NCUA
National Credit Union Administration

Simplified CECL Tool

User Guide Version 1.3

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1.0 Introduction

1.1 Purpose

The National Credit Union Administration (NCUA) developed the Simplified CECL Tool (CECL Tool) to help small credit unions with developing their Allowance for Credit Losses (ACL) on Loans and Leases as required under the Accounting Standards Codification (ASC) Topic 326, *Financial Instruments – Credit Losses*, known as Current Expected Credit Loss (CECL).

1.2 Required Systems

Name	Description
Microsoft Excel	The CECL Tool is entirely contained in Microsoft Excel. It will run in Microsoft Excel 2007 and later versions.

1.3 Data Requirements

Most of the required input data is contained within the CECL Tool itself. Credit unions need to input, at minimum, the following data to calculate the ACL:

- Charter Number;
- Outstanding balance by loan portfolio segment (Call Report, Schedule A, Section 1, lines 1 through 13);
- For individually-evaluated loans, outstanding loan balances and expected collections; and
- Qualitative adjustments to net charge-off rates and Weighted Average Remaining Maturity (WARM) factors, as applicable, for each loan portfolio segment.

If qualitative adjustments are needed to arrive at the ACL, the credit union should compile the support for determining the adjustment value, including a written justification. The CECL Tool provides for qualitative adjustment to the net charge-off rate and WARM factor in each loan portfolio segment.

1.4 Model Description and User Input Requirements

The CECL Tool is a Microsoft Excel-based financial analysis that allows credit unions to calculate their ACL, with separate calculations for both pooled loans and individually-evaluated loans. The CECL Tool consists of nine distinct worksheets (tabs) consisting of input and read-only tabs. The tab names and user input requirements are as follows:

Tab Name	User Input Requirements
Overview	Read Only
Tab 0—Input	Input
Tab 1—Summary	Read Only
Tab 2—Individual Basis	Input
Tab 3—Pooled Basis	Read Only
Tab 4—Adjustments	Input
Tab 5—WARM Data	Read Only
Tab 6—Industry	Read Only
Tab 7—Checklist	Input

1.5 Model Updates

The NCUA will update the CECL Tool quarterly. The first CECL Tool effective date was June 30, 2022. Updates will include changes to WARM factors and other data updates from the previous Call Report cycle. Each March provides an update to the Average 3-year Net Charge-off Rates. The User Guide will be updated if CECL Tool enhancements are made.

2.0 Procedures

2.1 User Guide Format

Organized from a practitioner perspective, this User Guide was written to provide the end user a high-level overview of the process to update the CECL Tool. The tabs with inputs are populated first before reviewing output tabs; thus, the user guide is structured to walk through the input tabs first, followed by the output tabs.

2.2 Access the Latest Version of the Tool

The CECL Tool is available for download on the NCUA's website from The Simplified CECL Tool webpage. When downloading and using the CECL Tool, users should ensure they use the most recently released version of the Excel file applicable to the quarter-end date. The CECL Tool version used should match the quarter-end Call Report. For example, the March 2025 version should be used for the March 31, 2025, Call Report.

2.3 Color Schema

Data can only be entered into green-shaded cells, which are available for data input. All other cells in the CECL Tool are locked. Output cells are shaded in grey and are determined either by a data lookup or formula. On input worksheets, hidden text guides users that use screen readers.

2.4 Tab 0—Input: Core Credit Union Data

The data entry into Tab 0 is: 1) credit union's charter number; 2) total assets as of the quarter end; and 3) total balance of each loan portfolio segment as of quarter end.

Enter the following information:

Cell C5: Charter Number

Enter the credit union's charter number. The charter number is used to look up your credit union's *Average 3-year Net Charge-off Rate.* Enter "Blank" to use the CECL Tool with Historical Loss Rates set at 0.00%. This option allows credit unions to set Loss Rates through Tab 4—Adjustments.

Cell C7: Total Assets as of Quarter End

Enter the credit union's total assets. This value should match Call Report account 010.

See Figure 3.1 of the Appendix for an illustration of the location to populate these fields in the CECL Tool.

Cell C10—C22: Loan Balance as of Quarter End

For each loan portfolio segment, enter the total of all loans in that category. For instance, in Cell C10, enter the total balance of all Unsecured Credit Card Loans; this value should match Call Report account 396.

If a loan portfolio segment lacks corresponding loans, enter zero (0) as the value.

Table 2.1 provides the cell references for the corresponding Call Report account codes for the required input.

Table 2.1: Pooled Loan Data—Cell Reference and Call Report Account Codes

Loan Portfolio Segment	Cell Reference	Call Report Account
Unsecured Credit Card Loans	C10	396
Payday Alternative Loans (PALs I and PALs II)	C11	397A
Non-Federally Guaranteed Student Loans	C12	698A

Loan Portfolio Segment	Cell Reference	Call Report Account
All Other Unsecured Loans/Lines of Credit	C13	397
New Vehicle Loans	C14	385
Used Vehicle Loans	C15	370
Leases Receivable	C16	002
All Other Secured Non-Real Estate Loans/Lines of Credit	C17	698C
Secured by 1st Lien on a single 1- to 4-Family Residential Property	C18	703A
Secured by Junior Lien on a single 1- to 4-Family Residential Property	C19	386A
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	C20	386B
Commercial Loans/Lines of Credit Real Estate Secured	C21	718A5
Commercial Loans/Lines of Credit Not Real Estate Secured	C22	400P

See Figure 3.2 of the Appendix for an illustration of the location to populate these fields in the CECL Tool.

2.5 Tab 2—Individual Basis: Individually Evaluated Loans

Credit unions have the functionality via the CECL Tool to calculate the credit loss related to individually evaluated loans. Loans individually evaluated are excluded from ACL determination on the related loan portfolio segment by the WARM methodology. But, the CECL Tool aggregates both credit losses from individually evaluated loans and from applying the WARM methodology (See Tab 1—Summary).

For each loan that is to be individually evaluated for a credit loss, the CECL Tool requires:

1) Borrower or Member Name;
2) Note Number (identification);
3) Portfolio Segment;
4) Loan Balance as of quarter end; and
5) Amount Expected to be Collected.

The credit loss is determined by subtracting item (5) from item (4). When entering a loan to be individually evaluated, item (3) must be selected from the dropdown menu, and items (4) and (5) must be entered; with this data, the loan balance and its ACL are excluded from the WARM methodology calculation.

A good practice is to enter each loan and agree the total of loans per loan portfolio segment to the related master records or subledger. For example, the total of all New Vehicle Loans individually evaluated on Tab 2 should match the total of such loans in the master records. The portfolio segment totals can be found in the summary table at the top of the tab. Other forms of reconciliations may be needed to ensure that loans are properly included in their loan portfolio segment.

Enter the following information:

Important: *The table to enter each loan begins in Row 29. Each row should be one individually evaluated loan. Add rows in the green shaded area if more rows are needed for loans.*

Column A: Borrower or Member Name
Enter the borrower's name or identification code.

Column B: Note Number
Enter the borrower's loan account number.

Column C: Portfolio Segment
Click the cell, then click the dropdown icon to the right of the cell. Select the Portfolio Segment from the listed options.

Column D: Loan Balance; Column E: Amount Expected to be Collected
Enter the outstanding Loan Balance and the Amount Expected to be Collected into these columns. If the expected amount to be collected is greater than the loan balance, the resulting credit loss will be zero (0) due to the cap on the collection amount equal to the loan balance.

Important Note: *If more rows are needed, right click the whole row at Row 30 or below and chose Insert. This ensures that loan information is properly calculated by the CECL Tool.*

See Figure 3.3 of the Appendix for an illustration of the location to populate these fields in the CECL Tool.

2.6 Tab 4—Adjustments: Qualitative Adjustments

The CECL Tool can be used to adjust the initial net charge-off rate and WARM factor values that are used to calculate the ACL on Tab 4. In general, qualitative adjustments are used to add the values or estimates that are missing from the quantitative values.

Credit unions use qualitative adjustments to calibrate and refine both the charge-off rates and the WARM factors. The qualitative adjustments work as an addition to or subtraction from the original value. For example, if an economic recession is expected, the historical charge-off rate is increased to include expected losses that are excluded in the original charge-off rate. The original charge-off rate may not cover a period of an entire business cycle, which includes a recession. Also, if higher than historical inflation exists, the WARM factor is increased to adjust for the slowing of prepayments. Due to higher inflation and increased borrowing rates, debtors will likely slow down refinancing or paying off their loans early.

The CECL accounting standard states that qualitative adjustments are expected when the starting point for determining credit losses is the historical net charge-off rates, such as with the WARM methodology.

> "An entity shall not rely solely on past events to estimate expected credit losses. When an entity uses historical loss information, it shall consider the need to adjust historical information to reflect the extent to which management expects current conditions and reasonable and supportable forecasts to differ from the conditions that existed for the period over which historical information was evaluated." (ASC 326-20-30-9)

If utilized, enter the following:

Column B: Loss Rate Adjustment for Qualitative Factors

Enter the adjustments to the historical net charge-off rate, per loan portfolio segment into this column.

Column C: Justification for Loss Rate Adjustment

Enter the qualitative factors that justify the net charge-off rate adjustment figure in Column B, along with a short description of the reasoning. Separately from the CECL Tool, prepare documentation that supports and justifies the qualitative adjustment. The list of qualitative factors that might justify a need for adjustments is provided on this tab. Also, see the FAQ document for more guidance around calculating qualitative adjustments.

Column D: WARM Adjustment

Enter the adjustments to the WARM factor, per loan portfolio segment into this column.

Column E: Justification for WARM Adjustment

Enter the qualitative factors that justify the WARM factor adjustment figure in Column D, along with a short description of the reasoning. Separately from the CECL Tool, prepare documentation that supports and justifies the qualitative factors. The list of qualitative factors that might justify a need for adjustments is provided on this tab. Also, see the FAQ document for more guidance on calculating qualitative adjustments.

See Figure 3.4 of the Appendix for an illustration of the location to populate these fields in the CECL Tool.

2.7 Tab 1—Summary: Total Estimated Credit Losses

Tab 1 is a read-only Excel sheet that contains the model's output, credit losses for individually evaluated loans and pooled loans by loan portfolio segment. Please review the outputs on this tab for reasonableness as well as unintuitive outcomes.

The overall results of this Tab, Total Estimated Loss on Total Loans and Leases (Cell E19), must match the Allowance for Credit Losses on Loans and Leases, Call Report account AS0048.

Column E: Total Estimated Loss

Values in this column are the ACL outputs for each loan portfolio segment. The values are the total of the estimated credit losses on individually evaluated loans (Column B) and of the estimated credit losses on pooled loan evaluated under the WARM methodology (Column C). The total of all the loan portfolio segments (Cell E19) is the Allowance for Credit Losses on Loans and Leases, Call Report account AS0048.

Column F: Reserve Ratio

Contains the ACL Reserve Ratio on each loan portfolio segment as well as on the total of all loan portfolio segments.

See Figure 3.5 of the Appendix for an illustration of this tab in the CECL Tool.

2.8 Tab 3—Pooled Basis: WARM Application

Tab 3 is a read-only Microsoft Excel sheet that shows the application on the WARM methodology on each loan portfolio segment. The CECL Tool calculates the ACL for a loan portfolio segment (Column Q) by multiplying the period-end loan portfolio balance, the average annual charge-off rate, and the WARM factor. Please review the additional outputs on this tab for reasonableness and unintuitive outcomes. To facilitate the analysis, ACL value per loan portfolio segment is separated by the quantitative portion (Column O) and qualitative portion (Column P).

As noted in Section 2.6, the CECL accounting standard requires the consideration of qualitative adjustments. Under the previous methodology for determining the allowance for loan and lease losses, which was the incurred loss methodology, qualitative adjustments were made to the allowance for loan and lease losses by credit union management to consider the current economic environment as well as default risk of members and loan products. The same concept continues with CECL.

Column G: Historical Loss Rate

This column contains the historical loss rate per loan portfolio segment. This figure is individualized by credit union based on the average 3-year net charge off rate. The value is calculated from Call Report data. Historical loss rate calculation details are provided under the General Resources section of The Simplified CECL Tool webpage.

Column H: Loss Rate Adjustment for Qualitative Factors

Contains the qualitative adjustment provided by the user in Tab 4.

Column I: Applicable Loss Rate on Pooled Basis

Sum of Column G and Column H.

Column K: Weighted Average of Remaining Maturity

Contains the WARM factor per loan portfolio segment. The NCUA provides this WARM factor, which is based on loan portfolio data for peer credit unions (See the FAQs for added discussion on the WARM factor).

Column L: Adjustment to WARM

Contains the qualitative adjustment provided by the user in Tab 4.

Column M: Applicable WARM

Sum of Column K and Column L.

Column Q: Combined CECL Pooled Lifetime Loss

This value is calculated by multiplying Column E, Column I, and Column M. This column's output is also shown on Tab 1—Summary.

See Figure 3.6 of the Appendix for an illustration of this tab in the CECL Tool.

3.0 Appendix

Figure 3.1: Tab 0 Inputs—Enter Charter Number and Total Assets

	A	B	C	D
2	Credit unions are responsible for all inputs in green cells (Column C) of this tab.			
3				
4		Quarter End Date, for Call Report submission	#N/A	
5		CU Number	0	
6		Credit Union Name	#N/A	
7		Total Assets	$ -	
8				
9			Loan Balance	
10	1.	Unsecured Credit Card Loans	$ -	
11	2.	Payday Alternative Loans (PALs I and PALs II) (FCU Only)	$ -	
12	3.	Non-Federally Guaranteed Student Loans	$ -	
13	4.	All Other Unsecured Loans/Lines of Credit	$ -	
14	5.	New Vehicle Loans	$ -	
15	6.	Used Vehicle Loans	$ -	
16	7.	Leases Receivable	$ -	
17	8.	All Other Secured Non-Real Estate Loans/Lines of Credit	$ -	
18	9.	Secured by 1st Lien on a single 1- to 4-Family Residential Property	$ -	
19	10.	Secured by Junior Lien on a single 1- to 4-Family Residential Property	$ -	
20	11.	All Other (Non-Commercial) Real Estate Loans/Lines of Credit	$ -	
21	12.	Commercial Loans/Lines of Credit Real Estate Secured	$ -	
22	13.	Commercial Loans/Lines of Credit Not Real Estate Secured	$ -	
23	14.	Total Loans and Leases	$ -	
24				
25				

Overview | Tab 0 - Input | Tab 1 - Summary | Tab 2 - Individual Basis | Tab 3 - Pooled Basis | Tab 4 - Adjustments | Tab 5 - WARM Data

Figure 3.2 Tab 0 Inputs—Enter Loan Portfolio Segment Balances

	A	B	C	D
2	Credit unions are responsible for all inputs in green cells (Column C) of this tab.			
3				
4		Quarter End Date, for Call Report submission	#N/A	
5		CU Number	0	
6		Credit Union Name	#N/A	
7		Total Assets	$ -	
8				
9			Loan Balance	
10	1.	Unsecured Credit Card Loans	$ -	
11	2.	Payday Alternative Loans (PALs I and PALs II) (FCU Only)	$ -	
12	3.	Non-Federally Guaranteed Student Loans	$ -	
13	4.	All Other Unsecured Loans/Lines of Credit	$ -	
14	5.	New Vehicle Loans	$ -	
15	6.	Used Vehicle Loans	$ -	
16	7.	Leases Receivable	$ -	
17	8.	All Other Secured Non-Real Estate Loans/Lines of Credit	$ -	
18	9.	Secured by 1st Lien on a single 1- to 4-Family Residential Property	$ -	
19	10.	Secured by Junior Lien on a single 1- to 4-Family Residential Property	$ -	
20	11.	All Other (Non-Commercial) Real Estate Loans/Lines of Credit	$ -	
21	12.	Commercial Loans/Lines of Credit Real Estate Secured	$ -	
22	13.	Commercial Loans/Lines of Credit Not Real Estate Secured	$ -	
23	14.	Total Loans and Leases	$ -	
24				
25				

Overview | Tab 0 - Input | Tab 1 - Summary | Tab 2 - Individual Basis | Tab 3 - Pooled Basis | Tab 4 - Adjustments | Tab 5 - WARM Data

Figure 3.3: Tab 2 Inputs—Individual Basis Loan Data Population

A	B	C	D	E	F
Credit unions are responsible for all inputs in green cells (Columns A through E) of this tab; Scroll down for input area.					
Borrower/ Member Name	Note Number(s)	Portfolio Segment, select from drop-down list	Loan Balance	Amount Expected to be Collected	CECL ACL
John Doe	1000-2043	Unsecured Credit Card Loans	$ 25,000.00	$ 10,000.00	$ 15,000
John Doe	1000-2044	Payday Alternative Loans	$ 6,000.00	$ 4,500.00	$ 1,500
					$ -
					$ -
					$ -
					$ -

Figure 3.4: Tab 4 Inputs—Adjustments to Loan Data Population

A	B	C	D	E
Credit unions are responsible for all inputs in green cells (Columns B through E) of this tab.				
Portfolio Segments	Loss Rate Adjustment for Qualitative Factors	Justification for Loss Rate Adjustment	Adjustment to WARM (in years)	Justification for WARM adjustment
Unsecured Credit Card Loans	0.00%		0.00	
Payday Alternative Loans	0.00%		0.00	
Non-Federally Guaranteed Student Loans	0.00%		0.00	
All Other Unsecured Loans/Lines of Credit	0.00%		0.00	
New Vehicle Loans	0.00%		0.00	
Used Vehicle Loans	0.00%		0.00	
Leases Receivable	0.00%		0.00	
All Other Secured Non Real Estate Loans/Lines of Credit	0.00%		0.00	
Secured by 1st Lien on a single 1- to 4-Family Residential Property	0.00%		0.00	
Secured by Junior Lien on a single 1- to 4-Family Residential Property	0.00%		0.00	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	0.00%		0.00	
Commercial Loans/Lines of Credit Real Estate Secured	0.00%		0.00	
Commercial Loans/Lines of Credit Not Real Estate Secured	0.00%		0.00	
Average	[illegible]		[illegible]	

Notes:
Grey cells are locked for editing.
Adjustments are additions or subtractions to related value on Tab 3.

Figure 3.5: Tab 1 Summary—Outputs

All values in this tab are automatically filled.

A	B	C	D	E	F
Instructions ->	*From Tab 0 (Column C)*	*From Tab 2 (Column C)*	*From Tab 3 (Column Q)*	*Calculated*	*Calculated*
	A	B	C	D = B + C	E = D / A
Loan Portfolio Segment	**Loan Balance**	**Loss Assessed on Individual Basis**	**Loss Assessed on Pooled Basis**	**Total Estimated Loss**	**Reserve Ratio**
Unsecured Credit Card Loans (1)	$ -	$ -	$ -	$ -	0.00%
Payday Alternative Loans (2)	$ -	$ -	$ -	$ -	0.00%
Non-Federally Guaranteed Student Loans (3)	$ -	$ -	$ -	$ -	0.00%
All Other Unsecured Loans/Lines of Credit (4)	$ -	$ -	$ -	$ -	0.00%
New Vehicle Loans (5)	$ -	$ -	$ -	$ -	0.00%
Used Vehicle Loans (6)	$ -	$ -	$ -	$ -	0.00%
Leases Receivable (7)	$ -	$ -	$ -	$ -	0.00%
All Other Secured Non-Real Estate Loans/Lines of Credit (8)	$ -	$ -	$ -	$ -	0.00%
Secured by 1st Lien on a single 1- to 4-Family Residential Property (9)	$ -	$ -	$ -	$ -	0.00%
Secured by Junior Lien on a single 1- to 4-Family Residential Property (10)	$ -	$ -	$ -	$ -	0.00%
All Other (Non-Commercial) Real Estate Loans/Lines of Credit (11)	$ -	$ -	$ -	$ -	0.00%
Commercial Loans/Lines of Credit Real Estate Secured (12)	$ -	$ -	$ -	$ -	0.00%
Commercial Loans/Lines of Credit Not Real Estate Secured (13)	$ -	$ -	$ -	$ -	0.00%
Total Loans and Leases (14)	$ -	$ -	$ -	**$ -**	**0.00%**

Notes:
Red highlighted cells indicate an net expected recovery; qualitative adjustments are likely needed to correct the credit loss estimate.
Grey cells are locked for editing.

Figure 3.6: Tab 3 Pooled Basis—Outputs

All values in this tab are automatically filled.

A	C	D	E
Instructions ->	*Call Report Data*	*From Tab 2 (Column B)*	*Calculated*
	A	B	C = A - B
Loan Balance by Portfolio Segment	**Loan Balance**	**Loans Assessed on Individual Basis**	**Pooled Balance**
Unsecured Credit Card Loans (1)	$ -	$ -	$ -
Payday Alternative Loans (2)	$ -	$ -	$ -
Non-Federally Guaranteed Student Loans (3)	$ -	$ -	$ -
All Other Unsecured Loans/Lines of Credit (4)	$ -	$ -	$ -
New Vehicle Loans (5)	$ -	$ -	$ -
Used Vehicle Loans (6)	$ -	$ -	$ -
Leases Receivable (7)	$ -	$ -	$ -
All Other Secured Non-Real Estate Loans/Lines of Credit (8)	$ -	$ -	$ -
Secured by 1st Lien on a single 1- to 4-Family Residential Property (9)	$ -	$ -	$ -
Secured by Junior Lien on a single 1- to 4-Family Residential Property (10)	$ -	$ -	$ -
All Other (Non-Commercial) Real Estate Loans/Lines of Credit (11)	$ -	$ -	$ -
Commercial Loans/Lines of Credit Real Estate Secured (12)	$ -	$ -	$ -
Commercial Loans/Lines of Credit Not Real Estate Secured (13)	$ -	$ -	$ -
Total Loans and Leases (14)	$ -		

A	G	H	I	K	L	M	O	P	Q
Instructions ->	*Average 3 year Net Charge-off rate using Call Report data*	*From Tab 4 (Column B)*	*Calculated*	*WARM (in years)*	*From Tab 4, (Column D) (in years)*	*Calculated (in years)*	Calculated	Calculated	Calculated
	D	E	F = D + E	G	H	I = G + H	J = C*D*G	K = L - J	L = C*F*I
Loan Balance by Portfolio Segment	**Historical Loss Rate**	**Loss Rate Adjustment for Qualitative Factors**	**Applicable Loss Rate on Pooled Basis**	**Peer Weighted Average Remaining Maturity**	**Adjustment to WARM**	**Applicable WARM**	**Quantitative CECL Pooled Lifetime Loss**	**Qualitative CECL Pooled Lifetime Loss**	**Combined CECL Pooled Lifetime Loss**
Unsecured Credit Card Loans (1)	0.00%	0.00%	0.00%	1.25	0.00	1.25	$ -	$ -	$ -
Payday Alternative Loans (2)	0.00%	0.00%	0.00%	0.15	0.00	0.15	$ -	$ -	$ -
Non-Federally Guaranteed Student Loans (3)	0.00%	0.00%	0.00%	4.00	0.00	4.00	$ -	$ -	$ -
All Other Unsecured Loans/Lines of Credit (4)	0.00%	0.00%	0.00%	2.03	0.00	2.03	$ -	$ -	$ -
New Vehicle Loans (5)	0.00%	0.00%	0.00%	2.12	0.00	2.12	$ -	$ -	$ -
Used Vehicle Loans (6)	0.00%	0.00%	0.00%	1.80	0.00	1.80	$ -	$ -	$ -
Leases Receivable (7)	0.00%	0.00%	0.00%	2.02	0.00	2.02	$ -	$ -	$ -
All Other Secured Non-Real Estate Loans/Lines of Credit (8)	0.00%	0.00%	0.00%	2.84	0.00	2.84	$ -	$ -	$ -
Secured by 1st Lien on a single 1- to 4-Family Residential Property (9)	0.00%	0.00%	0.00%	6.41	0.00	6.41	$ -	$ -	$ -
Secured by Junior Lien on a single 1- to 4-Family Residential Property (10)	0.00%	0.00%	0.00%	4.81	0.00	4.81	$ -	$ -	$ -
All Other (Non-Commercial) Real Estate Loans/Lines of Credit (11)	0.00%	0.00%	0.00%	5.70	0.00	5.70	$ -	$ -	$ -
Commercial Loans/Lines of Credit Real Estate Secured (12)	0.00%	0.00%	0.00%	4.56	0.00	4.56	$ -	$ -	$ -
Commercial Loans/Lines of Credit Not Real Estate Secured (13)	0.00%	0.00%	0.00%	3.08	0.00	3.08	$ -	$ -	$ -
Total Loans and Leases (14)							$ -	$ -	$ -

Notes:
Red highlighted cells indicate an expected recovery; qualitative adjustments (in Tab 4) are likely needed to correct the credit loss estimate.
Grey cells are locked for editing.