

Credit Union XYZ

I. REPORT OF OPERATIONS

	<u>Ratio</u>	<u>Purpose</u>	<u>December 20XX</u>		<u>Ratio</u>
1.	Average Savings Balance	Average balance directly affects CU's ability to make loans. With low savings balance, CU can make few large loans.	Savings	\$ <u>6,900,000</u>	
			Members	\$ <u>4,400</u>	= <u>\$1.568</u>
2.	Average Loan	Average personal loan balance of less than national average could indicate CU needs to offer new borrowing services or more actively promote the ones it has	Loans	\$ <u>5,000,000</u>	
			Number of Loans Outstanding	\$ <u>2,000</u>	= <u>\$2.500</u>
3.	Loans to Savings	To determine percentage of savings dollars currently loaned to members so that budgeted income and loan policies can be evaluated	Loans	\$ <u>5,000,000</u>	
			Savings	\$ <u>6,900,000</u>	= <u>72.5%</u>

II. FINANCIAL ANALYSIS

1.	Delinquent Loans	To control delinquency and evaluate collection and lending policies	Delinquent Loans	\$ <u>225,000</u>	
			Loans	\$ <u>5,000,000</u>	= <u>4.5%</u>
2.	Loans to Assets	To determine percentage of member loans to total assets	Loans	\$ <u>5,000,000</u>	
			Total Assets	\$ <u>7,500,000</u>	= <u>66.7%</u>
3.	Investments to Assets	To determine percentage of investments other than member loans to total assets	Investments	\$ <u>2,000,000</u>	
			Total Assets	\$ <u>7,500,000</u>	= <u>26.7%</u>
4.	Savings to Assets	Indicates percentage of total amount of member accounts to total assets	Member Savings	\$ <u>6,900,000</u>	
			Total Assets	\$ <u>7,500,000</u>	= <u>92.0%</u>
5.	Total Equity to Assets (includes Regular Reserves, Other Reserves, Undivided Earnings, Allowance for Loan Losses)	To determine percentage of "free" capital CU has available to invest/lend or purchase fixed assets	Total Equity	\$ <u>600,000</u>	
			Total Assets	\$ <u>7,500,000</u>	= <u>8.0%</u>