FSA056 Authorised Payment Institution Capital Adequacy Return

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			yes/no
1	Is the firm included in the consolidated supervision of a parent		
	credit institution pursuant to the Banking Consolidation Directive?		
2	If 'yes', please give the Firm Reference Number of the firm that submitted		
	the most recent consolidated capital statement to the FCA		
		i	
67	Total annual income (in Euros)		
	Part One: CAPITAL REQUIREMENT		
	Tart one. CALITAL REGUNERALITY		
	Initial Capital Requirement		
		•	
3	Initial capital requirement at authorisation		
	Own Funds Requirement		
4 to 6	Please indicate which method your firm uses to calculate		
1 10 0	its own funds requirement		
	Method A		
7	Total fixed overheads for preceding year		
8	Own funds requirement (10% of fixed overheads for preceding year)		
9	Total capital requirement (higher of initial capital and own funds requirement)		
		•	
	Method B		
10	Total payment volume (in Euro)		
11	4% of first €5m of payment volume		
12	2.5% of payment volume between €5m and €10m		
13	1% of payment volume between €10m and €100m		
14	0.5% of payment volume between €100m and €250m		
15	0.25% of any remaining payment volume		

16 17 18 19	Total Scaling factor Own funds requirement Total capital requirement (higher of initial capital and own funds requirement) Method C	
	Wethou C	
	Relevant Indicator	
20	Interest income	
21	Interest expenses	
22	Gross commissions and fees received	
23	Gross other operating income	
24	Total Relevant Indicator	
	Multiplication Factor	
25	10% of the first €2.5m of the total relevant indicator	
26	8% of the total relevant indicator between €2.5m and €5m	
27	6% of the total relevant indicator between €5m and €25m	
28	3% of the total relevant indicator between €25m and €50m	
29	1.5% of any remaining amount of the total relevant indicator	
30	Total	
31	Scaling factor	
32	Own funds requirement	
33	Total capital requirement (higher of initial capital and own funds requirement)	
	Part Two: TOTAL CAPITAL RESOURCES	
24	Daid on conital	
34	Paid up capital Reserves	
35 36	Retained profit/loss	
37	Revaluation reserves	
38	Eligible general or collective provisions	
39	Eligible securities and instruments	
40	Cumulative preference shares (other than fixed term)	
41	Eligible members' commitments	
41	Eligible borrowers' commitments	
43	Eligible fixed term cumulative preference shares and subordinated loans	
44	Total resources	
77	Total resources	

Deductions

45	Own shares at book value		
46	Intangible assets		
47	Material losses		
48	Deductible holdings of shares		
49	Deductible participations		
50	Deductible instruments		
51	Total deductions	_	
52	Total capital resources		
53	£/€ exchange rate		
54	Total capital resources (Euro equivalent)		
55	Total capital requirement (in Euro)		
56	Capital surplus/deficit (in Euro		

Part Three: SUPPLEMENTARY INFORMATION

AUDITED ACCOUNTS

57	If your firm is incorporated, does your firm qualify for the Companies House small firms exemption from having its accounts audited?	
58	If the firm is required to submit audited accounts, please report the date on which your accounts were last audited	
59	Does your firm have an obligation to submit separate accounts for PSD business only?	
60	If yes, please confirm when these were last submitted to the FCA	
	SAFEGUARDING OF CLIENT ASSETS	
	Please indicate which method the firm uses to safeguard client assets (tick at least one box)	
61	Placed in a separate account with an authorised credit institution	
62	Invested in approved secure liquid assets held in a separate account with an authorised custodian	
63	Covered by an insurance policy with an authorised insurer	
64	Covered by a guarantee from an authorised insurer	
65	Covered by a guarantee from an authorised credit institution	
	NUMBER OF AGENTS	
66	Please report the number of agents the firm has	