NCUA 5300 CALL REPORT CHANGES – ASSET QUALITY

Asset Quality Displays

The Q1 2022 call report reduced the Delinquency and Charge-Off categories, so they now align with reported loan types.

Some changes you may notice as you work with asset quality displays:

- The call report no longer differentiates between member and non-member loans
- The call report no longer differentiates between fixed, balloon, and hybrid real estate loan delinquency or charge-offs
- Commercial loan asset quality information is broken out into 9 subcategories on the call report that can be custom analyzed.
- For all loan types, delinquency is broken out into various "days delinquent" groupings. Only $ amounts are broken out this way. # of loans delinquent are only reported as totals.

Metric Name	Old Code(s)	New Code(s)	New Formula Use this formula when updating your displays to trend before and after call report changes	Impact of Change – What does this mean for your analysis?
$ 1st Mortgage Loans Delinquent	a713a+a714a	adl0062	a713a+a714a+adl0062	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
% 1st Mortgage Delinquency ($)	(a713a+a714a)/a703	adl0062/a703a	CYCLENUM<2021.4[((a713a+a714a)/a703)](adl0062/a703a)	
$ Other Real Estate Delinquent	a715a+a716a	adl0069+adl0076	a715a+a716a+adl0069+adl0076	
% Other Real Estate Delinquency ($)	(a715a+a716a)/a386	(adl0069+adl0076)/(a386a+a386b)	CYCLENUM<2021.4[(a715a+a716a)/a386](adl0069+adl0076)/(a386a+a386b)	
$ Total Real Estate Loans Delinquent	a713a+a714a+a715a+a716a	adl0062+adl0069+adl0076	a713a+a714a+a715a+a716a+ adl0062+adl0069+adl0076	
% Total Real Estate Delinquency ($)	(a713a+a714a+a715a+a716a)/ (a703+a386)	(adl0062+adl0069+adl0076)/ (a703a+a386a+a386b)	CYCLENUM<2021.4[(a713a+a714a+a715a+a716a) /(a703+a386)](adl0062+adl0069+adl0076) /(a703a+a386a+a386b)	
$ Total Commercial Loan Delinquency	a041g3+a041g4+a041g1+ a041g2+a041p3+a041p4+ a041p1+a041p2	adl0083+adl0090+adl0097+ adl0104+adl0111+asl0118+ adl0125+adl0132+adl0139	a041g3+a041g4+a041g1+a041g2+a041p3+ a041p4+a041p1+a041p2+adl0083+adl0090+ adl0097+adl0104+adl0111+asl0118+adl0125+	While the data will be consistent for all quarters back

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			adl0132+adl0139	through 1Q13 code additions using the new formula, you'll no longer be able to see data divisible into member vs non-member as of 1Q22.
% Total Commercial Loan Delinquency ($)	(a041g3+a041g4+a041g1+ a041g2+a041p3+a041p4+ a041p1+a041p2)/a400t1	(adl0083+adl0090+adl0097+ adl0104+adl0111+asl0118+ adl0125+adl0132+adl0139)/a400t1	(a041g3+a041g4+a041g1+a041g2+a041p3+ a041p4+a041p1+a041p2+adl0083+adl0090+ adl0097+adl0104+adl0111+asl0118+adl0125+ adl0132+adl0139)/a400t1	
$ Participation Loans Delinquent	a041F	adl0142	a041f+adl0142	Using the new formula, your data will remain consistent over all quarters.
% Participation Loans Delinquency ($)	a041f/a619b	adl0142/a691l	(a041f+adl0142)/a691l	Using the new formula, your data will remain consistent over all quarters.
$ Whole or Partial Loans Purchased Delinquent	NA	adl0144	adl0144	**New!** Use this new code or add to your formula to see new data moving forward, however there will be no historical data before 1Q22.
% Whole or Partial Loans Purchased Delinquency	NA	adl0144/(asl0019+asl0021)	adl0144/(asl0019+asl0021)	
$ All Other Unsecured Loans Delinquent	NA	adl0027	adl0027	**New!** This category was previously compiled into other fields but is now a standalone data point. Use this new code or add to your formula to see new data moving forward, however there will be no historical data before 1Q22.

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% All Other Unsecured Delinquency ($)	NA	adl0027/a397	adl0027/a397	**New!** This category was previously compiled into other fields but is now a standalone data point. Use this new code or add to your formula to see new data moving forward, however there will be no historical data before 1Q22.
$ Other Secured Non-Real Estate Delinquent	NA	asl0055	asl0055	**New!** This category was previously compiled into other fields but is now a standalone data point. Use this new code or add to your formula to see new data moving forward, however there will be no historical data before 1Q22.
% Other Secured Non-Real Estate Delinquency ($)	NA	asl0055	asl0055/a698c	**New!** This category was previously compiled into other fields but is now a standalone data point. Use this new code or add to your formula

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				to see new data moving forward, however there will be no historical data before 1Q22.
$ 1st Mortgage Loans Net Charge-Offs YTD	a548-a607	ach0017-ach0018	(a548+ach0017)-(a607+ach0018)	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
% 1st Mortgage Net Charge-Off Rate	(Annual(a548-a607))/ ((a703+a703:dec)/2)	(Annual(ach0017-ach0018)) /((a703a+a703a:dec)/2)	CYCLENUM<2021.4[(Annual(a548-a607))/ ((a703+a703:dec)/2)] (Annual(ach0017-ach0018)) /((a703a+a703a:dec)/2)	
$ Other Real Estate Net Charge-Offs YTD	a549-a608	(ach0019+ach0021)-(ach0020+ach0022)	(a549+ach0019+ach0021)- (a608+ach0020+ach0022)	
% Other Real Estate Net Charge-Off Rate	(Annual(a549-a608))/ ((a386+a386:dec)/2)	(Annual((ach0019+ach0021)- (ach0020+ach0022))) /((a386a+a386b+a386a:dec+ a386b:dec)/2)	CYCLENUM<2021.4[(Annual(a549-a608))/ ((a386+a386:dec)/2)](Annual((ach0019+ach0021)- (ach0020+ach0022)))/((a386a+a386b+a386a:dec+ a386b:dec)/2)	
$ Total Real Estate Net Charge-Offs YTD	(a548+a549)-(a607+a608)	(ach0019+ach0021+ach0017)- (ach0020+ach0022+ach0018)	(a548+a549+ach0019+ach0021+ach0017)- (a607+a608+ach0020+ach0022+ach0018)	
% Total Real Estate Net Charge-Off Rate	(Annual((a548+a549)- (a607+a608)))/ ((a703+a386+a703:dec+ a386:dec)/2)	(Annual((ach0019+ach0021+ ach0017)(ach0020+ach0022+ ach0018)))/((a703a+a386a+ a386ba+703a:dec+a386a:dec+ a386b:dec)/2)	CYCLENUM<2021.4[(Annual((a548+a549)- (a607+a608)))/((a703+a386+a703:dec+ a386:dec)/2)] (Annual((ach0019+ach0021+ ach0017)(ach0020+ach0022+ach0018)))/ ((a703a+a386a+a386ba+703a:dec+a386a:dec+ a386b:dec)/2)	
$ Total Commercial Net Charge-Offs YTD	(a550g3+a550g4+a550g1+ a550g2+a550p3+a550p4+ a550p1+a550p2)-(a551g3+ a551g4+a551g1+a551g2+ a551p3+a551p4+a551p1+ a551p2)	(ach0023+ach0025+ach0027+ ach0029+ach0031+ach0033+ ach0035+ach0037+ach0039)- (ach0024+ach0026+ach0028+ ach0030+ach0032+ach0034+ ach0036+ach0038+ach0040)	(a550g3+a550g4+a550g1+a550g2+a550p3+ a550p4+a550p1+a550p2+ach0023+ach0025+ ach0027+ach0029+ach0031+ach0033+ach0035+ ach0037+ach0039)-(a551g3+a551g4+a551g1+ a551g2+a551p3+a551p4+a551p1+a551p2+ ach0024+ach0026+ach0028+ach0030+ach0032+ ach0034+ach0036+ach0038+ach0040)	While the data will be consistent for all quarters back through 1Q13 code additions using the new formula, you'll no longer be able to see data divisible into

				member vs non-member as of 1Q22.
% Total Commercial Net Charge-Off Rate	Annual((a550g3+a550g4+ a550g1+a550g2+a550p3+ a550p4+a550p1+a550p2)- (a551g3+a551g4+a551g1+ a551g2+a551p3+a551p4+ a551p1+a551p2))/((a400t1+ a400t1:dec)/2)	Annual((ach0023+ach0025+ ach0027+ach0029+ach0031+ ach0033+ach0035+ach0037+ ach0039)(ach0024+ach0026+ ach0028+ach0030+ach0032+ ach0034+ach0036+ach0038+ ach0040))/((a400t1+ a400t1:dec)/2)	Annual((a550g3+a550g4+a550g1+a550g2+ a550p3+a550p4+a550p1+a550p2+ach0023 +ach0025+ach0027+ach0029+ach0031+ach0033+ ach0035+ach0037+ach0039)- (a551g3+a551g4+a551g1+a551g2+a551p3+ a551p4+a551p1+a551p2+ach0024+ach0026+ ach0028+ach0030+ach0032+ach0034+ach0036+ ach0038+ach0040))/ ((a400t1+a400t1:dec)/2)	
% Participation Loans Net Charge-Off Rate	(Annual(a550fa551f))/ ((a619b+ a619b:dec)/2)	(Annual(a550fa551f))/ ((a691l+ a691l:dec)/2)	(Annual(a550fa551f))/ ((a691l+ a691l:dec)/2)	Using the new formula, your data will remain consistent over all quarters.
$ Whole or Partial Net Charge-Offs YTD	NA	ach0047-ach0048	ach0047-ach0048	**New!** Use this new code or add to your formula to see new data moving forward, however there will be no historical data before 1Q22.
% Whole or Partial Net Charge-Off Rate	NA	Annual(ach0047-ach0048)/ ((asl0019+asl0021+asl0019:dec+ asl0021:dec)/2)	Annual(ach0047-ach0048)/ ((asl0019+asl0021+asl0019:dec+ asl0021:dec)/2)	**New!** Use this new code or add to your formula to see new data moving forward, however there will be no historical data before 1Q22.
$ All Other Unsecured Net Charge-Offs YTD	NA	ach0007-ach0008	ach0007-ach0008	**New!** This category was previously compiled into other fields but is now a standalone data point.

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				Use this new code or add to your formula to see new data moving forward, however there will be no historical data before 1Q22.
% All Other Unsecured Net Charge-Off Rate	NA	Annual(ach0007-ach0008)/ ((a397+a397:dec)/2)	Annual(ach0007-ach0008)/ ((a397+a397:dec)/2)	**New!** This category was previously compiled into other fields but is now a standalone data point. Use this new code or add to your formula to see new data moving forward, however there will be no historical data before 1Q22.
$ Other Secured Non-Real Estate Delinquent	NA	ach0015-ach0016	ach0015-ach0016	**New!** This category was previously compiled into other fields but is now a standalone data point. Use this new code or add to your formula to see new data moving forward, however there will be no historical data before 1Q22.

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| % Other Secured Non-Real Estate Delinquency ($) | NA | Annual(ach0015-ach0016)/ ((a698c+a698c:dec)/2) | Annual(ach0015-ach0016)/ ((a698c+a698c:dec)/2) | **New!** This category was previously compiled into other fields but is now a standalone data point. Use this new code or add to your formula to see new data moving forward, however there will be no historical data before 1Q22. |