The report catalog

Seventy standard reports and a predictive suite, built only for credit unions. Every report answers a question a board, CFO or examiner asks, on one data model from 5300 account codes and your GL. Loan and share totals tie to the GL on every run; quarter-end figures tie to the filed 5300. All client data is stored and processed in US data centers. No data team needed; if you have analysts, we work alongside them.

ESSENTIALS	PROFESSIONAL	ENTERPRISE	PREDICTIVE AND WHAT-IF
20 reports	**50 reports**	**All 70 reports**	**Add-on**
from $2,950 per month	from $7,000 per month	from $14,000 per month	scoped on request

Packages are cumulative: Professional includes every Essentials report, Enterprise includes all seventy. The predictive add-on sits on top of any package.

WHAT THE SPREAD BETWEEN CREDIT UNIONS IS WORTH

$2.4M
A YEAR
The gap between a 25th and a 75th percentile net interest margin (3.24% vs 4.04%) on a $300M balance sheet.

$1.7M
MORE PAST DUE
The gap between 25th and 75th percentile delinquency (0.39% vs 1.12%) on $225M of loans.

41%
SPEND OVER 80 CENTS
Share of the 1,341 credit unions between $100M and $1B that spend more than 80 cents to earn each dollar of revenue.

2.2–4.4×
AS LIKELY
The credit unions our twelve-month outlook flagged were this much more likely than average to see each outcome a year later.

Source: NCUA 5300 Call Report data, Q2 26, credit unions between $100M and $1B in assets; outlook backtest described on the predictive pages. Montclara analysis.

IN THIS CATALOG

Regulatory — 6 reports
Monthly, quarterly

Finance — 9 reports
Monthly, quarterly

Lending and collections — 16 reports
Daily, weekly, monthly, quarterly

ALM and liquidity — 6 reports
Monthly, quarterly

Deposits — 6 reports
Weekly, monthly

Compliance — 8 reports
Daily, weekly, quarterly, annual

Members and growth — 7 reports
Monthly, quarterly, annual

Operations and channels — 12 reports
Daily, weekly, monthly, quarterly

Predictive and what-if — Scoped on request
Seven twelve-month outlooks, what-if, models on your data

How to read an entry: the report name, the question it answers, how often it refreshes, and the package where it starts.

FEATURED REPORT · PROMOTION RESULTS: NEW MONEY VS ROLLOVER · FROM PROFESSIONAL

Illustration

A 4.25% 13-month certificate special that cost 8.8% per new dollar.



38% new to the credit union · 41% moved from our own savings and money market · 21% rolled from maturing certificates

$10.0M raised. Added interest a year = balance × (4.25% – what it earned before): $335,100 for $3.8M of new money. The report runs on every special and campaign, deposit and loan, by product, and tracks what stayed.

REGULATORY

6 reports

> *Among the 1,341 credit unions between $100M and $1B (Q2 26), the median net worth ratio is 11.4% and 8 sit below the 7% well-capitalized line. Every number filed with NCUA should trace to a GL account before it is filed.*

REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
NCUA 5300 Call Report preparation What goes on every 5300 line this quarter, and which GL accounts, loans and shares are behind each number?	Quarterly	**Essentials**
Call Report variance check Which 5300 lines moved more than expected since last quarter, and why, before the examiner asks?	Quarterly	**Essentials**
Net worth and capital trend Where is net worth heading against the 7% well-capitalized line and our own policy floor?	Monthly	**Essentials**
Peer comparison (NCUA data) How do we compare with the credit unions closest to our size on every ratio the board and examiner watch?	Quarterly	**Essentials**
Risk-based capital / CCULR worksheet Once we pass $500M, do we qualify for the CCULR, and what is our risk-based capital ratio if we don't?	Quarterly	**Professional**
CAMELS self-assessment How do we look on each CAMELS component today, on the ratios examiners review, and what would move a rating?	Quarterly	**Professional**

FINANCE

9 reports

> *The middle half of the 1,341 credit unions between $100M and $1B (Q2 26) run net interest margins from 3.24% to 4.04%. On a $300M balance sheet that 80 bps is $2.4 million a year, and 41% spend more than 80 cents to earn a dollar.*

REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
Board financial package What does the board need to see this month, in ten pages, reconciled to the general ledger?	Monthly	**Essentials**
Balance sheet and income statement What changed this month and year to date, line by line, against last year?	Monthly	**Essentials**
Budget vs actual with commentary Where are we off budget, by how much, and what explains it, in words a director can repeat?	Monthly	**Essentials**
Net interest margin and cost of funds Is margin widening or narrowing, and is loan yield, investment yield or deposit cost driving it?	Monthly	**Essentials**
Efficiency ratio How many cents do we spend to earn each dollar of revenue, and which expense lines moved it?	Monthly	**Essentials**
Fee income analysis Which fee lines are growing or fading, per member and per account, and how dependent are we on each?	Monthly	**Professional**
Branch profitability Which branches earn their keep once deposits, loans, staff and occupancy are allocated?	Quarterly	**Enterprise**

FINANCE (continued)

REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
Product profitability Which loan and deposit products make money after funding cost, credit losses and servicing?	Quarterly	**Enterprise**
Member profitability Which member segments carry the balance sheet, and which cost more to serve than they bring in?	Quarterly	**Enterprise**

LENDING AND COLLECTIONS

16 reports

> *Delinquency runs from 0.39% to 1.12% of loans across the middle half of the 1,341 credit unions between $100M and $1B (Q2 26). On $225M of loans, that gap is $1.7 million more past due. Net charge-offs run 0.17% to 0.62%.*

REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
Delinquency by bucket How much is past due at 30, 60, 90 and 180+ days, by product, and is it rising?	Monthly	**Essentials**
Charge-offs and recoveries What did we lose this month, on which products, and how much came back?	Monthly	**Essentials**
Loan portfolio composition How is the loan book split by product, and how has the mix shifted against peers?	Monthly	**Essentials**
Loan production by product What did we originate this month, at what rates and terms, against plan?	Monthly	**Essentials**
Production by officer and channel Who and which channels are producing loans, and at what credit quality and yield?	Weekly	**Professional**
Application pipeline and pull-through How many applications sit in each stage, for how long, and how many close?	Weekly	**Professional**
Indirect dealer scorecard Which dealers send us good loans, and which send early defaults, thin margins and heavy dealer reserve?	Monthly	**Professional**
Vintage analysis Are this year's loans performing worse than past years' did at the same age?	Quarterly	**Professional**
Credit score migration How many borrowers have dropped a credit tier since origination, and in which products?	Quarterly	**Professional**
Roll rates What share of each delinquency bucket rolls forward, holds or cures each month?	Monthly	**Professional**
CECL loan-level data and vendor inputs Is the loan-level file our CECL vendor models from complete, consistent and tied to the GL?	Quarterly	**Professional**
Collections queue and promises to pay Who should collectors call today, and which promises to pay were broken overnight?	Daily	**Professional**
Repossession inventory How many units are waiting to be sold, for how long, and what are we recovering on each?	Weekly	**Enterprise**
CECL allowance calculation and Q-factor worksheet Is the allowance adequate, and can we support every qualitative adjustment in front of the examiner?	Quarterly	**Enterprise**

LENDING AND COLLECTIONS (continued)

REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
GAP and debt-protection penetration What share of new loans carry GAP or debt protection, by officer, dealer and branch?	Monthly	Enterprise
Loan participations and servicing summary What have we bought and sold in participations, and how is each pool performing?	Monthly	Enterprise

ALM AND LIQUIDITY

6 reports

> *Loan-to-share ratios run from 62% to 86% across the middle half of the 1,341 credit unions between $100M and $1B (Q2 26): the difference between surplus liquidity and borrowing to fund loans.*

REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
Liquidity position and borrowing capacity How much cash and borrowing capacity do we have against policy limits and likely outflows?	Monthly	Essentials
ALM vendor data extracts Is the file our ALM provider models from complete, on time and tied to the GL?	Monthly	Professional
Deposit and loan repricing gap How much of the balance sheet reprices in each period, and which way does that cut if rates move?	Quarterly	Professional
Investment portfolio and maturity ladder What do we hold, what does it yield, when does it mature, and what are the unrealized losses?	Monthly	Professional
Liquidity and contingency funding metrics Would we stay inside policy under a deposit run, and how fast could we raise funds?	Monthly	Enterprise
Interest rate risk summary What happens to net interest income and economic value if rates move 100 to 400 bps either way?	Quarterly	Enterprise

DEPOSITS

6 reports

> *Cost of funds runs from 1.03% to 1.77% of shares across the middle half of the 1,341 credit unions between $100M and $1B (Q2 26), and certificates are 24.4% of shares at the median. Every 10 bps on $255M of shares is $255,000 a year.*

REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
Deposit balances and mix Where are shares and deposits growing or leaving, by product, and how fast is money moving into certificates?	Monthly	Essentials
Certificate maturity schedule How much certificate money matures each month over the next year, and at what rates?	Monthly	Essentials
Certificate retention When certificates mature, how much renews, how much moves to savings, and how much leaves?	Monthly	Professional
Competitor rates and promotions vs ours What are the institutions our members move money to, and our local market, offering right now, and how do our rates and specials compare?	Weekly	Professional

DEPOSITS (continued)

REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
Large depositor concentration How dependent are we on our largest depositors, and how much of that money could leave in a month?	Monthly	Professional
Account openings, closings and attrition How many accounts opened and closed this week, by product and channel, and why did members leave?	Weekly	Professional

COMPLIANCE

8 reports

> *Daily and weekly exception reports mean a missed CTR, an overdue Reg E dispute or an uncleared OFAC hit is fixed the day it happens, not found at exam.*

REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
HMDA LAR data quality Will our HMDA filing pass the edit checks, and which records need fixing before it does?	Quarterly	Professional
CTR candidates Which members moved more than $10,000 in cash in a day and need a Currency Transaction Report?	Daily	Professional
Structuring alerts Which members are making cash transactions just under the reporting threshold?	Daily	Professional
OFAC exceptions Which new or changed records matched the OFAC list and still need to be cleared?	Daily	Professional
Reg E dispute timeliness Are electronic-transfer disputes being credited and resolved inside Reg E deadlines?	Weekly	Professional
Reg CC holds Are deposit holds placed and released within Reg CC limits, with the required notices?	Weekly	Enterprise
Fair lending pricing analysis Do rates and approvals differ across groups in ways credit factors don't explain?	Annual	Enterprise
Escheatment candidates Which dormant accounts are due to the state this year, and have their owners been contacted?	Annual	Enterprise

MEMBERS AND GROWTH

7 reports

> *Median membership growth among the 1,341 credit unions between $100M and $1B (Q2 26) was 0.1% over the year; a quarter lost more than 2.1% of their members.*

REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
Membership growth Are we adding or losing members, net, by age band, branch and channel?	Monthly	Essentials
Products per member How many products does the average member use with us, and is it rising?	Quarterly	Essentials

MEMBERS AND GROWTH (continued)

REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
Promotion results: new money vs rollover For each rate special or campaign, by product: how much was new money, how much moved over from our own accounts, and what did each new dollar really cost?	Monthly	Professional
Where members' money goes Which banks, brokerages and apps get our members' money, and who should we call?	Monthly	Professional
Membership demographics Who are our members by age, tenure and geography, against our field of membership?	Quarterly	Enterprise
Member engagement tiers Which members bank mainly with us, which are drifting, and which are dormant?	Monthly	Enterprise
Market penetration by ZIP code What share of households in each ZIP code bank with us, and where is the room to grow?	Annual	Enterprise

OPERATIONS AND CHANNELS

12 reports

> *Members per full-time employee run from 272 to 385 across the middle half of the 1,341 credit unions between $100M and $1B (Q2 26), a measure of how much each salary carries.*

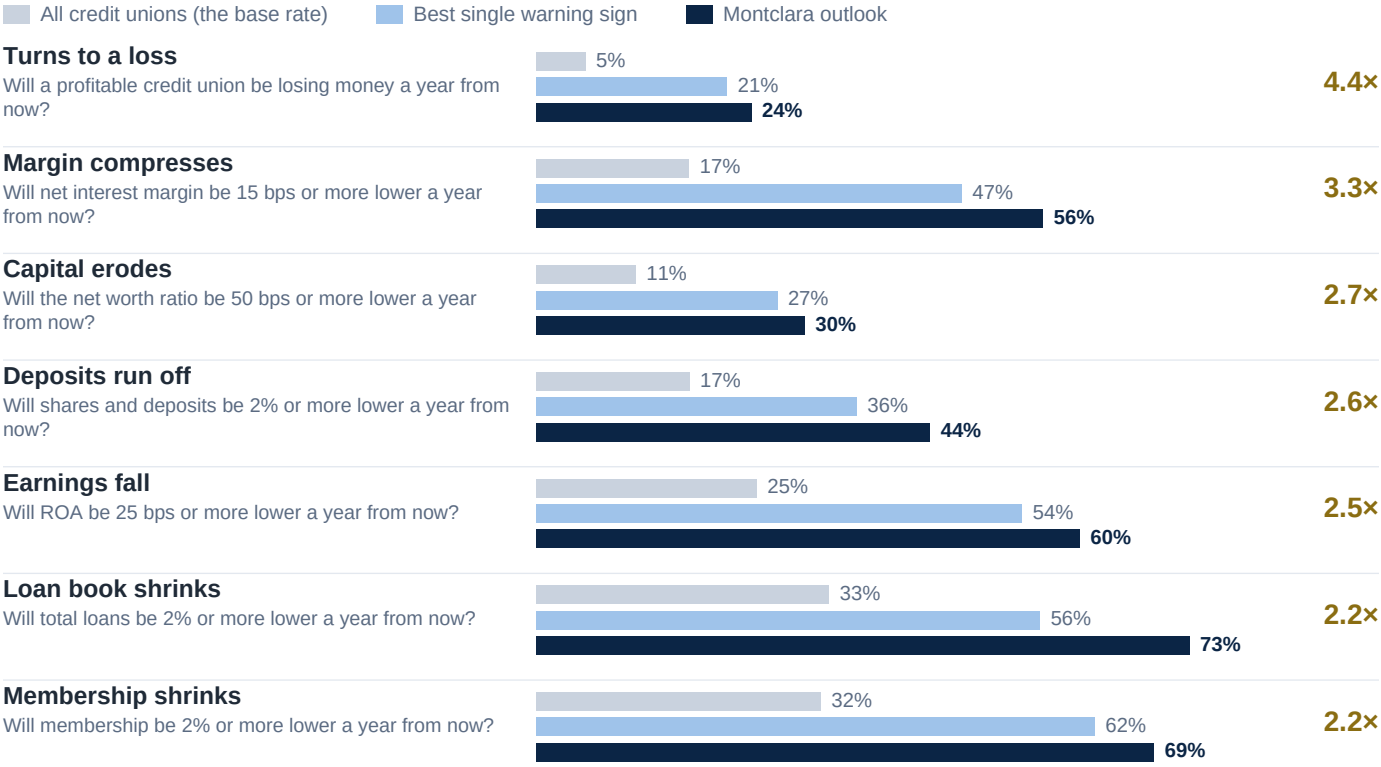
REPORT AND THE QUESTION IT ANSWERS	FREQUENCY	FROM PACKAGE
Executive KPI dashboard Are the dozen numbers the CEO watches on track, against plan and against peers?	Monthly	Essentials
Data quality exceptions Which core records are missing, inconsistent or wrong, before they reach a report?	Monthly	Essentials
Digital banking adoption How many members bank online and on mobile, and which services do they actually use?	Monthly	Professional
Card activity and interchange How much do members spend on our cards, where, and what interchange does it earn?	Monthly	Professional
Fraud and disputes How much fraud are we absorbing, by channel and type, and how fast are disputes resolved?	Weekly	Professional
Overdraft activity How much overdraft and NSF income do we earn, from how many members, and at what risk?	Monthly	Professional
Threshold alerts Did any number we watch cross a limit we set, overnight?	Daily	Professional
Branch transaction volume How busy is each branch by hour and day, and where should staff be?	Weekly	Enterprise
Contact center metrics How fast are calls answered and resolved, and what are members calling about?	Weekly	Enterprise
Staff productivity How many members, loans and dollars does each FTE support, against peers?	Monthly	Enterprise
Strategic plan scorecard Are we on track against every goal in the strategic plan, and which are slipping?	Quarterly	Enterprise
Board and ALCO presentation pack What do the board and ALCO need to see this quarter, in their format, ready to present?	Quarterly	Enterprise

PREDICTIVE AND WHAT-IF ANALYTICS · ADD-ON, SCOPED ON REQUEST

Next year's problems are in this quarter's numbers.

We built seven twelve-month outlooks on the Call Report history of every federally insured credit union, then tested them the hard way: on credit unions the models never saw, scored using only what had been filed by June 2025, and graded against what the June 2026 Call Report actually showed.

Of the 10% of credit unions each method flagged as most at risk in June 2025, the share that had the outcome by June 2026



× = how many times the base rate

Who was scored	About 3,514 credit unions with more than $10M in assets. Each run trains on a random half and tests on the other half, which the model never sees.
When	Trained on the December 2024 and March 2025 Call Reports and their outcomes a year later; scored from June 2025; graded on June 2026.
How often	Repeated over 20 random splits; the figures are medians. In 8 of 10 splits, each outlook's hit rate fell within 5 points of the median shown.
Against what	The best single warning sign is the one ratio that ranked each outcome best on the training half (for example efficiency ratio for turns to a loss, net interest margin for margin compresses). The outlook beat it on all seven.

This is the public-data version: one Call Report per credit union and its change from the quarter before. The models on the next page see every loan, payment and account, and each one is backtested on your own history before it goes live.

THE PREDICTIVE SUITE

From a score to a call list.

Every model ends in something staff act on this week: a list ranked by risk or opportunity, with the reasons behind each name, delivered with the reports you already receive.

TWELVE-MONTH OUTLOOK

From the Call Report · live in the first month

MODEL AND WHAT YOU DO WITH IT	HORIZON	REFRESH
Twelve-month outlook scorecard Your probability of each outcome, ranked against every credit union, with the ratios driving each score.	12 months	Quarterly
Peer and market outlook The same outlooks for your peer group and the credit unions in your market: who is likely to shrink, lose members or come under margin pressure.	12 months	Quarterly

MODELS ON YOUR OWN DATA

From your core extracts · scoped on request, backtested before go-live

MODEL AND WHAT YOU DO WITH IT	HORIZON	REFRESH
Loan delinquency early warning Which current loans are most likely to miss a payment in the next 90 days, so collectors call before the first missed payment, not after.	90 days	Weekly
Member attrition prediction Which members are likely to close accounts or move direct deposit within six months, with the reasons, while they are still members.	6 months	Monthly
Certificate renewal propensity Which maturing certificates are likely to leave, so you price up or call only where it changes the outcome.	90 days	Monthly
Deposit balance forecast Shares and deposits by product for the next twelve months under flat, rising and falling rates, for ALCO and the liquidity plan.	12 months	Monthly
Loan prepayment and payoff forecast Expected payoffs by product, so cash-flow and ALM assumptions rest on your own members' behavior, not an industry curve.	12 months	Monthly
Next-best product For each member, the product they are most likely to take next, ranked for marketing lists and branch conversations.	90 days	Monthly
Promotion targeting Which members are likely to bring new money to a rate special rather than move balances they already hold with you, so offers reach money that is elsewhere.	Next campaign	Monthly
CECL loss forecast Expected losses by pool from your own loss history and economic scenarios, with the support for each qualitative adjustment.	Life of loan	Quarterly
Earnings forecast Net interest margin and net income for the next twelve months, driver by driver, rolled forward each month for budget and ALCO.	12 months	Monthly
Indirect early-payment default Which new indirect loans, and which dealers, carry the highest risk of default within the first six payments.	6 months	Monthly

Capital stress projection Net worth ratio over the next eight quarters under baseline and adverse scenarios, for the board and the strategic plan.	8 quarters	Quarterly
What-if scenario planner Change a rate, launch a special, or move the rate path, and see margin, liquidity and capital respond before you decide.	12 to 24 months	On demand

HOW A MODEL EARNS ITS PLACE

1

Backtested on your history

We score last year's data and show what the model would have caught, before anyone relies on it.

2

Beats the obvious rule

It goes live only if it beats the best single warning sign your team could use instead. If it doesn't, we say so.

3

Reasons, not just scores

Every name on a list comes with the factors behind it, so staff know what to say and do.

4

Tracked every month

Each report shows the model's own hit rate on recent outcomes, with documentation for your model-risk review.

Predictive and what-if analytics: scoped on request

Added to Essentials, Professional or Enterprise and scoped with you. The twelve-month outlook runs from the first month; each model on your own data goes live once its backtest is reviewed with you.

Need a report that isn't listed?

Professional and Enterprise include monthly custom-work hours; larger requests are quoted as fixed-price change orders. Daily and weekly refresh applies from Professional; Essentials reports refresh monthly or quarterly.