

CHANGES TO THE NCUA 5300 CALL REPORT
EFFECTIVE MARCH 31, 2019

5300 Call Report Form

In addition to the formatting changes,

Added:

STATEMENT OF FINANCIAL CONDITION

- Page 1, Added before item 1 – *Check this box if you have early adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL)*. Added one dropdown account, AS0010.
- Page 1 – 2b. *Cash on Deposit in a Federal Reserve Bank* – Added one fillable account, AS0003.
- Page 1 – 7. *Equity Securities*. Added five fillable accounts, AS0050, AS0051, AS0052, AS0053, and AS0054, and one calculated account, AS0055.
- Page 1 – 8. *Trading Debt Securities*. Added five fillable accounts, AS0056, AS0057, AS0058, AS0059, and AS0060, and one calculated account, AS0061.
- Page 1 – 9. *Available-for-Sale Debt Securities*. Added five fillable accounts, AS0062, AS0063, AS0064, AS0065, and AS0066, and one calculated account, AS0067.
- Page 1 – 10. *Held-to-Maturity Securities*. Added five fillable accounts, AS0068, AS0069, AS0070, AS0071, and AS0072, and one calculated account, AS0073.
- Page 1 – 10a. *Allowance for Credit Losses on HTM Debt Securities*. Added one fillable account, AS0041.
- Page 1 – 10b. *Held-to-Maturity Securities, net of allowance for credit losses on HTM Debt Securities*. Added one calculated account, AS0001.
- Page 2 – 21. *Less: Allowance for Credit Losses on Loans & Leases*. Added one fillable account, AS0048.
- Page 3 – 10. *Allowance for Credit Losses on Off-Balance Sheet Credit Exposures*. Added one fillable account, LI0003.
- Page 3 – 20. *Total Liabilities*. Added one calculated account, LI0069.
- Page 4 – 41. *Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities*. Added one fillable account, EQ0009.

STATEMENT OF INCOME AND EXPENSE

- Page 5 – 4. *Interest income on Securities held in a Trading account*. Added one fillable account, IS0004.
- Page 5 – 11. *Credit Loss Expense*
 - a. *Loans & Leases*. Added one fillable account, IS0011.
 - b. *Available-for-Sale Debt Securities*. Added one fillable account, IS0012.
 - c. *Held-to-Maturity Debt Securities*. Added one fillable account, IS0013.
 - d. *Off-Balance Sheet Credit Exposures*. Added one fillable account, IS0016.
 - e. *Total Credit Loss Expense*. Added one calculated account, IS0017.
- Page 5 – 15. *Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities)*. Added one fillable account, IS0021.

- Page 5 - 16. *Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities)*. Added one fillable account, IS0022.

LOANS & LEASES

- Page 6 – Added section header above item 1, *Non-Commercial Loans/Lines of Credit*.
- Page 6 – Added section header above item 12, *Commercial Loans/Lines of Credit*.
- Page 6 – Added section header above item 15, *YEAR-TO-DATE LOAN INFORMATION*
- Page 6 – Added section header above item 16, *MISCELLANEOUS LOAN INFORMATION*
- Page 6 – Added section header above item 18, *GOVERNMENT GUARANTEED LOANS*
- Page 6 – 18. *Non-Commercial Loans (contained in items 1 – 11 above)*
 - a. *Small Business Administration*. Added three fillable accounts, LN0050, LN0051, and LN0052.
 - b. *Other Government Guaranteed*. Added three fillable accounts, LN0053, LN0054, and LN0055.

MISCELLANEOUS INFORMATION

- Page 7 – Added section header above item 1, *Additional Share Insurance*.
- Page 7 – Added section header above item 2, *Miscellaneous Information*.
- Page 7 – Added section header above item 9, *Uninsured Secondary Capital*.
- Page 7 – Added section header above item 10, *Year-to-Date Grants*.
- Page 7 – Added section header above item 12, *International Remittances*.

DELINQUENT LOANS BY COLLATERAL TYPE

- Page 8 – 10c. *Amount of Loans in Non-Accrual Status*. Added one fillable account, DL0121.

LOAN CHARGE OFFS AND RECOVERIES

- Page 10 – Added section header above item 27, *Bankruptcy Information*.
- Page 10 – Added section header above item 30, *Foreclosure Information*.
- Page 10 – Added section header above item 31, *Federal Credit Union Interest Rate Ceiling Report*.

PCA NET WORTH CALCULATION WORKSHEET

- Page 12 – Added section header above item 13, *Net Worth Calculation and Classification*.
- Page 12 – Added section header above item 17, *ASC Topic 326 – Undivided Earnings adjustment*.
- Page 12 – 17. *Select the fiscal year of adoption of ASC Topic 326 – Financial Instruments – Credit Losses (CECL)*. Added one fillable account, NW0001.
- Page 12 – 18. *One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 – Financial Instruments – Credit Losses (CECL)*. Added one fillable account, NW0002.

SCHEDULE A – SPECIALIZED LENDING SECTION 2

- Page 15 – 17b. *Allowance for Credit Losses on all Real Estate Loans*. Added one fillable account, SL0003.

SCHEDULE A – SPECIALIZED LENDING SECTION 6

- Page 17 – 1. *Total PCILs Outstanding*. Added two fillable accounts, PC0001 and PC0002.

SCHEDULE A – SPECIALIZED LENDING SECTION 7

- Page 17 – 1. *PCD Loans Outstanding*. Added four fillable accounts, PC0003, PC0004, PC0005, and PC0006.
- Page 17 – 2. *PCD Debt Securities*. Added four fillable accounts, PC0007, PC0008, PC0009, and PC0010.

Retired:

STATEMENT OF FINANCIAL CONDITION

- Page 4 – 41. *Accumulated Unrealized Gains (Losses) on Available for Sale Securities*. Retired one fillable account, 945.

STATEMENT OF INCOME AND EXPENSE

- Page 5 – *Trading Profits and Losses (Realized and Unrealized Gains/Losses)*. Retired one fillable account, 124.
- Page 5 - *Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)*. Retired one fillable account, 420.
- Page 5 – *Temporary Corporate CU Stabilization Fund Assessment*. Retired one fillable account, 311.
- Page 5 – *Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment Reported on Lines 27a & 27b*. Retired one calculated account, 660A.

LOANS & LEASES

- Page 6 – *Government Guaranteed Non-Commercial Loans*. Retired three fillable accounts, 1060, 1060A, and 1060B.

SCHEDULE A – SPECIALIZED LENDING SECTION 6

- Page 17 – Retire entire section – retired 25 fillable and 11 calculated accounts.

SCHEDULE D – DERIVATIVE TRANSACTIONS REPORT

- Page 21 – 1. Fair Value of Derivatives in a Gain Position column. Retired ten fillable and one calculated accounts.
- Page 21 – 1. Fair Value of Derivatives in a Loss Position column. Retired ten fillable and one calculated accounts.
- Page 21 – 1d. Other Derivatives List. Retired nine fillable accounts.
- Section 2 – Retired 90 fillable and nine calculated accounts.

- Section 3 – Retired 40 fillable and four calculated accounts.
- Section 4 – Retired 96 fillable and 32 calculated accounts.
- Section 5 – Retired 42 fillable and 18 calculated accounts.

Modified:

STATEMENT OF FINANCIAL CONDITION

- Page 1 – 13. Removed the phrase: “Membership capital at corp. CUs/”
- Page 1 – 14. Removed the phrase: “Paid-in-capital at corp. CUs/”
- Page 1 – 18. Moved *Loans Held for Sale*, account 003, to page 2.
- Page 2 – Added “AND LEASES” to section header
- Page 2 – 27d. Removed the word “net”
- Page 3 – 7. Removed the word “net”
- Page 3 – 28. Replaced “=” with “equal to” and “>” with “greater than”
- Page 3 – 29. Replaced “=” with “equal to” and “>” with “greater than”

STATEMENT OF INCOME AND EXPENSE

- Page 5 – 12. Added the phrase “or CREDIT LOSS EXPENSE”

LOANS & LEASES

- Page 6 – 9. Changed caption to “Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property”
- Page 6 – 10. Changed caption to “Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property”

LOAN CHARGE OFFS AND RECOVERIES

- Page 10 – 31. Changed caption to “Federal Credit Union Interest Rate Ceiling”

SCHEDULE A – SPECIALIZED LENDING

- Page 16 – 6. Changed caption to “Commercial Agricultural Loans”

5300 Call Report Instructions

Instructions were revised to accommodate the changes to the accounts noted above.