

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

The NCUA added a handful of Account Codes scattered throughout the Call Report that are only required if the credit union has early adopted "ASC Topic 326 Financial Instruments-Credit Losses (CECL)". The NCUA also added 4 Account Codes in the Investments section (Page 1) if you have early adopted "ASC Topic 320 Investments-Debt Securities" and "ASC Topic 321- Equity Securities". In addition, 360 Account Codes related to Derivatives were retired (4 pages of Account Codes gone, yeah!!) and the Purchase Credit Impaired Loan (PCIL) section was simplified.

*Note: There is one CECL related Account code NW0001 on page 12 of the Call Report that was not added to the CU\*BASE tool. It asks for the fiscal year of adoption of ASC Topic 326. If this Account Code applies to your credit union, you will need to enter it manually in the NCUA website.*

Also, still no news regarding the timing of the NCUA's other Call Report changes as discussed on the [the kitchen page](#). To review detail on current NCUA Account Codes, refer to the [Credit Union Online](#) page of the ncu.gov website. To review the proposed Call Report Form, Profile and Instructions, refer to the NCUA's [Call Report Modernization](#) page.

## 5300 Call Report Ratio Dashboard Calculations

Three canary ratios (Change in Portfolio Mix, Commercial Real Estate Loans/RBC, and Construction and Development Loans/RBC) no longer display on the 5300 Call Report Ratios Dashboard. These were removed because the NCUA removed (and did not replace) Account Codes that comprise the calculation.

As disclosed in previous quarterly update letters, Net Long Term Assets/Total Assets has not calculated properly since 3<sup>rd</sup> quarter 2017. Project #50678 is in process to update our calculation to match the NCUA. Keep in mind that the 5300 Call Report ratios are calculated "on the fly" meaning that the current calculation is used for all the Call Report periods. Once we update our calculation, prior period calculations for Net Long Term Assets/Total Assets may be skewed.

Four existing ratios have revised calculations if the credit union has early adopted "ASC Topic 326 Financial Instruments-Credit Losses (CECL)". The 5300 Call Report Ratios Dashboard will still use the original calculations at this time. These ratios are: Net worth/Total Assets, FMV HTM Investments/Book Value HTM Investments, Yield on Average Loans and Provision for Loan Loss/Average Assets.

## Report/Dashboard Enhancements in the Works

With the 19.05 release\*, the Written Off Loan History Dashboard, Tool #476 will soon be able to be sorted by the date that the loan was opened. This will be helpful in the analysis of written and charged off loans.

If you use the Investment Register/Schedule (Tool #652) to gather investment information for the Call Report, more filter options are being added. With PS#49044, you will be able to run the report by Broker ID, Institution ID, Investment Type or Maturity Date Range. Project is in process with no target release date yet.

*\*Online and Site-Four will receive these enhancements on May 5 and self processors on May 20-21.*

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

Be sure to check out the AnswerBook for FAQs and helpful tips:

<https://kb.cuanswers.com/cuanswers/consumer/search.asp?action=search&keyword=5300&match=or>

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