

National Credit Union Administration  
Justification for No Material or Non-substantive Change

**OMB Control No.: 3133-0004**  
NCUA Call Report, NCUA Form 5300

The Call Report is being restructured to clarify reporting for borrowing arrangements and add auto-calculating column to report the Current Expected Credit Loss (CECL) Transition Adjustment Amount.

NCUA is streamlining the types of information collected related to “borrowing arrangements” on page 18 of the Call Report (attached). *Outstanding Term & Other Borrowings* will no longer be collected and in its place credit unions will now report *Total Borrowing Capacity*, *Draws Against Borrowing Capacity*, and *Assets Pledged to Secure Borrowing Capacity*. NCUA will also combine the maturity distribution reporting for *Lines of Credit* and *Promissory and Other Notes* into *Draws Against Borrowing Capacity* into single column reporting.

NCUA is adding auto-calculating cell for the *CECL Transition Adjustment Amount included in Net Worth* on page 22. This amount is based on the CECL Transitional Amount (as determined under 702.703(b)) and will be calculated for the credit union in CUOnline.

These changes will not alter the hours necessary to complete the Call Report.