

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

The NCUA added six new Account Codes related to government loan assistance provided via the CARES Act due to the recent pandemic. Account Codes were added to capture the number and dollar amount of forbearance loans and SBA Paycheck Protection Program (PPP) loans. In addition, an Account Code capturing the amount of PPP loans pledged as collateral to the PPP Lending Facility was added.

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.

Call Report Edits

Just a reminder that we added back the edit that compares real estate loan totals on page 6 (Loan and Leases) to the totals on page 14 (Specialized Lending). Also, the edit that checks for an amount in Held to Maturity Debt Securities on page 1 (Investments) if an amount is reported for Fair Value of Held-to-Maturity Securities on page 19 (Investments, Supplemental Information) is fixed. The edit now uses Account Code AS0073 that the NCUA replaced last quarter (AS0073 replaced 796E). These NCUA edits result in a warning message when you create your xml file after working your Call Report in CUBASE.

5300 Call Report Ratio Dashboard

Specifications have been submitted 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.

Included in the same specification is an update to the calculation for FMV HTM Investments/Book Value HTM Investments to replace the Book Value HTM Investments Account Code (AS0073 replaced 796E). Until this project is implemented, this ratio will not calculate because it is using an Account Code that no longer exists (796E).

Report Enhancement 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). The programming for this project is in process.

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>

CONTACT **Karen Sorensen** • 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.
