

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 however they are proposing significant changes for the March 2022 Call Report. Many of the pending changes were introduced back in 2018 as discussed on [the kitchen page](#). Stay tuned for more details and revised kitchen page content once we digest the NCUA's draft of proposed changes (just posted on 12/21/21) and determine the impact to our CU*BASE tools. In the meantime you can review the proposed Call Report Form and Instructions on the NCUA's [Call Report Modernization](#) page.

To review the current 5300 Call Report Instructions and NCUA Account Code details, refer to the [Credit Union Online](#) page of the ncu.gov website.

Tracking Recoveries on Written-Off Loans

Currently being tested 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 to be Implemented Soon

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. PS#57008 updates these ratio calculations to include the new "Other Operating Income" Account Code and is scheduled to be implemented on 1/4/2022.

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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