

SUBJECT **5300 CALL REPORT TOOLS FOR CU*BASE:**
A Quick Status Report Before You Start Your 4th Qtr Call Report

The NCUA did not make any Account Code changes this quarter and still no news regarding the timing of the NCUA's proposed Call Report changes discussed on [the kitchen page](#). To review detail on current NCUA Account Codes, refer to the [Credit Union Online](#) page of the [nca.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

Just a reminder that the calculation for Net Long Term Assets/Total Assets is 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 had not calculated properly from Q32017 until Q32019. 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.

Investment Register Report Enhancement

With the 19.10* release, more filter options were added to the Investment Register/Schedule (Tool #652) used to gather investment information for the Call Report. You can now run the report by Broker ID, Institution ID, Investment Type or Maturity Date Range.

**Online and Site-Four received these enhancements on October 20 and self processors on November 10.*

Report Enhancements in the Works

Two report enhancements are in the works that will help with gathering loans granted year-to-date information for the Call Report. First, we will be adding a "total loans disbursed" line to the subtotals at the end of the Loan Maturity Report (PS#51983). Second, we are re-vamping the New and Refinanced Loan History Report with enhanced filters, simplified report output and an added option to run the report for credit card loans (PS#52222). Specifications have been submitted for both projects and are waiting to be assigned to a programmer.

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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