

SUBJECT **5300 CALL REPORT TOOLS FOR CU*BASE:
A Quick Status Report Before You Start Your 2nd Qtr Call Report**

The NCUA did not make any Account Code changes this quarter. If your credit union has early adopted “ASC Topic 326 Financial Instruments-Credit Losses (CECL), remember to complete the appropriate Account Codes added last quarter as described on the NCUA’s “What’s New” document on the [Credit Union Online](#) page of the ncu.gov website.

*Note: There is one CECL related Account code NW0001 on page 12 of the Call Report that is not available in 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 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 – Reminder

As disclosed in previous quarterly update letters, Net Long Term Assets/Total Assets has not calculated properly since 3rd 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

Targeted for the 19.10* release, more filter options are being added to the Investment Register/Schedule (Tool #652) used to gather investment information for the Call Report. With PS#49044, you will be able to run the report by Broker ID, Institution ID, Investment Type or Maturity Date Range.

**Online and Site-Four will receive these enhancements on October 6 and self processors on October 20.*

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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