FPR On-screen Help – Internet

FPR Request Screen

This is the Financial Performance Report (FPR) request screen. Select which type of FPR you would like by clicking on the circle to the left of your choice, then click OK. The appropriate screen to customize your report will open.

There are three FPR options available to you.

Option 1: I want an FPR emailed to me for one credit union.

Option 2: I want an FPR emailed to me that aggregates data from multiple credit unions based on credit union information.

Option 3: I want to view a 2-page FPR summary for one credit union online.

General Information:
The system will email you the report as an Excel file attachment within 24 hours of your request (normally this takes less than 1 hour).

Once you receive an FPR via email, you may either save the FPR or view the FPR Excel file from your email. To print the entire report, select "entire workbook" on the print request screen. If you want to print individual pages, select the page range on the print request screen.

Peer Averages and Percentile Ranking: Peer averages and percentile ranks for the current cycle are available after the Call Report collection/validation process is complete for the cycle. FPRs for single charters include the peer averages and percentile ranks for the prior period for comparative purposes. Peer ratios are available for the current cycle when all Call Reports are submitted and validated – usually 8-10 weeks after the cycle end date.

Note: The ratios in aggregate reports are consolidated ratios. For example, the Net Worth ratio on aggregate reports totals the Net Worth dollars for all credit unions in the selected group, then divides by the total Assets for the selected group. Peer average ratios and percentile ranks are not available for aggregate FPRs.

Option 1: "I want an FPR emailed to me for one credit union"

Use this option if you want an FPR for a single charter. You select the cycle date, interval, and data pages to receive via email. The report reflects the most recently collected Call Report data – either submitted or validated.

Recipient's Email:
Enter the email address where you want the FPR sent in the box marked "Recipients Email." If the email address is invalid in any way, for example, omitting the @ symbol, you will not receive a report.

Report Cycle:
Select the report cycle by clicking on the drop-down arrow and highlighting the cycle date.

Interval:
Select the report cycle date **before** selecting the interval since the interval options vary based on the report cycle selected. Select quarterly, annual, or semiannual (for June cycles only) - using the appropriate drop down box.

Charter Number:
Enter the charter number in the "Charter Number" box or use the link "Click here to find Credit Union."

Pages to Include in the Report:
If you want the entire report with all available pages, leave the "All Pages" box selected. To request specific pages, uncheck the "All Pages" box and select only the pages you want to receive.

Submit:
Review your selections and click the "Submit" button to send your request. If your request is successful, a screen will appear that reads "FPR Request Submitted." Click the back arrow on the browser to return to the previous screen.

FPR Request Submitted:
Once you receive the requested FPR you may either save the FPR or view the FPR Excel file from your email. If you want to print the entire report, select "entire workbook" on the print request screen. If you want to print individual pages, select the page range on the print request screen.

Peer averages and percentile ranks for the current cycle are available after the Call Report submission/validation process is complete for the cycle. FPRs for single charters include the peer averages and percentile ranks for the prior period.

> **Option 2:** "I want an FPR emailed to me that aggregates data from multiple credit unions based on credit union information"

Use this option if you want an FPR that aggregates multiple credit unions based on your selection criteria (e.g. region, state, peer group, etc.). The resulting FPR represents the consolidated financial statements and ratios for the group of credit unions selected.

This option is available for current cycle reports during the Call Report collection process; however, the data is incomplete and preliminary until all credit unions submit their Call Reports. The report aggregates data from all validated Call Reports and will include the most recent data after initial validation (either latest validated or submitted).

Note: The ratios in aggregate reports are consolidated ratios. For example, the Net Worth ratio on aggregate reports totals the Net Worth dollars for all credit unions in the selected group, then divides by the total Assets for the selected group. Peer average ratios and percentile ranks are not available for aggregate FPRs.

Recipient's Email:
Enter the email address where you want the FPR sent in the box marked "Recipients Email." If the email address is invalid in any way, for example, omitting the @ symbol, you will not receive a report.

Report Cycle:
Select the report cycle by clicking on the drop-down arrow and highlighting the cycle date.

Interval:
Select the report cycle date **before** selecting the interval since the interval options vary based upon the report cycle selected. Select quarterly, annual, or semiannual (for June cycles only) - using the appropriate drop down boxes.

Basic Selection Criteria:
Use the drop down menus to select the criteria for the group of credit unions to include in your aggregate FPR. To include all credit unions in your report, leave the Region, State, TOM (Type of Membership) Code, and Peer Group blank. For example, if you leave the Region field blank, your aggregate FPR will include all regions.

Credit Union Types to Include in the Report:
Check FCUs, FISCUs, and/or NFICUs to determine which types of credit unions to include in your report. If you don't check any box, the report will include all credit unions (FCUs, FISCUs, and NFICUs) in your report.

Low Income Only:
If you want the report to include only Low-Income Designated credit unions (LICUs), select "Yes" under Low- Income Only. The default ("No") includes all credit unions, regardless of the designation status.

Pages to Include in the Report:
If you want the entire report with all available pages, leave the "All Pages" box selected. To request specific pages, uncheck the "All Pages" box and select only the pages you want to receive.

Retroactive Population
By default, the credit unions included in an aggregate report include any credit unions that meet the selection(s) as of <u>any</u> cycle date included in the report. The data for each cycle on the FPR is limited to those credit unions meeting the criteria for that cycle date.

The "Retroactive Population" field overrides these defaults and bases the selection on only those credit unions that met the selection criteria as of the selected cycle date. Checking this option allows you to compare the same set of credit unions for each cycle on the FPR. This option levels ratio trends such as growth, earnings, impacted by mergers and credit unions moving between peer groups or asset ranges.

For example, a default aggregate FPR for all credit unions in Peer group 6 may include a different number of credit unions for each cycle in the report, each cycle being limited to those credit unions that met the Peer 6 criteria for that cycle. However, if "Retroactive Population" is checked, each cycle in the FPR includes the same number of credit unions (assuming they were active as of that cycle date) regardless of their asset size in the prior cycles.

Submit:
Click the "Submit" button to submit your request. If your request is successful, a screen will appear that indicates "FPR Request Submitted." You can click the back arrow on the browser to return to the previous screen.

FPR Request Submitted:
Once you receive the requested FPR you may either save the FPR or view the FPR Excel file from your email. If you want to print the entire report, select "entire workbook" on the print request screen. If you want to print individual pages, select the page range on the print request screen.

Peer averages and percentile ranks for the current cycle are available after the Call Report collection/validation process is complete for the cycle. FPRs for single charters include the peer averages and percentile ranks for the prior period. Peer average ratios and percentile ranks are not available for aggregate FPRs.

Option 3 – "I want to view a 2-page FPR summary for one credit union online."

Use this option to view the first two data pages (Financial Summary and Ratio Analysis) of an FPR for a single charter online. The Financial Summary page is a synopsis of the credit union's financial statements for 5 cycles. The Ratio Analysis page shows the standard ratio page for the FPR for 5 cycles.

Report Cycle:
Select the report cycle by clicking on the drop-down arrow and highlighting the cycle date.

Report Interval:
Select Quarterly, Annual, or Semiannual (for June cycles only)

Charter Number:
Enter the charter number in the "Charter Number" box or use the link "Click here to find Credit Union."

Click on **"Financial Summary"** to view a synopsis of the credit union's balance sheet and income statement.

Click on **"Ratio Analysis"** to view the standard set of FPR ratios for the credit union. Peer average ratios for the current Call Report cycle are not available until all data for the cycle has been collected and validated. NCUA will notify users when the peer ratios are available for the current cycle.

Use the browser print command to print the pages of the FPR. The online FPR cannot be downloaded; however, you can copy and paste the data into an Excel spreadsheet by doing the following:
1. Place your cursor anywhere in the data page, right click and chose "Select All" to highlight the entire page.
2. With the data highlighted, right click again and chose "Copy."
3. Open an empty Excel spreadsheet; right click in cell A1 and Paste to copy the data into your spreadsheet.

(REV September 2012)