

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 for 4th quarter! However they did update their instructions relating to CARES Act loan modifications (Account Codes CV0001 and CV0002) and government guaranteed loans (Account Codes LN0050, LN0051 and LN0052). 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.

5300 Call Report Ratio Calculation Updates

In September 2020, the 5300 Call Report Ratios listed below were 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 was also updated to use the AS0073 "Book Value HTM Investments" Account Code (AS0073 replaced 796E).

Report Enhancement in the Works

We are re-vamping the New and Refinanced Loan History Report with enhanced filters, simplified report output and the option to run the report for credit card loans (PS#52222). The programming is complete and project is currently in QC testing.

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 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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