

# Template: Regional Summary of NWRP/RBP Reviews

REGIONAL SUMMARY Net Worth Restoration Plan / Revised Business Plan	
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Charter Number	
Credit Union Name	
Supervisor Name	
Examiner Name	
CAMEL Rating / Effective Date	
Financial Data Date	
Total Assets	
Total Net Worth	
Net Worth Ratio	
Net Worth Category	
Target Date to Achieve 6% Net Worth Ratio	
Target Release Date	

## FOM Description:

### Reason for Request

*Provide background of reasons the credit union's net worth is at a level it needs a NWRP/RBP.*

### Assessment of Management

*Provide an assessment of management and their ability to comply with the submitted plan.*

### Effectiveness of Action Steps

*Do the above actions steps address the areas of concerns leading to low net worth?*

### Complexity of Plan

*Does the complexity of the Plan match the credit union's level of ability?*

### Goals, Assumptions, and Projections

*Are the goals, assumptions and projections realistic and attainable? Are they supportable? Is the length of time projected to build net worth to 6% reasonable? Are projected growth and yields reasonable compared to current performance or has/will management make operational changes to achieve projected growth? If the credit union is complex under PCA, does the plan and projections take into account the RBNW requirement?*

### Financial Performance Compared to Plan

*Discuss current financial performance and how this performance compares to the Plan's projections. Is the plan reasonable? Specifically address gross income, expenses, PLLL, and cost of funds. Address any factors which have changed since the submission of the plan. Address if the credit union has a reporting mechanism in place to monitor actual versus budgeted performance.*

**Regulation Requirements**

*Does the plan meet the requirements of §702.206 (c) and (d) or §702.306 (b) and (c)? In particular, does the plan provide a quarterly timetable of steps the credit union will take to increase its net worth ratio to become "adequately capitalized" or by the end of the term of the plan, and to remain so for four (4) consecutive quarters? Does the plan project the amount of net worth increase and transfer of this amount to the regular reserve account in each quarter of the term of the plan equivalent to not less than 1/10<sup>th</sup> percent (0.1%) of its total assets under §702.201(a), or such lesser amount as the NCUA Board may permit under §702.201(b) or for new credit unions an amount permitted under §702.306(b)(2)?*

**Other Pertinent Information****Concurrence of SSA (if applicable)**

*For FISCUs, examiners and their supervisor will contact the SSA for concurrence and note in their summary to the Regional Office.*

<b>EXAMINER AND SUPERVISOR RECOMMENDATIONS AND COMMENTS:</b>
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**Examiner's Recommendation:**

*Please include with an EDS assisted with the NWRP/RBP.*

**Supervisor Concurrence:**

<b>APPROVAL/DENIAL RECOMMENDATIONS</b>
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**Analyst Comments:****APPROVE** ☐**DISAPPROVE** ☐

Supervision Analyst \_\_\_\_\_ Date \_\_\_\_\_

**APPROVE** ☐**DISAPPROVE** ☐

Director of Supervision \_\_\_\_\_ Date \_\_\_\_\_

**APPROVE** ☐**DISAPPROVE** ☐

Associate Regional Director \_\_\_\_\_ Date \_\_\_\_\_