

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! Also, 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.

## 5300 Call Report Ratio Dashboard Updates

The following 5300 Call Report Ratios are updated with the NCUA's revised calculations for credit unions that have early adopted "ASC Topic 326 Financial Instruments-Credit Losses (CECL)".

- Net Worth/Total Assets
- Delinquent Loans/Net Worth
- Texas Ratio
- SIIRT
- Yield on Average Loans
- Provision for Loan Loss/Average Assets

The calculation for Fair Market Value HTM Investments/Book Value HTM Investments is updated to use the AS0073 "Book Value HTM Investments" Account Code (AS0073 replaced 796E).

We also removed the Non-Core Funding Dependence ratio from the dashboard until we can confirm the correct Account Codes to include in the calculation.

## 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](mailto: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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