



## Call Report – Recent Changes, Highlights & Pitfalls

**February 21, 2018 ■ 1:00pm - 4:00pm**  
**The Bankers Center ■ Baton Rouge, LA**

In 2017, the Agencies approved a new 051 form for domestic banks with less than \$1 billion in assets which reduced the number of pages in the call report and eliminated 40% of the existing line items. Further burden reducing changes were proposed in the fall of 2017 for the March and June, 2018 Call Reports for both 051 and 041 filers. The proposal includes consolidation and/or removal of several more line items and reductions in the frequency of reporting for about a dozen line items. There is also a proposed change to the reporting of past due loans.

There are also both proposed and approved changes that will impact risk based capital. The agencies have approved maintaining the phase in capital deduction and risk weighting for certain targeted items. In addition, there are proposed changes to risk based capital that impact the definition of HVCRE.

Finally, time permitting, the seminar will end with a discussion of commonly cited errors made in call report preparation.

### **Learn About:**

#### **2018 Revisions:**

- Proposed burden reducing updates to the FFIEC 051 & 041 forms
- Proposed instructional update for reporting past due loans
- Risk Based Capital approved changes to extend the existing capital requirements for mortgage servicing assets, certain deferred tax assets, investments in the capital instruments of unconsolidated financial institutions, and minority interest
- Risk Based Capital proposed changes, including updates to HVCRE definition

#### **Basel III Risk Based Capital:**

- Review of trouble spots on the new RC-R, including deferred tax assets, loan categories, unused commitments, and interest rate locks
- Recent Accounting Updates (equities, leases, other real estate)
- Common Errors

### **Who Will Benefit**

The Call Report - Recent Changes, Highlights & Pitfalls seminar is designed for experienced preparers, reviewers and auditors. The seminar will cover proposed changes to the March 2018 Call reports, Basel III, as well as any updates due to revisions in accounting standards and common errors made during call report preparation. It will supplement annual comprehensive Call Report training recommended by bank regulators.

### **What to Bring**

Please bring a copy of your general ledger and your latest call report. Bankers find it useful to review classifications during the class as the line items are discussed.

### **Please Note**

Bankers who attend this seminar do not need to attend the *2018 Call Report Preparation* seminar on February 22-23, 2018. The February 22-23 two-day session is designed for bankers with minimal call report experience. *Call Report: Recent Changes, Highlights and Pitfalls* is designed for bankers with years of experience who are only interested in recent changes. Please contact the LBA if you have any questions.

### **Workshop Instructor**

**Ann Leavelle Thomas** has thirty-five years of experience in bank accounting and control. She received a BA in Accounting from the University of Houston in 1982. From 1982 through 1997 she worked with Judith Alexander Jenkins, at Alexander & Associates and subsequently Alexander & Leavelle, providing planning, financial reporting, regulatory reporting, and operational and compliance auditing services to over ninety independent banks. In 1998, she organized Thomas Consulting. As Thomas Consulting, she now prepares bank plans, monthly financial reports, performs regulatory compliance audits and training and internal control audits for several banks. Additionally, she prepares and reviews Call Reports for various banks. Ms. Thomas has taught numerous call report seminars for state banking associations. She has presented the Call Report Seminar to and has responded to questions from thousands of bankers in over 16 states. Her experience in working with a broad range of independent banks is of unique value in understanding Call Report questions and in communicating with bankers in their language.



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## Registration Form

### Registrant 1

Mr./Mrs./Ms. \_\_\_\_\_  
 Bank \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Branch Street Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Fax \_\_\_\_\_

### Registrant 2

Mr./Mrs./Ms. \_\_\_\_\_  
 Bank \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Branch Street Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Fax \_\_\_\_\_

### Payment Options

☐ Check (Made payable to the Louisiana Bankers Association)

☐ Visa ☐ MasterCard ☐ American Express

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Credit Card Billing address \_\_\_\_\_

Name on Card (Please Print) \_\_\_\_\_

Signature \_\_\_\_\_ Amount to be Charged on Card \$ \_\_\_\_\_

- ☐ I am unable to attend. Please send me \_\_\_\_\_ copies of the manual for :  
☐ \$115 (member fee) ☐ \$215 (non-member fee)  
 (includes shipping and handling)

**\*Manuals will be shipped after the seminar.**

### Registration Fee

\$175, per LBA member  
 \$275, per nonmember

☐ This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

**\*Please Note: Manuals not eligible for SBET funding.**

### Location

The Bankers Center  
 5555 Bankers Avenue  
 Baton Rouge, LA  
 225-387-3282

### Registration Fee

\$175, per LBA member  
 \$275, per non-member

### Agenda

12:45 p.m. Registration  
 1:00 p.m. Program Begins  
 4:00 p.m. Program Adjourns

Submit registration and view rosters in the  
 Education Section of LBA's Website, [www.lba.org](http://www.lba.org).

### Cancellation Policy

\*Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$125 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

### Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge  
 7061 Commerce Circle, Baton Rouge, LA 70809

For reservations, call **(225) 925-9100** and ask for the  
 "Louisiana Bankers Association special room rate of **\$125.**"

Candlewood Suites

5353 Bankers Avenue, Baton Rouge, LA 70808  
 For reservations, call **(225) 925-3353** and ask for the  
 "Louisiana Bankers Association special room rate of **\$89** by  
 mentioning the rate code **IX3UX.**"  
 Make reservations online by clicking [here](#)