

## Delayed Deposit Services Licensee Annual Report – Electronic Format Instructions

These instructions are to be used with the Microsoft Excel Version of the Delayed Deposit Services Licensee Annual Report. You must have Microsoft Excel or a compatible spreadsheet program in order to use the electronic format. Once completed, the Annual Report must be submitted via email in its original EXCEL format to [DOB.ConsumerFinance@nebraska.gov](mailto:DOB.ConsumerFinance@nebraska.gov). **Do not mail the Annual Report. Do not add additional fields to the Annual Report.** The **Annual Report** must be completed for **each** license held in this state. Companies or affiliates holding one or more licenses must file a report for **each** such license, on a county by county basis. Please note that the affidavit requires original signatures and notarization. The affidavit must be mailed separately to the Nebraska Department of Banking and Finance, PO Box 95006, Lincoln, NE 68509-5006. Please note that a separate affidavit is required for each licensed location. All information, including the affidavit, must be submitted **on or before April 19, 2013**.

### UNIFORM STATE REPORT

The purpose of the Uniform State Report is to provide a detailed summary of information for all operations conducted by the legal entity required to file in accordance with the provisions set forth under the Delayed Deposit Services Licensing Act, or imposed by the regulating authority administering the Act.

- The reporting entity must follow all instructions explicitly.
- When preparing the report, do not underline or change captions.
- Report all amounts in EVEN DOLLARS.
- Where insufficient space is provided to set forth the facts adequately, attach a schedule giving the details, and reference it accordingly.

#### Description of Lines of Business to be Reported

Throughout the report various references are made to the types of business activities engaged in by the reporting entity. These activities are defined as follows:

- Delayed Deposit Services Business: Business activity which necessitates the filing of an annual report (Transactions made under the Nebraska Delayed Deposit Services Licensing Act).
- Other Business: All other business activities engaged in by the reporting entity at the licensed locations. (May include check cashing, money orders, facsimilie services, phone cards, tax preparation, etc.)
- Total Business: The sum of the above two activities engaged in by the reporting entity.

## SCHEDULE A INSTRUCTIONS

*The purpose of this schedule is to show all income derived or produced by the reporting entity during the period covered by the report. **REPORT ONLY INCOME RELATING TO NEBRASKA-BASED BUSINESS AND SUBMIT A SEPARATE REPORT FOR EACH LICENSE HELD IN NEBRASKA.***

1. **Transaction Fees Collected and/or Earned:** This account must include all income derived from receivables. If the reporting entity's books are kept on a cash basis, this item will show the actual fees collected. If the reporting entity's books are kept on an accrual basis, this item will show the fees earned.
2. **Other Income:** This account must itemize all other revenue earned or collected by the reporting entity not derived from receivables.
3. **Total Operating Income:** The sum of Items 1 & 2.
4. **Advertising:** This account must show the amount incurred by the reporting entity during the year for promoting or retaining the business of the reporting entity. Show only the amount for purchases of advertising supplies or outside service.
5. **Auditing:** This account must show the amount incurred by the reporting entity during the year for accounting and auditing services.
6. **Bad Debts:** This account must show the reporting entity's bad debts actually written off or accrued during the year.
  - (a) **Charge-offs:** This line must show the bad debt expense for the reporting entities using a direct charge-off method.
  - (b) **Deduct:** Collections on Accounts Previously Charged-off: This account must show the total of amounts (principal, interest and other charges) received by the licensee during the year which were previously written off as a bad debt.
  - (c) **Additions to Reserve for Bad Debts:** This account must show the addition to reserve for reporting entities using the reserve method.
7. **Depreciation and Amortization:** This account must show amount expended for fixed assets and other depreciable assets, such as Debt Expenses, Organization Expenses, etc., and method used (Straight Line, Declining Balances, or Sum-of-the Years' Digits).
8. **Insurance and Fidelity Bonds:** This account must show the amount expended by the reporting entity during the year for all insurance and bonding of employees.
9. **Legal Fees & Disbursements:** This account must show the amount expended by the reporting entity during the year for legal fees and disbursements related to the activities of outside counsel. Do not include recording and notary fees.
10. **Postage, Printing, Stationery and Supplies:** Self explanatory.
11. **Rent, Janitorial Services and Utilities:** This account must show the total amount paid by the reporting entity during the year for the rental of buildings, office equipment, etc., janitorial services and utilities, including heat, light, water, sewer, etc. Expenses for janitorial services must be included here if they are not performed by an employee. If they are performed by an employee, include in item 13.
12. **Salaries of Officers, Owners, and Partners:** This item must include all salaries, bonuses and pensions paid during the year.
13. **Salaries of all Other Employees:** This item must include all salaries, bonuses, wages and pensions paid during the year.
14. **Taxes Other Than on Income:** This item must include all property taxes, and any other taxes which are not shown separately.
15. **License Fees:** This account must show the amount incurred by the licensee during the year for license fees paid to city, county, state and federal governments.
16. **Telephone and Other Communications:** Self explanatory.

17. **Travel Auto Expense and Allowance:** This account must show the amount incurred by the licensee during the year for travel and travel related activities. The amount must include, but is not limited to either direct payment or employees reimbursement of air, taxi, bus, train, auto rental and leasing fees; lodging and meals, travel insurance; use of employee vehicles and gasoline, registration and other fees, insurance, and repairs associated with vehicles owned by the reporting entity.
18. **Supervision and Administration:** This account must show the total amount of the expenses of an affiliated company during the year directly assigned and or allocated to the reporting entity which is not allocated to other items.
19. **Collection Expense:** This account must show the total amount of expenses on collections.
20. **Credit Reports:** This account must show the amount paid to obtain credit reports when extending credit.
21. **Other Expenses:** This account must show the amount of all other expenses incurred by the reporting entity not otherwise shown.
22. **Interest Paid on Borrowed Funds:**
  - (a) **Intra-Company:** Represents total interest expense on all debt obligations to Parent or Affiliate during the year.
  - (b) **Interest Paid to Others:** Self explanatory.
23. **Total Expenses Before Income Taxes:** Total of Items 4 through 22.
24. **Income Before Income Taxes:** Item 3 less Item 23.
25. **Income Taxes:** This item must show the amount of state and federal income taxes paid or accrued for the year.
26. **Total Expenses:** Sum of Items 23 and 25.
27. **Net Income:** Item 3 less Item 26.

## **SCHEDULE B INSTRUCTIONS**

*All items on Schedule B should be reported at the licensee level, NOT at the corporate level. For companies that hold multiple county licenses and/or with major corporate holdings, provide the information at the licensee level for lines 28-34 and leave the remainder of the form blank.*

28. **Cash on Hand and in Banks:** The amount of cash on hand or on deposit with a financial institution at the end of the year.
29. **Investments:** The amount of certificates of deposit, treasury bills, and other investments of a liquid and short-term nature.
30. **Transactions Receivable:** The actual gross amount of receivables outstanding at year-end.
31. **Less Reserve for Bad Debts:** The amount of which the reporting entity has segregated for uncollectible accounts.
32. **Furniture & Fixed Assets:** Long-term tangible pieces of property owned and used in the production of income and is not expected to be consumed or converted into cash any sooner than at least one year's time.
33. **All Other Assets (specify):** Any other fixed intangible assets.
34. **Total Assets:** Total of lines 28 though 33.
35. **Accounts payable:** The amount owed to creditors for goods and services.
36. **Short-term Loans Payable:** Loans payable in one year.
37. **Current Portion of Long-Term Loans Payable:** Long-term loan payments scheduled within the next 12 months.

38. **All Other Short-term Liabilities (specify):** All other short-term liabilities other than those listed under lines 35 through 37.
39. **Long-term Loans Payable:** Loans payable with a term of greater than one year.
40. **All Other Long-term Liabilities (specify):** All other long-term liabilities other than those listed under line 39.
41. **Total Liabilities:** Total of lines 35 through 40.
42. **Capital Stock:** All shares representing ownership of a business, including preferred and common.
43. **Paid in Surplus:** The difference on the sale of a new issue of stock to stockholders between the actual price obtained and the nominal stock price.
44. **Undivided Profits:** Profits that have neither been paid out as dividends nor transferred to a surplus account.
45. **Capital Reserves:** Money set aside for unforeseen expenses for which you cannot budget.
46. **Other Components of Net Worth (specify):** Other components of net worth not included in lines 42 through 45.
47. **Total Net Worth:** Total of lines 42 through 46.
48. **Total Liabilities and Net Worth:** Must agree with line 34.