

United States Department of the Interior

BUREAU OF INDIAN AFFAIRS
WASHINGTON, D.C. 20245

IN REPLY REFER TO:

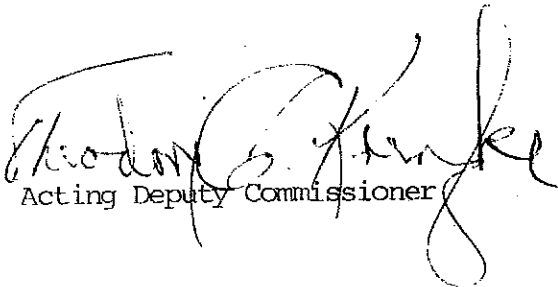
47 BIAM Supp. 4, Release 3

APR 9 1979

Memorandum

To: Holders of 47 BIAM
From: Acting Deputy Commissioner
Subject: 47 BIAM Supplement 4, Release 2

The material transmitted is a partial revision of the above release. Section 3.3G, Defaulted Loans -- Assets Acquired, was issued in the wrong sequence.


Acting Deputy Commissioner

Filing Instructions:

- (a) Remove superseded material:
47 BIAM Supplement 4, Release 2
dated 1-30-79, Sections 3.3G
through 3.4 (3 pages)
- (b) Insert new material submitted:
47 BIAM Supplement 4, Release 3,
dated 4-9-79,
Sections 3.3G through 3.4 (3 pages)
- (c) Pen-and-ink changes:
None.



CREDIT AND FINANCING
 Records, Accounts, Reports, Interest Tables and Forms

G. Defaulted Loans - Assets Acquired. There are two situations that can occur under the guaranty program on defaulted loans. The first is where the lender forecloses and liquidates the security and the second is where the lender assigns the loan to the Bureau and receives 90 percent of the claim for loss. See Supplement 1, Section 4.2, Assumption of Loan by the United States. This assumption would include the full face value of the loan which is unpaid principal plus any unpaid accrued interest owed by the borrower to the lender at the time the loan was assigned. The general ledger accounts which have been established by Finance for these purposes are:

165.00	Defaulted Guaranteed and Insured Loans
166.00	Provision for Bad Debts
255.00	Deferred Credit - Defaulted Guaranteed Loans
330.00	Results from Operations - Guaranty Loan Fund

The Area Credit Office will be responsible for preparation of Form 5-4236, Financial Accounting System Code Sheet, to record the assets into the general ledger accounts. The following information will be needed:

Field No. 2	G/L (Space) - Followed by the 5 digit Debit and Credit Account
Field No. 3	Area and Agency
Field No. 4	Location
Field No. 5	Appropriation X4410
Field No. 6	Activity 1320
Field No. 14	Transaction Code 17
Field No. 15	Amount

(1) Liquidation by Lender. In the case where the lender forecloses and liquidates the security, the Area Credit Office will make the following entry in the finance records:

(Dr.) Defaulted Guaranteed Loans	\$26,775.73	
(Cr) Results from Operations-GLF		\$24,098.16
(Cr) Deferred Credit		\$ 2,677.57

To record payment of claim for loss based upon \$30,600 unpaid principal, \$4,850.73 accrued interest, and \$8,675.00 proceeds from liquidation.

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The Area Credit Office will submit the entire loan guaranty package along with the assignment of interest executed by the lender to their Field Solicitor's Office for a determination of further collection actions against the borrower. After all collection efforts have been exhausted, the Bureau will submit the loss for cancellation. The procedure described in Section 3.4 of this Supplement will be followed.

When the cancellation order becomes effective, the following entry will be made:

(Dr) Deferred Credit	\$2,677.57	
(Dr) Provision for Bad Debts	24,098.16	
(CR) Defaulted Guaranteed Loans		26,775.73

(2) Assignment without Liquidation. In the case where the lender assigns the loan to the Bureau and receives 90 percent of the claim for loss, the following entry will be made:

(Dr) Defaulted Guaranteed Loans	\$53,308.13	
(Cr) Results from Operation - GLF	\$47,977.31	
(Cr) Deferred Credit		5,330.82

To record payment of claim for loss based upon \$50,403.69 unpaid principal, \$2,904.44 accrued interest, and 90 percent BIA payoff with 10 percent bank's share of loss.

The Bureau has the option of selling the loan to another lender, modifying the loan and then selling it to another lender, modifying the loan and carrying the loan under the Loan Guaranty Program until it can be sold, or foreclosing and liquidating. See Supplement 1, Section 4.2 A, Modification.

(a) Sale of loan. In the case where the Bureau sells the loan, the loan proceeds will be entered on the Bill for Collection to income code 9591, Proceeds from Liquidation of Assets, The following general ledger entry will be made to remove the deferred credit:

(Dr) Deferred Credit	
(Cr) Defaulted Guaranteed Loans	

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(b) Modification - Sale of Loan or Repayment of Loan. If the Agency Superintendent determines that the borrower has a reasonable chance of continuing the business, the modification of the loan will require approval of the Commissioner. On a modification, the borrower is responsible for the payment of accrued interest (see Supplement 1, Section 4.2, Assumption of Loan by the United States). The rate of interest on the modification will be the current interest at the time the modification is approved. This will be coded as interest income when collections are made.

In the case where the Bureau modifies the loan and then sells it, the official receipt should contain the information in Section 2.2A of this Supplement. Any payments received from the borrower prior to the sale will be entered on the Bill for Collection with the following accounting information:

14X4410/1320/9591	Proceeds from Liquidation of assets	\$4,500
14X4410/1320/9592	Interest - Defaulted Guaranteed Loan	\$ 500

To record receipt of payment for principal, \$4,500; and interest accrued after assignment, \$500.

When the borrower is making regular scheduled payments, they shall be accounted for in the same manner.

The deferred credit of \$5,330.82 or 10 percent will be carried on the finance records until the loan is sold or repaid. At the time of sale or repayment in full, a general ledger entry should be made closing the account to Results from Operation.

(Dr) Deferred Credit	\$5,330.82
(Cr) Results from Operations	\$5,330.82

(c) Foreclosure and liquidation. If the borrower is unable to comply with the repayments under a modification being carried on the Loan Guaranty Program records and the Bureau has to foreclose and liquidate the security which results in the sale of assets for \$30,000.00, the \$30,000.00 would be coded on a Bill for Collection to income code 9591,

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Proceeds from Liquidation of Assets. The following general ledger entry would have to be made to record the reduction in Deferred Credit:

(Dr) Deferred Credit	\$5,330.82	
(Cr) Defaulted Guaranteed Loans		\$5,330.82

The remaining balance in Defaulted Guaranteed Loans of \$13,477.31 will be carried on the finance records until cancellation is effective following the procedures of Section 3.4 of this Supplement. When the cancellation order becomes effective, the following entry will be made to record the actual loss to the Guaranty Program:

(Dr) Provision for Bad Debts	\$13,477.31	
(Cr) Defaulted Guaranteed Loans		\$13,477.31

Funds received from activity involving defaulted guaranteed loans shall be reported on the monthly report (Form 5-4746) for the month in which they occur. They shall also be included in the Annual Report by Agency and Area Offices (Form 5-4751).

H. Status Report - Guaranteed Loans Assigned to Bureau.

At the end of each calendar quarter following default and assumption of a guaranteed loan by the Bureau, the Agency Superintendent will submit a report describing progress toward ultimate disposition of the loan. This report will include:

Guaranteed Loan Number

Borrower's Name

Loss Claim - Date and Amount Paid

Description, Location, Condition,
and Estimated Value of Collateral

Efforts through the Report Date to
Collect, Liquidate, Modify or Sell
the Loan

CREDIT AND FINANCINGRecords, Accounts, Reports, Interest Tables and FormsActions Anticipated During the
Following QuarterOverall Assessment of When and What
Amount Bureau is Likely to Recover

This report will be submitted to the Area Office within fifteen days after the end of each quarter and a copy will be forwarded to Central Office; Code 370. This report will continue until the loan is either sold or cancellation is recommended.

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3.4 Recommendations for Cancellation. On July 1 of each year and at no other time unless instructed by the Commissioner, submit recommendations separately and in duplicate, for cancellation of uncollectible amounts of principal and interest due on loans made from the Revolving Fund or Guaranteed or Insured Loans assigned to the United States. A negative report is required.

The following information must be included in each recommendation:

- A. Loan number.
- B. Date of loan.
- C. Name of borrower or borrowers.
- D. Amount of original loan.
- E. All items purchased with funds and cost.
- F. Property repossessed and disposition made thereof, including manner of sale, expenses incurred, and application of proceeds of sale.
- G. Payments made, showing source of funds, dates of payment, both principal and interest.
- H. Amount of principal indebtedness remaining.
- I. Amount of interest unpaid at end of last fiscal year and rate of interest.
- J. Reasons why the balance, both principal and interest, is considered uncollectible. Such reasons must justify the recommendations for cancellation.
- K. Trust land owned by the borrower, acreage, value, type of improvement, and value of improvements.
- L. All amounts reported for cancellation require written recommendations of both the Superintendent and Area Director.

Continue to report all loans recommended for cancellation on Form 5-4731, and 5-4732 or 5-4733, until advice is received from the Commissioner that the amounts have been cancelled.



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United States Department of the Interior

BUREAU OF INDIAN AFFAIRS
WASHINGTON, D.C. 20242

IN REPLY REFER TO:


47 BIAM Supp. 4, Release 2

Memorandum

To: Holders of 47 BIAM
From: Acting Deputy Commissioner
Subject: 47 BIAM Supplement 4

The material transmitted is a revision of 47 BIAM Supplement 4.

This supplement prescribes the required records, accounts and reports to show the status of loans from the Revolving Loan Fund, Loan Guaranty, Insurance, and Interest Subsidy as authorized in the Indian Financing Act of 1974.


Acting Deputy Commissioner

Filing Instructions:

- (a) Remove superseded material:
47 BIAM Supplement 4, (29 sheets)
Release 1, dated
July 24, 1973
- (b) Insert new material submitted:
47 BIAM Supplement 4,
Release 2, dated 1-30-79 (38)
0 through 4.2 and 12 Exhibits (56 sheets)
- (c) Pen-and-ink changes:
None

RECEIVED
BUREAU OF INDIAN AFFAIRS
ALBUQUERQUE AREA OFFICE
APR 11 1979
RESOURCE DEV. & PROTECTION

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CREDIT AND FINANCING
Records, Accounts, Reports, Interest Tables and Forms

1. RECORDS, ACCOUNTS, TAXES AND FILES

1.1 Purpose. The purpose of this supplement is to prescribe the required records, accounts and reports to show the status of loans from the Revolving Loan Fund, 25 CFR 91; Loan Guaranty, Insurance, and Interest Subsidy, 25 CFR 93 as authorized in the Act of April 12, 1974 (Public Law 93-262, 88 Stat. 77). Records and reports pertaining to the Indian Business Development Program are contained in 80 BIAM. Reports of credit operations will be submitted in accordance with this supplement.

1.2 Status of Revolving Fund for Loans. Quarterly reports are issued by the Central Office showing the status of the revolving fund. These reports show Approved Unallotted Commitments, Applications Authorized, Expert Assistance, Estimated Financing Needs, and Collections and Allotments for the past quarter. No loan may be committed by the Area until funds have been authorized by the Central Office.

The report is divided into four parts: (1) Approved Unallotted Commitments; (2) Applications Authorized; (3) Estimated Financing Needs; and (4) Estimated Financing Needs for Tribal Land Purchases. Advances of funds under (1) and (2) are divided into three priorities. Each report will be examined by Area Credit Officers upon receipt and any needs for loans not listed thereon will be reported promptly to the Central Office. Deletions likewise will be reported. The Central Office will, when justified, and when funds are available, authorize submittal of applications. After submittal is authorized, applications will be dropped from reports as "Estimated Financing Needs" and included under "Applications Authorized." Upon approval, they will be dropped under this heading and included under "Approved Unallotted Commitments." It is very important that status reports be complete and that applications move from "Authorized" to "Approved Unallotted Commitments." Advances contemplated will be advanced as funds become available.

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1.3 Records and Accounts. Indian organizations, cooperative associations and credit associations that have received loans or advances pursuant to 25 CFR 91 are required to maintain records and accounts in a manner satisfactory to the Area Director. Lenders making guaranteed or insured loans will maintain adequate records of loans made and will submit reports to keep the Commissioner informed on such loans.

A. Audits. Accounts on loans to organizations, cooperatives and corporations shall be audited annually, at the expense of the entity, unless an exception is specifically authorized by the Commissioner. Advance approval of a certified or licensed public accountant employed to conduct an audit is not required. The scope of the examination will be made in accordance with generally accepted auditing standards. Advance approval of the Area Director is required before an uncertified or unlicensed accountant is employed. Unless otherwise authorized by the Superintendent, audit reports will be furnished within 90 days after completion of the examination. Three copies of each audit will be submitted to the Superintendent who will retain one copy and submit the other two to the Area Director with comments. Area Directors will retain one copy and submit one to the Central Office with appropriate comments.

(1) Checklists. Area Offices will maintain checklists to make certain that annual audits are conducted.

(2) Action on Audits. The Area Director shall advise the Superintendent of any action on audits which may be necessary.

B. Loans to Organizations. All accounting systems will be prescribed by the Area Director in writing, and copies shall be furnished to the organization, the Superintendent, and the Commissioner. Separate accounting records will be maintained for "relending operations" and for each cooperative or enterprise. Such records will not be comingled with general accounts, except for an asset item "Invested in Tribal Loan Program" in the general accounts in the case of tribes, unless an exception is specifically authorized by the Area Director. Accounting records for each enterprise will be "tied" into the organization's credit accounting records.

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C. Loans to Cooperatives and Corporations. Accounts and records must be maintained in accordance with the articles of association or incorporation and bylaws or other organization papers. Each accounting system shall be in writing, be satisfactory to and approved by the Area Director, and be maintained in a manner satisfactory to him. Ordinarily, the accounting system should be installed by the same party that will audit the organization's accounts and records.

D. Stock Record. Associations organized on a stock basis will show the number of shares held by each stockowner. When stock is retired, appropriate entries in the record are required in order that it will at all times contain full information regarding stockholdings.

1.4 Rulings on Income Tax by Indian Organizations.

A. Indian Tribes and Bands. The Internal Revenue Service has issued a ruling stating that Indian tribes are exempt from income tax statutes. The tribe is not a taxable entity. (Rev. Rul. 67-284, 1967-2 Cum. Bull, 55, 58). Under this ruling a tribe or band would not have to file an income tax return.

B. Native-owned Stores in Alaska. The Acting Secretary of the Treasury, in a letter addressed to the Secretary of the Interior dated May 1, 1939, held that Native-owned stores in Alaska, owned and operated by groups of Indians are exempt from Federal income tax under 26 U.S.C. 101(8) (now 501(c)(1) and (4)), which exempts among others, "organizations not organized for profit but operating exclusively for the promotion of social welfare." These Indian groups should claim exception from Federal income taxes under this section. Such organizations are required under Section 6033(a) of the Internal Revenue Code of 1954 (26 U.S.C. 6033(a)) to file a return of information on Form 990. An application for exemption on Form 1024 is required to be filed with the first Form 990. In successive years, only Form 990 needs to be filed. This informational return must be filed not later than the fifteenth day of the fifth month following the close of the store's accounting period.

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Stores need to keep permanent records and accounts, including inventories, which are sufficient to show specifically the items of gross income, receipts, and disbursements. The records shall be available for inspection by Internal Revenue officers.

Bureau personnel will encourage and endeavor to persuade these Indian groups to file informational returns. The organization should take the responsibility for compiling and filing returns, possibly through their auditors, when the annual audit of tribal activities is made.

1.5 Federal Insurance Contribution Act, Unemployment Tax Act, and Withholding Federal and State Individual Income Taxes.

A. Ruling. The Department of the Treasury has ruled that taxes imposed by the Federal Insurance Contributions Act and Federal Unemployment Tax Act are applicable to service performed in the employ of Indian organizations. The ruling states that although Indian organizations are political communities with limited powers that exist in many cases under Acts of Congress and are subject to supervision of the Secretary of the Interior, it cannot be considered that such services to these organizations are performed in the employ of the United States. This ruling, therefore, concludes that such employment is not exempt as defined in 26 U.S.C. 3121(b)(6) and 26 U.S.C. 3306(c)(6).

B. Insurance Contributions and Withholding Federal Income Taxes. Organizations should deduct the employee's share of the tax imposed under the Federal Insurance Contributions Act, including Federal income tax, from all wages paid to employees who are subject to taxation thereunder. Authority and responsibility for organizations to deduct and withhold these taxes from wages paid to employees are in 26 U.S.C. 3123 and 26 U.S.C. 3402(a), respectively.

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Amounts deducted and withheld from wages for insurance contributions and Federal income taxes must be remitted together with employer's insurance contribution to the local collector of Internal Revenue along with Form 941 containing a detailed listing by individual employee's taxable wage and tax liability. The return for these taxes must be filed on or before the last day of the month following the calendar quarter. Calendar year quarters end March 31, June 30, September 30, and December 31.

Organizations should furnish Form W-2 to each employee by January 31, showing wages received and income and insurance contribution taxes withheld during the past calendar year. The original and duplicate of the form are given to the employee; the triplicate is filed with the local collector of Internal Revenue, together with a reconciliation on Form W-4.

C. Unemployment Tax. Organizations should pay the tax imposed on employers by virtue of the Federal Unemployment Tax Act on the total wages paid to employees. The specified percentage of this tax should be remitted with and reported on forms prescribed under the unemployment compensation law of the State to the collector of its unemployment fund.

Reporting dates coincide with those for Federal income and insurance contribution taxes. An annual report and remittance based thereon, should be made not later than January 31 following the taxable calendar year to the Internal Revenue Service on Form 940 showing the total unemployment tax less the credit for contributions paid into the State unemployment fund.

D. Withholding State Income Taxes. Organizations should deduct and withhold State income tax from wages paid to employees when required by State law, and remit amounts withheld to the appropriate office.

E. Responsibility of the Bureau and Organizations. Organizations will be encouraged, by Bureau personnel, to take the responsibility for complying with Federal and State payroll tax laws. Instructions and assistance needed by organizations to comply with tax laws should be obtained from their auditor, attorney, or through contact with the tax collection agencies, from which the necessary forms may be obtained.

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1.6 Files. Files in Field Offices will be established and maintained in accordance with the guidelines contained in 15 BIAM, Supplement No. 3.

1.7 Disposition of Records. The guidelines contained in 15 BIAM, Supplement No. 3, will be followed in the disposition or transfer of records.

2. INTEREST AND PREMIUM CALCULATIONS AND INTEREST TABLES

2.1 Computation of Guarantee Premium and Interest Subsidy

A. Premium. The guarantee premium will be computed on actual days starting from date of loan closing and based on a 365-day year (see 2.5B). The initial premium will be computed on each advance made by the lender for the actual number of days the guarantee will apply in the 6-month period (June 30 or December 31). The premium shall be remitted to the Agency Superintendent within 10 days following each advance. Thereafter, the premium will be at the rate of 1/2 percent per annum, or 1/4 percent semi-annually (\$2.50 per \$1,000), of the outstanding principal balance of the loan as of June 30 and December 31. The lender shall remit the premium due within 30 days following the due date to keep the guaranty of the loan in effect.

Calculation of the premium can be done by either of the following methods using, for example, a \$100,000.00 loan with actual days being 98 days from date of note to December 31.

$$(1) \text{ EXPRESSION: } \frac{\$100,000 \times .005 \times 98}{365} = \$134.25$$

(2) Using a daily factor of .0136986 per \$1,000 for 1/2 of one percent per annum based on a 365 day year.

$$\$100 \times .0136986 \times 98 \text{ days} = \$134.25$$

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Premium payments should be remitted by use of Form 5-4749, Lenders Report of Premiums and Interest Subsidies Due, which form the Agency will provide to lenders. Since premiums are to help cover administrative expenses, they are not refundable. The Accounting Classification for encoding the Premium is: 14X4410/1320/9590.

B. Interest Subsidy. The interest subsidy will be computed on the same basis the lender uses in computing interest on the loan. Therefore, it should be computed on a calendar year basis consistent with number of days the lender customarily uses. In order to compute the interest subsidy, the lender should furnish an amortization schedule at the interest rate of the loan. One copy of the schedule will be furnished the Area Credit Staff. The lender will have the option of determining when the interest subsidy is to be paid, that is annually, semi-annually, quarterly, or monthly.

Requests for subsidy payments will be made on Form 5-4749, Lenders Report of Premiums and Interest Subsidies Due. The Area Credit Staff is responsible for verifying the figures. The actual processing of subsidy payments may be done at either the Area or Agency level.

(1) It is Bureau policy, with respect to the Indian Financing Act of 1974 to set interest rates and to pay interest subsidies only in increments no less than one-eighth.

(2) At the time a loan is guaranteed the total interest subsidy projected for payment to the lender during the life of the guaranty must be obligated. (See 47 BIAM Supplement 1, Section 3.6, Interest Subsidy Obligation.) This is accomplished through the use of a Miscellaneous Obligation Record (MOR), a copy of which shall be kept in the borrower's file. The total subsidy will be reflected on the Loan Guaranty Card which will be used to record payments to lenders and to show the balance available. The following is an illustration of computing the interest subsidy using an amortization schedule for a loan of \$26,500 at 10 1/2 percent, and an interest subsidy rate of 2 1/8 percent. The interest subsidy obligation is computed as follows:

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(3) The amount of interest subsidy due the lender when he has received a payment from the borrower and has submitted his claim for subsidy payment on Form 5-4749, "Lenders Report of Premiums and Interest Subsidies Due," can be determined as follows:

(a) Multiply the total interest accrual, computed at the lender's rate, by the subsidy factor determined in B.(2)(a) above. The total interest accrual for the period will be the amount shown on the amortization schedule or may be computed on the day-to-day basis.

(b) The interest subsidy for a 10 1/2 percent interest loan with amortized payment of \$409.17 of which a selected payment would consist of \$122.89 interest and \$286.28 principal, would be: $.202381 \times \$122.89 = \24.87 , interest subsidy due.

C. Guaranteed and Insured Loans - Monthly Report

(1) Reporting Premiums. The top of the report should include the name, loan number, current amount of loan that the premium is being paid on, percent guaranteed, and amount of premium paid. The premium paid column should be totaled. Collection vouchers should be attached to the report.

(2) Payments. The bottom half of the report will be used to report payments by the borrower as reflected by the lender's reports, subsidy payments by the Bureau and payments of defaulted loans. The name, loan number, and amounts are to be filled in. The amount column should be totaled.

When reporting defaulted loan payments, the portion the Bureau pays for principal and interest shall be shown in the appropriate columns. The loss and miscellaneous expenses charged by the lender that the Bureau is reimbursing shall be reported on separate lines and labeled as such. Attach a copy of SF-1034 showing payment.

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(a) Determine the interest subsidy factor by dividing the interest subsidy rate shown on the Loan Guaranty Certificate by the rate of interest charged by the lender. (2 1/8% - 10 1/2% or .02125 - .105 = .202381 interest subsidy factor.)

(b) Multiply the total of the monthly interest payments shown on the lender's 10 1/2 percent amortization schedule by the interest subsidy factor. (\$12,778.84 x .202381 = \$2,586.19, the amount to be obligated for interest subsidy payments.)

(c) The computation of the interest subsidy factor could also be explained as:

.10500 Bank Interest Rate

.08375 BIA Interest Rate

.02125 Interest Subsidy Rate

$\frac{.02125 \text{ Subsidy Rate}}{.10500 \text{ Bank Rate}} = .202381 \text{ Subsidy Factor}$

(d) A few standard interest subsidy factors are:

INTEREST RATES		SUBSIDY RATE	SUBSIDY FACTOR
LENDERS	BUREAU		
.10250	.08000	.02250	.219512
.10500	.08375	.02125	.202381
.10000	.08125	.01875	.187500
.09875	.08000	.01875	.189873
.11000	.08375	.02625	.238636
.10000	.08125	.01875	.187500
.10000	.08500	.01500	.150000
.09500	.08000	.01500	.157895

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2.2 Repayment to United States for Direct Loans. Repayment of principal and payments of interest on loans by the United States shall be accepted at any reasonable time. If the organization's funds are deposited in a bank, the authorized officer shall draw a check payable to the "Bureau of Indian Affairs" which shall be delivered to the Bureau of Indian Affairs' designated collection officer. If the organization's funds are deposited in an Indian Money Account, the authorized officer shall execute Form 5-4709, Request to Advance Credit Funds, authorizing the Bureau's designated officer to issue a check payable to the "Bureau of Indian Affairs."

A. Official Receipt. An official receipt will be issued to the remitter for all payments, and the amount shall be taken up as a collection in accordance with existing fiscal regulations. The official receipt will show the number of the loan on which payment is being made, the amount of principal on which interest has been computed, the rate of interest, the inclusive dates for which interest is paid, the application of the payment to principal and interest, and the balance of the principal unpaid. Interest will be computed to the date of payment and payments will be applied first to this interest due; the remainder of the payment, if any, will be applied to reduce the principal balance. If the payment is insufficient to cover the total interest due, the balance will be carried as interest still due. The receipt will show computation of interest on the outstanding loan balance offset by the amount of interest suspended on educational loans.

B. Report to Central Office, Division of Financial Assistance. Copies of receipts and vouchers accumulated by the Area Credit Office and the amounts of advances and collections will be reported on Form 5-4701, Summary of Advances and Collections. This form, prepared as of the end of the month, together with copies of the receipts and vouchers, will be submitted to reach the Central Office not later than the 10th of the following month. Area Credit personnel will check to see that the detail on the summary agrees with the appropriate general ledger accounts on the trial balance and Report of Budget Status (SF-143) issued by the Division of Financial Management. An explanation of any differences,

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including in transit items, should accompany the summary. Any corrections should be made by the Area and explained on the summary. A negative report will be submitted if the Area has no advances or collections to report. Exceptions to this requirement may be granted where justified.

A summary shall be included at the bottom of the report showing total advances and collections for the five categories: Corporations and Tribes, Credit Associations, Cooperatives, Direct Loans to Individuals, and Expert Assistance.

C. Calculation of Interest. By using table 2.5A, 360-Day Year Basis, the number of days between any given dates may be found by the following steps:

Step 1 - Find the number for the earlier of the two dates by locating the day of the month in the left hand column of the table entitled FIRST YEAR, and proceed across until the desired month is reached.

Step 2 - Find the number for the later date by using either the FIRST YEAR or the SECOND YEAR table. The SECOND YEAR table is used if the later date falls in the succeeding year.

Step 3 - Subtract the first date "number" from the last date "number" to determine the number of days between the two dates.

(1) Calculation of Amount. In figuring interest, when the principal includes a fraction of a dollar, the cents should be dropped if 50 or less. When the cents are 51 or more, the principal should be increased a dollar. Thus, \$790.85 should be figured as \$791. If the amount is \$790.47, it should be figured as \$790.

(2) Errors in Calculating Interest. Agency Credit Officers shall check to make certain that interest calculations are correct. Area Credit Officers will check sufficient transactions to assure themselves that interest is being properly calculated.

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Find the amount of interest on \$790.85 from December 26, 1976, to June 18, 1978, at 5 percent per annum. The accrued interest on a given amount can be determined by use of the following formula:

UNPAID PRINCIPAL X DAILY INTEREST
ACCRUAL X NUMBER OF DAYS (on which
interest is to accrue)

From December 26, 1976, to December 26, 1977, is one year (360 days). Using the table 2.5A, Number of Days Between Two Dates, 360-Day Year, obtain from the FIRST YEAR table the tabulated number for December 26 which is 356. Obtain from the SECOND YEAR table the tabulated number for June 18 which is 528. The difference between these two dates plus 360 days (1 year) will give the total number of days of interest accrual. The total is 532 days.

To determine the amount of interest, multiply the interest factor for 1 day at 5 percent per annum (Table 2.4A) by the principal balance (shift the decimal point three places to the left) by the number of days. The amount of interest accrued is: $.791 \times .138889 \times 532 = \58.45 .

D. Educational Loans

(1) Loans by the United States. Interest shall start on the first day of the month following one year from the date of completion of the educational course for which the loan is made. In the event of noncompletion of the course, or leaving the school of higher learning, interest shall start on the first day of the month following the date the borrower drops out of school.

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(2) Educational Loans by Organizations. Organizations which adopt the same rate and follow the same procedure in calculating interest as is followed on loans made by the United States will not be charged interest by the United States on the amount the organization has outstanding in educational loans during the period the organization is not charging interest to its borrowers.

When a relending organization deducts interest not charged its borrowers from interest due the United States, an itemized schedule of such loans shall be attached to the Agency's copy of the official receipt for the loan payment and be attached to copies furnished to the Area Branch of Credit and to the Central Office. The schedule shall identify the loans for which interest is waived by CF number, name of borrower, rate of interest, amount of principal, period of time for which the deduction is made as well as the dollar amount of the deduction, and the particular reason interest was not charged.

2.3 Charge-Off of Bad Debts. Interest on uncollectible loans made by organizations will be figured to the date such accounts are charged-off on the books of the lenders. Both principal and interest on the active accounting records of each lender require an appropriate resolution authorizing the charge-off. Accrual of further interest is optional with the organization. Ordinarily, no purpose would be served by further accruals. If conditions existing at the time the loan is charged-off should subsequently change, enabling the borrower to repay, an organization may go back and recalculate interest. The procedure the organization wishes to follow should be set forth in its authorizing resolution. Debts charged-off by an organization do not release a borrower from his debts. Efforts to collect should be continued. The action of charging-off a debt merely drops the account from the active records of the organization in order that its accounting records may accurately reflect its actual financial condition. A notation should be made on the individual account of the borrower, "Charged-off as uncollectible," together with the date. The individual ledger sheet will show the balance still due on the

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principal and interest, and will then be moved to the back of the loan ledger binder. If any collections are made subsequently, the payment will first be applied to the balance of the interest that was due at the time the account was charged-off, and any additional amount will be credited to principal, unless the organization has authorized a different procedure satisfactory to the Area Director.

On each loan made by the United States which becomes uncollectible, interest shall be calculated to the September 30 preceding the report on which the loan is recommended for cancellation. Procedures of 47 BIAM Supplement 4, 3.4 should be followed. The date to which interest is figured shall be shown in the recommendation for cancellation.

2.4 Interest Tables. The accrued interest can be determined by use of a factor for the daily interest accrual. Tables 2.4A and 2.4B give the daily interest accrual factors on \$1,000 for 360-day year basis and 365-day year basis respectively, for interest rates from 1 percent per annum through 12 percent per annum. The daily interest accrual factor on \$1.00 for either 360-day year basis or 365-day year basis, can be obtained by shifting the decimal point three places to the left. The 365-day year basis is used only for guaranteed loans.

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2.4A Interest For One Day on \$1,000 - 360-Day Year Basis

RATE %	FACTOR	RATE %	FACTOR	RATE %	FACTOR
1	.027778	5	.138889	9	.250000
1-1/8	.031250	5-1/8	.142361	9-1/8	.253472
1-1/4	.034722	5-1/4	.145833	9-1/4	.256944
1-3/8	.038194	5-3/8	.149306	9-3/8	.260417
1-1/2	.041667	5-1/2	.152778	9-1/2	.263889
1-5/8	.045139	5-5/8	.156250	9-5/8	.267361
1-3/4	.048611	5-3/4	.159722	9-3/4	.270833
1-7/8	.052083	5-7/8	.163194	9-7/8	.274306
2	.055556	6	.166667	10	.277778
2-1/8	.059028	6-1/8	.170139	10-1/8	.281250
2-1/4	.062500	6-1/4	.173611	10-1/4	.284722
2-3/8	.065972	6-3/8	.177083	10-3/8	.288194
2-1/2	.069444	6-1/2	.180556	10-1/2	.291667
2-5/8	.072917	6-5/8	.184028	10-5/8	.295139
2-3/4	.076389	6-3/4	.187500	10-3/4	.298611
2-7/8	.079861	6-7/8	.190972	10-7/8	.302083
3	.083333	7	.194444	11	.305556
3-1/8	.086806	7-1/8	.197916	11-1/8	.309028
3-1/4	.090278	7-1/4	.201389	11-1/4	.312500
3-3/8	.093750	7-3/8	.204861	11-3/8	.315972
3-1/2	.097222	7-1/2	.208333	11-1/2	.319444
3-5/8	.100694	7-5/8	.211806	11-5/8	.322917
3-3/4	.104167	7-3/4	.215278	11-3/4	.326389
3-7/8	.107639	7-7/8	.218750	11-7/8	.329861
4	.111111	8	.222222	12	.333333
4-1/8	.114583	8-1/8	.225694		
4-1/4	.118056	8-1/4	.229167		
4-3/8	.121528	8-3/8	.232639		
4-1/2	.125000	8-1/2	.236111		
4-5/8	.128472	8-5/8	.239583		
4-3/4	.131944	8-3/4	.243056		
4-7/8	.135417	8-7/8	.246528		

NOTE: For interest of more than one day - multiply factor by the number of days.

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2.4B Interest For One Day On \$1,000 - 365-Day Year Basis

This table is used only for guaranteed loans.

RATE %	FACTOR	RATE %	FACTOR	RATE %	FACTOR
1	.027397	5	.136986	9	.246575
1-1/8	.030822	5-1/8	.140411	9-1/8	.250000
1-1/4	.034247	5-1/4	.143836	9-1/4	.253425
1-3/8	.037671	5-3/8	.147260	9-3/8	.256849
1-1/2	.041096	5-1/2	.150685	9-1/2	.260274
1-5/8	.044521	5-5/8	.154109	9-5/8	.263698
1-3/4	.047945	5-3/4	.157534	9-3/4	.267123
1-7/8	.051370	5-7/8	.160959	9-7/8	.270547
2	.054795	6	.164384	10	.273973
2-1/8	.058219	6-1/8	.167808	10-1/8	.277397
2-1/4	.061644	6-1/4	.171233	10-1/4	.280822
2-3/8	.065068	6-3/8	.174658	10-3/8	.284246
2-1/2	.068493	6-1/2	.178082	10-1/2	.287671
2-5/8	.071918	6-5/8	.181506	10-5/8	.291095
2-3/4	.075342	6-3/4	.184932	10-3/4	.294520
2-7/8	.078767	6-7/8	.188356	10-7/8	.297945
3	.082192	7	.191781	11	.301370
3-1/8	.085616	7-1/8	.195205	11-1/8	.304794
3-1/4	.089041	7-1/4	.198630	11-1/4	.308219
3-3/8	.092466	7-3/8	.202055	11-3/8	.311644
3-1/2	.095890	7-1/2	.205479	11-1/2	.315068
3-5/8	.099315	7-5/8	.208904	11-5/8	.318493
3-3/4	.102740	7-3/4	.212329	11-3/4	.321918
3-7/8	.106164	7-7/8	.215753	11-7/8	.325342
4	.109589	8	.219178	12	.328768
4-1/8	.113014	8-1/8	.222603		
4-1/4	.116438	8-1/4	.226027		
4-3/8	.119863	8-3/8	.229452		
4-1/2	.123288	8-1/2	.232877		
4-5/8	.126712	8-5/8	.236301		
4-3/4	.130137	8-3/4	.239726		
4-7/8	.133562	8-7/8	.243150		

NOTE: For interest of more than one day - multiply factor by the number of days.

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2.5A Number of Days Between Two Dates - 360-Day Year Basis FIRST YEAR

Day of Month	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Day of Month
1	1	31	61	91	121	151	181	211	241	271	301	331	1
2	2	32	62	92	122	152	182	212	242	272	302	332	2
3	3	33	63	93	123	153	183	213	243	273	303	333	3
4	4	34	64	94	124	154	184	214	244	274	304	334	4
5	5	35	65	95	125	155	185	215	245	275	305	335	5
6	6	36	66	96	126	156	186	216	246	276	306	336	6
7	7	37	67	97	127	157	187	217	247	277	307	337	7
8	8	38	68	98	128	158	188	218	248	278	308	338	8
9	9	39	69	99	129	159	189	219	249	279	309	339	9
10	10	40	70	100	130	160	190	220	250	280	310	340	10
11	11	41	71	101	131	161	191	221	251	281	311	341	11
12	12	42	72	102	132	162	192	222	252	282	312	342	12
13	13	43	73	103	133	163	193	223	253	283	313	343	13
14	14	44	74	104	134	164	194	224	254	284	314	344	14
15	15	45	75	105	135	165	195	225	255	285	315	345	15
16	16	46	76	106	136	166	196	226	256	286	316	346	16
17	17	47	77	107	137	167	197	227	257	287	317	347	17
18	18	48	78	108	138	168	198	228	258	288	318	348	18
19	19	49	79	109	139	169	199	229	259	289	319	349	19
20	20	50	80	110	140	170	200	230	260	290	320	350	20
21	21	51	81	111	141	171	201	231	261	291	321	351	21
22	22	52	82	112	142	172	202	232	262	292	322	352	22
23	23	53	83	113	143	173	203	233	263	293	323	353	23
24	24	54	84	114	144	174	204	234	264	294	324	354	24
25	25	55	85	115	145	175	205	235	265	295	325	355	25
26	26	56	86	116	146	176	206	236	266	296	326	356	26
27	27	57	87	117	147	177	207	237	267	297	327	357	27
28	28	58	88	118	148	178	208	238	268	298	328	358	28
29	29	59	89	119	149	179	209	239	269	299	329	359	29
30	30	60	90	120	150	180	210	240	270	300	330	360	30

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2.5A Number of Days Between Two Dates - 360-Day Year Basis SECOND YEAR

Day of Month	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Day of Month
1	361	391	421	451	481	511	541	571	601	631	661	691	1
2	362	392	422	452	482	512	542	572	602	632	662	692	2
3	363	393	423	453	483	513	543	573	603	633	663	693	3
4	364	394	424	454	484	514	544	574	604	634	664	694	4
5	365	395	425	455	485	515	545	575	605	635	665	695	5
6	366	396	426	456	486	516	546	576	606	636	666	696	6
7	367	397	427	457	487	517	547	577	607	637	667	697	7
8	368	398	428	458	488	518	548	578	608	638	668	698	8
9	369	399	429	459	489	519	549	579	609	639	669	699	9
10	370	400	430	460	490	520	550	580	610	640	670	700	10
11	371	401	431	461	491	521	551	581	611	641	671	701	11
12	372	402	432	462	492	522	552	582	612	642	672	702	12
13	373	403	433	463	493	523	553	583	613	643	673	703	13
14	374	404	434	464	494	524	554	584	614	644	674	704	14
15	375	405	435	465	495	525	555	585	615	645	675	705	15
16	376	406	436	466	496	526	556	586	616	646	676	706	16
17	377	407	437	467	497	527	557	587	617	647	677	707	17
18	378	408	438	468	498	528	558	588	618	648	678	708	18
19	379	409	439	469	499	529	559	589	619	649	679	709	19
20	380	410	440	470	500	530	560	590	620	650	680	710	20
21	381	411	441	471	501	531	561	591	621	651	681	711	21
22	382	412	442	472	502	532	562	592	622	652	682	712	22
23	383	413	443	473	503	533	563	593	623	653	683	713	23
24	384	414	444	474	504	534	564	594	624	654	684	714	24
25	385	415	445	475	505	535	565	595	625	655	685	715	25
26	386	416	446	476	506	536	566	596	626	656	686	716	26
27	387	417	447	477	507	537	567	597	627	657	687	717	27
28	388	418	448	478	508	538	568	598	628	658	688	718	28
29	389	419	449	479	509	539	569	599	629	659	689	719	29
30	390	420	450	480	510	540	570	600	630	660	690	720	30

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2.5B Number of Days Between Two Dates - 365-Day Year Basis FIRST YEAR

This table is used only for guaranteed loans.

Day of Month	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Day of Month
1	1	32	60	91	121	152	182	213	244	274	305	335	1
2	2	33	61	92	122	153	183	214	245	275	306	336	2
3	3	34	62	93	123	154	184	215	246	276	307	337	3
4	4	35	63	94	124	155	185	216	247	277	308	338	4
5	5	36	64	95	125	156	186	217	248	278	309	339	5
6	6	37	65	96	126	157	187	218	249	279	310	340	6
7	7	38	66	97	127	158	188	219	250	280	311	341	7
8	8	39	67	98	128	159	189	220	251	281	312	342	8
9	9	40	68	99	129	160	190	221	252	282	313	343	9
10	10	41	69	100	130	161	191	222	253	283	314	344	10
11	11	42	70	101	131	162	192	223	254	284	315	345	11
12	12	43	71	102	132	163	193	224	255	285	316	346	12
13	13	44	72	103	133	164	194	225	256	286	317	347	13
14	14	45	73	104	134	165	195	226	257	287	318	348	14
15	15	46	74	105	135	166	196	227	258	288	319	349	15
16	16	47	75	106	136	167	197	228	259	289	320	350	16
17	17	48	76	107	137	168	198	229	260	290	321	351	17
18	18	49	77	108	138	169	199	230	261	291	322	352	18
19	19	50	78	109	139	170	200	231	262	292	323	353	19
20	20	51	79	110	140	171	201	232	263	293	324	354	20
21	21	52	80	111	141	172	202	233	264	294	325	355	21
22	22	53	81	112	142	173	203	234	265	295	326	356	22
23	23	54	82	113	143	174	204	235	266	296	327	357	23
24	24	55	83	114	144	175	205	236	267	297	328	358	24
25	25	56	84	115	145	176	206	237	268	298	329	359	25
26	26	57	85	116	146	177	207	238	269	299	330	360	26
27	27	58	86	117	147	178	208	239	270	300	331	361	27
28	28	59	87	118	148	179	209	240	271	301	332	362	28
29	29		88	119	149	180	210	241	272	302	333	363	29
30	30		89	120	150	181	211	242	273	303	334	364	30
31	31		90		151		212	243		304		365	31

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2.5B Number of Days Between Two Dates - 365-Day Year Basis SECOND YEAR

This table is used only for guaranteed loans.

Day of Month	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Day of Month
1	366	397	425	456	486	517	547	578	609	639	670	700	1
2	367	398	426	457	487	518	548	579	610	640	671	701	2
3	368	399	427	458	488	519	549	580	611	641	672	702	3
4	369	400	428	459	489	520	550	581	612	642	673	703	4
5	370	401	429	460	490	521	551	582	613	643	674	704	5
6	371	402	430	461	491	522	552	583	614	644	675	705	6
7	372	403	431	462	492	523	553	584	615	645	676	706	7
8	373	404	432	463	493	524	554	585	616	646	677	707	8
9	374	405	433	464	494	525	555	586	617	647	678	708	9
10	375	406	434	465	495	526	556	587	618	648	679	709	10
11	376	407	435	466	496	527	557	588	619	649	680	710	11
12	377	408	436	467	497	528	558	589	620	650	681	711	12
13	378	409	437	468	498	529	559	590	621	651	682	712	13
14	379	410	438	469	499	530	560	591	622	652	683	713	14
15	380	411	439	470	500	531	561	592	623	653	684	714	15
16	381	412	440	471	501	532	562	593	624	654	685	715	16
17	382	413	441	472	502	533	563	594	625	655	686	716	17
18	383	414	442	473	503	534	564	595	626	656	687	717	18
19	384	415	443	474	504	535	565	596	627	657	688	718	19
20	385	416	444	475	505	536	566	597	628	658	689	719	20
21	386	417	445	476	506	537	567	598	629	659	690	720	21
22	387	418	446	477	507	538	568	599	630	660	691	721	22
23	388	419	447	478	508	539	569	600	631	661	692	722	23
24	389	420	448	479	509	540	570	601	632	662	693	723	24
25	390	421	449	480	510	541	571	602	633	663	694	724	25
26	391	422	450	481	511	542	572	603	634	664	695	725	26
27	392	423	451	482	512	543	573	604	635	665	696	726	27
28	393	424	452	483	513	544	574	605	636	666	697	727	28
29	394		453	484	514	545	575	606	637	667	698	728	29
30	395		454	485	515	546	576	607	638	668	699	729	30
31	396		455		516		577	608		669		730	31

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3. REPORTS AND RECOMMENDATIONS FOR CANCELLATION

3.1 Annual Report. This report is required annually as of September 30 and will be reported separately for credit operations as follows:

Expert Assistance
Tribes and Corporations
Credit Associations
Cooperative Associations
Direct Loans to Individuals and Partnerships
by the United States

Further reports need not be submitted by an organization when a report has been submitted showing payment in full of a borrower's indebtedness to the United States.

A. When Due. The entire Annual Report prepared by the Agency is due at the Area Office not later than November 1. The Area Office will be responsible for checking the Annual Reports, consolidating them and submitting them to Central Office no later than November 15.

B. Distribution of Copies. Copies should be prepared to provide the following: Original for Central Office, copies for Denver Examining Staff, Area Office, Agency and organization involved. Latter copy of report is not required for direct loans to individuals and partnerships by the United States.

C. Status of Funding, Form 5-4731. (Exhibit 1) The report shall include all transactions with the United States (Revolving Fund) on a cumulative basis, and tribal funds used in credit operations, including investments in tribal enterprises, and retained earning or deficits in credit operations, including enterprises and cooperatives. Also include tribal funding and retained earnings or deficit of any enterprise which is operated under 25 CFR 91, but may not be specifically operated in conjunction with the tribal credit operations. A separate report on Form 5-4731 will be submitted for each organization receiving a loan to pay for expert assistance.

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(1) Part 1. Confine entries to loans of revolving funds from the United States. Enter only totals in each of the columns. The total of (c), (d) and (e), will equal the entry in (b). The total of (g), (h), and (i) will equal the total accrued interest through September 30. Interest calculations will be checked by the Agency Office and verified by the Area Office. Explain any repayment of either principal or interest which has not been deposited in the Federal Reserve Bank at the close of September 30 and receipted for by the Regional Disbursing Office on the bottom of the form or in an attachment to the form, as being "in transit." The entries must agree with the records of the Division of Financial Management.

(2) Part 2. Enter under (a) all appropriate tribal funds loaned or invested in the approved credit program. Under (b) enter all appropriated tribal funds invested in tribal enterprises or other business activities. The term "appropriated tribal funds" means all funds both U.S. Treasury and local. Do not consider retained earnings or deficits created in lending operations or in operations of enterprises in these entries.

(3) Part 3. Enter under (a) the retained earnings or deficits incurred in relending operations. If a figure represents a deficit, show in parentheses to denote a negative amount. Enter under (b) the retained earnings or the deficit of enterprises and other activities including tribal repayment cattle programs. The figure in (c) is the total or difference between the retained earnings and deficit.

(4) Part 4. Enter net tribal funds involved. If only revolving funds are used in credit operations, and a deficit has been incurred, show the deficit in parenthesis to represent a negative amount of tribal funds. Part 2 (c) plus Part 3 (c) if retained earnings, or minus Part 3 (c) if a deficit will be the amount shown in 4.

(5) Part 5. Enter the shareholders' equity of cooperative associations comprised of the amount of stock outstanding and retained earnings or deficit. Show a deficit figure in parenthesis to denote a negative amount.

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D. Summary of Individual Loans, Form 5-4732. (Exhibit 2)
Use for detailed summary of loans to individuals and partnerships.

- (1) Column (1). Description of categories.
- (2) Column (2). Enter the number of loans in each category.
- (3) Column (3). Enter the total amount advanced on loans under each category.
- (4) Column (4). Enter the total amount repaid on loans under each category.
- (5) Column (5). Enter the total amount outstanding (principal) on loans under each category. (See Column (6), for amount of principal charged-off.) Columns (4) and (5) plus amount charged-off in Column (6) equals Column (3).
- (6) Column (6). Enter the total amount delinquent on loans including any amount of principal charged-off. Charged-off principal will be deducted from the total of the column to show the net amount of delinquent principal.
- (7) Column (7). Enter the total amount of interest paid under each loan category.
- (8) Column (8). Enter the total amount of unpaid interest. Total of this column will equal the interest receivable for these loans in the financial statement as of September 30.
- (9) Column (9). Enter the total amount of delinquent interest and interest charged-off under each loan category. Charged-off interest will be deducted from the total of the column to show the net amount of delinquent interest.

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Detailed worksheets required to compile information for the summary on Form 5-4732 shall be retained by the organizations or Agency for the purpose of examination.

E. Summary of Loans to Enterprises and Cooperatives, Form 5-4733. (Exhibit 3) Use for detailed summary of loans to enterprises (including loans to attract industry) and cooperatives. For explanation of columns, See 3.1D, above. Detailed worksheets required to compile information for the summary on Form 5-4733 shall be retained by the organizations or Agency for the purpose of examination.

F. Summary of Loan Purposes, Form 5-4734. (Exhibit 4) Use only for loans to individuals and partnerships. The figures are on an annual basis.

(1) Part A. Enter the number of new loans made during the year. This figure will equal the difference between the number of loans reported in Column (2) on Form 5-4732 for the current year and the prior year.

(2) Part B. Enter the number of new loans for the purpose listed in the "number" column. Show the total amount advanced during the year for each purpose in the "Amount Advanced" column. As an agreement may include more than one loan purpose, the total number of loans will exceed the answer to Part A. Total amount advanced will equal the difference between the amount advanced in Column (3) on Form 5-4732 for the current year and the prior year.

G. Credit and Financing Output Measurements, Form 5-4735. (Exhibit 5) Use to summarize assistance provided to individual Indians and Indian organizations in obtaining financing, financial counseling, and management and technical assistance. This summary of measurement shall be prepared by each Agency. To obtain the information for items (2), (3), (4), and (5), of the form, it is essential that the Agency staff maintain records to support the information reported. Agencies should devise their own forms for this purpose.

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H. Financial Statements and Audits.

(1) A balance sheet and an income statement of the organization's credit operations are required for each organization at the close of its fiscal year. Submit balance sheet and an income statement for each tribal enterprise and cooperative association financed by the organization. An exception is made on that part of the financing of Alaska Native Industries Cooperative Association, Incorporated, and Alaska Native Arts and Crafts Cooperative which is furnished by members or non-members' deposits, or by unpaid patronage refunds or interest of Village organizations in Alaska.

If the fiscal year of any organization, enterprise or cooperative association does not end on September 30, a trial balance as of September 30 will be submitted.

(2) A statement will be included showing the date the accounting records of each organization's credit operations, enterprise and cooperative were audited, and the date of submittal to the Area Office. Also, show the type of audit performed, such as Certified Public Accountant, Bureau of Indian Affairs, etc.

I. Reconciliation Sheet, Form 5-4736. (Exhibit 6)
Submit a reconciliation sheet for each organization's credit operations at the close of the fiscal year. Reconciliation sheets are not required for expert witness loans.

J. Interest Rates. Submit a tabulation showing the interest rates in effect on unpaid loans made by the United States from the revolving fund. The columns are as follows:

- (1) Name of Tribe, organization, credit associations, cooperatives, or direct loans to individuals.
- (2) Balance unpaid (principal).
- (3) Amount of non-interest bearing

Additional columns to be used for each percentage rate.

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Show only total amount outstanding for direct loans to individuals and partnerships; do not list by loan contracts. The total from Column (3) and beyond must equal Column (2). Column (2) must equal Part 1(e) of Form 5-4731.

3.2 Tabulations. Each Area Office shall tabulate all annual reports of the Area, and submit the same to the Central Office not later than November 15. Tabulations shall be prepared as described below without deviation. Columnar sheets containing space at the left for the name of the borrower and having at least 20 columns shall be used. Each sheet shall include at the top the name of the Area, title of report and period covered by the report. All tabulations shall be totaled and the total entries shown in red and underlined.

A. Status of Funding. This tabulation shall be prepared from entries on Form 5-4731 and include all transactions since the revolving fund was established. The first 18 columns shall be headed as entries appear on the above form, and columns 19 and 20 shall be titled "Principal in Transit" and "Interest in Transit," respectively. In the left hand space, list in order the following:

- (1) Grand Total.
- (2) Total Expert Assistance Loans. Follow this total by borrowers listed alphabetically.
- (3) Grand Total Excluding Expert Assistance Loans.
- (4) Total Tribes and Corporations. Follow this total by tribes and corporations listed alphabetically.
- (5) Total Credit Associations. Follow this total by associations listed alphabetically.
- (6) Total Cooperatives. Follow this total by cooperatives listed alphabetically.

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- (7) Total Direct Loans to Individuals. Follow this total by Agencies or reservations listed alphabetically.

B. Summary of Individual Loans. This tabulation shall be prepared from entries on Form 5-4732 and include all loans to individuals since the revolving fund was established. The first 8 columns shall be headed as entries appear on the form. Columns 9 and 10 should be titled "Principal Charged-off" and "Interest Charged-off," respectively. In the left hand space list in order the following:

- (1) Grand Total All Loans.
- (2) Total Loans by Tribes. Follow this total by tribes listed alphabetically.
- (3) Total Loans by Credit Associations. Follow this total by organizations listed alphabetically.
- (4) Total Direct Loans. Follow this total by Agencies or reservations listed alphabetically.

C. Summary of Educational Loans. This tabulation shall be prepared from entries on Form 5-4732 and include all educational loans since the revolving fund was established.

- (1) The first six columns shall be listed as follows:
 - (a) Total Number of Loans.
 - (b) Total Amount of Loans.
 - (c) Number of Loans Outstanding.
 - (d) Balance Unpaid.
 - (e) Number of Loans Delinquent.
 - (f) Amount Delinquent.
- (2) In the left space list in order the following:
 - (a) Grand Total All Loans
 - (b) Total Loans by Organizations. Follow this total by organizations listed alphabetically.

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- (c) Total Loans by United States. Follow this total by Agencies or reservations listed alphabetically.

D. Summary of Loans to Enterprises. This tabulation shall be prepared from entries on Form 5-4733 and include all loans since the revolving fund was established. The first 8 columns shall be headed as the entries appear on the form and columns 9 and 10 should be titled "Principal Charged-off" and "Interest Charged-off," respectively. In the left hand space list in order the following:

- (1) Total All Loans. Follow this total by tribes listed alphabetically.

E. Summary of Loans to Cooperatives. This tabulation shall be prepared from entries on Form 5-4733 and include all loans since the revolving fund was established. Follow instructions for the Summary of Loans to Enterprises in 3.1D.

F. Summary of Loan Purposes. This tabulation shall be prepared from entries on Form 5-4734. The first column shall be headed "Total Number of Loans" and each succeeding two columns shall be headed for each purpose or sub-purpose with the first of the two columns headed "Number" followed by "Amount Advanced" except the last column which shall be headed "Total Amount Advanced." Two columnar sheets may be required for this tabulation. In the left hand space list in order the following:

- (1) Grand Total All Loans.
- (2) Total Loans by Tribes. Follow this total by Tribes listed alphabetically.
- (3) Total Loans by Credit Associations. Follow this total by credit associations listed alphabetically.
- (4) Total Direct Loans. Follow this total by Agencies or reservations listed alphabetically.

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G. Credit and Financing Output Measurements. This tabulation shall be prepared from entries on Form 5-4735. Each two columns shall be headed for each output measurement with the first column headed "Number" and the second column "Amount" except the last measurement which shall have only one column headed "Number." In the left hand space list "Total" followed by Agencies listed alphabetically.

H. Interest Rates. This tabulation shall be prepared from the Agency tabulation required by 3.1J. The columns are as follows:

- (1) Name of Agency.
- (2) Balance Unpaid (principal).
- (3) Amount non-interest bearing.

Additional columns to be used for each percentage rate.

Columns (3) and beyond must equal Column (2). Column (2) must equal Column (5), Principal Balance Unpaid, of the tabulation "Status of Funding."

3.3 Loan Guaranty and Insured Program Reporting. There are several reports that will be required from lenders and from Agency and Area Offices in order to keep abreast of guaranteed and insured loans and interest subsidies to be provided in conjunction with such loans.

A. Monthly Report, Form 5-4746. (Exhibit 7) The Agency Superintendent will submit two copies of this report to the Area Office by the 5th of each month. The Area Office will review the Agency reports and send one consolidated report along with the lenders reports to the Central Office.

B. Loan Cards, Form 5-4747 and Form 5-4748. (Exhibits 8 and 9) The Agency staff responsible for credit operations will need to keep records or control cards for each guaranteed and insured loan made. Exhibit 8 is a loan card which will be used at the Agency for maintaining the current status of

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each outstanding guaranteed and insured loan. This loan card may also be provided to lenders. Exhibit 9 is a control card to be used in conjunction with any approved Insurance Agreement.

C. Lenders Report of Premium and Interest Subsidies Due, Form 5-4749. (Exhibit 10) This report is to be submitted to the Superintendent by lenders so the Bureau can pay the lender the amount of interest subsidy due on the particular loan for credit of the borrower. It also serves as a basis for collection of premiums due from lenders. Instructions for the preparation of this report are on the back of the report.

D. Annual Status Report by Central Office, Form 5-4750. (Exhibit 11) The Central Office, Division of Financial Assistance, will prepare this report. It shall be cumulative as of the cease of business each September 30.

E. Annual Report by Agency and Area Offices, Form 5-4751. (Exhibit 12) This Annual Report from the Agency is due at the Area Office not later than November 1. The Area Office will be responsible for checking the report, and submitting a Summary Tabulation to the Central Office not later than November 15. The Agency's report will list each guaranteed loan separately. The Area report will be a one line consolidation of the Agency reports, a copy of which should be attached. This report shall reflect the activity during the current fiscal year.

F. Management and Technical Assistance. After an allotment has been made to the area for management and technical assistance contracts, a copy of the contract or purchase order should be sent to Central Office. This may be sent in separately or attached to the Guaranteed and Insured Loan - Monthly Report (Form 5-4746). Accounting for these contracts is 14X4410, 1320, 3261. The total number and amount of contracts shall be shown on the Annual Report by Agency and Area Office (Form 5-4751).

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G. Defaulted Loans - Assets Acquired. There are two situations that can occur under the guaranty program on defaulted loans. The first is where the lender forecloses and liquidates the security and the second is where the lender assigns the loan to the Bureau and receives 90 percent of the claim for loss. See Supplement 1, Section 4.2, Assumption of Loan by the United States. This assumption would include the full face value of the loan which is unpaid principal plus any unpaid accrued interest owed by the borrower to the lender at the time the loan was assigned. The general ledger accounts which have been established by Finance for these purposes are:

165.00	Defaulted Guaranteed and Insured Loans
166.00	Provision for Bad Debts
255.00	Deferred Credit - Defaulted Guaranteed Loans
330.00	Results from Operations - Guaranty Loan Fund

The Area Credit Office will be responsible for preparation of Form 5-4236, Financial Accounting System Code Sheet, to record the assets into the general ledger accounts. The following information will be needed:

Field No. 2	G/L (Space) - Followed by the 5 digit Debit and Credit Account
Field No. 3	Area and Agency
Field No. 4	Location
Field No. 5	Appropriation X4410
Field No. 6	Activity 1320
Field No. 14	Transaction Code 17
Field No. 15	Amount

(1) Liquidation by Lender. In the case where the lender forecloses and liquidates the security, the Area Credit Office will make the following entry in the finance records:

(Dr.)	Defaulted Guaranteed Loans	\$26,775.73	
	(Cr) Results from Operations-GLF		\$24,098.16
	(Cr) Deferred Credit		\$ 2,677.57

To record payment of claim for loss based upon \$30,600 unpaid principal, \$4,850.73 accrued interest, and \$8,675.00 proceeds from liquidation.

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Proceeds from Liquidation of Assets. The following general ledger entry would have to be made to record the reduction in Deferred Credit:

(Dr) Deferred Credit	\$5,330.82	
(Cr) Defaulted Guaranteed Loans		\$5,330.82

The remaining balance in Defaulted Guaranteed Loans of \$13,477.31 will be carried on the finance records until cancellation is effective following the procedures of Section 3.4 of this Supplement. When the cancellation order becomes effective, the following entry will be made to record the actual loss to the Guaranty Program:

(Dr) Provision for Bad Debts	\$13,477.31	
(Cr) Defaulted Guaranteed Loans		\$13,477.31

Funds received from activity involving defaulted guaranteed loans shall be reported on the monthly report (Form 5-4746) for the month in which they occur. They shall also be included in the Annual Report by Agency and Area Offices (Form 5-4751).

H. Status Report - Guaranteed Loans Assigned to Bureau.

At the end of each calendar quarter following default and assumption of a guaranteed loan by the Bureau, the Agency Superintendent will submit a report describing progress toward ultimate disposition of the loan. This report will include:

Guaranteed Loan Number

Borrower's Name

Loss Claim - Date and Amount Paid

Description, Location, Condition,
and Estimated Value of Collateral

Efforts through the Report Date to
Collect, Liquidate, Modify or Sell
the Loan

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(b) Modification - Sale of Loan or Repayment of Loan. If the Agency Superintendent determines that the borrower has a reasonable chance of continuing the business, the modification of the loan will require approval of the Commissioner. On a modification, the borrower is responsible for the payment of accrued interest (see Supplement 1, Section 4.2, Assumption of Loan by the United States). The rate of interest on the modification will be the current interest at the time the modification is approved. This will be coded as interest income when collections are made.

In the case where the Bureau modifies the loan and then sells it, the official receipt should contain the information in Section 2.2A of this Supplement. Any payments received from the borrower prior to the sale will be entered on the Bill for Collection with the following accounting information:

14X4410/1320/9591	Proceeds from Liquidation of assets	\$4,500
14X4410/1320/9592	Interest - Defaulted Guaranteed Loan	\$ 500

To record receipt of payment for principal, \$4,500; and interest accrued after assignment, \$500.

When the borrower is making regular scheduled payments, they shall be accounted for in the same manner.

The deferred credit of \$5,330.82 or 10 percent will be carried on the finance records until the loan is sold or repaid. At the time of sale or repayment in full, a general ledger entry should be made closing the account to Results from Operation.

(Dr) Deferred Credit	\$5,330.82
(Cr) Results from Operations	\$5,330.82

(c) Foreclosure and liquidation. If the borrower is unable to comply with the repayments under a modification being carried on the Loan Guaranty Program records and the Bureau has to foreclose and liquidate the security which results in the sale of assets for \$30,000.00, the \$30,000.00 would be coded on a Bill for Collection to income code 9591,

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The Area Credit Office will submit the entire loan guaranty package along with the assignment of interest executed by the lender to their Field Solicitor's Office for a determination of further collection actions against the borrower. After all collection efforts have been exhausted, the Bureau will submit the loss for cancellation. The procedure described in Section 3.4 of this Supplement will be followed.

When the cancellation order becomes effective, the following entry will be made:

(Dr) Deferred Credit	\$2,677.57	
(Dr) Provision for Bad Debts	24,098.16	
(CR) Defaulted Guaranteed Loans		26,775.73

(2) Assignment without Liquidation. In the case where the lender assigns the loan to the Bureau and receives 90 percent of the claim for loss, the following entry will be made:

(Dr) Defaulted Guaranteed Loans	\$53,308.13	
(Cr) Results from Operation - GLF	\$47,977.31	
(Cr) Deferred Credit		5,330.82

To record payment of claim for loss based upon \$50,403.69 unpaid principal, \$2,904.44 accrued interest, and 90 percent BIA payoff with 10 percent bank's share of loss.

The Bureau has the option of selling the loan to another lender, modifying the loan and then selling it to another lender, modifying the loan and carrying the loan under the Loan Guaranty Program until it can be sold, or foreclosing and liquidating. See Supplement 1, Section 4.2 A, Modification.

(a) Sale of loan. In the case where the Bureau sells the loan, the loan proceeds will be entered on the Bill for Collection to income code 9591, Proceeds from Liquidation of Assets, The following general ledger entry will be made to remove the deferred credit:

(Dr) Deferred Credit	
(Cr) Defaulted Guaranteed Loans	

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Following QuarterOverall Assessment of When and What
Amount Bureau is Likely to Recover

This report will be submitted to the Area Office within fifteen days after the end of each quarter and a copy will be forwarded to Central Office, Code 370. This report will continue until the loan is either sold or cancellation is recommended.

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3.4 Recommendations for Cancellation. On July 1 of each year and at no other time unless instructed by the Commissioner, submit recommendations separately and in duplicate, for cancellation of uncollectible amounts of principal and interest due on loans made from the Revolving Fund or Guaranteed or Insured Loans assigned to the United States. A negative report is required.

The following information must be included in each recommendation:

- A. Loan number.
- B. Date of loan.
- C. Name of borrower or borrowers.
- D. Amount of original loan.
- E. All items purchased with funds and cost.
- F. Property repossessed and disposition made thereof, including manner of sale, expenses incurred, and application of proceeds of sale.
- G. Payments made, showing source of funds, dates of payment, both principal and interest.
- H. Amount of principal indebtedness remaining.
- I. Amount of interest unpaid at end of last fiscal year and rate of interest.
- J. Reasons why the balance, both principal and interest, is considered uncollectible. Such reasons must justify the recommendations for cancellation.
- K. Trust land owned by the borrower, acreage, value, type of improvement, and value of improvements.
- L. All amounts reported for cancellation require written recommendations of both the Superintendent and Area Director.

Continue to report all loans recommended for cancellation on Form 5-4731, and 5-4732 or 5-4733, until advice is received from the Commissioner that the amounts have been cancelled.

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4. FORMS

4.1 Credit Forms. The forms in this section have been approved and are prescribed for credit operations under 25 CFR 91 and 25 CFR 93.

4.2 Schedule of Forms. Mortgage forms are not included in this schedule, as mortgage forms in general use in the various states may be used, provided the form of mortgage is first checked and approved by the Regional or Field Solicitor.

<u>Form Number</u>		<u>Title</u>	<u>Date</u>
<u>New</u>	<u>Formerly</u>		<u>Latest Edition</u>
5-4701	5-800	Summary of Advances and Collections Revolving Fund for Loans	January 1965
5-4706	5-806(a)	Application of Indian Organization for a Loan from the United States to Procure Expert Assistance	April 1964
5-4707	5-807	Commitment Order	May 1968
5-4709	5-811	Request to Advance Credit Funds	November 1946
5-4712	5-817	Deposit Agreement (For Use Only on Loans by the United States)	October 1961
5-4713	5-817(a)	Deposit Agreement (For Use on Loans by Corporations, Tribes, and Credit Associations)	October 1961

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<u>Form Number</u>		<u>Title</u>	<u>Date</u>
<u>New</u>	<u>Formerly</u>		<u>Latest Edition</u>
5-4714	5-821	Purchase Order	November 1961
5-4715	5-821(a)	Purchase Order (Alaska)	April 1961
5-4716	5-825	Receipt for Repayment on Loan	November 1946
5-4717	5-840	Agreement for Voluntary Liquidation of Loan	October 1958
5-4719	5-845	Assignment of Income from Trust Property	April 1960
5-4720	5-846	Assignment of Trust Property and Power to Lease	September 1959
5-4721	5-847	Assignment (Corporation, Tribe or Credit Associ- ation to Borrower)	February 1946
5-4722	5-848	Application for Termina- tion of Trust Status of Chattel	May 1958
5-4726	5-883	Report of Indebtedness Due the United States	March 1940
5-4727	5-883(a)	Report of Indebtedness Due the United States (Continuation Sheet)	March 1940
5-4728	5-1492	Enterprise Application and Agreement	August 1964
5-4729	5-453C	Application for Educa- tion Loan	May 1954

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<u>Form Number</u>		<u>Title</u>	<u>Date</u>
<u>New</u>	<u>Formerly</u>		<u>Latest Edition</u>
5-4730	5-453e	Educational Loan Agreement	September 1961
5-4731	-	Status of Funding	January 1971
5-4732	-	Summary of Individual Loans	June 1971
5-4733	-	Summary of Loans to Enterprises and Cooperatives	June 1971
5-4734	-	Summary of Loan Purposes	June 1971
5-4735	-	Credit and Financing Output Measurements	June 1971
5-4736	-	Annual Report Reconciliation	June 1971
5-4737	-	Application of Indian Tribe, Credit Association or other Organization for Loan of Revolving Funds from the United States	January 1972
5-4738	-	Application for Loan	January 1972
5-4739	-	Informational Statement by Applicant (Use for other than business, agricultural and livestock loan application)	January 1972

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<u>Form Number</u>		<u>Title</u>	<u>Date</u>
<u>New</u>	<u>Formerly</u>		<u>Latest Edition</u>
5-4740	-	Informational Statement by Applicant (Use only for business loan applications by individuals, partnership, associations)	January 1972
5-4741	-	Informational Statement by Applicant (Use only for agricultural and livestock loans)	January 1972
5-4742	-	Promissory Note for Loan from the Revolving Fund	January 1972
5-4743	-	Promissory Note for a Loan from an Indian Organization	January 1972
5-4745	-	Request for Management and/or Technical Assistance	December 1974
5-4746	-	Guaranteed and Insured Loans - Monthly Report	February 1975
5-4747	-	Guaranteed and Insured Loans - Control Card	February 1975
5-4748	-	Insurance Agreement - Control Card	February 1975
5-4749	-	Lenders Report of Premiums and Interest Subsidies Due	February 1975
5-4750	-	Annual Status Report - Loan Guaranty and Insurance Fund	February 1975

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<u>Form Number</u>		<u>Title</u>	<u>Date</u>
<u>New</u>	<u>Formerly</u>		<u>Latest Edition</u>
5-4751	-	Annual Report - Loan Guaranty and Insurance Fund	February 1975
5-4752	-	Eligibility Certificate - Guaranteed or Insured Loan	February 1975
5-4753	-	Loan Guaranty Agreement	February 1975
5-4754	-	Loan Insurance Agreement	February 1975
5-4755	-	Request for Guaranty or Insurance and Approval	February 1975
5-4756	-	Guaranty Certificate	February 1975
5-4757	-	Loan Activity - Premium Due Insured Loans	February 1975
5-4758	-	Notice - Acquisition of Loan	February 1975
5-4759	-	Assignment of Interest	February 1975
5-4760	-	Notice of Default/Claim for Loss	February 1975

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing
STATUS OF FUNDING

Area	Agency	Period Covered: From July 1, 19____ Through June 30, 19____
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Name of Organization _____

	<u>Total Amount</u>
1. <u>LOANS FROM REVOLVING FUND (U.S. Government)</u>	
(a) Committed.....	
(b) Advanced.....	
<u>Principal Payment</u>	
(c) Paid.....	
(d) Canceled.....	
(e) Balance (Unpaid).....	
(f) Delinquent.....	
<u>Interest Payment</u>	
(g) Paid.....	
(h) Canceled.....	
(i) Balance (Unpaid).....	
(j) Delinquent.....	
2. <u>TRIBAL FUNDS</u>	
(a) Relending.....	
(b) Invested.....	
(c) Total.....	
3. <u>RETAINED EARNINGS (DEFICIT)</u>	
(a) Relending.....	
(b) Enterprises.....	
(c) Total.....	
4. NET TRIBAL FUNDS (2(c) plus 3(c)).....	
5. SHAREHOLDER'S EQUITY - COOPERATIVE ASSOCIATION.....	

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing
SUMMARY OF INDIVIDUAL LOANS

Area	Agency
Name of Organization	
Period Covered: July 1, 19__ Through June 30, 19__	

DESCRIPTION (1)	No. of Loans (2)	PRINCIPAL			INTEREST			
		Advanced (3)	Repaid (4)	Unpaid Bal., (5)	Delinquent (6)	Paid (7)	Unpaid Bal. (8)	Delinquent (9)
A. CURRENT AGREEMENTS								
Educational-----								
All Other-----								
Total-----								
B. AGREEMENTS PAID IN FULL THROUGH June 30, 19__ (Prior Year)								
Educational-----				XXXX	XXXX	XXXX	XXXX	XXXX
All Other-----				XXXX	XXXX	XXXX	XXXX	XXXX
Total-----				XXXX	XXXX	XXXX	XXXX	XXXX
C. AGREEMENTS ANY PART CHARGED OFF THROUGH June 30, 19__ (Prior Year)								
Educational-----								
All Other-----								
Total-----								
D. Grand Total All Loans-----								
E. Less: Principal and Interest Charged Off-----								
F. Net Total of Delinquent Loans-----								
G. RECAPITULATION								
Total Advanced, Column (3)-----								
Less: Total Repaid, Column (4)-----								
Principal Charged Off, Column (6)-----								
Loans Receivable-----								

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing

Area	Agency
Name of Organization	
Period Covered: July 1, 19____ Through June 30, 19____	

SUMMARY OF LOANS TO ENTERPRISES & COOPERATIVES

DESCRIPTION (1)	No. of Loans (2)	PRINCIPAL				INTEREST		
		Advanced (3)	Repaid (4)	Unpaid Bal. (5)	Delinquent (6)	Paid (7)	Unpaid Bal. (8)	Delinquent (9)
A. CURRENT AGREEMENTS								
Enterprises-----								
Cooperatives-----								
Total-----								
B. AGREEMENTS PAID IN FULL THROUGH June 30, 19____ (Prior Year)								
Enterprises-----				XXXX	XXXX	XXXX	XXXX	XXXX
Cooperatives-----				XXXX	XXXX	XXXX	XXXX	XXXX
Total-----				XXXX	XXXX	XXXX	XXXX	XXXX
C. AGREEMENTS ANY PART CHARGED OFF THROUGH June 30, 19____ (Prior Year)								
Enterprises-----								
Cooperatives-----								
Total-----								
D. Total Enterprises-----								
Total Cooperatives-----								
Grand Total All Loans-----								
E. Less: Principal and Interest Charged Off-----								
F. Net Total of Delinquent Loans-----								

G. RECAPITULATION

Total Advanced, Column (3)	_____
Less: Total Repaid, Column (4)	_____
Principal Charged Off, Column (6)	_____
Loans Receivable-----	_____

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UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing

SUMMARY OF LOAN PURPOSES

Area	Agency	Period Covered: From July 1, 19__ Through June 30, 19__
------	--------	--

Name of Organization

A. TOTAL NUMBER OF LOANS.....

B. PURPOSES	<u>Number</u>	<u>Amount Advanced</u>
1. Agriculture		
(a) Farming.....	<input style="width:150px; height:20px;" type="text"/>	<input style="width:150px; height:20px;" type="text"/>
(b) Livestock.....	<input style="width:150px; height:20px;" type="text"/>	<input style="width:150px; height:20px;" type="text"/>
2. Business Enterprises.....	<input style="width:150px; height:20px;" type="text"/>	<input style="width:150px; height:20px;" type="text"/>
3. Consumers Credit.....	<input style="width:150px; height:20px;" type="text"/>	<input style="width:150px; height:20px;" type="text"/>
4. Education.....	<input style="width:150px; height:20px;" type="text"/>	<input style="width:150px; height:20px;" type="text"/>
5. Fisheries.....	<input style="width:150px; height:20px;" type="text"/>	<input style="width:150px; height:20px;" type="text"/>
6. Housing		
(a) New Construction and Purchase.....	<input style="width:150px; height:20px;" type="text"/>	<input style="width:150px; height:20px;" type="text"/>
(b) Repairs and Modernization.....	<input style="width:150px; height:20px;" type="text"/>	<input style="width:150px; height:20px;" type="text"/>
(c) Mobile Home and Trailer Purchases.....	<input style="width:150px; height:20px;" type="text"/>	<input style="width:150px; height:20px;" type="text"/>
7. Land.....	<input style="width:150px; height:20px;" type="text"/>	<input style="width:150px; height:20px;" type="text"/>
8. Refinancing.....	<input style="width:150px; height:20px;" type="text"/>	<input style="width:150px; height:20px;" type="text"/>
TOTAL.....	<input style="width:150px; height:20px; border: 1px solid black;" type="text" value="XXXX"/>	<input style="width:150px; height:20px;" type="text"/>

SEE REVERSE FOR EXPLANATION OF PURPOSES

EXPLANATION OF PURPOSES:

1. AGRICULTURE. Enter the number of loans and the amount advanced for agriculture purposes during the fiscal year in either subpurpose (a) or (b). Do not break down advances between the two subpurposes, show entire advance under principal loan purpose regardless if loan includes funding for other purposes, except for housing, land and refinancing (see explanations 6, 7, and 8).
2. BUSINESS ENTERPRISE. Enter the number of loans and the amount advanced during the fiscal year for all types of business enterprises, except for agriculture purposes and fisheries.
3. CONSUMERS CREDIT. Enter the number of loans and the amount advanced during the fiscal year for personal, family and household purposes.
4. EDUCATION. Enter the number of loans and the amount advanced during the fiscal year for educational purposes.
5. FISHERIES. Enter the number of loans and the amount advanced during the fiscal year involving fishing operations, i.e., boats, fishing gear, operating expense, etc.
6. HOUSING. Enter the number of loans and the amount advanced during the fiscal year in either subpurpose (a), (b), or (c). Include funding for related costs, i.e., insurance premiums, fee, etc. Show cost of land, if known, under land (see explanation 7).
7. LAND. Enter the number of loans and amounts advanced during fiscal years for acquisition of land when sale price is known regardless of the principal purpose of the loan. Disregard this purpose when land cost is not known and report with total amount advanced under principal purpose.
8. REFINANCING. Enter the number of loans and any amount advanced during the fiscal year for the refinancing of existing loans.

15-4735
 ised (Aug. 1975)

UNITED STATES
 DEPARTMENT OF THE INTERIOR
 Bureau of Indian Affairs
 Division of Credit and Financing
 CREDIT AND FINANCING OUTPUT MEASUREMENTS

Area	Agency	Period Covered: July 1, 19__ Through June 30, 19__
Name of Organization		

	<u>NUMBER</u>	<u>AMOUNT</u>
<u>OUTPUT MEASUREMENTS</u>		
(1) BIA Supervised Loans		
(a) New	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
(b) Outstanding	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
(2) New BIA Assisted Commercial Loans	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
New BIA Assisted Other Federal Financing	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
(4) Financial Management Counseling Contacts	<input style="width: 100%;" type="text"/>	X X X X X
(5) Requests For Management and/or Technical Assistance	<input style="width: 100%;" type="text"/>	X X X X X
(a) Furnished By BIA	<input style="width: 100%;" type="text"/>	X X X X X
(b) Furnished By Other Federal Agency	<input style="width: 100%;" type="text"/>	X X X X X
(c) Furnished By Private Agency	<input style="width: 100%;" type="text"/>	X X X X X
(d) Furnished By Contract With BIA	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

INSTRUCTIONS FOR CREDIT AND FINANCING OUTPUT MEASUREMENTS FORM

- (1) "BIA Supervised Loans". Enter figures for loans made from the revolving funds, loans to individuals by Indian organizations under credit programs including loans to enterprises and cooperatives. Numbers and amounts must agree with figures shown on Form 5-4731, 5-4732, and 5-4733. Round amounts to nearest dollar, dropping cents.
- (2) "New BIA Assisted Commercial Loans" Enter number and amount of new loans made with BIA staff or tribal involvement from commercial lenders or financing by business establishments, Report amount in nearest \$100.
- (3) "New BIA Assisted Other Federal Financing". Enter number and amount of new loans and grants with BIA staff or tribal involvement, from Federal agencies other than BIA.
- (4) "Financial Management Counseling Contacts". Enter the number of counseling contacts with individual Indians and Indian organizations.
- (5) "Requests For Management and/or Technical Assistance". Enter the total number of formal requests received from applicants completing Form 5-4745, Request For Management and/or Technical Assistance.
 - (a) Furnished by BIA. Enter the number of requests from Form 5-4745 furnished by BIA staff.
 - (b) Furnished by other Federal Agency. Enter the number of requests from Form 5-4745 furnished by other Federal agency or organization, individual or firm funded by a Federal agency.
 - (c) Furnished by Private Agency. Enter the number of requests from Form 5-4745 furnished by banks, private mortgage lenders, state agencies and others.
 - (d) Furnished by Contract with BIA. Enter the number of requests from Form 5-4745 where the BIA approved contracts to furnish loan or grant applicants needed management and/or technical assistance which could not be obtained without cost and also enter the total amount of all such contracts approved in this fiscal year covered by this report.

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing

ANNUAL REPORT RECONCILIATION

Area	Agency	Period Covered: From July 1, 19____ Through June 30, 19____
Name of Organization		

1. Cash balance beginning year.....\$ _____
2. Add: Receipts during year:
 - A. Advances:
 - (1) Revolving Funds (U.S.).....\$ _____
 - (2) Tribal Funds..... _____
 - B. Principal repaid on loans:
 - (1) Individual and Partnerships..... _____
 - (2) Enterprises and Cooperatives..... _____
 - C. Interest paid on loans:
 - (1) Individuals and Partnerships..... _____
 - (2) Enterprises and Cooperatives..... _____
 - D. Other receipts and income:
 - (1) Interest..... _____
 - (2) Recovery on loans charged off..... _____
 - (3) Loan fees..... _____
 - (4) Repaid on other receivables..... _____
 - (5) _____
 - (6) _____
3. Total Receipts..... _____
4. Total Cash Available..... _____
5. Less: Outlay during year:
 - A. Repaid to Revolving Fund (U.S.):
 - (1) Principal..... _____
 - (2) Interest..... _____
 - B. Loans made:
 - (1) Individuals and Partnerships..... _____
 - (2) Enterprises and Cooperatives..... _____
 - C. Withdrawal of Tribal Funds..... _____
 - D. Other outlay and expenses:
 - (1) Credit Committee expenses..... _____
 - (2) Other expenses (supplies, etc.)..... _____
 - (3) Purchase of equipment..... _____
 - (4) Other receivables..... _____
 - (5) _____
 - (6) _____
6. Total outlay..... _____
7. Cash balance end of year..... _____

SEE REVERSE FOR EXPLANATION OF ENTRIES

EXPLANATION OF ENTRIES:

1. Item 1. Enter the cash balance including any amount invested in time certificates, etc., from the balance sheet at the close of the prior year.
2. Item 2A (1). Enter the amount advanced from the revolving fund during the year, the difference between the prior year and current year reports from Part 1 (b) of Form 5-4731.
3. Item 2A (2). Enter the amount of Tribal funds advanced during the year, the increases reported in Part 2 (a) and (b) on Form 5-4731.
4. Items 2B (1) and 2C (1). Enter the amount repaid on loans, principal and interest, the difference between prior year and current year reports from columns (4) and (7) and on Form 5-4732.
5. Items 2B (2) and 2C (2). Enter the amount repaid on loans, principal and interest the difference between prior year and current year reports from columns (4) and (7) on Form 5-1733.
6. Items 2D (1) through (6). Enter amounts from income statement and accounting records.
7. Item 3. Enter the total of Item 2A through 2D.
8. Item 4. Enter the amount of Items 1 and 3.
9. Items 5A (1) and (2). Enter the amounts repaid, principal and interest on loans from the revolving fund, the difference between prior year and current year reports from Part 1 (c) and (g) on Form 5-1731.
10. Item 5B (1). Enter the amount advanced on loans, the difference between the prior year and current year reports from column (3) of Form 5-4732.
11. Item 5B (2). Enter the amount advanced on loans, the difference between the prior year and current year reports from column (3) of Form 5-4733.
12. Item 5C. Enter the amount of any decrease in Tribal funds reported in Parts 2 (a) and (b) of Form 5-4731.
13. Item 5D (1) through (6). Enter amounts from the income statement and accounting records
14. Item 6. Enter the total of Items 5A through 5D.
15. Item 7. Enter the difference between Items 4 and 6. This amount will agree with the cash shown on the balance sheet for the close of the current year.

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing
GUARANTEED AND INSURED LOANS - MONTHLY REPORT

Area or Agency _____ Month _____

Loans Guaranteed or Insured List Individuals or Tribes	Loan Number	Amount of Loan	Percent of Loan Guaranteed	Amount of Premium Paid
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Payments List Loans	Loan Number	Principal Payment Made	Interest Paid	Interest Subsidy Paid
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Attach copies of all collection reports and SF 1034 paying interest subsidy.

GENERAL INSTRUCTIONS FOR COMPLETING FORM 5-4747

This card is to be used for individual guaranteed loans and as a subsidiary card for individual loans under an Insurance Agreement. Individual insured cards will total to the Insurance Agreement — Control Card (Form 5-4748).

Fill in information at top of card from individual loan. Enter the Guaranty Certificate number or the Insurance Agreement number at the top of the card. Individual loans under an insurance agreement may be assigned consecutive numbers for posting purposes.

This card is designed to be used with index tabs to indicate month. Enter the day payment is due in the block following the correct month.

Date — Enter the date funds are advanced, date payments are received, date premiums are paid, date interest subsidies are paid, date losses on loans are paid, etc.

Document Reference — Enter the posting document name and/or number.

Total Loan — Enter the amount of each advance, on both the original loan and those due to modification of the loan.

Principal Payment — Enter the total principal payment made.

Loan Balance — Enter the remaining unpaid principal after subtracting "Principal Payment" from the previous "Loan Balance."

Guaranteed or Insured Amount — Enter the amount of each advance guaranteed or insured under the agreement. When payments are made to principal, reduce this column by the applicable percent of payment received. Also subtract a loss paid on the loan.

Premium Collected — Enter amount collected.

Interest Subsidy Paid — Enter the amount of interest subsidy paid.

Interest Paid by Borrower — Enter the amount of interest paid by the borrower.

Total Interest Paid — Enter the total of "Interest Subsidy Paid" and "Interest Paid by Borrower."

Unpaid Accrued Interest — Enter the amount of interest accrued but unpaid.

GENERAL INSTRUCTIONS FOR COMPLETING FORM 5-4748

Fill in information on top of card from Insurance Agreement. Individual subsidiary cards will be used for each loan made under an agreement.

Date

Insert day funds are advanced; day payments are received; day premium is paid; day interest subsidy is paid; or day loss on loan is paid to lender.

Document Reference

Enter posting document number or name.

Total Amount of Loan

Enter amount of initial advance made by lender and any subsequent increases due to modification of the loan.

Principal Payment

Enter total amount of principal, paid by borrower to lender.

Total Outstanding Loan Balance

Enter total of "Total Amount of Loan" less "Principal Payment."

Total Amount of Loans Insured

This column will be 90% of "Total Outstanding Loan Balance."

Premium Collected

Enter amount of premium paid by lender.

Interest Subsidy Paid

Enter amount of Interest Subsidy paid by the United States.

Losses on Loans Paid

Enter amount paid lender for losses on loans.

Balance of Agreement

This will be a decreasing balance. Enter amount of original agreement and deduct amounts entered in "Total Amount of Loan" column from it.

15% Aggregate

Whenever a posting is made to "Total Amount of Loan" this column shall be increased by 15% of the posting. When a posting is made to "Losses on Loans" this column shall be reduced by the same amount. Losses may not be reimbursed to the lender when the column reaches zero balance.

UNITED STATES DEPARTMENT OF THE INTERIOR
BUREAU OF INDIAN AFFAIRS

LENDERS REPORT OF PREMIUMS AND INTEREST SUBSIDIES DUE
(Guaranteed and Insured Loans)

Lender _____ Address _____ ID No. _____ Insurance Agreement No. _____

Reporting Period _____ Through _____

(1) Borrower	(2) Guarantee Certificate No.	(3) Date	PRINCIPAL		INTEREST		PREMIUM							
			(4) Prev. Loan Balance	(5) Change (+) (-)	(6) New Balance	(7) Paid By Borrower	(8) Subsidy Due Lender %	(9) Date Paid To	(10) Amount Due U.S.					

INSTRUCTIONS FOR PREPARATION OF FORM 5-4749

General: Use a separate line to reflect each loan transaction (advance on loan or payment received) during this reporting period.

At the discretion of the lender, reports may be submitted monthly, quarterly or semi-annually. Reports should be prepared as of the last day of the reporting period and submitted to reach the Superintendent or the Area Director, under which the guarantee or insurance agreement was issued, by the tenth day of the month following the reporting period.

- (1) Enter names of borrowers.
- (2) Enter guarantee certificate number if loan is guaranteed. Show "NA" if loan is insured.
- (3) Enter date of transaction effecting the loan.
- (4) Enter the previous balance on old loans. On new loans show "O."
- (5) Enter changes to principal amount during the reporting period (i.e., new advances on loans and payments received).
- (6) Enter the outstanding principal balance after any entry in Column (5) has been applied.
- (7) Enter the amount of interest paid by the borrower. Enter the rate of interest charged to the borrower.
- (8) Enter the dollar amount of interest subsidy due from the United States.
- (9) Enter the date the premium has been paid to for each loan and/or advance.
- (10) Enter the dollar amount of any premium due. If payment due is not submitted with this report explain by footnote or attachment why premium has not been paid.

**BUREAU OF INDIAN AFFAIRS
LOAN GUARANTY AND INSURANCE FUND**

TIME PERIOD COVERED _____

STATUS REPORT

	(1) OUTSTANDING GUARANTEED LOANS	(2) RESERVE FUND OBLIGATED	(3) OUTSTANDING INSURED LOANS	(4) RESERVE FUND OBLIGATED	
No.	Total Amount	Portion BIA Obligated For	No. Loans	Portion BIA Obligated For	
\$	\$	\$	\$	\$	\$
	(5) INTEREST SUBSIDY	(6) ADMINISTRATIVE EXPENSES	(7) MANAGEMENT AND TECHNICAL CONTRACTS	(8) PREMIUMS	
	Paid	Paid	No. Paid	Collected	Due
\$	\$	\$	\$	\$	\$
	(9) LOANS PURCHASED	(10) COLLECTIONS FROM LIQUIDATED LOANS	(11) FUNDS AVAILABLE	(12) TOTAL LOANS GUARANTEED OR INSURED	(13) AMOUNT REMAINING UNDER \$200 MILLION LIMITATION
No.	Guaranteed	No. Liquidated			
\$	\$	\$	\$	\$	\$
	(14) DEFAULTED GUARANTEED LOANS PURCHASED	(15) DEFAULTED INSURED LOANS	(16) UNLIQUIDATED ASSETS FROM PURCHASED LOANS (APPRAISED VALUE)	(17) PURCHASED LOANS - LOSSES TO DATE	
	Amount Purchased	Amount Purchased	No. Loans	Amount Recovered	Amount of Loss
No.	No. Outstanding	No. Outstanding			
\$	\$	\$	\$	\$	\$

UNITED STATES
DEPARTMENT OF THE INTERIOR
Office of the Secretary
Washington, D.C. 20240

47 BIAM Supplement 4, Release 1
July 24, 1973

Memorandum

To: Holders of 47 BIAM Supplement No. 4

~~Deputy Assistant~~

From: Secretary of the Interior

Subject: 47 BIAM Supplement No. 4, Records, Accounts, Reports and
Interest Tables

The material transmitted herewith replaces in its entirety material
in 47 IAM 11, Records, Accounts and Reports, and 47 IAM 13, Interest
Tables and Miscellaneous Information.



Filing Instructions: (sgd.) W. L. Rogers

(a) Remove superseded material:

47 IAM 11
47 IAM 13

(22 sheets)
(14 sheets)

(b) Insert new material transmitted:

47 BIAM Supplement No. 4

(sheets)

(c) Pen and Ink Changes:

None

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

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- 1.1 Records and Accounts
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- 1.2 Annual Report
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 - D. Summary of Individual Loans, Form 5-4732 (See Exhibit 2)
 - E. Summary of Enterprises and Cooperatives, Form 5-4733 (See Exhibit 3)
 - F. Summary of Loan Purposes, Form 5-4734 (See Exhibit 4)
 - G. Credit and Financing Output Measurements, Form 5-4735 (See Exhibit 5)
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 - A. Preparation of Tabulations
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- 1.4 Interim Report

- 1.5 Recommendations for Cancellation

- 1.6 Income Tax Returns by Organizations

- 1.7 Federal Insurance Contributions Act, Federal Unemployment Tax Act and State Individual Income Taxes
 - A. Ruling
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CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

1.8 Number of Days between Two Dates

1.9 Interest Tables

- A. Interest on \$1,000 at 1 percent
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- F. Interest on \$1,000 at 4-5/8 percent
- G. Interest on \$1,000 at 4-3/4 percent
- H. Interest on \$1,000 at 5 percent
- I. Interest on \$1,000 at 5-1/2 percent
- J. Interest on \$1.00 at 1 percent
- K. Interest on \$1.00 at 2 percent
- L. Interest on \$1.00 at 3 percent
- M. Interest on \$1.00 at 4 percent
- N. Interest on \$1.00 at 5 percent
- O. Interest on \$1.00 at 6 percent
- P. Interest on \$1.00 at 7 percent
- Q. Interest on \$1.00 at 8 percent
- R. Interest on \$1.00 at 8-1/2 percent

1.10 Forms

- Exhibit 1 - Status of Funding, Form 5-4731
- Exhibit 2 - Summary of Individual Loans, Form 5-4732
- Exhibit 3 - Summary of Enterprises and Cooperatives,
Form 5-4733
- Exhibit 4 - Summary of Loan Purposes, Form 5-4734
- Exhibit 5 - Credit and Financing Output Measurements,
Form 5-4735
- Exhibit 6 - Reconciliation Sheet, Form 5-4736

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

- 1.1 Records and Accounts. Indian organizations and cooperative associations that have received loans or advances pursuant to 25 CFR 91 are required to maintain records and accounts in a manner satisfactory to the Area Director. 1/
- A. Accounting Records. Separate accounting records will be maintained for "relending" operations, and for each cooperative or enterprise. These records will not be commingled with general accounts of the Indian organization, except for an asset item "Invested in Tribal Loan Program," unless an exception is specifically authorized by the Commissioner. Accounting records of each enterprise will be "tied" into the organization's general credit records.
- B. Stock Record. Associations organized on a stock basis will show the number of shares held by each stockowner. When stock is retired, appropriate entries in the record are required in order that it will contain full information regarding stockholdings at all times.
- 1.2 Annual Report. This report is required annually as of June 30 and will be reported separately for credit operations as follows:

Tribes and Corporations
Credit Associations
Cooperative Associations
Direct Loans to Individuals and Partnerships by the United States

Further reports need not be submitted by an organization when a report has been submitted showing (1) payment in full of an organization's indebtedness to the United States and (2) all of its activities have been liquidated.

- A. When Due. The entire Annual Report is due from the Agency at the Area Office not later than August 1. The Area Office will be responsible for checking the Annual Report.
- B. Number of Copies. Copies should be prepared to provide the following: Original for Central Office; copies for Denver Examining Staff, Area Office, Agency, and organization involved.

1/ 25 CFR 91.7 authorizes the Commissioner to prescribe the type of records and accounts which will be maintained, and reports which will be submitted. The authority has been redelegated to Area Directors. (See 10 BIAM 3.1.)

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Latter copy of report is not required for direct loans to individuals and partnerships by the United States.

- C. Status of Funding, Form 5-4731. (See Exhibit 1.) This report shall include all transactions with the United States (Revolving Fund) on a cumulative basis, and of tribal funds used in credit operations, including investments in tribal enterprises, and retained earnings or deficits in credit operations, including enterprises and cooperatives. Also include tribal funding and retained earnings or deficit of any enterprise which is operated under 25 CFR 91, but may not be specifically operated in conjunction with the tribal credit operations. A separate report on Form 5-4731 will be submitted for each organization receiving a loan to pay for expert assistance.

(1) Part 1. Confine entries to loans of revolving funds from the United States. Enter only totals in each of the columns. The total of (c), (d), and (e), will equal the entry in (b). The total of (g), (h), and (i), will equal the total accrued interest through June 30. Interest calculations will be checked by the Agency Office and verified by the Area Office. Explain any repayment of either principal or interest which has not been deposited in the Federal Reserve Bank at the close of June 30 and receipted for by the R.D.O., on the bottom of the form or in an attachment to the form, as being "in transit." The entries must agree with the records of the Division of Financial Management.

(2) Part 2. Enter under (a) all appropriated tribal funds loaned or invested in the approved credit program. Under (b) enter all appropriated tribal funds invested in tribal enterprise or other business activities. The term "appropriated tribal funds" means all funds both U. S. Treasury and local. Do not consider retained earnings or deficits created in lending operations or in operations of enterprises in these entries.

(3) Part 3. Enter under (a) the retained earnings or deficit incurred in relending operations. If a figure represents a deficit, show in parentheses to denote a negative amount. Enter under (b) the retained earnings or the deficit of enterprises and other activities including tribal repayment cattle programs. The figure in (c) is the total or difference between the retained earnings and deficit.

CREDIT AND FINANCING

Records, Accounts, Reports and Interest Tables

(4) Part 4. Enter net tribal funds involved. If only revolving funds are used in credit operations, and a deficit has been incurred, show the deficit in parentheses to represent a negative amount of tribal funds. Part 2(c) plus Part 3(c), if a retained earnings, or minus 3(c), if a deficit, will be the amount shown in 4.

(5) Part 5. Enter the shareholders equity of cooperative associations comprised of the amount of stock outstanding and retained earnings or deficit. Show a deficit figure in parentheses to denote a negative amount.

D. Summary of Individual Loans, Form 5-4732. (See Exhibit 2.)
Use for detailed summary of loans to individuals and partnerships.

- (1) Column (1). Description of categories.
- (2) Column (2). Enter the number of loans in each category.
- (3) Column (3). Enter the total amount advanced on loans under each category.
- (4) Column (4). Enter the total amount repaid on loans under each category.
- (5) Column (5). Enter the total amount outstanding (principal) on loans under each category. (See Column (6), for amount of principal charged off.) Columns (4), (5), plus amount charged off in Column (6) equals Column (3).
- (6) Column (6). Enter the total amount delinquent on loans including any amount of principal charged off. Charged off principal will be deducted from the total of the column to show the net amount of delinquent principal.
- (7) Column (7). Enter the total amount of interest paid under each loan category.
- (8) Column (8). Enter the total amount of unpaid interest. Total of this column will equal the interest receivable for these loans in the financial statement as of June 30.
- (9) Column (9). Enter the total amount of delinquent interest and interest charged off under each loan category. Charged off interest will be deducted from the total of the columns to show the net amount of delinquent interest.

Detailed worksheets required to compile information for the summary on Form 5-4732 shall be retained by the organization or agency for the purpose of examination.

CREDIT AND FINANCING

Records, Accounts, Reports and Interest Tables

- E. Summary of Loans to Enterprises and Cooperatives, Form 5-4733. (See Exhibit 3.) Use for detailed summary of loans to enterprises (including loans to attract industry) and cooperatives. For explanation of columns, see 1.2D, above. Detailed worksheets required to compile information for the summary on Form 5-4733 shall be retained by the organization or agency for the purpose of examination.
- F. Summary of Loan Purposes, Form 5-4734. (See Exhibit 4.) Use only for loans to individuals and partnerships. The figures are on an annual basis.
- (1) Part A. Enter the number of new loans made during the year. This figure will equal the difference between the number of loans reported in Column (2) on Form 5-4732 for the current year and the prior year.
- (2) Part B. Enter the number of new loans for the purpose listed in the "number" column. Show the total amount advanced during the year for each purpose in the "Amount Advanced" column. As an agreement may include more than one loan purpose, the total number of loans will exceed the answer to Part A. Total amount advanced will equal the difference between the amount advanced in Column (3) on Form 5-4732 for the current year and the prior year.
- G. Credit and Financing Output Measurements, Form 5-4735. (See Exhibit 5.) Use to summarize output measurements for credit and financing operations and assistance provided to individual Indians and Indian organizations in obtaining financing and financial counseling, advice and management. This summary of measurement shall be prepared by each Agency. To obtain the information for items (2), (3), and (4), it is essential that the agency staff maintain records to support the information reported. Agencies should devise their own forms for this purpose.

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H. Financial Statements and Audits.

(1) A balance sheet and an income statement of the organization's credit operations are required for each organization at the close of its fiscal year. Submit balance sheet and an income statement for each tribal enterprise and cooperative association 2/ financed by the organization.

If the fiscal year of any organization, enterprise or cooperative association does not end on June 30, a trial balance as of June 30 may be submitted in lieu thereof.

(2) A statement will be included showing the date the accounting records of each organization's credit operations, enterprise and cooperative were audited, and the date of submittal to the Area Office. Also show the type of audit performed, such as C.P.A., G.A.O., B.I.A., etc.

I. Reconciliation Sheet, Form 5-4736. (See Exhibit 6.) Submit a reconciliation sheet for each organization's credit operations at the close of the fiscal year. Reconciliation sheets are not required for expert witness loans.

J. Interest Rates. Submit a tabulation showing the interest rates in effect on unpaid loans made by the United States from the revolving fund. The columns are as follows:

- (1) Name of Tribe, organization, or direct loans to individuals
- (2) Balance unpaid (principal)
- (3) Amount non-interest bearing
- (4) Amount at 1%
- (5) Amount at 2%
- (6) Amount at 3%
- (7) Amount at 4%
- (8) Amount at 4-1/2%
- (9) Amount at 4-5/8%
- (10) Amount at 4-3/4%
- (11) Amount at 5%
- (12) Amount at 5-1/2%

2/ An exception is made on that part of the financing of ANICA and ANAC which is furnished by members or non-members' deposits, or by unpaid patronage refunds or interests of Village organizations in Alaska.

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Show only total amount outstanding for direct loans to individuals and partnerships; do not list by loan contracts. Additional columns may be added to accommodate interest rates not listed above. Columns (3) through (12) must equal (2). Column (2) must equal Part 1(e) of Form 5-4731.

1.3 Tabulations. Each Area Office shall tabulate all annual reports of the Area, and submit the same to the Central Office not later than August 15.

- A. Preparation of Tabulations. Tabulations shall be prepared as described below without deviation. Columnar sheets containing space at the left for the name of the borrower and having at least 20 columns shall be used. Each sheet shall include at the top the name of the area, title of report and period covered by the report. All tabulations shall be totaled and the total entries shown in red and underlined.
- B. Tabulation-Status of Funding. This tabulation shall be prepared from entries on Form 5-4731 and include all transactions since the revolving fund was established. The first 18 columns shall be headed as entries appear on the above form, and columns 19 and 20 shall be titled "Principal in Transit" and "Interest in Transit," respectively. In the left space list in order the following:
1. Grand Total.
 2. Total Expert Assistance Loans. Follow this total by borrowers listed alphabetically.
 3. Grand Total Excluding Expert Assistance Loans.
 4. Total Tribes and Corporations. Follow this total by tribes and corporations listed alphabetically.
 5. Total Credit Associations. Follow this total by associations listed alphabetically.
 6. Total Cooperatives. Follow this total by cooperatives listed alphabetically.
 7. Total Direct Loans to Individuals. Follow this total by agencies or reservations listed alphabetically.
- C. Tabulation-Summary of Individual Loans. This tabulation shall be prepared from entries on Form 5-4732 and include all loans to individuals since the revolving fund was established. The first 8 columns shall be headed as

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entries appear on the form. Columns 9 and 10 should be titled "Principal charged off" and "Interest charged off" respectively. In the lefthand space list in order the following:

1. Grand Total All Loans.
 2. Total Loans by Tribes. Follow this total by tribes listed alphabetically.
 3. Total Loans by Credit Associations. Follow this total by organizations listed alphabetically.
 4. Total Direct Loans. Follow this total by Agencies or reservations listed alphabetically.
- D. Tabulation-Summary of Educational Loans. This tabulation shall be prepared from entries on Form 5-4732 and include all educational loans since the revolving fund was established. The first six columns shall be listed as follows:

1. Total Number of Loans.
2. Total Amount Loaned.
3. Number of Outstanding.
4. Balance Unpaid.
5. Number Delinquent.
6. Amount Delinquent.

In the left space list in order the following:

1. Grand Total All Loans.
 2. Total Loans by Organizations. Follow this total by organizations listed alphabetically.
 3. Total Loans by United States. Follow this total by agencies or reservations listed alphabetically.
- E. Tabulation-Summary of Loans to Enterprises. This tabulation shall be prepared from entries on Form 5-4733 and include all loans since the revolving fund was established. The

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first 8 columns shall be headed as the entries appear on the form and columns 9 and 10 should be titled "Principal charged off" and "Interest charged off," respectively. In the lefthand space list in order the following:

1. Total All Loans. Follow this total by tribes listed alphabetically.
- F. Tabulation-Summary of Loans to Cooperatives. This tabulation shall be prepared from entries on Form 5-4733 and include all loans since the revolving fund was established. Follow the instructions for the Summary of Loans to Enterprises in 1.3D.
- G. Tabulation-Summary of Loan Purposes. This tabulation shall be prepared from entries on Form 5-4734. The first column shall be headed "Total Number of Loans" and each succeeding two columns shall be headed for each purpose or sub-purpose with the first of two columns headed "Number" followed by "Amount Advanced" except the last column which shall be headed "Total Amount Advanced." Two columnar sheets may be required for this tabulation. In the lefthand space list in order the following:
1. Grand Total All Loans.
 2. Total Loans by Tribes. Follow this total by Tribes listed alphabetically.
 3. Total Loans by Credit Associations. Follow this total by credit associations listed alphabetically.
 4. Total Direct Loans. Follow this total by agencies or reservations listed alphabetically.
- H. Tabulation-Credit and Financing Output Measurements. This tabulation shall be prepared from entries on Form 5-4735. Each two columns shall be headed for each output measurement with the first column headed "Number" and the second column "Amount" except the last measurement which shall have only one column headed "Number." In the lefthand space list "Total" followed by agencies listed alphabetically.

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I. Tabulation-Interest Rates. This tabulation shall be prepared from total from the tabulations required by 1.2J above. The columns are as follows:

- (1) Name of Agency
- (2) Balance unpaid (principal)
- (3) Amount non-interest bearing
- (4) Amount at 1%
- (5) Amount at 2%
- (6) Amount at 3%
- (7) Amount at 4%
- (8) Amount at 4-1/2%
- (9) Amount at 4-5/8%
- (10) Amount at 4-3/4%
- (11) Amount at 5%
- (12) Amount at 5-1/2%

Additional columns may be added to accommodate interest rates not listed above. Columns (3) through (12) must equal (2). Column (2) must equal 5 of the Tabulation "Status of Funding." (See 1.3B above.)

1.4 Interim Report. Organizations may be required, whenever the Commissioner deems it advisable, to submit reports showing all delinquent loans including any loan in process of liquidation. On loans by the United States, Superintendents are responsible for the preparation of such reports.

A. Form. Each report by an organization, and on loans by the United States, will be in the form of a tabulation showing: Name of borrower; CF number; unpaid balance on loan as of the date of the interim report; amount delinquent the preceding June 30; amount delinquent as of the date for which the report is requested; how long the delinquency has existed; reasons for the delinquency; and action being taken to remove the delinquency. Each delinquent loan will be listed separately. Loans which are in the process of liquidation will be shown in the interim reports. If a loan was delinquent or in process of liquidation as of June 30, it will be shown on the interim report as of the date for which the report is requested, regardless of whether or not the delinquency has been removed in the meantime. The totals of the columns will be indicated on the last part of the report.

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- B. Trial Balance. A trial balance of the credit funds of each organization as of the date for which the report is requested will accompany the interim report. Balance sheets may be submitted in lieu of trial balances.
- C. Number of Copies. Two copies of each report will be submitted to the Area Director, who will take such action thereon as he deems appropriate, and forward one copy to the Commissioner with advice as to the action he has taken.
- D. Area Director's Authority. The Area Director may, at his discretion, require that interim reports be submitted at such intervals as he may deem advisable.
- 1.5 Recommendations for Cancellation. Submit recommendations for cancellation of uncollectible amounts of principal and interest owing to the United States (Revolving Fund) by April 1 of each year and at no other time unless otherwise instructed by the Commissioner. A negative report is required.

The following information for each loan on which any amount is recommended for cancellation shall be submitted separately in duplicate:

- A. CF and contract numbers.
- B. Date of loan.
- C. Name of borrower or borrowers.
- D. Amount of original loan.
- E. All items purchased with funds and cost.
- F. Property repossessed and disposition made thereof, including manner of sale, expenses incurred, and application of proceeds of sale.
- G. Payments made, showing source of funds, dates of payment, both principal and interest.
- H. Amount of principal indebtedness remaining.
- I. Amount of interest unpaid at end of last fiscal year and rate of interest.
- J. Reasons why the balance, both principal and interest, is considered uncollectible. Such reasons must justify the recommendation for cancellation.
- K. Trust land owned by the borrower, acreage, value, type of improvements, and value of improvements.
- L. All amounts reported for cancellation require written recommendations of both the Superintendent and Area Director.

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Continue to report all loans recommended for cancellation on Forms 5-4731, and 5-4732 or 5-4733, until advice is received from the Commissioner that the amounts have been cancelled.

1.6 Rulings on Income Tax by Indian Organizations. 3/

- A. Indian Tribes and Bands. The Internal Revenue Service has issued a ruling stating that income tax statutes do not tax Indian tribes. The tribe is not a taxable entity. (Rev. Rul. 67-284, 1967-2 Cum. Bull. 55, 58). Under this ruling a tribe or band would not have to file an income tax return.
- B. Native-owned Stores in Alaska. The Acting Secretary of the Treasury, in a letter addressed to the Secretary of the Interior dated May 1, 1939, held that Native-owned stores in Alaska, owned and operated by groups of Indians who are wards of the Government are exempt from Federal income tax under 26 U.S.C. 101(8) (now 501(c)(1) and (4)), which exempts among others, "organizations not organized for profit but operating exclusively for the promotion of social welfare." These Indian groups should claim exemption from Federal income taxes under this section. Such organizations are required under Section 6033(a) of the Internal Revenue Code of 1954 (26 U.S.C. 6033(a)) to file a return of information on Form 990. An application for exemption on Form 1024 is required to be filed with the first Form 990. In successive years, only Form 990 need be filed. This informational return must be filed not later than the fifteenth day of the fifth month following the close of the store's accounting period.

Stores are required to keep permanent records and accounts, including inventories, which are sufficient to show specifically the items of gross income, receipts, and disbursements. The records shall be available for inspection by Internal Revenue officer.

Bureau personnel will encourage and endeavor to persuade these Indian groups to file informational returns. In this respect, however, personnel shall not act as tax enforcement officers. The organizations should take the responsibility for compiling and filing returns, possibly through their auditors, when the annual audit of tribal activities is made.

3/ See 47 BIAM 1.4F for definition of "Organization" as used herein.

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1.7 Federal Insurance Contributions Act, Federal Unemployment Tax Act, and Withholding Federal and State Individual Income Taxes.

- A. Ruling. The Department of the Treasury has ruled that taxes imposed by the Federal Insurance Contributions Act and Federal Unemployment Tax Act are applicable to service performed in the employ of Indian organizations. The ruling states that although Indian organizations are political communities with limited powers that exist in many cases under acts of Congress and are subject to supervision of the Secretary of the Interior, it cannot be considered that such services to these organizations are performed in the employ of the United States. This ruling, therefore, concludes that such employment is not exempt as defined in 26 U.S.C. 3121(b)(6) and 26 U.S.C. 3306(c)(6).
- B. Insurance Contributions and Withholding Federal Income Taxes. Organizations should deduct the employee's share of the tax imposed under the Federal Insurance Contributions Act, including Federal income tax, from all wages paid to employees which are subject to taxation thereunder. Authority and responsibility for organizations to deduct and withhold these taxes from wages paid to employees are in 26 U.S.C. 3123 and 26 U.S.C. 3402(a), respectively.

Amounts deducted and withheld from wages for insurance contributions and Federal income taxes must be remitted together with employer's insurance contribution to the local collector of Internal Revenue along with Form 941 containing a detailed listing by individual employee's taxable wage and tax liability. The return for these taxes must be filed on or before the last day of the month following the calendar quarter. Calendar year quarters end March 31, June 30, September 30, and December 31.

Organizations should furnish Form W-2 to each employee by January 31, showing wages received and income and insurance contribution taxes withheld during the past calendar year. The original and duplicate of the form are given to the employee; the triplicate is filed with the local collector of Internal Revenue, together with a reconciliation on Form W-4.

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- C. Unemployment Tax. Organizations should pay the excise tax imposed on employers by virtue of the Federal Unemployment Tax Act on the total wages paid to employees. The specified percentage of this tax should be remitted with and reported on forms prescribed under the unemployment compensation law of the State to the collector of its unemployment fund. Reporting dates coincide with those for Federal income and insurance contribution taxes. An annual report, and remittance based thereon, should be made not later than January 31 following the taxable calendar year to the Internal Revenue Service on Form 940 showing the total unemployment tax less the credit for contributions paid into the State unemployment fund.
- D. Withholding State Income Taxes. Organizations also should deduct and withhold State income tax from wages paid to employees when required by State law, and remit amounts deducted and withheld with such report as required.
- E. Responsibility of Bureau and Organizations. Bureau personnel will encourage and endeavor to persuade organizations to deduct, withhold, and pay the above taxes and file returns. In this respect, however, personnel should not act as tax enforcement officers. Organizations should take the responsibility for complying with Federal and State payroll tax laws. Instructions and assistance needed by organizations to comply with tax laws should be obtained from their auditor, attorney, or through contact with the tax collection agencies. Necessary forms for reporting these taxes should be obtained from these agencies.

Organizations will be encouraged to furnish the Superintendent with copies of returns for informational purposes (see footnote 3 above).

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1.8 Number of Days Between Two Dates.

Day of Month	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Day of Month
1	1	31	61	91	121	151	181	211	241	271	301	331	1
2	2	32	62	92	122	152	182	212	242	272	302	332	2
3	3	33	63	93	123	153	183	213	243	273	303	333	3
4	4	34	64	94	124	154	184	214	244	274	304	334	4
5	5	35	65	95	125	155	185	215	245	275	305	335	5
6	6	36	66	96	126	156	186	216	246	276	306	336	6
7	7	37	67	97	127	157	187	217	247	277	307	337	7
8	8	38	68	98	128	158	188	218	248	278	308	338	8
9	9	39	69	99	129	159	189	219	249	279	309	339	9
10	10	40	70	100	130	160	190	220	250	280	310	340	10
11	11	41	71	101	131	161	191	221	251	281	311	341	11
12	12	42	72	102	132	162	192	222	252	282	312	342	12
13	13	43	73	103	133	163	193	223	253	283	313	343	13
14	14	44	74	104	134	164	194	224	254	284	314	344	14
15	15	45	75	105	135	165	195	225	255	285	315	345	15
16	16	46	76	106	136	166	196	226	256	286	316	346	16
17	17	47	77	107	137	167	197	227	257	287	317	347	17
18	18	48	78	108	138	168	198	228	258	288	318	348	18
19	19	49	79	109	139	169	199	229	259	289	319	349	19
20	20	50	80	110	140	170	200	230	260	290	320	350	20
21	21	51	81	111	141	171	201	231	261	291	321	351	21
22	22	52	82	112	142	172	202	232	262	292	322	352	22
23	23	53	83	113	143	173	203	233	263	293	323	353	23
24	24	54	84	114	144	174	204	234	264	294	324	354	24
25	25	55	85	115	145	175	205	235	265	295	325	355	25
26	26	56	86	116	146	176	206	236	266	296	326	356	26
27	27	57	87	117	147	177	207	237	267	297	327	357	27
28	28	58	88	118	148	178	208	238	268	298	328	358	28
29	29	59	89	119	149	179	209	239	269	299	329	359	29
30	30	60	90	120	150	180	210	240	270	300	330	360	30

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1.9 Interest Tables.A. Interest on \$1,000 at 1 percent.

1 day to 7 months (Exact factor \$.02777778)

Mos.		1		2		3		4		5		6	
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
			.8333		1.6667		2.5000		3.3333		4.1667		5.0000
1	.0278	31	.8611	61	1.6944	91	2.5278	121	3.3611	151	4.1944	181	5.0278
2	.0556	32	.8889	62	1.7222	92	2.5556	122	3.3889	152	4.2222	182	5.0556
3	.0833	33	.9167	63	1.7500	93	2.5833	123	3.4167	153	4.2500	183	5.0833
4	.1111	34	.9444	64	1.7778	94	2.6111	124	3.4444	154	4.2778	184	5.1111
5	.1389	35	.9722	65	1.8056	95	2.6389	125	3.4722	155	4.3056	185	5.1389
6	.1667	36	1.0000	66	1.8333	96	2.6667	126	3.5000	156	4.3333	186	5.1667
7	.1944	37	1.0278	67	1.8611	97	2.6944	127	3.5278	157	4.3611	187	5.1944
8	.2222	38	1.0556	68	1.8889	98	2.7222	128	3.5556	158	4.3889	188	5.2222
9	.2500	39	1.0833	69	1.9167	99	2.7500	129	3.5833	159	4.4167	189	5.2500
10	.2778	40	1.1111	70	1.9444	100	2.7778	130	3.6111	160	4.4444	190	5.2778
11	.3056	41	1.1389	71	1.9722	101	2.8056	131	3.6389	161	4.4722	191	5.3056
12	.3333	42	1.1667	72	2.0000	102	2.8333	132	3.6667	162	4.5000	192	5.3333
13	.3611	43	1.1944	73	2.0278	103	2.8611	133	3.6944	163	4.5278	193	5.3611
14	.3889	44	1.2222	74	2.0556	104	2.8889	134	3.7222	164	4.5556	194	5.3889
15	.4167	45	1.2500	75	2.0833	105	2.9167	135	3.7500	165	4.5833	195	5.4167
16	.4444	46	1.2778	76	2.1111	106	2.9444	136	3.7778	166	4.6111	196	5.4444
17	.4722	47	1.3056	77	2.1389	107	2.9722	137	3.8056	167	4.6389	197	5.4722
18	.5000	48	1.3333	78	2.1667	108	3.0000	138	3.8333	168	4.6667	198	5.5000
19	.5278	49	1.3611	79	2.1944	109	3.0278	139	3.8611	169	4.6944	199	5.5278
20	.5556	50	1.3889	80	2.2222	110	3.0556	140	3.8889	170	4.7222	200	5.5556
21	.5833	51	1.4167	81	2.2500	111	3.0833	141	3.9167	171	4.7500	201	5.5833
22	.6111	52	1.4444	82	2.2778	112	3.1111	142	3.9444	172	4.7778	202	5.6111
23	.6389	53	1.4722	83	2.3056	113	3.1389	143	3.9722	173	4.8056	203	5.6389
24	.6667	54	1.5000	84	2.3333	114	3.1667	144	4.0000	174	4.8333	204	5.6667
25	.6944	55	1.5278	85	2.3611	115	3.1944	145	4.0278	175	4.8611	205	5.6944
26	.7222	56	1.5556	86	2.3889	116	3.2222	146	4.0556	176	4.8889	206	5.7222
27	.7500	57	1.5833	87	2.4167	117	3.2500	147	4.0833	177	4.9167	207	5.7500
28	.7778	58	1.6111	88	2.4444	118	3.2778	148	4.1111	178	4.9444	208	5.7778
29	.8056	59	1.6389	89	2.4722	119	3.3056	149	4.1389	179	4.9722	209	5.8056
30	.8333	60	1.6667	90	2.5000	120	3.3333	150	4.1667	180	5.0000	210	5.8333

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Interest on \$1,000 at 1 percent.

7 months to 1 year (Exact factor \$.02777778)

Mos.	7	8	9	10	11	12					
D a y s	\$ 5.8333	D a y s \$ 6.6667	D a y s \$ 7.5000	D a y s \$ 8.3333	D a y s \$ 9.1667	D a y s \$ 10.0000					
211	5.8611	241	6.6944	271	7.5278	301	8.3611	331	9.1944		
212	5.8889	242	6.7222	272	7.5556	302	8.3889	332	9.2222		
213	5.9167	243	6.7500	273	7.5833	303	8.4167	333	9.2500		
214	5.9444	244	6.7778	274	7.6111	304	8.4444	334	9.2778		
215	5.9722	245	6.8056	275	7.6389	305	8.4722	335	9.3056		
216	6.0000	246	6.8333	276	7.6667	306	8.5000	336	9.3333		
217	6.0278	247	6.8611	277	7.6944	307	8.5278	337	9.3611		
218	6.0556	248	6.8889	278	7.7222	308	8.5556	338	9.3889		
219	6.0833	249	6.9167	279	7.7500	309	8.5833	339	9.4167		
220	6.1111	250	6.9444	280	7.7778	310	8.6111	340	9.4444		
221	6.1389	251	6.9722	281	7.8056	311	8.6389	341	9.4722		
222	6.1667	252	7.0000	282	7.8333	312	8.6667	342	9.5000		
223	6.1944	253	7.0278	283	7.8611	313	8.6944	343	9.5278		
224	6.2222	254	7.0556	284	7.8889	314	8.7222	344	9.5556		
225	6.2500	255	7.0833	285	7.9167	315	8.7500	345	9.5833		
226	6.2778	256	7.1111	286	7.9444	316	8.7778	346	9.6111		
227	6.3056	257	7.1389	287	7.9722	317	8.8056	347	9.6389		
228	6.3333	258	7.1667	288	8.0000	318	8.8333	348	9.6667		
229	6.3611	259	7.1944	289	8.0278	319	8.8611	349	9.6944		
230	6.3889	260	7.2222	290	8.0556	320	8.8889	350	9.7222		
231	6.4167	261	7.2500	291	8.0833	321	8.9167	351	9.7500		
232	6.4444	262	7.2778	292	8.1111	322	8.9444	352	9.7778		
233	6.4722	263	7.3056	293	8.1389	323	8.9722	353	9.8056		
234	6.5000	264	7.3333	294	8.1667	324	9.0000	354	9.8333		
235	6.5278	265	7.3611	295	8.1944	325	9.0278	355	9.8611		
236	6.5556	266	7.3889	296	8.2222	326	9.0556	356	9.8889		
237	6.5833	267	7.4167	297	8.2500	327	9.0833	357	9.9167		
238	6.6111	268	7.4444	298	8.2778	328	9.1111	358	9.9444		
239	6.6389	269	7.4722	299	8.3056	329	9.1389	359	9.9722		
240	6.6667	270	7.5000	300	8.3333	330	9.1667	360	10.0000		

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B. Interest on \$1,000 at 2 percent.

1 day to 7 months (Exact factor \$.05555556)

Mos.		1		2		3		4		5		6	
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
		1.6667		3.3333		5.0000		6.6667		8.3333		10.0000	
1	.0556	31	1.7222	61	3.3889	91	5.0556	121	6.7222	151	8.3889	181	10.0556
2	.1111	32	1.7778	62	3.4444	92	5.1111	122	6.7778	152	8.4444	182	10.1111
3	.1667	33	1.8333	63	3.5000	93	5.1667	123	6.8333	153	8.5000	183	10.1667
4	.2222	34	1.8889	64	3.5556	94	5.2222	124	6.8889	154	8.5556	184	10.2222
5	.2778	35	1.9444	65	3.6111	95	5.2778	125	6.9444	155	8.6111	185	10.2778
6	.3333	36	2.0000	66	3.6667	96	5.3333	126	7.0000	156	8.6667	186	10.3333
7	.3889	37	2.0556	67	3.7222	97	5.3889	127	7.0556	157	8.7222	187	10.3889
8	.4444	38	2.1111	68	3.7778	98	5.4444	128	7.1111	158	8.7778	188	10.4444
9	.5000	39	2.1667	69	3.8333	99	5.5000	129	7.1667	159	8.8333	189	10.5000
10	.5556	40	2.2222	70	3.8889	100	5.5556	130	7.2222	160	8.8889	190	10.5556
11	.6111	41	2.2778	71	3.9444	101	5.6111	131	7.2778	161	8.9444	191	10.6111
12	.6667	42	2.3333	72	4.0000	102	5.6667	132	7.3333	162	9.0000	192	10.6667
13	.7222	43	2.3889	73	4.0556	103	5.7222	133	7.3889	163	9.0556	193	10.7222
14	.7778	44	2.4444	74	4.1111	104	5.7778	134	7.4444	164	9.1111	194	10.7778
15	.8333	45	2.5000	75	4.1667	105	5.8333	135	7.5000	165	9.1667	195	10.8333
16	.8889	46	2.5556	76	4.2222	106	5.8889	136	7.5556	166	9.2222	196	10.8889
17	.9444	47	2.6111	77	4.2778	107	5.9444	137	7.6111	167	9.2778	197	10.9444
18	1.0000	48	2.6667	78	4.3333	108	6.0000	138	7.6667	168	9.3333	198	11.0000
19	1.0556	49	2.7222	79	4.3889	109	6.0556	139	7.7222	169	9.3889	199	11.0556
20	1.1111	50	2.7778	80	4.4444	110	6.1111	140	7.7778	170	9.4444	200	11.1111
21	1.1667	51	2.8333	81	4.5000	111	6.1667	141	7.8333	171	9.5000	201	11.1667
22	1.2222	52	2.8889	82	4.5556	112	6.2222	142	7.8889	172	9.5556	202	11.2222
23	1.2778	53	2.9444	83	4.6111	113	6.2778	143	7.9444	173	9.6111	203	11.2778
24	1.3333	54	3.0000	84	4.6667	114	6.3333	144	8.0000	174	9.6667	204	11.3333
25	1.3889	55	3.0556	85	4.7222	115	6.3889	145	8.0556	175	9.7222	205	11.3889
26	1.4444	56	3.1111	86	4.7778	116	6.4444	146	8.1111	176	9.7778	206	11.4444
27	1.5000	57	3.1667	87	4.8333	117	6.5000	147	8.1667	177	9.8333	207	11.5000
28	1.5556	58	3.2222	88	4.8889	118	6.5556	148	8.2222	178	9.8889	208	11.5556
29	1.6111	59	3.2778	89	4.9444	119	6.6111	149	8.2778	179	9.9444	209	11.6111
30	1.6667	60	3.3333	90	5.0000	120	6.6667	150	8.3333	180	10.0000	210	11.6667

CREDIT AND FINANCING

Records, Accounts, Reports and Interest Tables

Interest on \$1,000 at 2 percent.

7 months to 1 year (Exact factor \$.0555556)

Mos.	7	8	9	10	11	12					
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$		
	11.6667		13.3333		15.0000		16.6667		18.3333		20.0000
211	11.7222	241	13.3889	271	15.0556	301	16.7222	331	18.3889		
212	11.7778	242	13.4444	272	15.1111	302	16.7778	332	18.4444		
213	11.8333	243	13.5000	273	15.1667	303	16.8333	333	18.5000		
214	11.8889	244	13.5556	274	15.2222	304	16.8889	334	18.5556		
215	11.9444	245	13.6111	275	15.2778	305	16.9444	335	18.6111		
216	12.0000	246	13.6667	276	15.3333	306	17.0000	336	18.6667		
217	12.0556	247	13.7222	277	15.3889	307	17.0556	337	18.7222		
218	12.1111	248	13.7778	278	15.4444	308	17.1111	338	18.7778		
219	12.1667	249	13.8333	279	15.5000	309	17.1667	339	18.8333		
220	12.2222	250	13.8889	280	15.5556	310	17.2222	340	18.8889		
221	12.2778	251	13.9444	281	15.6111	311	17.2778	341	18.9444		
222	12.3333	252	14.0000	282	15.6667	312	17.3333	342	19.0000		
223	12.3889	253	14.0556	283	15.7222	313	17.3889	343	19.0556		
224	12.4444	254	14.1111	284	15.7778	314	17.4444	344	19.1111		
225	12.5000	255	14.1667	285	15.8333	315	17.5000	345	19.1667		
226	12.5556	256	14.2222	286	15.8889	316	17.5556	346	19.2222		
227	12.6111	257	14.2778	287	15.9444	317	17.6111	347	19.2778		
228	12.6667	258	14.3333	288	16.0000	318	17.6667	348	19.3333		
229	12.7222	259	14.3889	289	16.0556	319	17.7222	349	19.3889		
230	12.7778	260	14.4444	290	16.1111	320	17.7778	350	19.4444		
231	12.8333	261	14.5000	291	16.1667	321	17.8333	351	19.5000		
232	12.8889	262	14.5556	292	16.2222	322	17.8889	352	19.5556		
233	12.9444	263	14.6111	293	16.2778	323	17.9444	353	19.6111		
234	13.0000	264	14.6667	294	16.3333	324	18.0000	354	19.6667		
235	13.0556	265	14.7222	295	16.3889	325	18.0556	355	19.7222		
236	13.1111	266	14.7778	296	16.4444	326	18.1111	356	19.7778		
237	13.1667	267	14.8333	297	16.5000	327	18.1667	357	19.8333		
238	13.2222	268	14.8889	298	16.5556	328	18.2222	358	19.8889		
239	13.2778	269	14.9444	299	16.6111	329	18.2778	359	19.9444		
240	13.3333	270	15.0000	300	16.6667	330	18.3333	360	20.0000		

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

C. Interest on \$1,000 at 3 percent.

1 day to 7 months (Exact factor \$.08333333)

Mos.		1		2		3		4		5		6	
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
		2.5000		5.0000		7.5000		10.0000		12.5000		15.0000	
1	.0833	31	2.5833	61	5.0833	91	7.5833	121	10.0833	151	12.5833	181	15.0833
2	.1667	32	2.6667	62	5.1667	92	7.6667	122	10.1667	152	12.6667	182	15.1667
3	.2500	33	2.7500	63	5.2500	93	7.7500	123	10.2500	153	12.7500	183	15.2500
4	.3333	34	2.8333	64	5.3333	94	7.8333	124	10.3333	154	12.8333	184	15.3333
5	.4167	35	2.9167	65	5.4167	95	7.9167	125	10.4167	155	12.9167	185	15.4167
6	.5000	36	3.0000	66	5.5000	96	8.0000	126	10.5000	156	13.0000	186	15.5000
7	.5833	37	3.0833	67	5.5833	97	8.0833	127	10.5833	157	13.0833	187	15.5833
8	.6667	38	3.1667	68	5.6667	98	8.1667	128	10.6667	158	13.1667	188	15.6667
9	.7500	39	3.2500	69	5.7500	99	8.2500	129	10.7500	159	13.2500	189	15.7500
10	.8333	40	3.3333	70	5.8333	100	8.3333	130	10.8333	160	13.3333	190	15.8333
11	.9167	41	3.4167	71	5.9167	101	8.4167	131	10.9167	161	13.4167	191	15.9167
12	1.0000	42	3.5000	72	6.0000	102	8.5000	132	11.0000	162	13.5000	192	16.0000
13	1.0833	43	3.5833	73	6.0833	103	8.5833	133	11.0833	163	13.5833	193	16.0833
14	1.1667	44	3.6667	74	6.1667	104	8.6667	134	11.1667	164	13.6667	194	16.1667
15	1.2500	45	3.7500	75	6.2500	105	8.7500	135	11.2500	165	13.7500	195	16.2500
16	1.3333	46	3.8333	76	6.3333	106	8.8333	136	11.3333	166	13.8333	196	16.3333
17	1.4167	47	3.9167	77	6.4167	107	8.9167	137	11.4167	167	13.9167	197	16.4167
18	1.5000	48	4.0000	78	6.5000	108	9.0000	138	11.5000	168	14.0000	198	16.5000
19	1.5833	49	4.0833	79	6.5833	109	9.0833	139	11.5833	169	14.0833	199	16.5833
20	1.6667	50	4.1667	80	6.6667	110	9.1667	140	11.6667	170	14.1667	200	16.6667
21	1.7500	51	4.2500	81	6.7500	111	9.2500	141	11.7500	171	14.2500	201	16.7500
22	1.8333	52	4.3333	82	6.8333	112	9.3333	142	11.8333	172	14.3333	202	16.8333
23	1.9167	53	4.4167	83	6.9167	113	9.4167	143	11.9167	173	14.4167	203	16.9167
24	2.0000	54	4.5000	84	7.0000	114	9.5000	144	12.0000	174	14.5000	204	17.0000
25	2.0833	55	4.5833	85	7.0833	115	9.5833	145	12.0833	175	14.5833	205	17.0833
26	2.1667	56	4.6667	86	7.1667	116	9.6667	146	12.1667	176	14.6667	206	17.1667
27	2.2500	57	4.7500	87	7.2500	117	9.7500	147	12.2500	177	14.7500	207	17.2500
28	2.3333	58	4.8333	88	7.3333	118	9.8333	148	12.3333	178	14.8333	208	17.3333
29	2.4167	59	4.9167	89	7.4167	119	9.9167	149	12.4167	179	14.9167	209	17.4167
30	2.5000	60	5.0000	90	7.5000	120	10.0000	150	12.5000	180	15.0000	210	17.5000

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1,000 at 3 percent.

7 months to 1 year (Exact factor \$.08333333)

Mos.	7	8	9	10	11	12				
D a y s	\$ 17.5000	D a y s \$ 20.0000	D a y s \$ 22.5000	D a y s \$ 25.0000	D a y s \$ 27.5000	D a y s \$ 30.0000				
211	17.5833	241	20.0833	271	22.5833	301	25.0833	331	27.5833	
212	17.6667	242	20.1667	272	22.6667	302	25.1667	332	27.6667	
213	17.7500	243	20.2500	273	22.7500	303	25.2500	333	27.7500	
214	17.8333	244	20.3333	274	22.8333	304	25.3333	334	27.8333	
215	17.9167	245	20.4167	275	22.9167	305	25.4167	335	27.9167	
216	18.0000	246	20.5000	276	23.0000	306	25.5000	336	28.0000	
217	18.0833	247	20.5833	277	23.0833	307	25.5833	337	28.0833	
218	18.1667	248	20.6667	278	23.1667	308	25.6667	338	28.1667	
219	18.2500	249	20.7500	279	23.2500	309	25.7500	339	28.2500	
220	18.3333	250	20.8333	280	23.3333	310	25.8333	340	28.3333	
221	18.4167	251	20.9167	281	23.4167	311	25.9167	341	28.4167	
222	18.5000	252	21.0000	282	23.5000	312	26.0000	342	28.5000	
223	18.5833	253	21.0833	283	23.5833	313	26.0833	343	28.5833	
224	18.6667	254	21.1667	284	23.6667	314	26.1667	344	28.6667	
225	18.7500	255	21.2500	285	23.7500	315	26.2500	345	28.7500	
226	18.8333	256	21.3333	286	23.8333	316	26.3333	346	28.8333	
227	18.9167	257	21.4167	287	23.9167	317	26.4167	347	28.9167	
228	19.0000	258	21.5000	288	24.0000	318	26.5000	348	29.0000	
229	19.0833	259	21.5833	289	24.0833	319	26.5833	349	29.0833	
230	19.1667	260	21.6667	290	24.1667	320	26.6667	350	29.1667	
231	19.2500	261	21.7500	291	24.2500	321	26.7500	351	29.2500	
232	19.3333	262	21.8333	292	24.3333	322	26.8333	352	29.3333	
233	19.4167	263	21.9167	293	24.4167	323	26.9167	353	29.4167	
234	19.5000	264	22.0000	294	24.5000	324	27.0000	354	29.5000	
235	19.5833	265	22.0833	295	24.5833	325	27.0833	355	29.5833	
236	19.6667	266	22.1667	296	24.6667	326	27.1667	356	29.6667	
237	19.7500	267	22.2500	297	24.7500	327	27.2500	357	29.7500	
238	19.8333	268	22.3333	298	24.8333	328	27.3333	358	29.8333	
239	19.9167	269	22.4167	299	24.9167	329	27.4167	359	29.9167	
240	20.0000	270	22.5000	300	25.0000	330	27.5000	360	30.0000	

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

D. Interest on \$1,000 at 4 percent.

1 day to 7 months (Exact factor \$.11111111)

Mos.		1		2		3		4		5		6	
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
		3.3333		6.6667		10.0000		13.3333		16.6667		20.0000	
1	.1111	31	3.4444	61	6.7778	91	10.1111	121	13.4444	151	16.7778	181	20.1111
2	.2222	32	3.5556	62	6.8889	92	10.2222	122	13.5556	152	16.8889	182	20.2222
3	.3333	33	3.6667	63	7.0000	93	10.3333	123	13.6667	153	17.0000	183	20.3333
4	.4444	34	3.7778	64	7.1111	94	10.4444	124	13.7778	154	17.1111	184	20.4444
5	.5556	35	3.8889	65	7.2222	95	10.5556	125	13.8889	155	17.2222	185	20.5556
6	.6667	36	4.0000	66	7.3333	96	10.6667	126	14.0000	156	17.3333	186	20.6667
7	.7778	37	4.1111	67	7.4444	97	10.7778	127	14.1111	157	17.4444	187	20.7778
8	.8889	38	4.2222	68	7.5556	98	10.8889	128	14.2222	158	17.5556	188	20.8889
9	1.0000	39	4.3333	69	7.6667	99	11.0000	129	14.3333	159	17.6667	189	21.0000
10	1.1111	40	4.4444	70	7.7778	100	11.1111	130	14.4444	160	17.7778	190	21.1111
11	1.2222	41	4.5556	71	7.8889	101	11.2222	131	14.5556	161	17.8889	191	21.2222
12	1.3333	42	4.6667	72	8.0000	102	11.3333	132	14.6667	162	18.0000	192	21.3333
13	1.4444	43	4.7778	73	8.1111	103	11.4444	133	14.7778	163	18.1111	193	21.4444
14	1.5556	44	4.8889	74	8.2222	104	11.5556	134	14.8889	164	18.2222	194	21.5556
15	1.6667	45	5.0000	75	8.3333	105	11.6667	135	15.0000	165	18.3333	195	21.6667
16	1.7778	46	5.1111	76	8.4444	106	11.7778	136	15.1111	166	18.4444	196	21.7778
17	1.8889	47	5.2222	77	8.5556	107	11.8889	137	15.2222	167	18.5556	197	21.8889
18	2.0000	48	5.3333	78	8.6667	108	12.0000	138	15.3333	168	18.6667	198	22.0000
19	2.1111	49	5.4444	79	8.7778	109	12.1111	139	15.4444	169	18.7778	199	22.1111
20	2.2222	50	5.5556	80	8.8889	110	12.2222	140	15.5556	170	18.8889	200	22.2222
21	2.3333	51	5.6667	81	9.0000	111	12.3333	141	15.6667	171	19.0000	201	22.3333
22	2.4444	52	5.7778	82	9.1111	112	12.4444	142	15.7778	172	19.1111	202	22.4444
23	2.5556	53	5.8889	83	9.2222	113	12.5556	143	15.8889	173	19.2222	203	22.5556
24	2.6667	54	6.0000	84	9.3333	114	12.6667	144	16.0000	174	19.3333	204	22.6667
25	2.7778	55	6.1111	85	9.4444	115	12.7778	145	16.1111	175	19.4444	205	22.7778
26	2.8889	56	6.2222	86	9.5556	116	12.8889	146	16.2222	176	19.5556	206	22.8889
27	3.0000	57	6.3333	87	9.6667	117	13.0000	147	16.3333	177	19.6667	207	23.0000
28	3.1111	58	6.4444	88	9.7778	118	13.1111	148	16.4444	178	19.7778	208	23.1111
29	3.2222	59	6.5556	89	9.8889	119	13.2222	149	16.5556	179	19.8889	209	23.2222
30	3.3333	60	6.6667	90	10.0000	120	13.3333	150	16.6667	180	20.0000	210	23.3333

CREDIT AND FINANCING

Records, Accounts, Reports and Interest Tables

Interest on \$1,000 at 4 percent.

7 months to 1 year (Exact factor \$.11111111)

Mos.	7	8	9	10	11	12			
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$		
	23.3333	26.6667	30.0000	33.3333	36.6667	40.0000			
211	23.4444	241	26.7778	271	30.1111	301	33.4444	331	36.7778
212	23.5556	242	26.8889	272	30.2222	302	33.5556	332	36.8889
213	23.6667	243	27.0000	273	30.3333	303	33.6667	333	37.0000
214	23.7778	244	27.1111	274	30.4444	304	33.7778	334	37.1111
215	23.8889	245	27.2222	275	30.5556	305	33.8889	335	37.2222
216	24.0000	246	27.3333	276	30.6667	306	34.0000	336	37.3333
217	24.1111	247	27.4444	277	30.7778	307	34.1111	337	37.4444
218	24.2222	248	27.5556	278	30.8889	308	34.2222	338	37.5556
219	24.3333	249	27.6667	279	31.0000	309	34.3333	339	37.6667
220	24.4444	250	27.7778	280	31.1111	310	34.4444	340	37.7778
221	24.5556	251	27.8889	281	31.2222	311	34.5556	341	37.8889
222	24.6667	252	28.0000	282	31.3333	312	34.6667	342	38.0000
223	24.7778	253	28.1111	283	31.4444	313	34.7778	343	38.1111
224	24.8889	254	28.2222	284	31.5556	314	34.8889	344	38.2222
225	25.0000	255	28.3333	285	31.6667	315	35.0000	345	38.3333
226	25.1111	256	28.4444	286	31.7778	316	35.1111	346	38.4444
227	25.2222	257	28.5556	287	31.8889	317	35.2222	347	38.5556
228	25.3333	258	28.6667	288	32.0000	318	35.3333	348	38.6667
229	25.4444	259	28.7778	289	32.1111	319	35.4444	349	38.7778
230	25.5556	260	28.8889	290	32.2222	320	35.5556	350	38.8889
231	25.6667	261	29.0000	291	32.3333	321	35.6667	351	39.0000
232	25.7778	262	29.1111	292	32.4444	322	35.7778	352	39.1111
233	25.8889	263	29.2222	293	32.5556	323	35.8889	353	39.2222
234	26.0000	264	29.3333	294	32.6667	324	36.0000	354	39.3333
235	26.1111	265	29.4444	295	32.7778	325	36.1111	355	39.4444
236	26.2222	266	29.5556	296	32.8889	326	36.2222	356	39.5556
237	26.3333	267	29.6667	297	33.0000	327	36.3333	357	39.6667
238	26.4444	268	29.7778	298	33.1111	328	36.4444	358	39.7778
239	26.5556	269	29.8889	299	33.2222	329	36.5556	359	39.8889
240	26.6667	270	30.0000	300	33.3333	330	36.6667	360	40.0000

CREDIT AND FINANCING

Records, Accounts, Reports and Interest Tables

E. Interest on \$1,000 at 4-1/2 percent.

1 day to 7 months (Exact factor \$.12500000)

Mos.		1		2		3		4		5		6	
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
		3.7500		7.5000		11.2500		15.0000		18.7500		22.5000	
1	.1250	31	3.8750	61	7.6250	91	11.3750	121	15.1250	151	18.8750	181	22.6250
2	.2500	32	4.0000	62	7.7500	92	11.5000	122	15.2500	152	19.0000	182	22.7500
3	.3750	33	4.1250	63	7.8750	93	11.6250	123	15.3750	153	19.1250	183	22.8750
4	.5000	34	4.2500	64	8.0000	94	11.7500	124	15.5000	154	19.2500	184	23.0000
5	.6250	35	4.3750	65	8.1250	95	11.8750	125	15.6250	155	19.3750	185	23.1250
6	.7500	36	4.5000	66	8.2500	96	12.0000	126	15.7500	156	19.5000	186	23.2500
7	.8750	37	4.6250	67	8.3750	97	12.1250	127	15.8750	157	19.6250	187	23.3750
8	1.0000	38	4.7500	68	8.5000	98	12.2500	128	16.0000	158	19.7500	188	23.5000
9	1.1250	39	4.8750	69	8.6250	99	12.3750	129	16.1250	159	19.8750	189	23.6250
10	1.2500	40	5.0000	70	8.7500	100	12.5000	130	16.2500	160	20.0000	190	23.7500
11	1.3750	41	5.1250	71	8.8750	101	12.6250	131	16.3750	161	20.1250	191	23.8750
12	1.5000	42	5.2500	72	9.0000	102	12.7500	132	16.5000	162	20.2500	192	24.0000
13	1.6250	43	5.3750	73	9.1250	103	12.8750	133	16.6250	163	20.3750	193	24.1250
14	1.7500	44	5.5000	74	9.2500	104	13.0000	134	16.7500	164	20.5000	194	24.2500
15	1.8750	45	5.6250	75	9.3750	105	13.1250	135	16.8750	165	20.6250	195	24.3750
16	2.0000	46	5.7500	76	9.5000	106	13.2500	136	17.0000	166	20.7500	196	24.5000
17	2.1250	47	5.8750	77	9.6250	107	13.3750	137	17.1250	167	20.8750	197	24.6250
18	2.2500	48	6.0000	78	9.7500	108	13.5000	138	17.2500	168	21.0000	198	24.7500
19	2.3750	49	6.1250	79	9.8750	109	13.6250	139	17.3750	169	21.1250	199	24.8750
20	2.5000	50	6.2500	80	10.0000	110	13.7500	140	17.5000	170	21.2500	200	25.0000
21	2.6250	51	6.3750	81	10.1250	111	13.8750	141	17.6250	171	21.3750	201	25.1250
22	2.7500	52	6.5000	82	10.2500	112	14.0000	142	17.7500	172	21.5000	202	25.2500
23	2.8750	53	6.6250	83	10.3750	113	14.1250	143	17.8750	173	21.6250	203	25.3750
24	3.0000	54	6.7500	84	10.5000	114	14.2500	144	18.0000	174	21.7500	204	25.5000
25	3.1250	55	6.8750	85	10.6250	115	14.3750	145	18.1250	175	21.8750	205	25.6250
26	3.2500	56	7.0000	86	10.7500	116	14.5000	146	18.2500	176	22.0000	206	25.7500
27	3.3750	57	7.1250	87	10.8750	117	14.6250	147	18.3750	177	22.1250	207	25.8750
28	3.5000	58	7.2500	88	11.0000	118	14.7500	148	18.5000	178	22.2500	208	26.0000
29	3.6250	59	7.3750	89	11.1250	119	14.8750	149	18.6250	179	22.3750	209	26.1250
30	3.7500	60	7.5000	90	11.2500	120	15.0000	150	18.7500	180	22.5000	210	26.2500

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1,000 at 4-1/2 percent.

7 months to 1 year (Exact factor \$.1250000)

Mos.	7	8	9	10	11	12					
D a y s	\$ 26.2500	D a y s \$ 30.0000	D a y s \$ 33.7500	D a y s \$ 37.5000	D a y s \$ 41.2500	D a y s \$ 45.0000					
211	26.3750	241	30.1250	271	33.8750	301	37.6250	331	41.3750		
212	26.5000	242	30.2500	272	34.0000	302	37.7500	332	41.5000		
213	26.6250	243	30.3750	273	34.1250	303	37.8750	333	41.6250		
214	26.7500	244	30.5000	274	34.2500	304	38.0000	334	41.7500		
215	26.8750	245	30.6250	275	34.3750	305	38.1250	335	41.8750		
216	27.0000	246	30.7500	276	34.5000	306	38.2500	336	42.0000		
217	27.1250	247	30.8750	277	34.6250	307	38.3750	337	42.1250		
218	27.2500	248	31.0000	278	34.7500	308	38.5000	338	42.2500		
219	27.3750	249	31.1250	279	34.8750	309	38.6250	339	42.3750		
220	27.5000	250	31.2500	280	35.0000	310	38.7500	340	42.5000		
221	27.6250	251	31.3750	281	35.1250	311	38.8750	341	42.6250		
222	27.7500	252	31.5000	282	35.2500	312	39.0000	342	42.7500		
223	27.8750	253	31.6250	283	35.3750	313	39.1250	343	42.8750		
224	28.0000	254	31.7500	284	35.5000	314	39.2500	344	43.0000		
225	28.1250	255	31.8750	285	35.6250	315	39.3750	345	43.1250		
226	28.2500	256	32.0000	286	35.7500	316	39.5000	346	43.2500		
227	28.3750	257	32.1250	287	35.8750	317	39.6250	347	43.3750		
228	28.5000	258	32.2500	288	36.0000	318	39.7500	348	43.5000		
229	28.6250	259	32.3750	289	36.1250	319	39.8750	349	43.6250		
230	28.7500	260	32.5000	290	36.2500	320	40.0000	350	43.7500		
231	28.8750	261	32.6250	291	36.3750	321	40.1250	351	43.8750		
232	29.0000	262	32.7500	292	36.5000	322	40.2500	352	44.0000		
233	29.1250	263	32.8750	293	36.6250	323	40.3750	353	44.1250		
234	29.2500	264	33.0000	294	36.7500	324	40.5000	354	44.2500		
235	29.3750	265	33.1250	295	36.8750	325	40.6250	355	44.3750		
236	29.5000	266	33.2500	296	37.0000	326	40.7500	356	44.5000		
237	29.6250	267	33.3750	297	37.1250	327	40.8750	357	44.6250		
238	29.7500	268	33.5000	298	37.2500	328	41.0000	358	44.7500		
239	29.8750	269	33.6250	299	37.3750	329	41.1250	359	44.8750		
240	30.0000	270	33.7500	300	37.5000	330	41.2500	360	45.0000		

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

F. Interest on \$1,000 at 4-5/8 percent.

1 day to 7 months (Exact factor \$.12847222)

Mos.	1		2		3		4		5		6		
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$		
		31	3.8542	61	7.7083	91	11.5625	121	15.4167	151	19.2708	181	23.1250
1	.1285	31	3.9826	61	7.8368	91	11.6910	121	15.5451	151	19.3993	181	23.2535
2	.2569	32	4.1111	62	7.9653	92	11.8194	122	15.6736	152	19.5278	182	23.3819
3	.3854	33	4.2396	63	8.0937	93	11.9479	123	15.8021	153	19.6562	183	23.5104
4	.5139	34	4.3681	64	8.2222	94	12.0764	124	15.9306	154	19.7847	184	23.6389
5	.6424	35	4.4965	65	8.3507	95	12.2049	125	16.0590	155	19.9132	185	23.7674
6	.7708	36	4.6250	66	8.4792	96	12.3333	126	16.1875	156	20.0417	186	23.8958
7	.8993	37	4.7535	67	8.6076	97	12.4618	127	16.3160	157	20.1701	187	24.0243
8	1.0278	38	4.8819	68	8.7361	98	12.5903	128	16.4444	158	20.2986	188	24.1528
9	1.1562	39	5.0104	69	8.8646	99	12.7187	129	16.5729	159	20.4271	189	24.2812
10	1.2847	40	5.1389	70	8.9931	100	12.8472	130	16.7014	160	20.5556	190	24.4097
11	1.4132	41	5.2674	71	9.1215	101	12.9757	131	16.8299	161	20.6840	191	24.5382
12	1.5417	42	5.3958	72	9.2500	102	13.1042	132	16.9583	162	20.8125	192	24.6667
13	1.6701	43	5.5243	73	9.3785	103	13.2326	133	17.0868	163	20.9410	193	24.7951
14	1.7986	44	5.6528	74	9.5069	104	13.3611	134	17.2153	164	21.0694	194	24.9236
15	1.9271	45	5.7812	75	9.6354	105	13.4896	135	17.3437	165	21.1979	195	25.0521
16	2.0556	46	5.9097	76	9.7639	106	13.6181	136	17.4722	166	21.3264	196	25.1806
17	2.1840	47	6.0382	77	9.8924	107	13.7465	137	17.6007	167	21.4549	197	25.3090
18	2.3125	48	6.1667	78	10.0208	108	13.8750	138	17.7292	168	21.5833	198	25.4375
19	2.4410	49	6.2951	79	10.1493	109	14.0035	139	17.8576	169	21.7118	199	25.5660
20	2.5694	50	6.4236	80	10.2778	110	14.1319	140	17.9861	170	21.8403	200	25.6944
21	2.6979	51	6.5521	81	10.4062	111	14.2604	141	18.1146	171	21.9687	201	25.8229
22	2.8264	52	6.6806	82	10.5347	112	14.3889	142	18.2431	172	22.0972	202	25.9514
23	2.9549	53	6.8090	83	10.6632	113	14.5174	143	18.3715	173	22.2257	203	26.0799
24	3.0833	54	6.9375	84	10.7917	114	14.6458	144	18.5000	174	22.3542	204	26.2083
25	3.2118	55	7.0660	85	10.9201	115	14.7743	145	18.6285	175	22.4826	205	26.3368
26	3.3403	56	7.1944	86	11.0486	116	14.9028	146	18.7569	176	22.6111	206	26.4653
27	3.4687	57	7.3229	87	11.1771	117	15.0312	147	18.8854	177	22.7396	207	26.5937
28	3.5972	58	7.4514	88	11.3056	118	15.1597	148	19.0139	178	22.8681	208	26.7222
29	3.7257	59	7.5799	89	11.4340	119	15.2882	149	19.1424	179	22.9965	209	26.8507
30	3.8542	60	7.7083	90	11.5625	120	15.4167	150	19.2708	180	23.1250	210	26.9792

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1,000 at 4-5/8 percent.

7 months to 1 year (Exact factor \$.12847222)											
Mos.	7		8		9		10		11		12
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
	26.9792		30.8333		34.6875		38.5417		42.3958		46.2500
211	27.1076	241	30.9618	271	34.8160	301	38.6701	331	42.5243		
212	27.2361	242	31.0903	272	34.9444	302	38.7986	332	42.6528		
213	27.3646	243	31.2187	273	35.0729	303	38.9271	333	42.7812		
214	27.4931	244	31.3472	274	35.2014	304	39.0556	334	42.9097		
215	27.6215	245	31.4757	275	35.3299	305	39.1840	335	43.0382		
216	27.7500	246	31.6042	276	35.4583	306	39.3125	336	43.1667		
217	27.8785	247	31.7326	277	35.5868	307	39.4410	337	43.2951		
218	28.0069	248	31.8611	278	35.7153	308	39.5694	338	43.4236		
219	28.1354	249	31.9896	279	35.8437	309	39.6979	339	43.5521		
220	28.2639	250	32.1181	280	35.9722	310	39.8264	340	43.6806		
221	28.3924	251	32.2465	281	36.1007	311	39.9549	341	43.8090		
222	28.5208	252	32.3750	282	36.2292	312	40.0833	342	43.9375		
223	28.6493	253	32.5035	283	36.3576	313	40.2118	343	44.0660		
224	28.7778	254	32.6319	284	36.4861	314	40.3403	344	44.1944		
225	28.9062	255	32.7604	285	36.6146	315	40.4687	345	44.3229		
226	29.0347	256	32.8889	286	36.7431	316	40.5972	346	44.4514		
227	29.1632	257	33.0174	287	36.8715	317	40.7257	347	44.5799		
228	29.2917	258	33.1458	288	37.0000	318	40.8542	348	44.7083		
229	29.4201	259	33.2743	289	37.1285	319	40.9826	349	44.8368		
230	29.5486	260	33.4028	290	37.2569	320	41.1111	350	44.9653		
231	29.6771	261	33.5312	291	37.3854	321	41.2396	351	45.0937		
232	29.8056	262	33.6597	292	37.5139	322	41.3681	352	45.2222		
233	29.9340	263	33.7882	293	37.6424	323	41.4965	353	45.3507		
234	30.0625	264	33.9167	294	37.7708	324	41.6250	354	45.4792		
235	30.1910	265	34.0451	295	37.8993	325	41.7535	355	45.6076		
236	30.3194	266	34.1736	296	38.0278	326	41.8819	356	45.7361		
237	30.4479	267	34.3021	297	38.1562	327	42.0104	357	45.8646		
238	30.5764	268	34.4305	298	38.2847	328	42.1389	358	45.9931		
239	30.7049	269	34.5590	299	38.4132	329	42.2674	359	46.1215		
240	30.8333	270	34.6875	300	38.5417	330	42.3958	360	46.2500		

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

G. Interest on \$1,000 at 4-3/4 percent.

1 day to 7 months (Exact factor \$.13194444)

Mos.		1		2		3		4		5		6	
D		D		D		D		D		D		D	
a		a		a		a		a		a		a	
y		y		y		y		y		y		y	
s	\$	s	\$	s	\$	s	\$	s	\$	s	\$	s	\$
		3.9583		7.9167		11.8750		15.8333		19.7917		23.7500	
1	.1319	31	4.0903	61	8.0486	91	12.0069	121	15.9653	151	19.9236	181	23.8819
2	.2639	32	4.2222	62	8.1806	92	12.1389	122	16.0972	152	20.0556	182	24.0139
3	.3958	33	4.3542	63	8.3125	93	12.2708	123	16.2292	153	20.1875	183	24.1458
4	.5278	34	4.4861	64	8.4444	94	12.4028	124	16.3611	154	20.3194	184	24.2778
5	.6597	35	4.6181	65	8.5764	95	12.5347	125	16.4931	155	20.4514	185	24.4097
6	.7917	36	4.7500	66	8.7083	96	12.6667	126	16.6250	156	20.5833	186	24.5417
7	.9236	37	4.8819	67	8.8403	97	12.7986	127	16.7569	157	20.7153	187	24.6736
8	1.0556	38	5.0139	68	8.9722	98	12.9306	128	16.8889	158	20.8472	188	24.8056
9	1.1875	39	5.1458	69	9.1042	99	13.0625	129	17.0208	159	20.9792	189	24.9375
10	1.3194	40	5.2778	70	9.2361	100	13.1944	130	17.1528	160	21.1111	190	25.0694
11	1.4514	41	5.4097	71	9.3681	101	13.3264	131	17.2847	161	21.2431	191	25.2014
12	1.5833	42	5.5417	72	9.5000	102	13.4583	132	17.4167	162	21.3750	192	25.3333
13	1.7153	43	5.6736	73	9.6319	103	13.5903	133	17.5486	163	21.5069	193	25.4653
14	1.8472	44	5.8056	74	9.7639	104	13.7222	134	17.6806	164	21.6389	194	25.5972
15	1.9792	45	5.9375	75	9.8958	105	13.8542	135	17.8125	165	21.7708	195	25.7292
16	2.1111	46	6.0694	76	10.0278	106	13.9861	136	17.9444	166	21.9028	196	25.8611
17	2.2431	47	6.2014	77	10.1597	107	14.1181	137	18.0764	167	22.0347	197	25.9931
18	2.3750	48	6.3333	78	10.2917	108	14.2500	138	18.2083	168	22.1667	198	26.1250
19	2.5069	49	6.4653	79	10.4236	109	14.3819	139	18.3403	169	22.2986	199	26.2569
20	2.6389	50	6.5972	80	10.5556	110	14.5139	140	18.4722	170	22.4306	200	26.3889
21	2.7708	51	6.7292	81	10.6875	111	14.6458	141	18.6042	171	22.5625	201	26.5208
22	2.9028	52	6.8611	82	10.8194	112	14.7778	142	18.7361	172	22.6944	202	26.6528
23	3.0347	53	6.9931	83	10.9514	113	14.9097	143	18.8681	173	22.8264	203	26.7847
24	3.1667	54	7.1250	84	11.0833	114	15.0417	144	19.0000	174	22.9583	204	26.9167
25	3.2986	55	7.2569	85	11.2153	115	15.1736	145	19.1319	175	23.0903	205	27.0486
26	3.4306	56	7.3889	86	11.3472	116	15.3056	146	19.2639	176	23.2222	206	27.1806
27	3.5625	57	7.5208	87	11.4792	117	15.4375	147	19.3958	177	23.3542	207	27.3125
28	3.6944	58	7.6528	88	11.6111	118	15.5694	148	19.5278	178	23.4861	208	27.4444
29	3.8264	59	7.7847	89	11.7431	119	15.7014	149	19.6597	179	23.6181	209	27.5764
30	3.9583	60	7.9167	90	11.8750	120	15.8333	150	19.7917	180	23.7500	210	27.7083

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1,000 at 4-3/4 percent.

7 months to 1 year (Exact factor \$.13194444)

Mos.	7	8	9	10	11	12					
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$				
	27.7083		31.6667		35.6250		39.5833		43.5417		40.0000
211	27.8403	241	31.7986	271	35.7569	301	39.7153	331	43.6736		
212	27.9722	242	31.9306	272	35.8889	302	39.8472	332	43.8056		
213	28.1042	243	32.0625	273	36.0208	303	39.9792	333	43.9375		
214	28.2361	244	32.1944	274	36.1528	304	40.1111	334	44.0694		
215	28.3681	245	32.3264	275	36.2847	305	40.2431	335	44.2014		
216	28.5000	246	32.4583	276	36.4167	306	40.3750	336	44.3333		
217	28.6319	247	32.5903	277	36.5486	307	40.5069	337	44.4653		
218	28.7639	248	32.7222	278	36.6805	308	40.6389	338	44.5972		
219	28.8958	249	32.8542	279	36.8125	309	40.7708	339	44.7292		
220	29.0278	250	32.9861	280	36.9444	310	40.9028	340	44.8611		
221	29.1597	251	33.1181	281	37.0764	311	41.0347	341	44.9931		
222	29.2917	252	33.2500	282	37.2083	312	41.1667	342	45.1250		
223	29.4236	253	33.3819	283	37.3403	313	41.2986	343	45.2569		
224	29.5556	254	33.5139	284	37.4722	314	41.4306	344	45.3889		
225	29.6875	255	33.6458	285	37.6042	315	41.5625	345	45.5208		
226	29.8194	256	33.7778	286	37.7361	316	41.6944	346	45.6528		
227	29.9514	257	33.9097	287	37.8681	317	41.8264	347	45.7847		
228	30.0833	258	34.0417	288	38.0000	318	41.9583	348	45.9167		
229	30.2153	259	34.1736	289	38.1319	319	42.0903	349	46.0486		
230	30.3472	260	34.3056	290	38.2639	320	42.2222	350	46.1806		
231	30.4792	261	34.4375	291	38.3958	321	42.3542	351	46.3125		
232	30.6111	262	34.5694	292	38.5278	322	42.4861	352	46.4444		
233	30.7431	263	34.7014	293	38.6597	323	42.6181	353	46.5764		
234	30.8750	264	34.8333	294	38.7917	324	42.7500	354	46.7083		
235	31.0069	265	34.9653	295	38.9236	325	42.8819	355	46.8403		
236	31.1389	266	35.0972	296	39.0556	326	43.0139	356	46.9722		
237	31.2708	267	35.2292	297	39.1875	327	43.1458	357	47.1042		
238	31.4028	268	35.3611	298	39.3194	328	43.2778	358	47.2361		
239	31.5347	269	35.4931	299	39.4514	329	43.4097	359	47.3681		
240	31.6667	270	35.6250	300	39.5833	330	43.5417	360	47.5000		

CREDIT AND FINANCING

Records, Accounts, Reports and Interest Tables

H. Interest on \$1,000 at 5 percent.

1 day to 7 months (Exact factor \$.1388889)

Mos.	1		2		3		4		5		6		
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
			4.1667		8.3333		12.5000		16.6667		20.8333		25.0000
1	.1389	31	4.3056	61	8.4722	91	12.6389	121	16.8056	151	20.9722	181	25.1389
2	.2778	32	4.4444	62	8.6111	92	12.7778	122	16.9444	152	21.1111	182	25.2778
3	.4167	33	4.5833	63	8.7500	93	12.9167	123	17.0833	153	21.2500	183	25.4167
4	.5556	34	4.7222	64	8.8889	94	13.0556	124	17.2222	154	21.3889	184	25.5556
5	.6944	35	4.8611	65	9.0278	95	13.1944	125	17.3611	155	21.5278	185	25.6944
6	.8333	36	5.0000	66	9.1667	96	13.3333	126	17.5000	156	21.6667	186	25.8333
7	.9722	37	5.1389	67	9.3056	97	13.4722	127	17.6389	157	21.8056	187	25.9722
8	1.1111	38	5.2778	68	9.4444	98	13.6111	128	17.7778	158	21.9444	188	26.1111
9	1.2500	39	5.4167	69	9.5833	99	13.7500	129	17.9167	159	22.0833	189	26.2500
10	1.3889	40	5.5556	70	9.7222	100	13.8889	130	18.0556	160	22.2222	190	26.3889
11	1.5278	41	5.6944	71	9.8611	101	14.0278	131	18.1944	161	22.3611	191	26.5278
12	1.6667	42	5.8333	72	10.0000	102	14.1667	132	18.3333	162	22.5000	192	26.6667
13	1.8056	43	5.9722	73	10.1389	103	14.3056	133	18.4722	163	22.6389	193	26.8056
14	1.9444	44	6.1111	74	10.2778	104	14.4444	134	18.6111	164	22.7778	194	26.9444
15	2.0833	45	6.2500	75	10.4167	105	14.5833	135	18.7500	165	22.9167	195	27.0833
16	2.2222	46	6.3889	76	10.5556	106	14.7222	136	18.8889	166	23.0556	196	27.2222
17	2.3611	47	6.5278	77	10.6944	107	14.8611	137	19.0278	167	23.1944	197	27.3611
18	2.5000	48	6.6667	78	10.8333	108	15.0000	138	19.1667	168	23.3333	198	27.5000
19	2.6389	49	6.8056	79	10.9722	109	15.1389	139	19.3056	169	23.4722	199	27.6389
20	2.7778	50	6.9444	80	11.1111	110	15.2778	140	19.4444	170	23.6111	200	27.7778
21	2.9167	51	7.0833	81	11.2500	111	15.4167	141	19.5833	171	23.7500	201	27.9167
22	3.0556	52	7.2222	82	11.3889	112	15.5556	142	19.7222	172	23.8889	202	28.0556
23	3.1944	53	7.3611	83	11.5278	113	15.6944	143	19.8611	173	24.0278	203	28.1944
24	3.3333	54	7.5000	84	11.6667	114	15.8333	144	20.0000	174	24.1667	204	28.3333
25	3.4722	55	7.6389	85	11.8056	115	15.9722	145	20.1389	175	24.3055	205	28.4722
26	3.6111	56	7.7778	86	11.9444	116	16.1111	146	20.2778	176	24.4444	206	28.6111
27	3.7500	57	7.9167	87	12.0833	117	16.2500	147	20.4167	177	24.5833	207	28.7500
28	3.8889	58	8.0556	88	12.2222	118	16.3889	148	20.5556	178	24.7222	208	28.8889
29	4.0278	59	8.1944	89	12.3611	119	16.5278	149	20.6944	179	24.8611	209	29.0278
30	4.1667	60	8.3333	90	12.5000	120	16.6667	150	20.8333	180	25.0000	210	29.1667

CREDIT AND FINANCING

Records, Accounts, Reports and Interest Tables

Interest on \$1,000 at 5 percent.

7 months to 1 year (Exact factor \$.1388889)

Mos.	7		8		9		10		11		12
D a y s	\$ 29.1667	D a y s	\$ 33.3333	D a y s	\$ 37.5000	D a y s	\$ 41.6667	D a y s	\$ 45.8333	D a y s	\$ 50.0000
211	29.3056	241	33.4722	271	37.6389	301	41.8056	331	45.9722		
212	29.4444	242	33.6111	272	37.7778	302	41.9444	332	46.1111		
213	29.5833	243	33.7500	273	37.9167	303	42.0833	333	46.2500		
214	29.7222	244	33.8889	274	38.0556	304	42.2222	334	46.3889		
215	29.8611	245	34.0278	275	38.1944	305	42.3611	335	46.5278		
216	30.0000	246	34.1667	276	38.3333	306	42.5000	336	46.6667		
217	30.1389	247	34.3056	277	38.4722	307	42.6389	337	46.8056		
218	30.2778	248	34.4444	278	38.6111	308	42.7778	338	46.9444		
219	30.4167	249	34.5833	279	38.7500	309	42.9167	339	47.0833		
220	30.5556	250	34.7222	280	38.8889	310	43.0556	340	47.2222		
221	30.6944	251	34.8611	281	39.0278	311	43.1944	341	47.3611		
222	30.8333	252	35.0000	282	39.1667	312	43.3333	342	47.5000		
223	30.9722	253	35.1389	283	39.3056	313	43.4722	343	47.6389		
224	31.1111	254	35.2778	284	39.4444	314	43.6111	344	47.7778		
225	31.2500	255	35.4167	285	39.5833	315	43.7500	345	47.9167		
226	31.3889	256	35.5556	286	39.7222	316	43.8889	346	48.0556		
227	31.5278	257	35.6944	287	39.8611	317	44.0278	347	48.1944		
228	31.6667	258	35.8333	288	40.0000	318	44.1667	348	48.3333		
229	31.8056	259	35.9722	289	40.1389	319	44.3056	349	48.4722		
230	31.9444	260	36.1111	290	40.2778	320	44.4444	350	48.6111		
231	32.0833	261	36.2500	291	40.4167	321	44.5833	351	48.7500		
232	32.2222	262	36.3889	292	40.5555	322	44.7222	352	48.8889		
233	32.3611	263	36.5278	293	40.6944	323	44.8611	353	49.0278		
234	32.5000	264	36.6667	294	40.8333	324	45.0000	354	49.1667		
235	32.6389	265	36.8056	295	40.9722	325	45.1389	355	49.3056		
236	32.7778	266	36.9444	296	41.1111	326	45.2778	356	49.4444		
237	32.9167	267	37.0833	297	41.2500	327	45.4167	357	49.5833		
238	33.0556	268	37.2222	298	41.3889	328	45.5556	358	49.7222		
239	33.1944	269	37.3611	299	41.5278	329	45.6944	359	49.8611		
240	33.3333	270	37.5000	300	41.6667	330	45.8333	360	50.0000		

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

I. Interest on \$1,000 at 5-1/2 percent.

1 day to 7 months (Exact factor \$.15277778)

Mos.	1		2		3		4		5		6		
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
			4.5833		9.1667		13.7500		18.3333		22.9167		27.5000
1	.1528	31	4.7361	61	9.3194	91	13.9028	121	18.4861	151	23.0694	181	27.6528
2	.3056	32	4.8889	62	9.4722	92	14.0556	122	18.6389	152	23.2222	182	27.8056
3	.4583	33	5.0417	63	9.6250	93	14.2083	123	18.7917	153	23.3750	183	27.9583
4	.6111	34	5.1944	64	9.7778	94	14.3611	124	18.9444	154	23.5278	184	28.1111
5	.7639	35	5.3472	65	9.9306	95	14.5139	125	19.0972	155	23.6806	185	28.2639
6	.9167	36	5.5000	66	10.0833	96	14.6667	126	19.2500	156	23.8333	186	28.4167
7	1.0694	37	5.6528	67	10.2361	97	14.8194	127	19.4028	157	23.9861	187	28.5694
8	1.2222	38	5.8056	68	10.3889	98	14.9722	128	19.5556	158	24.1389	188	28.7222
9	1.3750	39	5.9583	69	10.5417	99	15.1250	129	19.7083	159	24.2917	189	28.8750
10	1.5278	40	6.1111	70	10.6944	100	15.2778	130	19.8611	160	24.4444	190	29.0278
11	1.6806	41	6.2639	71	10.8472	101	15.4306	131	20.0139	161	24.5972	191	29.1806
12	1.8333	42	6.4167	72	11.0000	102	15.5833	132	20.1667	162	24.7500	192	29.3333
13	1.9861	43	6.5694	73	11.1528	103	15.7361	133	20.3194	163	24.9028	193	29.4861
14	2.1389	44	6.7222	74	11.3056	104	15.8889	134	20.4722	164	25.0556	194	29.6389
15	2.2917	45	6.8750	75	11.4583	105	16.0417	135	20.6250	165	25.2083	195	29.7917
16	2.4444	46	7.0278	76	11.6111	106	16.1944	136	20.7778	166	25.3611	196	29.9444
17	2.5972	47	7.1806	77	11.7639	107	16.3472	137	20.9306	167	25.5139	197	30.0972
18	2.7500	48	7.3333	78	11.9167	108	16.5000	138	21.0833	168	25.6667	198	30.2500
19	2.9028	49	7.4861	79	12.0694	109	16.6528	139	21.2361	169	25.8194	199	30.4028
20	3.0556	50	7.6389	80	12.2222	110	16.8056	140	21.3889	170	25.9722	200	30.5556
21	3.2083	51	7.7917	81	12.3750	111	16.9583	141	21.5417	171	26.1250	201	30.7083
22	3.3611	52	7.9444	82	12.5278	112	17.1111	142	21.6944	172	26.2778	202	30.8611
23	3.5139	53	8.0972	83	12.6806	113	17.2639	143	21.8472	173	26.4306	203	31.0139
24	3.6667	54	8.2500	84	12.8333	114	17.4167	144	22.0000	174	26.5833	204	31.1667
25	3.8194	55	8.4028	85	12.9861	115	17.5694	145	22.1528	175	26.7361	205	31.3194
26	3.9722	56	8.5556	86	13.1389	116	17.7222	146	22.3056	176	26.8889	206	31.4722
27	4.1250	57	8.7083	87	13.2917	117	17.8750	147	22.4583	177	27.0417	207	31.6250
28	4.2778	58	8.8611	88	13.4444	118	18.0278	148	22.6111	178	27.1944	208	31.7778
29	4.4306	59	9.0139	89	13.5972	119	18.1806	149	22.7639	179	27.3472	209	31.9306
30	4.5833	60	9.1667	90	13.7500	120	18.3333	150	22.9167	180	27.5000	210	32.0833

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1,000 at 5-1/2 percent.

7 months to 1 year (Exact factor \$.15277778)

Mos.	7	8	9	10	11	12					
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$				
	32.0833		36.6667		41.2500		45.8333		50.4167		55.0000
211	32.2361	241	36.8194	271	41.4028	301	45.9861	331	50.5694		
212	32.3889	242	36.9722	272	41.5556	302	46.1389	332	50.7222		
213	32.5417	243	37.1250	273	41.7083	303	46.2917	333	50.8750		
214	32.6944	244	37.2778	274	41.8611	304	46.4444	334	51.0278		
215	32.8472	245	37.4306	275	42.0139	305	46.5972	335	51.1806		
216	33.0000	246	37.5833	276	42.1667	306	46.7500	336	51.3333		
217	33.1528	247	37.7361	277	42.3194	307	46.9028	337	51.4861		
218	33.3056	248	37.8889	278	42.4722	308	47.0556	338	51.6389		
219	33.4583	249	38.0417	279	42.6250	309	47.2083	339	51.7917		
220	33.6111	250	38.1944	280	42.7778	310	47.3611	340	51.9444		
221	33.7639	251	38.3472	281	42.9306	311	47.5139	341	52.0972		
222	33.9167	252	38.5000	282	43.0833	312	47.6667	342	52.2500		
223	34.0694	253	38.6528	283	43.2361	313	47.8194	343	52.4028		
224	34.2222	254	38.8056	284	43.3889	314	37.9722	344	52.5556		
225	34.3750	255	38.9583	285	43.5417	315	48.1250	345	52.7083		
226	34.5278	256	39.1111	286	43.6944	316	48.2778	346	52.8611		
227	34.6806	257	39.2639	287	43.8472	317	48.4306	347	53.0139		
228	34.8333	258	39.4167	288	44.0000	318	48.5833	348	53.1667		
229	34.9861	259	39.5695	289	44.1528	319	48.7361	349	53.3194		
230	35.1389	260	39.7222	290	44.3056	320	48.8889	350	53.4722		
231	35.2917	261	39.8750	291	44.4583	321	49.0417	351	53.6250		
232	35.4444	262	40.0278	292	44.6111	322	49.1944	352	53.7778		
233	35.5972	263	40.1806	293	44.7639	323	49.3472	353	53.9306		
234	35.7500	264	40.3333	294	44.9167	324	49.5000	354	54.0833		
235	35.9028	265	40.4861	295	45.0694	325	49.6528	355	54.2361		
236	36.0556	266	40.6389	296	45.2222	326	49.8056	356	54.3889		
237	36.2083	267	40.7917	297	45.3750	327	49.9583	357	54.5417		
238	36.3611	268	40.9444	298	45.5278	328	50.1111	358	54.6944		
239	36.5139	269	41.0972	299	45.6806	329	50.2639	359	54.8472		
240	36.6667	270	41.2500	300	45.8333	330	50.4167	360	55.0000		

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

J. Interest on \$1.00 at 1 percent.

1 day to 7 months (Exact factor \$.00002778)

Mos.		1		2		3		4		5		6	
D a y s	\$	D a y s .00083	D a y s	\$	D a y s .00167	D a y s	\$	D a y s .00250	D a y s	\$	D a y s .00333	D a y s	\$
1	.00003	31	.00086	61	.00169	91	.00253	121	.00336	151	.00419	181	.00503
2	.00006	32	.00089	62	.00172	92	.00256	122	.00339	152	.00422	182	.00506
3	.00008	33	.00092	63	.00175	93	.00258	123	.00342	153	.00425	183	.00508
4	.00011	34	.00094	64	.00178	94	.00261	124	.00344	154	.00428	184	.00511
5	.00014	35	.00097	65	.00181	95	.00264	125	.00347	155	.00431	185	.00514
6	.00017	36	.00100	66	.00183	96	.00267	126	.00350	156	.00433	186	.00517
7	.00019	37	.00103	67	.00186	97	.00269	127	.00353	157	.00436	187	.00519
8	.00022	38	.00106	68	.00189	98	.00272	128	.00356	158	.00439	188	.00522
9	.00025	39	.00108	69	.00192	99	.00275	129	.00358	159	.00442	189	.00525
10	.00028	40	.00111	70	.00194	100	.00278	130	.00361	160	.00444	190	.00528
11	.00031	41	.00114	71	.00197	101	.00281	131	.00364	161	.00447	191	.00531
12	.00033	42	.00117	72	.00200	102	.00283	132	.00367	162	.00450	192	.00533
13	.00036	43	.00119	73	.00203	103	.00286	133	.00369	163	.00453	193	.00536
14	.00039	44	.00122	74	.00206	104	.00289	134	.00372	164	.00456	194	.00539
15	.00042	45	.00125	75	.00208	105	.00292	135	.00375	165	.00458	195	.00542
16	.00044	46	.00128	76	.00211	106	.00294	136	.00378	166	.00461	196	.00544
17	.00047	47	.00131	77	.00214	107	.00297	137	.00381	167	.00464	197	.00547
18	.00050	48	.00133	78	.00217	108	.00300	138	.00383	168	.00467	198	.00550
19	.00053	49	.00136	79	.00219	109	.00303	139	.00386	169	.00469	199	.00553
20	.00056	50	.00139	80	.00222	110	.00306	140	.00389	170	.00472	200	.00556
21	.00058	51	.00142	81	.00225	111	.00308	141	.00392	171	.00475	201	.00558
22	.00061	52	.00144	82	.00228	112	.00311	142	.00394	172	.00478	202	.00561
23	.00064	53	.00147	83	.00231	113	.00314	143	.00397	173	.00481	203	.00564
24	.00067	54	.00150	84	.00233	114	.00317	144	.00400	174	.00483	204	.00567
25	.00069	55	.00153	85	.00236	115	.00319	145	.00403	175	.00486	205	.00569
26	.00072	56	.00156	86	.00239	116	.00322	146	.00406	176	.00489	206	.00572
27	.00075	57	.00158	87	.00242	117	.00325	147	.00408	177	.00492	207	.00575
28	.00078	58	.00161	88	.00244	118	.00328	148	.00411	178	.00494	208	.00578
29	.00081	59	.00164	89	.00247	119	.00331	149	.00414	179	.00497	209	.00581
30	.00083	60	.00167	90	.00250	120	.00333	150	.00417	180	.00500	210	.00583

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1.00 at 1 percent.

7 months to 1 year (Exact factor \$.00002778)

Mos.	7		8		9		10		11		12	
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s
	.00583		.00667		.00750		.00833		.00917		.01000	
211	.00586	241	.00669	271	.00753	301	.00836	331	.00919			
212	.00589	242	.00672	272	.00756	302	.00839	332	.00922			
213	.00592	243	.00675	273	.00758	303	.00842	333	.00925			
214	.00594	244	.00678	274	.00761	304	.00844	334	.00928			
215	.00597	245	.00681	275	.00764	305	.00847	335	.00931			
216	.00600	246	.00683	276	.00767	306	.00850	336	.00933			
217	.00603	247	.00686	277	.00769	307	.00853	337	.00936			
218	.00606	248	.00689	278	.00772	308	.00856	338	.00939			
219	.00608	249	.00692	279	.00775	309	.00858	339	.00942			
220	.00611	250	.00694	280	.00778	310	.00861	340	.00944			
221	.00614	251	.00697	281	.00781	311	.00864	341	.00947			
222	.00617	252	.00700	282	.00783	312	.00867	342	.00950			
223	.00619	253	.00703	283	.00786	313	.00869	343	.00953			
224	.00622	254	.00706	284	.00789	314	.00872	344	.00956			
225	.00625	255	.00708	285	.00792	315	.00875	345	.00958			
226	.00628	256	.00711	286	.00794	316	.00878	346	.00961			
227	.00631	257	.00714	287	.00797	317	.00881	347	.00964			
228	.00633	258	.00717	288	.00800	318	.00883	348	.00967			
229	.00636	259	.00719	289	.00803	319	.00886	349	.00970			
230	.00639	260	.00722	290	.00806	320	.00889	350	.00972			
231	.00641	261	.00725	291	.00808	321	.00892	351	.00975			
232	.00644	262	.00728	292	.00811	322	.00894	352	.00978			
233	.00647	263	.00731	293	.00814	323	.00897	353	.00981			
234	.00650	264	.00733	294	.00817	324	.00900	354	.00983			
235	.00653	265	.00736	295	.00819	325	.00903	355	.00986			
236	.00656	266	.00739	296	.00822	326	.00906	356	.00989			
237	.00658	267	.00742	297	.00825	327	.00908	357	.00992			
238	.00661	268	.00744	298	.00828	328	.00911	358	.00994			
239	.00664	269	.00747	299	.00831	329	.00914	359	.00997			
240	.00667	270	.00750	300	.00833	330	.00917	360	.01000			

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

K. Interest on \$1.00 at 2 percent.

1 day to 7 months (Exact factor \$.00005556)

Mos.	1		2		3		4		5		6		
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
		.00167		.00333		.00500		.00667		.00833		.01000	
1	.00006	31	.00172	61	.00339	91	.00506	121	.00672	151	.00839	181	.01006
2	.00011	32	.00178	62	.00344	92	.00511	122	.00678	152	.00844	182	.01011
3	.00017	33	.00183	63	.00350	93	.00517	123	.00683	153	.00850	183	.01017
4	.00022	34	.00189	64	.00356	94	.00522	124	.00689	154	.00856	184	.01022
5	.00028	35	.00194	65	.00361	95	.00528	125	.00694	155	.00861	185	.01028
6	.00033	36	.00200	66	.00367	96	.00533	126	.00700	156	.00867	186	.01033
7	.00039	37	.00206	67	.00372	97	.00539	127	.00706	157	.00872	187	.01039
8	.00044	38	.00211	68	.00378	98	.00544	128	.00711	158	.00878	188	.01044
9	.00050	39	.00217	69	.00383	99	.00550	129	.00717	159	.00883	189	.01050
10	.00056	40	.00222	70	.00389	100	.00556	130	.00722	160	.00889	190	.01056
11	.00061	41	.00228	71	.00394	101	.00561	131	.00728	161	.00894	191	.01061
12	.00067	42	.00233	72	.00400	102	.00567	132	.00733	162	.00900	192	.01067
13	.00072	43	.00239	73	.00406	103	.00572	133	.00739	163	.00906	193	.01072
14	.00078	44	.00244	74	.00411	104	.00578	134	.00744	164	.00911	194	.01078
15	.00083	45	.00250	75	.00417	105	.00583	135	.00750	165	.00917	195	.01083
16	.00089	46	.00256	76	.00422	106	.00589	136	.00756	166	.00922	196	.01089
17	.00094	47	.00261	77	.00428	107	.00594	137	.00761	167	.00928	197	.01094
18	.00100	48	.00267	78	.00433	108	.00600	138	.00767	168	.00933	198	.01100
19	.00106	49	.00272	79	.00439	109	.00606	139	.00772	169	.00939	199	.01106
20	.00111	50	.00278	80	.00444	110	.00611	140	.00778	170	.00944	200	.01111
21	.00117	51	.00283	81	.00450	111	.00617	141	.00783	171	.00950	201	.01117
22	.00122	52	.00289	82	.00456	112	.00622	142	.00789	172	.00956	202	.01122
23	.00128	53	.00294	83	.00461	113	.00628	143	.00794	173	.00961	203	.01128
24	.00133	54	.00300	84	.00467	114	.00633	144	.00800	174	.00967	204	.01133
25	.00139	55	.00306	85	.00472	115	.00639	145	.00806	175	.00972	205	.01139
26	.00144	56	.00311	86	.00478	116	.00644	146	.00811	176	.00978	206	.01144
27	.00150	57	.00317	87	.00483	117	.00650	147	.00817	177	.00983	207	.01150
28	.00156	58	.00322	88	.00489	118	.00656	148	.00822	178	.00989	208	.01156
29	.00161	59	.00328	89	.00494	119	.00661	149	.00828	179	.00994	209	.01161
30	.00167	60	.00333	90	.00500	120	.00667	150	.00833	180	.01000	210	.01167

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1.00 at 2 percent.

7 months to 1 year (Exact factor \$.00005556)

Mos.	7	8	9	10	11	12
D a y s	\$.01167	D a y s \$.01333	D a y s \$.01500	D a y s \$.01667	D a y s \$.01833	D a y s \$.02000
211	.01172	241 .01339	271 .01506	301 .01672	331 .01839	
212	.01178	242 .01345	272 .01511	302 .01678	332 .01845	
213	.01183	243 .01350	273 .01517	303 .01683	333 .01850	
214	.01189	244 .01356	274 .01522	304 .01689	334 .01856	
215	.01194	245 .01361	275 .01528	305 .01694	335 .01861	
216	.01200	246 .01367	276 .01533	306 .01700	336 .01867	
217	.01206	247 .01372	277 .01539	307 .01706	337 .01872	
218	.01211	248 .01378	278 .01545	308 .01711	338 .01878	
219	.01217	249 .01383	279 .01550	309 .01717	339 .01883	
220	.01222	250 .01389	280 .01556	310 .01722	340 .01889	
221	.01228	251 .01395	281 .01561	311 .01728	341 .01895	
222	.01233	252 .01400	282 .01567	312 .01733	342 .01900	
223	.01239	253 .01406	283 .01572	313 .01739	343 .01906	
224	.01244	254 .01411	284 .01578	314 .01745	344 .01911	
225	.01250	255 .01417	285 .01583	315 .01750	345 .01917	
226	.01256	256 .01422	286 .01589	316 .01756	346 .01922	
227	.01261	257 .01428	287 .01595	317 .01761	347 .01928	
228	.01267	258 .01433	288 .01600	318 .01767	348 .01933	
229	.01272	259 .01439	289 .01606	319 .01772	349 .01939	
230	.01278	260 .01445	290 .01611	320 .01778	350 .01945	
231	.01283	261 .01450	291 .01617	321 .01783	351 .01950	
232	.01289	262 .01456	292 .01622	322 .01789	352 .01956	
233	.01294	263 .01461	293 .01628	323 .01795	353 .01961	
234	.01300	264 .01467	294 .01633	324 .01800	354 .01967	
235	.01306	265 .01472	295 .01639	325 .01806	355 .01972	
236	.01311	266 .01478	296 .01645	326 .01811	356 .01978	
237	.01317	267 .01483	297 .01650	327 .01817	357 .01983	
238	.01322	268 .01489	298 .01656	328 .01822	358 .01989	
239	.01328	269 .01495	299 .01661	329 .01828	359 .01995	
240	.01333	270 .01500	300 .01667	330 .01833	360 .02000	

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

L. Interest on \$1.00 at 3 percent.

1 day to 7 months (Exact factor \$.00008333)

Mos.		1		2		3		4		5		6	
D a y s	\$	D a y s .00250	D a y s	\$	D a y s .00500	D a y s	\$	D a y s .00750	D a y s .01000	D a y s .01250	D a y s	\$	
1	.00008	31	.00258	61	.00508	91	.00758	121	.01008	151	.01258	181	.01508
2	.00017	32	.00267	62	.00517	92	.00767	122	.01017	152	.01267	182	.01517
3	.00025	33	.00275	63	.00525	93	.00775	123	.01025	153	.01275	183	.01525
4	.00033	34	.00283	64	.00533	94	.00783	124	.01033	154	.01283	184	.01533
5	.00042	35	.00292	65	.00542	95	.00792	125	.01042	155	.01292	185	.01542
6	.00050	36	.00300	66	.00550	96	.00800	126	.01050	156	.01300	186	.01550
7	.00058	37	.00308	67	.00558	97	.00808	127	.01058	157	.01308	187	.01558
8	.00067	38	.00317	68	.00567	98	.00817	128	.01067	158	.01317	188	.01567
9	.00075	39	.00325	69	.00575	99	.00825	129	.01075	159	.01325	189	.01575
10	.00083	40	.00333	70	.00583	100	.00833	130	.01083	160	.01333	190	.01583
11	.00092	41	.00342	71	.00592	101	.00842	131	.01092	161	.01342	191	.01592
12	.00100	42	.00350	72	.00600	102	.00850	132	.01100	162	.01350	192	.01600
13	.00108	43	.00358	73	.00608	103	.00858	133	.01108	163	.01358	193	.01608
14	.00117	44	.00367	74	.00617	104	.00867	134	.01117	164	.01367	194	.01617
15	.00125	45	.00375	75	.00625	105	.00875	135	.01125	165	.01375	195	.01625
16	.00133	46	.00383	76	.00633	106	.00883	136	.01133	166	.01383	196	.01633
17	.00142	47	.00392	77	.00642	107	.00892	137	.01142	167	.01392	197	.01642
18	.00150	48	.00400	78	.00650	108	.00900	138	.01150	168	.01400	198	.01650
19	.00158	49	.00408	79	.00658	109	.00908	139	.01158	169	.01408	199	.01658
20	.00167	50	.00417	80	.00667	110	.00917	140	.01167	170	.01417	200	.01667
21	.00175	51	.00425	81	.00675	111	.00925	141	.01175	171	.01425	201	.01675
22	.00183	52	.00433	82	.00683	112	.00933	142	.01183	172	.01433	202	.01683
23	.00192	53	.00442	83	.00692	113	.00942	143	.00192	173	.01442	203	.01692
24	.00200	54	.00450	84	.00700	114	.00950	144	.01200	174	.01450	204	.01700
25	.00208	55	.00458	85	.00708	115	.00958	145	.01208	175	.01458	205	.01708
26	.00217	56	.00467	86	.00717	116	.00967	146	.01217	176	.01467	206	.01717
27	.00225	57	.00475	87	.00725	117	.00975	147	.01225	177	.01475	207	.01725
28	.00233	58	.00483	88	.00733	118	.00983	148	.01233	178	.01483	208	.01733
29	.00242	59	.00492	89	.00742	119	.00992	149	.01242	179	.01492	209	.01742
30	.00250	60	.00500	90	.00750	120	.01000	150	.01250	180	.01500	210	.01750

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1.00 at 3 percent.

7 months to 1 year (Exact factor \$.00008333)											
Mos.	7		8		9		10		11		12
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
	.01750		.02000		.02250		.02500		.02750		.03000
211	.01758	241	.02008	271	.02258	301	.02508	331	.02758		
212	.01767	242	.02017	272	.02267	302	.02517	332	.02767		
213	.01775	243	.02025	273	.02275	303	.02525	333	.02775		
214	.01783	244	.02033	274	.02283	304	.02533	334	.02783		
215	.01792	245	.02042	275	.02292	305	.02542	335	.02792		
216	.01800	246	.02050	276	.02300	306	.02550	336	.02800		
217	.01808	247	.02058	277	.02308	307	.02558	337	.02808		
218	.01817	248	.02067	278	.02317	308	.02567	338	.02817		
219	.01825	249	.02075	279	.02325	309	.02575	339	.02825		
220	.01833	250	.02083	280	.02333	310	.02583	340	.02833		
221	.01842	251	.02092	281	.02342	311	.02592	341	.02842		
222	.01850	252	.02100	282	.02350	312	.02600	342	.02850		
223	.01858	253	.02108	283	.02358	313	.02608	343	.02858		
224	.01867	254	.02117	284	.02367	314	.02617	344	.02867		
225	.01875	255	.02125	285	.02375	315	.02625	345	.02875		
226	.01883	256	.02133	286	.02383	316	.02633	346	.02883		
227	.01892	257	.02142	287	.02392	317	.02642	347	.02892		
228	.01900	258	.02150	288	.02400	318	.02650	348	.02900		
229	.01908	259	.02158	289	.02408	319	.02658	349	.02908		
230	.01917	260	.02167	290	.02417	320	.02667	350	.02917		
231	.01925	261	.02175	291	.02425	321	.02675	351	.02925		
232	.01933	262	.02183	292	.02433	322	.02683	352	.02933		
233	.01942	263	.02192	293	.02442	323	.02692	353	.02942		
234	.01950	264	.02200	294	.02450	324	.02700	354	.02950		
235	.01958	265	.02208	295	.02458	325	.02708	355	.02958		
236	.01967	266	.02217	296	.02467	326	.02717	356	.02967		
237	.01975	267	.02225	297	.02475	327	.02725	357	.02975		
238	.01983	268	.02233	298	.02483	328	.02733	358	.02983		
239	.01992	269	.02242	299	.02492	329	.02742	359	.02992		
240	.02000	270	.02250	300	.02500	330	.02750	360	.03000		

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

M. Interest on \$1.00 at 4 percent.

1 day to 7 months (Exact factor \$.00011111)

Mos.		1		2		3		4		5		6	
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
		.00333		.00667		.01000		.01333		.01667		.02000	
1	.00011	31	.00344	61	.00678	91	.01011	121	.01344	151	.01678	181	.02011
2	.00022	32	.00356	62	.00689	92	.01022	122	.01355	152	.01689	182	.02022
3	.00033	33	.00367	63	.00700	93	.01033	123	.01367	153	.01700	183	.02033
4	.00044	34	.00378	64	.00711	94	.01044	124	.01378	154	.01711	184	.02044
5	.00056	35	.00389	65	.00722	95	.01055	125	.01389	155	.01722	185	.02055
6	.00067	36	.00400	66	.00733	96	.01067	126	.01400	156	.01733	186	.02067
7	.00078	37	.00411	67	.00744	97	.01078	127	.01411	157	.01744	187	.02078
8	.00089	38	.00422	68	.00755	98	.01089	128	.01422	158	.01755	188	.02089
9	.00100	39	.00433	69	.00767	99	.01100	129	.01433	159	.01767	189	.02100
10	.00111	40	.00444	70	.00778	100	.01111	130	.01444	160	.01778	190	.02111
11	.00122	41	.00456	71	.00789	101	.01122	131	.01455	161	.01789	191	.02122
12	.00133	42	.00467	72	.00800	102	.01133	132	.01467	162	.01800	192	.02133
13	.00144	43	.00478	73	.00811	103	.01144	133	.01478	163	.01811	193	.02144
14	.00156	44	.00489	74	.00822	104	.01155	134	.01489	164	.01822	194	.02155
15	.00167	45	.00500	75	.00833	105	.01167	135	.01500	165	.01833	195	.02167
16	.00178	46	.00511	76	.00844	106	.01178	136	.01511	166	.01844	196	.02178
17	.00189	47	.00522	77	.00855	107	.01189	137	.01522	167	.01855	197	.02189
18	.00200	48	.00533	78	.00867	108	.01200	138	.01533	168	.01867	198	.02200
19	.00211	49	.00544	79	.00878	109	.01211	139	.01544	169	.01878	199	.02211
20	.00222	50	.00556	80	.00889	110	.01222	140	.01556	170	.01889	200	.02222
21	.00233	51	.00567	81	.00900	111	.01233	141	.01567	171	.01900	201	.02233
22	.00244	52	.00578	82	.00911	112	.01244	142	.01578	172	.01911	202	.02244
23	.00256	53	.00589	83	.00922	113	.01256	143	.01589	173	.01922	203	.02255
24	.00267	54	.00600	84	.00933	114	.01267	144	.01600	174	.01933	204	.02267
25	.00278	55	.00611	85	.00944	115	.01278	145	.01611	175	.01944	205	.02278
26	.00289	56	.00622	86	.00955	116	.01289	146	.01622	176	.01955	206	.02289
27	.00300	57	.00633	87	.00967	117	.01300	147	.01633	177	.01967	207	.02300
28	.00311	58	.00644	88	.00978	118	.01311	148	.01644	178	.01978	208	.02311
29	.00322	59	.00655	89	.00989	119	.01322	149	.01655	179	.01989	209	.02322
30	.00333	60	.00667	90	.01000	120	.01333	150	.01667	180	.02000	210	.02333

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1.00 at 4 percent.

7 months to 1 year (Exact factor \$.00011111)											
Mos.	7		8		9		10		11		12
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
	.02333		.02667		.03000		.03333		.03667		.04000
211	.02344	241	.02678	271	.03011	301	.03344	331	.03678		
212	.02355	242	.02689	272	.03022	302	.03355	332	.03689		
213	.02367	243	.02700	273	.03033	303	.03367	333	.03700		
214	.02378	244	.02711	274	.03044	304	.03378	334	.03711		
215	.02389	245	.02722	275	.03055	305	.03389	335	.03722		
216	.02400	246	.02733	276	.03067	306	.03400	336	.03733		
217	.02411	247	.02744	277	.03078	307	.03411	337	.03744		
218	.02422	248	.02755	278	.03089	308	.03422	338	.03755		
219	.02433	249	.02767	279	.03100	309	.03433	339	.03767		
220	.02444	250	.02778	280	.03111	310	.03444	340	.03778		
221	.02455	251	.02789	281	.03122	311	.03455	341	.03789		
222	.02467	252	.02800	282	.03133	312	.03467	342	.03800		
223	.02478	253	.02811	283	.03144	313	.03478	343	.03811		
224	.02489	254	.02822	284	.03155	314	.03489	344	.03822		
225	.02500	255	.02833	285	.03167	315	.03500	345	.03833		
226	.02511	256	.02844	286	.03178	316	.03511	346	.03844		
227	.02522	257	.02855	287	.03189	317	.03522	347	.03855		
228	.02533	258	.02867	288	.03200	318	.03533	348	.03867		
229	.02544	259	.02878	289	.03211	319	.03544	349	.03878		
230	.02555	260	.02889	290	.03222	320	.03555	350	.03889		
231	.02567	261	.02900	291	.03233	321	.03567	351	.03900		
232	.02578	262	.02911	292	.03244	322	.03578	352	.03911		
233	.02589	263	.02922	293	.03255	323	.03589	353	.03922		
234	.02600	264	.02933	294	.03267	324	.03600	354	.03933		
235	.02611	265	.02944	295	.03278	325	.03611	355	.03944		
236	.02622	266	.02955	296	.03289	326	.03622	356	.03955		
237	.02633	267	.02967	297	.03300	327	.03633	357	.03967		
238	.02644	268	.02978	298	.03311	328	.03644	358	.03978		
239	.02655	269	.02989	299	.03322	329	.03655	359	.03989		
240	.02667	270	.03000	300	.03333	330	.03667	360	.04000		

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

N. Interest on \$1.00 at 5 percent.

1 day to 7 months (Exact factor \$.00013889)

Mos.	1		2		3		4		5		6		
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
			.00417		.00833		.01250		.01667		.02083		.02500
1	.00014	31	.00430	61	.00847	91	.01264	121	.01681	151	.02097	181	.02514
2	.00028	32	.00444	62	.00861	92	.01278	122	.01694	152	.02111	182	.02528
3	.00042	33	.00458	63	.00875	93	.01292	123	.01708	153	.02125	183	.02542
4	.00056	34	.00472	64	.00889	94	.01306	124	.01722	154	.02139	184	.02556
5	.00069	35	.00486	65	.00903	95	.01319	125	.01736	155	.02153	185	.02569
6	.00083	36	.00500	66	.00917	96	.01333	126	.01750	156	.02167	186	.02583
7	.00097	37	.00514	67	.00931	97	.01347	127	.01764	157	.02181	187	.02597
8	.00111	38	.00528	68	.00944	98	.01361	128	.01778	158	.02194	188	.02611
9	.00125	39	.00542	69	.00958	99	.01375	129	.01792	159	.02208	189	.02625
10	.00139	40	.00556	70	.00972	100	.01389	130	.01806	160	.02222	190	.02639
11	.00153	41	.00569	71	.00986	101	.01403	131	.01819	161	.02236	191	.02653
12	.00167	42	.00583	72	.01000	102	.01417	132	.01833	162	.02250	192	.02667
13	.00181	43	.00597	73	.01014	103	.01431	133	.01847	163	.02264	193	.02681
14	.00194	44	.00611	74	.01028	104	.01444	134	.01861	164	.02278	194	.02694
15	.00208	45	.00625	75	.01042	105	.01458	135	.01875	165	.02292	195	.02708
16	.00222	46	.00639	76	.01056	106	.01472	136	.01889	166	.02306	196	.02722
17	.00236	47	.00653	77	.01069	107	.01486	137	.01908	167	.02319	197	.02736
18	.00250	48	.00667	78	.01083	108	.01500	138	.01917	168	.02333	198	.02750
19	.00264	49	.00681	79	.01097	109	.01514	139	.01931	169	.02347	199	.02764
20	.00278	50	.00694	80	.01111	110	.01528	140	.01944	170	.02361	200	.02778
21	.00292	51	.00708	81	.01125	111	.01542	141	.01958	171	.02375	201	.02792
22	.00306	52	.00722	82	.01139	112	.01556	142	.01972	172	.02389	202	.02806
23	.00319	53	.00736	83	.01153	113	.01569	143	.01986	173	.02403	203	.02819
24	.00333	54	.00750	84	.01167	114	.01583	144	.02000	174	.02417	204	.02833
25	.00347	55	.00764	85	.01181	115	.01597	145	.02014	175	.02431	205	.02847
26	.00361	56	.00778	86	.01194	116	.01611	146	.02028	176	.02444	206	.02861
27	.00375	57	.00792	87	.01208	117	.01625	147	.02042	177	.02458	207	.02875
28	.00389	58	.00806	88	.01222	118	.01639	148	.02056	178	.02472	208	.02889
29	.00403	59	.00819	89	.01236	119	.01653	149	.02069	179	.02486	209	.02903
30	.00417	60	.00833	90	.01250	120	.01667	150	.02083	180	.02500	210	.02917

CREDIT AND FINANCING

Records, Accounts, Reports and Interest Tables

Interest on \$1.00 at 5 percent.

7 months to 1 year (Exact factor \$.00013889)

Mos.	7		8		9		10		11		12	
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s
	.02917		.03333		.03750		.04167		.04583		.05000	
211	.02931	241	.03347	271	.03764	301	.04181	331	.04597			
212	.02944	242	.03361	272	.03778	302	.04194	332	.04611			
213	.02958	243	.03375	273	.03792	303	.04208	333	.04625			
214	.02972	244	.03389	274	.03806	304	.04222	334	.04639			
215	.02986	245	.03403	275	.03819	305	.04236	335	.04653			
216	.03000	246	.03417	276	.03833	306	.04250	336	.04667			
217	.03014	247	.03431	277	.03847	307	.04264	337	.04681			
218	.03028	248	.03444	278	.03861	308	.04278	338	.04694			
219	.03042	249	.03458	279	.03875	309	.04292	339	.04708			
220	.03056	250	.03472	280	.03889	310	.04306	340	.04722			
221	.03069	251	.03486	281	.03903	311	.04319	341	.04736			
222	.03083	252	.03500	282	.03917	312	.04333	342	.04750			
223	.03097	253	.03514	283	.03931	313	.04347	343	.04764			
224	.03111	254	.03528	284	.03944	314	.04361	344	.04778			
225	.03125	255	.03542	285	.03958	315	.04375	345	.04792			
226	.03139	256	.03556	286	.03972	316	.04389	346	.04806			
227	.03153	257	.03569	287	.03986	317	.04403	347	.04819			
228	.03167	258	.03583	288	.04000	318	.04417	348	.04833			
229	.03181	259	.03597	289	.04014	319	.04431	349	.04847			
230	.03194	260	.03611	290	.04028	320	.04444	350	.04861			
231	.03208	261	.03625	291	.04042	321	.04458	351	.04875			
232	.03222	262	.03639	292	.04056	322	.04472	352	.04889			
233	.03236	263	.03653	293	.04069	323	.04486	353	.04903			
234	.03250	264	.03667	294	.04083	324	.04500	354	.04917			
235	.03264	265	.03681	295	.04097	325	.04514	355	.04931			
236	.03278	266	.03694	296	.04111	326	.04528	356	.04944			
237	.03292	267	.03708	297	.04125	327	.04542	357	.04958			
238	.03306	268	.03722	298	.04139	328	.04556	358	.04972			
239	.03319	269	.03736	299	.04153	329	.04569	359	.04986			
240	.03333	270	.03750	300	.04167	330	.04583	360	.05000			

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

O. Interest on \$1.00 at 6 percent.

1 day to 7 months (Exact factor \$.00016667)

Mos.	1		2		3		4		5		6		
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
			.00500		.01000		.01500		.02000		.02500		.03000
1	.00017	31	.00517	61	.01017	91	.01517	121	.02017	151	.02517	181	.03017
2	.00033	32	.00533	62	.01033	92	.01533	122	.02033	152	.02533	182	.03033
3	.00050	33	.00550	63	.01050	93	.01550	123	.02050	153	.02550	183	.03050
4	.00067	34	.00567	64	.01067	94	.01567	124	.02067	154	.02567	184	.03067
5	.00083	35	.00583	65	.01083	95	.01583	125	.02083	155	.02583	185	.03083
6	.00100	36	.00600	66	.01100	96	.01600	126	.02100	156	.02600	186	.03100
7	.00117	37	.00617	67	.01117	97	.01617	127	.02117	157	.02617	187	.03117
8	.00133	38	.00633	68	.01133	98	.01633	128	.02133	158	.02633	188	.03133
9	.00150	39	.00650	69	.01150	99	.01650	129	.02150	159	.02650	189	.03150
10	.00167	40	.00667	70	.01167	100	.01667	130	.02167	160	.02667	190	.03167
11	.00183	41	.00683	71	.01183	101	.01683	131	.02183	161	.02683	191	.03183
12	.00200	42	.00700	72	.01200	102	.01700	132	.02200	162	.02700	192	.03200
13	.00217	43	.00717	73	.01217	103	.01717	133	.02217	163	.02717	193	.03217
14	.00233	44	.00733	74	.01233	104	.01733	134	.02233	164	.02733	194	.03233
15	.00250	45	.00750	75	.01250	105	.01750	135	.02250	165	.02750	195	.03250
16	.00267	46	.00767	76	.01267	106	.01767	136	.02267	166	.02767	196	.03267
17	.00283	47	.00783	77	.01283	107	.01783	137	.02283	167	.02783	197	.03283
18	.00300	48	.00800	78	.01300	108	.01800	138	.02300	168	.02800	198	.03300
19	.00317	49	.00817	79	.01317	109	.01817	139	.02317	169	.02817	199	.03317
20	.00333	50	.00833	80	.01333	110	.01833	140	.02333	170	.02833	200	.03333
21	.00350	51	.00850	81	.01350	111	.01850	141	.02350	171	.02850	201	.03350
22	.00367	52	.00867	82	.01367	112	.01867	142	.02367	172	.02867	202	.03367
23	.00383	53	.00883	83	.01383	113	.01883	143	.02383	173	.02883	203	.03383
24	.00400	54	.00900	84	.01400	114	.01900	144	.02400	174	.02900	204	.03400
25	.00417	55	.00917	85	.01417	115	.01917	145	.02417	175	.02917	205	.03417
26	.00433	56	.00933	86	.01433	116	.01933	146	.02433	176	.02933	206	.03433
27	.00450	57	.00950	87	.01450	117	.01950	147	.02450	177	.02950	207	.03450
28	.00467	58	.00967	88	.01467	118	.01967	148	.02467	178	.02967	208	.03467
29	.00483	59	.00983	89	.01483	119	.01983	149	.02483	179	.02983	209	.03483
30	.00500	60	.01000	90	.01500	120	.02000	150	.02500	180	.03000	210	.03500

CREDIT AND FINANCING

Records, Accounts, Reports and Interest Tables

Interest on \$1.00 at 6 percent.

7 months to 1 year (Exact factor \$.00016667)

Mos.	7		8		9		10		11		12
D a y s	\$.03500	D a y s	\$.04000	D a y s	\$.04500	D a y s	\$.05000	D a y s	\$.05500	D a y s	\$.06000
211	.03517	241	.04017	271	.04517	301	.05017	331	.05517		
212	.03533	242	.04033	272	.04533	302	.05033	332	.05533		
213	.03550	243	.04050	273	.04550	303	.05050	333	.05550		
214	.03567	244	.04067	274	.04567	304	.05067	334	.05567		
215	.03583	245	.04083	275	.04583	305	.05083	335	.05583		
216	.03600	246	.04100	276	.04600	306	.05100	336	.05600		
217	.03617	247	.04117	277	.04617	307	.05117	337	.05617		
218	.03633	248	.04133	278	.04633	308	.05133	338	.05633		
219	.03650	249	.04150	279	.04650	309	.05150	339	.05650		
220	.03667	250	.04167	280	.04667	310	.05167	340	.05667		
221	.03683	251	.04183	281	.04683	311	.05183	341	.05683		
222	.03700	252	.04200	282	.04700	312	.05200	342	.05700		
223	.03717	253	.04217	283	.04717	313	.05217	343	.05717		
224	.03733	254	.04233	284	.04733	314	.05233	344	.05733		
225	.03750	255	.04250	285	.04750	315	.05250	345	.05750		
226	.03767	256	.04267	286	.04767	316	.05267	346	.05767		
227	.03783	257	.04283	287	.04783	317	.05283	347	.05783		
228	.03800	258	.04300	288	.04800	318	.05300	348	.05800		
229	.03817	259	.04317	289	.04817	319	.05317	349	.05817		
230	.03833	260	.04333	290	.04833	320	.05333	350	.05833		
231	.03850	261	.04350	291	.04850	321	.05350	351	.05850		
232	.03867	262	.04367	292	.04867	322	.05367	352	.05867		
233	.03883	263	.04383	293	.04883	323	.05383	353	.05883		
234	.03900	264	.04400	294	.04900	324	.05400	354	.05900		
235	.03917	265	.04417	295	.04917	325	.05417	355	.05917		
236	.03933	266	.04433	296	.04933	326	.05433	356	.05933		
237	.03950	267	.04450	297	.04950	327	.05450	357	.05950		
238	.03967	268	.04467	298	.04967	328	.05467	358	.05967		
239	.03983	269	.04483	299	.04983	329	.05483	359	.05983		
240	.04000	270	.04500	300	.04900	330	.05500	360	.06000		

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

P. Interest on \$1.00 at 7 percent.

1 day to 7 months (Exact factor \$.00019444)

Mos.		1		2		3		4		5		6	
D a y s	\$	D a y s .00583	D a y s	\$	D a y s .01167	D a y s	\$	D a y s .01750	D a y s	\$	D a y s .02333	D a y s	\$
1	.00019	31	.00603	61	.01186	91	.01769	121	.02357	151	.02936	181	.03519
2	.00039	32	.00622	62	.01205	92	.01789	122	.02372	152	.02955	182	.03539
3	.00058	33	.00642	63	.01225	93	.01808	123	.02392	153	.02975	183	.03558
4	.00078	34	.00661	64	.01244	94	.01828	124	.02411	154	.02994	184	.03578
5	.00097	35	.00680	65	.01264	95	.01847	125	.02430	155	.03014	185	.03597
6	.00117	36	.00700	66	.01283	96	.01867	126	.02450	156	.03033	186	.03617
7	.00136	37	.00719	67	.01303	97	.01886	127	.02469	157	.03053	187	.03636
8	.00156	38	.00739	68	.01322	98	.01905	128	.02489	158	.03072	188	.03655
9	.00175	39	.00758	69	.01342	99	.01925	129	.02508	159	.03092	189	.03675
10	.00194	40	.00778	70	.01361	100	.01944	130	.02528	160	.03111	190	.03694
11	.00214	41	.00797	71	.01380	101	.01964	131	.02547	161	.03130	191	.03714
12	.00233	42	.00817	72	.01400	102	.01983	132	.02567	162	.03150	192	.03732
13	.00253	43	.00836	73	.01419	103	.02003	133	.02586	163	.03169	193	.03753
14	.00272	44	.00855	74	.01439	104	.02022	134	.02605	164	.03189	194	.03771
15	.00292	45	.00875	75	.01458	105	.02042	135	.02625	165	.03208	195	.03792
16	.00311	46	.00894	76	.01478	106	.02061	136	.02644	166	.03228	196	.03811
17	.00330	47	.00914	77	.01497	107	.02080	137	.02664	167	.03247	197	.03830
18	.00350	48	.00933	78	.01517	108	.02100	138	.02683	168	.03267	198	.03850
19	.00369	49	.00953	79	.01536	109	.02119	139	.02703	169	.03286	199	.03869
20	.00389	50	.00972	80	.01555	110	.02139	140	.02722	170	.03305	200	.03889
21	.00408	51	.00992	81	.01575	111	.02158	141	.02742	171	.03325	201	.03908
22	.00428	52	.01011	82	.01594	112	.02178	142	.02761	172	.03344	202	.03928
23	.00447	53	.01030	83	.01614	113	.02197	143	.02780	173	.03364	203	.03947
24	.00467	54	.01050	84	.01633	114	.02217	144	.02800	174	.03383	204	.03967
25	.00486	55	.01069	85	.01657	115	.02236	145	.02819	175	.03403	205	.03986
26	.00505	56	.01089	86	.01672	116	.02255	146	.02839	176	.03421	206	.04005
27	.00525	57	.01108	87	.01692	117	.02275	147	.02858	177	.03442	207	.04025
28	.00544	58	.01128	88	.01711	118	.02294	148	.02878	178	.03460	208	.04044
29	.00564	59	.01147	89	.01730	119	.02314	149	.02897	179	.03480	209	.04064
30	.00583	60	.01167	90	.01750	120	.02333	150	.02917	180	.03500	210	.04083

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1.00 at 7 percent.

7 months to 1 year (Exact factor \$.00019444)											
Mos.	7		8		9		10		11		12
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
	.04083		.04667		.05250		.05833		.06416		.07000
211	.04103	241	.04686	271	.05269	301	.05853	331	.06436		
212	.04122	242	.04705	272	.05289	302	.05872	332	.06455		
213	.04142	243	.04725	273	.05308	303	.05891	333	.06475		
214	.04161	244	.04744	274	.05328	304	.05911	334	.06494		
215	.04180	245	.04764	275	.05347	305	.05930	335	.06514		
216	.04200	246	.04783	276	.05365	306	.05950	336	.06533		
217	.04219	247	.04803	277	.05386	307	.05969	337	.06553		
218	.04239	248	.04822	278	.05405	308	.05989	338	.06572		
219	.04258	249	.04842	279	.05425	309	.06008	339	.06591		
220	.04278	250	.04861	280	.05444	310	.06028	340	.06611		
221	.04297	251	.04880	281	.05464	311	.06047	341	.06630		
222	.04317	252	.04900	282	.05483	312	.06066	342	.06650		
223	.04336	253	.04919	283	.05503	313	.06086	343	.06669		
224	.04355	254	.04939	284	.05522	314	.06105	344	.06688		
225	.04375	255	.04958	285	.05541	315	.06125	345	.06708		
226	.04394	256	.04978	286	.05561	316	.06144	346	.06728		
227	.04414	257	.04997	287	.05580	317	.06163	347	.06747		
228	.04433	258	.05017	288	.05600	318	.06183	348	.06766		
229	.04453	259	.05036	289	.05619	319	.06203	349	.06786		
230	.04472	260	.05055	290	.05639	320	.06222	350	.06805		
231	.04492	261	.05075	291	.05658	321	.06241	351	.06825		
232	.04511	262	.05094	292	.05678	322	.06261	352	.06844		
233	.04531	263	.05114	293	.05697	323	.06280	353	.06864		
234	.04550	264	.05133	294	.05716	324	.06300	354	.06883		
235	.04569	265	.05153	295	.05736	325	.06319	355	.06903		
236	.04589	266	.05172	296	.05755	326	.06339	356	.06922		
237	.04608	267	.05191	297	.05775	327	.06358	357	.06941		
238	.04628	268	.05211	298	.05794	328	.06378	358	.06961		
239	.04647	269	.05230	299	.05814	329	.06397	359	.06980		
240	.04667	270	.05250	300	.05833	330	.06416	360	.07000		

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Q. Interest on \$1.00 at 8 percent.

1 day to 7 months (Exact factor \$.00022222)

Mos.	1		2		3		4		5		6		
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
			.00667		.01333		.02000		.02667		.03333		.04000
1	.00022	31	.00689	61	.01355	91	.02022	121	.02689	151	.03355	181	.04022
2	.00044	32	.00711	62	.01378	92	.02044	122	.02711	152	.03378	182	.04044
3	.00067	33	.00733	63	.01400	93	.02067	123	.02733	153	.03400	183	.04067
4	.00089	34	.00755	64	.01422	94	.02089	124	.02755	154	.03422	184	.04089
5	.00111	35	.00778	65	.01444	95	.02111	125	.02778	155	.03444	185	.04111
6	.00133	36	.00800	66	.01467	96	.02133	126	.02800	156	.03467	186	.04133
7	.00156	37	.00822	67	.01489	97	.02155	127	.02822	157	.03489	187	.04155
8	.00178	38	.00844	68	.01511	98	.02178	128	.02844	158	.03511	188	.04178
9	.00200	39	.00867	69	.01533	99	.02200	129	.02867	159	.03533	189	.04200
10	.00222	40	.00889	70	.01555	100	.02222	130	.02889	160	.03555	190	.04222
11	.00244	41	.00911	71	.01578	101	.02244	131	.02911	161	.03578	191	.04244
12	.00267	42	.00933	72	.01600	102	.02267	132	.02933	162	.03600	192	.04267
13	.00289	43	.00955	73	.01622	103	.02289	133	.02955	163	.03622	193	.04289
14	.00311	44	.00978	74	.01644	104	.02311	134	.02978	164	.03644	194	.04311
15	.00333	45	.01000	75	.01667	105	.02333	135	.03000	165	.03667	195	.04333
16	.00356	46	.01022	76	.01689	106	.02355	136	.03022	166	.03689	196	.04355
17	.00378	47	.01044	77	.01711	107	.02378	137	.03044	167	.03711	197	.04378
18	.00400	48	.01067	78	.01733	108	.02400	138	.03067	168	.03733	198	.04400
19	.00422	49	.01089	79	.01755	109	.02422	139	.03089	169	.03755	199	.04422
20	.00444	50	.01111	80	.01778	110	.02444	140	.03111	170	.03778	200	.04444
21	.00467	51	.01133	81	.01800	111	.02467	141	.03133	171	.03800	201	.04467
22	.00489	52	.01155	82	.01822	112	.02489	142	.03155	172	.03822	202	.04489
23	.00511	53	.01178	83	.01844	113	.02511	143	.03178	173	.03844	203	.04511
24	.00533	54	.01200	84	.01867	114	.02533	144	.03200	174	.03867	204	.04533
25	.00556	55	.01222	85	.01889	115	.02555	145	.03222	175	.03889	205	.04555
26	.00578	56	.01244	86	.01911	116	.02578	146	.03244	176	.03911	206	.04578
27	.00600	57	.01267	87	.01933	117	.02600	147	.03267	177	.03933	207	.04600
28	.00622	58	.01289	88	.01955	118	.02622	148	.03289	178	.03955	208	.04622
29	.00644	59	.01311	89	.01978	119	.02644	149	.03311	179	.03978	209	.04644
30	.00667	60	.01333	90	.02000	120	.02667	150	.03333	180	.04000	210	.04667

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1.00 at 8 percent.

7 months to 1 year (Exact factor \$.00022222)											
Mos.	7		8		9		10		11		12
D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$	D a y s	\$
	.04667		.05333		.06000		.06666		.07333		.08000
211	.04689	241	.05355	271	.06022	301	.06689	331	.07355		
212	.04711	242	.05378	272	.06044	302	.06711	332	.07378		
213	.04733	243	.05400	273	.06067	303	.06733	333	.07400		
214	.04755	244	.05422	274	.06089	304	.06755	334	.07421		
215	.04778	245	.05444	275	.06111	305	.06778	335	.07444		
216	.04800	246	.05467	276	.06133	306	.06800	336	.07467		
217	.04822	247	.05489	277	.06155	307	.06822	337	.07489		
218	.04844	248	.05511	278	.06178	308	.06844	338	.07511		
219	.04867	249	.05533	279	.06200	309	.06867	339	.07533		
220	.04889	250	.05555	280	.06222	310	.06889	340	.07555		
221	.04911	251	.05578	281	.06244	311	.06911	341	.07578		
222	.04933	252	.05600	282	.06267	312	.06933	342	.07600		
223	.04955	253	.05622	283	.06289	313	.06955	343	.07622		
224	.04978	254	.05644	284	.06311	314	.06978	344	.07644		
225	.05000	255	.05667	285	.06333	315	.07000	345	.07667		
226	.05022	256	.05689	286	.06355	316	.07022	346	.07689		
227	.05044	257	.05711	287	.06378	317	.07044	347	.07711		
228	.05067	258	.05733	288	.06400	318	.07067	348	.07733		
229	.05089	259	.05755	289	.06422	319	.07089	349	.07755		
230	.05111	260	.05778	290	.06444	320	.07111	350	.07778		
231	.05133	261	.05800	291	.06467	321	.07133	351	.07800		
232	.05155	262	.05822	292	.06489	322	.07155	352	.07822		
233	.05178	263	.05844	293	.06511	323	.07178	353	.07844		
234	.05200	264	.05867	294	.06533	324	.07200	354	.07867		
235	.05222	265	.05889	295	.06555	325	.07222	355	.07889		
236	.05244	266	.05911	296	.06578	326	.07244	356	.07911		
237	.05267	267	.05933	297	.06600	327	.07267	357	.07933		
238	.05289	268	.05955	298	.06622	328	.07289	358	.07955		
239	.05311	269	.05978	299	.06644	329	.07311	359	.07978		
240	.05333	270	.06000	300	.06667	330	.07333	360	.08000		

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

R. Interest on \$1.00 at 8-1/2 percent.

1 day to 7 months (Exact factor \$.00023611)

Mos.		1		2		3		4		5		6	
D a y s	\$	D a y s .00708	D a y s	D a y s .01417	D a y s	D a y s .02125	D a y s	D a y s .02833	D a y s	D a y s .03542	D a y s	D a y s .04250	
1	.00024	31	.00732	61	.01440	91	.02149	121	.02857	151	.03565	181	.04274
2	.00047	32	.00756	62	.01464	92	.02172	122	.02880	152	.03589	182	.04297
3	.00071	33	.00779	63	.01487	93	.02196	123	.02904	153	.03612	183	.04321
4	.00094	34	.00803	64	.01511	94	.02219	124	.02928	154	.03636	184	.04344
5	.00118	35	.00826	65	.01535	95	.02243	125	.02951	155	.03660	185	.04368
6	.00142	36	.00850	66	.01558	96	.02267	126	.02975	156	.03683	186	.04392
7	.00165	37	.00874	67	.01582	97	.02290	127	.02999	157	.03707	187	.04415
8	.00189	38	.00897	68	.01605	98	.02314	128	.03022	158	.03730	188	.04439
9	.00212	39	.00921	69	.01629	99	.02337	129	.03046	159	.03754	189	.04462
10	.00236	40	.00944	70	.01653	100	.02361	130	.03069	160	.03778	190	.04486
11	.00260	41	.00968	71	.01676	101	.02385	131	.03093	161	.03801	191	.04510
12	.00283	42	.00992	72	.01700	102	.02408	132	.03117	162	.03825	192	.04533
13	.00307	43	.01015	73	.01724	103	.02432	133	.03140	163	.03849	193	.04557
14	.00331	44	.01039	74	.01747	104	.02455	134	.03164	164	.03872	194	.04580
15	.00354	45	.01062	75	.01771	105	.02479	135	.03187	165	.03896	195	.04604
16	.00378	46	.01086	76	.01794	106	.02503	136	.03211	166	.03919	196	.04628
17	.00401	47	.01110	77	.01818	107	.02526	137	.03235	167	.03943	197	.04651
18	.00425	48	.01133	78	.01842	108	.02550	138	.03258	168	.03966	198	.04675
19	.00449	49	.01157	79	.01865	109	.02574	139	.03282	169	.03990	199	.04698
20	.00472	50	.01181	80	.01889	110	.02597	140	.03305	170	.04014	200	.04722
21	.00496	51	.01204	81	.01912	111	.02621	141	.03329	171	.04037	201	.04746
22	.00519	52	.01228	82	.01936	112	.02644	142	.03353	172	.04061	202	.04769
23	.00543	53	.01251	83	.01960	113	.02668	143	.03376	173	.04085	203	.04793
24	.00567	54	.01275	84	.01983	114	.02692	144	.03400	174	.04108	204	.04817
25	.00590	55	.01299	85	.02007	115	.02715	145	.03424	175	.04132	205	.04840
26	.00614	56	.01322	86	.02030	116	.02739	146	.03447	176	.04155	206	.04864
27	.00637	57	.01346	87	.02054	117	.02762	147	.03471	177	.04179	207	.04887
28	.00661	58	.01369	88	.02078	118	.02786	148	.03494	178	.04203	208	.04911
29	.00685	59	.01393	89	.02101	119	.02810	149	.03518	179	.04226	209	.04935
30	.00708	60	.01417	90	.02125	120	.02833	150	.03542	180	.04250	210	.04958

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

Interest on \$1.00 at 8-1/2 percent.

7 months to 1 year (Exact factor \$.00023611)

Mos.	7		8		9		10		11		12
D a y s	\$.04958	D a y s	\$.05660	D a y s	\$.06375	D a y s	\$.07083	D a y s	\$.07791	D a y s	\$.08500
211	.04982	241	.05690	271	.06399	301	.07107	331	.07815		
212	.05005	242	.05714	272	.06422	302	.07130	332	.07839		
213	.05029	243	.05737	273	.06446	303	.07154	333	.07862		
214	.05053	244	.05761	274	.06469	304	.07178	334	.07886		
215	.05076	245	.05785	275	.06493	305	.07201	335	.07910		
216	.05100	246	.05808	276	.06517	306	.07225	336	.07933		
217	.05124	247	.05832	277	.06540	307	.07249	337	.07957		
218	.05147	248	.05855	278	.06564	308	.07272	338	.07980		
219	.05171	249	.05879	279	.06587	309	.07296	339	.08004		
220	.05194	250	.05903	280	.06611	310	.07319	340	.08028		
221	.05218	251	.05926	281	.06635	311	.07343	341	.08051		
222	.05242	252	.05950	282	.06658	312	.07367	342	.08075		
223	.05265	253	.05974	283	.06682	313	.07390	343	.08099		
224	.05289	254	.05997	284	.06705	314	.07414	344	.08122		
225	.05312	255	.06021	285	.06729	315	.07437	345	.08146		
226	.05336	256	.06044	286	.06753	316	.07461	346	.08169		
227	.05360	257	.06068	287	.06776	317	.07485	347	.08193		
228	.05383	258	.06092	288	.06800	318	.07508	348	.08217		
229	.05407	259	.06115	289	.06824	319	.07532	349	.08240		
230	.05430	260	.06139	290	.06847	320	.07555	350	.08264		
231	.05454	261	.06162	291	.06871	321	.07579	351	.08287		
232	.05478	262	.06186	292	.06894	322	.07603	352	.08311		
233	.05501	263	.06210	293	.06918	323	.07626	353	.08335		
234	.05525	264	.06233	294	.06942	324	.07650	354	.08358		
235	.05549	265	.06257	295	.06965	325	.07674	355	.08382		
236	.05572	266	.06280	296	.06989	326	.07697	356	.08405		
237	.05596	267	.06304	297	.07012	327	.07721	357	.08429		
238	.05619	268	.06328	298	.07036	328	.07744	358	.08453		
239	.05643	269	.06351	299	.07060	329	.07768	359	.08476		
240	.05667	270	.06375	300	.07083	330	.07792	360	.08500		

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

1.10 Forms. The forms listed in this section are prescribed for credit operations under 25 CFR 91. Mortgage forms are not included, as mortgage forms in general use in the various States may be used, provided the form of mortgage is first checked and approved by the Regional or Field Solicitor.

<u>Form Number</u>		<u>Title</u>	<u>Date of Latest Edition</u>
<u>New</u>	<u>Formerly</u>		
5-4701	5-800	Summary of Advances and Collections- Revolving Fund for Loans	January 1965
5-4706	5-806(a)	Application of Indian Organization for a Loan from the United States to Procure Expert Assistance	April 1964
5-4707	5-807	Commitment Order	May 1968
5-4709	5-811	Request to Advance Credit Funds	November 1946
5-4712	5-817	Deposit Agreement (For Use Only on Loans by the United States)	October 1961
5-4713	5-817(a)	Deposit Agreement (For Use on Loans by Corporations, Tribes, and Credit Associations)	October 1961
5-4714	5-821	Purchase Order	November 1946
5-4715	5-821(a)	Purchase Order (Alaska)	April 1961
5-4716	5-825	Receipt for Repayment on Loan	November 1946
5-4717	5-840	Agreement for Voluntary Liquidation of Loan	October 1958
5-4719	5-845	Assignment of Income from Trust Property	April 1960
5-4720	5-846	Assignment of Trust Property and Power to Lease	September 1959
5-4721	5-847	Assignment (Corporation, Tribe, or Credit Association to Borrower)	February 1946

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

<u>Form Number</u>		<u>Title</u>	<u>Date of Latest Edition</u>
<u>New</u>	<u>Formerly</u>		
5-4722	5-848	Application for Termination of Trust Status of Chattel	May 1958
5-4726	5-883	Report of Indebtedness due the United States	March 1940
5-4727	5-883(a)	Report of Indebtedness due the United States (Continuation Sheet)	March 1940
5-4728	5-1492	Enterprise Application and Agreement	August 1964
5-4729	5-453C	Application for Educational Loan	May 1954
5-4730	5-453e	Educational Loan Agreement	September 1961
5-4731	-	Status of Funding	January 1971
5-4732	-	Summary of Individual Loans	June 1971
5-4733	-	Summary of Loans to Enterprises and Cooperatives	June 1971
5-4734	-	Summary of Loan Purposes	June 1971
5-4735	-	Credit and Financing Output Measurements	June 1971
5-4736	-	Annual Report Reconciliation	June 1971
5-4737	-	Application of Indian Tribe, Credit Association or other Organization for Loan of Revolving Funds from the United States	January 1972
5-4738	-	Application for Loan	January 1972
5-4739	-	Informational Statement by Applicant (Use for other than business, agricultural and livestock loan applications)	January 1972

CREDIT AND FINANCING
Records, Accounts, Reports and Interest Tables

<u>Form Number</u>		<u>Title</u>	<u>Date of</u>
<u>New</u>	<u>Formerly</u>		<u>Latest Edition</u>
5-4740	-	Informational Statement by Applicant (Use only for business loan applicants by individuals, partner- ships, corporations and cooperative associations)	January 1972
5-4741	-	Informational Statements by Applicant (Use only for agricultural and livestock loans)	January 1972
5-4742	-	Promissory Note for Loan from the Revolving Fund	January 1972
5-4743	-	Promissory Note for a Loan from an Indian Organization	January 1972

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing
STATUS OF FUNDING

Area	Agency	Period Covered: From July 1, 19____ Through June 30, 19____
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Name of Organization

1. LOANS FROM REVOLVING FUND (U.S. Government)

Total Amount

(a) Committed.....	
(b) Advanced.....	
<u>Principal Payment</u>	
(c) Paid.....	
(d) Canceled.....	
(e) Balance (Unpaid).....	
(f) Delinquent.....	
<u>Interest Payment</u>	
(g) Paid.....	
(h) Canceled.....	
(i) Balance (Unpaid).....	
(j) Delinquent.....	

2. TRIBAL FUNDS

(a) Relending.....	
(b) Invested.....	
(c) Total.....	

3. RETAINED EARNINGS (DEFICIT)

(a) Relending.....	
(b) Enterprises.....	
(c) Total.....	

4. NET TRIBAL FUNDS (2(c) plus 3(c)).....	
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5. SHAREHOLDER'S EQUITY - COOPERATIVE ASSOCIATION.....	
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UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing
SUMMARY OF INDIVIDUAL LOANS

Area	Agency
Name of Organization	
Period Covered: July 1, 19__ Through June 30, 19__	

DESCRIPTION (1)	No. of Loans (2)	PRINCIPAL			INTEREST			
		Advanced (3)	Repaid (4)	Unpaid Bal. (5)	Delinquent (6)	Paid (7)	Unpaid Bal. (8)	Delinquent (9)
A. CURRENT AGREEMENTS								
Educational								
All Other								
Total								
B. AGREEMENTS PAID IN FULL THROUGH June 30, 19__ (Prior Year)								
Educational				XXXX	XXXX	XXXX	XXXX	XXXX
All Other				XXXX	XXXX	XXXX	XXXX	XXXX
Total				XXXX	XXXX	XXXX	XXXX	XXXX
C. AGREEMENTS ANY PART CHARGED OFF THROUGH June 30, 19__ (Prior Year)								
Educational								
All Other								
Total								
D. Grand Total All Loans								
E. Less: Principal and Interest Charged Off								
F. Net Total of Delinquent Loans								
G. RECAPITULATION								
Total Advanced, Column (3)								
Less: Total Repaid, Column (4)								
Principal Charged Off, Column (6)								
Loans Receivable								

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing
SUMMARY OF LOANS TO ENTERPRISES & COOPERATIVES

Area	Agency
Name of Organization	
Period Covered: July 1, 19__ Through June 30, 19__	

DESCRIPTION (1)	No. of Loans (2)	PRINCIPAL				INTEREST		
		Advanced (3)	Repaid (4)	Unpaid Bal. (5)	Delinquent (6)	Paid (7)	Unpaid Bal. (8)	Delinquent (9)
A. CURRENT AGREEMENTS								
Enterprises-----								
Cooperatives-----								
Total-----								
B. AGREEMENTS PAID IN FULL THROUGH June 30, 19__ (Prior Year)								
Enterprises-----				XXXX	XXXX		XXXX	XXXX
Cooperatives-----				XXXX	XXXX		XXXX	XXXX
Total-----				XXXX	XXXX		XXXX	XXXX
C. AGREEMENTS ANY PART CHARGED OFF THROUGH June 30, 19__ (Prior Year)								
Enterprises-----								
Cooperatives-----								
Total-----								
D. Total Enterprises-----								
Total Cooperatives-----								
Grand Total All Loans-----								
E. Less: Principal and Interest Charged Off-----								
F. Net Total of Delinquent Loans-----								
G. RECAPITULATION								
Total Advanced, Column (3)-----								
Less: Total Repaid, Column (4)-----								
Principal Charged Off, Column (6)-----								
Loans Receivable-----								

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing

SUMMARY OF LOAN PURPOSES

Area	Agency	Period Covered: From July 1, 19__ Through June 30, 19__
------	--------	--

Name of Organization

A. TOTAL NUMBER OF LOANS.....

B. PURPOSES	<u>Number</u>	<u>Amount Advanced</u>
1. Agriculture		
(a) Farming.....	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
(b) Livestock.....	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
2. Business Enterprises.....	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
3. Consumers Credit.....	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
4. Education.....	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
5. Fisheries.....	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
6. Housing		
(a) New Construction and Purchase.....	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
(b) Repairs and Modernization.....	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
(c) Mobile Home and Trailer Purchases.....	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
7. Land.....	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
8. Refinancing.....	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
TOTAL.....	XXXX	<input style="width: 150px; height: 20px;" type="text"/>

SEE REVERSE FOR EXPLANATION OF PURPOSES

EXPLANATION OF PURPOSES:

1. AGRICULTURE. Enter the number of loans and the amount advanced for agriculture purposes during the fiscal year in either subpurpose (a) or (b). Do not break down advances between the two subpurposes, show entire advance under principal loan purpose regardless if loan includes funding for other purposes, except for housing, land and refinancing (see explanations 6, 7, and 8).
2. BUSINESS ENTERPRISE. Enter the number of loans and the amount advanced during the fiscal year for all types of business enterprises, except for agriculture purposes and fisheries.
3. CONSUMERS CREDIT. Enter the number of loans and the amount advanced during the fiscal year for personal, family and household purposes.
4. EDUCATION. Enter the number of loans and the amount advanced during the fiscal year for educational purposes.
5. FISHERIES. Enter the number of loans and the amount advanced during the fiscal year involving fishing operations, i.e., boats, fishing gear, operating expense, etc.
6. HOUSING. Enter the number of loans and the amount advanced during the fiscal year in either subpurpose (a), (b), or (c). Include funding for related costs, i.e., insurance premiums, fee, etc. Show cost of land, if known, under land (see explanation 7).
7. LAND. Enter the number of loans and amounts advanced during fiscal years for acquisition of land when sale price is known regardless of the principal purpose of the loan. Disregard this purpose when land cost is not known and report with total amount advanced under principal purpose.
8. REFINANCING. Enter the number of loans and any amount advanced during the fiscal year for the refinancing of existing loans.

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing

CREDIT AND FINANCING OUTPUT MEASUREMENTS

Area	Agency	Period Covered:	
Name of Organization		July 1, 19__ Through June 30, 19__	
<u>OUTPUT MEASUREMENTS</u>		<u>Number</u>	<u>Amount</u>
(1) BIA Supervised Loans			
(a) New.....		<input type="text"/>	<input type="text"/>
(b) Outstanding.....		<input type="text"/>	<input type="text"/>
(2) New BIA Assisted Commercial Loans.....		<input type="text"/>	<input type="text"/>
(3) New BIA Assisted Other Federal Financing.....		<input type="text"/>	<input type="text"/>
(4) Financial Management Counseling Contacts.....		<input type="text"/>	XXXX

- (1) "BIA Supervised Loans". Enter figures for loans made from the revolving funds, loans to individuals by Indian organizations under credit programs including loans to enterprises and cooperatives. Numbers and amounts must agree with figures shown on Forms 5-4731, 5-4732, and 5-4733. Round amounts to nearest dollar, dropping cents.
- (2) "New BIA Assisted Commercial Loans". Enter number and amount of new loans made with BIA staff or tribal involvement from commercial lenders or financing by business establishments. Report amount in nearest \$100.
- (3) "New BIA Assisted Other Federal Financing". Enter number and amount of new loans and grants with BIA staff or tribal involvement, from Federal agencies other than BIA.
- (4) "Financial Management Counseling Contacts". Enter the number of counseling contacts with individual Indians and Indian organizations.

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing

ANNUAL REPORT RECONCILIATION

Area	Agency	Period Covered:
		From July 1, 19____ Through June 30, 19____
Name of Organization		

1. Cash balance beginning year.....\$ _____
2. Add: Receipts during year:
 - A. Advances:
 - (1) Reveolving Funds (U.S.).....\$ _____
 - (2) Tribal Funds..... _____
 - B. Principal repaid on loans:
 - (1) Individual and Partnerships..... _____
 - (2) Enterprises and Cooperatives..... _____
 - C. Interest paid on loans:
 - (1) Individuals and Partnerships..... _____
 - (2) Enterprises and Cooperatives..... _____
 - D. Other receipts and income:
 - (1) Interest..... _____
 - (2) Recovery on loans charged off..... _____
 - (3) Loan fees..... _____
 - (4) Repaid on other receivables..... _____
 - (5) _____
 - (6) _____
3. Total Receipts..... _____
4. Total Cash Available..... _____
5. Less: Outlay during year:
 - A. Repaid to Revolving Fund (U.S.):
 - (1) Principal..... _____
 - (2) Interest..... _____
 - B. Loans made:
 - (1) Individuals and Partnerships..... _____
 - (2) Enterprises and Cooperatives..... _____
 - C. Withdrawal of Tribal Funds..... _____
 - D. Other outlay and expenses:
 - (1) Credit Committee expenses..... _____
 - (2) Other expenses (supplies, etc.)..... _____
 - (3) Purchase of equipment..... _____
 - (4) Other receivables..... _____
 - (5) _____
 - (6) _____
6. Total outlay..... _____
7. Cash balance end of year..... _____

EXPLANATION OF ENTRIES:

1. Item 1. Enter the cash balance including any amount invested in time certificates, etc., from the balance sheet at the close of the prior year.
2. Item 2A (1). Enter the amount advanced from the revolving fund during the year, the difference between the prior year and current year reports from Part 1 (b) of Form 5-4731.
3. Item 2A (2). Enter the amount of Tribal funds advanced during the year, the increases reported in Part 2 (a) and (b) on Form 5-4731.
4. Items 2B (1) and 2C (1). Enter the amount repaid on loans, principal and interest, the difference between prior year and current year reports from columns (4) and (7) and on Form 5-4732.
5. Items 2B (2) and 2C (2). Enter the amount repaid on loans, principal and interest the difference between prior year and current year reports from columns (4) and (7) on Form 5-4733.
6. Items 2D (1) through (6). Enter amounts from income statement and accounting records.
7. Item 3. Enter the total of Item 2A through 2D.
8. Item 4. Enter the amount of Items 1 and 3.
9. Items 5A (1) and (2). Enter the amounts repaid, principal and interest on loans from the revolving fund, the difference between prior year and current year reports from Part 1 (c) and (g) on Form 5-4731.
10. Item 5B (1). Enter the amount advanced on loans, the difference between the prior year and current year reports from column (3) of Form 5-4732.
11. Item 5B (2). Enter the amount advanced on loans, the difference between the prior year and current year reports from column (3) of Form 5-4733.
12. Item 5C. Enter the amount of any decrease in Tribal funds reported in Parts 2 (a) and (b) of Form 5-4731.
13. Item 5D (1) through (6). Enter amounts from the income statement and accounting records.
14. Item 6. Enter the total of Items 5A through 5D.
15. Item 7. Enter the difference between Items 4 and 6. This amount will agree with the cash shown on the balance sheet for the close of the current year.

