

SCHEDULE 4 - INCOME AND EXPENSE DETAILS

(Round off to nearest dollar)

Credit Union Name: _____

For Period Ending: _____

LOAN AND LEASE INCOME

Interest & Other Income

Consumer Loans and Leases 300

Residential Mortgages 301

Commercial Loans and Leases 302

Agricultural Loans and Leases 303

Total Loan and Lease Income 306
(sum lines 300 to 303)

Net Gains/(Losses) 308

Total Loan and Lease Income 309
(sum lines 306, 308)

INVESTMENT INCOME

Interest & Other Income

Loans & Receivables 310

Available for Sale: Amort. Cost 311

Available for Sale: Fair Valued 312

Held to Maturity 313

Held for Trading 314

Total Interest & Other Income 316
(sum lines 310 to 314)

Subsidiaries, Joint Ventures & Affiliates 317

Net Gains/(Losses) 318

Total Investment Income 319
(sum lines 316, 317, 318)

SCHEDULE 4 - INCOME AND EXPENSE DETAILS (con't)

(Round off to nearest dollar)

DEPOSIT EXPENSE

Interest Expense

Participatory Savings	330	<input type="text"/>
Demand Deposits	331	<input type="text"/>
Term Deposits	332	<input type="text"/>
Registered Plans	333	<input type="text"/>
Unclaimed Balances	334	<input type="text"/>
Other Deposits	335	<input type="text"/>

Total Interest Expense

(sum lines 330 to 335)

336

Net Gains/(Losses)

338

Total Deposit Expense

(sum lines 336, 338)

339

BORROWING EXPENSE

Interest Expense

Central: Term	340	<input type="text"/>
Central: Line of Credit	341	<input type="text"/>
Other: Loans	342	<input type="text"/>
Other: Line of Credit	343	<input type="text"/>

Total Interest Expense

(sum lines 340 to 343)

346

Net Gains/(Losses)

348

Total Borrowing Expense

(sum lines 346, 348)

349

OTHER INCOME

Administration, Service Charge, NSF, etc	377	<input type="text"/>
Syndication/M.B.S.	378	<input type="text"/>
Insurance	379	<input type="text"/>
Foreign Exchange Revenue/(Expense)	380	<input type="text"/>
Brokerage/Mutual Funds	381	<input type="text"/>
Leasing - Net Income	382	<input type="text"/>
Revenue Property	383	<input type="text"/>
Miscellaneous Income	384	<input type="text"/>

Total Other Income

(sum lines 377 to 384)

389

SCHEDULE 4 - INCOME AND EXPENSE DETAILS (con't)*(Round off to nearest dollar)***PERSONNEL EXPENSES**

Salaries	400	<input type="text"/>
Benefits	401	<input type="text"/>
Training	402	<input type="text"/>
Other Personnel	403	<input type="text"/>

Total Personnel Expenses *(sum lines 400 to 403)***409** **OCCUPANCY EXPENSES**

Rent	410	<input type="text"/>
Other Occupancy	415	<input type="text"/>

Total Occupancy Expenses *(sum lines 410, 415)***419** **MEMBER SECURITY EXPENSES**

Bonding	422	<input type="text"/>
CUDGC Periodic Assessment	423	<input type="text"/>
Other Member Security	424	<input type="text"/>

Total Member Security Expenses*(sum lines 422 to 424)***429** **GENERAL EXPENSES**

Marketing & Advertising	430	<input type="text"/>
Audit	431	<input type="text"/>
Consulting	432	<input type="text"/>
Computer Processing	433	<input type="text"/>
Legal	434	<input type="text"/>
Cash & Service Charges & Other Fees	438	<input type="text"/>
Other General	443	<input type="text"/>

Total General Expenses *(sum lines 430 to 443)***449** **ORGANIZATION EXPENSES**

Annual Meeting	460	<input type="text"/>
Directors & Committee Remuneration	461	<input type="text"/>
Directors & Committee Travel	462	<input type="text"/>
Central Dues	463	<input type="text"/>
Other Organization	464	<input type="text"/>

Total Organization Expenses *(sum lines 430 to 443)***469**

SCHEDULE 4 - INCOME AND EXPENSE DETAILS (con't)

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OTHER EXPENSES

Prescribed/Special Assessment	520	<input type="text"/>
Corporate Income Tax - Current	521	<input type="text"/>
Corporate Income Tax - Future	522	<input type="text"/>
Miscellaneous Expenses	528	<input type="text"/>

Total Other Expenses *(sum lines 520 to 528)*

529