

Call Report Form Changes

Page	Section	Line	Account(s) (if any)	Previous Content	New Content	Justification/Reason	Change Date
6	GOVERNMENT GUARANTEED LOANS	18a2	LN0056, LN0057		Paycheck Protection Program Loans (Included in 18.a.1.)	Added new account to capture Small Business Administration Paycheck Protection Program loans.	Jun-20
6	CARES ACT (COVID-19 RESPONSE) FORBEARANCE LOANS	1	CV0001, CV0002		Eligible loan modifications under the 2020 CARES Act [Section 4013]	Added new section and account to capture forbearance loans consistent with the CARES Act which will not be reported as delinquent or troubled debt.	Jun-20
11	CREDIT AND BORROWING ARRANGEMENTS	8a	LC0047		Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank PPP Liquidity Facility	Added new account to capture information on FRB Paycheck Protection Program Liquidity Facility loans.	Jun-20
11	CREDIT AND BORROWING ARRANGEMENTS	10F1	LC0085		FRB Paycheck Protection Program Liquidity Facility loans	Added new account to capture information on FRB Paycheck Protection Program Liquidity Facility loans.	Jun-20
12	DENOMINATOR: TOTAL ASSETS	9	NW0010	Total Assets (Acct 010)	Total Assets (Acct 010) (quarter-end) excluding SBA PPP loans pledged as collateral to the FRB PPP Liquidity Facility (Acct LC0047))	The NCUA Board approved changes to § 702.2 of the NCUA's regulations to exclude PPP loans pledged as collateral for a non-recourse loan that is provided as part of the PPPLF from the calculation of total assets for the purpose of calculating the net worth ratio.	Jun-20

Call Report Form Changes

Page	Section	Line	Account(s) (if any)	Previous Content	New Content	Justification/Reason	Change Date
13	RISK BASED NET WORTH (RBNW) REQUIREMENT			A RBNW Requirement is only applicable for those credit unions with assets greater than \$50,000,000 and a RBNW requirement greater than six percent.	An RBNW Requirement is only applicable for those credit unions defined as complex in NCUA regulations section 702.103.	Modified the form to match the regulations.	Jun-20
13	RISK BASED NET WORTH (RBNW) REQUIREMENT	0	NW0011	Total Assets (Acct 010)	Total Assets (Acct 010) (quarter-end) excluding SBA PPP loans pledged as collateral to the FRB PPP Liquidity Facility (Acct LC0047)	The NCUA Board approved changes to § 702.2 of the NCUA's regulations to exclude PPP loans pledged as collateral for a non-recourse loan that is provided as part of the PPPLF from the calculation of total assets for the purpose of calculating the net worth ratio.	Jun-20
13	RISK BASED NET WORTH (RBNW) REQUIREMENT	4a	LN0057	Acct 730A + Acct 794 + Acct 740	Acct 730A + Acct 794 + Acct 740+LN0057	NCUA regulations § 702.104 was amended to include PPP loans as low-risk assets for purposes of calculating a credit union's risk based net worth ratio. PPP loans will receive a zero-percent risk weight.	Jun-20

Call Report Instruction Changes

Page (Form)	Section	Line	Account(s) (if any)	Previous Content	New Content	Justification/ Reason	Change Date
1	CASH	1b	AS0005	Report cash items in process of collection (CIPC).	Report cash items in process of collection (CIPC). The amount reported should match the reported amount on the Federal Reserve form FR2900 for the quarter-end day.	Clarification for cash items in process of collection	Jun-20
3	LIABILITIES	2	011A, 011B1, 011B2, and 011C	Report the amount of all promissory notes, certificates of indebtedness, and all other notes and interest payable, to both members and non-members in the appropriate maturity column. This includes borrowings from other government agencies or instrumentalities, and installment loans from a corporate credit union. Do not include draws against lines of credit reported in Accounts 883A, 883B1, 883Bs, and 883C above.	Report the amount of all promissory notes, certificates of indebtedness, and all other notes and interest payable, to both members and non-members in the appropriate maturity column. This includes Federal Reserve Board's Paycheck Protection Program Lending Facility loans and borrowings from the Federal Reserve Bank Discount Window , borrowings from other government agencies or instrumentalities, and installment loans from a corporate credit union. Do not include draws against lines of credit reported in Accounts 883A, 883B1, 883Bs, and 883C above.	Clarified reporting of the liability associated with FRB Paycheck Protection Program Lending Facility loans	Jun-20

Call Report Instruction Changes

Page (Form)	Section	Line	Account(s) (if any)	Previous Content	New Content	Justification/ Reason	Change Date
3	ADDITIONAL INFORMATION ON SHARES/DEPOSITS	30	641	<p>Deposit Account Sweeps Affecting Transaction and Non-Transaction Accounts: In an effort to reduce reserve requirements, some credit unions have established sweep arrangements that involve transfers of member deposits between two sub-accounts. In a typical arrangement, a credit union creates a master account and two sub-accounts: a transaction sub-account (commonly a share draft account) which is subject to Regulation D reserve requirements, and a non-transaction sub-account (commonly a money market account) which is not subject to reserve requirements. Depending on the balances in the two sub-accounts on a particular day, the credit union shifts funds from the transaction sub-account to the non-transaction sub-account or vice versa. The Call Report should reflect the position of the swept funds at the end of the reporting period. The amount reported should match the reported amount on the Federal Reserve form FR 2900 for the quarter-end day.</p> <p>Establishing a legal existence of two sub-accounts, without actually moving funds between sub-accounts accordingly, is not sufficient to report the relevant amounts as having been swept. Also, if a non-transaction (regular share) sub-account reaches the six withdrawal limit in the month or statement cycle, the entire remaining balance of the regular share sub-account must be shifted back to the transaction (share draft) account.</p>	<p>Deposit Account Sweeps Affecting Transaction and Non-Transaction Accounts: Some credit unions have established sweep arrangements that involve transfers of member deposits between two sub-accounts. In a typical arrangement, a credit union creates a master account and two sub-accounts: a transaction sub-account (commonly a share draft account) and a non-transaction sub-account (commonly a money market account). Depending on the balances in the two sub-accounts on a particular day, the credit union shifts funds from the transaction sub-account to the non-transaction sub-account or vice versa. The Call Report should reflect the position of the swept funds at the end of the reporting period. The amount reported should match the reported amount on the Federal Reserve form FR 2900 for the quarter-end day.</p> <p>Establishing a legal existence of two sub-accounts, without actually moving funds between sub-accounts accordingly, is not sufficient to report the relevant amounts as having been swept.</p>	Changes to Regulation D	Jun-20

Call Report Instruction Changes

Page (Form)	Section	Line	Account(s) (if any)	Previous Content	New Content	Justification/ Reason	Change Date
6	LOANS & LEASES			Report the interest rate, number, and outstanding balance of loans and leases. If you have early adopted ASC Topic 326 – Financial Instruments, Credit Losses (CECL), report the interest rate, number, and amortized cost of loans and leases. The Number of Loans (Account 025A1) and Amount (Account 025B1) reported on Item 14 must equal the number (Account 025A) and Amount (Account 025B) reported on Page 2, Item 16.	Report the interest rate, number, and outstanding balance of loans and leases. If you have early adopted ASC Topic 326 – Financial Instruments, Credit Losses (CECL), report the interest rate, number, and amortized cost of loans and leases. The Number of Loans (Account 025A1) and Amount (Account 025B1) reported on Item 14 must equal the number (Account 025A) and Amount (Account 025B) reported on Page 2, Item 16. Please complete Schedule A - Specialized Lending, if your credit union has any indirect loans, real estate loans, participation loans, commercial loans, member business loans, troubled debt restructured, or purchased credit impaired loans outstanding; or purchased or sold loans or participations year-to-date; or if the credit union originated any real estate, commercial, or member business loans during the reporting period.	Provide additional clarification on what is to be reported in the Loans & Leases section.	Jun-20
6	LOANS & LEASES	4	522, 994, and 397	Report the rate, number, and dollar amount of outstanding unsecured loans and lines of credit, other than credit card loans that are not defined as commercial loans. Typically, this includes signature loans. Also, report overdrawn share accounts of all types, other than commercial share accounts that qualify as a commercial loan, regardless of the existence of an overdraft protection program for share draft accounts. Overdrawn commercial share accounts that qualify as a commercial loan are reported in Accounts 526, 900P, and 400P. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.	Report the rate, number, and dollar amount of outstanding unsecured loans and lines of credit, other than credit card loans that are not defined as commercial loans. Typically, this includes signature loans. Include all Small Business Administration Paycheck Protection Program loans reported on lines 18.a.1 and 18.a.2 below. Also, report overdrawn share accounts of all types, other than commercial share accounts that qualify as a commercial loan, regardless of the existence of an overdraft protection program for share draft accounts. Overdrawn commercial share accounts that qualify as a commercial loan are reported in Accounts 526, 900P, and 400P. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.	Clarified reporting of Small Business Administration Paycheck Protection Program loans	Jun-20

Call Report Instruction Changes

Page (Form)	Section	Line	Account(s) (if any)	Previous Content	New Content	Justification/ Reason	Change Date
6	LOANS & LEASES - Government Guaranteed Loans	18a1	LN0050, LN0051, and LN0052	Report the number, total outstanding balance including the guaranteed portion, and only the guaranteed portion of Small Business Administration loans that do not meet the definition of a commercial loan. Any loan reported on this line should have already been reported elsewhere in the Loans & Leases section of the call report, lines 1 - 11.	Report the number, total outstanding balance including the guaranteed portion, and the guaranteed portion of Small Business Administration loans that do not meet the definition of a commercial loan. Include all Small Business Administration Paycheck Protection Program loans. Any loan reported on this line should have already been reported elsewhere in the Loans & Leases section of the call report, lines 1 - 11.	Added new accounts to capture Small Business Administration Paycheck Protection Program loans	Jun-20
6	LOANS & LEASES - Government Guaranteed Loans	18a2	LN0056 and LN0057		Report the number and total outstanding balance of Small Business Administration Paycheck Protection Program loans. Any loan reported on this line should have already been reported on line 18a.1. above.	Added new accounts to capture Small Business Administration Paycheck Protection Program loans	Jun-20
6	LOANS & LEASES - CARES Act (COVID-19 RESPONSE) FORBEARANCE LOANS	1	CV0001 and CV0002		For the loans reported in Total Loans & Leases (Account 025B), report the number and amount of loans granted forbearance consistent with the CARES Act. DO NOT report these loans on the Delinquency schedule (pages 8 or 9) or on the Troubled Debt Restructuring schedule (Schedule A, Section 5)	Added new section and accounts to capture forbearance loans consistent with the CARES act which will not be reported as delinquent or troubled debt	Jun-20
8	DELINQUENT LOANS BY COLLATERAL TYPE	8		Report the dollar amount of loans in nonaccrual status. Nonaccrual status is defined in Appendix B to part 741 of the NCUA regulations.	Report the dollar amount of loans in nonaccrual status. Nonaccrual status is defined in Appendix B to part 741 of the NCUA regulations. Short-term modifications that meet the criteria for eligibility under the Interagency Statement on Loan Modifications and Reporting for Financial Institutions Working with Customers Affected by the Coronavirus (Revised) or section 4013 of the CARES Act would generally not be required to be on nonaccrual status. Each credit union will need to make their own determination on a loan-by-loan basis for nonaccrual.	Clarified reporting of the short-term modifications allowed by the Interagency Statement or the CARES Act.	Jun-20

Call Report Instruction Changes

Page (Form)	Section	Line	Account(s) (if any)	Previous Content	New Content	Justification/ Reason	Change Date
11	CREDIT AND BORROWING ARRANGEMENTS	8	878	Report the total amount of assets pledged to secure borrowings, such as pledged loans and/or securities.	Report the total amount of assets pledged to secure borrowings, such as pledged loans and/or securities. Include Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility reported in account LC0047 below.	Modified the account to include the amount of PPP loans pledged as collateral to the FRB's PPPLF	Jun-20
11	CREDIT AND BORROWING ARRANGEMENTS	8a	LC0047		Report the total amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility here and in account 878. Report the Federal Reserve Board's Paycheck Protection Program Lending Facility loan in account LC0085.	Added new account to capture information on FRB Paycheck Protection Program Lending Facility loans	Jun-20
11	CREDIT AND BORROWING ARRANGEMENTS	10F	885C5 and 885D5		Include Federal Reserve Board's Paycheck Protection Program Lending Facility loans reported in account LC0085 below.	Modified the accounts to include information on FRB Paycheck Protection Program Lending Facility loans	Jun-20
11	CREDIT AND BORROWING ARRANGEMENTS	10F1	LC0085		Report loans from the Paycheck Protection Program Lending Facility secured by Small Business Administration Paycheck Protection Program loans. Report the amount of Federal Reserve Board's Paycheck Protection Program Lending Facility loans here and in account 885C5 above.	Added new account to capture information on FRB Paycheck Protection Program Lending Facility loans	Jun-20

Call Report Instruction Changes

Page (Form)	Section	Line	Account(s) (if any)	Previous Content	New Content	Justification/ Reason	Change Date
12	DENOMINATOR: TOTAL ASSETS as defined in 702.2(k)(3)	9	NW0010	<p>This line does not require input and will automatically populate with the previously reported Account 010.</p> <p>Total Assets Elections (Optional) At its discretion, a credit union may elect a measure of total assets for its net worth denominator other than quarter-end total assets. If the credit union decides to use one of these Total Assets Elections, it must input this amount in Account 010A, 010B, or 010C, as appropriate. Otherwise, the PCA Net Worth Calculation Worksheet will compute the credit union's net worth ratio and resulting net worth classification using quarter-end total assets from Account 010. (Please see NCUA regulations §702.2(k) for further information regarding total assets.)</p>	<p>This line does not require input and will automatically populate with the previously reported Account 010 less the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility reported in account LC0047.</p> <p>Total Assets Elections (Optional) At its discretion, a credit union may elect a measure of total assets for its net worth denominator other than quarter-end total assets minus the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility. If the credit union decides to use one of these Total Assets Elections, it must input this amount in Account 010A, 010B, or 010C, as appropriate, after deducting the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility. Otherwise, the PCA Net Worth Calculation Worksheet will compute the credit union's net worth ratio and resulting net worth classification using assets from Account 010 NW0010. (Please see NCUA regulations §702.2(k) for further information regarding total assets.)</p>	<p>The NCUA Board approved changes to § 702.2 of the NCUA's regulations to exclude PPP loans pledged as collateral for a non-recourse loan that is provided as part of the PPPLF from the calculation of total assets for the purpose of calculating the net worth ratio.</p>	Jun-20

Call Report Instruction Changes

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12	DENOMINATOR: TOTAL ASSETS as defined in 702.2(k)(3)	10		This line does not require input unless the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average daily balance over the calendar quarter.	This line does not require input unless the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average daily balance minus the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility over the calendar quarter.	The NCUA Board approved changes to § 702.2 of the NCUA's regulations to exclude PPP loans pledged as collateral for a non-recourse loan that is provided as part of the PPPLF from the calculation of total assets for the purpose of calculating the net worth ratio.	Jun-20
12	DENOMINATOR: TOTAL ASSETS as defined in 702.2(k)(3)	11		This line does not require input unless the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average of month-end balances over the three calendar months of the calendar quarter.	This line does not require input unless the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average of month-end balances minus the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility over the three calendar months of the calendar quarter.	The NCUA Board approved changes to § 702.2 of the NCUA's regulations to exclude PPP loans pledged as collateral for a non-recourse loan that is provided as part of the PPPLF from the calculation of total assets for the purpose of calculating the net worth ratio.	Jun-20

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12	DENOMINATOR: TOTAL ASSETS as defined in 702.2(k)(3)	12		This line does not require input unless the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average of quarter-end balances of the current and three preceding calendar quarters.	This line does not require input unless the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average of quarter-end balances minus the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility of the current and three preceding calendar quarters.	The NCUA Board approved changes to § 702.2 of the NCUA's regulations to exclude PPP loans pledged as collateral for a non-recourse loan that is provided as part of the PPPLF from the calculation of total assets for the purpose of calculating the net worth ratio.	Jun-20
12	DENOMINATOR: TOTAL ASSETS as defined in 702.2(k)(3)	13		This line does not require input and will automatically populate when the Call Report is submitted with the result of Account 997 divided by Account 010 , 010A, 010B or 010C.	This line does not require input and will automatically populate when the Call Report is submitted with the result of Account 997 divided by Account NW0010 , 010A, 010B or 010C.	The NCUA Board approved changes to § 702.2 of the NCUA's regulations to exclude PPP loans pledged as collateral for a non-recourse loan that is provided as part of the PPPLF from the calculation of total assets for the purpose of calculating the net worth ratio.	Jun-20
12	DENOMINATOR: TOTAL ASSETS as defined in 702.2(k)(3)	14		In addition to measuring a net worth ratio, credit unions with assets greater than \$50 million must also review their Risk Based Net Worth (RBNW) Requirement.	In addition to measuring a net worth ratio, credit unions defined as complex in NCUA regulations section 702.103 must also review their Risk Based Net Worth (RBNW) Requirement.	Modified the instructions to match the regulations.	Jun-20

Call Report Instruction Changes

Page (Form)	Section	Line	Account(s) (if any)	Previous Content	New Content	Justification/ Reason	Change Date
12	DENOMINATOR: TOTAL ASSETS as defined in 702.2(k)(3)	14a		RBNW Requirement based upon the Standard Components.	RBNW Requirement for complex credit unions based upon the Standard Components.	Modified the instructions to match the regulations.	Jun-20
12	DENOMINATOR: TOTAL ASSETS as defined in 702.2(k)(3)	14b		RBNW Requirement based upon the Alternative Components of Section 702.107 of the NCUA regulations.	RBNW Requirement for complex credit unions based upon the Alternative Components of Section 702.107 of the NCUA regulations.	Modified the instructions to match the regulations.	Jun-20
14	INDIRECT LOANS	1b	617C and 618C	Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting with a third party vendor, other than the merchant providing the product. In this case, the credit union does not directly contract with the merchant. The third party vendor receives compensation for facilitating loan origination. <u>A wholly owned CUSO is considered a third party for this reporting item.</u>	Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting with a third party vendor, other than the merchant providing the product. In this case, the credit union does not directly contract with the merchant. The third party vendor facilitates loan origination. <u>A wholly owned CUSO is considered a third party for this reporting item.</u>	Clarification for indirect loans	Jun-20
	DEFINITIONS - Cash Items in Process of Collection			The credit union's checks or drafts, deposited by its members, that have been sent for collection through another entity for which settlement has not occurred and the funds are not immediately available. Include postal and other money orders and traveler's checks being forwarded for collection.	Due to the length of text, please see the Definitions section of the Call Report Instructions for the full definition.	Clarification for cash items in process of collection	Jun-20