

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

This NCUA did not make any Account Code changes this quarter. If you need a refresher on the March 2022 NCUA changes, check out [the kitchen page](#) which highlights the changes and discusses the impact to CU\*BASE tools. To review the current NCUA 5300 Call Report Instructions and Account Code detail, refer to the [Credit Union Online](#) page of the ncu.gov website.

## Loan Delinquency Report is Updated

The Loan Delinquency Report run via either Tool #461 *Loan Delinquency Analysis Report* or Tool #788 *Selective Loan Information Report* has been updated to match the NCUA's revised delinquency terms. The workaround for obtaining the delinquency amounts for the 60 to 89 and 90 to 179 day terms the last few quarters is no longer needed.

## Reminders For This Quarter

### Adjust Loan Rates in the NCUA Site

After importing your Call Report data to the CU Online site, review your loan rates and adjust as appropriate.

Project #58752 to reformat the upload file to match the NCUA's revised interest rate format is in testing and due to implemented soon.

### Manual Entry of Figures after Import

It may be necessary to manually input selected Account Codes needed for calculating total assets (page 2) and total liabilities (page 3) into the NCUA site after importing your Call Report data. With the Call Report layout changes in March, the same subtotals appear twice but only get calculated by the NCUA in the later sections of the Call Report. A few examples are Held-to-Maturity Securities (AS0073) on page 1, Total Loans and Leases (025B) on page 2, and Borrowings (860C), Member Shares of All Types (013), Nonmember Deposits (880) on page 3.

## 5300 Call Report Ratios Dashboard Calculations

Project #58341 is currently in testing to update the ratio calculations for **Tool #1021 5300 Call Report Ratios Dashboard** to include the March 2022 NCUA changes. The impacted ratio calculations that will be updated are:

- Net Worth/Total Assets
- Delinquent Loans/Net Worth
- SIRRT (Supervisory Interest Rate Risk Threshold)
- Loans/Equity
- Short Term Liabilities/Assets
- Shares and Borrowings/Earnings Assets
- Texas Ratio
- Fair Market Value Investments/Book Value Investments
- Long Term Assets/Total Assets

We will also be removing the ratios Non-Maturity Deposits/Long Term Assets and Residential Real Estate/Assets from Tool #1021.

## Tracking Recoveries on Written-Off Loans

Implemented with the 22.05 release, a new program that calculates daily memo accruals on written-off loans was introduced. The project also expanded the written-off loans database table to capture memo accrual data and other data points requested by CUs. Refer to the [kitchen page](#) for more information.

In development is project #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.

Be sure to check out the “Write-off/Charge-off Tools for Loans” booklet for suggestions on assembling the data needed to determine loan recovery amounts. Refer to the 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** section 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 Warning Messages (Edits)

Project #59088 is in development to add back selected warning messages to the window that displays from Tool #362 “Enter 5300 Call Report Data” when creating the xml file for upload to the NCUA. These warning messages do not prevent you from creating the xml file but are there to help eliminate errors in the NCUA online system.

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>

•END•

---

CONTACT **Karen Sorensen** • [callreport@cuanswers.com](mailto:callreport@cuanswers.com) • 800-327-3478 • 616-285-5711

CONFIDENTIALITY  
NOTICE

The information contained in this message or any attached document is confidential and intended only for individuals to whom it is addressed. If you received this message in error, please inform the above contact name immediately and destroy the message and any attachments. Any unauthorized use, distribution, or copying of this information is prohibited.

---