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## SELF-FUNDING PROPOSAL

<b>BALANCE FORWARD/ GENERAL FUND LOAN FYE 2003</b>	<b>\$357,976</b>
<b>FY 2004 DECEMBER DEPOSITORY ASSESSMENT- AMOUNT TO REPAY LOAN</b>	<b>\$357,976</b>
<b>½ OF FY 2004 SPEND AUTH</b>	<b>1,201,442</b>
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<b>FY 04 MID YEAR ASSESS REPAY GF LOAN</b>	<b>\$1,559,418 (\$357,976)</b>
<b>CASH FLOW AT MID YEAR</b>	<b>(290,662)</b>
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<b>NET FUNDS AVAILABLE</b>	<b>\$910,780</b>
<b>ESTIMATED REVENUES OTHER INDUSTRIES FROM DEC-JUNE 2004</b>	<b>423,479</b>
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	<b>\$1,334,259</b>
<b>BUDGETED EXPENDITURES (DEC-JUNE)</b>	<b>(1,201,442)</b>
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<b>BALANCE FORWARD TO FY 2005</b>	<b>\$132,817</b>
<b>FY 2005 ASSESSMENT</b>	
<b>RESERVE =25% OF LEG APPROVED SPENDING AUTHORITY FOR FY 2005</b>	<b>\$607,382</b>
<b>LESS BALANCE FORWARD FROM 2004</b>	<b>(132,817)</b>
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<b>AMOUNT REQUIRED TO MEET RESERVE ½ OF FY 2005 APPROVED SPENDING AUTH</b>	<b>\$474,565 1,214,764</b>
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<b>FY 2005 DEPOSITORY ASSESSMENT</b>	<b>\$1,689,329</b>

BANK	NAME #1	TOTAL ASSETS	12/31/01	Adj. for +/- assets and/or budget appropriation	TOTAL ADJUSTED FEES	FY 2003 APPR. Less Reversion Pending Exam Credit Union
NAC 658.010	Bank of Commerce	\$109,986,000	(5,918.69)	\$14,929.91	\$1,980,329	
NAC 658.010	Bank of Las Vegas	\$26,680,000	(2,684.80)	\$6,772.40	\$0	
NAC 658.010	Bank of Nevada	\$141,620,000	(6,816.74)	\$17,195.26	\$0	
NAC 658.010	Bankwest of Nevada	\$870,307,000	(24,349.58)	\$61,421.91	\$2,400	
NAC 658.010	Black Mountain Community Bank	\$63,200,000	(4,381.54)	\$11,052.46	\$20,425	
NAC 658.010	Business Bank of Nevada	\$234,522,000	(9,454.13)	\$23,848.07	\$4,888	
NAC 658.010	Community Bank of Nevada	\$394,429,000	(13,993.71)	\$35,299.19	\$350,852	
NAC 658.010	Desert Community Bank	\$55,167,000	(4,107.85)	\$10,382.15	\$600	
NAC 658.010	First Independent Bank of Nevada	\$164,569,000	(7,468.21)	\$18,838.59	\$162,686	
NAC 658.010	First Republic Bank	\$4,861,575,000	(71,170.19)	\$179,527.06	\$9,000	
NAC 658.010	Great Basin Bank of Nevada	\$106,325,000	(5,814.76)	\$14,667.74	\$4,500	
NAC 658.010	Heritage Bank of Nevada	\$112,672,000	(5,994.94)	\$15,122.26	\$222,102	
NAC 658.010	Nevada Bank & Trust Company	\$0	(1,419.45)	\$3,580.55	\$1,268	
NAC 658.010	Nevada First Bank	\$68,495,000	(4,561.93)	\$11,507.47	\$128,010	
NAC 658.010	Nevada Security Bank	\$220,832,000	(9,065.48)	\$22,867.72		
NAC 658.010	Nevada State Bank	\$79,653,000	(4,942.04)	\$12,466.32	\$994,371	
NAC 658.010	Northern Nevada Bank	\$0	(1,419.45)	\$3,580.55	\$985,958	
NAC 658.010	Red Rock Community Bank	\$56,172,000	(4,142.12)	\$10,448.52		
NAC 658.010	Silver State Bank	\$96,891,000	(5,529.28)	\$13,947.64		
NAC 658.010	SouthwestUSA Bank	\$378,390,000	(13,566.77)	\$34,222.23		
NAC 658.010	Sun West Bank	\$49,255,000	(3,891.68)	\$9,816.77		
NAC 658.010	Town & Country Bank	\$177,281,000	(7,829.12)	\$19,748.98		
NAC 658.010	Valley Bank	\$23,326,000	(2,493.10)	\$6,288.84		
NAC 658.010		\$152,377,000	(7,122.12)	\$17,965.58		
	Total BANKS:	\$8,444,923,000	(228,137.72)	\$75,478.17		
NAC 678.150	Boulder Dam Credit Union	\$398,171,000	(14,099.94)	\$35,567.16		
NAC 678.150	Clark County Credit Union	\$340,861,000	(12,472.98)	\$31,463.12		
NAC 678.150	Cumorah Credit Union	\$102,867,000	(5,716.59)	\$14,420.11		
NAC 678.150	EW #401 Credit Union	\$10,908,000	(1,823.28)	\$4,599.24		
NAC 678.150	Greater Nevada Credit Union	\$338,783,000	(12,413.96)	\$31,314.32		
NAC 678.150	Hawthorne Credit Union	\$51,528,000	(3,983.92)	\$10,049.44		
NAC 678.150	IBEW Plus Credit Union	\$104,526,000	(5,763.89)	\$14,538.91		
NAC 678.150	Kolob Credit Union	\$20,045,000	(2,316.12)	\$5,842.43		
NAC 678.150	Sierra Schools Credit Union	\$129,175,000	(6,463.44)	\$16,304.06		
NAC 678.150	Silver State Schools Family CU	\$501,723,000	(17,025.00)	\$42,945.61		
NAC 678.150	Washoe Credit Union	\$52,716,000	(4,024.39)	\$10,151.53		
NAC 678.150	Weststar Credit Union	\$126,850,000	(6,397.44)	\$16,137.56		
	Total CREDIT UNIONS:	\$2,178,153,000	(92,500.77)	\$233,333.49		
NAC 573.020		\$0	0.00	\$0.00		
	Total SAVINGS & LOAN:	\$0	0.00	\$0		
NAC 677.310	Eaglemark Savings Bank	\$14,735,000	(2,029.71)	\$5,119.94		
NAC 677.310	Security State Savings Bank	\$44,663,000	(3,643.96)	\$9,191.98		
NAC 677.310	USAA Savings Bank	\$3,917,904,000	(63,133.26)	\$159,253.86		
NAC 677.310	Western Thrift & Loan	\$0	(1,419.45)	\$3,580.55		
	Total THRIFTS:	\$3,977,302,000	(70,226.40)	\$177,146.34		
	Total ALL DEPOSITORY LIC.:	\$14,600,378,000	(390,864.89)	\$985,958.00		

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BANK	NAME #1	TOTAL ASSETS	12/31/01	Adj. for +/- assets and/or budget appropriation	TOTAL ADJUSTED FEES	FY2004 July-Nov
NAC 658.010	Bank of Commerce	\$109,986,000		2,764.95	\$23,613.55	\$357,976
NAC 658.010	Bank of Las Vegas	\$26,880,000		1,254.22	\$10,711.42	\$50,635
NAC 658.010	Bank of Nevada	\$141,620,000		3,184.49	\$27,196.49	\$0
NAC 658.010	Bankwest of Nevada	\$870,307,000		11,375.07	\$97,146.56	\$19,325
NAC 658.010	Black Mountain Community Bank	\$63,200,000		2,046.87	\$17,480.87	\$27,700
NAC 658.010	Business Bank of Nevada	\$234,522,000		4,416.56	\$37,718.76	\$18,560
NAC 658.010	Community Bank of Nevada	\$394,429,000		6,537.26	\$55,830.16	\$250
NAC 658.010	Desert Community Bank	\$55,187,000		1,919.03	\$16,389.07	\$4,663
NAC 658.010	First Independent Bank of Nevada	\$164,568,000		3,488.82	\$29,795.62	\$247,599
NAC 658.010	First Republic Bank	\$4,861,575,000		33,247.63	\$283,944.88	\$200
NAC 658.010	Great Basin Bank of Nevada	\$106,325,000		2,716.40	\$23,198.90	\$3,682
NAC 658.010	Heritage Bank of Nevada	\$112,672,000		2,800.58	\$23,917.78	\$2,500
NAC 658.010	Nevada Bank & Trust Company	\$0		663.10	\$5,663.10	\$118,545
NAC 658.010	Nevada Commerce Bank	\$68,495,000		2,131.13	\$18,200.53	\$745
NAC 658.010	Nevada First Bank	\$220,832,000		4,235.00	\$36,168.20	\$910,780
NAC 658.010	Nevada Security Bank	\$79,653,000		2,308.71	\$19,717.07	\$1,201,442
NAC 658.010	Nevada State Bank	\$0		663.10	\$5,663.10	(\$290,662)
NAC 658.010	Northern Nevada Bank	\$56,172,000		1,935.02	\$16,525.66	
NAC 658.010	Red Rock Community Bank	\$96,891,000		2,583.04	\$22,059.96	
NAC 658.010	Silver State Bank	\$379,390,000		6,337.81	\$54,126.81	\$1,201,442
NAC 658.010	SouthwestUSA Bank	\$48,255,000		1,818.02	\$15,526.47	\$357,976
NAC 658.010	Sun West Bank	\$177,281,000		3,657.42	\$31,236.52	\$1,559,418
NAC 658.010	Town & Country Bank	\$23,328,000		1,164.67	\$9,946.61	
NAC 658.010	Valley Bank	\$152,377,000		3,327.15	\$28,414.85	
<b>Total BANKS:</b>					<b>106,576.04</b>	<b>910,191.93</b>
NAC 678.150	Boulder Dam Credit Union	\$398,171,000		6,586.88	\$56,253.98	
NAC 678.150	Clark County Credit Union	\$340,861,000		5,826.83	\$49,762.93	
NAC 678.150	Cumorah Credit Union	\$102,867,000		2,870.54	\$22,807.24	
NAC 678.150	EW #401 Credit Union	\$10,908,000		851.76	\$7,274.28	
NAC 678.150	Greater Nevada Credit Union	\$338,783,000		5,799.27	\$49,527.57	
NAC 678.150	Hawthorne Credit Union	\$51,528,000		1,861.11	\$15,894.47	
NAC 678.150	IBEW Plus Credit Union	\$104,526,000		2,692.54	\$22,985.14	
NAC 678.150	Kolob Credit Union	\$20,045,000		1,081.99	\$9,240.54	
NAC 678.150	Sierra Schools Credit Union	\$129,175,000		3,019.44	\$25,786.94	
NAC 678.150	Silver State Schools Family CU	\$501,723,000		7,953.34	\$67,923.95	
NAC 678.150	Washoe Credit Union	\$52,716,000		1,880.02	\$16,055.94	
NAC 678.150	Weststar Credit Union	\$126,850,000		2,988.61	\$25,523.61	
<b>Total CREDIT UNIONS:</b>					<b>43,212.34</b>	<b>\$369,046.60</b>
NAC 573.020				0.00	\$0.00	
<b>Total SAVINGS &amp; LOAN:</b>					<b>0.00</b>	<b>\$0</b>
NAC 677.310	Eaglemark Savings Bank	\$14,735,000		948.19	\$8,097.84	
NAC 677.310	Security State Savings Bank	\$44,663,000		1,702.31	\$14,538.28	
NAC 677.310	USAA Savings Bank	\$3,917,904,000		29,493.12	\$251,880.24	
NAC 677.310	Western Thrift & Loan	\$0		663.10	\$5,663.10	
<b>Total THRIFTS:</b>					<b>32,806.73</b>	<b>\$280,179</b>
<b>Total ALL DEPOSITORY LIC.:</b>					<b>182,595.11</b>	<b>\$1,559,418.00</b>

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Balance forward \$1,201,442  
 Loan Agent renew \$71,625  
 Pending Exam \$0  
 Credit Union \$2,400  
 Banks \$1,400  
 CC/Deferred dep \$15,850  
 Trust \$6,000  
 Collection \$6,280  
 Developmnet \$0  
 Savings & Loan \$450  
 Escrow \$104,453  
 Mortgage \$0  
 Debt Adjustor \$109,004  
 Installment \$200  
 Money Order \$2,000  
 Thrift Lic. \$103,294  
 Exam Fees \$523  
 Books & Pamphlets \$523

REVENUES \$1,624,921  
 1/2 FY04 SPNDG AUT \$1,201,442  
 BALANCE \$423,479

1/2 FY04 SPNDG AUT \$1,201,442  
 DEFICIT CASH MID Y (\$290,562)  
 FUNDS AVAILABLE \$910,780  
 REVENUES \$423,479  
 BUDGETED EXPENSES \$1,334,259  
 BAL FORWARD FY05 (\$1,201,442)

BANK	NAME #1	TOTAL ASSETS	12/31/01	Adj. for +/- assets and/or budget appropriation	TOTAL ADJUSTED FEES
NAC 658.010	Bank of Commerce	\$109,986,000	(7,057.07)	\$13,791.53	
NAC 658.010	Bank of Las Vegas	\$26,880,000	(3,201.18)	\$6,256.02	
NAC 658.010	Bank of Nevada	\$141,620,000	(8,127.86)	\$15,884.14	
NAC 658.010	Bankwest of Nevada	\$970,307,000	(29,032.92)	\$56,738.57	
NAC 658.010	Black Mountain Community Bank	\$63,200,000	(5,224.28)	\$10,209.72	
NAC 658.010	Business Bank of Nevada	\$234,522,000	(11,272.51)	\$22,029.69	
NAC 658.010	Community Bank of Nevada	\$394,429,000	(16,685.23)	\$32,607.67	
NAC 658.010	Desert Community Bank	\$55,167,000	(4,897.99)	\$9,572.05	
NAC 658.010	First Independent Bank of Nevada	\$164,568,000	(8,904.63)	\$17,402.17	
NAC 658.010	First Republic Bank	\$4,861,575,000	(84,858.90)	\$165,838.35	
NAC 658.010	Great Basin Bank of Nevada	\$106,325,000	(6,933.15)	\$13,548.35	
NAC 658.010	Heritage Bank of Nevada	\$112,672,000	(7,147.99)	\$13,969.21	
NAC 658.010	Nevada Bank & Trust Company	\$0	(1,692.46)	\$3,307.54	
NAC 658.010	Nevada Commerce Bank	\$68,495,000	(5,439.36)	\$10,630.04	
NAC 658.010	Nevada First Bank	\$220,832,000	(10,809.12)	\$21,124.08	
NAC 658.010	Nevada Security Bank	\$79,653,000	(5,892.58)	\$11,515.78	
NAC 658.010	Nevada State Bank	\$0	(1,692.46)	\$3,307.54	
NAC 658.010	Northern Nevada Bank	\$66,172,000	(4,938.81)	\$9,651.83	
NAC 658.010	Red Rock Community Bank	\$96,891,000	(6,592.77)	\$12,884.15	
NAC 658.010	Silver State Bank	\$379,390,000	(16,176.17)	\$31,612.83	
NAC 658.010	SouthwestUSA Bank	\$49,255,000	(4,640.19)	\$9,069.26	
NAC 658.010	Sun West Bank	\$177,281,000	(9,334.95)	\$18,243.15	
NAC 658.010	Town & Country Bank	\$23,326,000	(2,972.61)	\$5,809.33	
NAC 658.010	Valley Bank	\$152,377,000	(8,491.97)	\$16,595.73	
	Total BANKS:	\$8,444,923,000	(272,017.17)	\$31,598.72	
NAC 678.150	Boulder Dam Credit Union	\$398,171,000	(16,811.89)	\$32,855.21	
NAC 678.150	Clark County Credit Union	\$340,861,000	(14,872.00)	\$29,064.10	
NAC 678.150	Cumorah Credit Union	\$102,867,000	(6,816.10)	\$13,320.60	
NAC 678.150	EW #401 Credit Union	\$10,908,000	(2,173.97)	\$4,248.55	
NAC 678.150	Greater Nevada Credit Union	\$336,783,000	(14,801.66)	\$28,928.64	
NAC 678.150	Hawthorne Credit Union	\$51,528,000	(4,750.17)	\$9,283.19	
NAC 678.150	IBEW Plus Credit Union	\$104,526,000	(6,872.26)	\$13,430.34	
NAC 678.150	Kolob Credit Union	\$20,045,000	(2,761.60)	\$5,396.95	
NAC 678.150	Sierra Schools Credit Union	\$129,175,000	(7,706.61)	\$15,060.89	
NAC 678.150	Silver State Schools Family CU	\$501,723,000	(20,299.54)	\$39,671.07	
NAC 678.150	Washoe Credit Union	\$52,716,000	(4,798.43)	\$9,377.49	
NAC 678.150	Weststar Credit Union	\$126,850,000	(7,627.91)	\$14,907.09	
	Total CREDIT UNIONS:	\$2,178,153,000	(110,292.14)	\$215,542.12	
NAC 573.020		\$0	0.00	\$0.00	
	Total SAVINGS & LOAN:	\$0	0.00	\$0	
NAC 677.310	Eaglemark Savings Bank	\$14,735,000	(2,420.10)	\$4,729.55	
NAC 677.310	Security State Savings Bank	\$44,663,000	(4,344.87)	\$8,491.10	
NAC 677.310	USAA Savings Bank	\$3,917,904,000	(75,276.16)	\$147,110.96	
NAC 677.310	Western Thrift & Loan	\$0	(1,692.46)	\$3,307.54	
	Total THRIFTS:	\$3,977,302,000	(83,733.56)	\$163,639	
	Total ALL DEPOSITORY LIC.:	\$14,600,378,000	(466,042.89)	\$910,780.00	

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BANK	NAME #1	TOTAL ASSETS	Adj. for +/- assets and/or budget appropriation	TOTAL ADJUSTED FEES	1/4 FY05 SPNDG AUT
NAC 658.010	Bank of Commerce	\$109,986,000	4,732.14	\$25,580.74	Loan Agent renew
NAC 658.010	Bank of Las Vegas	\$26,880,000	2,146.56	\$11,603.76	Pending Exam
NAC 658.010	Bank of Nevada	\$141,620,000	5,450.15	\$29,462.15	Credit Union
NAC 658.010	Bankwest of Nevada	\$870,307,000	19,468.09	\$105,239.58	Banks
NAC 658.010	Black Mountain Community Bank	\$63,200,000	3,503.15	\$18,937.15	CC/Deferred dep
NAC 658.010	Business Bank of Nevada	\$234,522,000	7,558.81	\$40,861.01	Trust
NAC 658.010	Community Bank of Nevada	\$394,429,000	11,188.32	\$60,481.22	Collection
NAC 658.010	Desert Community Bank	\$55,167,000	3,284.36	\$17,754.40	Development
NAC 658.010	First Independent Bank of Nev	\$164,568,000	5,971.02	\$32,277.82	Savings & Loan
NAC 658.010	First Republic Bank	\$4,861,575,000	56,902.32	\$307,599.57	Escrow
NAC 658.010	Great Basin Bank of Nevada	\$106,325,000	4,649.04	\$25,131.54	Mortgage
NAC 658.010	Heritage Bank of Nevada	\$112,672,000	4,793.10	\$30,759.57	Debt Adjustor
NAC 658.010	Nevada Bank & Trust Company	\$0	1,134.88	\$6,134.88	Money Order
NAC 658.010	Nevada Commerce Bank	\$68,495,000	3,647.37	\$19,716.77	Thrift Lic.
NAC 658.010	Nevada First Bank	\$220,832,000	7,248.08	\$39,181.28	Exam Fees
NAC 658.010	Nevada Security Bank	\$79,653,000	3,951.28	\$21,359.64	Books & Pamphlets
NAC 658.010	Nevada State Bank	\$0	1,134.88	\$6,134.88	REVENUES
NAC 658.010	Northern Nevada Bank	\$56,172,000	3,311.73	\$17,902.37	1/4 FY05 SPNDG AUT
NAC 658.010	Red Rock Community Bank	\$96,891,000	4,420.80	\$23,897.72	BAL FORWARD FY04
NAC 658.010	Silver State Bank	\$379,390,000	10,846.97	\$58,635.97	AMT OF RESERVE NEE
NAC 658.010	SouthwestUSA Bank	\$49,255,000	3,111.49	\$16,819.94	1/2 FY05 SPNDG AUT
NAC 658.010	Sun West Bank	\$177,281,000	6,259.57	\$33,837.67	FY05 ASSESSMENT
NAC 658.010	Town & Country Bank	\$23,326,000	1,993.29	\$10,775.23	
NAC 658.010	Valley Bank	\$152,377,000	5,694.31	\$30,782.01	
Total BANKS:		\$8,444,923,000	182,401.73	986,017.62	
NAC 678.150	Boulder Dam Credit Union	\$398,171,000	11,273.25	\$60,940.35	
NAC 678.150	Clark County Credit Union	\$340,861,000	9,972.45	\$53,908.55	
NAC 678.150	Cumorah Credit Union	\$102,867,000	4,570.55	\$24,707.25	
NAC 678.150	EW #401 Credit Union	\$10,908,000	1,457.76	\$7,880.28	
NAC 678.150	Greater Nevada Credit Union	\$338,783,000	9,925.29	\$53,653.59	
NAC 678.150	Hawthorne Credit Union	\$51,528,000	3,185.24	\$17,218.60	
NAC 678.150	IBEW Plus Credit Union	\$104,526,000	4,608.21	\$24,910.81	
NAC 678.150	Kolob Credit Union	\$20,045,000	1,851.80	\$10,010.35	
NAC 678.150	Sierra Schools Credit Union	\$129,175,000	5,167.68	\$27,935.18	
NAC 678.150	Silver State Schools Family C	\$501,723,000	13,611.90	\$73,582.51	
NAC 678.150	Washoe Credit Union	\$52,716,000	3,217.60	\$17,393.52	
NAC 678.150	Weststar Credit Union	\$126,850,000	5,114.91	\$27,649.91	
Total CREDIT UNIONS:		\$2,178,153,000	73,956.64	\$399,790.90	
NAC 573.020			0.00	\$0.00	
Total SAVINGS & LOAN:		\$0	0.00	\$0	
NAC 677.310	Eaglemark Savings Bank	\$14,735,000	1,622.80	\$8,772.45	
NAC 677.310	Security State Savings Bank	\$44,663,000	2,913.46	\$15,749.43	
NAC 677.310	USAA Savings Bank	\$3,917,904,000	50,476.60	\$272,863.72	
NAC 677.310	Western Thrift & Loan	\$0	1,134.88	\$6,134.88	
Total THRIFTS:		\$3,977,302,000	56,147.74	\$303,520	
Total ALL DEPOSITORY LIC.:		\$14,600,378,000	312,506.11	\$1,689,329.00	