

**National Credit Union Administration  
Justification for Non-substantive/not material change**

**Capital Planning and Stress Testing  
12 CFR Part 702, Subpart E  
OMB No. 3133-0199**

The actual spreadsheet was not attached to the previously approved ICR number 202107-3133-003. It is the same standard form template. NCUA made non-substantive changes that will not alter the current estimated burden hours necessary to review the instructions and complete the spreadsheet.