
Basic Information Survey (BIS) Tips & Worksheet

Step 1 – Gather Your Data

Before going online to submit data, please fill in the attached BIS worksheet

For statistical data, refer to **NCUA 5300 Reports** dated **December 31, 2020, June 30, 2021, December 31, 2021 & June 30, 2022**

Unless specified, data should be taken from 5300 Report dated June 30, 2022

Step 2 – Follow Instructions in Each Section

GENERAL INFORMATION

Most information is self-explanatory. For **Common Bond** briefly describe majority of your members (community, military, etc.) For **Family Members** indicate “Yes” or “No” if they’re eligible to join. If your credit union has SEGs (select employee groups), enter the number under **# of SEGs**, or leave blank if none.

OPERATIONAL PROFILE

Indicate number of **Branches** (including main), credit union-owned ATMs, number of **full-time** (FTE) and **part-time employees** (PTE) and if they are represented by a **union**. Indicate “Yes” or “No” whether your credit union receives a **sponsor subsidy**. Answer “Yes” or “No” to indicate if there is a full-time Internal Auditor or Audit Department and provide the number on the **Supervisory Committee**.

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

KEY RATION COMPARISONS

Net Worth Ratio: Find on 5300 Report under **PCA Net Worth Calculation Worksheet** on **Line 13**

Operating Expense Ratio = {[**Total Operating Expenses** *minus* **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 6-30-22) *plus* Total Assets (previous period 12-31-21) *divided by* 2.

LENDING PROFILE

Vehicle Loans = New Vehicle Loans *plus* Used Vehicle Loans.

Member Business Lending (MBL): Found under “Schedule A—Specialized Lending” (leave blank if MBLs not offered)

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

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

INVESTMENT PROFILE

The three amounts are found in the **Investment Schedule** on NCUA 5300 Report

Step 3 – Submit Data from Worksheet

When entering data online, use this format:

- Do not include \$ (dollar signs) or % (percent symbols) when entering data
- Dollar figures should be entered **in millions** and rounded to **one decimal place**

Example #1: **\$25,305,206** is entered **25.3**

Example #2: **\$3,025,305,206** is entered **3025.3**

Example #3: **\$305,206** is entered **.3**

- Link to submit data: <https://www.surveymonkey.com/r/NACUC2022BIS>

BIS Deadline: Friday, September 23, 2022

Credit Union Information			Chair/Board Information		
Credit Union Name			Chair's Name		
CU Address			Chair's Email		
CU City, State Zip			Chair's Mobile Phone: () -		
CU Phone	CU Website				
Common Bond	Family Members	# SEGs	# Directors	Years as Chair	Term Limits
Operational Profile			Key Ratio Comparisons		
Branches:	# Proprietary ATMs:		RATIOS	6-30-21	6-30-22
# FTE:	# PTE:		Net Worth		
Union (Y/N):	Sponsor Subsidy (Y/N):		Oper. Expense		
Internal Audit (Y/N):	# SC Members:		Loan/Share		
Member Penetration: %			ALLL/Loan		
CUSOs (Y/N):			Capital/Assets		
Total Value Invested in CUSO(s):			ROAA		
			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	\$		CDs	\$	
MBLs	\$	MBL/Assets	Undivided Earnings	\$	
ALLL	\$		Regular Reserves	\$	
RATIOS	6-30-21	6-30-22	Other Reserves	\$	
Delinquency			Avg. Member Deposit \$	Mem. w/Share Drafts %	
Charge-Offs					
Growth Statistics			Investment Profile		
	6-30-21	6-30-22		Amount (Millions)	
Members					
Assets (Millions)	\$	\$	Total Value All Investments	\$	
Loans (Millions)	\$	\$	Investments Held to Maturity	\$	
Shares (Millions)	\$	\$	Investments Available for Sale	\$	