NCUA

National Credit Union Administration

NCUA Annual Supervisory Stress Test Supplemental Data Request

December 2022

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Overview

In 2014, the NCUA Board approved Part 702, Subpart E - Capital Planning and Stress Testing, for credit unions with assets of $10 billion or more (covered credit unions). The Rule was subsequently amended in 2018 to assign credit unions by "tier" according to asset size. Under those revisions, only Tier II and III credit unions ($15 billion or more in assets) are required to conduct self-run stress tests. In addition to the credit union self-run stress tests, NCUA conducts internal supervisory stress tests of Tier II and III credit unions in accordance with Rule requirements. Accordingly, NCUA collects the necessary data to run its SST program through its ongoing quarterly data collection program and an annual supplemental data request.

To begin the stress testing process for 2023, NCUA requests supplemental data, documentation, and reporting like prior years. This document summarizes data requested in addition to the standard quarterly data submissions. **The requested data is due Friday, February 24, 2023.**

A summary of the requested information is listed in Table 1. Additional details are provided in the sections that follow. If you have questions about the data requests or templates, please reach out to the NCUA Data team (ONESData@ncua.gov).

Table 1: Summary of Requested Supplemental Data Items

#	ITEM	DATA FILE TO SUBMIT	CATEGORY	HISTORICAL PERIOD
1	1.1	Investment Portfolio Holdings	Assets	12/31/2022 Snapshot
	1.2	FHLB Stock	Assets	12/31/2022 Snapshot
	1.3	Cash on Deposit	Assets	12/31/2022 Snapshot
2	2.1	Instrument-Level Term Funding	Liabilities	12/31/2022 Snapshot
	2.2	Instrument-Level Term Funding (FHLB Advances)	Liabilities	12/31/2022 Snapshot
3	3.1	Share Term Certificate (STC) Product Prices	Liabilities	Data through 12/31/2022
	3.2	Non-Maturity Deposit (NMD) Product Prices	Liabilities	Data through 12/31/2022
	3.3	Non-Maturity Deposit (NMD) Product Balances	Liabilities	Data through 12/31/2022
4	4.1	Internal Balance Sheet	Both	12/31/2022 Snapshot
	4.2	Portfolio-Level Asset Yield	Assets	12/31/2022 Snapshot
5	5.1	Portfolio-Level Risk Reporting	Assets	Data through 12/31/2022
	5.2	Credit Card Transactor/Revolver Percentages	Assets	Data through 12/31/2022

6	6.1	CECL "Day One" Transition Adjustment	Assets	Provide over SST horizon

1. Investment Portfolio and Deposit Assets

For each of the three items below, submit data as of December 31, 2022.

1.1 Provide security-level investment data, including:
- Security characteristics (e.g., Identifiers/CUSIPS, Face Amounts, Book, and Market Values/Prices).
- Additional payment terms and conditions data and collateral detail for non-public investment securities, if applicable.
- Accounting classification (HTM or AFS) and internal bond ratings for corporate and municipal bonds.

1.2 As applicable, please also provide Federal Home Loan Bank (FHLB) stock data.

1.3 Please also provide cash on deposit data fields in a separate tab or separate file.

2. Instrument-Level Term Funding

Provide Term Funding data consistent with December 31, 2022, General Ledger Balances.

2.1 This data will be used to model term funding according to contractual terms and is applicable to Share Term Certificates (STCs) and any external funding (e.g., FHLB Advances).

2.2 Provide FHLB Advance data fields in a separate tab or separate file.

3. Summary Product-Level Deposit Data

Information to be provided at summary / product / category level as appropriate for each Credit Union.

For credit unions that have submitted data in past years, submit summary deposit for the most recent 12 months (December 31, 2021, to December 31, 2022). For credit unions submitting data for the first time, please provide historical data through December 31, 2022.

3.1 Current and historical offering rates by product category (i.e., Drafts and Shares for non-maturity deposits (NMDs) and 6M, 12M, 18M, etc. certificates for STCs).

3.3 Current and historical product category balance information (provide for NMDs only).

4. Internal Balance Sheet and Financial Data

4.1 Provide internal December 31, 2022, Balance Sheet with asset and liability categorizations consistent with management reporting that are more granular than submitted Call Report data.

4.2 In addition, provide portfolio-level weighted average interest rate or asset yield for each major asset class category (i.e., mortgage, home equity, auto, and credit cards).

5. Summary Portfolio-Level Loan Performance Data

5.1 Historical through-the-cycle performance data is being requested at the portfolio / product / segmentation level based on existing credit union risk reporting. The requested information may include reports or files tracking the following information through time, along with any other historical performance information believed to be relevant by each credit union.

Submit historical data on the following credit metrics:

- Prepayment rates
- Delinquency rates
- Charge-off rates
- Default rates
- Loss severity rates

Tier III credit unions that have submitted their data in the past should submit 12 months of performance data through December 31, 2022. Tier II credit unions completing their first SST data submission will provide 36-months of historical data from January 1, 2017, through December 31, 2019.

5.2 Submit the percentage of the credit card portfolio balance associated with revolvers (i.e., % of portfolio bearing interest, as opposed to transactor balances for which no interest is incurred by the borrower as he/she pays off their balance each period).

The analysis should be based upon the period from December 31, 2021 through December 31, 2022. Alternatively, if only an average % as of year-end 2022 is available, that single data point is sufficient.

6. CECL "Day One" Transition Adjustment

6.1 Provide the amount of the CECL "Day One Transition Amount" recorded upon adopting CECL accounting along with an amortization schedule, as allowed for under §702.703 of the Rules and Regulation, of that amount over the SST forecast horizon.