



National Credit Union Administration  
Office of National Examinations and Supervision

November 4, 2015

SENT BY EMAIL

TO: The Credit Union Addressed

SUBJ: White Paper: "2015 Capital Planning – Observed and Leading Practices"

The attached white paper summarizes the capital planning practices observed by NCUA in the 2015 capital planning process. The document highlights leading practices as well as areas covered credit unions should focus on in 2016. Examples of weaker, or lagging, practices are presented to provide context and better illustrate the gap between the leading practices and those that minimally meet requirements.

Observations included in this white paper are intended to make covered credit unions aware of these practices. Evaluative comments are included to assist in the iterative process of enhancing capital plans where appropriate. Please use the information provided in this white paper to enhance your capital plans, processes, and governance where appropriate.

As 2015 was the inaugural year for capital planning for covered credit unions, NCUA expects the evolution of practices is likely such that today's observed leading practices may not be those practiced and observed in the future. NCUA anticipates additional white papers will be issued in the future as practices evolve.

If you need additional information or have questions about this document, please contact Jeremy Taylor ([jtaylor@ncua.gov](mailto:jtaylor@ncua.gov) or 703.518.6628) or Dale Klein ([dtklein@ncua.gov](mailto:dtklein@ncua.gov) or 703.518.6629).

Sincerely,

A handwritten signature in black ink, appearing to read "Scott Hunt".

Scott Hunt  
Director

Attachment

Distribution: BECU  
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