

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

The NCUA did not make any Account Code changes this quarter. It must be the calm before the storm because of all the changes that the NCUA is proposing for March 2019! In case you missed our 3/20/18 brainstorming webinar about the NCUA's proposed 5300 changes, check it out on [the kitchen page](#). The kitchen page also highlights the proposed changes and what CU*Answers is doing to prepare. Stay tuned!

To review detail on the current NCUA Account Codes, refer to the [Credit Union Online](#) page of the ncu.gov website. To review detail on the proposed Call Report Form, Profile and Instructions, refer to the NCUA's [Call Report Modernization](#) page.

5300 Call Report Ratio Dashboard Calculations – Reminder

Four existing ratios in the 5300 Call Report Dashboard will not calculate properly for 3rd quarter 2017 and forward. This is due to the NCUA removing Account Codes that were included in these ratio calculations. Here are the impacted ratios:

- Net Long Term Assets/Total Assets (calculates incorrectly)
- Change in Portfolio Mix (calculates incorrectly)
- Commercial Real Estate Loans/Risk Based Capital (will not calculate)
- Construction and Development Loans/Risk Based Capital (will not calculate)

If we delete the four ratios from the dashboard, then prior period calculations will be lost. We are still considering the best way to handle these ratio calculations for the future. In the meantime, if you would rather not see these ratios at all on the dashboard, you can unselect these ratios by using *F12=Choose Ratios* from the *5300 Call Report Ratios dashboard* (Tool #1021). Merely uncheck the ratios that you no longer wish to view.

Loan Portfolio Review

Your lending and compliance teams should continue review of business, commercial and real estate loan offerings and determine if any loans should be categorized differently in CU*BASE. It should be an ongoing credit union goal to be sure that loan purpose, security and category codes line up as closely as possible with the latest NCUA reporting requirements. Remember that the Lender*VP Team is available to assist with re-categorizing loans in CU*BASE.

We are always looking for ideas on how to improve the 5300 software. Contact 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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