



NATIONAL CREDIT UNION ADMINISTRATION

Request for Information Regarding Enhancing and Streamlining Data Collection from Credit Unions

AGENCY: National Credit Union Administration.

ACTION: Notice; request for information.

SUMMARY: The National Credit Union Administration (NCUA) is issuing this request for information (RFI) on opportunities to enhance and streamline NCUA’s data collections. Specifically, this RFI covers data collected through the 5300 Call Report (Call Report), 5310 Corporate Credit Union Call Report (Corporate Call Report), and Form 4501A Profile (Profile). Through this RFI, the NCUA is soliciting feedback on the key challenges faced by federally insured credit unions (FICUs) as they use these reports and related systems, and any suggestions for improvement. NCUA intends to issue additional RFIs in the future to solicit stakeholder input on other NCUA data collections and systems.

DATES: Comments must be received by [INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER].

ADDRESSES: Comments may be submitted in one of the following ways. **(Please send comments by one method only):**

- *Federal eRulemaking Portal:* <https://www.regulations.gov>. The docket number for this request for information is NCUA-2026-0925. Follow the “Submit a comment” instructions. If you are reading this document on [federalregister.gov](https://www.federalregister.gov), you may use the green “SUBMIT A PUBLIC COMMENT” button beneath this document’s title to submit a comment to the [regulations.gov](https://www.regulations.gov) docket.

- *Mail:* Address to Melane Conyers-Ausbrooks, Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314–3428.
- *Hand Delivery/Courier:* Same as mailing address.

Mailed and hand-delivered comments must be received by the close of the comment period.

Public inspection: Please follow the search instructions on <https://www.regulations.gov> to view the public comments. Do not include any personally identifiable information (such as name, address, or other contact information) or confidential business information that you do not want publicly disclosed. All comments are public records; they are publicly displayed exactly as received, and will not be deleted, modified, or redacted. Comments may be submitted anonymously. If you are unable to access public comments on the internet, you may contact the NCUA for alternative access by calling (703) 518–6360 or emailing CallReportMod@ncua.gov.

FOR FURTHER INFORMATION CONTACT: Clayton Curry, Office of Examination and Insurance, at (703) 518-6360.

SUPPLEMENTARY INFORMATION:

In accordance with the Federal Credit Union Act and NCUA’s regulations,¹ NCUA uses the Call Report, Corporate Call Report, and Profile to collect financial and non-financial information from FICUs. The reported data enables the agency to assess risk and monitor regulatory compliance at the institution and industry levels, which is central to achieving the NCUA’s mission and safeguarding the National Credit Union Share Insurance Fund (Share Insurance Fund). The NCUA regularly evolves data-collection reports to reflect current industry practices, align with statutory and regulatory changes, and support examination and supervision procedures. This regular review is intended to ensure the agency captures material FICU risk exposures, removes data for

¹ 12 U.S.C. 1782(a), 1756, 1784(a), 1789(a)(8); 12 CFR 741.4, 741.6.

obsolete areas or areas of low information value, and tailors the reporting burden on supervised institutions to size and complexity.

The NCUA and credit unions are best served by a good balance between the collection of data to support the effective regulation and supervision of FICUs with the associated burden on credit unions.

This balance is best achieved through open dialogue and direct feedback from credit unions and other stakeholders. The NCUA is seeking to hear from interested parties, including, but not limited to, credit unions, leagues, trades, other regulators, industry-related professionals, and academics.

The NCUA will use the information furnished by individuals and organizations to enhance the data collection process and reduce burden where possible without compromising the agency's ability to achieve its mission.

Request for Comment:

The NCUA is providing questions about major aspects of the subject data collections to target issues that have the most impact. These questions are not intended to limit discussion, and respondents may explore any issue relevant to the subject data collections. Information received will not be used for statistical purposes.

Responses containing references to studies, research, or data not widely available to the public should include copies of the referenced materials. A description of the commenter's organization and its interest in NCUA's data collection will help the agency use the input provided but it is optional.

1. What specific areas of the Call Report, Corporate Call Report, and Profile forms do you find challenging to complete? Please describe the nature of those challenges.

2. For credit unions that use manual processes to gather and input into the NCUA's electronic Call Report, Corporate Call Report, and Profile systems, is there software available, from core system vendor(s) or elsewhere, to increase automation and efficiency? If so, what are the hurdles, if any, to utilizing such software?

3. What additional sections/schedules/items on the Call Report, Corporate Call Report, and Profile could be made optional for small or non-complex credit unions?

4. What specific items would you like to see added to the Call Report, Corporate Call Report, and Profile to enhance analysis of local, regional, and national performance trends, improve comparisons of individual credit unions with peer institutions, or increase transparency for members and the public about credit unions?

5. Are there items or data that could be collected through the Call Report, Corporate Call Report, and Profile that would enhance NCUA's offsite analysis to identify risk and monitor regulatory compliance that may reduce burden during examinations?

6. Are there any items on the Call Report, Corporate Call Report, and Profile that could be removed from collection?

7. Can the Call Report, Corporate Call Report, and Profile instructions be improved? If so, what improvements (overall and specific to individual items/schedules) would improve clarity and reduce the reporting burden?

8. Are the burden estimates for the Call Report, Corporate Call Report, and Profile accurate? If not, what changes would you suggest to the burden estimate?

9. Do you have any concerns or suggestions about the Call Report, Corporate Call Report, and Profile systems or forms for collecting financial and non-financial information that are not addressed in the questions above?

10. What specific information collected on the Call Report, Corporate Call Report, and Profile could be collected more efficiently? For example, by obtaining reports or data directly from other sources.

Authority: 12 U.S.C. 1782(a), 1756, 1784(a), 1789(a)(8); 12 CFR 741.1, 741.6.

By the National Credit Union Administration Board, this 21 day of April, 2026.

Melane Conyers-Ausbrooks,
Secretary of the Board.

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