

## NCUA Request for Call Report Improvement Ideas 2016

### Financial Reporting Team:

1. What specific areas of the Call Report and Credit Union Profile do users find challenging

The data-entry aspect can sometimes be challenging especially where the fonts are small. If the data-entry lines can be coded or distinguished with a different color, I believe many users would find that beneficial. (Larry)

The rates used on pages 2 and 3 – if weighted average rates were used as opposed to the most common rate, it would be a lot quicker and less prone to error to calculate. (Larry)

Page 2 & 3 Rates – or to use the lowest published rate in the website or the weighted average rate (Taz)

The uninsured share calculation can be problematic to calculate especially when there are many beneficiaries on an account. (Larry)

Page 15. The task to identify what loans meet the threshold reported as NMBLB. If the whole business loan portfolio is reported rather than a portion- those that meet the threshold. This would make the process simpler. (Taz)

2. What sections or items could be made optional for small or non-complex credit unions without compromising the agency's ability to assess risk in these institutions

This is not a section that can be made optional, per se. However, it appears that pages 4 and 11 can possibly be combined into one page as opposed to two. (Larry)

3. What items could be added to the reports to enhance the agency's analysis of the system's performance trends

4. What areas of regulatory reporting align with a credit union's internal accounting and what areas do not

5. How the Call Report and Credit Union Profile could be reorganized to reduce credit unions' reporting burden

6. What additional suggestions or ideas do credit unions have for collecting financial and non-financial information

Also along the lines of data-entry, if there was a way to import data as opposed to data-entry in a simple CSV format as opposed to XML format, that would be a big improvement and time-saver from our standpoint. (Larry)

When we click on a page and it is loaded for data-entry purposes, many times it appears that the page is not loading quick enough and it causes some figures to get transposed or even totally juxtaposed. (Larry)

Regarding to Page 3 – Sweep Program - Is there really a need have this data? We have to pay an outside vendor to run a software program to determine this valuation. The software and data needs to be maintained and updated. Isn't there other macro-economic data the NCUA can apply across all credit unions as an average based on typical American household spending and saving habits? Granted, there is probably some variation based on location, or zip codes, etc. but it probably very consistent and would result in cost savings if the need for this data was eliminated. (Larry)

Page 7 & 8- to maybe eliminate page 8 and consolidate in one page (7), where expanding the main items #4 New Vehicle & Used Vehicle to have direct & indirect. Have business loans as a separate line item with subsets of Real estate, non-real estate and TDR. Expand #9 all other loans to TDR, unsecured, and collateralized. (Taz)

Page 7 – Due to June and Sept having 30 days- and due dates of 1<sup>st</sup> Mortgage RE loans being on the 1<sup>st</sup> of the month, the count and amount for Delinquency 30-59 is always 0 & \$0.00. Warnings show up for these two months. Eliminate the warning if Majority of credit unions 1<sup>st</sup> mortgage loans are due on the 1<sup>st</sup> of the month. (Taz)

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