



NCUA 5300 CALL REPORT CHANGES - MORTGAGES

Common Mortgage Metric Code Changes –

The Q1 2022 call report changes have impacted mortgage data in relation to the separation of commercial loans from consumer real estate loans.

Some changes you may notice as you work with mortgage displays:

- Commercial loans are removed from the real estate lending detail
- Commercial mortgages have been removed, and the new commercial breakdown does not align with the residential mortgage section

There are additional Real Estate lending details available on the new Call Report that are not shown above due to rarity of use. These include:

- Greater than and less than 15-year terms for Fixed rate and Balloon/Hybrid rate mortgages.
- Other Real Estate Categories are broken down by Open-End and Closed-End as well as Fixed rate and Adjustable Rate
- Commercial Real Estate information is located in Schedule A Section 8 of the 1Q22 Call Report, which is unchanged from prior quarters. Though there is Commercial Real Estate information here, it is not categorized in the same ways as residential, so cannot be accurately grouped together.

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?
# of 1st Mortgages Outstanding	a972a+a972b+a972c+a972d+a972e+a973a+a973b	a959a	A959+a959a	The new abbreviated formula will not create any inconsistency in your display.
\$ Amount of 1st Mortgages Outstanding	a703	a703a	CYCLENUM<2017.2[(a703)](a703a)	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward. Commercial is included pre-2Q17.
# of First Mortgages Granted YTD	a982a+a982b+a982c+a982d+a982e+a983a+a983b	NA	NA	NCUA has discontinued reporting # of 1 st mortgage originations. While data will halt



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				in 1Q22, you may still review historical data.
\$ Amount of 1st Mortgages Granted YTD	a720a+a720b+a720c+a720d+a720e+a721a+a721b	arl0017	a720a+a720b+a720c+a720d+a720e+a721a+a721b+ arl0017	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
# of Other Real Estate Outstanding	a974+a975+a976+a976b	a960a+a960b	a960+a960a+a960b	The new abbreviated formula will not create any inconsistency in your display.
\$ Amount of Other Real Estate Outstanding	A386	a386a+a386b	CYCLENUM<2017.2[(a386)](a386a+A386b)	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward. Commercial is included pre-2Q17.
# of Other Real Estate Granted YTD	a984+a985+a986+a986b	NA	NA	NCUA has discontinued reporting # of 1st mortgage originations. While data will halt in 1Q22, you may still review historical data.
\$ Amount of Other Real Estate Granted YTD	a722+a723+a724+a724b	arl0031+arl0045	a722+a723+a724+a724b+ arl0031+arl0045	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
# of Total 1 st Mortgage and Other Real Estate Loans Outstanding	a972a+a972b+a972c+a972d+a972e+a973a+a973b+a974+a975+a976+a976b	arl0046	CYCLENUM<2017.2[a978](a959+a959a+a960+a960a+a960b+a900k4)	The new abbreviated formula will not create any inconsistency in your display.



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\$ Amount of Total 1 st Mortgage and Other Real Estate Loans Outstanding	a703+a386	a703a+a386a+a386b	CYCLENUM<2017.2[(a703+a386)](a703a+a386a+a386b+a718a5)	The new abbreviated formula will not create any inconsistency in your display.
# of First Mortgages and Other Real Estate Granted YTD	a982a+a982b+a982c+a982d+a982e+a983a+a983b+a984+a985+a986+a986b	NA	NA	NCUA has discontinued reporting # of 1 st mortgage originations. While data will halt in 1Q22, you may still review historical data.
\$ Amount of 1st Mortgages and Other Real Estate Granted YTD	a720a+a720b+a720c+a720d+a720e+a721a+a721b+a722+a723+a724+a724b	arl0048	a720a+a720b+a720c+a720d+a720e+a721a+a721b+a722+a723+a724+a724b+arl0048	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
# of Fixed Rate 1 st Mortgages Outstanding	a972a+a972b+a972e	arl0001+arl0004	a972a+a972b+a972e+arl0001+arl0004	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
\$ Amount of Fixed Rate 1 st Mortgages Outstanding	a704a+a704b+a704e	arl0002+arl0005	a704a+a704b+a704e+arl0002+arl0005	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
# of Fixed Rate 1 st Mortgages Orig. YTD	a982a+a982b+a982e	NA	NA	NCUA has discontinued reporting # of 1 st mortgage originations. While data will halt in 1Q22, you may still review historical data.
\$ Amount of Fixed Rate 1 st Mortgages Granted YTD	a720a+a720b+a720e	arl0003+arl0006	a720a+a720b+a720e+arl0003+arl0006	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
# of Balloon/Hybrid	a972c+a972d	arl0007+arl0010	a972c+a972d+arl0007+arl0010	The new formula will create inconsistency in your display as



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Rate 1 st Mortgages Outstanding				the previous formula included commercial and will only report on residential moving forward.
\$ Amount of Balloon/Hybrid Rate 1 st Mortgages Outstanding	a704c+a704d	arl0008+arl0011	a704c+a704d+arl0008+arl0011	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
# of Balloon/Hybrid Rate 1 st Mortgages Orig. YTD	a982c+a982d	NA	NA	NCUA has discontinued reporting # of 1 st mortgage originations. While data will halt in 1Q22, you may still review historical data.
\$ Amount of Balloon/Hybrid Rate 1 st Mortgages Granted YTD	a720c+a720d	arl0009+arl0012	a720c+a720d+arl0009+arl0012	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
# of Adjustable Rate 1 st Mortgages Outstanding	a973a+a973b	arl0013	a973a+a973b+arl0013	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
\$ Amount of Adjustable Rate 1 st Mortgages Outstanding	a705a+a705b	arl0014	a705a+a705b+ arl0014	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.
# of Adjustable Rate 1 st Mortgages Orig. YTD	a983a+a983b	NA	NA	NCUA has discontinued reporting # of 1 st mortgage originations. Data will halt in 1Q22.
\$ Amount of Adjustable Rate 1 st Mortgages Granted YTD	a721a+a721b	arl0015	a721a+a721b+arl0015	The new formula will create inconsistency in your display as the previous formula included commercial and will only report on residential moving forward.



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