

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 for the For the June 2023 Call Report. 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.

Collections Summary Dashboard

With the 23.10 release*, Tool #229 "Collections Summary/Dashboard" will be updated to match the NCUA's delinquency terms revised in March 2022 (60-179 day range was separated out to 60-89 and 90-179 days).

**Online and Site-Four will receive these enhancements on October 8 and Self Processors on October 15.*

Account Codes Reformatted in CU*BASE for Specific Fillable Account Codes - Reminder

In order to prevent error/warning messages in the NCUA CU Online site after Call Report data is uploaded, selected Account Codes in **Tool #362 Enter 5300 Call Report Data** were reformatted as fillable Account Codes last quarter.

The Account Codes listed below are now "fillable" which means they must be manually entered or auto-populated if applicable to your credit union. Since these Account Codes are no longer calculated, they can now be included in the NCUA upload file. If populated appropriately, this should eliminate NCUA errors related to these data points.

- AS0055 Equity Securities (pg. 1)
- AS0061 Trading Debt Securities (pg. 1)
- AS0067 Available-for-Sale Securities (pg. 1)
- AS0073 Held-to-Maturity Debt Securities (pg. 1)
- 025A Number of Loans and Leases (pg. 2)
- 025B Amount of Loans and Leases (pg. 2)
- 860C Borrowings (pg. 3)
- 013 Member Shares of All Types (pg. 3)
- 880 Nonmember Deposits (pg. 3)

Why this change? With the NCUA revamp of the Call Report in March 2022, the detail needed to determine the Account Codes listed above occurs in subsequent sections of the Call Report (the NCUA has separate "calculated" Account Codes for these items). For example, "Total Shares" SH0013 (Schedule D page 19) is calculated based upon share account detail on page 19. This total should match Account Code 013 "Member Shares of All Types" on page 3.

*Note: Since the above Account Codes are used in the calculation of Total Investment Securities (pg. 1), Total Assets (page 2) and Total Liabilities (page 3), be sure to use the "Recalc Totals" button after all of your Call Report data has been entered. Remember that "calculated" Account Codes display in the CU*BASE Tool for informational purposes only and are not included in the NCUA upload file.*

The format change described above allows you to review and make any appropriate adjustments to your Call Report data within the CU*BASE Tool prior to the upload to the NCUA. The goal is to have fewer errors/warnings to address in the NCUA site.

5300 Warning Messages (Edits)

Project #59088 implemented with the 23.05 release** added a handful of NCUA error/warning messages to **Tool #362 Enter 5300 Call Report Data** that display when creating the xml file for upload to the NCUA. This gives your credit union the opportunity to review and adjust any data within the CU*BASE Tool prior to uploading to the NCUA. These warning messages do not prevent you from creating the xml file but are there to help eliminate errors in the NCUA online system.

Tracking Recoveries on Written-Off Loans

A new program that calculates daily memo accruals on written-off loans was introduced with the 22.05 release. 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.

Project 56556 implemented in the 23.05 release** enhanced **Tool #476 Written Off Loan History Dashboard** to add date toggles so that the net change/recovery amount can be calculated using end of month (EOM) balances. For example, you can compare loan balances from EOM December to EOM March, June or September to determine the year-to-date net change.

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 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.

**Online and Site-Four received these enhancements on May 7 and Self Processors on May 21.*

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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