

# NCUA 5300

## Call Report Tools *in* CU\*BASE

**CUOnline** My Credit Union My Account Welcome Karen Logout

Profile **Call Report** Errors: 0 Warnings/Historical Warnings: 4

**Call Report Detail**

Charter Number [redacted] CU Name [redacted] View/Print PDF Instruction

Cycle Date **Mar 2022** Call Report Status **VALIDATED**

**Info** 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27

**Call Report Information** Print

Charter Name [redacted] CU Number [redacted]  
Cycle Date Mar 2022 Call Report Status **VALIDATED**  
Submission Date 04/21/2022 Is Correction ☐  
Validation Date 04/22/2022 Certifier [redacted]  
Validation Comment Automatic Validation Correct

**Table of Contents**

	Page #
STATEMENT OF FINANCIAL CONDITION (This page must be completed by all credit unions.)	1
STATEMENT OF FINANCIAL CONDITION (continued) (This page must be completed by all credit unions.)	2
STATEMENT OF FINANCIAL CONDITION (continued) (This page must be completed by all credit unions.)	3
STATEMENT OF INCOME AND EXPENSE (This page must be completed by all credit unions.)	4
STATEMENT OF INCOME AND EXPENSE (continued) (This page must be completed by all credit unions.)	5

**CUOnline** My Credit Union My Account Welcome Karen Logout

Profile **Call Report** Errors: 0 Warnings/Historical Warnings: 4

**Call Report Detail**

Charter Number [redacted] CU Name [redacted] View/Print PDF Instruction

Cycle Date **Mar 2022** Call Report Status **VALIDATED**

**Info** 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27

**STATEMENT OF FINANCIAL CONDITION (This page must be completed by all credit unions.)** Print ?

**ASSETS**

**Accounting Standards Codification Topic 326**

	Response
Have you early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)?	A50010 No

NOTE - Review the Call Report Instructions carefully if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

**CASH AND DEPOSITS: If your credit union reports an amount in Account AS0007 or AS0008 below, complete Schedule B, Section 3, Investments - Maturity Distribution.**

	Amount
1. Cash on Hand	
a. Coin and Currency	A50004 \$80,476
b. Cash Items in Process of Collection	A50005 \$25,717
c. Total Cash on Hand	730A \$106,193
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	
a. Cash on Deposit in Corporate Credit Unions	730B1 \$320,177



*CU\*Answers' tool to help you with your quarterly NCUA 5300 Call Report tasks, all from within **CU\*BASE**.*

To help you with the quarterly NCUA 5300 Call Report task, use CU\*BASE to enter your Call Report information! The software will even gather some of the data for you via automation routines that calculate G/L balances, counts and amounts by loan category, loan purpose, and loan security code. You configure the data that is appropriate for your credit union.

## Completing Your Call Report in CU\*BASE

The Call Report Data screens contain all the fields that you normally fill into the NCUA online software. Fields are presented in the same page order as the NCUA Call Report.

Each time that you create a Call Report, the data is saved for future analysis. You can compare the Account Code data for up to two prior periods at the bottom of the 5300 Call Report Data screen.

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	123456	
AS0010	Have you early adopted ASC 326 (CECL)?	<input type="checkbox"/>	
CASH AND DEPOSITS (P.#1)			
AS0004	Coin and Currency	315,220	(NCUA does not allow a negative # in this field)
AS0005	Cash Items in Process of Collection	0	
730A	** Total Cash on Hand	0	(NCUA does not allow a negative # in this field)
730B1	Cash on Deposit in Corporate CUs	0	
AS0003	Cash on Deposit in Federal Reserve Bank	50,933,763	
730B2	Cash on Deposit Other Fin Inst	19,669	
730B	** Total Cash on Deposit	50,953,432	
AS0007	Time Deposits	0	
AS0008	All Other Deposits	0	
AS0009	** Total Cash and Other Deposits	50,953,432	
INVESTMENT SECURITIES (P.#1)			
Comparison Data			
Show/Hide Totals	Account code AS0003	Cash on Deposit in Federal Reserve Bank	Auto-populated
Recalc Totals	Field contains \$ Whole dollars	Last maintained 4/04/2022	By
Change Comparison	Period 1 data 2021 Quarter 4	29701930	
Create XML File	Period 2 data 2021 Quarter 3	0000006730274	

## Pull Data Directly from CU\*BASE Files

The idea behind automation routines is to let CU\*BASE gather as much data as possible for the Call Report so that you don't have to! This will save time and may even eliminate some of your manual spreadsheets used to gather the data.

Call Report Automation Configuration			UPDATE
Corp ID	1	Accrued Interest on Loans & Leases	
Account code	A009A	GL Quarterly Account Balances	
Automation routine	P53P000		
Use same settings as account code			
- Or -			
Enter GL account range	Field size 05		
From	To	+/-	Description
751.00	752.31		ACCRUED GSL INTEREST BORROWER
753.03			ACCR AES INTEREST SF STUDENT LOAN GOV'T
753.04			ACCRUED GSL INTEREST DEPT/ED
753.02			
Up to 999 entries can be added; use Page Down to see additional lines.			

## Automation Routines currently available are:

- **Prior Qtr** – Copy from prior quarter Call Report – this would be ideal for free-form text fields or checkboxes 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).
- **Count/Amount by Loan Purpose Code(s)** - Pulls from MEMBERS/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 MEMBERS/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 MEMBER 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 MEMBER 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(s)** – Pulls from MEMBER 1/2/4 the dividend applications entered and take the count/amount for the selected accounts.
- **Count/Amount by Loan Classification Code(s)** - Pulls from MEMBER 5/6 the classification codes in the range entered and take the count/amount for the selected loans. Active status and non-written off loans are included.

## Uploading

View/Print PDF
Instruction
Import Call Report
Save

Another great feature is that you can upload your CU\*BASE Call Report data directly to the NCUA.

Corporate Credit  
Union Online

CU Search
SSA
Assignments
Administration

Welcome Admin, NCUA
Logout

Profile
Call Report

Charter Number:
Credit Union Name:
Cycle Date: Jun 2020

Call Report Information

Charter Number:
Credit Union Name:
Cycle Date: Jun 2020
Import File: Choose File a.xml

Save
Cancel

## Analysis Tools for Your CEO

Access the Call Report Ratios Dashboard to have the system calculate ratios for you using the data from your existing Call Reports! These calculations match those used by the NCUA. You can even create monthly Call Reports so that ratios can be obtained monthly.

For more information, refer to the 5300 Call Report and CU\*BASE Tools booklet at:

[www.cuanswers.com/wp-content/uploads/5300CallReport.pdf](http://www.cuanswers.com/wp-content/uploads/5300CallReport.pdf)

## Reports for Your Auditors

To satisfy your auditors, you can print the 5300 Call Report Data Listing which provides all the data that you have entered into the CU\*BASE Call Report (in the same order as the NCUA Call Report). Also, there is a Configuration Listing that displays the Account Codes that have an auto-pop configured.

Ratio	Category	3/2022	12/2021	9/2021	6/2021	3/2021	12/2020	9/2020
Cost Fnds/Avg Assets	Prod/Profit	.16%	.43%	.43%	.45%	.49%	.72%	.77%
Fee-0th Inc/Avg Assts	Prod/Profit	.31%	3.13%	3.24%	3.30%	3.58%	.46%	.45%
FHW Inv/Book Val Inv	CreditRisk		97.92%	97.59%	99.62%	110.15%	100.13%	102.89%
Lng Trm Assts/TL Assts	Canary	20.11%	20.59%	20.51%	20.11%	20.21%	22.45%	20.41%
Loan Growth	Canary	71.97%	16.68%	21.76%	21.16%	20.85%	10.69%	11.07%
Loan Loss/Avg Assets	CreditRisk	.01%	.01%	.07%	.20%	.54%	.38%	.35%
Loan/Assets	Canary	84.09%	72.00%	74.87%	72.15%	70.31%	72.63%	74.58%
Loans/Shares	Canary	999.99%	80.61%	85.14%	81.92%	79.85%	82.88%	85.58%
Market (Share) Growth	Prod/Profit	399.23%	19.97%	17.64%	23.75%	36.84%	26.03%	25.89%
Members/FTEs	Prod/Profit	145	153	182	181	197	176	176
Net Chgofs/Avg Loans	CreditRisk		.09%	.05%	.05%	.06%	.43%	.51%
Net Interest Margin	IntRateRisk	1.57%	3.57%	3.63%	3.54%	3.47%	3.66%	3.68%
Net Op Exp/Avg Assts	Prod/Profit	1.50%	4.43%	4.44%	4.42%	4.55%	4.71%	4.73%
Nt Margin/Avg Assets	IntRateRisk	1.89%	6.71%	6.87%	6.84%	7.05%	4.13%	4.13%
Oper Exp/Gross Inc	Prod/Profit	88.69%	68.49%	67.11%	66.52%	66.14%	106.72%	105.67%
ROR	Prod/Profit	3.07%	1.84%	2.05%	2.18%	2.61%	1.64%	1.52%
Salary & Bnfts/FTEs	Prod/Profit	26,415	81,401	83,819	87,054	88,100	77,857	76,616
Shr&Borr/Earn Assets	LiquidtyRisk	.27%	101.51%	100.96%	101.19%	100.96%	102.14%	101.94%

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% 88.52% = 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) 6/19/22

### ***Our Ongoing Commitment to 5300 Call Report Tools***

CU\*Answers has a dedicated resource on staff who monitors changes from the NCUA and updates the software, procedures and documentation accordingly. Credit unions receive regular communications about the tool, including notification of CU\*BASE updates that will assist in completing the Call Report, and they can take advantage of regular training opportunities as part of CU\*Answers University. Our designers are always looking for ways to add new automation and data-gathering techniques, and we are committed to new development and the ongoing evolution of the tools. And since the 5300 tools are part of the CU\*BASE suite, all of these development and maintenance services are offered at no extra charge to our clients.



**6000 28th Street SE  
Grand Rapids, MI 49546  
(800) 327-3478**