

2019 BASIC INFORMATION SURVEY (BIS) INSTRUCTIONS & WORKSHEET

Fill out the sample BIS worksheet included with this document **PRIOR TO** going online to submit the data. Please keep in mind the following when submitting data online:

- Dollar (\$) amounts should be expressed in millions with one (1) decimal place. For example, \$25,305,206 is entered as 25.3
- All information should be given as of **June 30, 2019**, unless otherwise indicated.
- Most of the statistical information requested may be obtained from the December 31, 2017, June 30, 2018, December 31, 2018 and June 30, 2019 NCUA Call Reports.

When all data has been collected, go to the link below to submit data:

<https://www.surveymonkey.com/r/NACUC2019BIS>

The deadline for submitting BIS forms is FRIDAY, SEPTEMBER 27, 2019

GENERAL INFORMATION

Credit Union Information

Most information is self-explanatory. Under “Common Bond” describe the majority of your members, i.e.: Community, Education, Military, State Government, etc. In the next box indicate whether or not your credit union allows family members to join. If your credit union has select employee groups (SEGs), provide the number, otherwise leave blank.

Chairman’s Information

Most information in this section is self-explanatory. In the last box, indicate “yes” or “no” to answer whether your credit union’s bylaws limit the number of terms your directors can hold office.

OPERATIONAL PROFILE

Indicate number of branches (including the main office), number of ATMs owned by your CU, number of full-time and part-time personnel and whether or not they are represented by a union. Also, indicate whether or not your credit union receives a subsidy from its sponsor organization.

On the next line, answer whether or not your credit union has a **full-time internal auditor or internal audit department** and specify the **number on your supervisory/audit committee**.

Member Penetration: Calculated by current members divided by the number of potential members and listed as a percentage.

KEY RATIO COMPARISONS

Use the December 31, 2017, June 30, 2018, December 31, 2018 and June 30, 2019 NCUA Call Reports for this section. The formulas for each of the ratios are as follows:

Net Worth Ratio: Found on your NCUA Call Report under the section labeled “PCA Net Worth Calculation Worksheet” on Line 13

Operating Expense Ratio: {[Total Operating Expenses *less* Provision for Loan Losses] *divided by* Average Assets*} *multiplied by 2*

Loan/Share Ratio: Total Loans *divided by* Total Shares and Deposits

Allowance for Loan & Lease Losses (ALLL)/Total Loans Ratio: Allowance for Loan & Lease Losses *divided by* Total Loans (& Leases)

Capital/Assets: [Net Income *plus* Allowance for Loan & Lease Losses *plus* Regular Reserves *plus* Undivided Earnings *plus* Unrealized Gains (Loss) Available for Sale Securities *plus* Allowance for Investment Losses (prior period only) *plus* Investment Valuation Reserve (state-chartered only)] *divided by* Total Assets

Return on Average Assets (ROAA): [Net Income (Loss) after Cost of Funds *divided by* Average Assets*] *multiplied by 2*

Efficiency Ratio: Total Non-Interest Expense *divided by* [Total Net Interest Income (before provisions) *plus* Total Non-Interest Income]

* Average Assets *equals* Total Assets (current period 6-30-19) *plus* Total Assets (previous period 12-31-18) *divided by 2*.

LENDING PROFILE

All the information requested in this section may be found in your NCUA Call Reports. The formula for Vehicle Loans is: New Vehicle Loans *plus* Used Vehicle Loans. If you offer Member Business Lending (MBL), a total for this category can be found under "Schedule A—Specialized Lending" of your Call Report. If you do not offer these loans, leave blank.

Total Delinquency Ratio: Total Delinquent Loans *divided by* Total Loans

Net Charge-Offs/Average Loans Ratio: {[Total Loans Charged-Off Year to Date *less* Total Recoveries on Charged-Off Loans Year to Date] *multiplied by 2*} *divided by* Average Loans**

** Average Loans *equals* [Total Loans (Amount Outstanding for the current period) *plus* Total Loans (Amount Outstanding for the previous period)] *divided by 2*.

DEPOSIT PROFILE

All of the information requested in this section may also be found in your NCUA Call Reports.

Average Deposit /Member: Total Shares and Deposits *divided by* Number of Current Members

Percent of Members with Share Drafts: Share Drafts (Total Number of Accounts) *divided by* Number of Current Members

GROWTH STATISTICS

All of the information requested in this section may be found on your NCUA Call Reports.

INVESTMENT PROFILE

The three amounts requested in this section may all be obtained from the Investment Schedule on your NCUA Call Report.

Basic Information Survey

Credit Union Information				Chairman/Board Information			
Credit Union Name				Chairman's Name			
CU Address				Chairman's Email			
CU City, State, Zip				Chairman's Cell/Mobile			
CU Phone		CU Web Address					
Common Bond		Family Members	# of SEGs	# of Directors		Years as Chair	Term Limits
Operational Profile				Key Ratio Comparisons			
Branches:		# Proprietary ATMs:		Ratio	6-30-18	6-30-19	
				Net Worth			
# of FTE:		# of PTE:		Op. Expense			
Union (Y/N):		Sponsor Subsidy (Y/N):		Loan/Share			
Internal Audit (Y/N):		# SC Members:		ALLL/Loan			
% Member Penetration:				Capital/Assets			
CUSO(s) (Y/N):				ROAA			
Total Value Invested in CUSO(s):				Efficiency			
Lending Profile				Deposit Profile			
Loan Type		Amount (Millions)	Current Rates	Deposit Type		Amount (Millions)	Current Rates
Credit Cards		\$		Regular Share		\$	
Other Unsecured		\$		Share Draft		\$	
Vehicle (total)		\$		Money Market		\$	
First Mortgage		\$		IRA/SEP		\$	
Other Real Estate		\$		Other Shares		\$	
Other Loans		\$		Cert. of Deposit		\$	
MBLs		\$	MBL/Assets	Undivided Earnings		\$	
ALLL		\$		Regular Reserves		\$	
Ratio	6-30-18	6-30-19		Other Reserves		\$	
Delinquency				Avg. Deposit/Member		Members w/Share Drafts	
Charge-Offs				\$		%	
Growth Statistics				Investment Profile			
Members		6-30-18	6-30-19			Amount (Millions)	
Assets (Millions)		\$	\$	Total Value All Investments		\$	
Loans (Millions)		\$	\$	Investments Held to Maturity		\$	
Shares (Millions)		\$	\$	Investments Available for Sale		\$	