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

For the March 2023 Call Report, the NCUA removed reference to the early adoption period for CECL that ended December 15, 2022. They retired the collection of IS0026 relating to Derivatives Hedge (page 16) and LQ0059 relating to Borrowing Capacity.   Also, Schedule C Sections 4 (Borrowing Arrangements) and 5 (Borrowing Maturity Distribution) were revised to improve reporting of Borrowings.

To review the current NCUA 5300 Call Report Instructions and Account Code detail, refer to the [Credit Union Online](#) page of the ncua.gov website. If you need a refresher on the March 2022 NCUA changes, check out [the kitchen page](#) which highlights the changes and discusses the impact to CU*BASE tools.

Account Codes Reformatted in CU*BASE for Specific Fillable Account Codes

In order to prevent error/warning messages in the NCUA CU Online site after Call Report data is uploaded, selected Account Codes in **Tool #362 *Enter 5300 Call Report Data*** have been reformatted as fillable Account Codes. **This matches the exact format of the NCUA**.

The Account Codes listed below are now "fillable" which means they must be manually entered or auto-populated if applicable to your credit union. Since these Account Codes are no longer calculated, they can now be included in the NCUA upload file. If populated appropriately, this should eliminate NCUA errors related to these data points.

- AS0055 Equity Securities (pg. 1)
- AS0061 Trading Debt Securities (pg. 1)
- AS0067 Available-for-Sale Securities (pg. 1)
- AS0073 Held-to-Maturity Debt Securities (pg. 1)
- 025A Number of Loans and Leases (pg. 2)
- 025B Amount of Loans and Leases (pg. 2)
- 860C Borrowings (pg. 3)
- 013 Member Shares of All Types (pg. 3)
- 880 Nonmember Deposits (pg. 3)

Why this change? With the NCUA revamp of the Call Report in March 2022, the detail needed to determine the Account Codes listed above occurs in subsequent sections of the Call Report (the NCUA has separate "calculated" Account Codes for these items). For example, "Total Shares" SH0013 (Schedule D page 19) is calculated based upon share account detail on page 19. This total should match Account Code 013 "Member Shares of All Types" on page 3.

> *Note: Since the above Account Codes are used in the calculation of Total Investment Securities (pg. 1), Total Assets (page 2) and Total Liabilities (page 3), be sure to use the "Recalc Totals" button after all of your Call Report data has been entered. **Remember that "calculated" Account Codes display in the CU*BASE Tool for informational purposes only and are not included in the NCUA upload file.***

The format change described above allows you to review and make any appropriate adjustments to your Call Report data within the CU*BASE Tool prior to the upload to the NCUA. The goal is to have fewer errors/warnings to address in the NCUA site.

5300 Call Report Ratios Dashboard Calculations

The ratio calculations for **Tool #1021** *5300 Call Report Ratios Dashboard* were updated on 1/17/23 to incorporate the March 2022 NCUA changes. The impacted ratio calculations are:

- Net Worth/Total Assets
- Delinquent Loans/Net Worth
- SIRRT (Supervisory Interest Rate Risk Threshold)
- Loans/Equity
- Short Term Liabilities/Assets
- Shares and Borrowings/Earnings Assets
- Texas Ratio
- Fair Market Value Investments/Book Value Investments
- Long Term Assets/Total Assets

5300 Warning Messages (Edits)

Project #59088 is in development to add back specific NCUA error/warning messages that display from **Tool #362** *Enter 5300 Call Report Data* when creating the xml file for upload to the NCUA. These warning messages do not prevent you from creating the xml file but are there to help eliminate errors in the NCUA online system.

Tracking Recoveries on Written-Off Loans

A new program that calculates daily memo accruals on written-off loans was introduced with the 22.05 release. The project also expanded 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.

Coming in the 23.05 release* is 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.

Be sure to check out the "Write-off/Charge-off Tools for Loans" booklet for suggestions on assembling the data needed to determine loan recovery amounts. Refer to the 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** section 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.

Online and Site-Four will receive these enhancements on May 7 and Self Processors on May 21.

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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