

1968 No. 1954

BUILDING SOCIETIES
**The Building Societies (Accounts and Annual Return etc.)
Regulations 1968**

<i>Made - - - -</i>	<i>9th December 1968</i>
<i>Laid before Parliament</i>	<i>18th December 1968</i>
<i>Coming into Operation</i>	<i>19th December 1968</i>

The Chief Registrar of Friendly Societies, with the consent of the Treasury, in exercise of the powers conferred upon him by sections 78(2), 88(3) and 91(2) of the Building Societies Act 1962(a), and of 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 1968, and shall come into operation on 19th December 1968.

(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 relating to a financial year ending on or after 31st December 1968 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 and relating to a financial year ending on or after 31st December 1968 shall contain the information and be in the form set out in Part II of the Schedule hereto, except that a return relating to a financial year ending on or before 30th December 1969 is not hereby required to contain in Section "A" of Schedule No. 3 thereof information as to advances secured on new properties.

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.

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. 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 Revenue and Appropriation Account;
- (b) the information contained in—
 - (i) Schedule No. 2;
 - (ii) Schedule No. 3;
 - (iii) Section "B" of Schedule No. 4.

8. If in the Revenue and Appropriation Account of a building society or in the Revenue and Appropriation Account contained in the annual return an amount is charged to revenue by way of provision for depreciation or diminution in value of assets, and an amount is also so charged by way of provision for renewal of those assets, the last-mentioned amount shall be shown separately.

9. If in the said Accounts the amount charged to revenue by way of depreciation or diminution in value of assets (other than investments) has been determined otherwise than by reference to the amount of those assets as determined for making up the Balance Sheet, that fact shall be stated.

10. The expression "Expenses", where it occurs in the heading "Directors' Fees and Expenses" contained in the said Accounts, 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.

11. The expression "Remuneration", where it occurs in the heading "Remuneration of Auditors" contained in the said Accounts, includes any sums paid by a building society in respect of the auditors' expenses.

12. There shall, if it is not otherwise shown, be stated by way of note to the said Accounts every material respect in which 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.

13. 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—
- (i) contracts for capital expenditure, so far as not provided for, and
 - (ii) capital expenditure authorised by the directors which has not been contracted 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, office equipment and other fixed assets are shown, and, where the amount is arrived at by a valuation made during the financial year ending with the date of the Balance Sheet, the names of the persons who valued such fixed assets or particulars of their qualifications for doing so and (which-ever is stated) the bases of valuation used by them;
- (f) if there are included amongst fixed assets under any heading assets that have been acquired during the financial year ending with the date of the Balance Sheet, the aggregate amount of the assets acquired as determined for the purpose of making up the Balance Sheet, and if during that year any fixed assets included under a heading in the Balance Sheet made up with respect to the immediately preceding financial year have been disposed of or destroyed, the aggregate amount thereof as determined for the purpose of making up that Balance Sheet;
- (g) where interest accrued on investments is shown gross and the amount of corporation tax attributable thereto has not been fully provided for, the fact that no such provision has been made.

14. The Building Societies (Accounts and Annual Return etc.) Regulations 1964(a) and the Building Societies (Accounts and Annual Return etc.) (Amendment) Regulations 1966(b) are hereby revoked, but not so as to affect their operation in relation to the accounts and annual return of a building society relating to a financial year ending before 31st December 1968.

Dated 9th December 1968.

S. D. Musson,

Chief Registrar of Friendly Societies.

We consent to these Regulations.

Dated 9th December 1968.

J. McCann,

Walter Harrison,

Two of the Lords Commissioners of
Her Majesty's Treasury.

(a) S.I. 1964/1475 (1964 III, p. 3441).

(b) S.I. 1966/1023 (1966 II, p. 2467).

SCHEDULE

PART I

ANNUAL ACCOUNTS

.....Building Society

Register No.....B

Registered Chief Office.....

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

	£		£
Management Expenses:—		Interest charged to borrowers on Mortgages	
Directors' Fees and Expenses		Recoverable from H.M. Government under Option Mortgage Scheme	
Remuneration and Expenses of Staff		Interest and Dividends from Investments (gross)	
Remuneration of Auditors ...		Bank Interest	
Office Accommodation and Office Expenses		Rents and other Income from letting Office Premises ...	
Advertising		Valuation Fees and Expenses...	
Commission and Agency Fees		Entrance Fees and other amounts paid by borrowers as consideration for advances	
Other Expenses:—		Other Fees and Fines	
.....		Commission (Insurance etc.) ...	
.....		Other Income:—	
.....		
Total Management Expenses ...		.....
Depreciation:—		.....
Office Premises ...	£	.....
Other Assets ...		.....
Valuation Fees and Expenses payable to Directors, Manager or Secretary		Note:	
Other Valuation Fees and Expenses		Income Tax on share, deposit and loan interest relates to	
Losses on Mortgages ... ..		.....
Other Expenditure:—		.....
.....		
Interest on Loans (including overdrafts) from Bank ... ..		.....
Interest on Deposits and Loans (not from Bank) ... ..	£	.....
Add Income Tax on deposit and loan interest		.....
Interest to Shareholders for period ended ... ..	£	.....
Add Income Tax on Share Interest ... ..		.....
Proposed Interest to Shareholders for period ended	£	
Add Income Tax on Share Interest	

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ANNUAL ACCOUNTS—*continued*

<p>Corporation Tax for period ended(at.....per cent.)</p> <p>Balance carried down</p>			
<p>Other Debits and Appropriations:-</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>Balance carried forward</p>		<p>Balance brought down... ..</p> <p>Balance brought forward from last year</p> <p>Other Credits and Approp- riations:—</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	

Balance Sheet as at.....

	£		£
Due to Investing Shareholders ...		Balance due or outstanding on Mortgages:-	
Advances from H.M. Government under the House Purchase and Housing Act 1959 ...		From persons other than bodies corporate where total indebtedness	
		(a) does not exceed £10,000	
		(b) exceeds £10,000 ...	
Deposits and Loans (not from bank).		From Housing Societies where section 8 of the Housing Act 1964 applies to the advance...	
Loans (including overdrafts) from Bank		From other bodies corporate...	
Deferred Liability:—		Total	
Corporation Tax for period ended..... payable		Less provision for anticipated losses on Mortgages	
Other Liabilities:—		Mortgage Assets	
Corporation Tax for period ended..... payable.....	£	Investments:—	
Income Tax		Quoted:—	£
.....		Final redemption date in not more than 5 years	
.....		Others	
.....		(market value £.....)	
.....		Unquoted:—	
.....		Repayable in not more than 6 months	
.....		Repayable in more than 6 months	
Proposed Interest for period ended..... (including appropriate Income Tax)		Total Investments	
Provisions:—		Interest Accrued	
.....		Investments and Interest Accrued	
.....		Cash at Bank and in Hand	
.....		Debtors	
.....		Office Premises:—	
Special Reserves:—		Freehold	
..... Reserve		Leasehold (50 or more years unexpired)	
..... Reserve		Leasehold (less than 50 years unexpired).	
		Office Equipment	
		Other Assets:—	
		
		

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Balance Sheet as at.....—*continued*

General Reserve and Balance carried forward:—	£		
General Reserve ... Balance carried fwd.		..... ..... ..... .....
		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 FINANCIAL YEAR ENDED.....

Name of Society.....Register
 Building Society Number
 Registered Chief Office.....
 Date on which Annual General Meeting* was/will be held.....
 (*Delete as appropriate)

The following details on this page should be given as at the end of the financial year

Total Membership of Society
 Number of Investing Shareholders
 Number of Borrowers
 Number of Creditors for Deposits and Loans

NAMES AND ADDRESSES OF DIRECTORS, ETC.,

	Name	Address
Directors or Committee of Management

Manager
Secretary

Number of Branch Offices staffed full time by employees of the Society.....

Number of Staff employed by the Society:

	Full Time	Part Time
Chief and Administrative Offices		
Branch Offices		
Total		

REVENUE AND APPROPRIATION ACCOUNT

	£		£
Management Expenses:—		Interest charged to borrowers on Mortgages	
Directors' Fees and Expenses		Recoverable from H.M. Government under Option Mortgage Scheme	
Remuneration and Expenses of Staff		Interest and Dividends from Investments (gross)	
Remuneration of Auditors ...		Bank Interest	
Office Accommodation and Office Expenses		Rents and other income from letting Office Premises ...	
Advertising		Valuation Fees and Expenses ...	
Commission and Agency Fees		Entrance Fees and other amounts paid by borrowers as consideration for advances ...	
Other Expenses:—		Other Fees and Fines	
.....		Commission (Insurance, etc.) ...	
.....		Other Income:—	
.....		
Total Management Expenses ...		.....
Depreciation:—	£	.....
Office Premises ...		.....
Other Assets ...		.....
.....		
Valuation Fees and Expenses payable to Directors, Manager or Secretary ... ..		.....
Other Valuation Fees and Expenses ... ..		.....
Losses on Mortgages ... ..		.....
Other Expenditure:—		.....
.....		
.....		
Interest on Loans (including overdrafts) from Bank ... ..		.....
Interest on Deposits and Loans (not from Bank) ... ..	£	.....
Add Income Tax on deposit and loan interest ... ..		.....
Interest to shareholders for period ended ... ..	£	.....
Add Income Tax on Share Interest ... ..		.....
Proposed Interest to Shareholders for period ended ... ..	£	.....
.....		
Add Income Tax on Share Interest ... ..		.....
Corporation Tax for period ended .....		.....
..... (at.....per cent.)		.....

Note:
Income Tax on share, deposit and loan interest relates to

.....

.....

.....

REVENUE AND APPROPRIATION ACCOUNT—*continued*

Balance carried down			
Other Debits and Appropriations:-		Balance brought down ... Balance brought forward from last year	
		Other Credits and Appropria- tions:—	
Balance carried forward			

Balance Sheet as at.....

	£		£
Due to Investing Shareholders (classified in Schedule No. 2) (as per Schedule No. 1)		Balance due or outstanding on Mortgages (as per Schedule No. 1):—	
Advances from H.M. Govern- ment under the House Purchase and Housing Act 1959 (as per Schedule No. 1.)		From persons other than bodies corporate where total indebt- edness (a) does not exceed £10,000 (b) exceeds £10,000... ..	
Deposits and Loans (not from bank) (classified in Schedule No. 2) (as per Schedule No. 1)		From Housing Societies where section 8 of the Housing Act 1964 applies to the advance	
Loans (including overdrafts) from Bank		From other bodies corporate	
Deferred Liability:— Corporation Tax for period ended..... payable		Total Less provision for anticipated losses on Mortgages	
Other Liabilities:—		Mortgage Assets	
Corporation Tax for period ended..... payable	£	Investments (classified in Sche- dule No. 8):—	
Income Tax		Quoted:—	£
.....		Final redemption date in not more than 5 years	
.....		Others	
.....		(market value £.....)	
.....		Unquoted:—	
.....		Repayable in not more than 6 months	
.....		Repayable in more than 6 months	
.....		Total Investments (as per Schedule No. 1)	
.....		Interest Accrued	
Proposed Interest for period ended..... (including appropriate Income Tax)		Investments and Interest Acc- rued	
Provisions:—		(as per Schedule No. 8)	
.....		Cash at Bank and in Hand ...	
.....		Debtors	
.....		Office Premises:—	
.....		Freehold	
.....		Leasehold (50 or more years unexpired)	
.....		Leasehold (less than 50 years unexpired)	

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Balance Sheet as at.....—*continued*

Special Reserves:—		
.....Reserve		Office Equipment
.....Reserve		Other Assets:—
	
General Reserve and	Balance	.....
carried forward:—	£	.....
General Reserve ...		.....
Balance carried fwd.		.....
		Balance (loss) carried forward

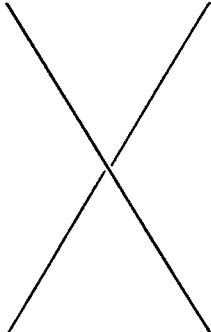
SCHEDULE NO. 1

Summary of Share, Deposit and Loan, Mortgage and Investment transactions during the financial year.

Balances at beginning of Year		Additions during Year (state total amounts added and not excess of additions over deductions)		Deductions during Year (state total amounts deducted and not excess of deductions over additions)		Balances at end of Year	
		£		£		£	
Due to Shareholders:—			Subscriptions received		Shares withdrawn	Due to Shareholders:—	
Shares			Interest		Interest paid out	Shares	
Interest			Other credits:—		Total	Interest	
					Total	
Total		Other Debits:—		
				
			Total		Total		
Advances from H.M. Government (House Purchase and Housing Act 1959)			Interest		Repayments (including interest)	Advances from H.M. Govern- ment	
Due to Depositors and Loanholders (other than Banks)			Deposits and Loans received		Deposits and Loans withdrawn	Due to Depositors and Loan- holders	
			Interest		Interest paid out		
			Other Credits:—		Total		
				Other Debits:—		
				
			Total		Total		
Due on Mortgages			Advances made		Repayments (including interest and insurance premiums)	Due on Mortgages	
			(for analysis see Schedule No. 3 "A").		Losses on Mortgages		
			Interest charged to Borrowers		Other Credits:—		
			Insurance premiums ... ..		.....
			Other Debits:—		.....	
				
			Total		Total		
Investments			Investments made (for analysis see Schedule No. 7 "A")		Investments realised (for analysis see Schedule No. 7 "B")	Investments	
(excluding interest accrued)			Profits on realisation		Losses on realisation	(excluding interest accrued)	
			Other Debits:—		Depreciation		
				Other Credits:—		
				
			Total		Total		

SCHEDULE No. 2

Details of Shares, Deposits and Loans (not from Bank) and Mortgages with particular reference to normal interest rates.

<p>1. Shares (a) Classes of Shares</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>Interest rate in force at end of financial year %</p>	<p>Amount due at end of financial year £</p>
<p>(b) Interest not credited to share capital</p>	<p>Total</p>	<hr/>
<p>2. Deposits and Loans (not from Bank) (Classified according to notice required for repayment)</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>%</p>	<p>£</p>
	<p>Total</p>	<hr/>
<p>3. Particulars of holdings at end of financial year exceeding £10,000 (excluding any holdings where the aggregate holding of a husband and his wife does not exceed £20,000)</p> <p>Shares</p> <p>Deposits and Loans (excluding advances from H.M. Government) ...</p>	<p>Number of Holdings</p>	<p>Total Amount</p>
		<p>£</p>
<p>4. Mortgages (classified according to normal interest rates)</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>Interest rate in force at end of financial year %</p>	

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SCHEDULE No. 2—*continued*

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

The lowest interest rate charged on any mortgage during the financial year (excluding special arrangements with staff) was:—

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

5. Details of any changes in normal interest rates made during the financial year:—

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

SCHEDULE NO. 3 SECTION "A"
Analysis of amounts advanced on mortgage during the financial year.

	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		
1	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 £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								
On New Mortgages Total								
Instalment Mortgages:—								
On 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								
On Mortgages Total								
Including advances on Mortgages secured on new properties								

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

SCHEDULE NO. 3—*continued*

SECTION "B"

Amounts advanced on Mortgage during the financial year according to initial mortgage term.

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
£	£	£	£

SECTION "C"

The amount advanced on mortgage during the financial year included:—

- £.....advanced on..... Mortgages to which the Option Mortgage Scheme was applied, including
- £.....advanced on..... Mortgages guaranteed under Section 30 of the Housing Subsidies Act 1967.

SCHEDULE NO. 4

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) who as a result were indebted:—		
by not more than £25,000		
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 "B" 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 of every special advance made during the financial year to a body corporate (excluding special advances by virtue of Section 21(7) of the 1962 Act).

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

SCHEDULE No. 5

Mortgages at end of financial year.

1. At end of financial year a total of
£.....was due or outstanding on.....mortgages
2. The balance due or outstanding on mortgages included:
 - £.....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 (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 £10,000 representingper cent. of the total balance due or outstanding on Mortgages.

SCHEDULE No. 6

SECTION "A"

Names of Banks in which Society's funds were held on current and deposit accounts during financial year:—

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.....

.....

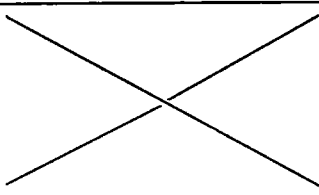
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SECTION "B"

Particulars of monies held during the financial year on deposit with or on loan to a Bank for a fixed period exceeding 2 months or at more than 2 months notice.

	Amount	Period of deposit or loan or notice required for repayment
<p>1. Name of Bank</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>£</p>	
<p>2. Amount on deposit or loan with banks at end of year and repayable:</p> <p>(a) in more than 2 but not more than 6 months.</p> <p>(b) in more than 6 months.</p>		

SECTION "C"

Particulars of Loans (including Overdrafts) from Banks

<p>1. Maximum indebtedness in respect of loan(s) (including overdraft(s)) from bank(s) at any time during the financial year £.....</p>
<p>2. Total number of days during the financial year when the society was indebted in respect of loan(s) (including overdraft(s)) from bank(s) days</p>

SCHEDULE No. 7
SECTION "A"
Particulars 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, Ulster Development Bonds and British Savings Bonds		—	—	
Treasury Bills and Northern Ireland Treasury Bills		—	—	
*Deposits at not more than 7 days notice:—				
Period from the making of the deposit after which notice is permissible:				
(a) Local Authorities				
(i) not exceeding 3 months		—		
(ii) exceeding 3 months but not one year				
(b) Other Authorities				
(i) not exceeding 3 months		—		
(ii) exceeding 3 months but not one year				
Loans secured by way of mortgage:—				
(a) Local Authorities				
(b) Other Authorities				
Total				

*Where there is a change in the interest rate of an investment within these categories and the other conditions remain the same the transaction need not be shown.

SCHEDULE NO. 7—continued

SECTION "B"

Particulars of Investments realised by the Society during the financial year.

QUOTED

	Latest date of redemption WITHIN 5 YEARS from date of realisation	Latest date of redemption AFTER 5 YEARS but WITHIN 15 YEARS from date of realisation	Latest date of redemption AFTER 15 YEARS but WITHIN 25 YEARS from date of realisation	Latest date of redemption AFTER 25 YEARS from date of realisation, redeemable only at option of issuer or with no fixed date of redemption	Total
	1	2	3	4	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, Ulster Development Bonds and British Savings Bonds	
Treasury Bills and Northern Ireland Treasury Bills	
*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	

*Where there is a change in the interest rate of an investment within these categories and the other conditions remain the same the transaction need not be shown.

*Delete as appropriate.

SCHEDULE NO. 8

Particulars 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	Book Value	Nominal Value	Book Value	Nominal Value	Book Value	Nominal Value	Book Value	*Market Value	Book Value
British Government and British Government Guaranteed Securities	£	£	£	£	£	£	£	£	£	£
Commonwealth Securities ...										
Local Authority Securities ...										
Other Quoted Securities ...										
Total ...										
*Market Value: £		*Market Value: £		*Market Value: £		*Market Value: £				

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	Amounts included in Balance Sheet
	£	£	£	£	£
Tax Reserve Certificates					
Defence Bonds, National Development Bonds, Ulster Development Bonds and British Savings Bonds					
Treasury Bills and Northern Ireland Treasury Bills					
Deposits at not more than 7 days notice:—					
Period from the end of the financial year after which notice is permissible:					
(a) Local Authorities					
(i) not exceeding 3 months					
(ii) exceeding 3 months but not one year					
(b) Other Authorities					
(i) not exceeding 3 months					
(ii) exceeding 3 months but not one year					
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

SCHEDULE No. 9

SECTION "A"

Particulars 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 manager or the secretary of the society in that year, distinguishing between (a) new advances and (b) transfers with the consent of the society of properties subject to mortgages in favour of the society.

Roll No.	Type of Property	Valuation of Property	Amount of Advance	Whether new advance or transfer and any further observations
1	2	3	4	5
		£	£	
	Total ...			

SECTION "B"

Particulars 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 that 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 that financial year, a director or the manager or secretary of the building society was a director, general manager, secretary or other similar officer, distinguishing between (a) new advances and (b) transfers with the consent of the society of properties subject to mortgages in favour of the society.

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

Signature of Director.....
 Signature of Director.....
 Signature of Manager or Secretary.....

EXPLANATORY NOTE

(This Note is not part of the Regulations.)

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.

The Regulations supersede the Building Societies (Accounts and Annual Return etc.) Regulations 1964 (S.I. 1964/1475) and the Building Societies (Accounts and Annual Return etc.) (Amendment) Regulations 1966 (S.I. 1966/1023). The main changes in the prescribed forms, apart from changes in lay-out, are consequential upon the raising of the special advance limit to £10,000 and the introduction of the Option Mortgage Scheme.