

SUBJECT

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

This quarter the NCUA clarified criteria for a handful of Account Codes but otherwise did not make any changes. Good thing because many of us are still digesting the changes from last quarter! If you need a refresher of last quarters changes, check out [the kitchen page](#) which highlights the changes and discusses the impact to CU*BASE tools. You can find history of the NCUA changes and other Call Report materials on the [Call Report Modernization](#) page.

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.

Reminders For This Quarter

Loan Delinquency Analysis Report Enhancements Coming

Project #58205 that updates the Loan Delinquency Analysis Report to match the NCUA's revised delinquency terms; 30-59 days, 60-89 days, 90-179 days, 180-359 days and ≥ 360 days is still being programmed. The same workaround used last quarter still applies. **Workaround:** Run the Delinquency Analysis Report* to gather detail and summary information for the 30-59 days, 180-359 days and ≥ 360 days delinquency terms. **To gather the 60-89 days and 90-179 days detail, run the Trial Balance Summary report via Tool #788 Selective Loan Information Report and input the "# of actual days delinquent" 60 to 89 or 90 to 179. Filter the loans as appropriate.**

*The Loan Delinquency Analysis Report can be run from either **Tool #461 Loan Delinquency Analysis Report** or **Tool #788 Selective Loan Information Report**.

Warning Messages When Creating XML File

Project #58229 to remove invalid warning messages that display when the xml file for upload to the NCUA is created is targeted for implementation on July 5, 2022! If you create the xml file prior to July 5, continue to **ignore all of the messages except "Total liabilities, shares and equity must equal total assets."**

Adjust Loan Rates in the NCUA Site

After importing your Call Report data to the CU Online site, review your loan rates and adjust as appropriate. Last quarter, the NCUA changed the loan rate format in the upload file. Project #58752 has been created to address this format change.

Manual Entry of Figures after Import

It may be necessary to manually input selected Account Codes needed for calculating total assets (page 2) and total liabilities (page 3) into the NCUA site after importing your Call Report data. With the Call Report layout changes last quarter, the same subtotals appear twice but only get calculated by the NCUA in the later sections of the Call Report. A few examples are Held-to-Maturity Securities (AS0073) on page 1, Total Loans and Leases (025B) on page 2, and Borrowings (860C), Member Shares of All Types (013), Nonmember Deposits (880) on page 3.

5300 Call Report Ratios Dashboard Calculations

The NCUA has indicated that the updated FPR (Financial Performance Report) which details the ratio calculations will be available July 1, 2022. At that time, we will verify the new ratio calculations for **Tool #1021 5300 Call Report Ratios Dashboard** and proceed with project #58341 to update our ratio calculations.

Tracking Recoveries on Written-Off Loans

Implemented with the 22.05 release, project #55515 included a new program that calculates daily memo accruals on written-off loans. The project also expanded the written-off loans database table to capture memo accrual data and other data points requested by CUs. Refer to the [kitchen page](#) for more information.

In development is project #56556 which enhances **Tool #476 Written Off Loan History Dashboard** to add date toggles so that the net change amount can be calculated using end of month (EOM) balances. (Today the Net Change \$ compares the balance at write-off with the current balance.) For example, you will be able to compare loan balances from EOM December to EOM March, June or September to determine the year-to-date net change. We are also adding the display of the total net change dollar amount to the dashboard.

Be sure to check out the “Write-off/Charge-off Tools for Loans” booklet for suggestions on assembling the data needed to determine loan recovery amounts. Refer to the new section “Tracking Charge Offs and Recoveries for the 5300 Call Report” in this booklet available on the [CU*Answers CU*BASE Reference page](#).

Keep in mind that the **Loan Charge Offs and Recoveries** section of the Call Report encompasses both written off (debt is deemed still collectible) and charged off (debt is not deemed collectible) per the classifications in CU*BASE.

5300 Warning Messages (Edits)

Project #59088 has been submitted to add back selected warning messages to the window that displays when creating the xml file for upload to the NCUA. Remember that these warning messages do not prevent you from creating the xml file but are there to help eliminate errors in the NCUA online system.

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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