



The 5300 Call Report & CU*BASE® Tools

- Getting Ready: Preparing The Data
 - Using the CU*BASE Call Report Application
- Tips for Completing the NCUA 5300 Call Report
 - Uploading Data from CU*BASE to the NCUA
 - Call Report Ratios Dashboard

The 5300 Call Report & CU*BASE® Tools

Tips to Help You Complete the Quarterly NCUA 5300 Call Report

INTRODUCTION

This booklet is intended to compile everything we know about how CU*BASE clients complete the quarterly 5300 Call Report required by the NCUA. Whether you're a veteran at the process or just getting ready to fill out your first report—or if you're just looking for tips on how to make the task easier and more accurate, this booklet is for you.

This document is an ongoing work in progress and we welcome CU input! Do you have tricks that help you tackle this quarterly task? Send tips to CallReport@cuanswers.com

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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➔ Before You Begin Your Next Call Report

Understanding the Entire Process and Getting Ready to Start

ABOUT THIS BOOKLET

What this booklet is...

This booklet contains tips to help you get organized and think through all of the data you'll need. We'll show how you can use CU*BASE software tools to gather data for the 5300 report. It includes "best practice" recommendations for how your CU*BASE configuration can not only make this quarterly chore a little easier, but also improve the way you manage your credit union on a daily basis.

This booklet also explains the CU*BASE software application that was designed to let you actually fill in your Call Report, field by field, store the information online in CU*BASE, upload it to the NCUA, and use the CU*BASE data for long-term analysis and comparisons.

What this booklet is not...

We know that one size does not fit all. CU*BASE offers tremendous flexibility in how your credit union can configure your savings and loan products, investments, delinquency monitoring, and other settings. For some of the fields on the Call Report, the "best" way to get the right figure might be very different for your credit union than it is for another, according to how you've configured and organized your data. Wherever possible, we've tried to provide tips on different methods that will work for many different configuration styles, so that you can choose the one that's best for your organization.

CONTRIBUTE YOUR TIPS!

The information in this booklet was gathered from talking with credit union representatives and meeting with CU*BASE subject-matter experts. **This document is a work-in-progress** and provides tips that we know as of today, and it will continue to evolve over time. Completing the Call Report can be a challenging task and your credit union may have tips that would be helpful to other credit unions. Please contribute any additional tips or feedback to CallReport@cuanswers.com.

PREPARING TO COMPLETE YOUR 5300

WHAT IS THE 5300?

The National Credit Union Administration requires credit unions to complete a quarterly 5300 Call Report. The data is used to assess a credit union's financial health and compare it to credit union peers. The Call Report data is keyed by a NCUA defined *Account Code*. There are over 1000 Account Codes and the Call Report data is subject to change each quarter.

THINKING ABOUT DATA FOR YOUR CALL REPORT

One of the most important concepts to keep in mind when completing your 5300 Call Report is *consistency*. Your data should flow from one quarter to the next and the trends should reflect a constant diligence to provide the most accurate and complete picture possible. To do so, you will need to:

- ◆ Have a complete inventory of your data sources required to complete the 5300.
- ◆ Have consistent procedures for gathering the data throughout the quarter to complete the report.
- ◆ Be ready to perform reasonability checks along the way, to support reconciliations against control ledgers, trial balances, and miscellaneous documented analysis.

Although data for individual fields on the report can come from myriad sources, both inside of CU*BASE and outside of it, all of it can be grouped into four major categories:

General Ledger Data

This is data that is stored in the CU*BASE accounting system and is reconciled against the income statement and balance sheet used routinely to direct the credit union.

The CU*BASE system also stores accounting subsidiary data, such as the Investment Trial balance, that is useful for the 5300.

Remember that balance sheet and income statement data is never purged from the CU*BASE system and therefore the trends reflected in your 5300 report will be able to be directly reconciled to your CU*BASE financials and subsidiaries over time.

Member Account Data

In the cases where the 5300 report needs to do more than simply record the balance of a general ledger account, CU*BASE member account data may need to be used.

CU*BASE has multiple subsidiary analyses such as delinquency, maturity, rate, and share insurance analysis, just to name a few.

In cases where a portion of your member data is stored on alternative data systems (for example, mortgages serviced by a third party), you'll also need to manually enter member data to append CU*BASE tracked data.

Data from Activity Logs

In some cases the data requested on the 5300 requires that logs be kept on key credit union activities, separate from day-to-day member and G/L data tracked by CU*BASE.

For example, for many credit unions the "Loans Granted Year-to-Date" data is maintained via a spreadsheet or other miscellaneous process to use in tracking and analyzing this data regularly, and then outstanding totals from those logs are reported on the 5300 each quarter.

Static Data

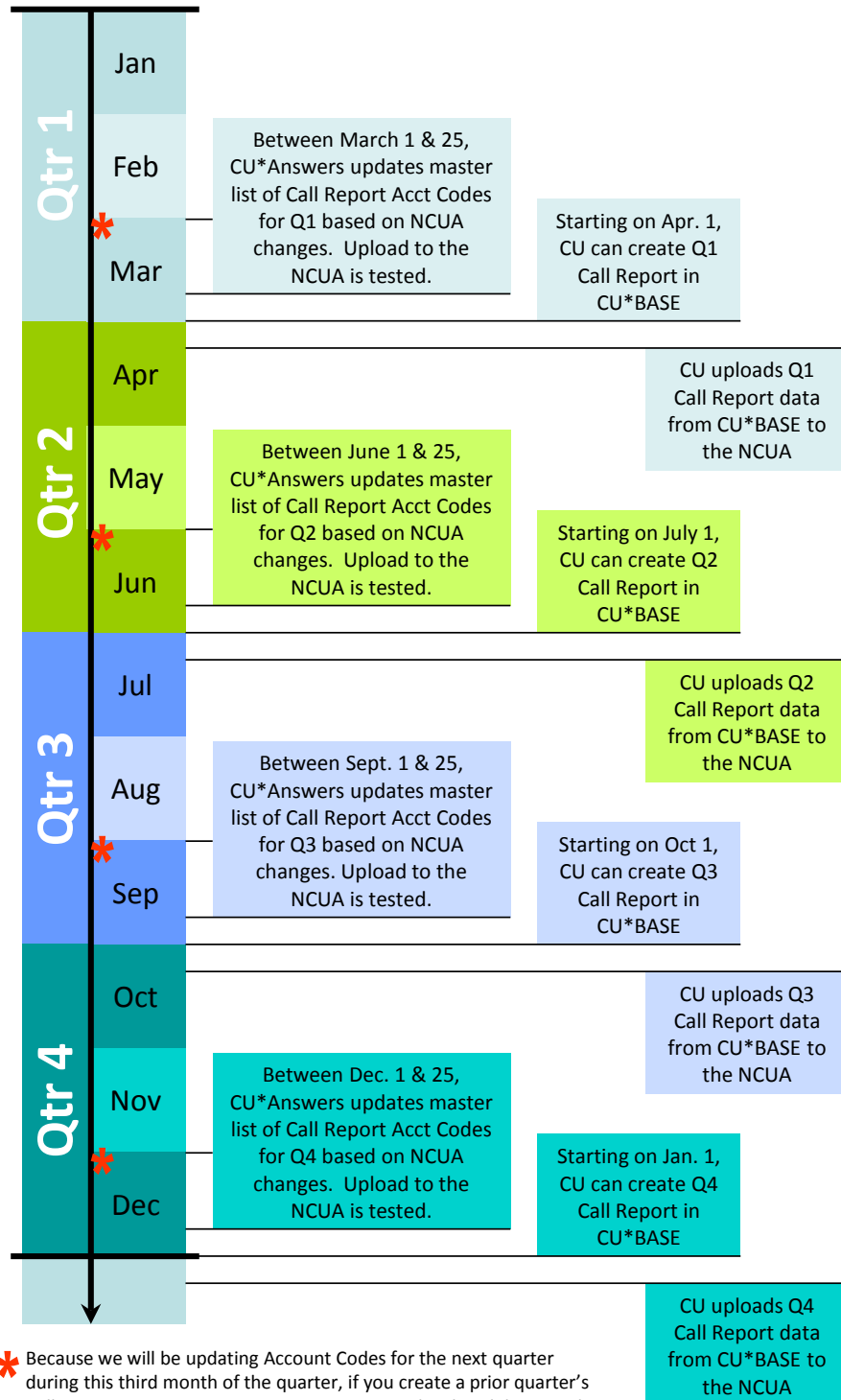
The 5300 Call Report has a few areas with data that infrequently changes like insurance information, credit and borrowing arrangements and wholly owned CUSO information.

The first time you complete your CU*BASE 5300 report, these static data answers are recorded so they can be repeated into the future, updated, and auto-populated into future reports. (Refer to Page 13 for more details on auto-pop routines.)

Most of the 5300 static data (contact information, programs offered, data processing information) moved to the NCUA Profile Form 4501A in Sept 09.

ENVISIONING THE PROCESS

The following illustrates a typical annual calendar of the routine for how you will use CU*BASE tools to generate and submit quarterly Call Reports.



* Because we will be updating Account Codes for the next quarter during this third month of the quarter, if you create a prior quarter's Call Report now, you may see new Account Codes that did not apply for the prior quarter's report format. Simply ignore these codes when filling in your old Call Report data.

CU*BASE Call Report Maintenance User Guide

Calculating and Entering Your Call Report Data in CU*BASE

During late 2008, CU*Answers initiated a major project to identify a team that could design, develop, and support an ongoing effort to maintain a 5300 Call Report service and process for CU*BASE users. This booklet represents just one of many end products from that effort. The software described on the following pages represents another product from that effort. And the knowledge that all of us, CU*Answers staff and credit union users alike, is yet another product that will benefit the entire network.

GOALS FOR THE CU*BASE 5300 SERVICE AND TOOL KIT

Goal 1: Discovery and Documentation

One of the first, and arguably most important goals of the entire effort was to create documentation that could educate and increase awareness of the 5300 Call Report and its impact on our clients. We wanted to gather background information not only for completing the report, but also for using when considering CU*BASE configurations, working through normal daily processes, and envisioning new analysis needs.

Karen Sorensen, Project Coordinator for the 5300 Call Report development project met with credit union CEOs and experienced professionals at CU*Answers to gather intelligence to help us design new tools and document ways CUs can CU*BASE to complete the Call Report. Our final goal was to have interactive online help tied to the new database maintenance tools being developed (see Goal 2), as a supplement to this booklet.

Goal 2: New CU*BASE Database for 5300 Call Report Data

Another key goal of the project was to design a broad and flexible database and processing tool that allows us to gather information from various places in CU*BASE, in addition to data entered manually each quarter, to support the creation and storage of data for the 5300 Call Report. This was not just for complying with the NCUA requirement, but also to allow credit union management to have ready and consistent access to the data to help track trends and manage the credit union's strategic goals.

Although the design specifically addresses the NCUA Call Report, the design is flexible enough to evolve in the future, not only to address future changes the NCUA might make, but to be used as a powerful tool for credit unions to

gather and analyze key data in a completely new way using CU*BASE tools. *(In other words, we're dreaming big, beyond just today's 5300!)*

Goal 3: Integration with Third-Party Tools

The database tool also includes tools so that once your report is complete you can download all of the data directly to the NCUA web-based software tool. We're also planning to integrate with Callahan & Associates CU Analyzer and other web-based analysis tools.

Goal 4: Automation Routines for the 5300 Call Report Database

The idea here is to let CU*BASE do as much of the work of gathering Call Report data for you as possible. We're calling them "auto-pop" routines as they will be designed to automatically populate various Account Codes on the Call Report by pulling data from various CU*BASE data files.

We started with the obvious ones, like pulling data from last quarter's report (for static data), and tallying up balances from groups of configured G/L accounts, similar to your financial statements. We also have routines that gather member data based on loan category, loan security code, loan purpose code and dividend applications. This will continue to be a long-term development focus as we come up with creative techniques for as many of the Call Report data elements as we can.

Goal 5: Analyzing 5300 Trends Without Leaving CU*BASE

Tools that can take data keyed into your CU*BASE 5300 database and give you easy online trending and analysis for you and your peers. These are still in the dreaming stage, so lend your voice to the design now...what analysis would you like to be able to do if you could do quick comparisons on your own and your CU*BASE colleagues' 5300 data?

What's Next?

The 5300 project is ongoing and we are continually developing new automation routines and enhancing CU*BASE reports to make gathering your Call Report data easier.

Also, in the months ahead we will continue development on 5300-related tools including:

- Begin designing new **online analysis tools** for Call Report data
- Work with Callahan & Associates (www.creditunions.com) to move Call Report data to their **CU Analyzer / First Look** product for trending analysis across the network
- Start designing new "**Activity Log**" mini-databases within CU*BASE to let your credit union record miscellaneous activity that is needed specifically for your quarterly Call Reports

Your contributions are welcome and needed! Send your ideas, thoughts, and suggestions to CallReport@cuanswers.com.

GENERATING YOUR CALL REPORT IN CU*BASE

You can create both quarterly and monthly Call Reports in the CU*BASE 5300 Call Report software accessed from the Management Tools (MNMGMX) menu or directly on the 5300 Call Report Tools (MN5300) menu. The quarterly reports are reported to the NCUA. The monthly Call Report data can be used to calculate 5300 ratios. Refer to **Page 47** for information on the 5300 Call Report Ratios Dashboard.

Step 1: Generate Call Report from the Master Template

Code	Year/Period	Date Created	Created By
1	2013 Qtr 3	Oct 14, 2013 05 DGN	
1	2013 Qtr 2	Jul 10, 2013 05 DGN	
1	2013 Qtr 1	Apr 08, 2013 05 DGN	
1	2012 Qtr 4	Jan 15, 2013 05 DGN	
1	2012 Qtr 3	Oct 07, 2012 05 DGN	
1	2012 Qtr 2	Jul 11, 2012 05 DGN	
1	2012 Qtr 1	Apr 16, 2012 05 DGN	
1	2011 Qtr 4	Jan 16, 2012 05 DGN	
1	2011 Qtr 3	Oct 17, 2011 05 DGN	
1	2011 Qtr 2	Jul 15, 2011 05 DGN	
1	2011 Qtr 1	Apr 19, 2011 05 DGN	
1	2010 Qtr 4	Jan 12, 2011 05 DGN	
1	2010 Qtr 3	Oct 08, 2010 05 DGN	
1	2010 Qtr 2	Jul 12, 2010 05 DGN	
1	2010 Qtr 1	Jun 26, 2010 05 DGN	
1	2009 Qtr 4	Jun 26, 2010 05 DGN	
1	2009 Qtr 3	Nov 10, 2009 05 DGN	
1	2009 Qtr 2	Nov 10, 2009 05 DGN	
1	2009 Qtr 1	Jul 07, 2009 05 DGN	

Use **Create New (F6)** to create your quarterly or monthly report.

Use **Show All (F11)** to toggle the view to see both quarterly and monthly Call Reports.

This screen will display all of the Call Reports you have previous created; they are stored indefinitely for future analysis.

*TIP: The file structure was specifically set up so that when you review a Call Report from a prior period, CU*BASE will automatically display only the Account Codes that were in effect when that report was created, in the same order in which the data appeared at that time.*

IMPORTANT NOTE: Before creating a quarterly Call Report, be sure that your G/L activity for the quarter is complete.

Create New (F6)

Corp ID: 01

Call report year: 2014 [YYYY] Period: 01 (1-12)

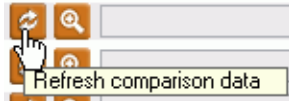
To create a quarterly report, use Period: 3 = 1st Quarter; 6 = 2nd Quarter; 9 = 3rd Quarter; 12 = 4th Quarter


When creating a new Call Report, the system will make a copy of the master template that CU*Answers maintains, which includes all of the Account Codes added by the NCUA for the most recent quarter. That is why you will not be able to create a report far in advance of quarter-end.

Step 2: Fill Out Your Call Report

The Call Report Data screen includes all of the fields that you normally fill into the software tool provided by the NCUA. Fields are presented in the same order in which they appear on the actual Call Report, but in a sequential fashion with a rolling list to make it easier to see and fill in your data. Every time you press Page Down arrows or Section arrows the data you've entered so far will be saved automatically.

The **Refresh** button indicates to display prior period Call Report data for that Account Code. The default is to display two prior periods if the data is available in CU*BASE.



The **Refresh** button  is used to display prior period comparison data at the bottom of the screen for this Account Code.

Session 0 CU*BASE GOLD - ABC CREDIT UNION
File Edit Tools Help

5300 Call Report Data

UPDATE

Section Position to account code Quarter 3 2013 Call Report (Corp 01)

Account Code	Description	Data
? 10	Credit Union Name	TEST CREDIT UNION
? 20	Credit Union Charter Number	11111
CASH ASSETS (P.#1)		
? 730A	Cash on Hand	3,163,123 (NCUA does not allow a negative # in this field)
? 730B1	Cash on Deposit in Corporate CUs	4,850,968
? 730B2	Cash on Deposit Other Fin Inst	6,658
? 730B	** Total Cash on Deposit	4,857,626
? 730C	Cash Equivalents	0
INVESTMENTS (P.#1)		
? 965A	Trading Securities - <1Yr	0 (NCUA does not allow a negative # in this field)
? 965B	Trading Securities 1-3 Yrs	0 (NCUA does not allow a negative # in this field)
? 965C1	Trading Securities 3-5 Yrs	802,783 (NCUA does not allow a negative # in this field)
? 965C2	Trading Securities 5-10 Yrs	0 (NCUA does not allow a negative # in this field)
? 965D	Trading Securities >10 Yrs	0 (NCUA does not allow a negative # in this field)
? 965	** Total Trading Securities	0
Comparison Data		
Show/Hide Totals	Account code 730A	Cash on Hand Auto-populated
Recalc Totals	Field contains + Positive dollars	Last maintained 10/14/2013 By
Change Comparison	Period 1 data 2013 Quarter 2	0000002927274
Create XML File	Period 2 data 2013 Quarter 1	0000002656290

The **Refresh** button displays here also. The comparison data will appear here and will not change until you select another Account Code for comparison.

Once you have several periods of Call Reports on file in CU*BASE, you can change which prior periods comparison data appears at the bottom of the screen by using **Change Comparison (F13)**.

If prior Call Reports are on file in CU*BASE, this information displays here along with the Account Code details.

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

5300 Call Report Data

UPDATE

Section → Position to account code Quarter 3 2013 Call Report (Corp 01)

Account Code	Description	Data
LOANS AND LEASES (P.#2)		
521	Rate of Unsec Crdt Card Lns	9.00
993	No of Unsec Crdt Card Lns	0,230
396	Amt of Unsec Crdt Card Lns	26,603,120 (NCUA does not allow a negative # in this field)
522	Rate of All Oth Unsec Lns/LOC	2.50
994	No of ALL Oth Unsec Lns/LOC	5,505
397	Amt of ALL Oth Unsec Lns/LOC	24,367,093 (NCUA does not allow a negative # in this field)
522A	Rate of Short-Term/Small Amount Loans	0.00
994A	No of Short-Term/Small Amount Loans	0
397A	Amt of Short-Term/Small Amount Loans	0 (NCUA does not allow a negative # in this field)
595A	Rate of Non-Federally Gteed Student Lns	3.75
963A	No of Non-Federally Gteed Student Loans	4,895
698A	Amt of Non-Federally Gteed Student Loans	50,417,255 (NCUA does not allow a negative # in this field)
523	Rate of New Vehicle Loans	5.25
958	No of New Vehicle Loans	1,062
385	Amt of New Vehicle Loans	21,734,053 (NCUA does not allow a negative # in this field)
524	Rate of Used Vehicle Loans	7.00

Comparison Data

Show/Hide Totals	Account code	993	No of Unsec Crdt Card Lns	Auto-populated
Recalc Totals	Field contains	#	Quantity	Last maintained 10/14/2013 By
Change Comparison	Period 1 data	2013 Quarter 2	000000000008075	
Create XML File	Period 2 data	2013 Quarter 1	000000000007975	

FR (3575)12/10/13

Click on the Section arrows here to move you to the next or previous section of the Call Report.

This is the Help button. Click here to display field level help for the Account Code.

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

5300 Call Report Data

UPDATE

Section → Position to account code Quarter 3 2013 Call Report (Corp 01)

Account Code	Description	Data
SHARES / DEPOSITS (P.#3)		
553	Div/Int Rate of Share Drafts	0.00
452	No of Share Draft Accounts	16,071
902A	Amt of Share Draft Accounts	57,306,054 (NCUA does not allow a negative # in this field)
902	** Total Amt of Share Drafts	57,306,054
552	Div/Int Rate of Regular Shares	0.75
454	No of Regular Share Accounts	29,866
657A	Amt of Regular Share Accounts	72,119,945 (NCUA does not allow a negative # in this field)
657	** Total Amt of Regular Shares	72,119,945
532	Div/Int Rate of Money Market Shares	1.00
458	No of Money Market Share Accounts	682
911A	Amt of Money Market Share Accounts	17,692,129 (NCUA does not allow a negative # in this field)
911	** Total Amt of Money Market Shares	17,692,129
547	Div/Int Rate of Certificates	2.25
451	No of Share Certificates	1,444
908A	Amt of Share Certificates <1 Yr Mat	11,769,471 (NCUA does not allow a negative # in this field)
908B1	Amt of Share Certificates 1-3Yr Mat	3,015,197 (NCUA does not allow a negative # in this field)

Comparison Data

Show/Hide Totals	Account code	451	No of Share Certificates	Auto-populated
Recalc Totals	Field contains	#	Quantity	Last maintained 10/14/2013 By
Change Comparison	Period 1 data	2013 Quarter 2	000000000001536	
Create XML File	Period 2 data	2013 Quarter 1	000000000001605	

FR (3575)12/10/13

This is the Auto-Pop lookup button. Click here to select an available automation routine for this Account Code. (See the following pages for more details about auto-pop routines.)

Show/Hide Totals (F8) allows you to display or not display the sub-totals Account Codes.

Recalc Totals (F10) lets you recalculate the sub-totals displayed throughout the Call Report, should the dollar amount of a contributing Account Code be changed.

Create XML File (F14) allows you to create an XML file to be uploaded to the NCUA (for quarterly reports only).

After creating a quarterly report, you have the option to upload the data directly to the NCUA. Refer to **Page 42** for the detailed upload steps.

Print 5300 Call Report Data

The Call Report Data Listing is accessed directly from the 5300 Call Report Tools (MN5300) menu.

This report is a listing of the Account Codes and descriptions from the CU*BASE Call Report along with the corresponding data. Report data is displayed in the same order as the Call Report software.

Select the appropriate year and period for the Call Report listing. If that period Call Report does not exist, you will receive an error message 'Report not Available'.

Note: To access a quarterly Call Report, use Period 03 = 1st quarter, 06=2nd quarter, 09=3rd quarter, 12=4th quarter.

Sample Report

ACCOUNT	DESCRIPTION	DATA	MAINT BY
4/21/12	9.26.40	TEST CREDIT UNION	LN53PRT
		5300 CALL REPORT DATA	PAGE 2
		For 1st QTR 2012	USER TESTX
CORPORATION: 01 TEST CREDIT UNION			
CREATED: 4/15/2012 BY ;X TEST USER			
I10	Credit Union Name	Test Credit Union	;X
I20	Credit Union Charter Number	11111	;X
CASH ASSETS (P.#1)			
A730A	Cash on Hand	657,394	;X
A730B1	Cash on Deposit in Corporate CUs	34,094	;X
A730B2	Cash on Deposit Other Fin Inst	23,394	;X
T730B	** Total Cash on Deposit	714,882	;X
A730C	Cash Equivalents	0	
INVESTMENTS (P.#1)			
A965A	Trading Securities - <1Yr	250,000	;X
A965B	Trading Securities 1-3 Yrs	123,000	;X
A965C1	Trading Securities 3-5 Yrs	0	
A965C2	Trading Securities 5-10 Yrs	0	
A965D	Trading Securities >10 Yrs	100,000	;X
T965	** Total Trading Securities	473,000	
A797A	Avail for Sale Secur <1Yr	370,000	;X
A797B	Avail for Sale Secur 1-3Yrs	34,392	;X
A797C1	Avail for Sale Secur >3-5Yrs	42,480	;X
A797C2	Avail for Sale Secur 5-10Yrs	120,000	;X

What if there are multiple corporations?

The intention is that each corporation completes its own independent Call Report in CU*BASE.

THE QUARTERLY CYCLE

The Call Report data is subject to change every quarter by the NCUA. New Account Codes can be added or existing Account Codes can be deleted. The page/section of the Call Report for the Account Codes can change. The NCUA schedules can be modified.

As soon as these quarterly changes are available from the NCUA, CU*Answers begins analyzing these changes and planning for the next Call Report. The CU*BASE software will be updated with new Account Codes and the Account Codes will be arranged in the current Call Report order.

By the end of the quarter, the CU*BASE software tool will have the quarterly updates and will be ready for CU input.

■ See **Page 6** for an outline of the quarterly timeline.

UNDERSTANDING AUTOMATED CALCULATION ROUTINES (“AUTO-POPS”)

Automated calculation routines (auto-pops) are designed to automatically populate Account Codes by taking data from CU*BASE data files and performing a computation. Some automation routines will perform complex calculations; others may be as simple as pulling the data from a previous quarter. We even have a few behind-the-scenes auto-pop routines that simply add up other data on the Call Report to provide sub-totals for verification.

The idea here is for CU*BASE to do as much gathering of Call Report data as possible. The following auto-pop routines are in place:

- **Prior Qtr** – Copy from prior quarter Call Report – this would be ideal for free-form text fields like credit union name, insurance company, etc., that seldom change from one quarter to the next.
- **G/L Balance(s)** – Pull a CU*BASE quarterly General Ledger balance or multiple G/L balance(s).

■ *NOTE: As described below, your credit union will configure the G/L numbers appropriate for the Call Report data. You will have the flexibility to configure one or multiple G/L account to a single Account Code.*

- **Count/Amount by Loan Purpose Code(s)** - Pulls from MEMBER5/6 the purpose codes in the range entered and take the count/amount for the selected loans. Active status and non-written off loans are included.
- **Count/Amount by Loan Security Code(s)** - Pulls from MEMBER5/6 the security codes in the range entered and take the count/amount for the selected loans. Active status and non-written off loans are included.
- **Count Member Accounts by G/L (from EOM MEMBER files)** - The quarter end number of accounts from the appropriate MEMBERX file with a primary G/L number in the selected range.
- **Account Balances by Primary G/L (from EOM MEMBER files)** - The quarter end account balances from the appropriate MEMBERX file with a primary G/L number in the selected range.
- **Count/Amount by Loan Category Code(s)** – Pulls from MEMBER 5/6 the category codes in the range entered and take the count/amount for the selected loans. Active status and non-written off loans are included.

- **Count/Amount by Dividend Application Code(s)** – Pulls from MEMBER 1/2/4 the dividend applications in the range entered and take the count/amount for the selected accounts.
- **Count/Amount by Loan Classification Code(s)** – Pulls from MEMBER 5/6 the loan classification codes in the range entered and take the count/amount for the loans. Active status and non-written off loans are included.

Auto-pop Configuration

Account Codes will be configured with whatever auto-pop routines, if any, are appropriate for each Account Code. Your credit union then has the option to decide whether to use these automation routines or not.

For the automation routines that are selected, you have the flexibility to configure the specific CU*BASE data you want to pull for that Account Code. For example, if you select the G/L Balance auto-pop routine, you will specify the G/L account number(s) from which to pull the data.

Default Auto-pop Routines

In some cases, we might be able to save your credit union a little time by setting up auto-pops for specific Account Codes, and giving you that default configuration as a starting point. For example, an Account Code that uses a General Ledger balance could be defaulted to pull the appropriate NCUA Recommended Chart of Accounts quarterly G/L account balances. You can then tweak the default configuration, if needed, to adjust the specific data you want to use from your CU*BASE files.

*IMPORTANT: While our intent is to define as many auto-pop routines as we can, it is important to remember that it may not be possible to automate the collection of every piece of data on the Call Report. Some data might only be logged in third-party tools that you use, independent of CU*BASE. Some data may require that you add CU*BASE data to other data stored elsewhere. And some data may just simply be too specialized, the configurations too variable from one CU to another, for a standard computer program to perform the calculation for you. But our goal is to get you as far toward automation as we can!*

Multiple auto-pops to a single Account Code

A feature added in late 2012 is the ability to have more than one automation routine tied to a single Account Code. For example, if your credit union has both in house and off-trial-balance mortgage loans, the in-house loans can be set up with the appropriate code (purpose code, security code, etc.) and the off-trial balance loans can be set up to use G/L balance.

The auto-pop calculation will add up both of the routines to determine the total for the Account Code. Any duplicate accounts are automatically filtered so that they are only counted once.

Choosing an Auto-pop Routine

Depending on the type of data needed for the Account Code, there may be one or multiple auto-pop routines from which to choose. In the cases where more than one style of calculation is available, you will choose the one(s) that best fit the way you've organized your CU*BASE data.

For example, on an Account Code that requires loan balances, your credit union might prefer to calculate based on specific purpose codes, while other credit unions might prefer security codes or even G/L account designations. You may even want to use a combination of auto-pop routines to determine which loans to include. In these cases, you choose which auto-pop routine(s) to use, and configure the settings accordingly.

On the Call Report Data entry screen, click the button below to select an auto-pop routine.



Automation Routine	Status
Loan Counts by Purpose Code	Not Used
Loan Counts by Security Code	Not Used
Count Mbr Accounts by Primary G/L	Not Used
Loan Counts by Category Code	Activated

■ Activate/Edit ■ Deactivate ■ View
■ Description

Refresh Account Code

FR (4797) 12/10/13

On the Call Report Automation Configuration screen, enter your credit union's configuration for the auto-pop routine. The screen example below is for G/L Quarterly Account Balances.

Enter the appropriate loan category codes. Use the From/To boxes to enter a range of codes.

Use *Add/Update* (F5) to calculate the routine and return to the automation routine selection screen.

Printing Auto-pop Configurations

The Call Report Configuration Listing is accessed directly from the Call Report Tools (MN5300) menu or the Management Tools (MNMGMX) menu.

This report is a listing of the current auto-pop configurations that have been set up by your credit union. It is printed in either Account Code or Call Report order.

Sample Report

```

12/07/11 10.21.06          TEST CREDIT UNION          LN53CFG          PAGE
                RUN ON 12/07/11          5300 CONFIGURATION LISTING          USER KARENS

CORPORATION:      01 TEST CREDIT UNION
SORT BY:  ACCOUNT CODE

INCOME AND EXPENSE STATEMENT (P.#5)
ACCOUNT CODE:    A210          Employee Compensation and Benefits
AUTOMATION ROUTINE: P53P800    GL Quarterly Account Balances
FROM GL ACCOUNT RANGE: 21000    TO GL ACCOUNT RANGE: 22099

INCOME AND EXPENSE STATEMENT (P.#5)
ACCOUNT CODE:    A230          Travel and Conference Expense
AUTOMATION ROUTINE: P53P800    GL Quarterly Account Balances
FROM GL ACCOUNT RANGE: 23000    TO GL ACCOUNT RANGE: 23999

INCOME AND EXPENSE STATEMENT (P.#5)
ACCOUNT CODE:    A250          Office Occupancy Expense
AUTOMATION ROUTINE: P53P800    GL Quarterly Account Balances
FROM GL ACCOUNT RANGE: 25000    TO GL ACCOUNT RANGE: 25999

INCOME AND EXPENSE STATEMENT (P.#5)
ACCOUNT CODE:    A260          Office Operations Expense
AUTOMATION ROUTINE: P53P800    GL Quarterly Account Balances
FROM GL ACCOUNT RANGE: 26000    TO GL ACCOUNT RANGE: 26999

```

⇒ Tips for Completing Your Call Report

How to Find CU*BASE Tips by Account Code... How to Gather Data... Configuration Tips and Best Practices

ACCOUNT CODE LEVEL HELP

In the 5300 software, you can obtain Account Code level information and tips by clicking the question mark button.

This is the **Help** button. Click here to display field level help for the Account Code.

The screenshot displays the '5300 Call Report Data' window for 'Quarter 3 2013 Call Report (Corp 01)'. The main table lists account codes under the heading 'LOANS AND LEASES (P.#2)'. A red arrow points from the text 'This is the Help button...' to the question mark icon next to account code 396. A pop-up window titled 'Amount of Unsecured Credit Card Loans' is open, showing details for account code 396. The pop-up includes a description, a tip for pulling data, and other CU*BASE report options.

Account Code	Description	Data
521	Rate of Unsec Crdt Card Lns	9.00
993	No of Unsec Crdt Card Lns	8,230
396	Ant of Unsec Crdt Card Lns	26,603,120 (NCUA does not allow a negative # in this field)
522	Rate of ALL Oth Unsec Lns/LOC	2.50
994	No of ALL Oth Unsec Lns/LOC	5,505
397	Ant of ALL Oth Unsec Lns/LOC	24,367,093 (NCUA does not allow a negative # in this field)
522A	Rate of Short-Term/Small-Account Loans	0.00
994A	No of Short-Term/Small-Account Loans	0
397A	Ant of Short-Term/Small-Account Loans	0
595A	Rate of Other Unsec Lns/LOC	0.00
963A	No of Other Unsec Lns/LOC	0
698A	Ant of Other Unsec Lns/LOC	0
523	Rate of Secured Crdt Card Lns	0.00
958	No of Secured Crdt Card Lns	0
385	Ant of Secured Crdt Card Lns	0
524	Rate of Other Secured Lns/LOC	0.00

Amount of Unsecured Credit Card Loans

Acct Code	Description	Tip for pulling data stored in CU*BASE
396	The amount of outstanding credit card loans.	The preferred method is to auto-populate this data by GL, loan security code, loan category code or loan purpose code. Note: If all or a portion of credit card loans are not maintained in CU*BASE, include outside vendor loans in this section. To obtain this information from a report, the Selective Loan Trial Statement Loan Information on menu MNRPTD is the most flexible because it can be run by various loan codes. Choose the code that correlates closest to this NCUA loan category. Be sure to use the quarter and date. Other CU*BASE report options: If your loan security codes correlate closest to this NCUA

Note: The NCUA provides detailed descriptions on each of the Call Report Account Codes in their comprehensive Call Report Instructions available with the current Call Report on the ncua.gov website.

5300 CHECKLIST OF REPORTS

The following is a list of CU*BASE reports that can help in completing the Call Report:

<input checked="" type="checkbox"/>	Call Rpt Page	CU*BASE Report
<input type="checkbox"/>	1,2,3,4,5	<p>Print CU Financials on the General Ledger (MNGELE) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Select Report #53 (or the designated 5300 Financial Report #) ✓ Current period end = Quarter end MMYYYY ✓ Type = CY (Current Year)
<input type="checkbox"/>	1	<p>Print Investment Maturity Report on the Investments (MNINVS) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Change Date to Process to EOM date unless changes made in current month in investment subsidiary ✓ Starting date to use for maturity/review months calculation = EOM date (i.e. 9/30/15) ✓ Sort by Investment Type or FASB Code depending on how investments are categorized ✓ Column 1 = 000 to 012 months Column 2 = 013 to 036 months Column 3 = 037 to 060 months Column 4 = 061 to 120 months Column 5 = 121 to 999 months
<input type="checkbox"/>	2, 3	<p>Member Trial Balance accessed via Trial Balance Select Information on the Reports B (MNRPTB) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Enter Employee Type if applicable ✓ Enter Membership Designation if applicable ✓ Month/year to process = EOM date
<input type="checkbox"/>	2, 3	<p>Member TB Summary by GL Account on the Reports C (MNRPTC) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Change Month/Year to Process to EOM date
<input type="checkbox"/>	2	<p>Loan Purpose Analysis on the Reports D (MNRPTD) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Change Process Date to EOM date
<input type="checkbox"/>	2	<p>Loan Security Code Analysis on the Reports D (MNRPTD) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Change Process Date to EOM date
<input type="checkbox"/>	10	<p>Contingent Liability Analysis on the Reports D (MNRPTD) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Include share draft accounts with negative balance
<input type="checkbox"/>	3	<p>CD Maturity Analysis on the Reports D (MNRPTD) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Column 1 = 000-012 months Column 2 = 013-036 months Column 3 = 037-999 months

<input type="checkbox"/>	6	<p>Membership Analysis on the Reports D (MNRPTD) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Corp ID 01 ✓ Date to Process = EOM date ✓ Accounts to Include = All ✓ Report Option = 1
<input type="checkbox"/>	4	<p>NCUA Share Insurance Report on the Reports D (MNRPTD) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Reporting Period = EOM date ✓ Report Type = Summary ✓ Include Members = 0 <p>Note: only need to print the 1st page of this report; delete others</p>
<input type="checkbox"/>	3	<p>Certificate Rate Analysis on the Reports D (MNRPTD) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Month/year to process = EOM date
<input type="checkbox"/>	Various	<p>Selective Loan Information Report on the Reports E (MNRPTE) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Output Format = Trial Balance
<input type="checkbox"/>	7,8	<p>Selective Loan Information Report on the Reports E (MNRPTE) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Output Format = Loan Delinquency Analysis
<input type="checkbox"/>	9	<p>Selective Loan Information Report on the Reports E (MNRPTE) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Output Format = Loan Interest Analysis
<input type="checkbox"/>	6	<p>ARU/Online Banking Summary Stats on the Miscellaneous Processing menu or ARU/Online Banking Stats Dashbrd on the Management Analysis Dashboards (MNMGMMD) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Print Dashboard
<input type="checkbox"/>	14	<p>PLI Trial Balance (if participation loans apply) on the Participation Loan Processing (MNPART) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Report as of Date = EOM date ✓ Report Only Loans That Were Sold to the Investor on or after = MMDDYYYY
<input type="checkbox"/>	16	<p>Loan Classification Report (if TDR or PCIL loans apply) on the Collections Processing (MNCOLL) menu or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Month/Year = EOM date
<input type="checkbox"/>	3	<p>Print Share Div Config Report on the Configuration Functions (MNCNFX) menu (Share Rate Report) or the 5300 Call Report Tools (MN5300) menu</p> <ul style="list-style-type: none"> ✓ Month/year to process = EOM date
<input type="checkbox"/>	13	<p>Loan Maturity Analysis on the Reports D (MNRPTD) menu or the 5300 Call Report Tools (MN5300) menu</p>

		<ul style="list-style-type: none"> ✓ Calculate length of time to maturity from = original term ✓ Process date = EOM date ✓ Maturity ranges vary depending on the type of real estate loan ✓ Loan open date period to use for Call Report YTD totals = MMDDCCYY to EOM date
<input type="checkbox"/>	3	CU*SPY Regulation D Statistics Report (PREGD from Member Services section)
<input type="checkbox"/>	3	CU*SPY Member's Accounts with Negative Balances report (LNGBL from the Share Accounts section)

Note: Since the NCUA Call Report is subject to change each quarter, additional CU*BASE reports may be required. In addition, some reports may not be applicable for your credit union depending on how the Call Report data is organized in CU*BASE.

UNDERSTANDING THE CALL REPORT SECTIONS

The following pages contain information about the various sections of the Call Report. Remember to use the Account Code level online help in CU*BASE to get detailed information on each Account Code (see previous section).

Section breaks will correspond to the sections of the actual call report.

ASSETS

CASH

Understanding this section
This section reports the cash assets from your credit union's balance sheet. These assets are generally stored in CUMBASE General Ledger with a Q/L number in NCUA Recommended Chart of Accounts series 700.

Preparing to complete this section
For data that is stored in CUMBASE General Ledger, you must obtain the balance of your cash Q/L account(s) as of quarter end. To obtain this balance, run the CUMBASE Financial Report that contains the Q/L account(s). If any cash assets are recorded in places other than CUMBASE General Ledger, those figures need to be obtained for the Call Report total.

HINT: To make it easier to fill out this and other sections of your Call Report, you can use the CUMBASE Financial Report Configuration feature (in menu M/TOOLS) to create a special financial report that totals just the Q/L accounts required by the Call Report.

INVESTMENTS

Understanding this section
This section provides detail on the credit union investments. The investments are broken down by investment type and maturity range. The maturity ranges are <1 year, 1-3 years, 3-5 years, 5-10 years and > 10 years. Report the investments in the appropriate maturity range according to the respective required average life as detailed in the NCUA Call Report instructions.

Many of the investments in this section can be stored in CUMBASE General Ledger with a Q/L number in NCUA Recommended Chart of Accounts series 700.

Investments are categorized by the NCUA as follows:

- Trading Securities
- Available for Sale Securities
- Held-to-Maturity Securities
- Deposits in Commercial Banks, S&L's and Savings Banks
- Loans to and Investments in Natural Person Credit Unions
- Membership Capital at Corporate Credit Unions
- Paid-in Capital at Corporate Credit Unions
- All Other Investments in Corporate Credit Unions
- All Other Investments not subject to SFAS115

Preparing to complete this section
If your credit union uses the CUMBASE Investment Submodule, the following reports can help provide the Call Report information:

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Each section will contain an "Understanding this section" overview, and tips on "Preparing to complete this section" to help you gather the right data before you get started.

ASSETS

CASH

Understanding this section

This section reports the cash assets from your credit union's balance sheet. These asset items are generally stored in CU*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 700.

Preparing to complete this section

For data that is stored in CU*BASE General Ledger, you must obtain the balance of your cash G/L account(s) as of quarter end. To obtain this balance, run the CU*BASE Financial Report that contains the G/L account(s). If any cash assets are recorded in places other than CU*BASE General Ledger, those figures need to be combined for the Call Report total.

***HINT:** To make it easier to fill out this and other sections of your Call Report, you can use the CU*BASE Financial Report Configuration feature (on menu MNGELE) to create a special financial report that totals just the G/L accounts required by the Call Report.*

INVESTMENTS

Understanding this section

This section provides detail on the credit union investments. The investments are broken down by investment type and maturity range. The maturity ranges are <1 year, 1-3 years, 3-5 years, 5-10 years and > 10 years. Report the investments in the appropriate maturity range according to the respective weighted average life as detailed in the NCUA Call Report Instructions.

Many of the investments in this section can be stored in CU*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 700.

Investments are categorized by the NCUA as follows:

- Trading Securities
- Available for Sale Securities
- Held-to-Maturity Securities
- Deposits in Commercial Banks, S&L's and Savings Banks
- Loans to and Investments in Natural Person Credit Unions
- Membership Capital at Corporate Credit Unions
- Paid-In Capital at Corporate Credit Unions
- All Other Investments in Corporate Credit Unions
- All Other Investments not subject to SFAS115

Preparing to complete this section

If your credit union uses the CU*BASE Investment Subsidiary, the following reports can help provide the Call Report information:

- Investment Maturity Report

- Investment Register
- Investment Trial Balance

Keep in mind that because CU*BASE offers tremendous flexibility in configuring investments, the 'best' method for obtaining the investment information may vary between credit unions. Be sure to review each CU*BASE report to determine which "best" provides the Call Report data.

If your credit union has investments stored in CU*BASE General Ledger, obtain the G/L balance as of quarter end. To obtain this balance, run the CU*BASE Financial Report that contains the G/L account(s).

If your credit union has an outside investment company, refer to the outside investment company reports.

If you have a excel spreadsheet for tracking your investments, refer to your investment spreadsheet.

LOANS & LEASES

Understanding this section

This section provides the interest rate, number and amount of loans on your credit union portfolio. Loans are to be reported by collateral code. For example, if a used vehicle loan is secured by real estate, it should be reported as a real estate loan. Participation loans purchased by the credit union should be reported in the appropriate category in this section.

The Loans and Leases are categorized by the NCUA as follows:

- Unsecured Credit Card Loans
- All Other Unsecured Loans/Line of Credit
- Payday Alternative Loans (PAL) (Federal CU Only)
- Non-Federally Guaranteed Student Loans
- New Vehicle Loans
- Used Vehicle Loans
- 1st Mortgage Real Estate Loans/Line of Credit
- Other Real Estate Loans/Line of Credit
- Leases Receivable
- All Other Loans/Line of Credit

Note: No tips are provided for Leases Receivable at this time. Please provide a tip to CallReport@cuanswers.com if this applies to your credit union.

Preparing to complete this section

Determine which of your loan products are maintained in CU*BASE. If any loans are maintained outside of CU*BASE, the outside loan totals must be added into the appropriate line on the Call Report. Refer to the outside vendor reports.

Review the section of the Call Report where your loan products should be reported. For example, 2nd Mortgage home equity loans should be reported as Other Real Estate Loans/Lines of Credit. RV, Boat and Motorcycle loans should be reported as All Other Loans/Lines of Credit.

Review how your loan products are organized in CU*BASE. To identify loan products, your credit union has defined general ledger numbers, security codes, purpose codes, and loan categories. Which of these correlates most closely to the NCUA categories listed above? This will determine which report or tool will work best to gather data from CU*BASE.

Keep in mind that you may have to use different CU*BASE product definitions (security codes, purpose codes) to obtain the data for each of the NCUA loan categories in this section.

OTHER ASSETS

Understanding this section

This section reports other assets from your credit union's balance sheet. These asset items are generally stored in CU*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 700.

Foreclosed and repossessed assets are reported in this section.

Loans granted year-to-date and loans outstanding to credit union officials are also reported in this section.

Preparing to complete this section

For data that is stored in CU*BASE General Ledger, you must obtain the balance of your other asset G/L account(s) as of quarter end. To obtain this balance, run the CU*BASE Financial Report that contains the G/L account(s). If these assets are recorded in places other than CU*BASE General Ledger, those figures need to be combined for the Call Report total.

Foreclosed and repossessed assets are generally tracked by your Collections Department. In this case, refer to your internal collections reports.

The New/Closed Accounts Dashboard can help to provide the loans granted year-to-date. Use the appropriate date range (i.e. 1/1/12 to 6/30/12) and specify the appropriate loan categories. The Selective Loan Trial Balance/Loan Information Report can also be used to obtain loans granted year-to-date, but keep in mind that this report only includes active loans. It will not include loans that have been closed/paid off.

Loans granted year-to-date may be tracked manually on a spreadsheet that is updated periodically (usually monthly). Refer to this internal spreadsheet for the total number and amount of loans granted year-to-date.

For loans outstanding to credit union officials, determine how these loans are identified in CU*BASE. Generally, they are identified by employee type and can be obtained from running the Member Trial Balance.

LIABILITIES/SHARES/EQUITY

LIABILITIES

Understanding this section

This section reports the credit union's borrowings and other liabilities. The borrowings are listed by maturity – less than 1 year, 1-3 years and greater than 3 years. These borrowings/liabilities are generally stored in CU*BASE

General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 800.

Preparing to complete this section

For data that is stored in CU*BASE General Ledger, you must obtain the balance of your G/L account(s) as of quarter end. To obtain this balance, run the CU*BASE Financial Report that contains the G/L account(s). If these liabilities are recorded in places other than CU*BASE General Ledger, those figures need to be combined for the Call Report total.

SHARES/DEPOSITS

Understanding this section

This section is the credit union's deposit account information including the interest rate, number and amount of deposit accounts at your credit union.

The Shares/Deposits are categorized by the NCUA as follows:

- Share Drafts
- Regular Shares
- Money Market Shares
- Share Certificates
- IRA/KEOGH Accounts
- All Other Shares
- Nonmember Deposits

Preparing to complete this section

Determine if all of your deposit products are maintained in CU*BASE. If any share/deposit accounts are maintained outside of CU*BASE, those figures will need to be combined for the Call Report total.

Review the section of the Call Report where your deposit products should be reported. For example, Christmas, vacation, and club accounts should be reported as Regular Shares. Both IRA savings and certificates should be reported as IRA/KEOGH accounts.

The following CU*BASE reports can provide information for this section:

- Member Balance Summary by GL
- CD Maturity Analysis Report

The Member Balance Summary by G/L Account gives you the number and total balance of your CU defined G/L accounts. If multiple G/L accounts fall into a NCUA deposit account category, these amounts must be combined to create the total for the Call Report.

ADDITIONAL SHARES/DEPOSITS

Understanding this section

This section contains additional shares/deposits for the credit union. Enter the quarter end balance for the deposit account category.

Preparing to complete this section

Determine if the deposit products in this section apply to your credit union. Do you maintain these products in CU*BASE? If any of these share/deposit accounts are maintained outside of CU*BASE, those figures will need to be combined for the Call Report total.

The following CU*BASE reports can provide information for this section:

- Member Balance Summary by GL
- Regulation D Statistics Report
- Member Aggregates Report
- Member Trial Balance

Note: No tips are provided for Nonmember Government Depositors, Nonmember Employee Benefit Shares, 529 Plan Member Deposits or Non-dollar denominated deposits at this time. Please provide tips to CallReport@cuanswers.com if any of these apply to your credit union.

EQUITY

Understanding this section

This section reports the equity items from your credit union's balance sheet. These equity items are generally stored in CU*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 900.

Preparing to complete this section

For data that is stored in CU*BASE General Ledger, you must obtain the balance of your equity G/L account(s) as of quarter end. To obtain this balance, run the CU*BASE Financial Report that contains the G/L account(s). If any equity items are recorded in places other than CU*BASE General Ledger, those figures need to be combined for the Call Report total.

NCUA INSURED SAVINGS COMPUTATION

Understanding this section

This section provides the amount of uninsured deposits at the credit union that are covered by the National Credit Union Share Insurance Fund (NCUSIF). IRA/KEOGH accounts are reported separately from other deposit products (share drafts, regular share accounts, money market shares and share certificates).

Preparing to complete this section

Determine if all of your deposit products are maintained in CU*BASE. If any share/deposit products are maintained outside of CU*BASE, these uninsured amounts will need to be combined for the Call Report total.

The CU*BASE Share Insurance Report can be used to determine the uninsured share amounts for this section.

Refer to Part 745 of the NCUA Rules and Regulations for additional guidance on completing this section.

STATEMENT OF INCOME AND EXPENSE

Understanding this section

This section reports the income and expense items from your credit union's income statement. These items are generally stored in CU*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 100 for operating income accounts, 300 for operating expense accounts, and 400 for non-operating expense accounts.

Preparing to complete this section

For data that is stored in CU*BASE General Ledger, you must obtain the balance of your income or expense G/L account(s) as of quarter end. To obtain this balance, run the CU*BASE Financial Report that contains the G/L account(s). If any income or expense items are recorded in places other than CU*BASE General Ledger, those figures need to be combined for the Call Report total.

***HINT:** To make it easier to fill out this and other sections of your Call Report, you can use the CU*BASE Financial Report Configuration feature (on menu MNGELE) to create a special financial report that totals just the G/L accounts required by the Call Report.*

MISCELLANEOUS INFORMATION

Understanding this section

This section contains miscellaneous information completed by all credit unions. Report information on share insurance coverage, number of members, employee status, operating lease payments and members using website.

The NCUA provides detailed descriptions on each of the Call Report Account Codes in this section. For more information, refer to the NCUA's comprehensive 5300 Call Report Instructions.

Preparing to complete this section

Review membership, employee and website usage information. If your credit union has operating lease payments on fixed assets, obtain this from internal documentation.

CU*BASE has two reports that can be used to obtain the number of current members. Review the reports to determine which works best for your credit union.

- Membership Analysis Report
- Member Balance Summary by General Ledger Account

DELINQUENT LOANS BY COLLATERAL TYPE

Understanding this section

This section reports the total outstanding number and loan balance of all delinquent loans and leases. The information is reported by delinquency term; 30-59 days, 60-179 days, 180-359 days, >=360 days.

The delinquent loans are categorized by the NCUA as follows:

- Unsecured Credit Card Loans
- Payday Alternative Loans (PAL) (Federal CU Only)
- Non-Federally Guaranteed Student Loans
- New Vehicle Loans
- Used Vehicle Loans
- 1st Mortgage Real Estate Loans/Lines of Credit (Fixed Rate and Adjustable Rate)
- Other Real Estate Loans/Lines of Credit (Fixed Rate and Adjustable Rate)
- Leases Receivable
- All Other Loans

Preparing to complete this section

Determine which of your loan products are maintained in CU*BASE. If any loans are maintained outside of CU*BASE, these delinquent information

must be combined to create the total for the Call Report. Refer to the outside vendor reports.

For loans maintained in CU*BASE, you must obtain the delinquent loan number and balances as of quarter end.

Review the section of the Call Report that your delinquent loan products should be reported. For example, 2nd mortgage home equity loans (HELOCs) should be reported as Other Real Estate Loans/Lines of Credit. RV, Boat and Motorcycle loans should be reported as All Other Loans.

Review how the above loan products are organized in CU*BASE. Your credit union has defined general ledger numbers, security codes, purpose codes, and loan categories. Which of these correlate most closely to the NCUA categories listed above? This will help determine which report or tool will work best to gather data from CU*BASE.

The following CU*BASE reports can provide the delinquency information:

- Loan Delinquency Report
- Loan Delinquency Analysis*

*It is recommended to run this report from **Selective Loan Information Rpt** on the Reports E menu (MNRPTE) using Output format 2 “Loan delinquency analysis”. More selection options are available than if the report is run from the Collections Processing (MNCOLL) menu.

Keep in mind that CU*BASE offers tremendous flexibility in how your credit union can configure loan products and delinquency monitoring. Your credit union must determine the CU*BASE report that works “best” for reporting delinquent loans.

Loan Delinquency Report

This report can be printed by Detail or Summary and is sorted by Account or Name. You can select loans by business unit, loan category, loan security or loan purpose. The report will display by the delinquency aging levels defined on the Loan Products (MNCNFB) menu. Your credit union can set the delinquency aging levels to match the Call Report delinquency terms if desired.

Loan Delinquency Analysis

This report can be printed for all loans, online credit cards, closed-end loans, or line-of-credit loans (Process Type). The sort is by Account Base or Member. Run this report from **Selective Loan Information Rpt** on the Reports E (MNRPTE) menu where many selection options are available like loan category code, loan purpose code, membership designation and loan classification code. The report will display accounts in the Call Report terms 30-59 Days, 60-179 Days, 180-359 Days, >=360 Days.

ADDITIONAL DELINQUENCY INFORMATION

Understanding this section

This section is for informational purposes only. Delinquency for the loans in this section has already been reported in the previous delinquency section by collateral type. The number and amount is reported by delinquency term: 30-59 days, 60-179 days, 180-359 days, >=360 days.

The additional delinquent loans are categorized by the NCUA as follows:

- Indirect Loans
- Participation Loans
- Interest Only & Payment Option 1st Mortgage Loans
- Interest Only and Payment Option Other RE/LOCs
- Residential Construction-Excluding Business Purpose
- Member Business Loans Secured by Real Estate
- Member Business Loans NOT Secured by Real Estate
- Nonmember Business Loans Secured by Real Estate
- Nonmember Business Loans NOT Secured by Real Estate
- Agricultural Loans
- Business Construction and Development Loans
- TDR 1st Mortgage Real Estate Loans
- TDR Other Real Estate Loans/Lines of Credit
- TDR Real Estate Loans also reported as business loans
- TDR Consumer Loans NOT secured by Real Estate
- TDR Business Loans NOT secured by Real Estate
- Loans Held for Sale

These NCUA delinquency categories may not apply to your credit union.

Preparing to complete this section

Determine which of your loan products are maintained in CU*BASE. If any loans are maintained outside of CU*BASE, these delinquent balances must be included to create the total for the Call Report. Refer to the outside vendor reports.

For loans maintained in CU*BASE, you must obtain the delinquent loan balances as of quarter end.

Review how the above loan products are organized in CU*BASE. Your credit union has defined general ledger numbers, security codes, purpose codes, and loan categories. Which of these correlate most closely to the NCUA categories listed above? This will help determine which report or tool will work best to gather data from CU*BASE.

The loans in this section may be tracked manually. In this case, refer to your internal reports.

Some credit unions may use **CU*BASE Report Builder** to Query the loans in this section.

The CU*BASE **Loan Delinquency Report or Loan Delinquency Analysis** detailed in the prior Delinquent Loans section may provide information for this section.

LOAN CHARGE OFF AND RECOVERIES

Understanding this section

This section reports the dollar amount of loans charged off year-to-date and loan recoveries year-to-date. Loans charged off due to bankruptcy and members who have filed for bankruptcy are also reported in this section.

The dollar amount of loans with interest rates that exceed 15% and the aggregate weighted average interest rate of these loans are reported in this section. This may not be applicable to your credit union.

Loan Loss information is reported for the following NCUA loan categories:

- Unsecured Credit Card Loans
- Payday Alternative Loan (PAL) (Federal CU Only)
- Non-Federally Guaranteed Student Loans
- New Vehicle Loans
- Used Vehicle Loans
- 1st Mortgage Real Estate Loans/Lines of Credit
- Other Real Estate Loans/Lines of Credit
- Leases Receivable
- All Other Loans

Additional loan loss information already reported on the NCUA categories above is reported for the following:

- Indirect Loans
- Participation Loans
- Interest Only & Payment Option 1st Mortgage Loans
- Interest Only and Payment Option Other RE/LOCs
- Residential Construction-Excluding Business Purpose
- Member Business Loans Secured by Real Estate
- Member Business Loans NOT Secured by Real Estate
- Nonmember Business Loans Secured by Real Estate
- Nonmember Business Loans NOT Secured by Real Estate
- Agricultural Loans
- Business Construction and Development Loans
- TDR 1st Mortgage Real Estate Loans
- TDR Other Real Estate Loans/Lines of Credit
- TDR Real Estate Loans also reported as business loans
- TDR Consumer Loans NOT Secured by Real Estate
- TDR Business Loans NOT Secured by Real Estate

The NCUA loan loss categories in this section may not apply to your credit union.

Preparing to complete this section

Determine if any loans maintained outside of CU*BASE were charged off year-to-date. This YTD charge off and recovery information must be included in the Call Report total. Refer to outside vendor reports.

For loans maintained in CU*BASE, you must obtain the YTD Loan Loss information as of quarter end.

In most instances, loans are charged off/written off to a CU*BASE General Ledger account (commonly G/L account 719.00). You may be able to obtain the charge off and recovery amounts from printing a G/L history from the General Ledger (MNGELE) menu. Outside vendor loans may be charged off to this same CU*BASE G/L account.

In CU*BASE, a loan is written or charged off using **Write Off/Charge Off Loans** on the Collections Processing (MNCOLL) menu. These loans can then be monitored on the **Write-off/Charge-off Dashboard**. From the main dashboard, use *F8=Analysis* to see written and charged off loan amounts.

Be sure to filter the main dashboard screen based on the code (loan category, purpose or security) that correlates closest to the NCUA loan category and enter Written Off between 0101YYYY to quarter end date.

The CU*BASE Selective Loan TB/Loan Information Report may provide the charge off amounts. Select Category Code 99 (or the appropriate loan category your CU uses for written off loans). Then, you can select by purpose code, security code, classification code, etc. Enter a Review/Write off date range from 0101YYYY to quarter end date.

Many credit unions have internal collections department reports for tracking loan loss information. Refer to these internal reports to determine the charge off, recovery, and bankrupt loan information.

*Note: **Your input is needed!** Please provide any tips for obtaining the Loan Charge Off and Recovery Information to CallReport@cuanswers.com.*

LIQUIDITY, COMMITMENTS AND SOURCES

Understanding this section

This section is broken down into three parts:

- Off-Balance Sheet Commitments and Other Items
- Contingent Liabilities
- Credit and Borrowing Arrangements

Preparing to complete this section

Off-Balance Sheet Commitments and Other Items

Determine your loan products that are maintained on CU*BASE. If any loan products are maintained outside of CU*BASE, these unfunded commitment amounts will need to be added to the Call Report total.

For loans maintained in CU*BASE, you must obtain the unused portion of loan commitments broken down by the amount committed directly by credit union versus the amount committed through third party/indirect. The total of the unfunded commitments must also be reported. All three of these amounts are reported for the NCUA categories below:

- Member Business Loans Secured by Real Estate
- Member Business Loans NOT Secured by Real Estate
- Nonmember Business Loans Secured by Real Estate
- Nonmember Business Loans NOT Secured by Real Estate
- Agricultural Related Business Loans
- Construction and Land Development
- Outstanding Letters of Credit
- Revolving Open-End Lines secured by 1-4 Family Residential Properties
- Credit Card Lines
- Unsecured Share Draft Lines of Credit
- Overdraft Protection Program Commitments

- Residential Construction Loans – Excluding Business Purpose
- Federally Insured Home Equity Conversion Mortgages
- Proprietary Reverse Mortgage Products
- Other Unfunded Commitments

Review the section of the Call Report that your loan products should be reported. For example, home equity lines (HELOCs) should be reported as revolving open-end lines secured by 1-4 family residential properties.

If your CU offers overdraft protection loans, determine which section of the Unfunded Commitments to report these loans. If it is a CU*BASE loan that can be accessed by personal check, report as Unsecured Share Draft Line of Credit. If it is a negative balance limit line of credit (commonly referred to as ANR or courtesy pay), report as an overdraft protection program commitment.

The CU*BASE Contingent Liability Analysis on the Reports D (MNRPTD) menu provides the unfunded commitment amount totals for line of credit loans (Process Type L), credit card loans (Process Type V) and open-credit loans (Process Type O). These loans are displayed by CU*BASE Loan Category. Share draft accounts with a negative balance limit are displayed by CU*BASE dividend application.

Closed-end loans are not reported on the CU*BASE Contingent Liability Analysis. You can use the Selective Loan TB/Loan Information Report to report the unused commitment amounts for these loans.

Contingent Liabilities/Credit and Borrowing Arrangements

Review your credit union’s contingent liabilities and credit and borrowing arrangements. Some of the items in this section may not be applicable to your credit union.

Your credit union may have internal reports used for tracking the contingent liability, credit and borrowing information. In this case, refer to your internal reports.

The credit line information may be obtained from the corresponding Bank/Credit Union that provided the credit arrangement.

PCA NET WORTH CALCULATION WORKSHEET

Understanding this section

This worksheet provides a means of measuring the credit union net worth ratio. Refer to NCUA Rules and Regulations 702.101. Credit Unions with Assets greater than \$10,000,000 must also review their Risk Based Net Worth (RBNW) Calculation Requirement.

The NCUA provides detailed descriptions on each of the Call Report Account Codes. Refer to the NCUA’s comprehensive 5300 Call Report Instructions for more information on this worksheet.

Preparing to complete this section

Credit unions are not required to provide input on these two pages of the Call Report. The data on these pages is calculated for you by the NCUA.

SCHEDULE A:

SPECIALIZED LENDING

Understanding this section

The Specialized Lending schedule must be completed if your credit union has indirect loans, real estate loans, member business loans or participation loans. It is broken down in four sections. You only need to complete the sections that apply to your credit union.

Section 1 - Indirect Loans

An indirect loan is a loan made by a credit union through a vendor or third party vendor that facilitates the financing arrangement. Provide the number and amount of indirect loans by:

- Point of Sale Arrangement
- Outsourced Lending Relationship

Section 2 - Real Estate Loans and Lines of Credit including Business Loans secured by Real Estate.

The information required for this section varies depending on the type of real estate loan. Provide the appropriate information which may include number/amount of loans outstanding, number/amount of loans granted year-to-date, or amount modified year-to-date.

The Real Estate First Mortgage loan information is broken down by the NCUA as follows:

- Fixed Rate >15 Years
- Fixed Rate 15 Years or less
- Balloon/Hybrid >5 Years
- Balloon/Hybrid 5 Years or Less
- Other Fixed Rate
- Adjustable Rate 1Yr or less
- Adjustable Rate >1Yr
- Closed-End Fixed Rate
- Closed-End Adjustable Rate
- Open-End Adjustable Rate
- Open-End Fixed Rate

The Miscellaneous Real Estate Loans/LOC information is broken down by the NCUA as follows:

- Interest Only & Payment Option 1st Mortgage Loans
- Interest Only & Payment Option Other RE/LOC Loans
- Reverse Mortgages
- Balance Outstanding of 1st Mtg Residential Construction Loans – excluding Business Purpose
- Allowance for Losses on Real Estate Loans
- Total Amount of All 1st Mortgage Loans Sold in the Secondary Market YTD
- Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years
- Amount of Real Estate Loans sold but serviced by the credit union
- Mortgage Servicing Rights

Section 3 – Loans Purchased and Sold in Full & Participation Loans Purchased and Sold

A participation loan is a loan account where the risk and income for that loan is shared among multiple partners (usually other credit unions, but could be any investor).

The participation loans in this section are broken down by the NCUA as follows:

- Loans Purchased and Sold Year-to-Date
- Participation Loans Purchased
- Outstanding Participation Loans Sold
- Participation Loans Sold Year-to-Date
- Participation Loans Outstanding by Type

Section 4 – **Business Lending**

A member business loan generally includes any loan, line of credit, or letter of credit where the borrower uses the proceeds for commercial, corporate, or other business investment property or venture. Refer to Part 723 of the NCUA Rules and Regulations for further definition of these business loans.

The information required for this section varies depending on the type of business loan. Provide the appropriate information which may include number/amount of loans outstanding or amount granted/purchased year-to-date.

The loan information in this section is broken down by the NCUA as follows:

- Member Business Loans
- Purchased business loans or participation interests to nonmembers
- Business Loans and Participations sold Year-to-Date
- Small Business Administration Loans Outstanding
- Agricultural Related Loans Outstanding
- Purchased Business Loans or participation interests to members outstanding
- Portion of RE Loans included in Section 2 of this schedule which are also reported as business loans
- Loans and participation interests qualifying for RBNW
- Unfunded commitments for business loans and participation interests qualifying for RBNW
- Amount of Real Estate Loans included in Section 2 also reported as business loans and participation interests qualifying for RBNW

Section 5 – **Troubled Debt Restructured Loans**

This section is to report loans that qualify under generally accepted accounting principles as troubled debt restructurings (TDRs). TDRs are loans for which the credit union grants a concession to the borrower due to economic or legal reasons related to the member borrower's financial difficulties. The number and amount of TDR loans reported is based on type of loan and accrual status.

The NCUA categories for TDR loans are as follows:

- TDR loans secured by First Mortgages
- TDR loans secured by Other RE/LOCs
- TDR RE Loans also reported as business loans
- TDR Consumer loans NOT secured by Real Estate
- TDR Business loans NOT secured by Real Estate

TDR loans granted year-to-date are also reported along with the TDR portion of Allowance for Loan and Lease Losses.

Section 6 – Purchased Credit Impaired Loans (PCILs)

This section is to report loans that a credit union purchased or otherwise acquired by completion of a transfer, including those acquired in a purchase business combination (merger), that meet certain criteria. Those criteria include loans where (1) there is evidence of deterioration of credit quality since the origination of the loan and (2) it is probable, at the acquisition date, that the credit union will be unable to collect all contractually required payments receivable.

The NCUA categories for PCILs are as follows:

- PCILs secured by First Mortgages
- PCILs secured by Other RE/LOCs
- PCILs (RE Loans) also reported as Business Loans
- PCILs (Consumer loans) NOT secured by Real Estate
- PCILs (Business loans) NOT secured by Real Estate

Preparing to complete this section

Determine which of the loan products in this section are maintained in CU*BASE. If any loans are maintained outside of CU*BASE, the outside loan totals must be added into the appropriate line on the Call Report. Refer to the outside vendor reports.

Review how your loan products are organized in CU*BASE. To identify loan products, your credit union has defined general ledger numbers, security codes, purpose codes, and loan categories. Which of these correlates most closely to the NCUA loan categories in these sections? This will help to determine which report or tool will work best to gather data from CU*BASE.

Keep in mind that you may have to use different CU*BASE product definitions (security codes, purpose codes, category codes, loan classification code) to obtain the data for the NCUA loan groupings in this section.

The Selective Loan Trial Balance/Loan Information Report may help to provide the loan amounts in these sections.

Some credit unions may use CU*BASE Report Builder to Query the loans in this section.

SCHEDULE B: INVESTMENTS, SUPPLEMENTAL INFORMATION

Understanding this section

This schedule provides detail on the credit union investments. Types of investments to report in this section are:

- U.S. Government Obligations
- Federal Agency Securities
- Securities Issued by States and Political Subdivisions in the U.S.
- Mortgage Backed Securities
- Mutual Funds
- Common Trusts
- Bank Issued FDIC-Guaranteed Bonds
- Non-Mortgage Related Securities
- Investments in Depository Institutions
- Investment Repurchase Agreements
- Brokered Certificates of Deposit/Share Certificates
- Investments used to fund Employee Benefit Plans

Preparing to complete this section

Review the investment items in this section and determine which apply to your credit union. Report the quarter end value of the investment.

HINT 1

Complete this schedule if your credit union reported amounts in the Investments section of the Call Report on:

- ✓ Trading Securities
- ✓ Available for Sale Securities
- ✓ Held-to-Maturity Securities

HINT 2

Complete this schedule if your credit union offers any of these types of Investments:

- ✓ U.S. Government Obligations
- ✓ Federal Agency Securities
- ✓ Mortgage Backed Securities
- ✓ Mutual Funds
- ✓ Common Trusts
- ✓ Bank Issued FDIC-Guaranteed Bonds
- ✓ Investments Purchased under an Investment Pilot Program
- ✓ Trading Securities
- ✓ Available for Sale Securities
- ✓ Held-to-Maturity Securities
- ✓ Brokered Certificates of Deposit

If your credit union has these investment types stored in CU*BASE General Ledger, obtain the G/L balance of the investment as of quarter end. To obtain this balance, run the CU*BASE Financial Report that contains the G/L account(s).

If your credit union uses an outside investment company, refer to the outside investment company reports.

If you have an excel spreadsheet for tracking your investments, refer to your investment spreadsheet.

If your credit union uses the CU*BASE Investment Subsidiary, you may find the following reports helpful for obtaining the value of the investment:

- Investment Register
- Investment Trial Balance

Keep in mind that because CU*BASE offers tremendous flexibility in configuring investments, the 'best' method for obtaining the investment information may vary between credit unions. Be sure to review the CU*BASE tips to determine which "best" provides the Call Report data.

SCHEDULE C: CUSO INFORMATION

Understanding this section

This section reports the aggregate totals the credit union has in all CUSOs. These totals should match the sum of all detailed CUSO information entered in the credit union's online profile NCUA Form 4501A.

The Wholly Owned CUSO Section must be completed for each CUSO in which the CUSO is wholly owned by the credit union. A separate line of information must be completed for each CUSO.

The following information is reported:

- CUSO EIN
- Full/Legal Name of CUSO
- Total Assets of CUSO
- Total Capital of CUSO
- Net Income/Loss of CUSO
- Total Loans of CUSO
- Total Delinquency of CUSO
- Does this CUSO have subsidiary CUSOs?

Preparing to complete this section

Determine if you have CUSO information that must be reported in this section.

If you track this CUSO information manually, refer to your internal report(s).

The NCUA provides detailed descriptions on each of the Call Report Account Codes in this section. For more information, refer to the NCUA's comprehensive 5300 Call Report Instructions.

*Do you have a CU*BASE tip for this section? Please contact CallReport@cuanswers.com.*

SCHEDULE D: DERIVATIVE TRANSACTIONS

Understanding this section

This section collects information on derivative transactions (contracts) including those that meet certain hedge accounting criteria outlined in GAAP guidance ASC 815 Derivatives and Hedging.

The derivative transactions reported are; interest rate swaps, interest rate options, treasury futures, and “other” derivatives.

The following information is reported:

- Derivative Transactions Outstanding
- Derivative Transactions Outstanding with Accounting Designation
- Derivative Transactions Activity
- Derivative Amounts based on Maturity Horizon
- Counterparty Exposure for Derivative Transactions

Preparing to complete this section

Determine if you have derivative information that must be reported in this section.

If you track this derivative information manually, refer to your internal report(s).

The NCUA provides detailed descriptions on each of the Call Report Account Codes in this section. For more information, refer to the NCUA’s comprehensive 5300 Call Report Instructions.

*Do you have a CU*BASE tip for this section? Please contact CallReport@cuanswers.com.*

SCHEDULE E: BANK SECRECY ACT/ANTI-MONEY LAUNDERING INFORMATION

Understanding this section

This section reports information concerning accounts provided to Money Services Businesses (MSBs). MSBs are entities that conduct businesses meeting one or more of the regulatory definitions of a MSB as stated by the Financial Crimes Enforcement Network (FinCEN).

MSBs include the following types of financial service providers:

- Dealers in foreign exchange
- Check cashers
- Issuers or sellers of traveler's checks or money orders
- Money transmitters
- Providers of Prepaid Access
- Sellers of Prepaid Access

Preparing to complete this section

Determine if you provide accounts to entities operating as MSBs. If so, you must report the account information in this section.

If you track this information manually, refer to your internal report(s).

The NCUA provides detailed descriptions on each of the Call Report Account Codes in this section. For more information, refer to the NCUA's comprehensive 5300 Call Report Instructions.

*Do you have a CU*BASE tip for this section? Please contact CallReport@cuanswers.com.*

⇒ Upload of Call Report Data to the NCUA

Step-by Step Instructions to upload your CU*BASE 5300 Call Report data to the NCUA online website

STEP 1 – COMPLETE YOUR CALL REPORT IN CU*BASE

Be sure that you have entered your charter number and that all the data is ready to be uploaded to the NCUA. NOTE: If your credit union completes the CUSO Section of the Call Report, be sure that CUSO EIN is entered with nine characters and no dashes (i.e. 361234567).

STEP 2 – CREATE THE XML FILE

Click on *Create XML File (F14)* from the 5300 Call Report Data screen. You will get a popup 'NCUA 5300 XML File to be Created for Corp ID/in library/file name'. The window may contain edit messages. (Go to page 46 for more information). **Hit Enter.**

Corporation = 01

Library = QUERYXX (XX is your credit union's two-character credit union ID)

File name = N5301Y14Q1 (this is Corporation 01, Year 14, Quarter 1)

STEP 3 – DOWNLOAD THE FILE FROM THE ISERIES TO YOUR PC

Special Note: Security Requirements

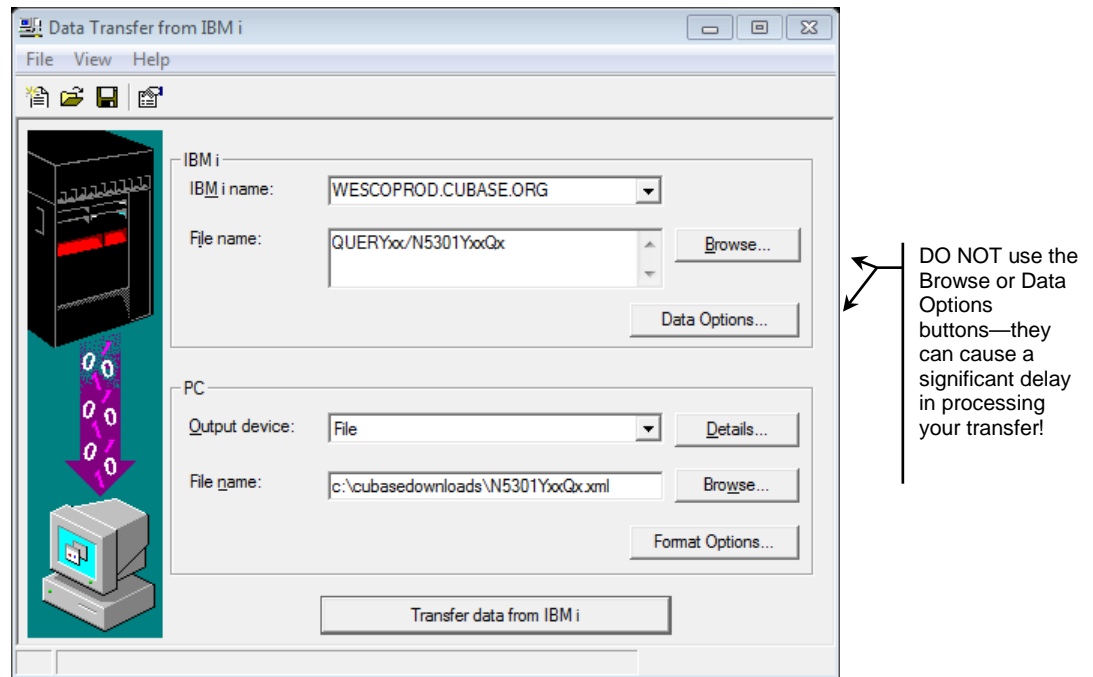
Downloading files from the CU*BASE iSeries requires special security authorization by a CU*BASE representative. If you or a member of your staff needs to be able to download files, please contact a Client Service Representative to set up the proper permissions. Authorization by your credit union's designated Security Officer is required to grant these permissions. On a monthly basis, your Security Officer will be required to confirm the staff that have been given clearance to download files.

Special Note: PC Folder for downloaded files

Locating downloaded files and keeping your computer storage clean will be much easier if you designate a special folder on your PC to receive all downloaded files, such as c:\cubase, c:\downloads, or something similar.

Downloading the File to the PC

- From the File Transfer/Audit Functions (MNFILE) menu, use **File Download (iSeries to PC)**. The following dialog box will appear:

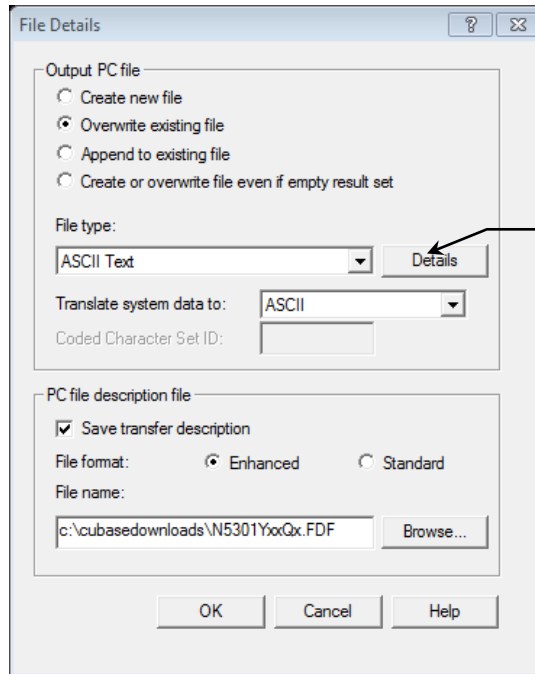


- Complete all of the following fields (none are case-sensitive):

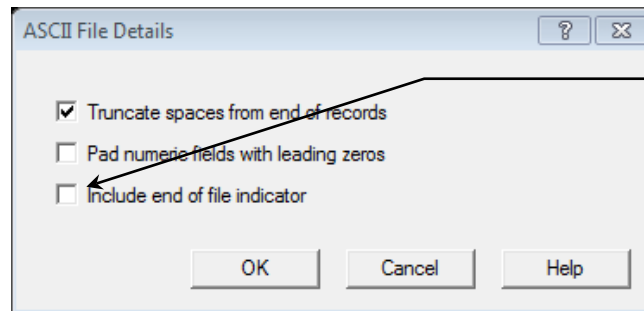
Field Descriptions

Field Name	Description
iSeries	These settings refer to where the data is coming from.
System name	This designates the iSeries system from which the files will be downloaded. For online credit unions, this will read WESCOPROD.CUBASE.ORG and should not be changed.
File name	Enter your credit union's Query library name, a forward slash, then the name of the database file to be downloaded, as in the following sample: QUERYxx/N5301YxxQx <i>(For the xx, fill in your credit union's two-character credit union ID; for the file name the format is N5301Y10Q1 - 01=Corp, Y10= Year10, Q1=Quarter1)</i>
PC	These settings refer to where the data is going.
Output device	This setting controls the format in which the data will be downloaded. Click [▼] and choose File.
Details	The Details button allows you select File Details. See step 3.
File name	Enter the path (the storage location, both drive and folder) and file name where the downloaded file should be stored on your PC. Use backslashes between the folder name and the file name, as in the follow sample: C:\CUBASEDOWNLOADS\N5301YxxQx.xml HINT: Be sure to save the file as .xml.

3. Click on the Details button to the right of Output Device.



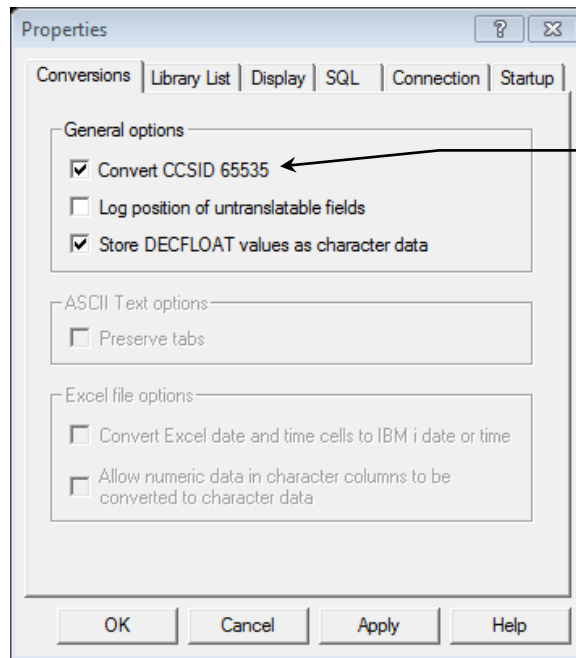
From here, click on this Details button.



Uncheck the Include end of file indicator.

Be sure that the Include end of file indicator is unchecked, then click OK twice.

4. From the **File** menu, choose **Properties**.



This option must be selected in order for the file to be in the correct format for use on the PC.

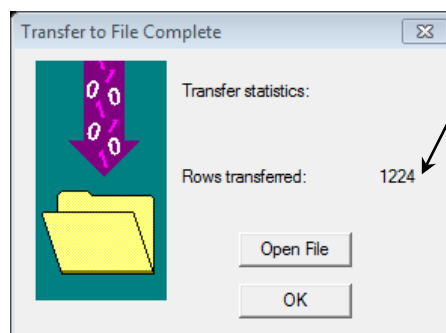
If the data looks garbled when you try to open the file on your PC, this is usually the culprit!

5. Be sure that the option, “Convert CCSID 65535” is selected, then click OK.
6. To begin the transfer process, click the **Transfer data from iSeries** button. A series of messages will appear to report on the progress of the transfer.

*If you experience problems downloading, it may be because you have not been authorized to receive downloads from the CU*BASE iSeries.*

If you receive a message that the PC filename has changed and no longer matches the file description file name, click Yes to continue.

7. When the transfer is complete, the following message will appear: Click OK and the Data Transfer dialog box will reappear. Click Close [X] to return to the CU*BASE menu. (See below for details on saving the transfer request.)



Notice the number shown under “Rows transferred.” This indicates the total number of records that were downloaded, and should match the number of records found when running the original report.

Also make sure that your spreadsheet or other PC application can handle that many rows of data!

The xml file is now saved in the designated folder (i.e c:\cubase, c:\downloads, etc.) Please sure to note the file name where you stored the file on your PC. You will need to browse for this filename in Step 4.

Warning: If you are prompted to save the transfer request and choose yes, be sure that the transfer request is saved as a .dtf file. (Do not save the transfer request as an .xml file!!)

STEP 4 – IMPORT TO THE NCUA ONLINE SYSTEM

1. Log into the NCUA online system.
2. Once you select the Call Report Cycle, click the **IMPORT CALL REPORT** button on the top navigation bar of the Call Report Detail page. From the **Browse** button, find the location where you saved the XML file during Step 3-Download the File from the ISeries to your PC. Click the **Save** button. This should import the data into the NCUA system.
3. Review the data in the NCUA system.

NOTE: The steps in this section are subject to change by the NCUA. Please contact the NCUA directly if you have problems importing to the NCUA website.

TROUBLESHOOTING TIPS

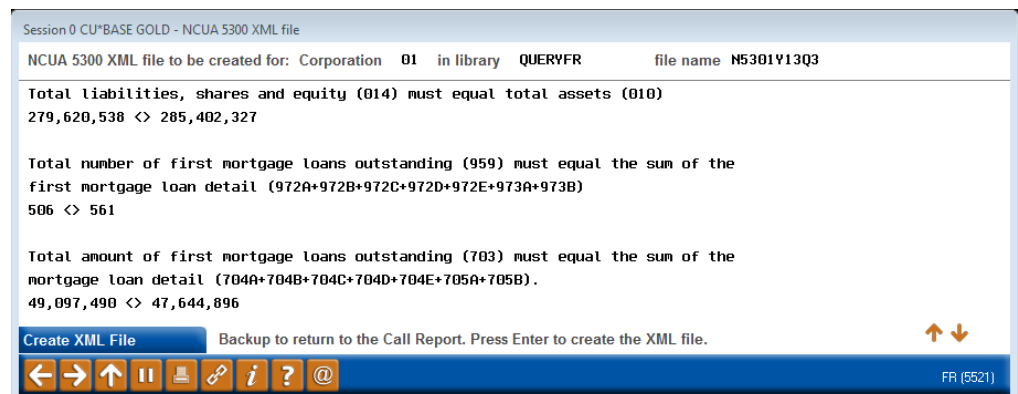
If you receive an error in the NCUA website that the import failed, be sure that you unchecked the 'Include end of file indicator' in #3 of Step 3 – Download the File from the ISeries to Your PC'.

If you have entered a CUSO EIN in the CUSO Information section of the Call Report, be sure that the TIN is entered in the CU*BASE 5300 software as 9 digits with no dashes.

NCUA EDITS IN CU*BASE

With the step to *Create XML File* (F14), CU*BASE runs some of the same edits that the NCUA's uses in their online tool. For example, if total assets do not match total liabilities or the real estate loan information reported in the Assets section does not match the Specialized Lending section, CU*BASE will present warning messages. These messages will not stop you from uploading to the NCUA but you have the option to go back to the Call Report and fix the errors before uploading to the NCUA.

Sample NCUA 5300 XML file screen



⇒ Call Report Ratios

Obtaining key NCUA 5300 ratios using CU*BASE Call Report Data

The 5300 Call Report Ratios dashboard calculates key NCUA financial ratios using data from your existing CU*BASE Call Reports. The NCUA's Financial Performance Report (FPR) ratio calculations are used as the basis for the CU*BASE ratios. The dashboard can be accessed from the Call Report Tools (MN5300) or Management Analysis Dashboards (MNMGM) menus.

If you are interested in monthly trending, you can also create monthly Call Reports and request ratios using that data. This requires running the Call Report tool at least once every month to allow the system to run the calculations when month end files are available.

WHAT RATIOS ARE AVAILABLE?

The ratio tool is a work in progress and we welcome your feedback! New ratios can be requested by contacting callreport@cuanswers.com.

The following ratios are available:

- **Delinquent Loans/Total Loans** – Asset quality ratio that divides loans two months or more delinquent by total loans
- **Delinquent Loans/Net Worth** – Capital adequacy ratio that divides loans two month or more delinquent by net worth
- **Fee & Other Operating Income/Average Assets** – Earnings ratio that annualizes operating income and divides by average total assets
- **Loans/Assets** – Asset/Liability management (also Canary) ratio that measures the percentage of total assets that are invested in loans
- **Members/Full-Time Employees** –Productivity ratio that compares current members to full-time employees
- **Salary & Benefits/Full Time Employees** – Productivity ratio that divides total employee compensation and benefits by equivalent full-time employees
- **Net Interest Margin** –Earnings ratio that annualizes net operating expense and divides by average assets
- **Net Operating Expense/Average Assets** – Earnings ratio that annualizes net operating expense and compares to average assets

- **Net Worth/Total Assets** – Capital adequacy ratio that divides net worth by total assets
- **Operating Expense/Gross Income** – Earnings ratio that divides total operating expenses by gross income.
- **Return on Assets (ROA)** – Earnings ratio that annualizes net income and divides by average assets
- **Cost of Funds/Average Assets** – Earnings ratio that annualizes cost of funds in relation to average total assets
- **Long Term Assets/Total Assets** – Asset/Liability management (also Canary) ratio divides long term assets by total assets, commonly used as an indicator of re-pricing risk
- **Net Charge Offs/Average Loans** – Asset quality ratio that divides net charge offs by average loans
- **SIRRT (Supervisory Interest Rate Risk Threshold)** – Asset/Liability management ratio that looks at net worth in relation to total first mortgages held plus total investments with maturities greater than 5 years
- **Texas Ratio** – Compares the total value of funds available to the CU with the total value of at risk loans
- **Loan Growth** – Canary ratio that measures the rate of growth in total loans and leases
- **Total Loans/Total Shares** – Asset/Liability management (also Canary) ratio that divides total loans by total shares
- **Loans/Equity** – Canary ratio that is a measure of the proportion of credit risk to financial institution capital
- **Non-Maturing Deposits/Long Term Assets** – Canary ratio that estimates the degree that non-maturing funding sources cover long term assets on the balance sheet
- **Residential Real Estate/Total Assets** – Real Estate lending ratio that compares residential real estate loans to total assets
- **Net Noncore Funding Dependence** – Canary ratio that indicates the degree of reliance on funds from the professional money markets
- **Net Short Term Liabilities/Total Assets** - Canary ratio that indicates the degree of exposure assumed by funding assets with short term liabilities
- **Shares, Deposits and Borrowings/Earnings Assets** – Asset/Liability management ratio that divides total shares, deposits and borrowings by the sum of total loans and total investments
- **Fair Market Value Investments/Book Value Investments** – Capital adequacy ratio that divides fair market value of held-to-maturity investments by the book value of held-to-maturity investments

- **Market (Share) Growth** – Ratio that measures the growth of total shares annualized as appropriate
- **Net Margin/Average Assets** – Earnings ratio that subtracts the cost of funds from gross income and divides by average assets
- **Yield on Average Loans** – Earnings (also Canary) ratio that measures the yield on the loan portfolio by dividing interest on loans (before interest refunds) by average assets
- **Provision for Loan Loss/Average Assets** – Earnings ratio that divides the provision for loan and lease losses by average assets
- **Change in Portfolio Mix** – Canary ratio that measures the shift within the loan portfolio over a one-year period
- **Construction and Land Development Loans/Risk Based Capital** – Canary ratio that measures the degree to which equity capital can be impacted by the construction and land development loan portfolio
- **Commercial Real Estate Loans/Risk Based Capital** – Canary ratio that measures the degree to which equity capital could be impacted by the commercial real estate loan portfolio

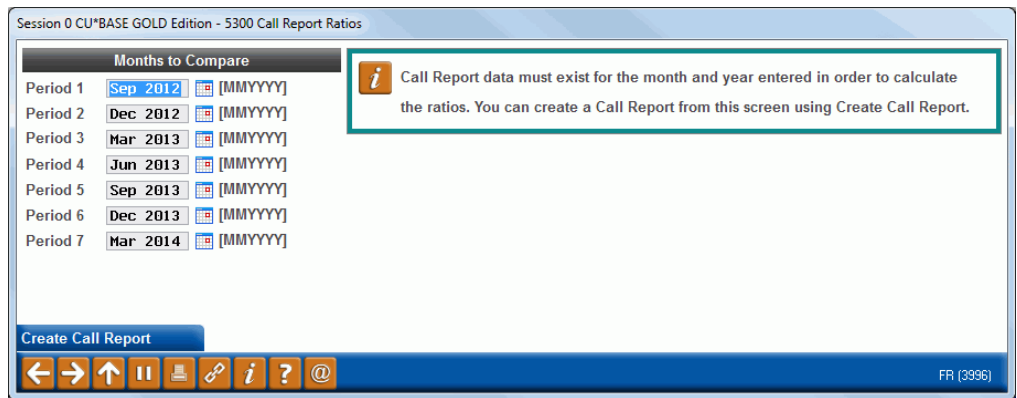
Refer to the User’s Guide for NCUA’s Financial Performance Report available on the ncua.gov website for detailed information on many of the ratios. Canary ratios are benchmark ratios defined by the Office of the Comptroller of the Currency (OCC) for purposes of early warnings about the performance of financial institutions.

*Note: The NCUA includes Account Code 311 “Temporary Corporate CU Stabilization” in the ratio calculations for Operating Expense/Gross Income and Net Operating Expense/Average Assets for Call Reports from 3/31/09 to 9/30/10. The CU*BASE ratio tool does not include Account Code 311 in these ratio calculations.*

GENERATING CALL REPORT RATIOS

The ratio dashboard can be accessed from either the 5300 Call Report Tools (MN5300) menu or the Management Analysis Dashboards (MNMGM) menu.

“5300 Call Report Ratios Dshbrd” on the Call Report Tools (MN5300) menu

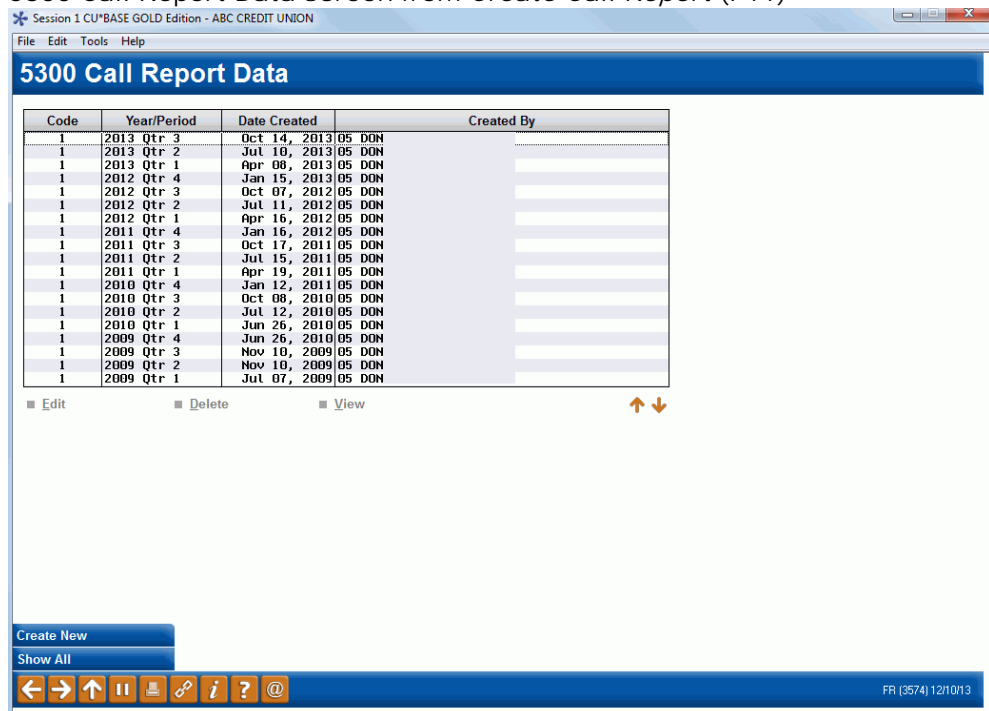


Enter the month and year (MMYYYY) for the periods that you would like ratios to be calculated. For quarterly ratios, enter the appropriate month, i.e. **03**2014 for Qtr1, **06**2014 for Qtr2, etc.

Once the appropriate periods are entered, press Enter to view the ratios.

Note: You will receive an error message if a Call Report does not exist for a Period entered. To create the Call Report, use “Create Call Report” (F11). This function takes you to the 5300 Call Report Data screen.

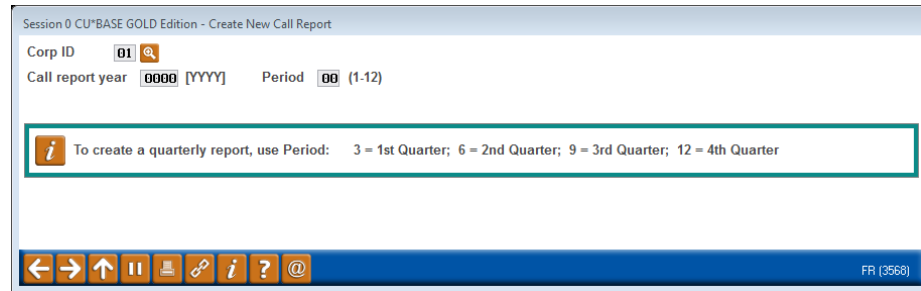
5300 Call Report Data screen from *Create Call Report* (F11)



If you select *Create Call Report* (F11) from the initial selection screen (see page 50), the 5300 Call Report Data screen above displays. The default is to display only quarterly reports. *Show All* (F11) allows you to toggle between listing all Call Reports (including monthly reports) or only quarterly Call Reports.

Creating a monthly report

To create a monthly Call Report, follow the same steps you would to create a quarterly report. After selecting *Create New* (F6) from the above screen, enter the appropriate Call Report Year and Period (i.e. Period 01=January, Period 02=February, etc.).



Remember that month-end files must be available in order for the system to run the calculations to populate many of the automation routines.

5300 Call Report Ratios

Ratio	Category	Jun 2013	Sep 2013	Dec 2013	Mar 2014	Jun 2014	Sep 2014	Dec 2014
Change Portfolio Mix	CreditRisk	11.80%	13.83%	20.53%	17.99%	16.53%	17.27%	14.98%
CommercialRE Lns/RBC	Canary		43.10%	41.37%	41.62%	40.64%		41.57%
Constr&Dev Lns/RBC	Canary	1.11%	1.12%	1.39%	2.44%	2.74%	1.91%	.41%
Cost Fnds/Avg Assets	Prod/Profit	.22%	.22%	.22%	.20%	.21%	.24%	.27%
Delinq Lns/Net Worth	CreditRisk	10.15%	13.64%	12.26%	10.31%	10.78%	11.39%	10.53%
Delinq Lns/Ttl Loans	CreditRisk	1.44%	1.65%	1.69%	1.42%	1.46%	1.52%	1.43%
Fee-0th Inc/Avg Asts	Prod/Profit	2.58%	2.54%	2.53%	2.01%	2.05%	2.13%	2.14%
FMV Inv/Book Val Inv	CreditRisk	59.90%		57.58%	99.89%	99.20%	98.88%	80.00%
Lng Trn Asts/Tl Asts	Canary	20.34%	21.46%	23.02%	22.49%	21.88%	25.33%	20.47%
Loan Growth	Canary	13.00%	17.32%	17.47%	12.46%	16.20%	19.32%	16.98%
Loan Loss/Avg Assets	CreditRisk	7.38%	.23%	.28%	.60%	.51%	.75%	.66%
Loan/Assets	Canary	79.05%	80.52%	81.84%	80.40%	81.66%	81.41%	81.01%
Loans/Equity	Canary	782.09%	829.73%	863.09%	750.81%	794.46%	831.80%	736.74%
Loans/Shares	Canary	91.47%	93.75%	96.07%	93.44%	95.72%	95.20%	94.30%
Market(Share) Growth	Prod/Profit	8.10%	10.26%	9.27%	24.05%	19.07%	20.72%	19.18%
Members/FTEs	Prod/Profit	224	209	225	229	226	231	221
Net Chgofs/Avg Loans	CreditRisk	.56%	.43%	.51%	.63%	.64%	.66%	.68%
Net Interest Margin	Prod/Profit	4.69%	4.68%	4.70%	4.55%	4.55%	4.52%	4.53%


Tip: Use the Choose Ratios/Limits button to select the ratios for display and set policy limits. The Ratio and Category columns are sortable.
 13.00% 17.32% 80.52% = Green, yellow, red range based on policy limits.
 Text in blue indicates that the ratio is missing data or zero is used on the calculation.

The first column displays the category for the ratio as defined by CU*Answers. Ratio categories are; credit risk, liquidity risk, interest rate risk, productivity and profitability, canary and other FPR.

- If key data is missing for the ratio calculation, the ratio will display as blank. For CommercialRELns/RBC in Jan 2013 above, the Account Code A718A comprising the numerator of the calculation does not contain an amount, therefore the ratio cannot be calculated and is blank.
- If one of the Account Codes used in the ratio calculation is blank or zero and is not key in calculating the ratio, then the ratio will display with blue text. It does not mean that the ratio calculation is wrong, it


merely indicates that not all the Account Codes included in the ratio calculation were used.

If policy limits are defined, then the calculated ratio will display highlighted in red, yellow or green depending on the threshold that the ratio met. See page 53 for more information on ratio goals and policy limits.

Use  to move to the 5300 Call Report Ratio Description screen which displays the ratio calculation and includes a list of the Account Codes and numbers used in the calculation. See below for an example.

Click this button next to the Account Code to take you to the line on the Call Report where the data was obtained.

Account Code	Account Code Description	9/2012 DATA	12/2011 DATA
T025B	** Total Amt of Loans and Leases	198,506,082	182,920,738
T550	** Total YTD Charge Offs	1,522,662	
T551	** Total YTD Recoveries	228,877	

Click  to jump to the line in the 5300 Call Report.

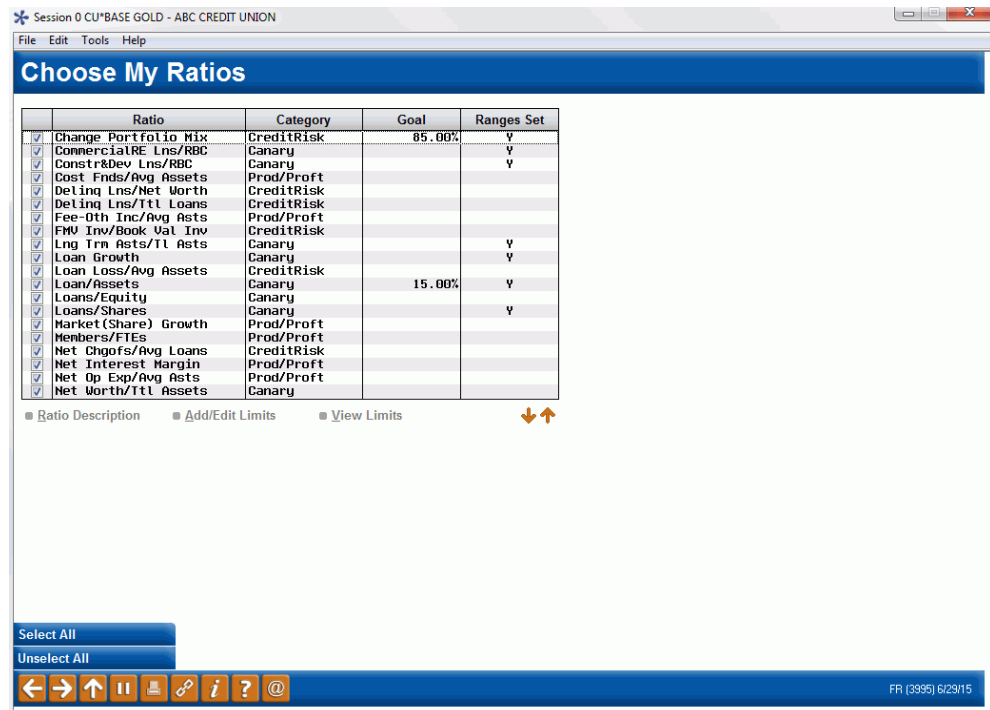
*Note: Sub-total Account Codes from the CU*BASE Call Report appear with a leading T (rather than A that the NCUA uses).*

There are two access points for the ratio description screen. If viewing this screen directly from the Call Report Ratios Dashboard, you will see the result for the calculated ratio (assuming there was enough Call Report data to calculate the ratio). If viewing the ratio description screen from the Choose My Ratios screen on page 53 you will see a message “Unable to calculate ratio” because you are not looking at a specific period for a ratio to be calculated.

CHOOSE RATIOS

Currently, thirty two ratios are available to be viewed on the Call Report Ratios dashboard. Each credit union has the flexibility to view specific ratios. From the 5300 Call Report Ratios screen (on page 44), use *Choose Ratios/Limits* (F12) to access the Choose My Ratios screen below. Use the checkbox to select or unselect ratios.

Choose Ratios/Limits (F11)

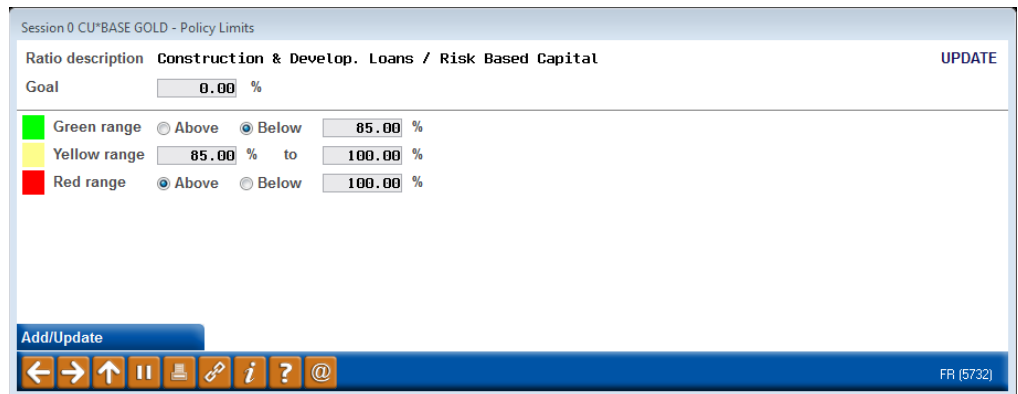


You have the option to *Select All* (F9) or *Unselect All* (F10), but at least one ratio must be selected. Once the ratios are chosen, press Enter to return to the Call Report Ratios screen. Only the ratios that you specified will display. The selected ratios are saved for the next time that you request Call Report Ratios to be calculated.

POLICY LIMITS

From the Choose My Ratios screen above, you can view the ratio description, add/edit policy limits, or view limits. A percentage Goal for the ratio can be entered, but is not required. Policy limits are defined in green, yellow and red ranges. The green range is well within the credit union's expectations for the ratio. The yellow range is close to credit union preferences, and the red range represents exceptions to credit union preferences. For the green and red ranges, a value of "Above" or "Below" must be associated with the ratio percentage.

Add/Edit Limits



Any ranges that are defined above will result in the ratio highlighting in the appropriate color on the dashboard.

Note: Only ratios that are percentages can have a goal and policy limits. Therefore, Members/FTEs and Salary & Brfts/FTEs will not allow a goal or limits to be assigned.