

**National Credit Union Administration  
Justification for Non-substantive/not material change**

**NCUA Call Report  
OMB No. 3133-0004**

The National Credit Union Administration (NCUA) added one account, AS0042, to the Call Report. This account will collect the allowance for credit losses on available-for-sale debt securities. Adding this account will not increase/decrease burden hours. As such, the NCUA made non-substantive changes that will not alter the current estimated burden hours necessary to review the instructions and complete the form.