

ATTENTION **Data Processing Coordinator**DATE **March 25, 2024**

announcement

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 Account Codes to the Statement of Income and Expense section for Overdraft Fee Income (IS0048) and Non-sufficient Funds Income (IS0049) that are only required for credit unions with over \$1 billion in assets. These amounts are already included in Fee Income (Account Code 131).

They also added two new Account Codes (DL0148 and DL0149) to collect the number of modified loans to borrowers experiencing financial difficulty who are not in compliance with modified loan terms. This is in the Delinquent Loan and Leases section.

The 2020 CARES Act loan modification Account Codes were retired (CV0001 and CV0002).

To review the current NCUA 5300 Call Report Instructions and Account Code detail, refer to the [Credit Union Online](#) page of the ncu.gov website.

## **Fix to Ratio Calculations using Total Loans (025B)**

With the NCUA's major re-vamp of the Call Report in March 2022, they changed the "Total Loans" account code from a calculated Account Code to manual entry. This resulted in 8 ratios in Tool #1021 "5300 Call Report Ratios Dashboard" not calculating correctly or not calculating at all. PS#62565 is in process to update the following ratios:

- Delinquent Loans/Total Loans
- Loans to Assets
- Loans to Equity
- Total Loans to Total Shares
- Yield on Average Loans
- Total Shares, Deposits, Borrowings / Earnings Assets
- Loan Growth
- Net Chargeoffs/Total Loans

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>

•END•

CONTACT **Karen Sorensen** • [callreport@cuanswers.com](mailto:callreport@cuanswers.com) • 800-327-3478 • 616-285-5711

CONFIDENTIALITY  
NOTICE

The information contained in this message or any attached document is confidential and intended only for individuals to whom it is addressed. If you received this message in error, please inform the above contact name immediately and destroy the message and any attachments. Any unauthorized use, distribution, or copying of this information is prohibited.