



# 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](mailto:CallReport@cuanswers.com)*

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For an updated copy of this booklet, check out the Reference Materials page of our website:  
[https://www.cuanswers.com/client\\_reference.php](https://www.cuanswers.com/client_reference.php)  
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# ➤ Before You Begin Your Next Call Report

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## 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](mailto:CallReport@cuanswers.com).

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# 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 900 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

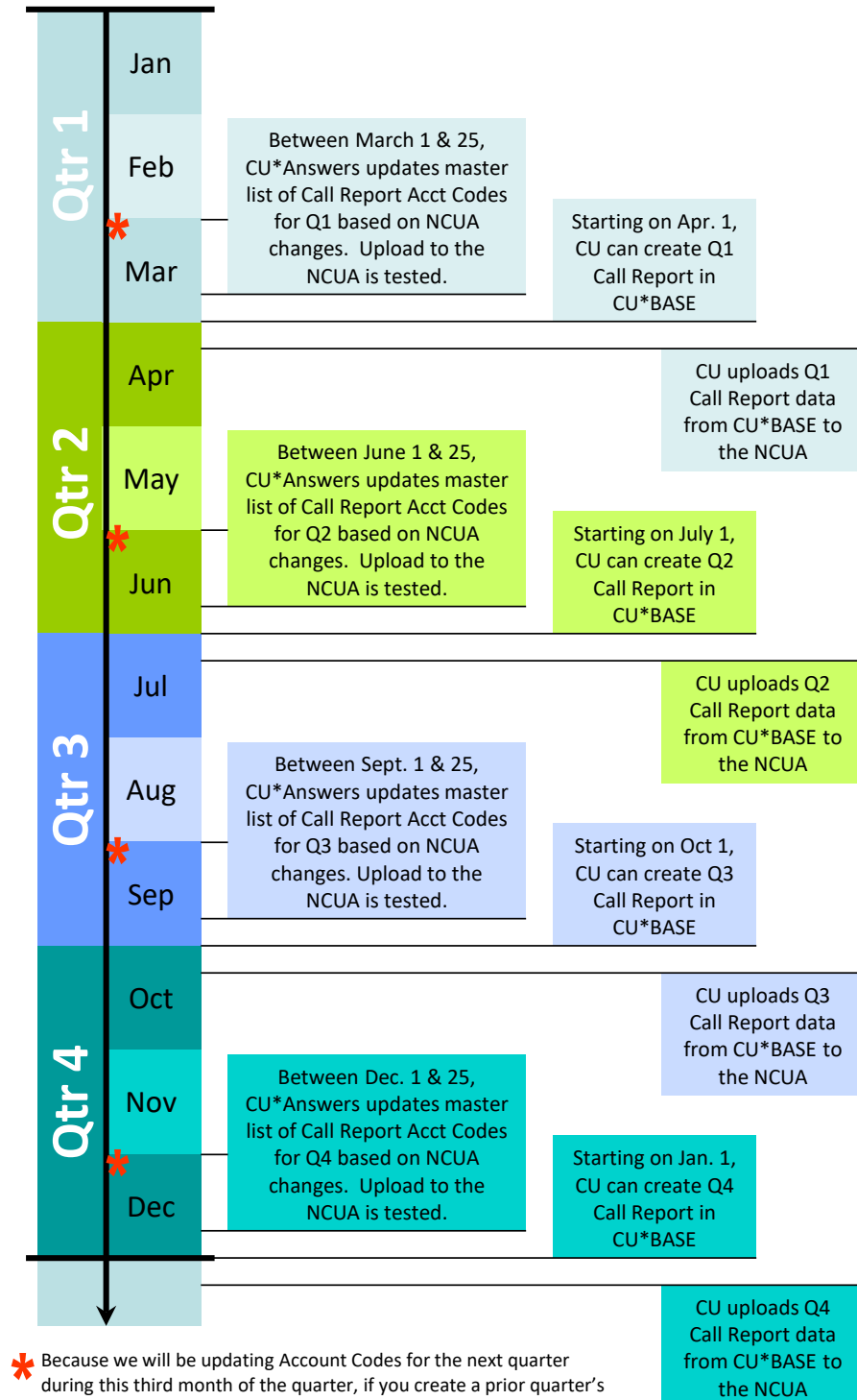
The 5300 Call Report has a few areas with data that infrequently changes like insurance information and credit and borrowing arrangements.

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.

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# CU\*BASE Call Report Maintenance User Guide

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## 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 use CU\*BASE to complete the Call Report. Our final goal was to have interactive online help tied to the new database maintenance tools (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 are 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 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 brainstorming on new automation routines and enhancing CU\*BASE reports to make gathering your Call Report data easier.

Also, we will continue development on 5300-related tools including:

- Designing new **online analysis tools** for Call Report data
- Work with Callahan & Associates ([www.creditunions.com](http://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](mailto: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 by using **Tool #362 Enter 5300 Call Report Data**. The quarterly reports are reported to the NCUA. The monthly Call Report data can be used to calculate 5300 ratios. Refer to **Page 46** for information on the 5300 Call Report Ratios Dashboard.

### Step 1: Generate Call Report from the Master Template

Session 0 CU\*BASE GOLD Edition - FRANKENMUTH CREDIT UNION

File Edit Tools Help

### 5300 Call Report Data

Code	Year/Period	Date Created	Created By
1	2018 Qtr 4	Jan 15, 2019 05	
1	2018 Qtr 3	Oct 08, 2018 05	
1	2018 Qtr 2	Jul 13, 2018 05	
1	2018 Qtr 1	Apr 09, 2018 05	
1	2017 Qtr 4	Jan 10, 2018 05	
1	2017 Qtr 3	Oct 16, 2017 05	
1	2017 Qtr 2	Jul 15, 2017 05	
1	2017 Qtr 1	Apr 17, 2017 05	
1	2016 Qtr 4	Jan 11, 2017 05	
1	2016 Qtr 3	Oct 12, 2016 05	
1	2016 Qtr 2	Jul 11, 2016 05	
1	2016 Qtr 1	Apr 12, 2016 05	
1	2015 Qtr 4	Jan 12, 2016 05	
1	2015 Qtr 3	Oct 11, 2015 05	
1	2015 Qtr 2	Jul 07, 2015 05	
1	2015 Qtr 1	Apr 08, 2015 05	
1	2014 Qtr 4	Jan 20, 2015 05	
1	2014 Qtr 3	Oct 15, 2014 05	
1	2014 Qtr 2	Jul 08, 2014 05	

■ Edit   ■ Delete   ■ View   ↑ ↓

Create New  
Show All

← → ↑ ↓ ⏏ 🔍 ? @

FR (3574) 3/14/19

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)

Session 0 CU\*BASE GOLD Edition - Create New Call Report

Corp ID

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

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

← → ↑ ↓ ⏏ 🔍 ? @

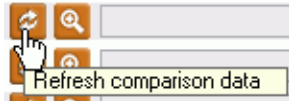
FR (3568)


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.

**5300 Call Report Data** UPDATE

Section → Position to account code  Quarter 1 2022 Call Report (Corp 01)

Account Code	Description	Data
? 10	Credit Union Name	TEST CREDIT UNION
? 20	Credit Union Charter Number	14874
? AS0010	Have you early adopted ASC 326 (CECL)?	<input type="checkbox"/>
CASH AND DEPOSITS (P.#1)		
? AS0004	Coin and Currency	14,457,950 (NCUA does not allow a negative # in this field)
? AS0005	Cash Items in Process of Collection	4,526,427
? 730A	** Total Cash on Hand	18,984,377 (NCUA does not allow a negative # in this field)
? 730B1	Cash on Deposit in Corporate CUs	935,550
? AS0003	Cash on Deposit in Federal Reserve Bank	29,384,209
? 730B2	Cash on Deposit Other Fin Inst	19,669
? 730B	** Total Cash on Deposit	30,339,428
? AS0007	Time Deposits	134,950
? AS0008	All Other Deposits	64,640
? AS0009	** Total Cash and Other Deposits	49,523,395
INVESTMENT SECURITIES (P.#1)		

Comparison Data

Show/Hide Totals	Account code	Field contains	Last maintained	By
Recalc Totals	AS0009	** Total Cash and Other Deposits	3/30/2022	
Change Comparison	Period 1 data	2021 Quarter 4	No Record Found	
Create XML File	Period 2 data	2021 Quarter 3	No Record Found	

FR (3575) 3/30/22

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.



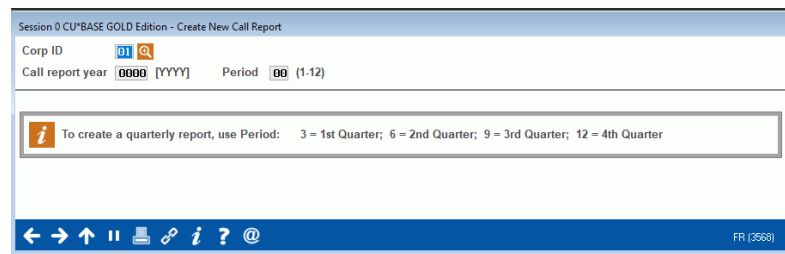
## Print 5300 Call Report Data

The Call Report Data Listing is accessed directly from **Tool #709 Quarterly 5300 Call Report Data Listing**.

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 = 1<sup>st</sup> quarter, 06=2<sup>nd</sup> quarter, 09=3<sup>rd</sup> quarter, 12=4<sup>th</sup> quarter.*



## Sample Report

4/21/22	9.26.40	TEST CREDIT UNION	LN53PRT	PAGE	1
		5300 CALL REPORT DATA		USER	TESTX
		For 1st QTR 2022			
CORPORATION: 01 TEST CREDIT UNION					
CREATED: 4/21/2022 BY ;X TEST USER					
ACCOUNT	DESCRIPTION	DATA		MAINT	BY
I10	Credit Union Name	TEST CREDIT UNION			
I20	Credit Union Charter Number	12345			
AAS0010	Have you early adopted ASC 326 (CECL)?	N			;X
	CASH AND DEPOSITS (P.#1)				
AAS0004	Coin and Currency	3,200,090			
AAS0005	Cash Items in Process of Collection	0			
T730A	** Total Cash on Hand	3,200,090			
A730B1	Cash on Deposit in Corporate CUs	43,505-			
AAS0003	Cash on Deposit in Federal Reserve Bank	0			
A730B2	Cash on Deposit Other Fin Inst	75-			
T730B	** Total Cash on Deposit	43,580-			
AAS0007	Time Deposits	0			
AAS0008	All Other Deposits	0			
TAS0009	** Total Cash and Other Deposits	3,156,510			
	INVESTMENT SECURITIES (P.#1)				
TAS0055	** Equity Securities	0			
TAS0061	** Trading Debt Securities	0			
TAS0067	** Available-for-sale Debt Securities	1,200,000			
TAS0073	** Held-to-Maturity Debt Securities	66			
AAS0041	CECL-Allow for Crdt Losses HTM Debt Sec	0			
TAS0013	** Total Investment Securities	1,200,066			
	OTHER INVESTMENTS (P.#1)				
A769A	Nonperpetual Capital Account	1,000			;E
A769B	Perpetual Contributed Capital	20,000			;E
AAS0016	All Other Investments	0			
TAS0017	** Total Other Investments	21,000			

## 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 key feature 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.

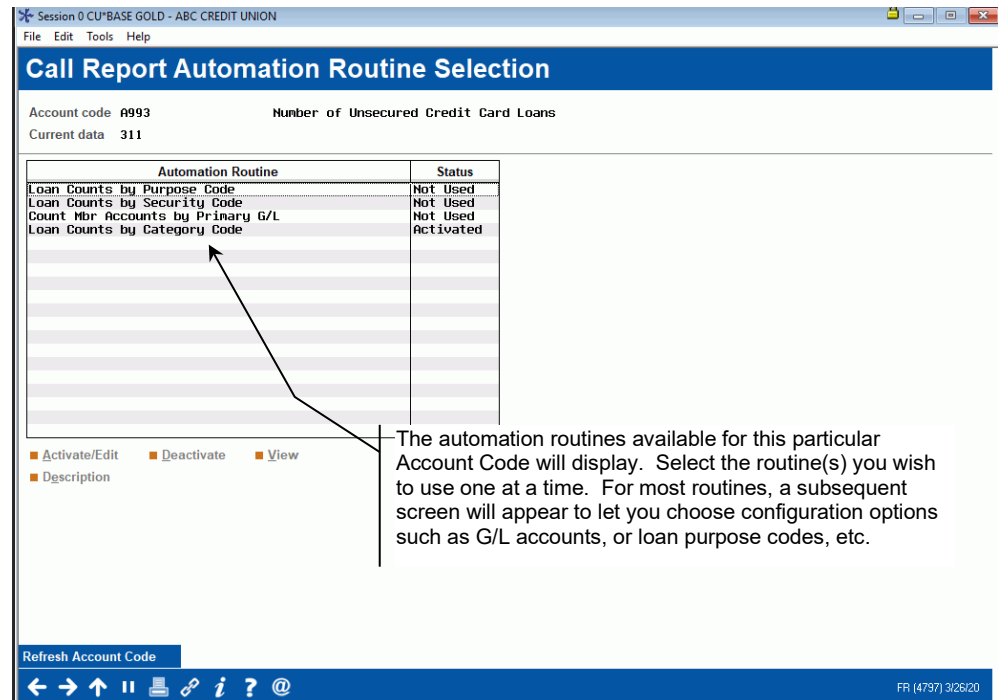
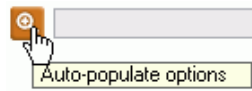
### **Choosing an Auto-pop Routine**

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 by G/L accounts. 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.



Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Call Report Automation Routine Selection

Account code: 0993      Number of Unsecured Credit Card Loans  
Current data: 311

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) 3/26/20

The automation routines available for this particular Account Code will display. Select the routine(s) you wish to use one at a time. For most routines, a subsequent screen will appear to let you choose configuration options such as G/L accounts, or loan purpose codes, etc.

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.

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

## Call Report Automation Configuration UPDATE

Corp ID 1  
 Account code A994  
 Automation routine P53P205

Number of All Other Unsecured Loans/LOC  
 Loan Counts by Category Code

Use same settings as account code

- Or -

Enter Category Code Field size 02 ☐ Exclude zero balance loans

From	To	+ / -	Description
04			SIGNATURE LOAN
98			SIGN LN -SECURE
30			COMM DEV/UNSECR
11			GOLD LOC
10			CLASSIC LOC
12			OVERDRAFT PROT
20			OVERDFT PROT-G
PD			GOOD MONEY LOAN
RD			REVOLVING
41			GOLD LOC INT

Up to 999 entries can be added; use Page Down to see additional lines.

Add/Update  
 Add Line

FR (3560) 3/26/20

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 **Tool #1019 5300 Call Report Configuration Rpt.**

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

12/07/21 10.21.06 RUN ON 12/07/21	TEST CREDIT UNION 5300 CONFIGURATION LISTING	LN53CFG	PAGE 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.

Account Code	Description	Data
LOANS AND LEASES (P.#6)		
Non-Commercial Loans/Lines of Credit		
521	Rate of Unsecured Credit Card Loans	0.00
993	Number of Unsecured Credit Card Loans	0
396	Amount of Unsecured Credit Card Loans	48,735,443 (NCUA does not allow a negative # in this field)
522A	Rate of Payday Alternative Loans	0.00
994A	Number of Payday Alternative Loans	0
397A	Amount of Payday Alternative Loans	0 (NCUA does not allow a negative # in this field)
595A	Rate of Non-Federally Gteed Student Lns	0.00
963A	Number Non-Federally Gteed Student Loans	0
698A	Amount of Non-Federally Gteed Student Loans	0 (NCUA does not allow a negative # in this field)
522	Rate of Unsecured Credit Card Loans	0.00
994	Number of Unsecured Credit Card Loans	0
397	Amount of Unsecured Credit Card Loans	0 (NCUA does not allow a negative # in this field)
523	Rate of Unsecured Credit Card Loans	0
958	Number of Unsecured Credit Card Loans	0 (NCUA does not allow a negative # in this field)
385	Amount of Unsecured Credit Card Loans	0 (NCUA does not allow a negative # in this field)

Tip for pulling data stored in CU\*BASE

The preferred method is to auto-populate this data by GL, loan security code, loan category code or loan purpose code.

To obtain this information from a report, Tool #788 "Selective Loan Information Report" (trial balance output) is the most flexible because it can be run by various loan codes. Choose the code that correlates closest to this NCUA loan grouping. Be sure to use the quarter end date.

Other CU\*BASE report options:

- Tool #474 "Loan Security Code Analysis"
- Tool #471 "Loan Purpose Code Analysis"
- Tool #489 "Mbr Trial Balance by GL Account"

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](https://www.ncua.gov) website.

## 5300 CHECKLIST OF REPORTS/DASHBOARD

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

<input checked="" type="checkbox"/>	Call Rpt Page	CU*BASE Report/Dashboard
<input type="checkbox"/>	1 - 5	<b><i>Print CU Financials (Tool #640)</i></b> <ul style="list-style-type: none"> <li>✓ Select Report #53 (or the designated 5300 Financial Report #)</li> <li>✓ Current period end = Quarter end MMYYYY</li> <li>✓ Type = CY (Current YTD)</li> </ul>
<input type="checkbox"/>	15	<b><i>Investment Maturity Report (Tool #407)</i></b> <ul style="list-style-type: none"> <li>✓ Change Month/year to process to EOM date</li> <li>✓ Starting date to use for calculation = EOM date (i.e. 9/30/20)</li> <li>✓ Sort by Investment Type or FASB Code depending on how investments are categorized</li> <li>✓ Column 1 = &lt;=1 YEAR (000 to 012 months)</li> <li>Column 2 = &gt;1-3 YEARS (013 to 036 months)</li> <li>Column 3 = &gt;3-5 YEARS (037 to 060 months)</li> <li>Column 4 = &gt;5-10 YEARS (061 to 120 months)</li> <li>Column 5 = &gt;10 YEARS (121 to 999 months)</li> </ul>
<input type="checkbox"/>	19	Member Trial Balance accessed via <b><i>Mbr Trial Balance Listing - Select Info (Tool #487)</i></b> <ul style="list-style-type: none"> <li>✓ Enter Employee Type if applicable</li> <li>✓ Enter Membership Designation if applicable</li> <li>✓ Month/year to process = EOM date</li> </ul>
<input type="checkbox"/>	6, 19	<b><i>Mbr Trial Balance Summary by GL Account (Tool #489)</i></b> <ul style="list-style-type: none"> <li>✓ Set Month/year to process to EOM date (MMYYYY)</li> </ul>
<input type="checkbox"/>	19	<b><i>CD Maturity Analysis Report (Tool #190)</i></b> <ul style="list-style-type: none"> <li>✓ Column 1 = 000-012 Months</li> <li>✓ Column 2 = 013-036 Months</li> <li>✓ Column 3 = 037-999 Months</li> </ul>
<input type="checkbox"/>	19	<b><i>Portfolio Analysis – Savings (Tool #596)</i></b> <ul style="list-style-type: none"> <li>✓ Select appropriate EOM date (MMYYYY)</li> </ul>
<input type="checkbox"/>	19	CU*SPY Regulation D Statistics Report (PREGD from Member Services section)
<input type="checkbox"/>	19	CU*SPY Member's Accounts with Negative Balances report (LNGBL from the Share Accounts section)
<input type="checkbox"/>	19	<b><i>NCUA Share Insurance Report (Tool #545)</i></b> <ul style="list-style-type: none"> <li>✓ Reporting period = EOM date (MMYYYY)</li> <li>✓ Report Type = Summary</li> <li>✓ Include Members = O (only members with uninsured funds)</li> </ul> Note: Use Summary report LSHINS9 for uninsured totals
<input type="checkbox"/>	6	<b><i>Portfolio Analysis – Loans (Tool #595)</i></b> <ul style="list-style-type: none"> <li>✓ Select appropriate EOM date (MMYYYY)</li> </ul>

<input type="checkbox"/>	6, 9	<b>Loan Interest Analysis Report (Tool #466)</b> <ul style="list-style-type: none"> <li>✓ Set Process date to EOM date (MMYYYY)</li> </ul> <p>Note: The Loan Interest Analysis Report can also be run via <b>Tool #788</b> Selective Loan Information Report.</p>
<input type="checkbox"/>	6, 12	<b>Loan Purpose Code Analysis Report (Tool #471)</b> <ul style="list-style-type: none"> <li>✓ Set Process date to EOM date (MMYYYY)</li> </ul>
<input type="checkbox"/>	6, 12	<b>Loan Security Code Analysis Report (Tool #474)</b> <ul style="list-style-type: none"> <li>✓ Set Process date to EOM date (MMYYYY)</li> </ul>
<input type="checkbox"/>	6, 11	<b>New/Refinanced Loan History Report (Tool #554)</b> <ul style="list-style-type: none"> <li>✓ Disbursement date range from 01/01/YYYY to EOM date*</li> <li>✓ Filter loan balances/loan codes as appropriate</li> <li>✓ Print Summary only</li> </ul> <p>*For obtaining YTD totals</p>
<input type="checkbox"/>	6,10,11,12	<b>Selective Loan Information Report (Tool #788)</b> <ul style="list-style-type: none"> <li>✓ Output Format = Trial Balance</li> <li>✓ Filter loans as appropriate</li> </ul>
<input type="checkbox"/>	6,10,11,12	<b>New/Closed/All Accounts Dashboard (Tool #552)</b> <ul style="list-style-type: none"> <li>✓ Enter date range from 01/01/YYYY to EOM date*</li> <li>✓ Filter loans as appropriate</li> </ul> <p>* For obtaining YTD totals</p>
<input type="checkbox"/>	19	<b>Membership Analysis Report (Tool #520)</b> <ul style="list-style-type: none"> <li>✓ Corp ID 01</li> <li>✓ Date to process = EOM date (MMYYYY)</li> <li>✓ Accounts to Include = All</li> <li>✓ Report option = 1 (Include written off loans in totals)</li> </ul>
<input type="checkbox"/>	20	<b>Wire Transfer Activity Report (Tool #980)</b> <ul style="list-style-type: none"> <li>✓ Enter appropriate Start and End dates</li> </ul>
<input type="checkbox"/>	7	<b>Selective Loan Information Report (Tool #788)</b> <ul style="list-style-type: none"> <li>✓ Output Format = Loan Delinquency Analysis</li> </ul> <p>Note: Loan Delinquency Analysis Report can be directly accessed via <b>Tool #461</b> but does not offer the same selection criteria as Tool #788.</p>
<input type="checkbox"/>	8	<b>Calc/Post Adjustment for Delq Loans (Tool #179)</b> <ul style="list-style-type: none"> <li>✓ Month/year to process = EOM date (MMYYYY)</li> </ul>
<input type="checkbox"/>	8	<b>Loan Write-off/Charge-off History Dashbd (Tool #476)</b> <ul style="list-style-type: none"> <li>✓ Written off between 01/01/YYYY and EOM date (MMYYYY)</li> <li>✓ Filter loans as appropriate (loan category, purpose, security code)</li> <li>✓ Use Analysis (F8) button for WO/CO totals</li> </ul>
<input type="checkbox"/>	8, 9	<b>Print Loan Classification Report (Tool #656)</b> <ul style="list-style-type: none"> <li>✓ Process date = EOM date (MMYYYY)</li> </ul>

		Note: This report can be used for loans in bankruptcy, TDR or PCIL loans if classification codes are used to group these loans.
<input type="checkbox"/>	17,18	<b>Contingent Liability Analysis Report (Tool #280)</b> ✓ Include share draft accounts with negative balance
<input type="checkbox"/>	11	<b>Loan Maturity Analysis Report (Tool #467)</b> ✓ Calculate length of time to maturity from = open date ✓ Process date = EOM date (MMYYYY) ✓ Maturity ranges vary depending on the type of real estate loan  Loan open date period to use for Call Report YTD totals = MMDDYYYY to EOM date
<input type="checkbox"/>	10	<b>Participation Loan Analysis Report (Tool #579)</b> ✓ Month/year to process = EOM date (MMYYYY)
<input type="checkbox"/>	10	<b>PLI Trial Balance (Tool #590)</b> (if participation loans apply) ✓ Report as of date = EOM date (MMYYYY) ✓ Report only loans sold to the investor on or after = MMDDYYYY

Note: Your credit union may use additional CU\*BASE reports and some of the above reports may not apply for your credit union depending on how 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**

Starting with quarter 1 2019, credit unions must first indicate if they have early adopted ASC Topic 326 Financial Instruments – Credit Losses (CECL).

**CASH AND DEPOSITS**

**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. 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 **Tool #376 Financial Report Configuration** to create a special financial report that totals just the G/L accounts required by the Call Report.

**INVESTMENT SECURITIES/OTHER INVESTMENTS**

**Understanding this section**

This section contains totals for the credit union's investment securities. The detail for this investment information is completed in **Schedule B, Section 3 – Investment Maturity Distribution**.

Investment totals for this section are:

- Equity Securities
- Trading Debt Securities
- Available-for-Sale Debt Securities
- Held-to-Maturity Debt Securities
- Nonperpetual Capital Account
- Perpetual Contributed Capital
- All Other Investments

**LOANS HELD FOR SALE**

This section reports the amount of outstanding loans held for sale at origination or for which there has subsequently been a decision to sell. This account code is generally a manual entry.

**LOANS AND LEASES**

This section includes the total number and outstanding balance of loans and leases. The detail for this loan information is completed in **Schedule A, Section 1 – Loans and Leases**.

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5300 Call Report Tips

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.

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- Perpetual Contributed Capital
- All Other Investments

## LOANS HELD FOR SALE

This section reports the amount of outstanding loans at the credit union that are held for sale at origination or for which there has subsequently been a decision to sell. This Account Code is generally a manual entry.

## LOANS AND LEASES

This section includes the total number and outstanding balance of loans and leases. The detail for this loan information is completed in **Schedule A, Section 1 – Loans and Leases**.

## 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 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. 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.

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## LIABILITIES/SHARES/EQUITY

### LIABILITIES

#### Understanding this section

This section reports the amount of accounts payable and other liabilities along with the credit union's borrowings. These items are generally stored in CU\*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 800.

The detail for the credit union's borrowings is completed in **Schedule C, Sections 5 – Borrowing Maturity Distribution**.

#### 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. 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

This section includes the total amount of member shares for all types and non-member deposits. The detail for this share account information is completed in **Schedule D – Shares/Deposits Maturity Distribution**.

### 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. 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.

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## 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 income/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. 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 **Tool #376 Financial Report Configuration** to create a special financial report that totals just the G/L accounts required by the Call Report.*

Starting with quarter 1 2019, the NCUA added Account Codes for Credit Loss Expense that only apply to credit unions that have early adopted ASC Topic 326, Financial Instruments- Credit Losses (CECL).

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## SCHEDULE A: LOANS SUPPLEMENTAL INFORMATION

### SECTION 1 - LOANS AND LEASES

#### Understanding this section

This section provides the interest rate, number and amount of loans in your credit union portfolio. Loans are to be reported by collateral code. For example, if a new or used vehicle is secured by real estate, it should be reported as a real estate loan. Report loans or groups of loans purchased in whole or in part and the portion of any loan participation that remains in the credit union's balance sheet according to the applicable collateral code.

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

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

- Unsecured Credit Card Loans
- Payday Alternative Loans (PALs loans) (Federal CU Only)

- Non-Federally Guaranteed Student Loans
- All Other Unsecured Loans/Lines of Credit
- New Vehicle Loans
- Used Vehicle Loans
- Leases Receivable
- All Other Secured Non-Real Estate Loans/Lines of Credit
- Loans/Lines of Credit Secured by 1<sup>st</sup> Lien 1-4 Family Residential Properties
- Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties
- All Other Real Estate Loans/Lines of Credit
- Commercial Loans/Lines of Credit Real Estate Secured
- Commercial Loans/Lines of Credit NOT Real Estate Secured

*Note: No tips are provided for Leases Receivable at this time. Please provide a tip to [CallReport@cuanswers.com](mailto: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 NCUA groupings listed above where your loan products should be reported. For example, 2<sup>nd</sup> 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.

**Tool #552 New/Closed/All Accounts Dashboard** can help to provide the loans granted year-to-date. Use the appropriate date range (i.e. 1/1/21 to 6/30/21) and specify the appropriate loan categories. **Tool #788 Selective 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. **Tool #554 New/Refinanced Loan History Report** can also be used to obtain loans granted YTD. Use the appropriate date range (i.e. 1/1/21 to 6/30/21) and apply any applicable filters then view the disbursement amount totals on the Summary Report.

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.

## SECTION 2 - DELINQUENT LOANS AND LEASES

### Understanding this section

This section reports the total outstanding balance of all delinquent loans and leases. The information is reported by delinquency term; 30-59 days, 60-89 days, 90-179 days, 180-359 days, >=360 days. A grand total of the number of loans in each category must also be reported.

This section also reports the total outstanding loan balance of those members who have filed for bankruptcy and the total number and amount of **Troubled Debt Restructured (TDR)** loans.

The delinquent loans are categorized by the NCUA as follows:

- Unsecured Credit Card Loans
- Payday Alternative Loans (PALs I and PALs II) (Federal CU Only)
- Non-Federally Guaranteed Student Loans
- All Other Unsecured Loans/LOC
- New Vehicle Loans
- Used Vehicle Loans
- Leases Receivable
- All Other Secured Non-Real Estate Loans/LOC
- 1-4 Family Residential Property Loans/LOC Secured by 1<sup>st</sup> Lien
- 1-4 Family Residential Property Loans/LOC Secured by Junior Lien
- All Other Real Estate Loans/LOC
- Construction and Development Loans
- Commercial Loans Secured by Farmland
- Commercial Loans Secured by Multifamily
- Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property
- Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property
- Loans to finance agricultural production and other loans to members
- Commercial and Industrial Loans
- Unsecured Commercial Loans
- Unsecured Revolving Lines of Credit for Commercial
- Indirect Loans
- Participation Loans Purchased
- Whole or Partial Loans Purchased
- Consumer Loans in Non-Accrual Status
- Commercial Loans in Non-Accrual Status

### 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, this delinquent information must be combined to create the total for the Call Report. Refer to the outside vendor reports.

Review the NCUA groupings listed above where your delinquent loans should be reported. For example, 2<sup>nd</sup> 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 the best way to filter the loans in CU\*BASE for reporting.

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

- Tool #788 or #461 Loan Delinquency Analysis
- Tool #637 Collections Delinquency Report

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 Analysis**

This report can be printed for all loans, online credit cards, closed-end loans, or line-of-credit loans. The sort is by Account Base or Member. Run this report from **Tool #788 Selective Loan Information Report** (rather than Tool #461) where more 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, 60-89 Days, 90-179 days, 180-359 Days, >=360 Days.

### **Collections 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 defined delinquency aging levels (as configured via Tool #225 Collections Parameter Configuration). Your credit union can set the delinquency aging levels to match the Call Report delinquency terms if desired.

**Tool #788 Selective 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.

## **SECTION 3 - 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.

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

- Unsecured Credit Card Loans
- Payday Alternative Loans (PALs I and PALs II) (Federal CU Only)
- Non-Federally Guaranteed Student Loans
- All Other Unsecured Loans/Lines of Credit
- New Vehicle Loans
- Used Vehicle Loans
- Leases Receivable
- All Other Secured Non-Real Estate Loans/LOC
- 1-4 Family Residential Property Loans/LOC Secured by 1<sup>st</sup> Lien
- 1-4 Family Residential Property Loans/LOC Secured by Junior Lien
- All Other Real Estate Loans/LOC
- Construction and Development Loans

- Commercial Loans Secured by Farmland
- Commercial Loans Secured by Multifamily
- Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property
- Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property
- Loans to finance agricultural production and other loans to members
- Commercial and Industrial Loans
- Unsecured Commercial Loans
- Unsecured Revolving Lines of Credit for Commercial
- Indirect Loans
- Participation Loans Purchased
- Whole or Partial Loans Purchased

### 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 (referred to as the loan loss G/L account and generally 719.00). You may be able to obtain the charge off and recovery amounts from printing a G/L history. 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 **Tool #1006 Write Off/Charge Off Loans**. These loans can then be monitored on **Tool #476 Loan Write-off/Charge-off History Dashbd**. 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 grouping and enter Written Off between 0101YYYY to quarter end date.

**Tool #788 Selective 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](mailto:CallReport@cuanswers.com).*

## SECTION 4 - OTHER LOAN INFORMATION

### Understanding this section

This section reports loans to credit union officials, 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. These items may not be applicable to your credit union.

This section reports the contractual balance outstanding and recorded investment reported as loans for **Purchased Credit Impaired Loans (PCILs)**.

This section also reports the purchase price, acquirer's ACL at acquisition date, non-credit discount or premium attributable to other factors and par value of **Purchased Financial Assets with Credit Deterioration (PCD)** loans.

#### **Preparing to complete this section**

Review how these loans are organized in CU\*BASE. Your credit union may define general ledger numbers, security codes, or loan classification codes to group these loans.

**Tool #788 Selective Loan Information Report** may help to provide the loan amounts in these sections.

If loan classification codes are used to classify PCILs or PCDs. **Tool #656 Loan Classification Report** may help to provide this information.

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 **Tool #487 Member Trial Balance**.

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

## **SECTION 5 - INDIRECT LOANS**

#### **Understanding this section**

This portion of Schedule A must be completed if you credit union has indirect loans. An indirect loan is a loan made by a credit union through a third party that facilitates the financing arrangement, including, but not limited to, vehicle loans, recreational vehicle loans, furniture loans, real estate loans, commercial loans, and non-federally guaranteed student loans.

#### **Preparing to complete this section**

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 for indirect loans? This will determine which report or tool will work best to gather data from CU\*BASE.

**Tool #788 Selective 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.

## **SECTION 6 - LOANS PURCHASED AND SOLD**

#### **Understanding this section**

This portion of Schedule A must be completed if your credit union has participation loans. 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).

This section reports all participation loans purchased or sold under NCUA regulations 701.22 and 701.23.

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

- YTD Number and Amount of Loans Purchased
- Outstanding Number and Amount of Loans Purchased
- YTD Number and Amount of Loans Sold
- Outstanding Number and Amount of Loans Sold
- Participation Loans Purchased Outstanding by Type
- Participation Loans Purchased YTD by Type
- Participation Loans Sold Retained Balance Outstanding by Type
- Participation Loans Sold YTD by Type

#### **Preparing to complete this section**

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 for participation loans? This will determine which report or tool will work best to gather data from CU\*BASE.

**Tool #788 Selective Loan Information Report** may help to provide the loan amounts in these sections.

**Tool #579 Participation Loan Analysis Report** may also help to provide the information for participation loans.

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

## **SECTION 7 - CONSUMER REAL ESTATE LOANS/LOC**

#### **Understanding this section**

This section reports 1 to 4 family residential property and all other consumer real estate loans and lines of credit (non-commercial). For each type of loan/line of credit listed, provide the number of loans/lines of credit outstanding, the aggregate amount of loans/lines of credit outstanding, and the dollar amount of loans/lines of credit granted year-to-date. Include real estate loans processed by a third party but funded by the credit union. Do not include the number of loans/lines of credit outstanding with no balance or loans reported as loans held for sale.

The **dollar amount of loans/lines of credit granted** should include all:

- Real estate loans sold on the secondary market
- Real estate loans classified as loans held for sale
- Real estate loans held in the current loan portfolio
- New advances on the line of credit
- Refinanced balances

The 1 to 4 family residential property 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
- Closed-End Fixed Rate Secured by 1<sup>st</sup> Lien
- Closed-End Adjustable Rate Secured by 1<sup>st</sup> Lien
- Open-End Adjustable Rate Secured by Junior Lien
- Open-End Fixed Rate Secured by Junior Lien
- All Other Closed-End Fixed Rate Real Estate Loans
- All Other Closed-End Adjustable Rate Real Estate Loans
- All Other Open-End Fixed Rate Real Estate Loans
- All Other Open-End Adjustable Rate Real Estate Loans
- Residential Construction Loans
- Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years
- Interest Only & Payment Option 1 to 4 Family Residential Property Loans

### **Preparing to complete this section**

Review how your real estate 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 for these loans? This will determine which report or tool will work best to gather data from CU\*BASE.

**Tool #788 Selective Loan Information Report** may help to provide the loan amounts in these sections.

## **SECTION 8 - COMMERCIAL LENDING**

### **Understanding this section**

This section primarily includes information concerning commercial loans as defined by Part 723.2 of the NCUA Rules and Regulations. A “commercial loan” includes any loan, line of credit, or letter of credit and any interest a credit union obtains in such loans made by another lender, to individuals, sole proprietorships, partnerships, corporations, or other business enterprises for commercial, industrial, agricultural, or professional purposes, but not for personal expenditure purposes.

The Regulatory Reporting section of this schedule concerns Member Business Loans as defined by Part 723.8 of the NCUA Rules and Regulations.

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:

- Commercial Loans to Members
- Purchased commercial loans or participation interests to nonmembers
- Agricultural Related Loans
- Commercial participations sold but retained servicing
- Commercial loans sold but retained servicing
- Year-to-Date commercial loans/participations sold but did not retain servicing
- Net Member Business Loan Balance (NMBLB)



**Preparing to complete this section**

Review how your commercial 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 for these loans? This will determine which report or tool will work best to gather data from CU\*BASE.

**Tool #788 Selective Loan Information Report** may help to provide the loan amounts in these sections.

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## **SCHEDULE B: INVESTMENTS, SUPPLEMENTAL INFORMATION**

### **SECTION 1 – HELD-TO-MATURITY AND AVAILABLE-FOR-SALE DEBT SECURITIES**

**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 – Guaranteed
- Federal Agency Securities – Non-Guaranteed
- Non-Federal Agency Asset-Backed Securities – Senior Tranches
- Non-Federal Agency Asset-Backed Securities – Subordinated Tranches
- Securities Issued by States and Political Subdivisions in the U.S.
- Debt Securities Issued by Depositories, Banks, and Credit Unions
- All Other HTM or AFS Securities
- 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. 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 if appropriate.

If your credit union uses 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.

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

- Tool #652 Investment Register
- Tool #408 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.

## **SECTION 2 – TRADING DEBT AND EQUITY SECURITIES**

### **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 – Guaranteed
- Federal Agency Securities – Non-Guaranteed
- Non-Federal Agency Asset-Backed Securities – Senior Tranches
- Non-Federal Agency Asset-Backed Securities – Subordinated Tranches
- Securities Issued by States and Political Subdivisions in the U.S.
- Debt Securities Issued by Depositories, Banks, and Credit Unions
- All Other Trading Debt Securities
- Equity Securities

### **Preparing to complete this section**

Review the investment items in this section and determine which apply to your credit union. 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 if appropriate.

If your credit union uses 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.

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

- Tool #652 Investment Register
- Tool #408 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.

## SECTION 3 – INVESTMENT MATURITY DISTRIBUTION

### Understanding this section

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

- Time Deposits
- Equity Securities
- Trading Debt Securities
- AFS Debt Securities
- HTM Debt Securities
- Other Investments

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.

### 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:

- Tool #407 Investment Maturity Report
- Tool #408 Investment Trial Balance

If your credit union has investments stored in CU\*BASE General Ledger, obtain the G/L balance as of quarter end if appropriate.

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.

## SECTION 4 – INVESTMENTS MEMORANDA

### Understanding this section

This section provides miscellaneous memoranda information on the credit union investments. Investment information to report in this section are:

- Non-Conforming Investments
- Outstanding Balance of Brokered Certificates of Deposit and Share Certificates
- Realized Investment Gains/Losses
- Other Than Temporary Impairment Information
- Derivatives Hedge
- Assets used to fund employee benefit or deferred compensation plans
- Charitable Donation Accounts

### Preparing to complete this section

Much of the information in this section will require manual entry however the credit union may have this investment information stored in in CU\*BASE General Ledger. In this case, obtain the G/L balance as of quarter end if appropriate.

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

- Tool #408 Investment Trial Balance
- Tool #652 Investments Register

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.

*Do you have a CU\*BASE tip for this section? Please contact [CallReport@cuanswers.com](mailto:CallReport@cuanswers.com).*

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## LIQUIDITY, COMMITMENTS AND SOURCES

### SECTION 1 – UNFUNDED COMMITMENTS

#### Understanding this section

This section reports the portion of loan balances that represent unfunded commitments. This section breaks out commercial vs. non-commercial loans. The NCUA categories for non-commercial loans are:

- Revolving Open-End lines secured by 1 to 4 Family Residential Properties
- Credit Card Lines
- Unsecured Share Draft Lines of Credit
- Unused Overdraft Protection Program
- Other Unfunded Commitments

#### Preparing to complete this section

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.

**Tool #280 Contingent Liability Analysis Report** 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 **Tool #788 Selective Loan Information Report** to report the unused commitment amounts for these loans.

**Tool #281 Contingent Liability Trends Dashboard** provides monthly 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).

Your credit union may have internal reports used for tracking unfunded commitments. In this case, refer to your internal reports.

## SECTION 2 – OFF-BALANCE SHEET EXPOSURES

### Understanding this section

Credit unions with more than \$500 million in Total Assets must complete this section. This section reports Off-Balance Sheet Exposures.

### Preparing to complete this section

Much of the information in this section will require manual entry however the credit union may be able to use Tool #280 Contingent Liability Analysis Report to help obtain this information.

*Do you have a CU\*BASE tip for this section? Please contact [CallReport@cuanswers.com](mailto:CallReport@cuanswers.com).*

## SECTION 3 – CONTINGENT LIABILITIES

### Understanding this section

This section reports the aggregate amount of any other contingent liabilities. This may include post-retirement packages and management contracts.

### Preparing to complete this section

Determine your loan products that are maintained on CU\*BASE. If any loan products are maintained outside of CU\*BASE, this contingent liability will need to be added to the Call Report total.

**Tool #280 Contingent Liability Analysis Report** 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 **Tool #788 Selective Loan Information Report** to report the unused commitment amounts for these loans.

Your credit union may have internal reports used for tracking contingent liabilities.

## SECTION 4 – BORROWING ARRANGEMENTS

### Understanding this section

This section reports the total amount that the credit union is entitled to borrow under various sources. The borrowing information to be reported is Total Borrowing Capacity, Draws Against Borrowing Capacity and Assets Pledged to Secure Borrowing Capacity.

Borrowing Arrangements are broken down as follows:

- Corporate Credit Unions
- Natural Person Credit Unions
- Federal Home Loan Bank
- Central Liquidity Facility
- FRB
- Other Sources

#### **Preparing to complete this section**

Much of the information in this section will require manual entry however the credit union may be able to use a G/L balance to obtain the Draws Against Borrowing Capacity. In this case, obtain the G/L balance as of quarter end if appropriate.

Your credit union may have internal reports used for tracking borrowing arrangements. In this case, refer to your internal reports.

Total Borrowing Capacity may be obtained from the corresponding Bank/Credit Union that provided the credit arrangement.

## **SECTION 5 – BORROWING MATURITY DISTRIBUTION**

#### **Understanding this section**

This section reports the amount of borrowings in the appropriate maturity time frame – 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.

Borrowing Maturity Distributions are broken down as follows:

- Draws Against Borrowing Capacity
- Borrowings from Repurchase Transactions
- Subordinated Debt

#### **Preparing to complete this section**

Much of the information in this section will require manual entry however the credit union may be able to use G/L account balances to obtain the figures for this section. In this case, obtain the G/L balance as of quarter end.

Your credit union may have internal reports used for tracking borrowing arrangements. In this case, refer to your internal reports.

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## SCHEDULE D: SHARES, SUPPLEMENTAL INFORMATION

### Understanding this section

This section reports 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

Review the NCUA share categories (share drafts, regular shares, etc.) 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:

- Tool #489 Member Trial Balance Summary by GL
- Tool #190 CD Maturity Analysis Report
- CU\*SPY Regulation D Statistics Report
- Tool #487 Member Trial Balance

**Tool #489 Member Trial 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.

## NCUA INSURED SAVINGS COMPUTATION

### Understanding this section

This section reports uninsured member and non-member deposits. The amount of Insured Shares and Deposits is also reported by subtracting the total uninsured shares and deposits from total shares and deposits.

The credit union must also report other share or deposit insurance coverage in this section.

### Preparing to complete this section

**Tool #545 NCUA 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.

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## SCHEDULE E: MISCELLANEOUS

### SUPPLEMENTAL INFORMATION

#### Understanding this section

This section reports grants awarded to CUs, the number of employees at the credit union, credit union branch expansion information, international remittances originated YTD, CUSO information and accounts provided to Money Service Businesses.

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).

#### Preparing to complete this section

Determine if you have CUSO information that must be reported in this section. The credit union may be able to use a G/L balance to obtain this Call Report amount. In this case, obtain the G/L balance as of quarter end.

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

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](mailto:CallReport@cuanswers.com).*

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## SCHEDULE F: DERIVATIVE

### TRANSACTIONS

#### Understanding this section

This section reports the notional amount and net fair value gain/loss for derivative transactions outstanding as of the end of the Call Report period.

The derivative transaction product categories are; Interest Rate Derivatives, Loan Pipeline Management Derivatives, European Equity Call Options and All Other Derivatives.

#### Preparing to complete this section

Determine if you have derivative transaction 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](mailto:CallReport@cuanswers.com).*

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## CAPITAL ADEQUACY 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.

*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 generally not required to provide input on this page of the Call Report. The data on these pages is calculated for you by the NCUA.

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# ⇒ Upload of Call Report Data to the NCUA

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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 45 for more information). **Hit Enter.**

Corporation = 01

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

File name = N5301Y19Q1 (this is Corporation 01, Year 19, Quarter 1)

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

### **Special Note: Security Requirements**

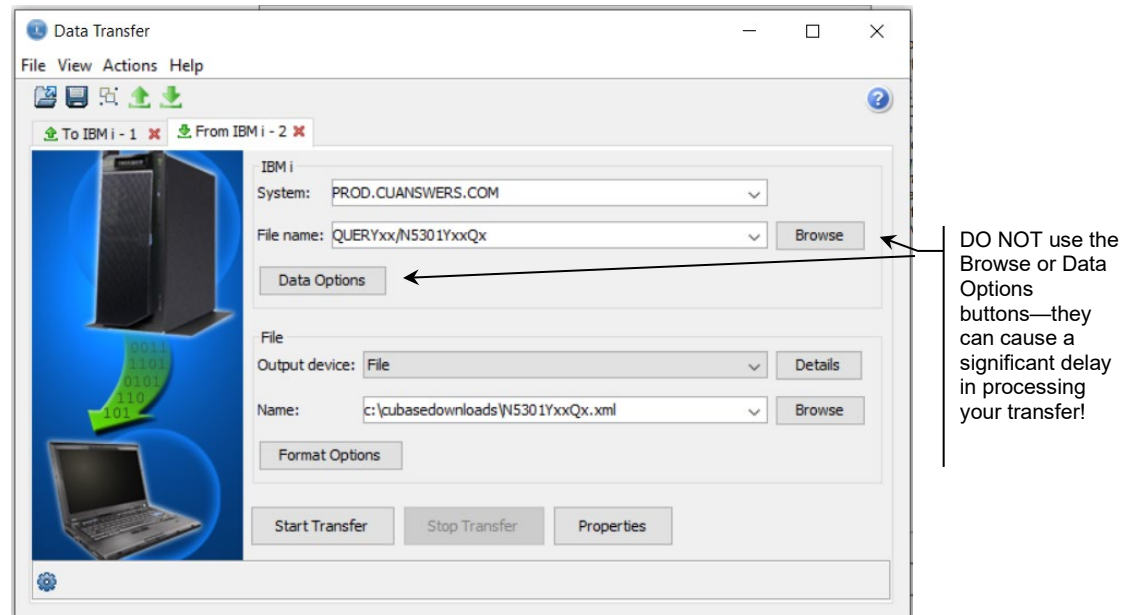
Downloading files from the CU\*BASE iSeries requires special security authorization by a CU\*BASE representative. If you or a member of your staff needs to be able to download files, please contact a Client Service Representative to set up the proper permissions. Authorization by your credit union's 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

1. Use **Tool #1375 Data Transfers (Upload or Download)**. The following dialog box will appear:

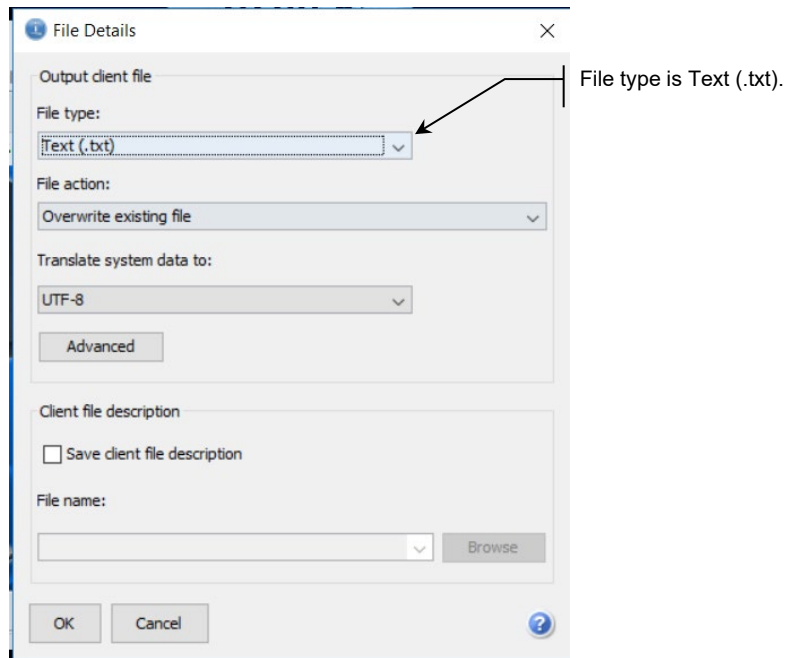


2. Complete all of the following fields (none are case-sensitive):

### Field Descriptions

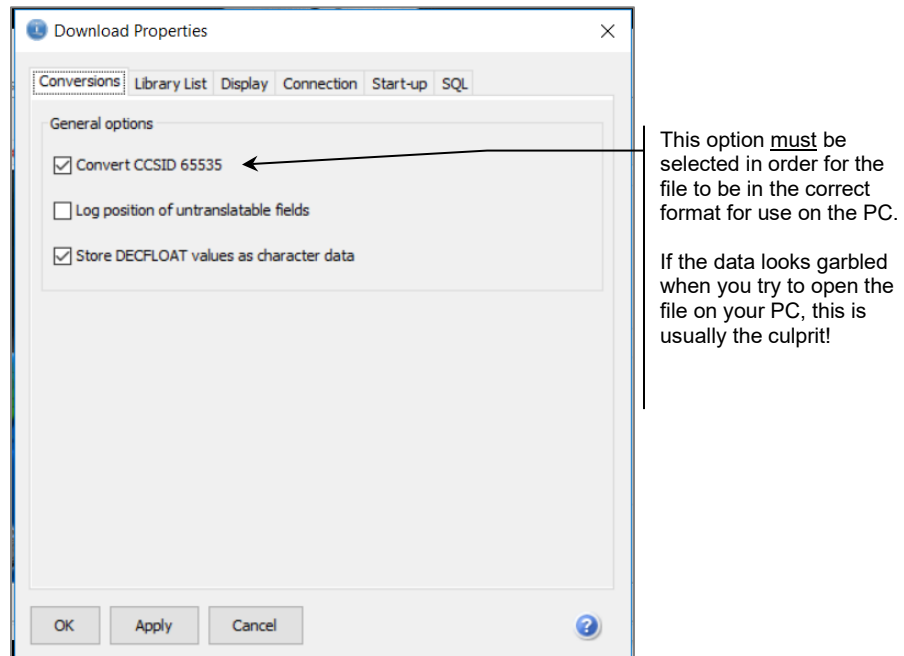
Field Name	Description
<b>IBM i</b>	<b>These settings refer to where the data is coming from.</b>
System	This designates the iSeries system from which the files will be downloaded. For online credit unions, this should read PROD.CUANSWERS.COM. For Site-Four credit unions, this is PROD.SITE-FOUR.COM. Self-processors enter your iSeries name.
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 QUERYxx, fill in your credit union's two-character credit union ID; for the file name the format is N5301Y19Q1 – 01=Corp, Y19=Year2019, Q1=Quarter1)</i>
<b>File</b>	<b>These settings refer to where the data is going.</b>
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.
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:\CUBASEDOWLOADS\N5301YxxQx.xml  HINT: Be sure to save the file as .xml.

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



Change the File type to Text(.txt). Click OK.

4. Click on the **Properties** button at the bottom of the main Data Transfer screen.

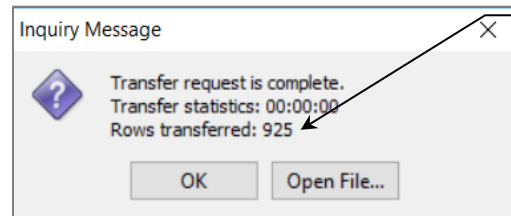


5. Be sure that the option, “Convert CCSID 65535” is selected, then click OK.
6. To begin the transfer process, click the **Start Transfer** button. A series of messages will appear to report on the progress of the transfer.

*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 exit. (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.

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 in **Step 3- Download the File from the iSeries to your PC** (described in the previous section). 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 have followed all the tasks starting on page 42 when downloading the Call Report data 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.

The NCUA provides a “Call Report Import File Test Utility” on the Credit Union Online page of their website. The .xml file can be run through this test utility to identify any problems with the import (.xml) file.

## 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

Session 0 CU\*BASE GOLD - NCUA 5300 XML file

NCUA 5300 XML file to be created for: Corporation 01 in library QUERYBT file name N5301Y17Q3

Total liabilities, shares and equity (014) must equal total assets (010)  
202,870,333 <> 48,936,865

Either the number or dollar amount of Foreclosed & Repossessed Assets secured by Real Estate is zero or has been left blank. (accounts 798B1, 798A1)  
798B1 = 0, 798A1 = 590,006

More notes may exist. Click Page Down ↓ to make sure you have viewed all of them.

Create XML File Backup to return to the Call Report. Press Enter to create the XML file.

Navigation icons: back, forward, up, down, print, link, info, help, search.

BT (5521)

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# ⇒ Call Report Ratios

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## 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 **Tool #1021 5300 Call Report Ratios Dashboard**.

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](mailto: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
- **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



Refer to the User's Guide for NCUA's Financial Performance Report available on the [ncua.gov](http://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.

## GENERATING CALL REPORT RATIOS

The ratio dashboard can be accessed from **Tool #1021 5300 Call Report Ratios Dashboard**.

### 5300 Call Report Ratios Dashboard (Tool #1021)

Session 0 CU\*BASE GOLD Edition - 5300 Call Report Ratios

Months to Compare	
Period 1	Dec 2018 [MMYYYY]
Period 2	Sep 2018 [MMYYYY]
Period 3	Jun 2018 [MMYYYY]
Period 4	Mar 2018 [MMYYYY]
Period 5	Dec 2017 [MMYYYY]
Period 6	Sep 2017 [MMYYYY]
Period 7	Jun 2017 [MMYYYY]

**Create Call Report**

Call Report data must exist for the month and year entered in order to calculate the ratios. You can create a Call Report from this screen using Create Call Report.

Navigation icons: back, forward, up, down, print, search, help, etc.

FR (3996)

The last seven Call Report periods created by your credit union default for the “Months to Compare”. If you would like ratios to be calculated for different periods, enter the appropriate month and year (MMYYYY), i.e. **03**2014 for March 2014 (Qtr1), **10**2014 for October 2014, etc.

Once the desired 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)*

Session 0 CU\*BASE GOLD Edition - FRANKENMUTH CREDIT UNION

File Edit Tools Help

### 5300 Call Report Data

Code	Year/Period	Date Created	Created By
1	2018 Qtr 4	Jan 15, 2019 05	
1	2018 Qtr 3	Oct 08, 2018 05	
1	2018 Qtr 2	Jul 13, 2018 05	
1	2018 Qtr 1	Apr 09, 2018 05	
1	2017 Qtr 4	Jan 10, 2018 05	
1	2017 Qtr 3	Oct 16, 2017 05	
1	2017 Qtr 2	Jul 15, 2017 05	
1	2017 Qtr 1	Apr 17, 2017 05	
1	2016 Qtr 4	Jan 11, 2017 05	
1	2016 Qtr 3	Oct 12, 2016 05	
1	2016 Qtr 2	Jul 11, 2016 05	
1	2016 Qtr 1	Apr 12, 2016 05	
1	2015 Qtr 4	Jan 12, 2016 05	
1	2015 Qtr 3	Oct 11, 2015 05	
1	2015 Qtr 2	Jul 07, 2015 05	
1	2015 Qtr 1	Apr 08, 2015 05	
1	2014 Qtr 4	Jan 20, 2015 05	
1	2014 Qtr 3	Oct 15, 2014 05	
1	2014 Qtr 2	Jul 08, 2014 05	

■ Edit   ■ Delete   ■ View   ↑ ↓

Create New  
Show All

← → ↑ || 🖨 🔗 ⓘ ? @

FR (3574) 3/14/19

If you select *Create Call Report (F11)* from the initial ratio selection screen, 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.).

Session 0 CU\*BASE GOLD Edition - Create New Call Report

Corp ID  🔍

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

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

← → ↑ || 🖨 🔗 ⓘ ? @

FR (3568)

*Remember that month-end files must be available in order for the system to run your automation routine calculations that can populate many of the Call Report Account Codes.*

## 5300 Call Report Ratios

Click the graph button to view a graph of the ratio data for the periods entered.

Click this button to see more detail on the ratio calculation

Click on **Choose Ratios/Limits (F12)** to select the ratios to see on the dashboard and also to set up policy limits.

Ratio	Category	12/2018	9/2018	6/2018	3/2018	12/2017	9/2017	6/2017
Cost Fnds/Avg Assets	Prod/Profit	.73%	.70%	.65%	.61%	.50%	.47%	.45%
Delinq Lns/Net Worth	CreditRisk	13.89%	15.66%	13.73%	12.90%	11.75%	12.71%	13.24%
Delinq Lns/Ttl Loans	CreditRisk	1.73%	2.00%	1.75%	1.67%	1.52%	1.62%	1.72%
Fee-0th Inc/Avg Asts	Prod/Profit	2.75%	2.70%	2.73%	2.40%	2.23%	2.24%	2.15%
Lng Trm Asts/Tl Asts	Canary	1.71%	2.40%	2.30%	2.46%	2.64%	3.12%	25.24%
Loan Growth	Canary	15.16%	14.43%	15.12%	9.06%	20.26%	22.05%	19.35%
Loan Loss/Avg Assets	CreditRisk	.96%	.88%	.89%	.53%	.58%	.59%	.55%
Loan/Assets	Canary	82.09%	81.72%	80.50%	78.96%	81.95%	83.13%	82.69%
Loans/Equity	Canary	805.24%	857.86%	832.42%	791.30%	773.83%	870.32%	819.08%
Loans/Shares	Canary	97.82%	96.83%	96.29%	94.34%	97.75%	100.48%	99.07%
Market (Share) Growth	Prod/Profit	15.07%	15.83%	18.38%	23.83%	19.33%	16.66%	14.74%
Members/FTEs	Prod/Profit	179	179	186	188	200		202
Net Chgofs/Avg Loans	CreditRisk	.67%	.75%	.69%	.61%	.60%	.58%	.54%
Net Interest Margin	IntRateRisk	4.13%	4.14%	4.09%	4.07%	4.30%	4.30%	4.29%
Net Op Exp/Avg Asts	Prod/Profit	3.98%	3.97%	3.95%	4.06%	3.46%	3.73%	3.77%
Net Worth/Ttl Assets	Canary	10.21%	10.42%	10.25%	10.25%	10.61%	10.58%	10.76%
Nt Margin/Avg Assets	IntRateRisk	6.88%	6.92%	6.82%	6.47%	6.53%	6.55%	6.44%
Oper Exp/Gross Inc	Prod/Profit	63.98%	63.55%	64.00%	69.25%	60.54%	64.20%	65.82%

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.

Choose Ratios/Limits

FR (3994) 3/14/19

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 result will display as blank. For “Members/FTEs” in Sep 2017 above, the Account Code 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 52 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.

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION


File Edit Tools Help

## 5300 Call Report Ratio Description

Ratio description: Net Chargeoffs / Average Loans  
 Ratio calculation:  $((T550-T551)/\#month) \times 12 / (T025B + \text{Last Dec } T025B) / 2$   
 Asset quality ratio that divides net chargeoffs by average loans  
 Ratio calc result: .90%  
 Category: Credit Risk

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

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

FR (3997)

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

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 52 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, twenty eight ratios are available to be viewed on the Call Report Ratios dashboard. Each credit union has the flexibility to all or only selected 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)

Ratio	Category	Goal	Ranges Set
<input checked="" type="checkbox"/> Cost Fnds/Avg Assets	Prod/Profit		
<input checked="" type="checkbox"/> Delinq Lns/Net Worth	CreditRisk		
<input checked="" type="checkbox"/> Delinq Lns/Ttl Loans	CreditRisk		
<input checked="" type="checkbox"/> Fee-0th Inc/Avg Asts	Prod/Profit		
<input checked="" type="checkbox"/> Fnd Inv/Book Val Inv	CreditRisk		
<input checked="" type="checkbox"/> Lng Trn Asts/Ttl Asts	Canary	22.50%	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Loan Growth	Canary		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Loan Loss/Avg Assets	CreditRisk		
<input checked="" type="checkbox"/> Loan/Assets	Canary		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Loans/Equity	Canary		
<input checked="" type="checkbox"/> Loans/Shares	Canary		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Market (Share) Growth	Prod/Profit		
<input checked="" type="checkbox"/> Members/FTEs	Prod/Profit		
<input checked="" type="checkbox"/> Net Chgs/Avg Loans	CreditRisk		
<input checked="" type="checkbox"/> Net Interest Margin	IntRateRisk		
<input checked="" type="checkbox"/> Net Op Exp/Avg Asts	Prod/Profit		
<input checked="" type="checkbox"/> Net Worth/Ttl Assets	Canary		
<input checked="" type="checkbox"/> NonCoreFundingDep	Canary		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> NonHdDeps/Li Assets	Canary		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Nt Margin/Avg Assets	IntRateRisk		

☒ Ratio Description
 ☒ Add/Edit Limits
 ☒ View Limits

Select All  
 Unselect All

FR (3995) 3/14/19

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 screen above, you can specify a percentage Goal for the ratio, add/edit policy limits, or view limits. Policy limits are defined in green, yellow and red ranges. The green range is 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 specified.

### Add/Edit Limits

Session 0 CU\*BASE GOLD - Policy Limits

Ratio description **Loan to Assets** UPDATE

Goal  %

☒ Green range ☐ Above ☒ Below  %

☐ Yellow range  % to  %

☒ Red range ☒ Above ☐ Below  %

Add/Update

FR (5732)

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 & Bnfts/FTEs will not allow a goal or limits to be assigned.*