

Installment Loan Licensee Annual Report – Electronic Format Instructions

These instructions are to be used with the Microsoft Excel Version of the Installment Loan 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 to dob.consumerfinance@nebraska.gov. **Do not mail the Annual Report.** 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 March 1, 2011.**

UNIFORM STATE REPORT

The purpose of the Uniform State Report is to provide a summary of information for all operations conducted by the legal entity required to file in accordance with the provisions set forth under the Installment Loan 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

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

- Regulated Loan Business: Business activity which necessitates the filing of an annual report (Loans made under the Nebraska Installment Loan Act).
- Other Business: All other loan and non-loan related activities engaged in by the reporting entity not included as part of the Nebraska Installment Loan Act (Loans made under the General Usury Statutes, and contracts purchased under the Retail Installment Sales Act).
- 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.

1. **Charges 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 charges collected. If the reporting entity's books are kept on an accrual basis, this item will show the charges 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, FAX, and Telegraph:** 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 report entity which is not allocated to other items.
19. **Collection Expense:** This account must show the total amount of expenses on loan 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.
28. **Total Asset as of 12-31-2010:** Self-explanatory.