NCUA
National Credit Union Administration

Financial Performance Report Application – Quick Tips –

Financial Performance Reports (FPRs) are available to the public after the Call Report is validated.

There are three FPR options available:

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 an FPR Summary for one credit union online.

General Information

FPRs will be sent by email or viewed as an FPR Summary online, depending on user input. 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). If you do not have Excel on your computer, you can download a free Excel viewer from the Microsoft web site.

The FPR User Guide is available on NCUA.gov and describes the pages of the FPR and discusses the information provided on FPRs, including Peer Groups, Peer Average Ratios, and Percentile Rankings.

Steps to request an FPR for a single credit union

1) Select the first option from the landing page *I want an FPR emailed to me for one credit union* and click OK.

2) The FPR request screen for a single credit union report will appear. Enter your email address in the box marked *Recipient's Email.*

3) Select the report cycle date from the *Report Cycle* drop down box.

4) Select the interval (quarterly, annual, or semiannual) from the drop down box. FPR users may select from three report intervals:

   Quarterly Selected Report Cycle date plus prior four quarter-end periods.

Annual	Selected Report Cycle date plus prior four year-end periods.
Semi-annual	Selected Report Cycle date plus prior four semi-annual periods (available only for the June cycles).

5) Enter the charter number in the *Charter Number* box or use the link *To Find a Credit Union: Click Here*.

6) If you want specific pages of the FPR, uncheck the *All Pages* box and check the boxes next to the pages you want included in the report. The FPR User Guide lists available pages in the Standard Pages topic of the What is in an FPR section.

7) Click the *Submit* button. If your request is successful, you will receive a message saying **FPR Request Submitted**. Use the back arrow to return to the previous screen to request additional reports.

Steps to request an aggregate FPR

1) Select the second option from the landing page *I want an FPR emailed to me that aggregates data from multiple credit unions based on credit union information* and click OK.

2) The FPR screen for aggregate reports will appear. Enter your email address in the box marked *Recipient's Email*.

3) Select the interval desired (quarterly, annual, or semiannual) from the drop down box. FPR users may select from three report intervals:

Quarterly	Selected Report Cycle date plus prior four quarter-end periods.
Annual	Selected Report Cycle date plus prior four year-end periods.
Semi-annual	Selected Report Cycle date plus prior four semi-annual periods (available only for the June cycles).

4) Select the *Report Cycle* date from the drop down box.

5) Select the criteria for the credit unions you want to aggregate. Leaving the *Region* or *State* selection boxes blank defaults to include all. For example, if you leave the Region field blank, your aggregate FPR will include all regions.

6) Select the credit union types you want to aggregate. You must select the credit union types you want to include in the report.

7) If you want the report to include only low-income designated credit unions, select *Yes*. The default (*No*) includes all credit unions, regardless of Low Income designation.

8) Select the Type of Membership (TOM) Code and Peer Group, as necessary. Leaving the *TOM Code* or *Peer Group* selection boxes blank defaults to include all. For example, if you leave the Peer Group field blank, your aggregate FPR will include all peer groups.

9) Select the pages you want to include in the aggregate FPR. The system defaults to send you all pages of the FPR. If you want specific pages of the FPR, uncheck the *All Pages* box and check the boxes next to the pages you want to include in the report.

10) If you wish to compare a uniform set of credit unions for each cycle on the FPR, check the *Select Retroactive Population* box. The retroactive population option consolidates data for the same credit unions across all cycles resulting in a uniform group of credit unions. This option may be useful when reviewing the consolidated trends of existing credit unions in a specific group such as a state, charter type, or TOM code (community, associational, etc.).

    Retroactive Population Option: The default (or standard aggregate) FPR includes all credit unions that meet your selection criteria in each cycle. The group of credit unions consolidated on the standard aggregate FPR is determined by the selection criteria applied independently for each cycle. Material changes in the population from cycle to cycle will affect growth, income/expense, and charge off ratios. You should consider this impact when analyzing aggregate FPRs.

    For example, if you choose Peer Group 3 (assets between $10 and 50 million) and 1,000 credit unions as of the selected cycle date meet this criteria, the standard aggregate FPR consolidates the data for those 1,000 credit unions for the current cycle; however, there may have been 1,100 in Peer Group 3 in the prior cycle, 1,200 in the next prior cycle, and so on. The number of credit unions in each cycle may vary because credit unions move between peer groups based on:

    - Normal growth or decline in total assets;
    - Growth in assets due to mergers; or
    - Credit unions closed or liquidated.

11) Click the *Submit* button. If your request is successful, your screen message will indicate **FPR Request Submitted**. Use the back arrow to return to the previous screen to request additional reports.

Steps to view an online FPR for a single credit union

1) Select the third option from the landing page *I want to view an FPR Summary for one credit union online* and click OK. The FPR request screen for a single credit union report will appear.

2) Select the report cycle date from the *Report Cycle* drop down box.

3) Select the *Report Interval* from the drop down box. FPR users may select from three report intervals:

Quarterly	Selected Report Cycle date plus prior four quarter-end periods.
Annual	Selected Report Cycle date plus prior four year-end periods.
Semi-annual	Selected Report Cycle date plus prior four semi-annual periods (available only for the June cycles).

4) Enter the charter number in the *Charter Number* box or use the link *To Find a Credit Union: Click Here*.

5) Click the *Financial Summary* button to view the Summary Financial Information page of the credit union's FPR.

6) Click the *Key Ratios* button to view the Key Ratios page of the credit union's FPR.

7) Click the *Historical Ratios* button to view the Historical Ratios page of the credit union's FPR. Peer Average ratios for the current Call Report cycle are available after all data for the cycle has been validated.

8) Use the print command to print the FPR. You may also copy and paste the report into an Excel spreadsheet as follows:

   a) Place your cursor anywhere in the data page, right click and chose "Select All" to highlight the entire page.

   b) With the data highlighted, right click again and chose "Copy."

   c) Open an empty Excel spreadsheet, right click in cell A1, and choose the "Paste" option.