account

	£		£
Investments made (classified in Schedule No. 6, Section "A"):-		Investments realised (classified in Schedule No. 6, Section "B"):—	
£		£	
Quoted ...		Quoted ...	
Unquoted ...		Unquoted ...	
Profits on realisation of Investments		Losses on realisation of Investments	
Interest and Dividends		Depreciation of Investments ...	
		Interest and Dividends received (gross)	
Book Value of Investments and Interest Accrued at beginning of year		Book Value of Investments and Interest Accrued at end of year	

5. Revenue and Appropriation Account

	£		£
Management Expenses:—		Interest on Mortgages	
Directors' Fees and Expenses		Other amounts paid by Borrowers as consideration for Advances	
Remuneration and Travelling Expenses of Staff and Auditors		Interest and Dividends from Investments	
Office Accommodation and Expenses		Bank Interest	
Advertising		Rents and other income from letting Office Premises ...	
Commission and Agency Fees		Valuation Fees and Expenses	
Contributions under arrangements for meeting losses by investors		Other Fees and Fines	
Other Expenses:—		Commission (Insurance, etc.) ...	
.....		Other Income:—	
.....		.....	
Total Management Expenses ...		.....	
Valuation Fees and Expenses payable to Directors, Manager or Secretary		.....	
Other Valuation Fees and Expenses		.....	
Interest on Deposits and Loans (not from Bank)		.....	
Interest on Loans and Overdrafts from Bank			
Losses on Mortgages			
Depreciation:— (£)			
Office Premises ...			
Other Assets ...			
Other Expenditure:—			
.....			
.....			
Income Tax (including assessment(s) under Case I of Schedule 'D' for year(s)19...../19..... The assessment is based on the accounts of the current/preceding year)			
Profits Tax for period ended.....			
.....			
Interest, Dividend and Bonus to Shareholders for period ended			
Proposed Interest, Dividend and Bonus to Shareholders for period ended			
Balance carried down			
		Balance brought down ...	
		Balance brought forward from last year	
Other Debits and Appropriations:—		Other Credits and Appropriations:—	
.....		.....	
.....		.....	
.....		.....	
.....		.....	
.....		.....	
Balance carried forward ...			

6. Balance Sheet as at.....

	£		£
Due to Investing Shareholders (classified in Schedule No. 2, Section "A") (*as per A/c. No.* 1)		Balance due or outstanding on Mortgages (classified in Schedule No. 7) (*as per A/c. No.* 3):—	
Advances from H.M. Government (*as per A/c. No.* 2(*a*)) ...		From bodies corporate ...	
Deposits and Loans, not from Bank, (classified in Schedule No. 2, Section "B") (*as per A/c. No.* 2(*b*))		From persons other than bodies corporate where total indebtedness exceeds £7,000	
Loans and Overdrafts from Bank (*as per A/c. No.* 2(*b*))		Others	
Other Liabilities:—		Total	
£		*Less* provision for anticipated losses on Mortgages	
Income Tax ...		Mortgage Assets	
Profits Tax for period ended ...		Investments (classified in Schedule No. 8) (*as per A/c. No.* 4):—	
.....		£	
.....		Quoted:—	
.....		Final redemption date in not more than 5 years	
.....		Others	
Proposed Interest, Dividend and Bonus for period ended		(market value £.....) ...	
Provisions:—		Unquoted:—	
.....		Repayable in not more than 6 months ...	
.....		Repayable in more than 6 months ...	
Amount set aside for future taxation		Interest Accrued	
Special Reserves:—		Total Investments ...	
.....Reserve		Cash on Deposit and Current Accounts at Banks	
.....Reserve		Cash in Hand	
General Reserve and Balance carried forward:—		Office Premises	
£		Other Assets:—	
General Reserve		.....	
Balance carried forward (*as per A/c. No.* 5)		.....	
		.....	
		.....	
		.....	
		Balance (Loss) carried forward (*as per A/c. No.* 5)	

SCHEDULE No. 1

SECTION "A"

The normal interest rates of the society for shares, deposits and mortgages, in categories, classified according to the various rates:—

	As at the end of the financial year	Changes made during the year
Shares:—		
.....		
.....		
.....		
.....		
.....		
.....		
.....		
Deposits:—		
.....		
.....		
.....		
.....		
.....		
Mortgages:—		
.....		
.....		
.....		
.....		
.....		
.....		
.....		

The maximum interest rate charged on any mortgage during the financial year was:—

Particulars of any charges made to borrowers as consideration for advances in addition to the normal interest charges:—

SECTION "B"

Advanced on Mortgages during the financial year			
Initial mortgage term of 26 years or more	Initial mortgage term 5 years or more but less than 26 years	Initial mortgage term less than 5 years	Total
£	£	£	£

SCHEDULE No. 2

SECTION "A"

Classification of amount due to Investing Shareholders as at end of financial year:—

	£
(*a*) Classes of Shares:—	
.....	
.....	
.....	
.....	
.....	
.....	
.....	
.....	
(*b*) Interest not credited to Share Capital	
Total	

SECTION "B"

Classification according to notice required of amount due to Creditors for Deposits and Loans (not from Bank) as at end of financial year:—

	£
.....	
.....	
.....	
.....	
.....	
.....	
.....	
Total	

SECTION "C"

Particulars of holdings exceeding £5,000:—

	Number of holdings	Total
		£
Shares		
Deposits and Loans (excluding advances from H.M. Government)		

SCHEDULE No. 3

Analysis of amounts advanced on mortgage during the financial year

1	Advances other than to Housing Societies to which Section 8 of the Housing Act 1964 applies						Advances to Housing Societies to which Section 8 of the Housing Act 1964 applies	Total
	Type of property on which advance is secured and, to the best of the Society's knowledge and belief, its intended use							
	Dwellings (including sites for such dwellings and buildings under construction)				Business and Other Properties			
	Wholly to be occupied by borrower	Partly to be occupied by borrower	Wholly to be let by borrower	Under construction and to be put up for sale by borrower	Including some dwelling accommodation to be occupied by borrower	Other		
	2	3	4	5	6	7	8	9
*New Mortgages:—	£	£	£	£	£	£	£	£
On ..... Mortgages where advance agreed to will not exceed £3,000 ...								
(*a*) to bodies corporate								
(*b*) to persons								
On ..... Mortgages where advance agreed to will exceed £3,000 but will not exceed £5,000								
(*a*) to bodies corporate								
(*b*) to persons								
On ..... Mortgages where advance agreed to will exceed £5,000 but will not exceed £7,000								
(*a*) to bodies corporate								
(*b*) to persons								
On ..... Mortgages where advance agreed to will exceed £7,000 but will not exceed £10,000								
(*a*) to bodies corporate								
(*b*) to persons								
On ..... Mortgages where advance agreed to will exceed £10,000 but will not exceed £25,000								
(*a*) to bodies corporate								
(*b*) to persons								
On ..... Mortgages where advance agreed to will exceed £25,000								
(*a*) to bodies corporate								
(*b*) to persons								
Instalment Mortgages:—								
Second or subsequent advances on ..... Mortgages where the first advance was made before commencement of the financial year ...								
†Existing Mortgages other than Instalment Mortgages:—								
On ..... Mortgages								
Total								

* Excluding
† Including
} further advances in respect of property already mortgaged to the society.

SCHEDULE No. 4

SPECIAL ADVANCES

SECTION " A "

Analysis of Special Advances made during the financial year

	Number of Advances	Total Amount
		£
1. Special Advances to persons other than bodies corporate (excluding special advances by virtue of Section 21(7) of the 1962 Act)		
(*a*) of more than £7,000 (classified in Section " B " of this Schedule)		
to persons who as a result were indebted by not more than £10,000		
to persons who as a result were indebted by more than £10,000 but not more than £25,000		
to persons who as a result were indebted by more than £25,000		
Total		
(*b*) of not more than £7,000		
to persons who as a result were indebted by not more than £10,000		
to persons who as a result were indebted by more than £10,000 but not more than £25,000		
to persons who as a result were indebted by more than £25,000		
Total		
2. Special Advances to bodies corporate (excluding special advances by virtue of Section 21(7) of the 1962 Act) (classified in Section " C " of this Schedule)		
Total		
3. Transfers of mortgages, where no new advance is made but which rank as special advances by virtue of Section 21(7) of the 1962 Act		
Total		

SCHEDULE No. 4—*continued*

SECTION "B"

Particulars to be set forth in the case of every special advance (excluding special advances by virtue of Section 21(7) of the 1962 Act) of a sum exceeding £7,000, made during the financial year to a person other than a body corporate.

Roll No. 1	Type of Property 2	Tenure 3	Unexpired Term of Lease 4	Valuation of Property 5	Amount of Advance 6	Observations 7
				£	£	
			Total ...			

SECTION "C"

Particulars to be set forth in the case of every special advance (excluding special advances by virtue of Section 21(7) of the 1962 Act) made during the financial year to a body corporate.

Register No. of Company 1	Type of Property 2	Tenure 3	Unexpired Term of Lease 4	Valuation of Property 5	Amount of Advance 6	Observations 7
				£	£	
			Total ...			

SCHEDULE No. 5

SECTION "A"

Particulars to be set forth, pursuant to Section 89(1)(*a*) and (*b*) of the 1962 Act, in respect of advances made during the financial year covered by the annual return to any director or the manager or secretary of the society or to any person who, after the making of the advance, became a director or the manager or secretary of the society in that year.

Roll No. 1	Type of Property 2	Valuation of Property 3	Amount of Advance 4	Observations 5
		£	£	
	Total ...			

SECTION "B"

Particulars to be set forth, pursuant to Section 89(1)(*c*) and (*d*) of the 1962 Act, in respect of advances made during the financial year covered by the annual return to (i) a company or other body corporate in which, when the advance was made, or at any later time in the said financial year, a director or the manager or secretary of the society held, either directly or through a nominee, shares the nominal value of which exceeded two and a half per cent. of the total paid up share capital of the company or other body corporate, or (ii) a company or other body corporate of which, when the advance was made, or at any later time in the said financial year, a director or the manager or secretary of the building society was a director, general manager, secretary or other similar officer.

Register No. of Company 1	Type of Property 2	Valuation of Property 3	Amount of Advance 4	Particulars of each Officer's Shareholdings which exceed two and a half per cent. of Total Paid-up Share Capital		Observations 7
				Officer's Share-holdings in Company or other body corporate 5	Percentage of Officer's Share-holdings to Total Paid-up Share Capital 6	
		£	£			
	Total ...					

SCHEDULE No. 6

SECTION "A"

Particulars to be set forth in respect of Investments made by the Society during the financial year

QUOTED

	Latest date of redemption WITHIN 5 YEARS from date of purchase 1	Latest date of redemption AFTER 5 YEARS but WITHIN 15 YEARS from date of purchase 2	Latest date of redemption AFTER 15 YEARS but WITHIN 25 YEARS from date of purchase 3	Total 4
	Purchase Price	Purchase Price	Purchase Price	Purchase Price
	£	£	£	£
British Government and British Government Guaranteed Securities				
Commonwealth Securities				
Local Authority Securities				
Other Quoted Securities				
Total				

UNQUOTED

	Repayable in not more than 6 months from date of purchase 1	Repayable after 6 months but within 2 years from date of purchase 2	Repayable after 2 years but within 5 years from date of purchase 3	Total 4
	Purchase Price	Purchase Price	Purchase Price	Purchase Price
	£	£	£	£
Tax Reserve Certificates		—	—	
Defence Bonds		—	—	
National Development Bonds		—	—	
Treasury Bills		—	—	
Northern Ireland Treasury Bills		—	—	
Ulster Development Bonds		—	—	
Deposits at not more than 7 days notice (notice permissible after period not exceeding 12 weeks from the making of the deposit) (*a*) Local Authorities ...		—	—	
(*b*) Other Authorities ...		—	—	
Loans secured by way of mortgage (*a*) Local Authorities ...				
(*b*) Other Authorities ...				
Total				

SCHEDULE No. 6—*continued*

SECTION "B"

Particulars to be set forth in respect of Investments realised by the Society during the financial year

QUOTED

	Latest date of redemption WITHIN 5 YEARS from date of realisation 1	Latest date of redemption AFTER 5 YEARS but WITHIN 15 YEARS from date of realisation 2	Latest date of redemption AFTER 15 YEARS but WITHIN 25 YEARS from date of realisation 3	Latest date of redemption AFTER 25 YEARS from date of realisation, redeemable only at option of issuer or with no fixed date of redemption 4	Total 5
	Proceeds of Realisation	Proceeds of Realisation	Proceeds of Realisation	Proceeds of Realisation	Proceeds of Realisation
	£	£	£	£	£
British Government and British Government Guaranteed Securities ...					
Commonwealth Securities					
Local Authority Securities					
Other Quoted Securities					
Total					

UNQUOTED

	Proceeds of Realisation
	£
Tax Reserve Certificates	
Defence Bonds	
National Development Bonds	
Treasury Bills	
Northern Ireland Treasury Bills	
Ulster Development Bonds	
Deposits at not more than 7 days notice (*a*) Local Authorities ...	
(*b*) Other Authorities ...	
Loans secured by way of mortgage (*a*) Local Authorities ...	
(*b*) Other Authorities ...	
Other Unquoted Investments	
Total	

* The Society has not realised any loan to a local or other authority by exercise of a "stress clause" (i.e. on the Society's demand for payment before maturity due to exceptional circumstances).

* The Society has realised the following loan(s) to a local or other authority by exercise of a "stress clause" (i.e. on the Society's demand for payment before maturity due to exceptional circumstances).

Description of Investment	Proceeds of Realisation
	£
Total	

* Delete as appropriate.

SCHEDULE No. 7

SECTION "A"

Classification of Balances due or outstanding on Mortgages as at end of financial year:—

	£
On ..... Mortgages where the debt does not exceed £3,000	
On ..... Mortgages where the debt exceeds £3,000 and does not exceed £5,000	
On ..... Mortgages where the debt exceeds £5,000 and does not exceed £7,000	
On ..... Mortgages where the debt exceeds £7,000 and does not exceed £10,000	
On ..... Mortgages where the debt exceeds £10,000 and does not exceed £25,000	
On ..... Mortgages where the debt exceeds £25,000	
Total on ..... Mortgages	

SECTION "B"

Balances due or outstanding on Mortgages as at end of financial year include:—

£.....on..... Mortgages on Property of which the society has been more than 12 months in possession.

£.....on..... Mortgages on Property of which the society is not in possession, or has been in possession for not more than 12 months, where the payments are more than 12 months in arrear.

£.....on..... Mortgages on Property for which Receivers or Managers have acted for more than 12 months.

£..... in respect of advances to which Section 8 of the Housing Act 1964 applies and £..... in respect of other advances to bodies corporate.

£..... in respect of (*a*) advances to bodies corporate (excluding advances to which Section 8 of the Housing Act 1964 applies) and (*b*) advances to a person indebted in a total amount exceeding £7,000, representing.....per cent. of the total balance due or outstanding on Mortgages.

SCHEDULE No. 8

Particulars to be set forth in respect of Investments held by the Society as at end of financial year

QUOTED	Final redemption date IN NOT MORE THAN 5 YEARS from date of Balance Sheet			Final redemption date AFTER 5 YEARS but WITHIN 15 YEARS from date of Balance Sheet			Final redemption date AFTER 15 YEARS but WITHIN 25 YEARS from date of Balance Sheet			Final redemption date MORE THAN 25 YEARS from date of Balance Sheet (including undated)			Amounts included in Balance Sheet	
	Nominal Value	*Market Value	Book Value	Nominal Value	*Market Value	Book Value	Nominal Value	*Market Value	Book Value	Nominal Value	*Market Value	Book Value	*Market Value	Book Value
	£	£	£	£	£	£	£	£	£	£	£	£	£	£
British Government and British Government Guaranteed Securities														
Commonwealth Securities														
Local Authority Securities														
Other Quoted Securities														
Total														

UNQUOTED	Repayable in not more than 6 months	Repayable after 6 months but within 2 years from date of Balance Sheet	Repayable after 2 years but within 5 years from date of Balance Sheet	Repayable after 5 years from date of Balance Sheet but at some fixed date	Repayable only at option of borrower	Amounts included in Balance Sheet
	£	£	£	£	£	£
Tax Reserve Certificates		—	—	—	—	
Defence Bonds		—	—	—	—	
National Development Bonds		—	—	—	—	
Treasury Bills		—	—	—	—	
Northern Ireland Treasury Bills		—	—	—	—	
Ulster Development Bonds		—	—	—	—	
Deposits at not more than 7 days notice (notice permissible after period not exceeding 12 weeks from the making of the deposit) (*a*) Local Authorities		—	—	—	—	
(*b*) Other Authorities		—	—	—	—	
Loans secured by way of mortgage (*a*) Local Authorities						
(*b*) Other Authorities						
Other Unquoted Investments						
Total						

* At mid-market prices adjusted for net accrued interest where necessary.

Total Quoted and Unquoted ...	
Interest Accrued	
Total	

Signature of Director.....

Signature of Director.....

Signature of Manager or Secretary.....

EXPLANATORY NOTE

(This Note is not part of the Regulations, but is intended to indicate their general purport.)

These Regulations prescribe the form of, and the particulars to be contained in, the Revenue and Appropriation Account and Balance Sheet which are required to be laid before the annual general meeting of a building society. They also prescribe the form of, and the particulars to be contained in, the annual return which a building society is required to make to the Chief Registrar of Friendly Societies, and provide that the auditors, in their report on the annual return, need not deal with certain specified matters.

The Regulations consolidate with minor amendments the Building Societies (Accounts) Regulations 1962 (S.I. 1962/2042) and the Building Societies (Annual Return etc.) Regulations 1962 (S.I. 1962/2043). The main changes relate to the particulars to be shown as to advances.