

2021 Basic Information Survey (BIS)

Instructions & Worksheet

Fill out the BIS Worksheet attached before submitting data online

Use the following format when entering data online:

Dollar amounts should be **expressed in millions to one decimal place**

Example: \$25,305,206 is entered 25.3

You do not need to enter the "\$" (dollar sign) or "%" (percent symbol) when submitting data

Unless a date is specified, data should be **as of June 30, 2021**

Refer to the following NCUA 5300 Reports for statistical data:

December 31, 2019; June 30, 2020; December 31, 2020; June 30, 2021

> > **BIS Link:** <https://www.surveymonkey.com/r/NACUC2021BIS> < <

BIS Deadline: Friday, September 24, 2021

GENERAL INFORMATION

Credit Union Information

Most information is self-explanatory. Under **Common Bond** briefly describe the majority of your members (community, education, military, etc.) In the next box indicate if 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 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 incl. main office, number of credit union-owned ATMs, number of full-time and part-time employees and if they are represented by a union. Also, indicate if your credit union receives a subsidy from its sponsor organization.

On the next line, indicate if your credit union has a full-time Internal Auditor or Internal Audit department and specify the number of members who serve the supervisory/audit committee.

Member Penetration: **Current Members** *divided by* **Potential Members** (as a percentage)

KEY RATIO COMPARISONS

Use December 31, 2019, June 30, 2020, December 31, 2020 and June 30, 2021 NCUA 5300 Reports for this section. The formulas for each of the ratios are as follows:

Net Worth Ratio: On NCUA 5300 Report under **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

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 6-30-21) plus **Total Assets** (previous period 12-31-20) divided by 2.

LENDING PROFILE

All information requested in this section may be found in NCUA 5300 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 5300 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

Information requested in this section may be found on your NCUA 5300 Reports.

INVESTMENT PROFILE

The three amounts in this section may be obtained from the **Investment Schedule** on your NCUA 5300 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 Mobile Phone: () -			
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	6-30-20	6-30-21	
				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	6-30-20	6-30-21		Other Reserves		\$	
Delinquency				Avg. Deposit/Member		Members w/Share Drafts	
Charge-Offs				\$		%	
Growth Statistics				Investment Profile			
Members		6-30-20	6-30-21			Amount (Millions)	
Assets (Millions)		\$	\$	Total Value All Investments		\$	
Loans (Millions)		\$	\$	Investments Held to Maturity		\$	
Shares (Millions)		\$	\$	Investments Available for Sale		\$	