

# INSTRUCTIONS FOR PREPARATION OF ANNUAL REPORT

## CHAPTER 367 and SECTION 510 LICENSEES

**FINAL FILING DATE: APRIL 30**

The purpose of this report is to provide an analyzed summary of information concerning consumer loans and other business conducted in the Missouri offices of Chapter 367 Licensees. **IN THE PREPARATION OF THIS REPORT, ROUND ALL ITEMS TO THE NEAREST DOLLAR.**

The schedule letters and item numbers in the following instructions correspond to those in the report. Attach additional pages whenever space provided is insufficient.

### REPORTING ENTITY

Please note that line 3 of this section asks for the telephone number of the reporting office. The report must give this information or it will be filed "incomplete." Multi-office companies must include an address and telephone number for each office. The information requested for principal office may be out of state.

### SCHEDULE A

The purpose of this schedule is to furnish a balance sheet which conforms to the actual books of the licensee as of December 31. No other items should appear in this schedule. In allocating Assets, use the best criteria possible. Please note that column 1 is consumer LOAN business; sales finance, loans secured by real estate and all other business should be reflected in column 2. All items are Missouri business only.

Item 7(d): Enter reserve established for bad debts. If direct charge off method is used, the entry (-0-) should appear on this line.

Item 19, 20 & 21: For corporate licensee only.

### SCHEDULE B

Item 27: All commissions collected by the licensee for all credit related insurance must be entered at item 27. If such income is paid to another entity or is otherwise diverted from the licensee, an equivalent constructive income figure for these monies must be reported.

Item 31: (a) Used for licensee on a direct charge off method.  
(b) Used for licensee on a reserve method.  
Note: Figures should not appear in both (a) and (b).

Item 33: This item may not include any amount of life insurance premiums on officers, partners and owners.

Item 53: THE BASIS FOR DETERMINING THE PERCENTAGES USED IN ALLOCATING COMMON EXPENSE ITEMS SHOULD BE DESCRIBED ON AN ADDITIONAL PAGE.

### **SCHEDULE C**

The purpose of this schedule is to provide figures reflecting net worth or surplus; many of the numbers are derived from elsewhere in the report.

### **SCHEDULE D**

Item 63: This average may be based on the sum of the last 12 end of month loan balances divided by 12.

Item 65: This average may be based on the sum of the last 12 end of month number of loans divided by 12.

### **SCHEDULE E**

This schedule should reflect installment loan volume totals only for the period covered in the report year together with analysis of loans made by size, purchase and sale of accounts, if any, loan balances charged off, collections of principal and analysis of loans by type of security. All figures must represent net loan balances.

### **SCHEDULE F**

The purpose of this schedule is to quantify delinquent loan accounts and to relate this amount as a percent of loans outstanding.

### **AFFIDAVIT**

The affidavit must be executive, if a corporation, by a duly authorized officer of such corporation, or by a partner, if a partnership, or by the owner, if an individual. The affidavit should be made before a Notary Public.

### **PREPARER'S IDENTIFICATION**

We ask that you supply us with this information in case we need to contact the preparer with questions.

**STATE OF MISSOURI**

**DIVISION OF FINANCE**

Annual report of registered lender at the close of business December 31, \_\_\_\_\_. FILING DATE  
NOT LATER THAN APRIL 30 OF THE FOLLOWING YEAR.

**READ THE INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS REPORT**

Each business which controls one or more Chapter 367 licensees must complete this report. Companies or affiliates which operate more than one licensed office in Missouri must also provide the address and telephone number of each office.

**REPORTING ENTITY**

1. Name of Licensee\_\_\_\_\_ 1.

2. Place of Business\_\_\_\_\_ 2.

3. \_\_\_\_\_ Telephone No.\_\_\_\_\_ 3.

Address of principal office.

4. Individual, Partnership, or Corporation\_\_\_\_\_ 4.

Names and addresses of principal officers at the close of year covered by this report.

NAME

TOWN OR CITY

President\_\_\_\_\_

\_\_\_\_\_

Secretary\_\_\_\_\_

\_\_\_\_\_

Treasurer\_\_\_\_\_

\_\_\_\_\_

Sole Owner \_\_\_\_\_

\_\_\_\_\_

Partners\_\_\_\_\_

\_\_\_\_\_

(Give respective interests)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Attach a listing of all other officers and directors under this registration, giving names, positions and addresses.

5. Number of offices covered by this report\_\_\_\_\_ 5.

## SCHEDULE A

Balance Sheet for period ending December 31.

	Column 1 Consumer <u>Loan Business</u>	Column 2 All Other <u>Business</u>	Column 3 Total <u>Business</u>	
<b><u>ASSETS</u></b>				
6. Cash on hand and in banks	\$	\$	\$	6.
7. (a) Gross Receivables				7.(a)
(b) Less: Unearned Discount				(b)
(c) Total Net Receivables				(c)
(d) Less: Reserve for Bad Debts				(d)
(e) Adjusted Net Receivables				(e)
8. Real Estate (Less Depreciation)				8.
9. Furniture, Fixtures and Equipment (Less Depreciation)				9.
10. Deferred Charges				10.
11. Other Assets (Itemize)				11.
(a) _____				(a)
(b) _____				(b)
(c) _____				(c)
12. Total Assets (Item 6 plus 7(e) plus Items 8 through 11)	\$	\$	\$	12.
13. Total Assets for Previous Year				13.
14. Average Assets (Item 12 plus Item 13 divided by 2)				14.

**LIABILITIES AND CAPITAL**Column 3  
Total  
Business

15.	Accounts and Notes Payable		15.
	(a) Banks	\$	(a)
	(b) Due Parent Company or Affiliate		(b)
	(c) Other Short-term Notes and Accounts		(c)
16.	Bonds and Long-term Notes and Accounts		16.
17.	Other Liabilities (Itemize)		17.
	(a) Accrued Expenses		(a)
	(b) Dealer Reserves		(b)
	(c) Other _____		(c)
18.	Net Worth (if individual or partnership)		18.
19.	Capital Stock (if corporation)		19.
	(a) Preferred _____ Authorized _____ Outstanding		(a)
	(b) Common _____ Authorized _____ Outstanding		(b)
20.	Branch Office Capital (for corporation operating in several states; portion that applies to Missouri)		20.
21.	Capital or Paid in Surplus		21.
22.	Retained Earnings (Earned Surplus)		22.
23.	Total Liabilities and Capital (must equal Item 12)	\$	23.

**SCHEDULE B**  
Statement of Income and Expense  
For period ending December 31.

	Column 1 Consumer <u>Loan Business</u>	Column 2 All Other <u>Business</u>	Column 3 Total <u>Business</u>	
<b><u>INCOME</u></b>				
24. Charges Collected and/or Earned	\$	\$	\$	24.
25. Collections on accounts previously charged off				25.
26. Other Income (Itemize)				26.
(a) _____				(a)
(b) _____				(b)
(c) _____				(c)
27. Insurance Income (see instructions)				27.
28. Total Operating Income	\$	\$	\$	28.
<b><u>EXPENSES</u></b>				
29. Advertising	\$	\$	\$	29.
30. Auditing				30.
31. Bad Debts				31.
(a) Charge offs				(a)
(b) Additions to Reserve for Bad Debts				(b)
32. Depreciation and Amortization				32.
33. Insurance and Fidelity Bonds				33.
34. Legal Fees and Disbursements				34.
35. Postage, Printing, Stationery and Supplies				35.
36. Rent, Janitorial Services and Utilities				36.
37. Salaries of Officers, Owners and Partners				37.

	Column 1 Consumer <u>Loan Business</u>	Column 2 All Other <u>Business</u>	Column 3 Total <u>Business</u>	
38. Salaries of all other employees	\$	\$	\$	38.
39. State and Local Taxes (other than income taxes)				39.
40. License Fees				40.
41. Telephone and Telegraph				41.
42. Travel, Auto Expense and Allowance				42.
43. Supervision and Administration (when not allocated to other items)				43.
44. Other Expenses (Itemize)				44.
(a) _____				(a)
(b) _____				(b)
(c) _____				(c)
(d) _____				(d)
45. Total Expenses (before interest and income taxes)				45.
46. Net Income (before interest and income taxes)				46.
47. Interest Paid on Borrowed Funds				47.
48. Net Income (before income taxes)				48.
49. Income Taxes				49.
(a) State				(a)
(b) Federal				(b)
50. Total Expenses (Item 45 plus Items 47 and 49)				50.
51. Net Earnings (Items 28 less Item 50)	\$	\$	\$	51.
52. Net Earnings as a percent of Average Assets (Item 51 divided by Item 14)	%	%	%	52.
53. Percentages Used In Allocating Expenses (see Instructions)	%	%	100 %	53.

Basis of Allocation of Expenses: (see instructions)

**SCHEDULE C**  
Reconciliation of Surplus or Net Worth

	Column 3 Total <u>Business</u>	
54. Earned Surplus or Net Worth at the beginning of the year	\$	54.
Additions:		
55. Net Earnings During Year (Same as Item 51 Column 3)		55.
56. Other Credits to Surplus or Net Worth During Year		56.
(a) _____		(a)
(b) _____		(b)
(c) _____		(c)
57. Total Credits to Surplus or Net Worth (Items 54 through 56)		57.
58. Amortization		58.
59. Dividend Paid or Declared		59.
60. Other Debits to Surplus or Net Worth (Itemize)		60.
(a) Transfer of Earnings to Home Office		(a)
(b) _____		(b)
(c) _____		(c)
61. Total Debits (Item 58 through Item 60(c))	\$	61.
62. Surplus or Net Worth Balance End of Year (difference between Item 57 and Item 61) Must equal Column 3 of either Item 18 or Item 22.		62.

**SCHEDULE D**  
Analysis of Expense per Account

63. Average Net Amount of Outstanding Loans (see instructions)	\$	63.
64. Actual Monthly Rate Collected (Item 24, Column 1 divided by Item 63 then divided by 12)		64.
65. Average Number of Accounts (see instructions)		65.
66. Monthly Expense per Account (Item 50 divided by Item 65 then divided by 12)	\$	66.



**SCHEDULE E**

## Analysis of Installment Loan Activity

	<u>Number</u>	<u>Net Amount</u>	
67. Loans Outstanding at Beginning of Year		\$	67.
68. Loans Made During This Reporting Period:			68.
(a) \$100 or less			(a)
(b) \$100.01 to \$200			(b)
(c) \$200.01 to \$400			(c)
(d) \$400.01 to \$600			(d)
(e) \$600.01 to \$1,000			(e)
(f) \$1,000.01 to \$5,000			(f)
(g) \$5,000.01 or higher			(g)
(h) Totals		\$	(h)
69. Loan Balances Purchased During the Year		\$	69.
70. Total (Items 67 through 69)		\$	70.
71. Loan Balances Charged Off During the Year			71.
72. Loan Balances Sold During the Year			72.
73. Loans Outstanding at End of Period			73.
74. Total (Items 71 through 73)		\$	74.
75. Collections of Principal During the Period (Item 70 less 74)		\$	75.

	<u>Number</u>	<u>Net Amount</u>	
76. Analysis of Loans by Type of Security			76.
(a) Household Goods		\$	(a)
(b) Automobiles			(b)
(c) Household Goods and Automobiles			(c)
(d) Unsecured			(d)
(e) Comaker Endorsed or Guaranteed			(e)
(f) Other			(f)
(g) Total (must be same as Item 68(h))		\$	(g)

**SCHEDULE F**  
Delinquency Summary

	<u>Number</u>	<u>Net Amount</u>	
77. Accounts with no payment of either principal or charges for:			77.
(a) Two months or more		\$	(a)
(b) Delinquency as a percent of Net Outstandings (77(a) divided by 7(c), Column 3)		%	(b)

**SCHEDULE G**  
Suits, Possession and Sale of Chattels

NOTE: The same borrower's account may appear under any two or all of the classifications below:

	<u>Number of Accounts</u>	<u>Amount</u>	
78. Suits for Recovery of Judgment filed during year:			78.
(a) Garnishments filed			(a)
(b) Attachments filed			(b)
	<u>Number of Accounts</u>	<u>Amount</u>	
79. Possession of Chattels obtained by Licensee		\$	79.
80. Sale of Chattels by Licensee		\$	80.

**SCHEDULE H**  
Annual Insurance Report Supplement

- |   |     |
|---|-----|
| 81. Names of Credit Insurance Companies accepting risks from licensees: | 81. |
| (a) Credit Life _____   | (a) |
| (b) Credit Accident and Health _____                                    | (b) |
| (c) Fire & E.C. _____   | (c) |
| (d) Motor Vehicle _____   | (d) |
| (e) Other Insurance _____   | (e) |

## AFFIDAVIT

State of \_\_\_\_\_

County of \_\_\_\_\_

I, \_\_\_\_\_, the undersigned, being the  
\_\_\_\_\_, licensee swear (or affirm), that to the best of my  
knowledge and belief the statements contained in this report, including the accompanying  
schedules and statements (if any) are true and that the same is a true and complete statement in  
accordance with the law

\_\_\_\_\_

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_ A.D. \_\_\_\_\_.

\_\_\_\_\_, Notary Public

My commission expires \_\_\_\_\_, \_\_\_\_\_.

## PREPARER'S IDENTIFICATION

Name of Preparer \_\_\_\_\_

Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

## FINAL CHECKLIST

- (1) All figures on the report should be for Missouri business;
- (2) All figures should be rounded to the nearest dollar;
- (3) Column 1 of Schedules A and B are Consumer Loan figures and should not include sales finance or loans secured by real estate; sales finance and loans secured by real estate are to be included in Column 2 and, of course, Column 3;
- (4) On Schedules A and B, Column 3 must show as much or more than Column 1, and should equal Column 1 plus Column 2;  
  
Column 1 may show no amounts, however, this indicates that the company does not engage in consumer loan business;
- (5) On Schedule C, Item 55 should equal Item 51, Column 3;  
  
Item 62 should equal either Item 18 or Item 22, Column 3;
- (6) On Schedule E, if Item 68 and 76 have amounts in one column, the other column must also contain corresponding amounts;  
  
Item 68(h) must equal item 76(g) (both columns);
- (7) On Schedules F and G, if one column shows amounts, the other column must also contain corresponding amounts.