

SUBJECT **5300 CALL REPORT TOOLS FOR CU\*BASE:  
A Quick Status Report Before You Start Your 1st Qtr Call Report**

The NCUA has made significant Account Code changes this quarter! Many of these changes were introduced back in 2018 as discussed on [the kitchen page](#) where we also highlight the changes and review the impact to the CU\*BASE tools. You can find history of the NCUA changes and other Call Report materials on the [Call Report Modernization](#) page.

To review the current 5300 Call Report Instructions and NCUA Account Code details, refer to the [Credit Union Online](#) page of the ncu.gov website.

Below is a summary of some of the changes (for more detail refer to [the kitchen page](#)):

- Investments sections revamped and moved to Schedule B (pgs. 13-16)
- Shares/Deposits information moved to Schedule D (pg. 19) and dividend rates no longer required
- NCUA Insured Savings Computation section simplified and moved to pg. 19
- Delinquent loan range of 60-179 days separated out to 60-89 days and 90-179 days (pg. 7)
- No longer required to report # of delinquent loans by day range, only report total # of delinquent loans 60+ days
- New categories of Indirect Loans and Participation Loans (pg. 10)
- Lending related data collected in Schedule A simplified but many account codes replaced (pg. 11)
- Contingent Liabilities and Off Balance Sheet Exposures sections revamped and moved to Schedule C (pgs. 17-18)
- Complex Credit Union Leverage Ratio Schedule H added (pg. 23) – see *\*NOTE below*
- Risk Based Capital Schedule I added (pgs. 24-28) – see *\*NOTE below*

*\*NOTE: The CCULR and RBC calculations only apply to credit unions with greater than 500 million in assets. Schedule H and Schedule I are not included in the CU\*BASE Tool at this time until we get a better understanding of how these calculations impact our credit unions.*

## Automation Routine Review Needed

Since there are so many new/changed/deleted accounts codes, **be sure to review your auto-pop routine configurations** to make sure that all the appropriate account codes are included.

## Loan Delinquency Analysis Report Updates Coming

To address the updated delinquent loan groupings, project #58205 will enhance the Loan Delinquency Analysis Report to include five delinquency terms; 30-59 days, 60-89 days, 90-179 days, 180-359 days and  $\geq 360$  days. Remember that the Loan Delinquency Analysis Report can be run from either **Tool #461 Loan Delinquency Analysis Report** or **Tool #788 Selective Loan Information Report**.

For the 1<sup>st</sup> quarter 2022 Call Report, you can continue to run the Delinquency Analysis Report to gather detail and summary information for the 30-59 days, 180-359 days and  $\geq 360$  days delinquency terms. **However, until PS#58205 is implemented, to gather the 60-89 days and 90-179 days detail, you can run the Trial Balance Summary report via Tool #788 Selective Loan Information Report** and input the “# of actual days delinquent” 60 to 89 or 90 to 179. Filter the loans as appropriate.

## Call Report Edits When Creating XML File

When the xml file for upload to the NCUA is created from **Tool #362 Enter 5300 Call Report Data**, a window appears with selected edit messages that may occur in the ncu.gov website. **Since the NCUA changed or removed many of the**

account codes that comprise these edits, you can ignore all of the messages except “Total liabilities, shares and equity must equal total assets.” Remember that these warning messages do not prevent you from creating the xml file. Project #58229 will remove the NCUA edits that are no longer valid and we will be reviewing warning messages to add back to the tool in the coming months.

## 5300 Call Report Ratios Dashboard Calculations

Once the NCUA publishes the updated FPR (Financial Performance Report) we will confirm the new ratio calculations needed due to new/replaced accounts codes. We anticipate that ten ratio calculations will need to be updated on **Tool #1021 5300 Call Report Ratios Dashboard**. Project #58341 will address the ratio calculation updates.

## Tracking Recoveries on Written-Off Loans

To be implemented with the 22.05 release (see **\*\*NOTE below**), project #55515 includes two initial projects for helping credit unions collect and track recovery information for written-off loans. The first project creates a new program that calculates daily memo accruals on written-off loans. The second project expands the written-off loans database table to capture memo accrual data and other data points requested by CUs. Refer to the [kitchen page](#) for more information.

Specifications have been submitted for project #56556 which enhances **Tool #476 Written Off Loan History Dashboard** to add date toggles so that the net change amount can be calculated using end of month (EOM) balances. (Today the Net Change \$ compares the balance at write-off with the current balance.) For example, you will be able to compare loan balances from EOM December to EOM March, June or September to determine the year-to-date net change. We are also adding the display of the total net change dollar amount to the dashboard.

We also recently updated the “Write-off/Charge-off Tools for Loans” booklet with suggestions for assembling the data needed to determine loan recovery amounts. Refer to the new section “Tracking Charge Offs and Recoveries for the 5300 Call Report” in this booklet available on the [CU\\*Answers CU\\*BASE Reference page](#).

Keep in mind that the **Loan Charge Offs and Recoveries** page of the Call Report encompasses both written off (debt is deemed still collectible) and charged off (debt is not deemed collectible) per the classifications in CU\*BASE.

**\*\*NOTE:** *Online and Site-Four will receive these enhancements on May 15 and self processors on May 22.*

We are always looking for ideas on how to improve the 5300 software. Contact [callreport@cuanswers.com](mailto:callreport@cuanswers.com) with any suggestions! 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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