



We Analyze Credit Unions... Very Carefully!

Credit Union Section 703 Compliance Report

SPECS:

Product:	Section 703 Compliance Report
Medium:	Printed, 8½" x 11"
Number of Pages:	1 page per institution
Frequency:	Quarterly – 4 times per year
Publication Dates:	March, June, September, December
Price:	\$95 for the first institution and \$65 for each additional institution per year OR \$30 for the first institution and \$20 for each additional institution for a single quarter

DESCRIPTION:

Many natural person credit unions have uninsured deposits in banks and corporate credit unions yet do not perform an appropriate financial analysis. To limit the risk of loss, the **National Credit Union Administration Section 703** has prescribed standards to limit federal credit unions' uninsured investment exposure.

Federal credit unions are required to secure financial reports on any bank, thrift or corporate credit union in which they have in excess of \$100,000, even if just for a day.

While the NCUA continues "Its policy of not taking exception to credit unions placing 100 percent of their investments in corporate credit unions, it requires all but the smallest credit unions investing more than the insured amount in a corporate to perform an appropriate credit analysis."

REPORT HIGHLIGHTS (Corp. CUs):

- Balance Sheet & Income Statement
- Key Capital & Net Economic Value Ratios
- Composition of Investment Portfolio
- Market & Book Value of Investment Portfolio
- Historical Data
- Profitability
- Highest Expanded Authority Level

REPORT HIGHLIGHTS (Banks):

- Federal Capital Classification
- Indications of Supervisory Concern, if any
- **BAUERFINANCIAL™** Star Rating
- Balance Sheet & Income Statement
- Key Capital Ratios: Leverage, Tier 1 risk-based, and Total risk-based
- Asset Quality Ratios: Nonperforming Assets, Repossessed Assets, Delinquent Loan Ratios, Chargeoffs and Loan Loss Reserve Ratios
- Liquidity Ratios: Loans to deposits, Brokered deposits
- Intangible Asset and Subsidiary Ratios
- Historical data: Change in Assets, Equity
- Profitability
- Return on Assets, Return on Equity

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