

SUBJECT

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

The NCUA replaced 6 Account Codes in the Specialized Lending Section 3 – Loans Purchased and Sold (page 15) and revised their instructions for reporting sold/purchased participation loans. The NCUA also revised the reporting requirements for Available-for-Sale and Held-to-Maturity Debt Securities on page 1. To review 5300 Call Report Instructions and NCUA Account Code details, refer to the [Credit Union Online](#) page of the ncu.gov website.

There is still no news regarding the timing of the NCUA's proposed Call Report changes as discussed on [the kitchen page](#). To review the proposed Call Report Form, Profile and Instructions, refer to the NCUA's [Call Report Modernization](#) page.

New and Refinanced Loan Report Enhancement

With the 21.05 release*, the New and Refinanced Loan History Report (Tool #554) was revamped to include enhanced filters, simplified report output and the option to run the report for credit card loans. Check out these enhancements to help with gathering loans granted year-to-date information for the Call Report!

**Online and Site-Four received these enhancements on May 23 and self-processors on June 6.*

Tracking Recoveries on Written-Off Loans

Currently in development is PS#55515 which includes two initial projects for helping credit unions collect and track recovery information for written-off loans. The first project creates a new program that calculates daily accruals on written-off loans. The second project expands the written-off loans database table to capture accrual data and other data points requested by CUs. Refer to the [Kitchen Page](#) for more information.

Specifications have been submitted for PS#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.

We also recently updated the "Write-off/Charge-off Tools for Loans" booklet with suggestions for 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** page 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 Call Report Ratios Calculation Updates Pending

Earlier this year the NCUA replaced a handful of Account Codes on the Statement of Income and Expense page of the Call Report. Because "Other Operating Income" was one of the replaced Account Codes, the ratios Fee and Operating Income/Average Assets, Net Margin/Average Assets and Operating Expense/Gross Income on Tool #1021 "5300 Call Report Ratios Dashboard" are not calculating properly. The new "Other Operating Income" Account Code IS0020 is not included in the calculation. PS#57008 is submitted and in process to update these ratio calculations.

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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