



Note that yellow comments like this one do not show on reports.

Uninsured Deposits Report 30-Sep-09

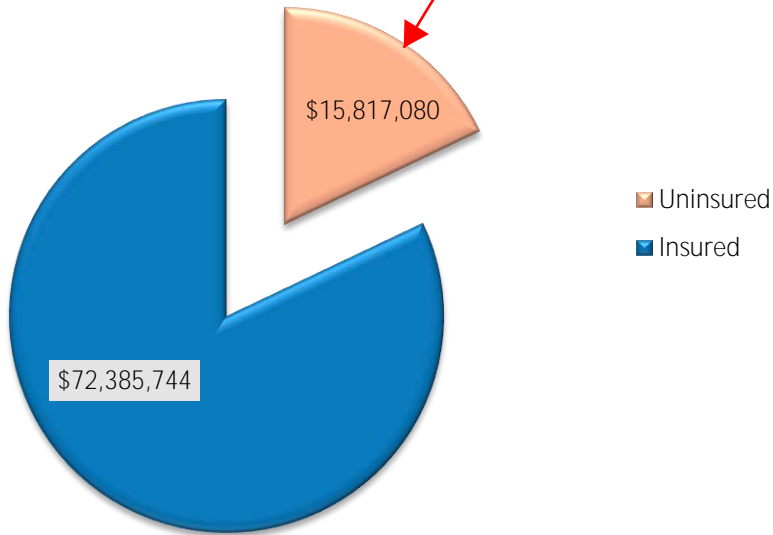
Total Deposits \$88,202,825

Category	Uninsured Portion	Percent
USD Deposits	\$294,793	1.9%
Business	\$2,957,587	18.7%
Singles	\$3,703,009	23.4%
Joint	\$8,861,691	56.0%
Uninsured	\$15,817,080	17.9%
Insured	\$72,385,744	82.1%

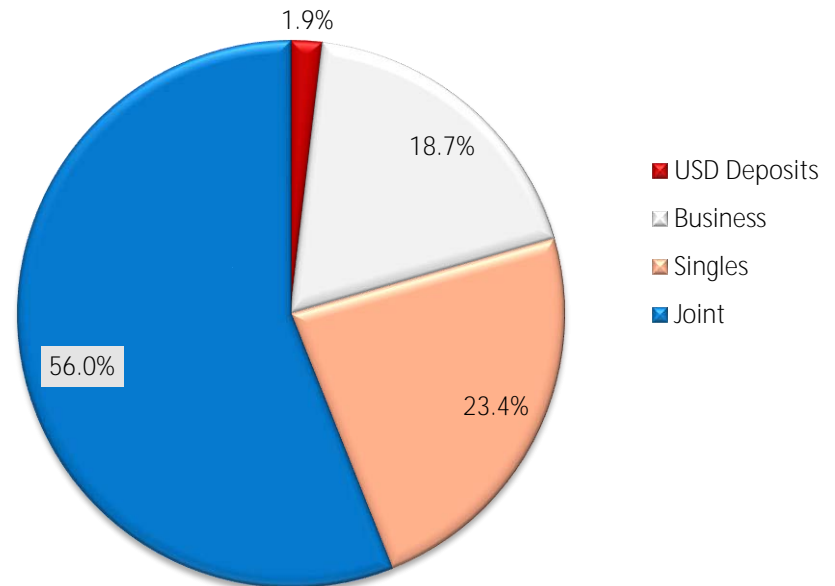
Note the surprising size of the uninsured deposits.

Are you paying too much deposit insurance?

Uninsured Deposits



Breakdown of Uninsured Deposits





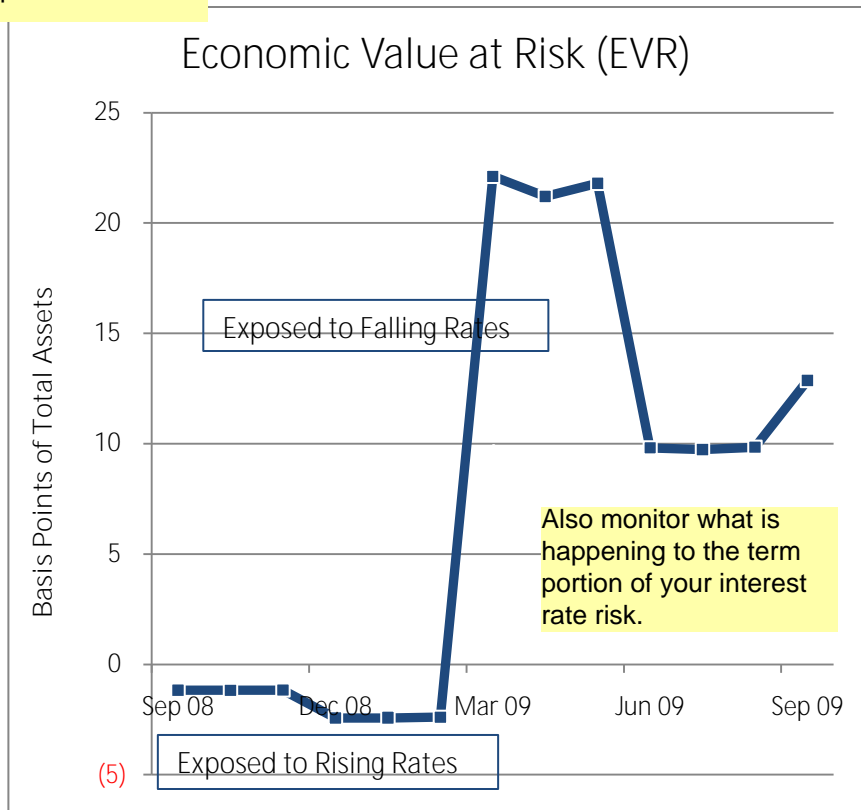
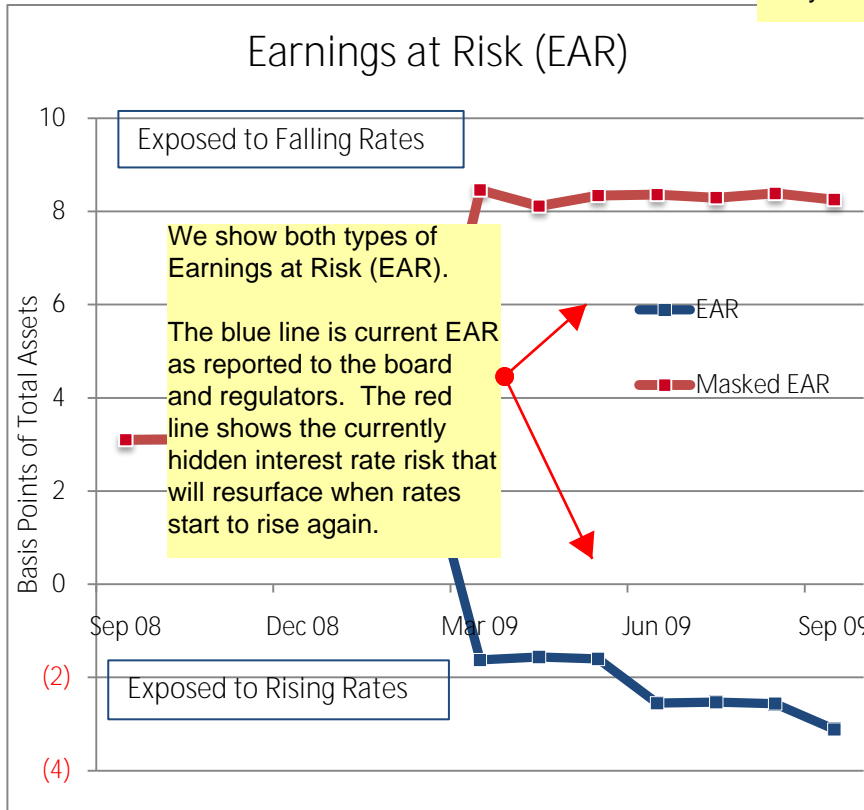
This is our BiLd Solutions logo.

All of your reports will show your logo. The BiLd logo does not show anywhere on your reports

Interest Rate Risk Report as of Sep 30, 2009

Earnings at Risk (EAR) Exposure			Economic Value at Risk (EVR) Exposure		
Rate Shock Amount (Basis Points)	50	Basis Points	Rate Shock Amount (Basis Points)	50	Basis Points
Exposed To	Falling Rates		Exposed To	Falling Rates	
Exposure Amount (Basis Points)	3.1	Basis Points	Exposure Amount (Basis Points)	12.9	Basis Points
Exposure Amount (Dollars)	\$32,100		Exposure Amount (Dollars)	\$132,500	
Board Target	15	Basis Points	Board Target	50	Basis Points
Pass/Fail	Pass		Pass/Fail	Pass	

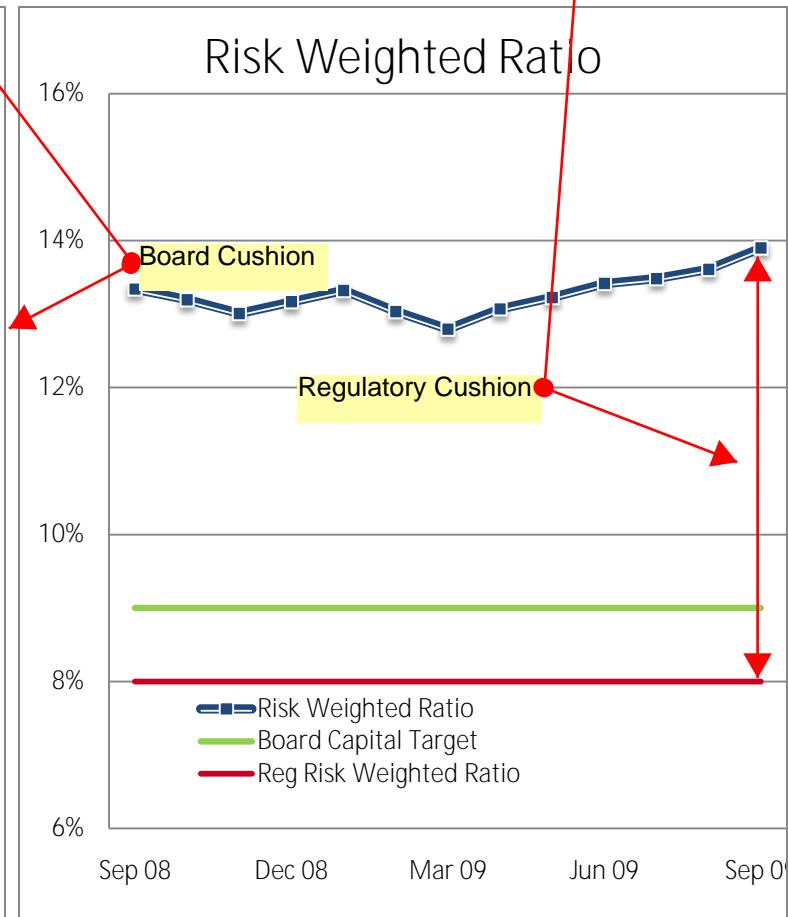
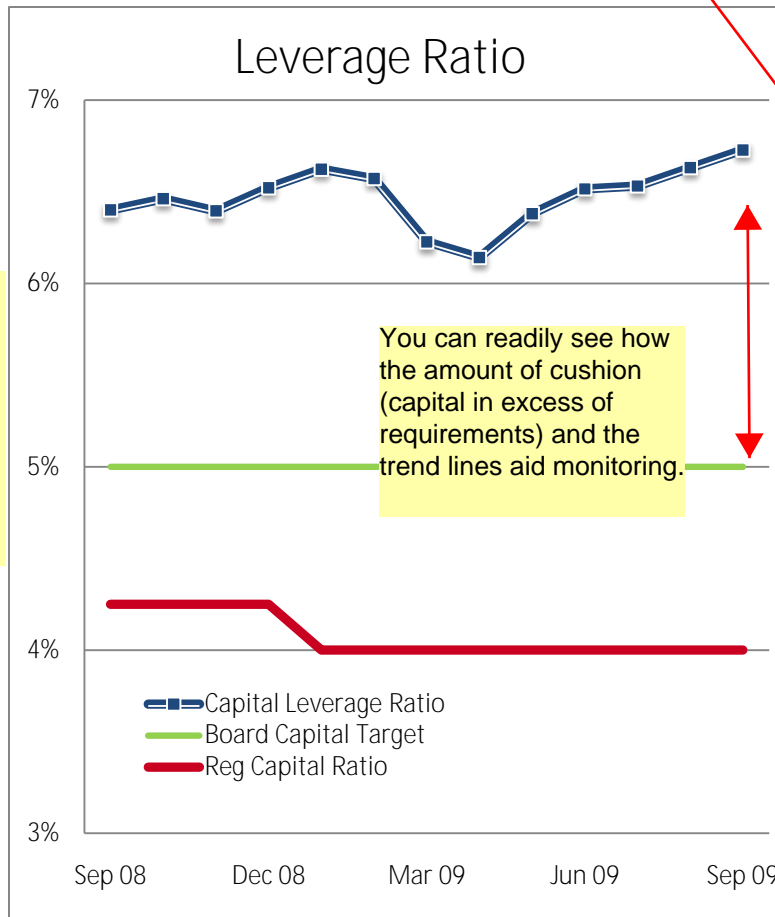
It's easy for your board to verify compliance.





Capital Report as of Sep 30, 2009

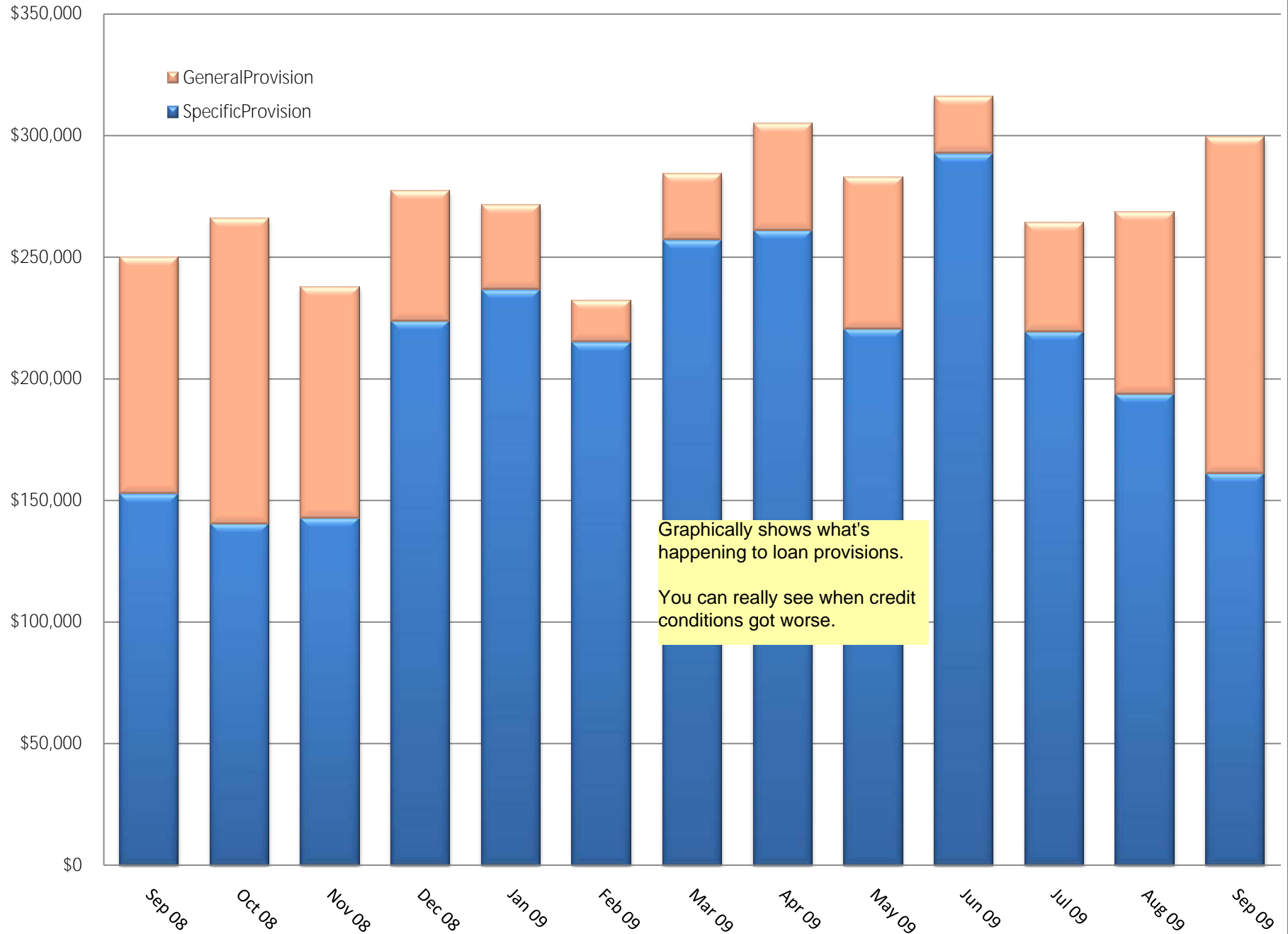
Capital Tests	Leverage Test				Risk Weighted Test			
	Current Amount	Required	Cushion	Pass/Fail	Current Amount	Required	Cushion	Pass/Fail
Regulatory	\$6,930,586 6.73%	\$4,119,985 4.00%	\$2,810,601 2.73%	Pass	\$6,930,586 13.90%	\$3,988,872 8.00%	\$2,941,714 5.90%	Pass
Board	\$6,930,586 6.73%	\$5,149,981 5.00%	\$1,780,605 1.73%	Pass	\$6,930,586 13.90%	\$4,487,481 9.00%	\$2,443,105 4.90%	Pass



This report shows both capital tests - leverage and risk weighted asset equivalent.

These are critical measures to monitor and seeing the trend over the past year helps.

Loan Provisions





Liquidity Report as of Sep 30, 2009

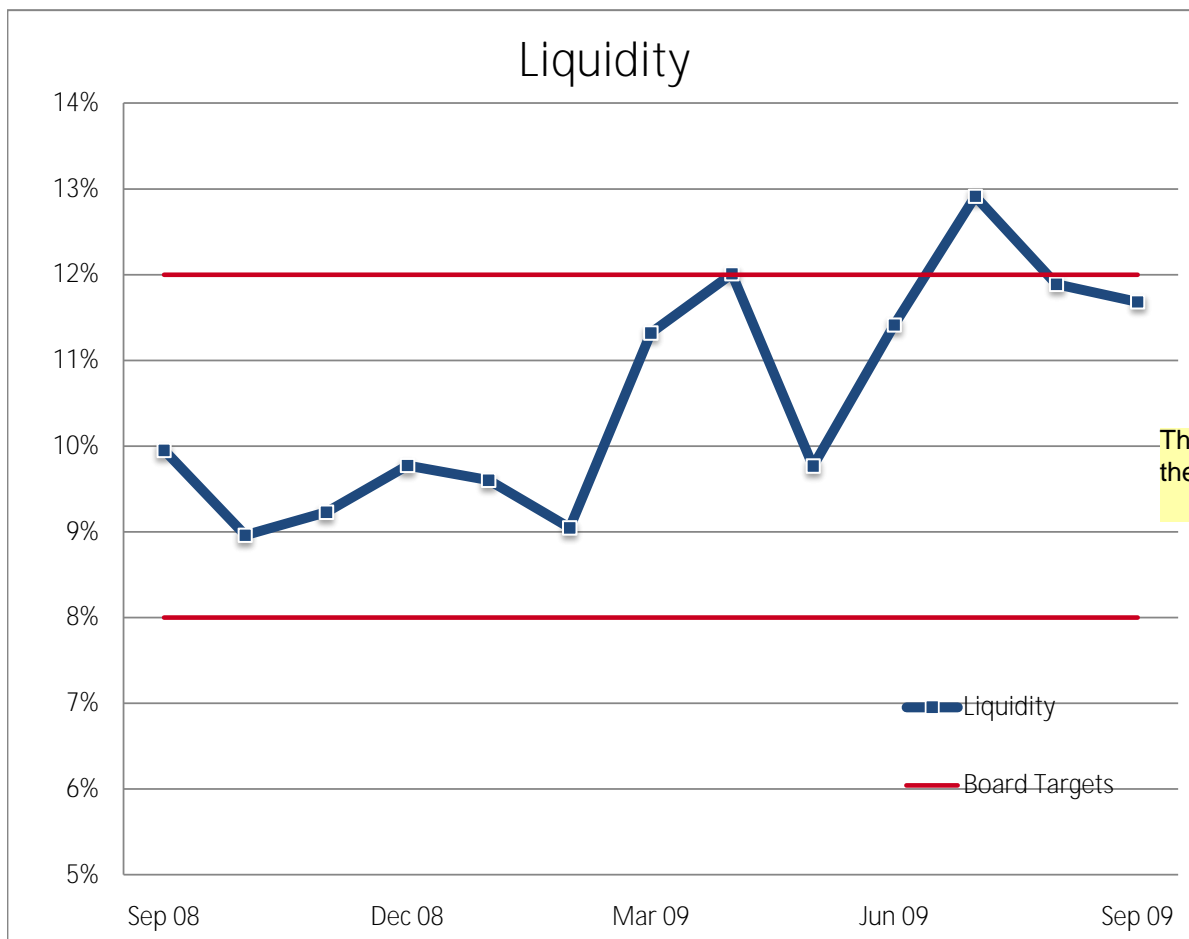
Total Deposits	\$88,202,825
Short Borrowings	\$0
Long Borrowings	\$7,000,000
Total Deposits and Borrowings	\$95,202,825

Liquidity Target Tests				
Test	Current Amount	Target	Cushion	Pass/Fail
Min Liquidity Target	\$11,121,266	\$7,616,226	\$3,505,040	Pass
	11.68%	8.00%	3.68%	
Max Liquidity Target	\$11,121,266	\$11,424,339	\$303,073	Pass
	11.68%	12.00%	0.32%	
Max Borrowings Target	\$7,000,000	\$15,449,943	\$8,449,943	Pass
	7.35%	15.00%	8.88%	

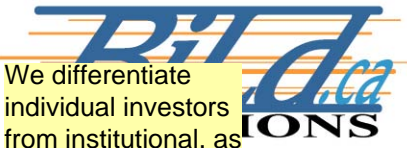
Easy to see compliance tests.

Liquidity Available				
Excess Liquidity (Cushion)	Available Borrowing	Mtges Maturing in next 3 Months	Total Available Liquid Resources	Liquidity Available
\$3,505,040	\$8,449,943	\$2,548,359	\$14,503,342	15.23%

Shows potential liquidity available. In this case there is lots.



The graphical trends tells the story.



We differentiate individual investors from institutional, as they can have very different behaviours.

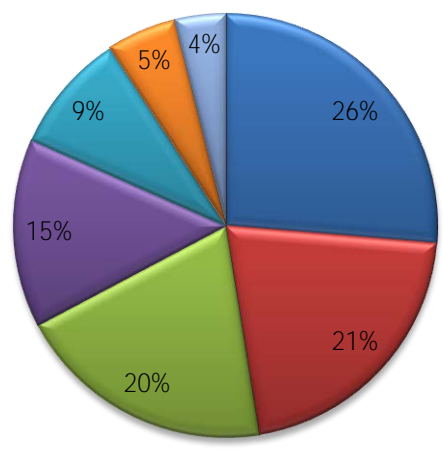
Deposit Concentration Report as of Sep 30, 2009

Member Deposits Concentration				
Deposit Size	>\$100k	>\$500k	>1,000k	All Deposits
Individual - Number	205	5	1	3,755
- Amount	\$42,595,335	\$3,685,268	\$1,219,818	\$78,509,677
- % of All Deposits	47.1%	4.1%	1.3%	86.8%
Institutional - Number	30	7	0	400
- Amount	\$7,583,309	\$4,097,290	\$0	\$11,961,964
- % of All Deposits	8.4%	4.5%	0.0%	13.2%
All - Number	235	12	1	4,155
- Amount	\$50,178,644	\$7,782,559	\$1,219,818	\$90,471,641
- % of All Deposits	55.5%	8.6%	1.3%	100.0%

Shows your credit union's degree of dependence on large sized depositors.

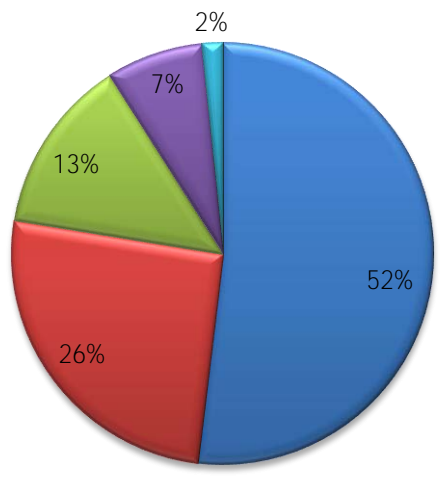
Note that some members have both a business account and an individual account

Demand Breakdown



This is surprisingly big

Terms Breakdown

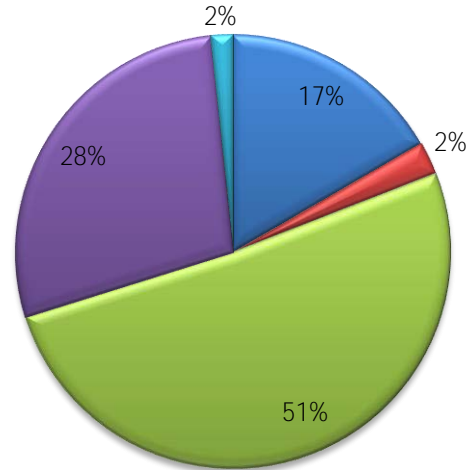


Shows your credit union's diversity of deposit products and the importance and concentration of deposits in each product.



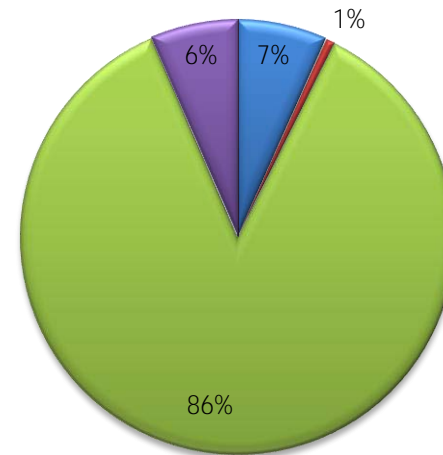
Balance Sheet Mix Report as of Sep 30, 2009

Asset Mix		
Asset Group	Amount	Percent
Cash & Investments	\$17,510,935	16.7%
Fixed Assets	\$2,533,582	2.4%
Mortgage Loans	\$53,622,887	51.1%
Non-Mortgage Loans	\$29,598,335	28.2%
Other Assets	\$1,702,736	1.6%
	\$104,968,475	100.0%



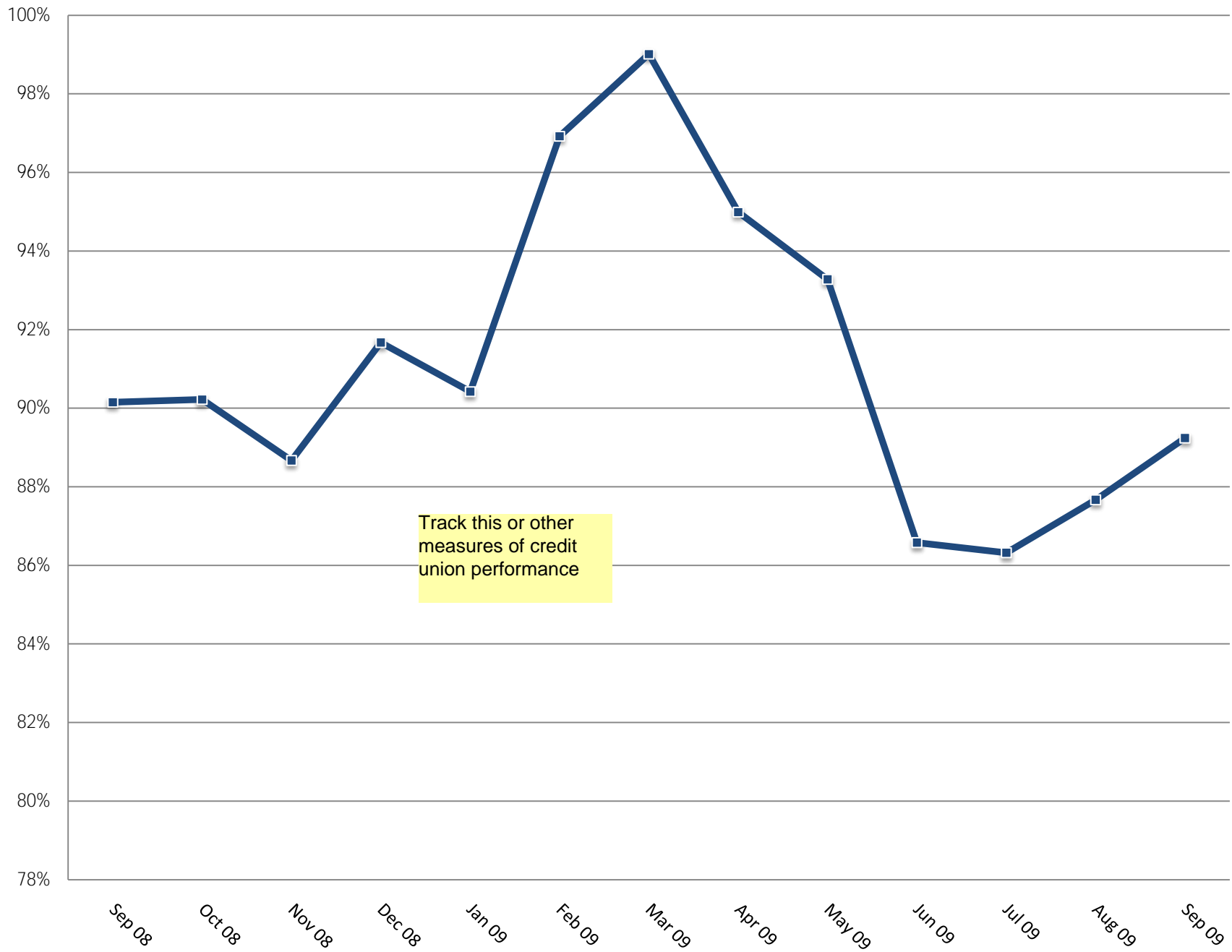
- Cash & Investments
- Fixed Assets
- Mortgage Loans
- Non-Mortgage Loans
- Other Assets

Liability Mix		
Liability Group	Amount	Percent
Loans Payable	\$7,000,000	6.7%
Other Liabilities	\$702,288	0.7%
Member Deposits	\$90,471,641	86.2%
Equity & Retained Earn.	\$6,794,545	6.5%
	\$104,968,475	100.0%



- Loans Payable
- Other Liabilities
- Member Deposits
- Equity & Retained Earn.

Efficiency Ratio



eMIR Reporting as of Sep 30, 2009

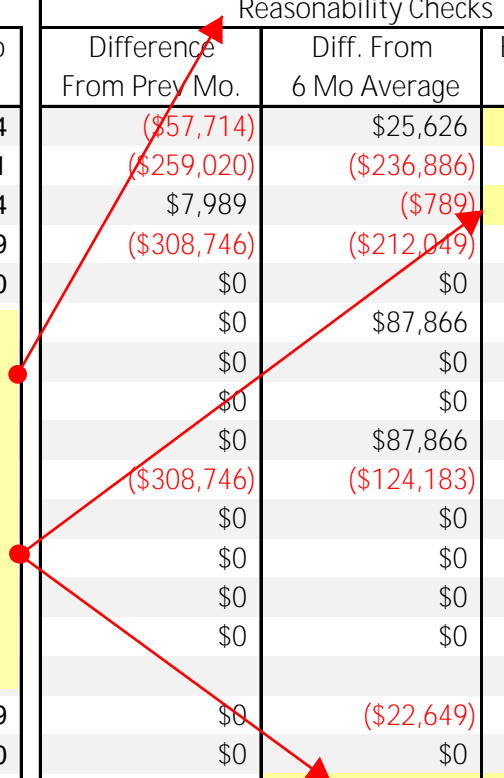
Ref	Description	Current 30-Sep-09	Previous Mo. 31-Aug-09	3 Months Ago 30-Jun-09	6 Months Ago 31-Mar-09	Reasonability Checks *		
						Difference From Prey Mo.	Diff. From 6 Mo Average	Estimated Ann. Growth Rate
A01	Cash on hand	\$673,304	\$731,018	\$698,505	\$583,584	(\$57,714)	\$25,626	30.7%
A02	Deposits with leagues, Central 1 Credit Union, CUCC, FCDO	\$3,150,180	\$3,409,201	\$3,078,018	\$3,335,781	(\$259,020)	(\$236,886)	(11.1)%
A03	Deposits with other FI's	\$7,989	\$0	\$0	\$17,554	\$7,989	(\$789)	(109.0)%
A04	Total cash resources	\$3,831,473	\$4,140,219	\$3,776,523	\$3,936,919	(\$308,746)	(\$212,049)	(5.4)%
A05	Payroll deductions receivable	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
A06	Debt obligations of leagues, C1CU,CUCC, FCDO, CCD, or D	\$7,289,793	\$7,289,793			\$0	\$87,866	9.9%
A07	T-Bills or other debt obligations issued by the Government	\$0	\$0			\$0	\$0	0.0%
A08	Bankers acceptances, discounts, and other negotiable instruments	\$0	\$0			\$0	\$0	0.0%
A09	Subtotal	\$7,289,793	\$7,289,793			\$0	\$87,866	9.9%
A10	Total cash, deposits and investments	\$11,121,266	\$11,430,012	\$		(\$308,746)	(\$124,183)	4.4%
A14	Market value of all other investments	\$0	\$0			\$0	\$0	0.0%
A15	(Excess)/Deficiency of market value	\$0	\$0			\$0	\$0	0.0%
A16	Subtotal Book Value	\$0	\$0			\$0	\$0	0.0%
A17	Dollar value of largest single investment	\$0	\$0			\$0	\$0	0.0%
A18	Name of entities							
A19	Shares in a league	\$756,010	\$756,010	\$758,839	\$816,619	\$0	(\$22,649)	(14.8)%
A20	Investments in unconsolidated subsidiaries that are financial	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
A21	Other investments	\$3,475,871	\$3,999,165	\$4,240,147	\$4,599,023	(\$523,294)	(\$890,906)	(48.8)%
A22	Subtotal	\$4,231,880	\$4,755,174	\$4,998,986	\$5,415,642	(\$523,294)	(\$913,555)	(43.7)%
A23	Dollar value of largest single investment in A21	\$3,090,212	\$3,596,063	\$3,837,044	\$4,145,721	(\$505,851)	(\$854,861)	(50.9)%
A24	Name of entities	Concentra Mtge	Concentra Mtge	Concentra Mtge	Concentra Mtge			
A25	Total other investments	\$4,231,880	\$4,755,174	\$4,998,986	\$5,415,642	(\$523,294)	(\$913,555)	(43.7)%
A26	Total cash & investments	\$15,353,146	\$16,185,186	\$16,004,349	\$16,298,013	(\$832,040)	(\$1,037,738)	(11.6)%
A27	Total net loans	\$83,526,013	\$83,499,189	\$83,823,475	\$82,508,640	\$26,824	(\$644,217)	2.5%
A28	Equipment and leasehold improvements	\$414,258	\$416,778	\$428,287	\$444,712	(\$2,520)	(\$14,706)	(13.7)%
A29	Land and buildings (net of depreciation)	\$2,107,830	\$2,108,081	\$2,118,006	\$2,126,659	(\$251)	(\$9,527)	(1.8)%
A31	Real estate held for Investment	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
A32	Foreclosed real estate and other assets held for sale	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
A33	Total Capital (fixed) Assets	\$2,522,088	\$2,524,859	\$2,546,293	\$2,571,370	(\$2,771)	(\$24,233)	(3.8)%
A34	Goodwill unconditionally guaranteed by a league & approved	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
A35	Intangible assets	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
A35.1	Goodwill & other regulatory capital deductions	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
A35.2	Intangible Assets	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
A36	Income taxes recoverable / deferred tax debits	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
A37	Total intangible assets	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
A38	Accrued interest and other receivables	\$206,103	\$190,516	\$225,250	\$214,898	\$15,587	\$4,799	(8.2)%
A39	Stabilization authority assessments	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
A40	Other assets	\$1,392,270	\$1,431,836	\$1,554,292	\$1,676,230	(\$39,566)	(\$76,281)	(33.9)%
A41	Total Other Assets	\$1,598,373	\$1,622,352	\$1,779,542	\$1,891,128	(\$23,979)	(\$71,481)	(31.0)%
A42	Subtotal	\$4,120,461	\$4,147,211	\$4,325,834	\$4,462,499	(\$26,750)	(\$95,714)	(15.3)%

This shows many of the DICO references that you must report every month.

Here's a significant time-saver, We provide you with an import file, so that much of your report is entered automatically - saves you time and prevents errors.

We also make historical comparisons, so you can quickly spot suspect numbers for further verification.

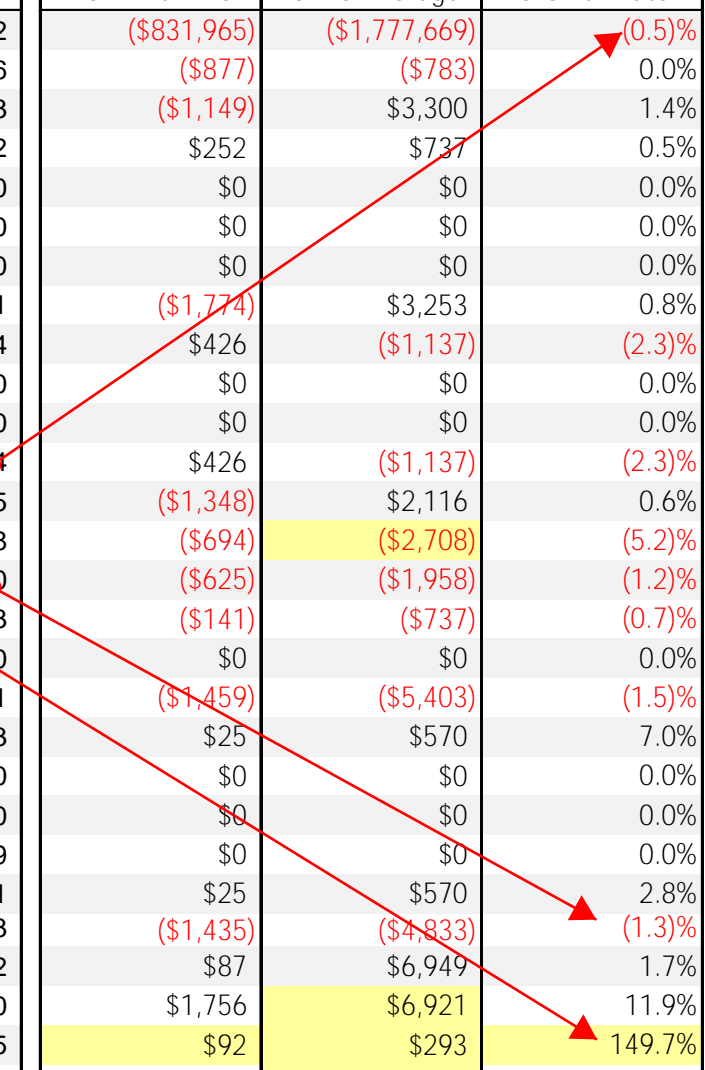
The yellow highlights show those items with a 15% difference from the current value. These are items you might want to examine further.



eMIR Reporting as of Sep 30, 2009

Ref	Description	Current 30-Sep-09	Previous Mo. 31-Aug-09	3 Months Ago 30-Jun-09	6 Months Ago 31-Mar-09	Reasonability Checks *		
						Difference From Prev Mo.	Diff. From 6 Mo Average	Estimated Ann. Growth Rate
A43	Total Assets	\$102,999,620	\$103,831,586	\$104,153,658	\$103,269,152	(\$831,965)	(\$1,777,669)	(0.5)%
C01	Personal loans	\$1,059,339	\$948,650	\$712,711	\$353,096	(\$877)	(\$783)	0.0%
C02	Residential mortgage loans	\$1,930,023	\$1,724,767	\$1,271,622	\$605,163	(\$1,149)	\$3,300	1.4%
C03	Commercial loans	\$468,028	\$414,009	\$307,347	\$152,242	\$252	\$737	0.5%
C04	Institutional loans	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C05	Unincorporated association loans	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C06	Agricultural loans	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C07	Total loan interest income	\$3,457,390	\$3,087,421	\$2,496,661	\$1,774,421	(\$1,774)	\$3,253	0.8%
C08	Interest and dividend income	\$284,704	\$249,661	\$209,661	\$152,242	\$426	(\$1,137)	(2.3)%
C09	Gains/(losses) from investments other than derivatives	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C10	Gains/(losses) from derivatives	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C11	Total investment income	\$284,704	\$249,661	\$209,661	\$152,242	\$426	(\$1,137)	(2.3)%
C12	Total interest and investment income	\$3,742,094	\$3,337,082	\$2,706,322	\$1,926,664	(\$1,348)	\$2,116	0.6%
C13	Demand & dividend bearing deposits interest expense	\$138,576	\$128,721	\$118,721	\$108,721	(\$694)	(\$2,708)	(5.2)%
C14	Term deposits interest expense	\$617,471	\$553,861	\$490,361	\$427,861	(\$625)	(\$1,958)	(1.2)%
C15	Registered plan deposits interest expense	\$467,811	\$416,961	\$366,011	\$315,161	(\$141)	(\$737)	(0.7)%
C16	Other deposits interest expense	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C17	Total interest expense on deposits	\$1,223,859	\$1,099,549	\$939,843	\$751,543	(\$1,459)	(\$5,403)	(1.5)%
C18	Interest expense on borrowings	\$41,366	\$36,571	\$31,778	\$26,983	\$25	\$570	7.0%
C19	Interest rebates	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C21	Dividends on minimum share capital required for member	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C22	Dividends on investment capital and other capital instrum	\$46,166	\$41,037	\$30,778	\$15,389	\$0	\$0	0.0%
C23	Total other interest expense & dividends	\$87,532	\$77,608	\$61,556	\$31,778	\$25	\$570	2.8%
C24	Total interest expense	\$1,311,391	\$1,177,157	\$991,601	\$788,522	(\$1,435)	(\$4,833)	(1.3)%
C25	Net interest & investment income	\$2,430,702	\$2,159,929	\$1,587,034	\$751,862	\$87	\$6,949	1.7%
C26	Net provision/(recovery) for impaired loans	\$251,565	\$209,565	\$123,165	\$54,600	\$1,756	\$6,921	11.9%
C27	Collection charges	\$5,460	\$4,121	\$3,060	\$235	\$92	\$293	149.7%
C28	Total loan costs	\$257,025	\$213,686	\$126,225	\$54,835	\$1,848	\$7,214	12.5%
C29	Net interest & investment income after loan costs	\$2,173,678	\$1,946,244	\$1,463,809	\$697,027	(\$1,761)	(\$265)	0.9%
C30	Other (non-interest) income	\$870,191	\$796,883	\$631,922	\$221,713	(\$2,923)	\$7,845	6.9%
C31	Total net interest, investment & other income	\$3,043,869	\$2,743,127	\$2,095,731	\$918,741	(\$4,683)	\$7,580	2.3%
C32	Number of fulltime staff	0	0	0	0			
C33	Number of Part-time staff	0	0	0	0			
C33.1	Number of service locations	0	0	0	0			
C34	FTEs of part-time staff	0	0	0	0			
C35	Number of volunteers	0	0	0	0			
C36	Salaries & benefits	\$1,489,300	\$1,322,087	\$984,491	\$484,231	\$217	\$2,462	0.6%
C37	Occupancy	\$254,518	\$231,106	\$179,649	\$93,626	(\$608)	(\$1,571)	(2.1)%
C38	Computer, office & othe equipment	\$338,383	\$300,696	\$228,804	\$117,808	\$11	(\$883)	(0.9)%
C39	Advertising & communications	\$106,817	\$93,848	\$72,718	\$42,012	\$138	(\$1,014)	(3.4)%

The primary purpose of these Reasonability Checks is to help ensure accurate reporting. However, you might find some of the information useful all on its own. For instance, this one shows that the credit union has been losing its assets at a 1/2% rate. Interest expense falling at an annual 1.3% pace. Collection charges rising quickly.



eMIR Reporting as of Sep 30, 2009

Ref	Description	Current 30-Sep-09	Previous Mo. 31-Aug-09	3 Months Ago 30-Jun-09	6 Months Ago 31-Mar-09	Reasonability Checks *		
						Difference From Prev Mo.	Diff. From 6 Mo Average	Estimated Ann. Growth Rate
C40	Member security	\$90,882	\$80,770	\$60,546	\$29,972	\$2	\$35	0.2%
C41	Administration	\$272,352	\$240,428	\$179,911	\$91,116	\$208	\$280	(0.1)%
C42	Other	\$164,096	\$135,993	\$105,746	\$50,880	\$1,234	\$1,405	1.7%
C43	Total non-interest	\$2,716,347	\$2,404,928	\$1,811,865	\$909,645	\$1,200	\$713	(0.1)%
C44	Current net income and extra	\$327,522	\$338,199	\$280,866	\$9,096	(\$5,884)	\$6,867	244.5%
C45	Non-recurring gain	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C46	Explanation					\$0	\$0	0.0%
C47	Extraordinary gain	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C48	Explanation					\$0	\$0	0.0%
C51	Total taxes/(tax relief)	\$59,541	\$54,145	\$37,857	\$5,775	(\$153)	\$2,110	54.1%
C52	Current net income	\$267,981	\$284,054	\$243,009	\$3,321	(\$5,731)	\$4,758	575.5%
C52.1	Unrealized Gains (Net of)	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C52.2	Unrealized Gains	\$0	\$0	\$0	(\$95,382)	\$0	\$7,294	(22.2)%
C52.3	Total OCI (loss) net of tax	\$0	\$0	\$0	(\$95,382)	\$0	\$7,294	(22.2)%
C52.4	Total Comprehensive Income	\$267,981	\$284,054	\$243,009	(\$92,061)	(\$5,731)	\$12,051	(43.8)%
C53	Retained earnings /(deficit) at opening of fiscal year (audited)	\$4,033,946	\$4,033,946	\$4,033,946	\$4,034,747	\$0	(\$134)	(0.0)%
C54	Prior period adjustments	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C55	Other adjustments	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C55.1	Transitional Adjustments - Derivatives	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C55.2	Transitional adjustments - Other	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C55.3	Other adjustments (previously C55)	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
C57	Current net income/(loss)	\$267,981	\$284,054	\$243,009	\$3,321	(\$5,731)	\$4,758	575.5%
C58	Retained Earnings (deficit)	\$4,301,927	\$4,318,000	\$4,276,955	\$4,038,068	(\$16,073)	\$107,469	13.1%
D01	Deposits up to \$100k	\$40,647,288	\$40,375,776	\$39,796,928	\$39,785,264	\$271,512	\$436,919	4.3%
D03	\$100,001 to \$250,000	\$25,237,308	\$25,513,112	\$25,517,840	\$22,988,197	(\$275,804)	\$917,238	19.6%
D04	250,001 to \$1,000,000	\$21,066,068	\$22,052,210	\$23,660,055	\$18,842,981	(\$986,142)	(\$783,306)	23.6%
D05	Over \$1,000,000	\$1,252,161	\$1,215,192	\$3,957,088	\$11,719,176	\$36,969	(\$4,647,253)	(178.6)%
D06	Number of members D01	3849	3855	3878	3893	(\$6)	(\$34)	(2.3)%
D08	Number of members D03	167	170	172	151	(\$3)	\$5	21.2%
D09	Number of members D04	59	60	60	50	(\$1)	\$2	36.0%
D10	Number of members D05	1	1	2	7	\$0	(\$3)	(171.4)%
E01	# of demand & dividend bearing deposits	6394	6415	6420	6391	(21)	(33)	0.1%
E02	# of term deposits	1303	1320	1316	1348	(17)	(20)	(6.7)%
E03	# of registered deposits	2962	2963	2958	2901	(1)	24	4.2%
E05	# of other deposits	273	269	260	262	4	10	8.4%
E06	Demand & dividend bearing deposits	\$35,488,176	\$36,595,232	\$40,248,594	\$41,313,285	(1,107,056)	(4,452,920)	(28.2)%
E07	Term deposits	\$27,128,952	\$27,071,736	\$27,316,669	\$27,462,295	57,217	(16,407)	(2.4)%
E08	Registered deposits	\$25,290,904	\$25,252,553	\$25,166,992	\$24,342,190	38,351	305,532	7.8%
E10	Other deposits	\$294,793	\$236,770	\$199,655	\$217,847	58,023	87,393	70.6%
E11	Total deposits	\$88,202,825	\$89,156,290	\$92,931,911	\$93,335,618	(\$953,465)	(\$4,076,402)	(11.0)%

Instead of inanely typing these numbers into eMIR, you can simply import them from a file we provide you. That saves you time and it also helps prevent errors. This saved time can now be devoted to making sure your submission is correct and this report should help you there as it compares current numbers to previous ones.

eMIR Reporting as of Sep 30, 2009

Ref	Description	Current 30-Sep-09	Previous Mo. 31-Aug-09	3 Months Ago 30-Jun-09	6 Months Ago 31-Mar-09	Reasonability Checks *		
						Difference From Prev Mo.	Diff. From 6 Mo Average	Estimated Ann. Growth Rate
E12	Canadian dollar value of foreign currency deposits	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
E13	Borrowings from liquidity pool	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
E14	Borrowings from leagues and banks	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
E15	Borrowings from others	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
E16	Borrowings payable after 100 days	\$7,000,000	\$7,000,000	\$3,500,000	\$2,800,000	\$0	\$1,948,333	300.0%
E17	Total borrowings	\$7,000,000	\$7,000,000	\$3,500,000	\$2,800,000	\$0	\$1,948,333	300.0%
E18	Accrued interest on deposits	\$630,474	\$627,858	\$574,697	\$534,716	\$2,616	\$53,709	35.8%
E19	Accrued dividends on shares,patronage div, and capital in	\$47,058	\$41,928	\$31,669	\$28,720	\$5,130	\$15,880	127.7%
E20	Income and capital taxes payable	\$163,684	\$161,759	\$155,513	\$104,583	\$1,925	\$24,034	113.0%
E21	Other liabilities	\$163,254	\$32,346	\$183,693	\$23,634	\$130,908	\$132,517	1181.5%
E22	Total other liabilities	\$1,004,469	\$863,890	\$945,571	\$691,653	\$140,579	\$226,141	90.5%
E23	Total liabilities	\$96,207,294	\$97,020,180	\$97,377,482	\$96,827,271	(\$812,886)	(\$1,901,928)	(1.3)%
E24	Number of members	4292	4292	4303	4310	\$0	(\$10)	(0.8)%
E25	Membership shares	\$876,465	\$879,471	\$885,287	\$885,261	(\$3,006)	(\$7,086)	(2.0)%
E26	Non-redeemable portion of tier 1 investment capital	\$1,452,541	\$1,452,541	\$1,452,541	\$1,452,541	\$0	\$0	0.0%
E27	Retained earnings	\$4,301,927	\$4,318,000	\$4,264,524	\$4,038,068	(\$16,073)	\$111,081	13.1%
E28	Non-redeemable portion of patronage shares and other c	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
E29	Investments by DICO	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
E30	Total tier 1 core capital	\$6,630,932	\$6,650,012	\$6,602,351	\$6,375,870	(\$19,079)	\$103,995	8.0%
E32	Subordinated debt	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
E34	Redeemable portion of tier 1 investment capital	\$161,393	\$161,393	\$161,393	\$161,393	\$0	\$0	0.0%
E36	Redeemable portion of patronage shares and other capita	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
E37.1	Accumulated Other Comprehensive Income -Equity invest	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
E37.2	Accumulated Other comprehensive income - Other	\$0	\$0	\$0	(\$133,535)	\$0	\$24,524	(200.0)%
E37.3	Total Accumulated other comprehensive income	\$0	\$0	\$0	(\$133,535)	\$0	\$24,524	(200.0)%
E38	Total tier 2 supplementary capital	\$161,393	\$161,393	\$161,393	\$27,859	\$0	\$24,524	958.7%
E39	Other Tier 2 capital amounts specified in the Capital Adeq	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
E43	Total members' equity & capital	\$6,792,326	\$6,811,405	\$6,763,745	\$6,403,728	(\$19,079)	\$128,519	12.1%
E44	Total liabilities, members' equity & capital	\$102,999,620	\$103,831,585	\$104,141,227	\$103,230,999	(\$831,965)	(\$1,773,409)	(0.4)%
E45	Risk Weighted assets	\$49,860,895	\$50,596,884	\$50,588,582	\$50,259,115	(\$735,989)	(\$712,687)	(1.6)%
E45.1	Regulatory Capital in dollars	\$6,930,586	\$6,886,353	\$6,787,133	\$6,430,956	\$44,233	\$220,612	15.5%
E45.2	Explanation							
E47	Do you have a line of credit with a financial institution, Cr	Yes	Yes	Yes	Yes			
E48	Did the credit union fall out of compliance with the liquidity rules as defined in Ontario Regulation 76/95 or the credit union's c							
E48.1	What is the credit union's policy minimum for "assets held	8	8	8	8	\$0	\$0	0.0%
E48.2	What was the dollar amount of the credit union's liquid as	\$11,121,266	\$11,430,012	\$11,005,364	\$10,882,371	(\$308,746)	(\$124,183)	4.4%
E48.3	Deposits and borrowings (autofilled from balance sheet).	\$95,202,825	\$96,156,290	\$96,431,911	\$96,135,618	(\$953,465)	(\$2,128,069)	(1.9)%
E48.4	Liquidity (%), expressed as a percentage of deposits and b	11.682	11.887	11.413	11.320	(\$0)	\$0	6.4%
E49	Regulatory Capital Ratio	6.729	6.632	6.516	6.227	\$0	\$0	16.1%
E50	Capital to Risk Weighted Assets ratio	13.900	13.610	13.416	12.796	\$0	\$1	17.3%

eMIR Reporting as of Sep 30, 2009

Ref	Description	Current 30-Sep-09	Previous Mo. 31-Aug-09	3 Months Ago 30-Jun-09	6 Months Ago 31-Mar-09	Reasonability Checks *		
						Difference From Prev Mo.	Diff. From 6 Mo Average	Estimated Ann. Growth Rate
E51.1	Please provide an explanation if any of the pre-filled values in fields E48.4, E49, or E50 differ from the credit union's internal ca							
E52.1	Per section 78 of Regulation 76/95, what is you exposure	-3	-3	-3	-2	0.000	(0.500)	100.0%
E52.2	Exposure to an decrease in interest rates	0	0	0	0	0.000	0.000	0.0%
L01	Personal Loans - Non-delinquent	\$10,718,457	\$10,953,679	\$11,385,985	\$12,008,680	(\$235,222)	(803,761.075)	(21.5)%
L02	Personal Loans - Under 30 days	\$535,173	\$453,625	\$476,131	\$625,033	\$81,547	42,970.607	(28.8)%
L03	Personal Loans - 30 to 89 days	\$275,498	\$259,942	\$379,617	\$265,848	\$15,556	(48,714.467)	7.3%
L04	Personal Loans - 90 to 179 days	\$127,895	\$227,240	\$143,580	\$105,248	(\$99,345)	(20,363.577)	43.0%
L05	Personal Loans - 180 to 365 days	\$45,010	\$35,799	\$60,566	\$124,682	\$9,211	(29,598.346)	(127.8)%
L06	Personal Loans - Over 365 days	\$41,915	\$43,625	\$51,268	\$8,885	(\$1,710)	11,389.766	743.5%
L07	Personal Loans - Total loans (personal loans)	\$11,743,948	\$11,973,911	\$12,497,147	\$13,138,376	(\$229,963)	(848,077.091)	(21.2)%
L08	Personal Loans - Allowance for impaired loans	\$161,201	\$193,475	\$266,925	\$215,889	(\$32,274)	(59,635.183)	(50.7)%
L09	Personal Loans - Non-specific provision	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L10	Personal Loans - Total loan allowance	\$161,201	\$193,475	\$266,925	\$215,889	(\$32,274)	(59,635)	(50.7)%
L11	Personal Loans - Total net loan balance	\$11,582,747	\$11,780,436	\$12,230,222	\$12,922,487	(\$197,689)	(788,442)	(20.7)%
L12	Personal Loans - Loans impaired per By-law No. 6	\$236,946	\$311,663	\$365,556	\$261,215	(\$74,717)	(61,441)	(18.6)%
L13	Personal Loans - Security	\$78,190	\$397,950	\$157,281	\$48,672	(\$319,760)	(64,537)	121.3%
L13.1	Personal Loans - Total number of impaired loans	31	36	44	29	(5)	(5)	13.8%
L14	Personal Loans - Total number of loan accounts	1,479	1,473	1,515	1,553	6	(21)	(9.5)%
L15	Residential mortgage loans - Non-delinquent	\$53,464,265	\$52,914,573	\$53,828,945	\$52,106,170	\$549,692	(735,443)	5.2%
L16	Residential mortgage loans - Under 30 days	\$2,896,401	\$2,954,855	\$2,658,511	\$2,360,980	(\$58,454)	\$411,050	45.4%
L17	Residential mortgage loans - 30 to 89 days	\$1,823,792	\$1,715,018	\$1,861,248	\$1,701,172	\$108,774	\$111,946	14.4%
L18	Residential mortgage loans - 90 to 179 days	\$212,255	\$792,621	\$483,680	\$346,308	(\$580,366)	(204,403)	(77.4)%
L19	Residential mortgage loans - 180 to 365 days	\$333,296	\$0	\$188,678	\$188,678	\$333,296	\$207,510	153.3%
L20	Residential mortgage loans - Over 365 days	\$188,678	\$188,678	\$0	\$304,047	\$0	\$75,111	(75.9)%
L21	Residential mortgage loans - Total loans (personal loans)	\$58,918,686	\$58,565,745	\$59,021,062	\$57,007,354	\$352,941	(134,228)	6.7%
L22	Residential mortgage loans - Allowance for impaired loans	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L23	Residential mortgage loans - Non-specific provision	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L24	Residential mortgage loans - Total loan allowance	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L25	Residential mortgage loans - Total net loan balance	\$58,918,686	\$58,565,745	\$59,021,062	\$57,007,354	\$352,941	(134,228)	6.7%
L26	Residential mortgage loans - Loans impaired per By-law N	\$465,305	\$981,299	\$637,229	\$839,033	(\$515,994)	(179,017)	(89.1)%
L27	Residential mortgage loans - Security	\$711,200	\$1,244,600	\$1,358,438	\$1,599,063	(\$533,400)	(391,577)	(111.0)%
L27.1	Residential mortgage loans - Total number of impaired loa	4	6	4	4	(2)	0	0.0%
L28	Residential mortgage loans - Total number of loan account	498	499	504	496	(1)	(6)	0.8%
L29	Commercial Loans - Non-delinquent	\$10,013,959	\$11,507,875	\$11,009,269	\$10,527,052	(\$1,493,916)	(928,177)	(9.7)%
L30	Commercial Loans - Under 30 days	\$1,400,000	\$1,920	\$28,426	\$185,551	\$1,398,080	\$1,307,257	1309.0%
L31	Commercial Loans - 30 to 89 days	\$1,948	\$28,850	\$36,474	\$14,812	(\$26,902)	(24,228)	(173.7)%
L32	Commercial Loans - 90 to 179 days	\$65,571	\$36,474	\$17,078	\$0	\$29,097	\$53,001	0.0%
L33	Commercial Loans - 180 to 365 days	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L34	Commercial Loans - Over 365 days	\$0	\$0	\$18,809	\$34,250	\$0	(15,201)	(200.0)%
L35	Commercial Loans - Total loans (personal loans)	\$11,481,479	\$11,575,119	\$11,110,056	\$10,761,665	(\$93,641)	\$392,652	13.4%

eMIR Reporting as of Sep 30, 2009

Ref	Description	Current 30-Sep-09	Previous Mo. 31-Aug-09	3 Months Ago 30-Jun-09	6 Months Ago 31-Mar-09	Reasonability Checks *		
						Difference From Prev Mo.	Diff. From 6 Mo Average	Estimated Ann. Growth Rate
L73	Agricultural loans - 30 to 89 days	\$0	\$0	\$0	\$174,724	\$0	(\$29,121)	(200.0)%
L74	Agricultural loans - 90 to 179 days	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L75	Agricultural loans - 180 to 365 days	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L76	Agricultural loans - Over 365 days	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L77	Agricultural loans - Total loans (personal loans)	\$1,517,386	\$1,488,324	\$1,345,472	\$1,452,709	\$29,062	\$91,233	8.9%
L78	Agricultural loans - Allowance for impaired loans	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L79	Agricultural loans - Non-specific provision	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L80	Agricultural loans - Total loan allowance	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L81	Agricultural loans - Total net loan balance	\$1,517,386	\$1,488,324	\$1,345,472	\$1,452,709	\$29,062	\$91,233	8.9%
L82	Agricultural loans - Loans impaired per By-law No. 6	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L83	Agricultural loans - Security	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
L83.1	Agricultural loans - Total number of impaired loans	0	0	0	0	0	0	0.0%
L84	Agricultural loans - Total number of loan accounts	13	12	13	11	1	1	36.4%
L85	Totals - Non-delinquent	\$75,878,042	\$77,028,964	\$77,735,382	\$76,352,642	(\$1,150,922)	(\$2,480,136)	(1.2)%
L86	Totals - Under 30 days	\$4,831,574	\$3,416,400	\$3,163,010	\$3,171,564	\$1,421,174	\$1,761,278	104.7%
L87	Totals - 30 to 89 days	\$2,101,238	\$2,156,555	\$2,156,555	\$2,156,555	\$97,428	\$9,884	(5.1)%
L88	Totals - 90 to 179 days	\$405,720	\$1,451,556	\$451,556	\$451,556	(\$650,614)	(\$171,765)	(20.3)%
L89	Totals - 180 to 365 days	\$378,306	\$313,360	\$313,360	\$313,360	\$342,507	\$177,912	41.5%
L90	Totals - Over 365 days	\$230,594	\$232,304	\$70,077	\$347,182	(\$1,710)	\$71,299	(67.2)%
L91	Totals - Total loans (personal loans)	\$83,825,474	\$83,767,612	\$84,139,448	\$82,792,858	57,862	(631,528)	2.5%
L92	Totals - Allowance for impaired loans	\$161,201	\$193,475	\$292,586	\$256,990	(32,274)	(79,405)	(74.5)%
L93	Totals - Non-specific provision	\$138,260	\$74,948	\$23,388	\$27,228	\$63,312	\$92,094	815.6%
L94	Totals - Total loan allowance	\$299,461	\$268,423	\$315,974	\$284,218	\$31,038	\$12,689	10.7%
L95	Totals - Total net loan balance	\$83,526,013	\$83,499,189	\$83,823,475	\$82,508,640	\$26,824	(\$644,217)	2.5%
L96	Totals - Loans impaired per By-law No. 6	\$702,251	\$1,358,286	\$1,028,446	\$1,141,350	(\$656,035)	(\$281,966)	(76.9)%
L97	Totals - Security	\$789,390	\$2,339,750	\$1,515,719	\$1,647,734	(\$1,550,360)	(\$717,564)	(104.2)%
L97.1	Totals - Total number of impaired loans	35	44	50	35	(9)	(7)	0.0%
L98	Totals - Total number of loan accounts	2,091	2,088	2,139	2,171	3	(32)	(7.4)%

Lots of yellow highlights here
also show that credit
conditions are tighter.

* Checks that are highlighted in yellow have a difference greater than 15%.

All 'C' references (Income) are converted from year-to-date to monthly before they are compared.

The Estimated Annual Growth Rate is calculated by comparing the Current number to the 6 Months Ago number and multiplying by 2.

These notes at the end inform you how
some of the stats are calculated.



eMIR Report - Loans Information
for Sep 30, 2009

Loans Information	Personal Loans	Residential Mortgages	Commercial Loans	Institutional Loans	Unincorporated Associations	Agricultural Loans	Total Loans
Non-delinquent	\$10,718,457	\$53,464,265	\$10,013,959	\$0	\$163,975	\$1,517,386	\$75,878,042
Under 30 days	\$535,173	\$2,896,401	\$1,400,000	\$0	\$0	\$0	\$4,831,574
30 to 89 days	\$275,498	\$1,823,792	\$1,948	\$0	\$0	\$0	\$2,101,238
90 to 179 days	\$127,895	\$212,255	\$65,571	\$0	\$0	\$0	\$405,720
180 to 365 days	\$45,010	\$333,296	\$0	\$0	\$0	\$0	\$378,306
Over 365 days	\$41,915	\$188,678	\$0	\$0	\$0	\$0	\$230,594
Total loans	\$11,743,948	\$58,918,686	\$11,481,479	\$0	\$163,975	\$1,517,386	\$83,825,474
Total number of loan accounts	1,479	498	100	0	1	13	2,091
Allowance for impaired loans	\$161,201	\$0	\$0	\$0	\$0	\$405,720	\$566,921
Non-specific provision	\$0	\$0	\$138,260	\$0	\$0	\$378,306	\$516,566
Total loan allowance	\$161,201	\$0	\$138,260	\$0	\$0	\$784,026	\$1,083,487
Total net loan balance	\$11,582,747	\$58,918,686	\$11,343,219	\$0	\$163,975	\$733,360	\$82,741,987
Loans impaired per By-law No. 6	\$236,946	\$465,305	\$0	\$0	\$0	\$0	\$702,251
Security	\$78,190	\$711,200	\$0	\$0	\$0	\$0	\$789,390
Total number of impaired loans	31	4	0	0	0	0	35

We liked this eMIR report so much, we incorporated it into our package.

Seems like a good board report, or management summary.

BIS Risk Weighted Calculation Worksheet

Off-balance sheet assets	Conversion Factor	Class Weight	Risk-adjusted assets
Direct credit substitutes (e.g. guarantees and standby letters of credit)	100%	100%	-
Transaction related contingent items (e.g. performance bonds, bid bonds)	50%	100%	-
Short term self-liquidating trade facilities (e.g. documentary credits)	20%	100%	-
Repurchase transactions	100%	100%	-
Commitments (maturity up to 1 year)	0%	100%	-
Commitments (maturity greater than 1 year)	100%	100%	-
Other (mutual funds etc.)	0%	0%	-
Total off-balance sheet assets			-

Elements of capital	
Retained earnings	4,301,927
Member Shares	876,465
Accumulated net after tax unrealized loss on available for sale equity investments reported in OCI	-
Other Tier I Capital	1,452,541
Tier 2 Capital	161,393
Accumulated net after tax unrealized gain on available for sale equity investments reported in OCI	-
General Provisions	138,260
Total Capital	6,930,586

NOTE:
If Applicable
change to risk
weight for class
(e.g. personal).
Refer Capital
Adequacy
Guidelines

Regulatory Capital Summary	
Total Capital	6,930,586
Less Deductions from Regulatory Capital (Refer Section 16(1) of the Regulations)	-
Total Regulatory Capital	6,930,586

Regulatory Capital	
Tier I Capital	6,630,932
Tier II Capital (Include General/Non-specific provisions in F73)	299,653
Total Capital	6,930,586

Operational Risk

Latest three years audited FYE results AMIR- If none or negative for any year, LEAVE BLANK	Year 1	Year 2	Year 3	Average
	1	1	1	3
	1	1	1	3
Net interest margin (\$ actual)	3,296,537	3,488,927	3,484,846	3,423,437
Non-interest revenue (\$ actual)	1,163,702	817,286	745,102	908,697
Gross Income	4,460,239	4,306,214	4,229,949	4,332,134

15(9), (10)

Interest Rate Risk

15(11), (12)

Exposure (\$ actual) as reported	Latest Quarter
	(\$32,100)

Capital Adequacy Calculation	
Total Risk Weighted Assets	40,850,433
Operational risk weighted equivalent value	8,122,751
Interest Rate Risk Capital equivalent value	(60,188)
Total Risk Weighted Equivalent Values	48,912,996
Basel II Capital Adequacy Ratio	
Tier I Capital (percent of risk-weighted assets and operational risk requirement)	13.56%
Tier II Capital (percent of risk-weighted assets and operational risk requirement)	0.61%
Total Capital (percent of risk-weighted assets and operational risk requirement)	14.17%

Minimum Regulatory Requirements	8.00%
Excess Risk Weighted Capital	6.17%
	\$3,017,546

Minimum Policy Requirements	9.00%
Excess Risk Weighted Capital	5.17%
	\$2,528,416

BIS Calculation as of Sep 30, 2009

Excel Cell	Description	Current 30-Sep-09	Previous Mo. 31-Aug-09	3 Months Ago 30-Jun-09	6 Months Ago 31-Mar-09	Checks *		
						Difference From Prev Mo.	Diff. From 6 Mo Average	Estimated Ann. Growth Rate
F6	Total on-balance sheet assets (\$ actual)	\$102,999,620	\$103,831,586	\$104,153,658	\$103,269,152	(\$831,965)	(\$1,777,669)	(0.5)%
F10	Cash	\$673,304	\$731,018	\$698,505	\$583,584	(\$57,714)	\$25,626	30.7%
F11	Deposits in a league	\$9,986,370	\$9,734,361	\$8,950,417	\$9,424,775	\$252,009	\$681,397	11.9%
F12	Deposits in a deposit taking institution in Ca	\$7,989	\$0	\$0	\$17,554	\$7,989	(\$789)	(109.0)%
F13	Cheques and other items in transit	\$474,171	\$948,187	\$1,341,316	\$805,211	(\$474,016)	(\$759,535)	(82.2)%
F15	Federal Government issued securities (inclu	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F16	Provincial Government issued securities (in	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F17	Investments that are accounted for using th	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F18	Securities that are secured by mortgages g	\$1,576,008	\$1,833,992	\$1,956,893	\$2,114,318	(\$257,984)	(\$435,979)	(50.9)%
F19	Commercial paper, banker's acceptances a	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F20	Securities issued by a municipality	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F21	Securities issued by a a school board, unive	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F22	Securities that are secured by mortgages N	\$1,514,204	\$1,762,071	\$1,880,152	\$2,031,403	(\$247,867)	(\$418,882)	(50.9)%
F23	Other invest	\$1,141,669	\$1,159,112	\$1,161,941	\$1,269,921	(\$17,443)	(\$58,693)	(20.2)%
F25	Loans secur	\$1,417,968	\$1,441,490	\$1,361,319	\$1,390,738	(\$23,522)	\$21,372	3.9%
F26	Loans to or	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F27	Residential n	\$16,899,349	\$16,548,608	\$16,809,924	\$17,451,692	\$350,741	(\$552,835)	(6.3)%
F28	Residential n	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F29	Residential n	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F32	DBRS AAA t	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F33	DBRS A(high) to A (low) S&P/Fitch A+ to A	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F34	DBRS BBB (high) to B (low) S&P/Fitch BBB	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F35	DBRS CCC S&P/Fitch Below B Moodies Be	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F37	Loans to or guaranteed by a school board, u	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F38	Residential Mortgage Loan - Uninsured	\$41,703,122	\$41,300,125	\$41,689,164	\$39,268,016	\$402,997	\$572,360	12.4%
F39	Personal Loans	\$10,948,102	\$11,181,199	\$11,615,303	\$12,278,316	(\$233,097)	(\$803,661)	(21.7)%
F40	Agricultural Loans	\$1,103,365	\$1,063,234	\$937,626	\$1,067,789	\$40,131	\$82,110	6.7%
E42	The lesser of 0.035% of assets or \$1.25 mil	\$36,050	\$36,341	\$36,454	\$36,144	(\$291)	(\$622)	(0.5)%
F42	Authorizations less than (the lesser of 0.035	\$425,328	\$420,795	\$454,860	\$505,650	\$4,533	(\$77,569)	(31.8)%
F43	Authorizations greater than (0.035% of asse	\$10,712,564	\$10,826,725	\$10,414,494	\$10,224,543	(\$114,161)	\$282,960	9.5%
F46	DBRS AAA to AA (low) S&P/Fitch AAA to A	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F47	DBRS A(high) to A (low) S&P/Fitch A+ to A	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F48	DBRS BBB (high) to B (low) S&P/Fitch BBB	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F49	DBRS CCC S&P/Fitch Below B Moodies Be	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F50	Other Loans	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F52	Delinquent Loans - Uninsured Residential M	\$316,215	\$717,012	\$521,974	\$287,646	(\$400,796)	(\$153,752)	19.9%
F54	Any deduction from regulatory capital includ	\$0	\$0	\$0	\$0	\$0	\$0	0.0%

This one is similar to the eMIR report. Again you have the comparisons that could highlight countries to be investigated further.

You could do this on your own, of course. But, at what time and expense?

BIS Calculation as of Sep 30, 2009

Excel Cell	Description	Current 30-Sep-09	Previous Mo. 31-Aug-09	3 Months Ago 30-Jun-09	6 Months Ago 31-Mar-09	Checks *		
						Difference From Prev Mo.	Diff. From 6 Mo Average	Estimated Ann. Growth Rate
F56	Fixed Assets	\$2,522,088	\$2,524,859	\$2,546,293	\$2,571,370	(\$2,771)	(\$24,233)	(3.8)%
F57	Other assets	\$1,577,805	\$1,638,797	\$1,794,668	\$1,942,375	(\$60,992)	(\$142,363)	(37.5)%
F63	Direct credit substitutes (e.g. guarantees and	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
I63	Class Weight - Direct credit substitutes (e.g.	\$1	\$1	\$1	\$1	\$0	\$0	0.0%
F64	Transaction related contingent items (e.g. p	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
I64	Class Weight - Transaction related contingen	\$1	\$1	\$1	\$1	\$0	\$0	0.0%
F65	Short term self-liquidating trade facilities (e.	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
I65	Class Weight - Short term self-liquidating tra	\$1	\$1	\$1	\$1	\$0	\$0	0.0%
F66	Repurchase transactions	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
I66	Class Weight - Repurchase transactions	\$1	\$1	\$1	\$1	\$0	\$0	0.0%
F67	Commitments (maturity up to 1 year)	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
I67	Class Weight - Commitments (maturity up to	\$1	\$1	\$1	\$1	\$0	\$0	0.0%
F68	Commitments (maturity greater than 1 year)	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
I68	Class Weight - Commitments (maturity grea	\$1	\$1	\$1	\$1	\$0	\$0	0.0%
F69	Commitments (maturity greater than 1 year)	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
I69	Class Weight - Commitments (maturity grea	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F74	Repurchase transactions	\$4,301,927	\$4,318,000	\$4,264,524	\$4,038,068	(\$16,073)	\$111,081	13.1%
F75	Tax unrealized loss on	\$876,465	\$879,471	\$885,287	\$885,261	(\$3,006)	(\$7,086)	(2.0)%
F76	Tax unrealized loss on	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F77	Tax unrealized gain on	\$1,452,541	\$1,452,541	\$1,452,541	\$1,452,541	\$0	\$0	0.0%
F78	Tax unrealized gain on	\$161,393	\$161,393	\$161,393	\$27,859	\$0	\$24,524	958.7%
F79	Tax unrealized gain on	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
E80	General Provisions	\$138,260	\$74,948	\$23,388	\$27,228	\$63,312	\$92,094	815.6%
F85	Less Deductions from Regulatory Capital (R	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
F92	Tier I Capital	\$6,630,932	\$6,650,012	\$6,602,351	\$6,375,870	(\$19,079)	\$103,995	8.0%
F93	Tier II Capital (Include General/Non-specific	\$299,653	\$236,341	\$184,781	\$55,086	\$63,312	\$116,617	887.9%
E103	Year1 - Net interest margin (\$ actual)	\$3,296,537	\$3,296,537	\$3,296,537	\$3,296,537	\$0	\$0	0.0%
F103	Year2 - Net interest margin (\$ actual)	\$3,488,927	\$3,488,927	\$3,488,927	\$3,488,927	\$0	\$0	0.0%
H103	Year3 - Net interest margin (\$ actual)	\$3,484,846	\$3,484,846	\$3,484,846	\$3,484,846	\$0	\$0	0.0%
E104	Year1 - Non-interest revenue (\$ actual)	\$1,163,702	\$1,163,702	\$1,163,702	\$1,163,702	\$0	\$0	0.0%
F104	Year2 - Non-interest revenue (\$ actual)	\$817,286	\$817,286	\$817,286	\$817,286	\$0	\$0	0.0%
H104	Year3 - Non-interest revenue (\$ actual)	\$745,102	\$745,102	\$745,102	\$745,102	\$0	\$0	0.0%
E111	Exposure (\$ actual) as reported	(\$32,100)	(\$26,600)	(\$26,600)	(\$16,800)	(\$5,500)	(\$10,400)	182.1%
F130	Minimum Policy Requirements	9.00%	9.00%	9.00%	9.00%	0.00%	0.00%	0.0%
F115	Risk Weighted Assets	\$41,677,956	\$42,424,258	\$42,415,956	\$42,104,864	(\$746,301)	(\$732,187)	(2.0)%
F116	Operational Risk Capital Equivalent	\$8,122,751	\$8,122,751	\$8,122,751	\$8,122,751	\$0	\$0	0.0%
F117	IRR Capital Equivalent	\$60,188	\$49,875	\$49,875	\$31,500	\$10,313	\$19,500	182.1%

One key quality all these reports have is speed of production. They are quickly produced so you and your board can have more time to analyze the results. We aim for same day turnaround and we try to minimize your time involvement.

BIS Calculation as of Sep 30, 2009

Excel Cell	Description	Current 30-Sep-09	Previous Mo. 31-Aug-09	3 Months Ago 30-Jun-09	6 Months Ago 31-Mar-09	Checks *		
						Difference From Prev Mo.	Diff. From 6 Mo Average	Estimated Ann. Growth Rate
F118	Total Risk Weighted Equivalent	\$49,860,895	\$50,596,884	\$50,588,582	\$50,259,115	(\$735,989)	(\$712,687)	(1.6)%
H80	Specific Provision	\$161,201	\$193,475	\$292,586	\$256,990	(\$32,274)	(\$79,405)	(74.5)%
F81	Total Capital	\$6,930,586	\$6,886,353	\$6,787,133	\$6,430,956	\$44,233	\$220,612	15.5%
F122	Percent Capital to Total Risk Weighted Equ	13.900%	13.610%	13.416%	12.796%	0.290%	0.633%	17.3%

* Checks that are highlighted in yellow have a difference greater than 15%.

The Estimated Annual Growth Rate is calculated by comparing the Current number to the 6 Months Ago number and multiplying by 2.