

SUBJECT **5300 CALL REPORT TOOLS FOR CU*BASE:
A Quick Status Report Before You Start Your 3rd Qtr Call Report**

The NCUA did not make any Account Code changes this quarter. However, remember that if your credit union has early adopted "ASC Topic 326 Financial Instruments-Credit Losses (CECL), complete the appropriate Account Codes 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

The calculation for Net Long Term Assets/Total Assets has been updated to match the NCUA's current formula. Because the NCUA changed Account Codes that comprise the calculation (specifically real estate loans) back in 3rd quarter 2017, the ratio has not calculated properly from Q32017 until now. Keep in mind that 5300 Call Report ratios are calculated "on the fly" meaning that the current calculation is used for all Call Report periods, therefore the result for Net Long Term Assets/Total Assets for periods prior to Q32017 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

With 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 20 and self processors on November 10.*

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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