

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

The NCUA added 2 new “Cash on Hand” Account Codes on page 1 of the Call Report. The first is “Coin and Currency” and the second is “Cash Items in Process of Collection”. They also removed investment related Account Codes on page 1 that are no longer required with the implementation of ASC Topic 320 and 321. On page 3 (Additional Shares/Deposits), the NCUA now refers to Accounts Held by Member Government Depositors as Accounts Held by Member Public Units. Another minor change is how Payday Alternative Loans are referenced.

There is still no news regarding the timing of the NCUA’s proposed Call Report changes as discussed on [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.

Cash on Hand Auto-Pop Routines – ACTION NEEDED

Because of the revised “Cash” section of the Call Report, you will need to set up new auto-pop routines (if applicable) for Account Codes AS0004 and AS0005 that were added this quarter. Previously, the NCUA had one Account Code (730A) for “Cash on Hand”. Now, “Cash on Hand” is broken down into two Account Codes “Coin and Currency” (AS0004) and “Cash Items in Process of Collection” (AS0005).

Call Report Edit

We added back the edit that compares the real estate loan totals on page 6 (Loan and Leases) to the totals on page 14 (Specialized Lending). This edit results in a warning message when you create your xml file after working your Call Report in CUBASE.

5300 Call Report Ratio Dashboard

We have started the ball rolling to update the Call Report ratios that have revised calculations for credit unions that have early adopted “ASC Topic 326 Financial Instruments-Credit Losses (CECL)”. The 5300 Call Report Ratios Dashboard is still using the original calculations at this time. These ratios are: Net worth/Total Assets, Yield on Average Loans and Provision for Loan Loss/Average Assets.

Starting this quarter, FMV HTM Investments/Book Value HTM Investments will no longer calculate. This is because the investment Account Code from the calculation no longer exists. Once the NCUA confirms the new calculation (per the Financial Performance Report (FPR) Ratios document), we will get this ratio calculation updated.

Report Enhancements

With the 19.10* release, more filter options were added to the Investment Register/Schedule (Tool #652) used to gather investment information for the Call Report. You can now run the report by Broker ID, Institution ID, Investment Type or Maturity Date Range.

To help with loans granted year-to-date information for the Call Report, we added “Total loans disbursed” line to the subtotals at the end of the Loan Maturity Report.

**Online and Site-Four received these enhancements on October 20 and self processors on November 10.*

Enhancements in the Works

We are re-vamping the New and Refinanced Loan History Report with enhanced filters, simplified report output and an option to run the report for credit card loans (PS#52222). Specifications have been submitted and project is waiting to be assigned to a programmer.

Specifications are in process for enhanced tracking of written off loans, recoveries and charged off loans.

We are always looking for ideas on how to improve the 5300 software. Contact callreport@cuanswers.com with any suggestions!

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

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

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