

Call Report/Profile Content Modernization

In response to the NCUA seeking stakeholder input regarding the Call Report and Credit Union Profile, we have highlighted several points for review and consideration.

- Create the ability to save the online Credit Union Profile before certifying. Currently, the online profile does not allow the option to just save the information and certify at a later time.
- Change the reporting frequency for the Regulatory section of the Credit Union Profile, Parts 748.0 and 701.4, from quarterly to annually.
- Add a field for Commercial Real Estate loans (CRE) in the Loans & Leases section of the Call Report (p.2). This would encompass both participation loans and organic CREs. These loans are currently lumped into the total 1ST Mortgage Real Estate Loans line. Adding this field will establish a peer benchmarking for CRE loans.
- Remove the Foreclosed and Repossessed Assets on page 2 from the balance sheet section of the Call Report. This data should be reported in a separate section as additional information. This would simplify the reconciliation process of the balance sheet section.
- Change the reporting for the NCUA Insured Savings Computation from quarterly to semi-annually. This section is labor intensive for our Credit Union to complete. Based on our Credit Union's historical trends, our numbers do not significantly change from quarter to quarter.
- Eliminate the unfunded commitment section from the Loans & Participation Loans Purchased and Sold in Full (p.14), as these unfunded commitments are already being reported in the Off-Balance Sheet Commitments and Other Items page.
- Allow the option of downloading the Call Report in an Excel and/or CSV format. This would streamline the errors correction function portion of the reporting process.
- Allow multiple users to enter and save information on the website at the same time. Currently, access to enter the Call Report data online is limited to one person.

We understand that having a standard Call Report for all credit unions with different business models is difficult. However, at times, the instructions provided can be vague when reporting unique products and services. Has the NCUA considered customizing the Call Reports based on different business models and strategies? For Credit Unions with strong net worth ratios, would you consider reducing the reporting frequency to a semi-annual basis? We appreciate the opportunity to provide input to streamline the call reporting process.

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