

SUBJECT **5300 CALL REPORT TOOLS FOR CU*BASE:**
A Quick Status Report Before You Start Your 2nd Qtr Call Report

What are the Account Code changes?

The NCUA added close to 150 Account Codes this quarter! About 20 were deleted. The biggest impact to our software tool was the change in loan delinquency reporting from “months” to “days”. See the next section for detail on the recent updates made to comply with this change.

In the Additional Shares/Deposits section (Pg 3), reporting is now needed for business share accounts and the amount of negative shares included in all other unsecured loans or lines of credit. In the Miscellaneous Information section (Pg 6), grants awarded or received by your credit union year-to-date must be reported along with the number of international remittances originated year-to-date.

Delinquency and charge off information must now be reported separately for new and used vehicle loans (Pg 7 and Pg 9). Additional delinquency and loan loss categories for member business and nonmember business loans are revised (Pg 8 and Pg 9).

Liquidity, Commitments and Sources (Pg 10) has additional types of business loans added for Off-Balance Sheet Commitments and the Credit and Borrowing Arrangements section was expanded.

Section 6 of Specialized Lending Schedule A was added for reporting of Purchased Credit Impaired loans (PCILs).

Investments used to fund employee benefit plans must now be reported on Schedule B (Pg 17).

To review detail on the current NCUA Account Codes, refer to the NCUA 5300 Call Report Form and Instructions available on the <http://www.ncua.gov> website.

NCUA Change to Reporting Loan Delinquency

Based on last fall’s NCUA announcement that delinquency reporting is changing from months to days, key screens and reports used for obtaining Call Report delinquency data were updated with the 13.0 release*.

<i>Screen</i>	<i>Access Point</i>	<i>What was Changed</i>
Delinquency pop-up window	Member Account Inquiry	Added “actual # of days”
Selective Loan Trial Balance	MNRPTE #2	New selection for actual # of days
Loan Delinquency Analysis	MNCOLL #19 or MNRPTE #2	Report shows delinquency in days instead of months
Participation Loan Delinquency	MNPART #22	Report shows delinquency in days instead of months
Dealer Delinquent Report	MNINDL #4	Select by “actual # of days” instead of months and days; report shows delinquency in days.

This new method for reporting delinquency not only meets NCUA requirements, it also more accurately categorizes loans in the appropriate delinquency term. The current business date/processing date is compared to the next payment date to determine the actual number of days delinquent.

**NOTE: Online CUs received these enhancements April 14, Site-Four on April 28 and self processors on May 13-14.*

Recommendation for Organizing TDR/PCIL Loans

In December 2012, the NCUA removed the modified loan Account Codes and replaced them with Troubled Debt Restructured (TDR) loan Account Codes. This quarter, a new section was added for Purchased Credit Impaired Loans (PCILs). To help gather this information for the Call Report, we recently posted “Show Me the Steps” help on how to organize these loans in CU*BASE using loan classification code.

[Assign Loan Classification Code for TDR Loan](#)
[Configure Loan Classification Code for TDR Loan](#)

New Sort Options for LNGBL Report

The daily CU*Spy report “Member’s Accounts with Negative Balances” now has subtotals by application type. This will help when gathering the negative share amount information used to adjust loan and share totals on the Call Report.

5300 Future Enhancements Update

A new automation routine will be available for loan counts and amounts by loan classification code. This will help with Schedule A of the Call Report – Troubled Debt Restructured (TDR) Loans and Purchased Credit Impaired Loans (PCILs). This is targeted for the 13.1 release in late July.

Report enhancements are in the works for the Loan Maturity Report to obtain real estate loan information required for Specialized Lending-Section 2. Also, the Investment Trial Balance will have enhanced selection criteria to make it easier to obtain the investment information required for the Call Report.

On Hold for FEP/ING

A few 5300 projects are on hold while efforts shift to the FEP/ING project. Refer to updates [in the Kitchen](#) for more information. Rest assured that the 5300 Call Report software will be kept up-to-date with any NCUA necessary changes and we will continue to look ahead and brainstorm on future projects.

Based on some of the NCUA’s most critical Call Report errors and historical warnings, we will be adding selected warning messages to the CU*BASE tool in the future. The warnings will occur as part of the upload process and should help reduce the number of errors in the NCUA online system.

Additional ratios will be added to the 5300 Call Report Ratios Dashboard along with a new risk category and option to assign policy limits. The new ratios will include Canary Ratios and other ERM (Enterprise Risk Management) credit risk ratios.

We also continue to brainstorm on creating “mini” Call Reports so that it is easier to enter only the Account Codes needed for the 5300 ratios.

If you haven’t had a chance to provide your feedback, it’s not too late! Contact callreport@cuanswers.com with any ideas on how we can improve the software.

Be sure to check out the AnswerBook for FAQs and helpful tips:

<https://kb.cuanswers.com/cuanswers/consumer/search.asp?action=search&keyword=5300&match=or>

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