



# The 5300 Call Report & CU\*BASE<sup>®</sup> Tools

- Getting Ready: Preparing The Data
  - Using the CU\*BASE Call Report Application
- Tips for Completing the NCUA 5300 Call Report
  - Uploading Data from CU\*BASE to the NCUA
  - Reviewing Call Report Trends on CU\*BASE

# The 5300 Call Report & CU\*BASE® Tools

## Tips to Help You Complete the Quarterly NCUA 5300 Call Report

### INTRODUCTION

This booklet is intended to compile everything we know about how CU\*BASE clients complete the quarterly 5300 Call Report required by the NCUA. Whether you're a veteran at the process or just getting ready to fill out your first report—or if you're just looking for tips on how to make the task easier and more accurate, this booklet is for you.

***This document is an ongoing work in progress and we welcome CU input! Do you have tricks that help you tackle this quarterly task? Send tips to [CallReport@cuanswers.com](mailto:CallReport@cuanswers.com)***

### CONTENTS

<b>Before You Begin Your Next Call Report</b> .....	3
ABOUT THIS BOOKLET .....	3
CONTRIBUTE YOUR TIPS! .....	3
<b>PREPARING TO COMPLETE YOUR 5300</b> .....	4
WHAT IS THE 5300? .....	4
THINKING ABOUT DATA FOR YOUR CALL REPORT .....	4
ENVISIONING THE PROCESS .....	6
<b>CU*BASE Call Report Maintenance User Guide</b> .....	7
GOALS FOR THE CU*BASE 5300 SERVICE AND TOOL KIT.....	7
GENERATING YOUR CALL REPORT IN CU*BASE .....	9
THE QUARTERLY CYCLE .....	13
UNDERSTANDING AUTOMATED CALCULATION ROUTINES (“AUTO-POPS”) .....	13
<b>Tips for Completing Your Call Report</b> .....	17
ACCOUNT CODE LEVEL HELP .....	17
UNDERSTANDING THE CALL REPORT SECTIONS .....	18

ASSETS .....	19
CASH .....	19
INVESTMENTS .....	19
LOANS & LEASES .....	20
OTHER ASSETS .....	21
LIABILITIES / SHARES / EQUITY .....	21
LIABILITIES .....	21
SHARES / DEPOSITS .....	22
ADDITIONAL SHARES / DEPOSITS .....	22
EQUITY .....	23
NCUA INSURED SAVINGS COMPUTATION .....	24
STATEMENT OF INCOME AND EXPENSE .....	24
MISCELLANEOUS INFORMATION .....	25
DELINQUENT LOANS BY COLLATERAL TYPE .....	25
ADDITIONAL DELINQUENCY INFORMATION .....	27
LOAN CHARGE OFF AND RECOVERIES .....	28
LIQUIDITY, COMMITMENTS AND SOURCES .....	30
PCA NET WORTH CALCULATION WORKSHEET .....	31
SCHEDULE A: SPECIALIZED LENDING .....	32
SCHEDULE B: INVESTMENTS, SUPPLEMENTAL INFORMATION .....	35
SCHEDULE C: CUSO INFORMATION .....	37
<b>Upload of Call Report Data to the NCUA .....</b>	<b>38</b>
STEP 1 – COMPLETE YOUR CALL REPORT IN CU*BASE .....	38
STEP 2 – CREATE THE XML FILE .....	38
STEP 3 – DOWNLOAD THE FILE FROM THE ISERIES TO YOUR PC .....	38
STEP 4 – IMPORT TO THE NCUA ONLINE SYSTEM .....	42

---

# ➔ Before You Begin Your Next Call Report

---

## Understanding the Entire Process and Getting Ready to Start

### ABOUT THIS BOOKLET

#### **What this booklet is...**

This booklet contains tips to help you get organized and think through all of the data you'll need. We'll show how you can use CU\*BASE software tools to gather data for the 5300 report. It includes "best practice" recommendations for how your CU\*BASE configuration can not only make this quarterly chore a little easier, but also improve the way you manage your credit union on a daily basis.

This booklet also explains the CU\*BASE software application that was designed to let you actually fill in your Call Report, field by field, store the information online in CU\*BASE, upload it to the NCUA, and use the CU\*BASE data for long-term analysis and comparisons.

#### **What this booklet is not...**

We know that one size does not fit all. CU\*BASE offers tremendous flexibility in how your credit union can configure your savings and loan products, investments, delinquency monitoring, and other settings. For some of the fields on the Call Report, the "best" way to get the right figure might be very different for your credit union than it is for another, according to how you've configured and organized your data. Wherever possible, we've tried to provide tips on different methods that will work for many different configuration styles, so that you can choose the one that's best for your organization.

### CONTRIBUTE YOUR TIPS!

The information in this booklet was gathered from talking with credit union representatives and meeting with CU\*BASE subject-matter experts. **This document is a work-in-progress** and provides tips that we know as of today, and it will continue to evolve over time. Completing the Call Report can be a challenging task and your credit union may have tips that would be helpful to other credit unions. Please contribute any additional tips or feedback to [CallReport@cuanswers.com](mailto:CallReport@cuanswers.com).

---

# PREPARING TO COMPLETE YOUR 5300

## WHAT IS THE 5300?

The National Credit Union Administration requires credit unions to complete a quarterly 5300 Call Report. The data is used to assess a credit union's financial health and compare it to credit union peers. The Call Report data is keyed by a NCUA defined *Account Code*. There are over 600 Account Codes and the Call Report data is subject to change each quarter.

## THINKING ABOUT DATA FOR YOUR CALL REPORT

One of the most important concepts to keep in mind when completing your 5300 Call Report is *consistency*. Your data should flow from one quarter to the next and the trends should reflect a constant diligence to provide the most accurate and complete picture possible. To do so, you will need to:

- ◆ Have a complete inventory of your data sources required to complete the 5300.
- ◆ Have consistent procedures for gathering the data throughout the quarter to complete the report.
- ◆ Be ready to perform reasonability checks along the way, to support reconciliations against control ledgers, trial balances, and miscellaneous documented analysis.

Although data for individual fields on the report can come from myriad sources, both inside of CU\*BASE and outside of it, all of it can be grouped into four major categories:

## General Ledger Data

This is data that is stored in the CU\*BASE accounting system and is reconciled against the income statement and balance sheet used routinely to direct the credit union.

The CU\*BASE system also stores accounting subsidiary data, such as the Investment Trial balance, that is useful for the 5300.

Remember that balance sheet and income statement data is never purged from the CU\*BASE system and therefore the trends reflected in your 5300 report will be able to be directly reconciled to your CU\*BASE financials and subsidiaries over time.

## Member Account Data

In the cases where the 5300 report needs to do more than simply record the balance of a general ledger account, CU\*BASE member account data may need to be used.

CU\*BASE has multiple subsidiary analyses such as delinquency, maturity, rate, and share insurance analysis, just to name a few.

In cases where a portion of your member data is stored on alternative data systems (for example, mortgages serviced by a third party), you'll also need to manually enter member data to append CU\*BASE tracked data.

## Data from Activity Logs

In some cases the data requested on the 5300 requires that logs be kept on key credit union activities, separate from day-to-day member and G/L data tracked by CU\*BASE.

For example, for many credit unions the "Loans Granted Year-to-Date" data is maintained via a spreadsheet or other miscellaneous process to use in tracking and analyzing this data regularly, and then outstanding totals from those logs are reported on the 5300 each quarter.

## Static Data

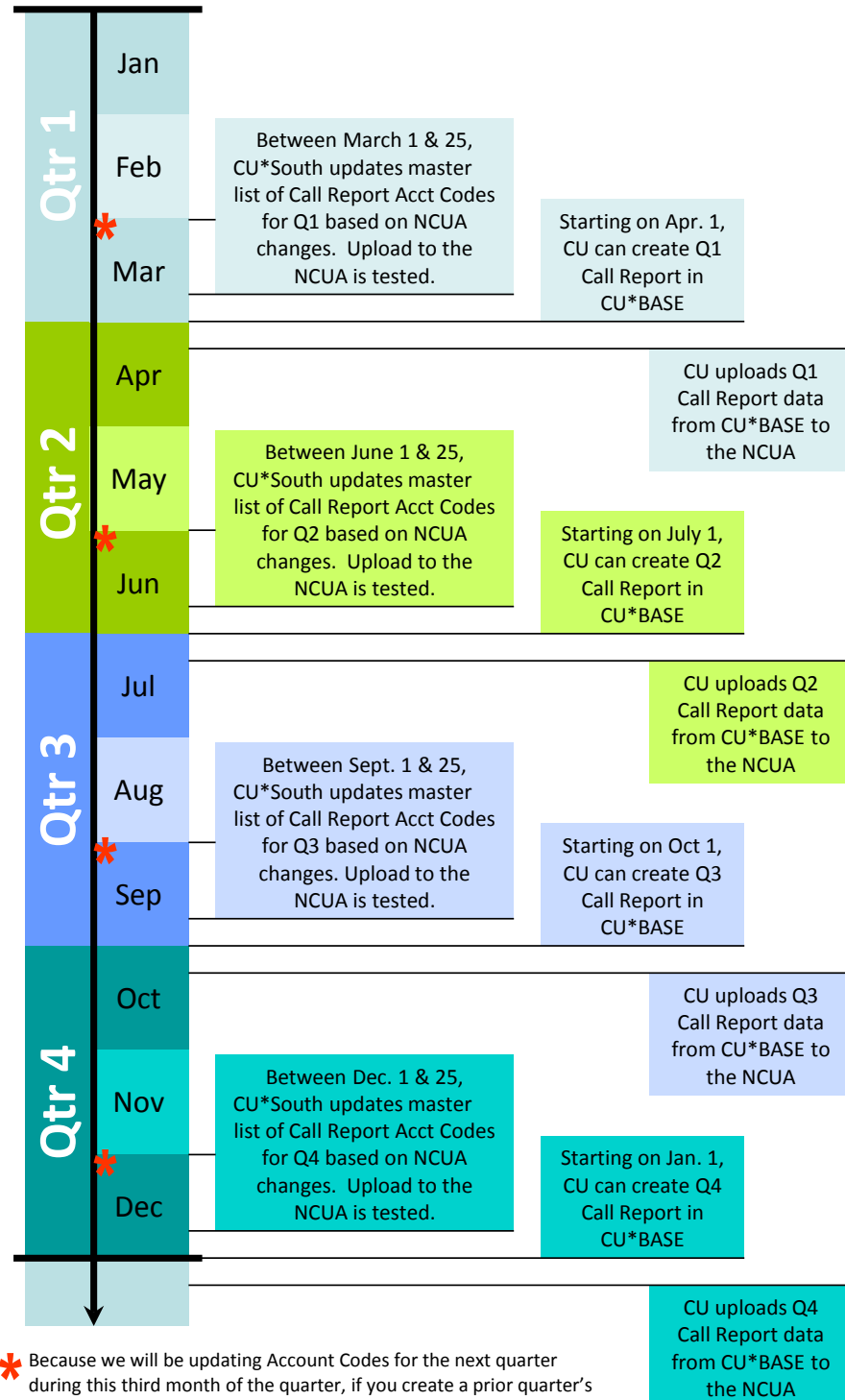
The 5300 Call Report has a few areas with data that infrequently changes like insurance information, credit and borrowing arrangements and wholly owned CUSO information.

The first time you complete your CU\*BASE 5300 report online, CU\*BASE will record these static data answers so they can be repeated into the future, updated, and auto-populated into future reports. (Refer to Page 13 for more details on auto-pop routines.)

Most of the 5300 static data (contact information, programs offered, data processing information) moved to the NCUA Profile Form 4501A in Sept 09.

## ENVISIONING THE PROCESS

The following illustrates a typical annual calendar of the routine for how you will use CU\*BASE tools to generate and submit quarterly Call Reports.



\* Because we will be updating Account Codes for the next quarter during this third month of the quarter, if you create a prior quarter's Call Report now, you may see new Account Codes that did not apply for the prior quarter's report format. Simply ignore these codes when filling in your old Call Report data.

---

# CU\*BASE Call Report Maintenance User Guide

---

## Calculating and Entering Your Call Report Data in CU\*BASE

During late 2008, CU\*South initiated a major project to identify a team that could design, develop, and support an ongoing effort to maintain a 5300 Call Report service and process for CU\*BASE users. This booklet represents just one of many end products from that effort. The software described on the following pages represents another product from that effort. And the knowledge that all of us, CU\*South staff and credit union users alike, is yet another product that will benefit the entire network.

### GOALS FOR THE CU\*BASE 5300 SERVICE AND TOOL KIT

#### Goal 1: Discovery and Documentation

One of the first, and arguably most important goals of the entire effort was to create documentation that could educate and increase awareness of the 5300 Call Report and its impact on our clients. We wanted to gather background information not only for completing the report, but also for using when considering CU\*BASE configurations, working through normal daily processes, and envisioning new analysis needs.

Karen Sorensen, Project Coordinator for the 5300 Call Report development project met with credit union CEOs and experienced professionals at CU\*Answers to gather intelligence to help us design new tools and document ways CUs can CU\*BASE to complete the Call Report. Our final goal (now available!) was to have interactive online help tied to the new database maintenance tools being developed (see Goal 2), as a supplement to this booklet.

#### Goal 2: New CU\*BASE Database for 5300 Call Report Data

Another key goal of the project was to design a broad and flexible database and processing tool that allows us to gather information from various places in CU\*BASE, in addition to data entered manually each quarter, to support the creation and storage of data for the 5300 Call Report. This was not just for complying with the NCUA requirement, but also to allow credit union management to have ready and consistent access to the data to help track trends and manage the credit union's strategic goals.

Although the design specifically addresses the NCUA Call Report, the design is flexible enough to evolve in the future, not only to address future changes

the NCUA might make, but to be used as a powerful tool for credit unions to gather and analyze key data in a completely new way using CU\*BASE tools. *(In other words, we're dreaming big, beyond just today's 5300!)*

#### Goal 3: Integration with Third-Party Tools

The database tool will also include tools so that once your report is complete you can download all of the data directly to the NCUA web-based software tool. We're also planning to integrate with Callahan & Associates CU Analyzer and other web-based analysis tools.

#### Goal 4: Automation Routines for the 5300 Call Report Database

The idea here is to let CU\*BASE do as much of the work of gathering Call Report data for you as possible. We're calling them "auto-pop" routines as they will be designed to automatically populate various Account Codes on the Call Report by pulling data from various CU\*BASE data files.

We started with the obvious ones, like pulling data from last quarter's report (for static data), and tallying up balances from groups of configured G/L accounts, similar to your financial statements. We'll also have routines that gather member data based on loan category, dividend applications, investment codes, and so on. This will continue to be a long-term development focus as we come up with creative techniques for as many of the Call Report data elements as we can.

#### Goal 5: Analyzing 5300 Trends Without Leaving CU\*BASE

Tools that can take data keyed into your CU\*BASE 5300 database and give you easy online trending and analysis for you and your peers. These are still in the dreaming stage, so lend your voice to the design now...what analysis would you like to be able to do if you could do quick comparisons on your own and your CU\*BASE colleagues' 5300 data?

#### What's Next?

The 5300 project is ongoing and we are continually developing new automation routines and enhancing CU\*BASE reports to make gathering your Call Report data easier.

Also, in the months ahead we will continue development on 5300-related tools including:

- Begin designing new **online analysis tools** for Call Report data
- Work with Callahan & Associates ([www.creditunions.com](http://www.creditunions.com)) to move Call Report data to their **CU Analyzer / First Look** product for trending analysis across the network
- Start designing new "**Activity Log**" mini-databases within CU\*BASE to let your credit union record miscellaneous activity that is needed specifically for your quarterly Call Reports

Your contributions are welcome and needed! Send your ideas, thoughts, and suggestions to [CallReport@cuanswers.com](mailto:CallReport@cuanswers.com).

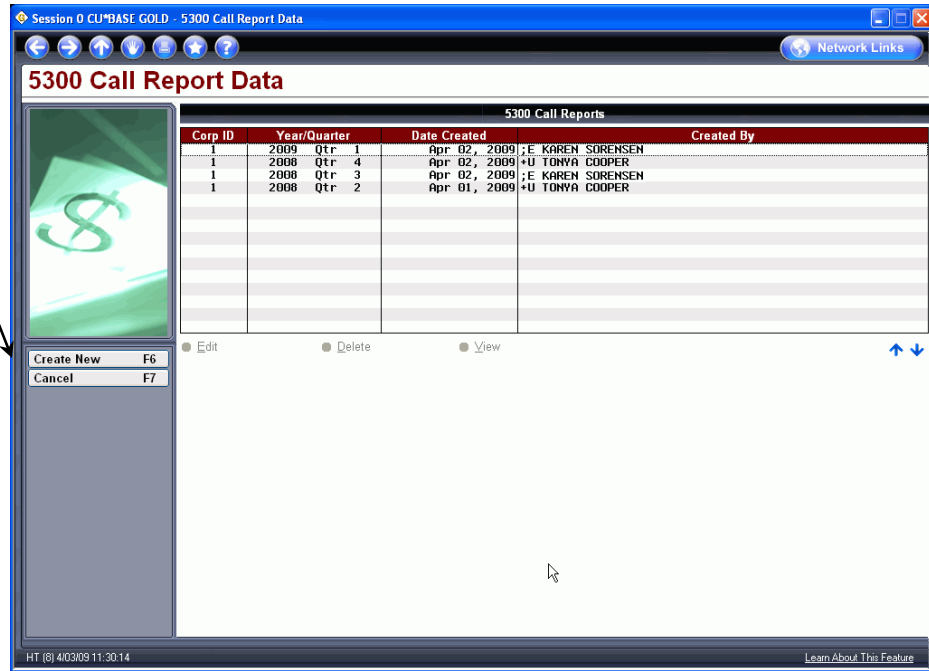
For the latest updates on the 5300 software, keep an eye on the kitchen page at <http://www.cuanswers.com/kitchen/5300.php>.

# GENERATING YOUR CALL REPORT IN CU\*BASE

NOTE: Following are samples of screens from the CU\*BASE 5300 Call Report software tool accessed from the MNMGMT menu or directly on the MN5300 menu.

Step 1: Generate Call Report from the Master Template

Once CU\*South has completed its quarterly updates to the Account Codes based on NCUA changes (see “The Quarterly Schedule below), you will use **F6-Create New** to start your next quarterly report.

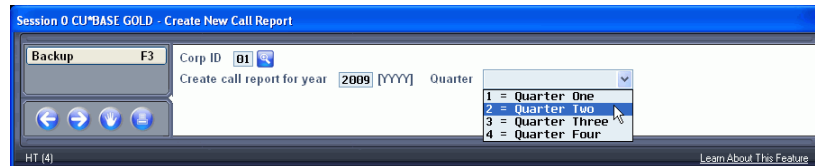


This screen will display all of the quarterly Call Reports you have previous created; they will be stored indefinitely for future analysis.

*TIP: The file structure was specifically set up so that when you review a Call Report from a prior quarter, CU\*BASE will automatically display only the Account Codes that were in effect when that report was created, in the same order in which the data appeared at that time.*

IMPORTANT NOTE: Before creating your Call Report, be sure that your G/L activity for the quarter is complete.

F6-Create New Call Report



When creating a new Call Report, the system will make a copy of the master template that CU\*South maintains, which includes all of the Account Codes added by the NCUA for that quarter. That is why you will not be able to create a report far in advance of quarter-end. (See also “The Quarterly Schedule” below.)

## Step 2: Fill Out Your Call Report

The Call Report Data screen includes all of the fields that you normally fill into the software tool provided by the NCUA. Fields are presented in the same order in which they appear on the actual Call Report, but in a sequential fashion with a rolling list to make it easier to see and fill in your data. Every time you press Page Down arrows or Section arrows the data you've entered so far will be saved automatically.

The **Refresh** button indicates to display prior quarter Call Report data for that Account Code. Two prior quarters will display if the data is available in CU\*BASE.



The **Refresh** button is used to display prior quarter comparison data at the bottom of the screen for this Account Code.

The **Refresh** button displays here also. The comparison data will appear here and will not change until you select another Account Code for comparison.

Account Code	Description	Data for 1st Quarter 2010 Call Report (Corp 01)
10	Credit Union Name	TEST CREDIT UNION
20	Credit Union Charter Number	12345
<b>CASH ASSETS</b>		
730A	Cash on Hand	2,500,392 (NCUA does not allow a negative # in this field)
730B1	Cash on Deposit in Corporate CUs	42,940,928
730B2	Cash on Deposit Other Fin Inst	418,481
730B	** Total Cash on Deposit	43,359,409
730C	Cash Equivalents	150,000
<b>INVESTMENTS</b>		
965A	Trading Securities - <1Yr	40,000 (NCUA does not allow a negative # in this field)
965B	Trading Securities 1-3 Yrs	50,000 (NCUA does not allow a negative # in this field)
965C1	Trading Securities 3-5 Yrs	60,000 (NCUA does not allow a negative # in this field)
965C2	Trading Securities 5-10 Yrs	0 (NCUA does not allow a negative # in this field)
965D	Trading Securities >10 Yrs	0 (NCUA does not allow a negative # in this field)
965	** Total Trading Securities	150,000

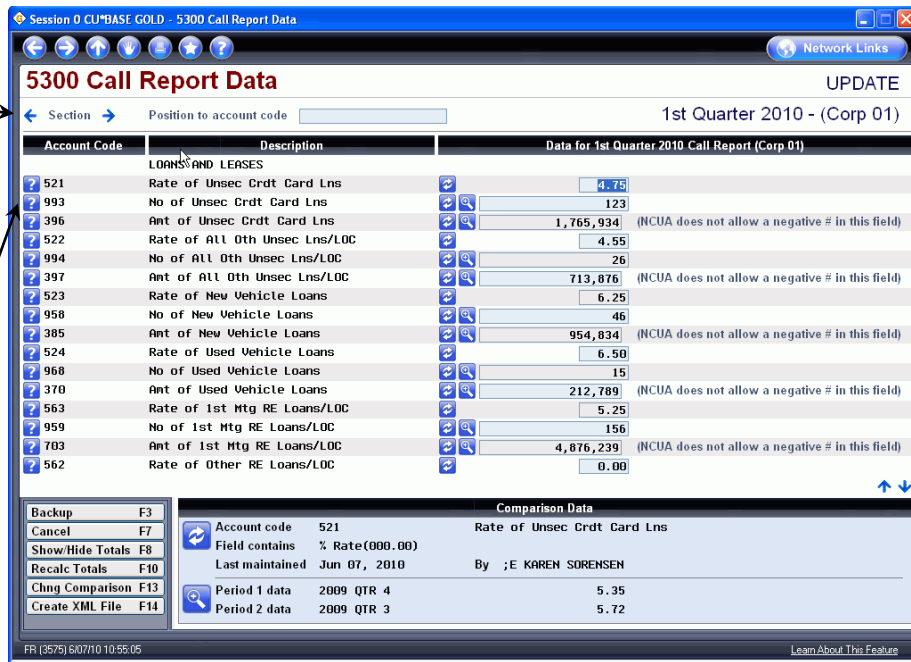
Comparison Data			
Account code	730B1	Cash on Deposit in Corporate CUs	
Field contains	\$ Whole dollars		
Last maintained	Jun 07, 2010	By	;E KAREN SORENSEN
Period 1 data	2009 QTR 4		878,699
Period 2 data	2009 QTR 3		789,770

If prior quarter Call Reports are on file in CU\*BASE, it will display here along with the Account Code details.

Once you have several quarters' worth of Call Reports on file in CU\*BASE, you can change which prior quarter comparison data appears at the bottom of the screen by using **F13-Chng Comp**.

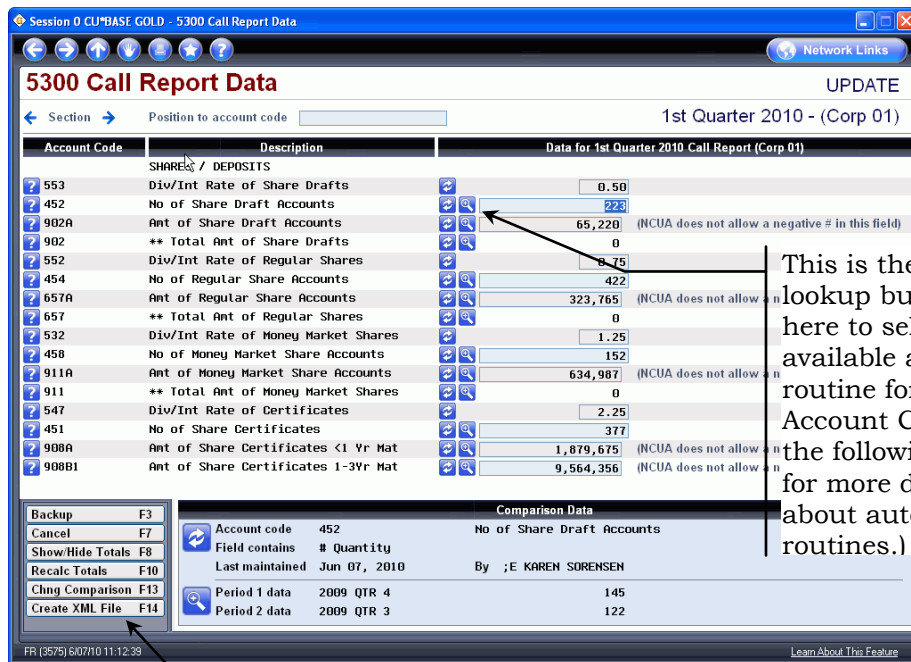
Click on the Section arrows here to move you to the next or previous section of the Call Report.

This is the **Help** button. Click here to display field level help for the Account Code.



**F8-Show/Hide Totals** allow you to display or not display the sub-totals Account Codes.

**F10-Recalc Totals** lets you recalculate the sub-totals displayed throughout the Call Report, should the dollar amount of a contributing Account Code be changed.



This is the **Auto-Pop** lookup button. Click here to select an available automation routine for this Account Code. (See the following pages for more details about auto-pop routines.)

**F14-Create XML File** allows you to create an XML file to be uploaded to the NCUA. (Refer to the upload section of this booklet for more detail.)

## Print 5300 Call Report Data

The Call Report Data Listing is accessed directly from the MN5300 menu or through the MNMGMT menu – NCUA Call Report Tools.

This report is a listing of the account codes and descriptions from the various sections of the Call Report software along with the corresponding data. Report data is displayed in the same order as the Call Report software.

Select the appropriate year and quarter for the Call Report listing. If that quarter data does not exist, you will receive an error message 'Report not Available'.

## Sample Report

ACCOUNT	DESCRIPTION	DATA	MAINT BY
4/21/09 9.26.40 TEST CREDIT UNION LN53PRT PAGE 2			
5300 CALL REPORT DATA USER TESTX			
FOR 2nd QTR 2009			
CORPORATION: 01 TEST CREDIT UNION			
CREATED: 6/02/2009 BY ;X TEST USER			
CASH ASSETS			
A730A	Cash on Hand	657,394	;X
A730B1	Cash on Deposit in Corporate CUs	34,094	;X
A730B2	Cash on Deposit Other Fin Inst	23,394	;X
T730B	** Total Cash on Deposit	714,882	;X
A730C	Cash Equivalents	0	
INVESTMENTS			
A965A	Trading Securities - <1Yr	250,000	;X
A965B	Trading Securities 1-3 Yrs	123,000	;X
A965C1	Trading Securities 3-5 Yrs	0	
A965C2	Trading Securities 5-10 Yrs	0	
A965D	Trading Securities >10 Yrs	100,000	;X
T965	** Total Trading Securities	473,000	
A797A	Avail for Sale Secur <1Yr	370,000	;X
A797B	Avail for Sale Secur 1-3Yrs	34,392	;X
A797C1	Avail for Sale Secur >3-5Yrs	42,480	;X
A797C2	Avail for Sale Secur 5-10Yrs	120,000	;X
A797D	Avail for Sale Secur >10 Yrs	0	
T797E	** Total Avail for Sale Securities	566,872	

What if there are multiple corporations?

The intention is that each corporation completes its own independent Call Report in CU\*BASE.

## THE QUARTERLY CYCLE

The Call Report data is subject to change every quarter by the NCUA. New Account Codes can be added or existing Account Codes can be deleted. The page/section of the Call Report for the Account Codes can change. The NCUA schedules can be modified.

As soon as these quarterly changes are available from the NCUA, CU\*South will begin analyzing these changes and planning for the next Call Report. The CU\*BASE software will be updated with new Account Codes and the Account Codes will be arranged in the current Call Report order.

By the end of the quarter, the CU\*BASE software tool will have the quarterly updates and will be ready for CU input.

■ *See Page 6 for an outline of the quarterly timeline.*

## UNDERSTANDING AUTOMATED CALCULATION ROUTINES ("AUTO-POPS")

Automated calculation routines (auto-pops) are designed to automatically populate Account Codes by taking data from CU\*BASE data files and performing a computation. Some automation routines will perform complex calculations; others may be as simple as pulling the data from a previous quarter. We even have a few behind-the-scenes auto-pop routines that simply add up other data on the Call Report to provide sub-totals for verification.

The idea here is for CU\*BASE to do as much gathering of Call Report data as possible. The following auto-pop routines are in place:

- **Prior Qtr** – Copy from prior quarter Call Report – this would be ideal for free-form text fields like contact name, addresses, etc., that seldom change from one quarter to the next.
- **G/L Balance(s)** – Pull a CU\*BASE quarterly General Ledger balance or multiple G/L balance(s). We estimate this type of calculation will be able to automatically fill in more than 70 data elements on a typical Call Report.

■ *NOTE: As described below, your credit union will configure the G/L numbers appropriate for the Call Report data. You will have the flexibility to configure one or multiple G/L account to a single Account Code.*

- **Count/Amount by Loan Purpose Code(s)** - Pulls from MEMBER5/6 the Purpose Codes in the range entered and take the count/amount for the selected loans. Active status and non-written off loans are included.

- **Count/Amount by Loan Security Code(s)** - Pulls from MEMBER5/6 the Security Codes in the range entered and take the count/amount for the selected loans. Active status and non-written off loans are included.
- **Count Member Accounts by G/L (from EOM MEMBER files)** - The quarter end number of accounts from the appropriate MEMBERX file with a primary G/L number in the selected range.
- **Account Balances by Primary G/L (from EOM MEMBER files)** - The quarter end account balances from the appropriate MEMBERX file with a primary G/L number in the selected range.
- **Count/Amount by Loan Category Code(s)** – Pulls from MEMBER 5/6 the Category Codes in the range entered and take the count/amount for the selected loans. Active status and non-written off loans are included.
- **Count/Amount by Dividend Application Code(s)** – Pulls from MEMBER 1/2/4 the Dividend Applications in the range entered and take the count/amount for the selected accounts.

#### Auto-pop Configuration

Account Codes will be configured with whatever auto-pop routines, if any, are appropriate for each Account Code. Your credit union then has the option to decide whether to use these automation routines or not.

For the automation routines that are selected, you have the flexibility to configure the specific CU\*BASE data you want to pull for that Account Code. For example, if you select the G/L Balance auto-pop routine, you will specify the G/L account number(s) from which to pull the data.

#### Default Auto-pop Routines

In some cases, we might be able to save your credit union a little time by setting up auto-pops for specific Account Codes, and giving you that default configuration as a starting point. For example, an Account Code that uses a General Ledger balance could be defaulted to pull the appropriate NCUA Recommended Chart of Accounts quarterly G/L account balances. You can then tweak the default configuration, if needed, to adjust the specific data you want to use from your CU\*BASE files.

As we learn more about the data required for the Call Report, we will consider additional auto-pop routines as well. The goal is to automate as much as possible from CU\*BASE!

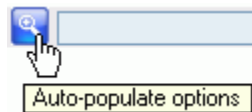
*IMPORTANT: While our intent is to define as many auto-pop routines as we can, it is important to remember that it may not be possible to automate the collection of every piece of data on the Call Report. Some data might only be logged in third-party tools that you use, independent of CU\*BASE. Some data may require that you add CU\*BASE data to other data stored elsewhere. And some data may just simply be too specialized, the configurations too variable from one CU to another, for a standard computer program to perform the calculation for you. But our goal is to get you as far toward automation as we can!*

## Choosing an Auto-pop Routine

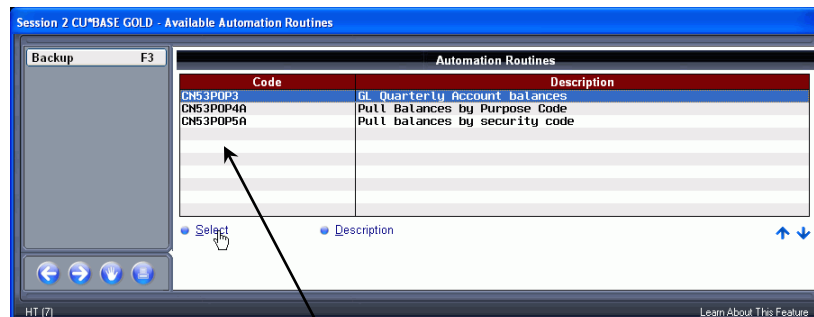
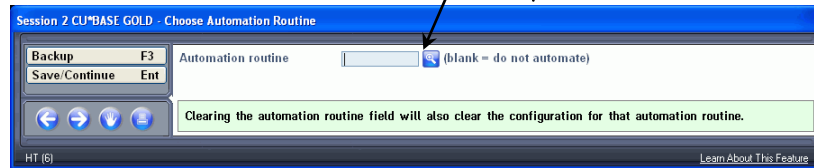
In most cases, if an Account Code has an auto-pop routine, there will generally be only one routine from which to choose, based on the type of data. But there are cases where more than one style of calculation might be available, and you choose the one that best fits the way you've organized your CU\*BASE data.

For example, on an Account Code that requires loan balances, your credit union might prefer to calculate based on specific Purpose Codes, while other credit unions might prefer Security Codes or even G/L Account designations to be what decides which loans to include. In these cases, you choose which auto-pop routine you want to use, and configure the settings accordingly.

On the Call Report Data entry screen, click the button below to select an auto-pop routine.



Click the lookup button to see a list of the available automation routines for the Account Code.



The automation routines available for this particular Account Code will display. Select the automation routine you wish to use. Depending on the routine, a final screen may appear to let you choose configuration options such as G/L accounts, or loan purpose codes, etc.

On the Call Report Automation Configuration screen, enter your credit union's configuration for the auto-pop routine. The screen example below is for G/L Quarterly Account Balances.

Enter the appropriate G/L account numbers. Use the From/To boxes to enter a range of G/L numbers.

From	To
702.12	
702.18	

Backup	F3
Done	F10
Add Line	F12
Save	Ent

### Printing Auto-pop Configurations

The Call Report Configuration Listing is accessed directly from the MN5300 menu or through the MNMGMT menu – NCUA Call Report Tools.

This report is a listing of the current auto-pop configurations that have been set up by your credit union. It is printed in Account Code order.

### Sample Report

12/07/09 10.21.06	TEST CREDIT UNION	LN53CFG	PAGE
	5300 CONFIGURATION LISTING		USER KARENS
CORPORATION: 01 TEST CREDIT UNION			
ACCOUNT CODE: A210	Employee Compensation and Benefits		
AUTOMATION ROUTINE: P53P800	GL Quarterly Account Balances		
FROM GL ACCOUNT RANGE: 21000	TO GL ACCOUNT RANGE: 22099		
ACCOUNT CODE: A230	Travel and Conference Expense		
AUTOMATION ROUTINE: P53P800	GL Quarterly Account Balances		
FROM GL ACCOUNT RANGE: 23000	TO GL ACCOUNT RANGE: 23999		
ACCOUNT CODE: A250	Office Occupancy Expense		
AUTOMATION ROUTINE: P53P800	GL Quarterly Account Balances		
FROM GL ACCOUNT RANGE: 25000	TO GL ACCOUNT RANGE: 25999		
ACCOUNT CODE: A260	Office Operations Expense		
AUTOMATION ROUTINE: P53P800	GL Quarterly Account Balances		
FROM GL ACCOUNT RANGE: 26000	TO GL ACCOUNT RANGE: 26999		
ACCOUNT CODE: A370	Amt of Used Vehicle Loans		
AUTOMATION ROUTINE: P53P204	Loan Balances by Security Code		
FROM ENTER SECURITY CODE 02	TO ENTER SECURITY CODE 10		

# ⇒ Tips for Completing Your Call Report

How to Find CU\*BASE Tips by Account Code... How to Gather Data... Configuration Tips and Best Practices

## ACCOUNT CODE LEVEL HELP

In the 5300 software, you can obtain Account Code level information and tips by clicking the question mark button.

This is the **Help** button. Click here to display field level help for the Account Code.

The screenshot shows the '5300 Call Report Data' window. The main table lists account codes and their descriptions. A red arrow points from the text on the left to the question mark icon next to account code 396. A help popup window is open, displaying the following information:

Acct Code	Description	Tip for pulling data stored in CU*BASE
396	The amount of outstanding credit card loans.	If your loan security codes correlate closest to this NCUA loan category, run the Loan Security Analysis on menu MNRPTD. Select by quarter end date. The loans display by security code. Use the 'Balance Total Amount' for the appropriate credit card security code(s). If your loan purpose codes correlate closest to this NCUA loan category, run the Loan Purpose Analysis on menu MNRPTD. Select by quarter end date. The loans display by...

Below the table, there is a 'Note: If all or a portion of credit card loans are not maintained in CU\*BASE, include outside vendor loans in this section.'

Note: The NCUA provides detailed descriptions on each of the Call Report Account Codes in their comprehensive Call Report Instructions available with the current Call Report on the [ncua.gov](http://ncua.gov) website.

# UNDERSTANDING THE CALL REPORT SECTIONS

The following pages contain information about the various sections of the Call Report. Remember to use the Account Code level online help in CU\*BASE to get detailed information on each Account Code (see previous section).

Section breaks will correspond to the sections of the actual call report.

**ASSETS**

**CASH**

**Understanding this section**  
This section reports the cash assets from your credit union's balance sheet. These assets are generally stored in CUMBASE General Ledger with a Q/L number in NCUA Recommended Chart of Accounts series 700.

**Preparing to complete this section**  
For data that is stored in CUMBASE General Ledger, you must obtain the balance of your cash Q/L account(s) as of quarter end. To obtain this balance, run the CUMBASE Financial Report that contains the Q/L account(s). If any cash assets are recorded in places other than CUMBASE General Ledger, those figures need to be obtained for the Call Report total.

**HINT:** To make it easier to fill out this and other sections of your Call Report, you can use the CUMBASE Financial Report Configuration feature (in menu M1102SL) to create a special financial report that totals just the Q/L accounts required by the Call Report.

**INVESTMENTS**

**Understanding this section**  
This section provides detail on the credit union investments. The investments are broken down by investment type and maturity range. The maturity ranges are <1 year, 1-5 years, 5-10 years and > 10 years. Report the investments in the appropriate maturity range according to the respective required average life as detailed in the NCUA Call Report instructions.

Many of the investments in this section can be stored in CUMBASE General Ledger with a Q/L number in NCUA Recommended Chart of Accounts series 700.

Investments are categorized by the NCUA as follows:

- Trading Securities
- Available for Sale Securities
- Held-to-Maturity Securities
- Deposits in Commercial Banks, SBL's and Savings Banks
- Loans to and Investments in Natural Person Credit Unions
- Membership Capital at Corporate Credit Unions
- Paid-in Capital at Corporate Credit Unions
- All Other Investments in Corporate Credit Unions
- All Other Investments not subject to SFAS115

**Preparing to complete this section**  
If your credit union uses the CUMBASE Investment Submodule, the following reports can help provide the Call Report information:

5300 Call Report Tips 18

Each section will contain an **“Understanding this section”** overview, and tips on **“Preparing to complete this section”** to help you gather the right data before you get started.

---

# ASSETS

## CASH

### Understanding this section

This section reports the cash assets from your credit union's balance sheet. These asset items are generally stored in CU\*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 700.

### Preparing to complete this section

For data that is stored in CU\*BASE General Ledger, you must obtain the balance of your cash G/L account(s) as of quarter end. To obtain this balance, run the CU\*BASE Financial Report that contains the G/L account(s). If any cash assets are recorded in places other than CU\*BASE General Ledger, those figures need to be combined for the Call Report total.

***HINT:** To make it easier to fill out this and other sections of your Call Report, you can use the CU\*BASE Financial Report Configuration feature (on menu MNGELE) to create a special financial report that totals just the G/L accounts required by the Call Report.*

## INVESTMENTS

### Understanding this section

This section provides detail on the credit union investments. The investments are broken down by investment type and maturity range. The maturity ranges are <1 year, 1-3 years, 3-5 years, 5-10 years and > 10 years. Report the investments in the appropriate maturity range according to the respective weighted average life as detailed in the NCUA Call Report Instructions.

Many of the investments in this section can be stored in CU\*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 700.

Investments are categorized by the NCUA as follows:

- Trading Securities
- Available for Sale Securities
- Held-to-Maturity Securities
- Deposits in Commercial Banks, S&L's and Savings Banks
- Loans to and Investments in Natural Person Credit Unions
- Membership Capital at Corporate Credit Unions
- Paid-In Capital at Corporate Credit Unions
- All Other Investments in Corporate Credit Unions
- All Other Investments not subject to SFAS115

### Preparing to complete this section

If your credit union uses the CU\*BASE Investment Subsidiary, the following reports can help provide the Call Report information:

- Investment Maturity Report
- Investment Register
- Investment Trial Balance

Keep in mind that because CU\*BASE offers tremendous flexibility in configuring investments, the 'best' method for obtaining the investment information may vary between credit unions. Be sure to review each CU\*BASE report to determine which "best" provides the Call Report data.

If your credit union has investments stored in CU\*BASE General Ledger, obtain the G/L balance as of quarter end. To obtain this balance, run the CU\*BASE Financial Report that contains the G/L account(s).

If your credit union has an outside investment company, refer to the outside investment company reports.

If you have a excel spreadsheet for tracking your investments, refer to your investment spreadsheet.

## LOANS & LEASES

Understanding this section

This section provides the interest rate, number and amount of loans on your credit union portfolio. Loans are to be reported by collateral code. For example, if a used vehicle loan is secured by real estate, it should be reported as a real estate loan. Participation loans purchased by the credit union should be reported in the appropriate category in this section.

The Loans and Leases are categorized by the NCUA as follows:

- Unsecured Credit Card Loans
- All Other Unsecured Loans/Line of Credit
- New Vehicle Loans
- Used Vehicle Loans
- 1<sup>st</sup> Mortgage Real Estate Loans/Line of Credit
- Other Real Estate Loans/Line of Credit
- Leases Receivable
- All Other Loans/Line of Credit

*Note: No tips are provided for Leases Receivable at this time. Please provide a tip to [CallReport@cuanswers.com](mailto:CallReport@cuanswers.com) if this applies to your credit union.*

Preparing to complete this section

Determine which of your loan products are maintained in CU\*BASE. If any loans are maintained outside of CU\*BASE, the outside loan totals must be added into the appropriate line on the Call Report. Refer to the outside vendor reports.

Review the section of the Call Report where your loan products should be reported. For example, 2<sup>nd</sup> Mortgage home equity loans should be reported as Other Real Estate Loans/Lines of Credit. RV, Boat and Motorcycle loans should be reported as All Other Loans/Lines of Credit.

Review how your loan products are organized in CU\*BASE. To identify loan products, your credit union has defined general ledger numbers, security codes, purpose codes, and loan categories. Which of these correlates most closely to the NCUA categories listed above? This will determine which report or tool will work best to gather data from CU\*BASE.

Keep in mind that you may have to use different CU\*BASE product definitions (security codes, purpose codes) to obtain the data for each of the NCUA loan categories in this section.

## OTHER ASSETS

Understanding this section

This section reports other assets from your credit union's balance sheet. These asset items are generally stored in CU\*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 700.

Foreclosed and repossessed assets are reported in this section.

Loans granted year-to-date and loans outstanding to credit union officials are also reported in this section.

Preparing to complete this section

For data that is stored in CU\*BASE General Ledger, you must obtain the balance of your other asset G/L account(s) as of quarter end. To obtain this balance, run the CU\*BASE Financial Report that contains the G/L account(s). If these assets are recorded in places other than CU\*BASE General Ledger, those figures need to be combined for the Call Report total.

Foreclosed and repossessed assets are generally tracked by your Collections Department. In this case, refer to your internal collections reports.

Loans granted year-to-date may be tracked on a spreadsheet that is updated periodically (usually monthly). Refer to this internal spreadsheet for the total number and amount of loans granted year-to-date.

The Selective Loan Trial/Loan Information Report from CU\*BASE can help provide the loans granted year-to-date. Keep in mind that this report will only include active loans that are in CU\*BASE. It will not include loans that have been closed/paid off.

For loans outstanding to credit union officials, determine how these loans are identified in CU\*BASE. Generally, they are identified by employee type and can be obtained from running the Member Trial Balance.

---

## LIABILITIES/SHARES/EQUITY

### LIABILITIES

Understanding this section

This section reports the credit union's borrowings and other liabilities. The borrowings are listed by maturity – less than 1 year, 1-3 years and greater than 3 years. These borrowings/liabilities are generally stored in CU\*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 800.

Preparing to complete this section

For data that is stored in CU\*BASE General Ledger, you must obtain the balance of your G/L account(s) as of quarter end. To obtain this balance, run the CU\*BASE Financial Report that contains the G/L account(s). If these liabilities are recorded in places other than CU\*BASE General Ledger, those figures need to be combined for the Call Report total.

## SHARES/DEPOSITS

Understanding this section

This section is the credit union's deposit account information including the interest rate, number and amount of deposit accounts at your credit union.

The Shares/Deposits are categorized by the NCUA as follows:

- Share Drafts
- Regular Shares
- Money Market Shares
- Share Certificates
- IRA/KEOGH Accounts
- All Other Shares
- Nonmember Deposits

Preparing to complete this section

Determine if all of your deposit products are maintained in CU\*BASE. If any share/deposit accounts are maintained outside of CU\*BASE, those figures will need to be combined for the Call Report total.

Review the section of the Call Report where your deposit products should be reported. For example Christmas, vacation, and club accounts should be reported as Regular Shares. Both IRA savings and certificates should be reported as IRA/KEOGH accounts.

The following CU\*BASE reports can provide information for this section:

- Member Balance Summary by GL
- CD Maturity Analysis Report

The Member Balance Summary by G/L Account gives you the number and total balance of your CU defined G/L accounts. If multiple G/L accounts fall into a NCUA deposit account category, these amounts must be combined to create the total for the Call Report.

## ADDITIONAL SHARES/DEPOSITS

Understanding this section

This section contains additional shares/deposits for the credit union. Enter the quarter end balance for the deposit account category.

Preparing to complete this section

Determine if the deposit products in this section apply to your credit union. Do you maintain these products in CU\*BASE? If any of these share/deposit accounts are maintained outside of CU\*BASE, those figures will need to be combined for the Call Report total.

The following CU\*BASE reports can provide information for this section:

- Member Balance Summary by GL
- Regulation D Statistics Report
- Member Aggregates Report
- Member Trial Balance

*Note: No tips are provided for Nonmember Government Depositors, Nonmember Employee Benefit Shares, 529 Plan Member Deposits or Non-dollar denominated deposits at this time. Please provide tips to [CallReport@cuanswers.com](mailto:CallReport@cuanswers.com) if any of these apply to your credit union.*

## EQUITY

Understanding this section

This section reports the equity items from your credit union's balance sheet. These equity items are generally stored in CU\*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 900.

Preparing to complete this section

For data that is stored in CU\*BASE General Ledger, you must obtain the balance of your equity G/L account(s) as of quarter end. To obtain this balance, run the CU\*BASE Financial Report that contains the G/L account(s). If any equity items are recorded in places other than CU\*BASE General Ledger, those figures need to be combined for the Call Report total.

---

# NCUA INSURED SAVINGS COMPUTATION

## Understanding this section

This section provides the amount of uninsured deposits at the credit union that are covered by the National Credit Union Share Insurance Fund (NCUSIF). IRA/KEOGH accounts are reported separately from other deposit products (share drafts, regular share accounts, money market shares and share certificates).

## Preparing to complete this section

Determine if all of your deposit products are maintained in CU\*BASE. If any share/deposit products are maintained outside of CU\*BASE, these uninsured amounts will need to be combined for the Call Report total.

The CU\*BASE Share Insurance Report can be used to determine the uninsured share amounts for this section.

Refer to Part 745 of the NCUA Rules and Regulations for additional guidance on completing this section.

---

# STATEMENT OF INCOME AND EXPENSE

## Understanding this section

This section reports the income and expense items from your credit union's income statement. These items are generally stored in CU\*BASE General Ledger with a G/L number in NCUA Recommended Chart of Accounts series 100 for operating income accounts, 300 for operating expense accounts, and 400 for non-operating expense accounts.

## Preparing to complete this section

For data that is stored in CU\*BASE General Ledger, you must obtain the balance of your income or expense G/L account(s) as of quarter end. To obtain this balance, run the CU\*BASE Financial Report that contains the G/L account(s). If any income or expense items are recorded in places other than CU\*BASE General Ledger, those figures need to be combined for the Call Report total.

***HINT:** To make it easier to fill out this and other sections of your Call Report, you can use the CU\*BASE Financial Report Configuration feature (on menu MNGELE) to create a special financial report that totals just the G/L accounts required by the Call Report.*

---

## MISCELLANEOUS INFORMATION

Understanding this section

This section contains miscellaneous information completed by all credit unions. Report information on share insurance coverage, number of members, employee status, operating lease payments and members using website.

*The NCUA provides detailed descriptions on each of the Call Report Account Codes in this section. For more information, refer to the NCUA's comprehensive 5300 Call Report Instructions.*

Preparing to complete this section

Review membership, employee and website usage information. If your credit union has operating lease payments on fixed assets, obtain this from internal documentation.

CU\*BASE has two reports that can be used to obtain the number of current members. Review the reports to determine which works best for your credit union.

- Membership Analysis Report
- Member Balance Summary by General Ledger Account

---

## DELINQUENT LOANS BY COLLATERAL TYPE

Understanding this section

This section reports the total outstanding number and loan balance of all delinquent loans and leases. The information is reported by delinquency term; 1 to < 2 months, 2 to < 6 months, 6 to < 12 months, 12 months and over.

The delinquent loans are categorized by the NCUA as follows:

- Unsecured Credit Card Loans
- 1<sup>st</sup> Mortgage Real Estate Loans/Lines of Credit (Fixed Rate and Adjustable Rate)
- Other Real Estate Loans/Lines of Credit (Fixed Rate and Adjustable Rate)
- Leases Receivable
- All Other Loans

Preparing to complete this section

Determine which of your loan products are maintained in CU\*BASE. If any loans are maintained outside of CU\*BASE, these delinquent information must be combined to create the total for the Call Report. Refer to the outside vendor reports.



*Note: If you select loans by purpose or security code on the Selective Loan TB/Loan Information Report, you may want to exclude category 99 (charge off) loans. Do this by indicating Category 01 to 98 on the General Information tab.*

## ADDITIONAL DELINQUENCY INFORMATION

Understanding this section

This section is for informational purposes only. Delinquency for the loans in this section has already been reported in the previous delinquency section by collateral type. The number and amount is reported by delinquency term: 1 TO < 2 months, 2 TO < 6 months, 6 TO < 12 months, 12 months and over.

The additional delinquent loans are categorized by the NCUA as follows:

- Indirect Loans
- Participation Loans
- Interest Only & Payment Option 1<sup>st</sup> Mortgage Loans
- Interest Only and Payment Option Other RE/LOCs
- Residential Construction-Excluding Business Purpose
- Member Business Loans excluding Agricultural Loans
- Agricultural Loans
- Nonmember Business Loans
- Business Construction and Development Loans
- Modified 1<sup>st</sup> Mortgage Real Estate Loans
- Modified Other Real Estate Loans/Lines of Credit
- Modified Real Estate Loans also reported as business loans
- Modified Consumer Loans NOT secured by Real Estate
- Modified Business Loans NOT secured by Real Estate

These NCUA delinquency categories may not apply to your credit union.

Preparing to complete this section

Determine which of your loan products are maintained in CU\*BASE. If any loans are maintained outside of CU\*BASE, these delinquent balances must be combined to create the total for the Call Report. Refer to the outside vendor reports.

For loans maintained in CU\*BASE, you must obtain the delinquent loan balances as of quarter end.

Review how the above loan products are organized in CU\*BASE. Your credit union has defined general ledger numbers, security codes, purpose codes, and loan categories. Which of these correlate most closely to the NCUA categories listed above? This will help determine which report or tool will work best to gather data from CU\*BASE.

The loans in this section may be tracked manually. In this case, refer to your internal reports.

Some credit unions may use **CU\*BASE Report Builder** to Query the loans in this section.

The CU\*BASE **Loan Delinquency Report, Loan Delinquency Report and Selective Loan Trial Balance/Loan Information Report** detailed in the prior Delinquent Loans section may provide information for this section.

---

# LOAN CHARGE OFF AND RECOVERIES

Understanding this section

This section reports the dollar amount of loans charged off year-to-date and loan recoveries year-to-date. Loans charged off due to bankruptcy and members who have filed for bankruptcy are also reported in this section.

The dollar amount of loans with interest rates that exceed 15% and the aggregate weighted average interest rate of these loans are reported in this section. This may not be applicable to your credit union.

Loan Loss information is reported for the following NCUA loan categories:

- Unsecured Credit Card Loans
- 1<sup>st</sup> Mortgage Real Estate Loans/Lines of Credit
- Other Real Estate Loans/Lines of Credit
- Leases Receivable
- All Other Loans

Additional loan loss information already reported on the NCUA categories above is reported for the following:

- Indirect Loans
- Participation Loans
- Interest Only & Payment Option 1<sup>st</sup> Mortgage Loans
- Interest Only and Payment Option Other RE/LOCs
- Residential Construction-Excluding Business Purpose
- Member Business Loans excluding Agricultural Loans
- Agricultural Loans
- Nonmember Business Loans
- Business Construction and Development Loans
- Modified 1<sup>st</sup> Mortgage Real Estate Loans
- Modified Other Real Estate Loans/Lines of Credit
- Modified Real Estate Loans also reported as business loans
- Modified Consumer Loans NOT Secured by Real Estate
- Modified Business Loans NOT Secured by Real Estate

The NCUA loan loss categories in this section may not apply to your credit union.

Preparing to complete this section

Determine if any loans maintained outside of CU\*BASE were charged off year-to-date. This YTD charge off and recovery information must be included in the Call Report total. Refer to outside vendor reports.

For loans maintained in CU\*BASE, you must obtain the YTD Loan Loss information as of quarter end.

In most instances, loans are charged off/written off to a CU\*BASE General Ledger account (commonly G/L account 719.00). You may be able to obtain the charge off and recovery amounts from printing a G/L history from menu MNGELE. Outside vendor loans may be charged off to this same CU\*BASE G/L account.

In CU\*BASE, a loan is written off on menu MNCOLL. Several things happen when a loan is written off:

- *The Loan Category changes to a category specifically configured for written off loans (typically “99”). This category does not accrue interest, but will continue to track the delinquency status of the loan. The Payment Matrix and Process Type remain the same.*
- *The principal amount of the loan is debited from the loan allowance G/L account (such as 719.xx).*
- *The principal balance of the loan is credited to the original loan G/L account (such as 701.xx).*
- *The interest due on the loan is credited to the interest due G/L account (such as 781.xx) and debited to the corresponding income account (such as 111.xx).*
- *On member inquiry screens, the loan account will be highlighted on the screen and the description changes to the description for the new loan category (e.g., “Loans in Collection” or “Written Off”). A comment will also be added indicating the date the loan was written off.*
- *The current date will be placed into the Review Date field on the loan account record as a reference for the date the loan was charged off.*

The CU\*BASE Selective Loan TB/Loan Information Report may provide the charge off amounts. On the General Information tab, select Category Code 99. On the Date Information tab, select Review/write off with the dates from Jan 1 XX to quarter end date.

Many credit unions have internal collections department reports for tracking loan loss information. Refer to these internal reports to determine the charge off, recovery, and bankrupt loan information.

**Note: *Your input is needed!*** Please provide any tips for obtaining the Loan Charge Off and Recovery Information to [CallReport@cuanswers.com](mailto:CallReport@cuanswers.com).

---

# LIQUIDITY, COMMITMENTS AND SOURCES

Understanding this section

This section is broken down into three parts:

- Off-Balance Sheet Commitments and Other Items
- Contingent Liabilities
- Credit and Borrowing Arrangements

Preparing to complete this section

### ***Off-Balance Sheet Commitments and Other Items***

Determine your loan products that are maintained on CU\*BASE. If any loan products are maintained outside of CU\*BASE, these unfunded commitment amounts will need to be added to the Call Report total.

For loans maintained in CU\*BASE, you must obtain the unused portion of loan commitments and report it in the NCUA categories below:

- Commercial Real Estate (Business Loans)
- Construction and Land Development (Business Loans)
- Other Unfunded Loan Commitments (Business Loans)
- Revolving Open-End Lines secured by 1-4 Family Residential Properties
- Credit Card Lines
- Outstanding Letter of Credit
- Unsecured Share Draft Lines of Credit
- Overdraft Protection Program Commitments
- Residential Construction Loans – Excluding Business Purpose
- Federally Insured Home Equity Conversion Mortgages
- Proprietary Reverse Mortgage Products
- Other Unfunded Commitments

Review the section of the Call Report that your loan products should be reported. For example, home equity lines (HELOCs) should be reported as revolving open-end lines secured by 1-4 family residential properties.

If your CU offers overdraft protection loans, determine which section of the Unfunded Commitments to report these loans. If it is a CU\*BASE loan that can be accessed by personal check, report as Unsecured Share Draft Line of Credit. If it is a negative balance limit line of credit (commonly referred to as ANR or courtesy pay), report as an overdraft protection program commitment.

The CU\*BASE Contingent Liability Analysis on menu MNRPTD provides the unfunded commitment amount totals for line of credit loans (Process Type L), credit card loans (Process Type V) and open-credit loans (Process Type O). These loans are displayed by CU\*BASE Loan Category. Share draft accounts with a negative balance limit are displayed by CU\*BASE dividend application.

Closed-end loans are not reported on the CU\*BASE Contingent Liability Analysis. You can use the Selective Loan TB/Loan Information Report to report the unused commitment amounts for these loans.

### ***Contingent Liabilities/Credit and Borrowing Arrangements***

Review your credit union's contingent liabilities and credit and borrowing arrangements. Some of the items in this section may not be applicable to your credit union.

Your credit union may have internal reports used for tracking the contingent liability, credit and borrowing information. In this case, refer to your internal reports.

The credit line information may be obtained from the corresponding Bank/Credit Union that provided the credit arrangement.

---

## PCA NET WORTH CALCULATION

### WORKSHEET

Understanding this section

This worksheet provides a means of measuring the credit union net worth ratio. Refer to NCUA Rules and Regulations 702.101. Credit Unions with Assets greater than \$10,000,000 must also review their Risk Based Net Worth (RBNW) Calculation Requirement.

*The NCUA provides detailed descriptions on each of the Call Report Account Codes. Refer to the NCUA's comprehensive 5300 Call Report Instructions for more information on this worksheet.*

Preparing to complete this section

Credit unions generally are not required to provide input on these two pages of the Call Report. The data on these pages is calculated for you by the NCUA.

---

# SCHEDULE A:

## SPECIALIZED LENDING

Understanding this section

The Specialized Lending schedule must be completed if your credit union has indirect loans, real estate loans, member business loans or participation loans. It is broken down in four sections. You only need to complete the sections that apply to your credit union.

### Section 1 - Indirect Loans

An indirect loan is a loan made by a credit union through a vendor or third party vendor that facilitates the financing arrangement. Provide the number and amount of indirect loans by:

- Point of Sale Arrangement
- Outsourced Lending Arrangement

### Section 2 - Real Estate Loans and Lines of Credit including Business Loans secured by Real Estate.

The information required for this section varies depending on the type of real estate loan. Provide the appropriate information which may include number/amount of loans outstanding, number/amount of loans granted year-to-date, or amount modified year-to-date.

The Real Estate First Mortgage loan information is broken down by the NCUA as follows:

- Fixed Rate >15 Years
- Fixed Rate 15 Years or less
- Balloon/Hybrid >5 Years
- Balloon/Hybrid 5 Years or Less
- Other Fixed Rate
- Adjustable Rate 1Yr or less
- Adjustable Rate >1Yr
- Closed-End Fixed Rate
- Closed-End Adjustable Rate
- Open-End Adjustable Rate
- Open-End Fixed Rate
- Modified Loans Secured By First Mortgages
- Modified Loans Secured by Other RE/LOCs
- Modified RE Loans also Reported as Business Loans

The Miscellaneous Real Estate Loans/LOC information is broken down by the NCUA as follows:

- Interest Only & Payment Option 1<sup>st</sup> Mortgage Loans
- Interest Only & Payment Option Other RE/LOC Loans
- Balance Outstanding of 1<sup>st</sup> Mtg Residential Construction Loans – excluding Business Purpose
- Allowance for Losses on Real Estate Loans
- Total Amount of All 1<sup>st</sup> Mortgage Loans Sold in the Secondary Market YTD
- Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years
- Amount of Real Estate Loans sold but serviced by the credit union

- Mortgage Servicing Rights

**Section 3 – Business Loans**

A member business loan generally includes any loan, line of credit, or letter of credit where the borrower uses the proceeds for commercial, corporate, or other business investment property or venture. Refer to Part 723 of the NCUA Rules and Regulations for further definition of these business loans.

The information required for this section varies depending on the type of business loan. Provide the appropriate information which may include number/amount of loans outstanding or amount granted/purchased year-to-date.

The loan information in this section is broken down by the NCUA as follows:

- Member Business Loans
- Purchased business loans or participation interests to nonmembers
- Construction and Development Loans
- Unsecured Business Loans
- Purchased business loans or participation interests to members
- Agricultural Related Loans
- Modified Loans NOT Secured by Real Estate
- Portion of RE Loans included in Section 2 of this schedule which are also reported as business loans
- Business Loans and Participations sold Year-to-Date
- Small Business Administration Loans Outstanding
- Loans and participation interests qualifying for RBNW
- Unfunded commitments for business loans and participation interests qualifying for RBNW
- Amount of Real Estate Loans included in Section 2 also reported as business loans and participation interests qualifying for RBNW

**Section 4 – Loans Purchased and Sold in Full & Participation Loans Purchased and Sold**

A participation loan is a loan account where the risk and income for that loan is shared among multiple partners (usually other credit unions, but could be any investor).

The participation loans in this section are broken down by the NCUA as follows:

- Loans Purchased and Sold Year-to-Date
- Participation Loans Purchased
- Outstanding Participation Loans Sold
- Participation Loans Sold Year-to-Date
- Participation Loans Outstanding by Type

Preparing to complete this section

Determine which of the loan products in this section are maintained in CU\*BASE. If any loans are maintained outside of CU\*BASE, the outside loan totals must be added into the appropriate line on the Call Report. Refer to the outside vendor reports.

Review how your loan products are organized in CU\*BASE. To identify loan products, your credit union has defined general ledger numbers, security codes, purpose codes, and loan categories. Which of these correlates most

closely to the NCUA loan categories in this section? This will help to determine which report or tool will work best to gather data from CU\*BASE.

Keep in mind that you may have to use different CU\*BASE product definitions (security codes, purpose codes, category codes) to obtain the data for the NCUA loan groupings in this section.

Loans granted or purchased year-to-date may be tracked on a spreadsheet that is updated periodically (usually monthly). Refer to this internal spreadsheet for the total number/amount of loans granted or purchased year-to-date.

Some credit unions may use CU\*BASE Report Builder to Query the loans in this section.

### Section 1 - Indirect Loans

The following CU\*BASE reports can help provide the indirect loan information:

- Dealer TB/Reserve Calc Report - MNEXL2
- Selective Loan TB/Loan Information Report – MNRPTE
- Loan Purpose Analysis – MNRPTD

### Section 2 - Real Estate Loans and Lines of Credit including Business Loans secured by Real Estate.

The following CU\*BASE reports can help provide number/amount real estate loan information:

- Selective Loan TB/Loan Information Report – MNRPTE
- Member Trial Balance by GL – MNRPTC
- Loan Classification Report – MNCOLL

### Section 3 – Business Loans

The following CU\*BASE reports can help provide the number/amount business loan information:

- Selective Loan TB/Loan Information Report – MNRPTE
- Member Trial Balance by GL – MNRPTC

### Section 4 – Loans Purchased and Sold in Full & Participation Loans Purchased and Sold

The following CU\*BASE reports can help provide the number/amount participation loan information:

- Selective Loan TB/Loan Information Report - MNRPTE
- Participation Loan Trial Balance – MNEXL2
- Participation Analysis Report – MNEXL2
- Member Trial Balance by GL – MNRPTC

### Year-to-Date Loan Information

The Selective Loan TB/Loan Information Report may be helpful in obtaining the number and amount of loans granted year-to-date. On the General Information tab, you can select by G/L account, category, purpose code or security code. On the Date Information tab, check the Opened box and enter the Low and High dates (Jan 1 to quarter end date).

---

# SCHEDULE B: INVESTMENTS, SUPPLEMENTAL INFORMATION

Understanding this section

This schedule provides detail on the credit union investments. Types of investments to report in this section are:

- U.S. Government Obligations
- Federal Agency Securities
- Mortgage Backed Securities
- Mutual Funds
- Common Trusts
- Non-Mortgage Related Securities
- Investments in Depository Institutions
- Investment Repurchase Agreements
- Brokered Certificates of Deposit/Share Certificates

Preparing to complete this section

Review the investment items in this section and determine which apply to your credit union. Report the quarter end value of the investment.

### **HINT 1**

Complete this schedule if your credit union reported amounts in the Investments section of the Call Report on:

- ✓ Trading Securities
- ✓ Available for Sale Securities
- ✓ Held-to-Maturity Securities

### **HINT 2**

Complete this schedule if your credit union indicated that Investment related programs are offered on the Miscellaneous Information section of the Call Report. These programs are:

- ✓ Investment Pilot Program
- ✓ Investments not authorized by FCU Act
- ✓ Deposits and Shares Meeting 703.10(a)
- ✓ Brokered Certificates of Deposit

If your credit union has these investment types stored in CU\*BASE General Ledger, obtain the G/L balance of the investment as of quarter end. To obtain this balance, run the CU\*BASE Financial Report that contains the G/L account(s).

If your credit union uses an outside investment company, refer to the outside investment company reports.

If you have a excel spreadsheet for tracking your investments, refer to your investment spreadsheet.

If your credit union uses the CU\*BASE Investment Subsidiary, you may find the following reports helpful for obtaining the value of the investment:

- Investment Register
- Investment Trial Balance

Keep in mind that because CU\*BASE offers tremendous flexibility in configuring investments, the 'best' method for obtaining the investment information may vary between credit unions. Be sure to review the CU\*BASE tips to determine which "best" provides the Call Report data.

---

## SCHEDULE C: CUSO INFORMATION

### Understanding this section

This section reports the aggregate totals the credit union has in all CUSOs. These totals should match the sum of all detailed CUSO information entered in the credit union's online profile NCUA Form 4501A.

The Wholly Owned CUSO Section must be completed for each CUSO in which the CUSO is wholly owned by the credit union. A separate line of information must be completed for each CUSO.

The following information is reported:

- CUSO EIN
- Full/Legal Name of CUSO
- Total Assets of CUSO
- Total Capital of CUSO
- Net Income/Loss of CUSO
- Total Delinquency of CUSO

### Preparing to complete this section

Determine if you have CUSO information that must be reported in this section.

If you track this CUSO information manually, refer to your internal report(s).

*The NCUA provides detailed descriptions on each of the Call Report Account Codes in this section. For more information, refer to the NCUA's comprehensive 5300 Call Report Instructions.*

*Do you have a CU\*BASE tip for this section? Please contact [CallReport@cuanswers.com](mailto:CallReport@cuanswers.com).*

---

# ➤ Upload of Call Report Data to the NCUA

---

## Step-by Step Instructions on uploading your CU\*BASE 5300 Call Report data to the NCUA online website

### STEP 1 – COMPLETE YOUR CALL REPORT IN CU\*BASE

Be sure that you have entered your charter number and that all the data is ready to be uploaded to the NCUA. NOTE: If your credit union completes the CUSO Section of the Call Report, be sure that CUSO EIN is entered with nine characters and no dashes (i.e. 361234567).

### STEP 2 – CREATE THE XML FILE

Click on the **F14-Create XML File** function key. You will get a popup 'NCUA 5300 XML file to be created for Corporation/Library/file name. Hit enter.

Corporation = 01

Library = QUERYXX (XX is your credit union's two-character credit union id)

File name = N5301Y10Q1 (this is Corporation 01, Year 10, Quarter 1)

### STEP 3 – DOWNLOAD THE FILE FROM THE ISERIES TO YOUR PC

#### Special Note: Security Requirements

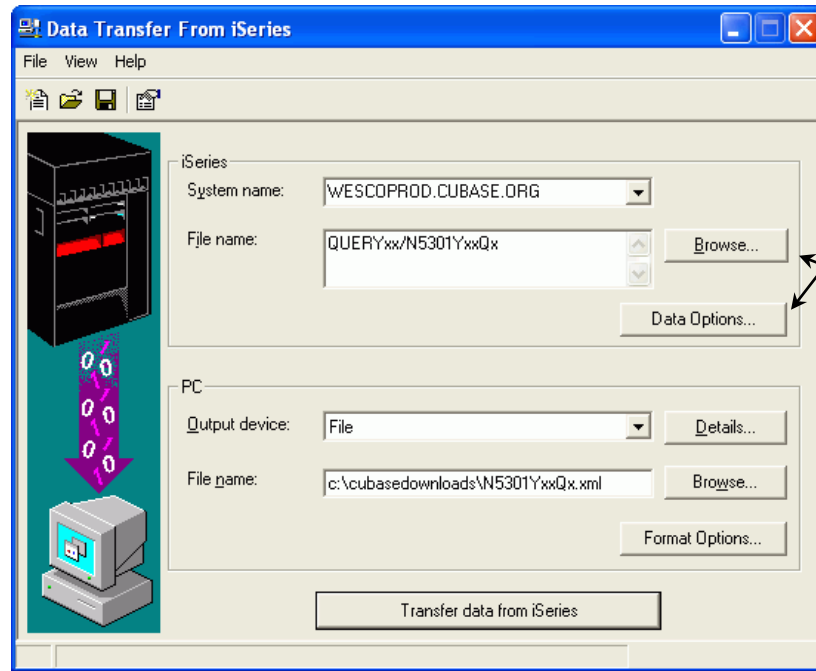
Downloading files from the CU\*BASE iSeries requires special security authorization by a CU\*BASE representative. If you or a member of your staff needs to be able to download files, please contact a Client Service Representative to set up the proper permissions. Authorization by your credit union's designated Security Officer is required to grant these permissions. On a monthly basis, your Security Officer will be required to confirm the staff that have been given clearance to download files.

#### Special Note: PC Folder for downloaded files

Locating downloaded files and keeping your computer storage clean will be much easier if you designate a special folder on your PC to receive all downloaded files, such as c:\cubase, c:\downloads, or something similar.

## Downloading the File to the PC

- From the MNFILE menu, choose #1 “File Download (iSeries to PC).” The following dialog box will appear:

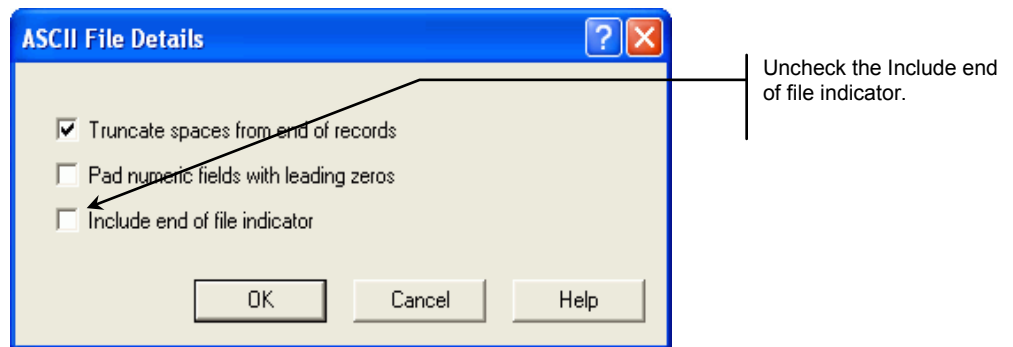
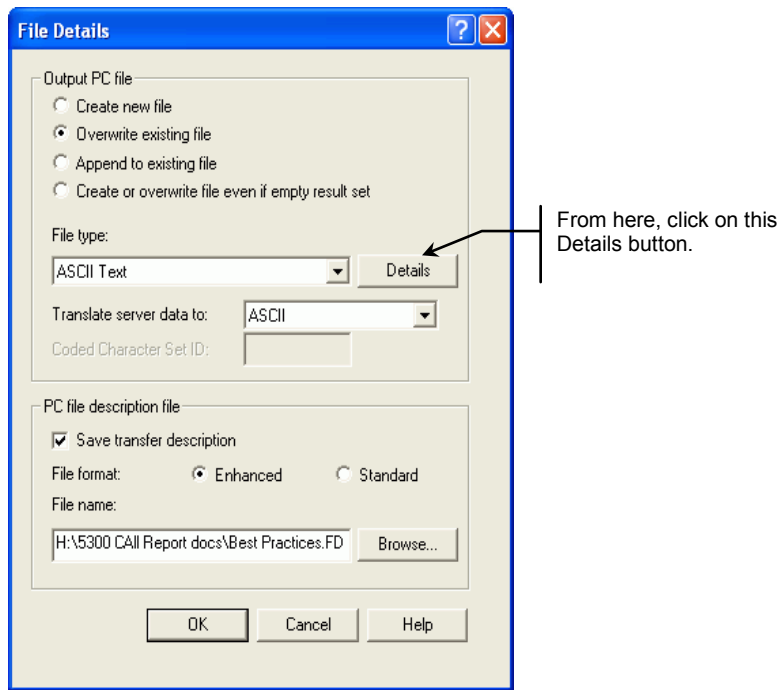


- Complete all of the following fields (none are case-sensitive):

### Field Descriptions

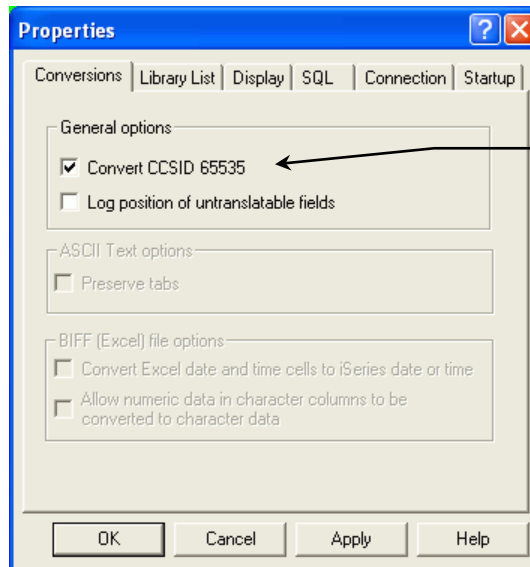
<i>Field Name</i>	<i>Description</i>
<b>iSeries</b>	<b>These settings refer to where the data is coming from.</b>
System name	This designates the iSeries system from which the files will be downloaded. For online credit unions, this will read WESCPROD.CUBASE.ORG and should not be changed.
File name	Enter your credit union’s Query library name, a forward slash, then the name of the database file to be downloaded, as in the following sample:  QUERYxx/N5301YxxQx  <i>(For the xx, fill in your credit union’s two-character credit union ID; for the file name the format is N5301Y10Q1 – 01=Corp, Y10= Year10, Q1=Quarter1)</i>
<b>PC</b>	<b>These settings refer to where the data is going.</b>
Output device	This setting controls the format in which the data will be downloaded. Click [▼] and choose File.
Details	The Details button allows you select File Details. See step 3.
File name	Enter the path (the storage location, both drive and folder) and file name where the downloaded file should be stored on your PC. Use backslashes between the folder name and the file name, as in the follow sample:  C:\CUBASEDOWNLOADS\N5301YxxQx.xml  HINT: Be sure to save the file as .xml.

3. Click on the Details button to the right of Output Device.



Be sure that the Include end of file indicator is unchecked, then click OK twice.

4. From the **File** menu, choose **Properties**.



This option must be selected in order for the file to be in the correct format for use on the PC.

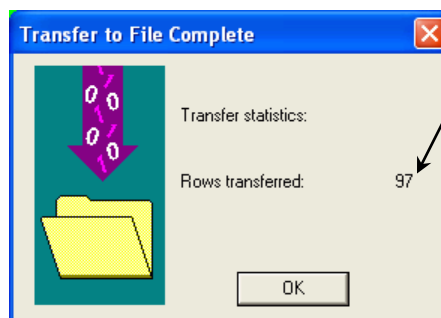
If the data looks garbled when you try to open the file on your PC, this is usually the culprit!

5. Be sure that the option, "Convert CCSID 65535" is selected, then click OK.
6. To begin the transfer process, click the **Transfer data from iSeries** button. A series of messages will appear to report on the progress of the transfer.

*If you experience problems downloading, it may be because you have not been authorized to receive downloads from the CU\*BASE iSeries.*

*If you receive a message that the PC filename has changed and no longer matches the file description file name, click Yes to continue.*

7. When the transfer is complete, the following message will appear: Click OK and the Data Transfer dialog box will reappear. Click Close [X] to return to the CU\*BASE menu. (See below for details on saving the transfer request.)



Notice the number shown under "Rows transferred." This indicates the total number of records that were downloaded, and should match the number of records found when running the original report.

Also make sure that your spreadsheet or other PC application can handle that many rows of data!

The xml file is now saved in the designated folder (i.e c:\cubase, c:\downloads, etc.) Please sure to note the file name where you stored the file on your PC. You will need to browse for this filename in Step 4.

**Warning:** If you are prompted to save the transfer request and choose yes, be sure that the transfer request is saved as a .dtf file. (Do not save the transfer request as an .xml file!!)

## STEP 4 – IMPORT TO THE NCUA ONLINE SYSTEM

1. Log into the NCUA online system.
2. Once you select the Call Report Cycle, click on **IMPORT DATA** button on the left navigation bar of the Manage Submission webpage. From the **Browse** button, find the location where you saved the XML file during Step 3-Download the File from the ISeries to your PC. Click the **Save** button. This should import the data into the NCUA system.
3. Review the data in the NCUA system (same process as today).

**NOTE:** The steps in this section are subject to change by the NCUA. Please contact the NCUA directly if you have problems importing to the NCUA website.

### **TROUBLESHOOTING TIPS**

If you receive an error in the NCUA website that the import failed, be sure that you checked the 'Include end of file indicator' in #3 of Step 3 -Download the File from the ISeries to Your PC'.

If you have entered a CUSO EIN in the CUSO Information section of the Call Report, be sure that the TIN is entered in the CU\*BASE 5300 software as 9 digits with no dashes.