



2018 Call Report Preparation

February 22-23, 2018 ■ 9:00am-4:00pm (Both days)
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 reduces the number of pages in the call report from 85 to 60 and eliminated 40% of the existing line items. The frequency of data collection was also reduced for some of the schedules. Further burden reducing changes were proposed in June, 2017 for the March, 2018 Call Report and in November, 2017 for the June, 2018 Call Report, for both FFIEC 051 and 041 filers. The proposals include consolidation and/or removal of several more line items and reductions in the frequency of reporting for about a dozen line items. The proposed revisions also include instructional changes to the reporting of past due loans.

In September, 2017, the agencies issued proposed simplifications to the risk based capital rules. The rules proposed to replace the complex definition of high volatility commercial real estate exposure with a more straightforward definition, simplify the threshold deduction treatment for mortgage servicing assets, deferred taxes arising from temporary differences that can't be realized through carrybacks, and investments in the capital of unconsolidated financial institutions.

The Call Report is constantly changing, producing confusion and many questions. The seminar will provide basic training for new preparers and complete coverage of new and complex issues for experienced preparers. Participants receive a 300+ page manual. Ms. Thomas will be available to answer future Call Report questions by email. **Annual training is highly recommended by regulators. Participants may want to bring their bank's most recent Call Report for resolution of questions during the session.**

Day 1 Highlights:

- **General Instructions, Amendments, Procedures**
- **Balance Sheet Schedules: Operations**
 - RC, Report of Condition
 - RC-A, Cash and Due From Banks
 - RC-B, Securities
 - RC-E, Deposits
 - RC-F, Other Assets
 - RC-G, Other Liabilities
 - RC-K, Average Balances
 - RC-M, Memoranda
 - RC-O, Insurance Assessments
 - RC-Q, Assets and Liabilities Measured at Fair Value
 - RC-T, Trust Department
- **Income Statement Schedules**
 - RI, Report of Income
 - RI-A, Changes in Equity Capital
 - RI-E, Explanations

Day 2 Highlights:

- **Recent Changes**
 - March & June, 2018 Proposed Revisions**
 - Further burden reducing changes for the FFIEC 051 and 041 forms
 - reduction and consolidation of line items
 - change in the frequency of data collection for some schedules
 - instructional changes to reporting of past due loans

Proposed Simplifications to the Capital Rules

- Replacement of the complex definition of high volatility commercial real estate (HVCRE) exposures with a more straightforward definition for higher-risk acquisition, development, or construction (ADC) loans, high volatility acquisition, development, or construction (HVADC)



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- Simplification of the threshold deduction treatment for mortgage servicing assets (MSAs), deferred tax assets (DTAs) arising from timing differences not realizable through carryback, and investments in the capital of unconsolidated financial institutions -- *Approved 11/21/17*

March, 2017 Revisions, Approved January, 2017

- New FFIEC 051 form for domestic banks with less than \$1 billion in assets
 - reduction in the number of pages in the call report from 85 to 60, eliminating 40% of the existing line items
 - change in the frequency of data collection for some schedules
- **Basel III changes**
 - Line by line review of the new RC-R schedule, including recently approved and proposed changes
- **Balance Sheet Schedules: Lending**
 - RC-C, Loan and Lease Reporting
 - RC-C Part II, Loans to Small Businesses and Small Farms
 - RC-K, Average Loans
 - RC-L, Off Balance Sheet Items
 - RC-M, Insider Lending
 - RC-N, Past Due and Nonaccrual Loans
 - RC-P, Mortgage Banking
 - RC-S, Servicing, Securitization, Sales
 - RI-B, Charge-Off's and Recoveries
 - RI-C, Disaggregated Data ALLL

The FFIEC 041 & 051 forms will be used in the presentation and materials.

Who Will Benefit

Call Report preparation requires knowledge of bank accounting, bank regulations, and virtually all bank operations. Banks should train a preparer and reviewer. Anyone responsible for preparing, auditing, or signing the call report will find the program valuable. New and experienced preparers and reviewers should be trained. The seminar will provide basic training for new preparers, though some basic accounting knowledge is helpful, and complete coverage of new and complex issues for experienced preparers. Annual training is highly 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 *Call Report: Recent Changes, Highlights and Pitfalls* seminar on February 21, 2018. The recent changes will also be discussed in this class. 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

(for additional registrations, please make copies)

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 :
☐ \$300 (member fee) ☐ \$500 (non-member fee)
(includes shipping and handling)

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

Registration Fee

\$375, per LBA member
\$675, per non-member

☐ 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 70808
225-387-3282

Agenda (Both Days)

8:45 a.m.	Registration
9:00 a.m.	Program Begins
12:00 p.m.	Lunch
4:00 p.m.	Program Adjourns

Registration Fee

\$375, per LBA member
\$675, per non-member

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 \$175 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](#)