



2019 Call Report Preparation

March 26-27, 2019 ▪ 9:00am-4:00pm (Both days)
The Bankers Center ▪ Baton Rouge, LA

The regulators are continuing on their burden reducing approach and announced more reductions in **November, 2018 to the FFIEC 051 forms. The regulators are proposing to increase the small bank eligibility size for filing on the FFIEC 051 form from \$1 billion in assets size to \$5 billion and to make more line items required only semi-annually.** The most significant change to semi-annual reporting will be RCR Pt II lines 1-25, the detail reporting of both on and off balance sheet risk weighting. Total risk weighted assets however, will still be required to be reported. Banks with assets of more than \$1 billion will be required to report the consumer deposit detail information on balances and service charges in December only; schedule RIC semi-annually; RCO M2 on a quarterly basis. **In a second proposal the regulators are considering regulatory burden relief to qualifying community banking organizations by allowing an option to calculate a simple leverage ratio, rather than multiple measures of capital adequacy required on RC-R.**

In September, 2018 the regulators issued proposed revisions to the 2019 Call Report to align the information in the call report with the new credit loss accounting standard. The changes include updates to twelve schedules to address the broader scope of financial assets for which an allowance for credit losses must be established and maintained. Under a CECL proposed notice of rulemaking, a bank may elect to phase in the regulatory capital impact of adopting CECL over a three year period.

In June, 2018 the regulators further burden reducing changes were implemented for both FFIEC 051 and 041 filers. The changes include consolidation and/or removal of several more line items and reductions in the frequency of reporting for about a dozen line items. The 051 form was originally approved in 2017 and may be used by domestic banks with less than \$1 billion in assets. The 051 short form has approximately 25 fewer pages and eliminated 40% of the 041 line items as well as reducing the frequency of data collection in some of the schedules.

Additional changes to the June, 2018 Call Report were included in the supplement instructions. The regulators issued an update to the reporting of high volatility commercial real estate (HVCRE) exposures as well as reciprocal deposits.

Simplifications to the risk based capital rules were approved and effective for 2018. The rules 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. This seminar will provide basic training for new preparers and complete coverage of new and complex issues for experienced preparers. Bankers with responsibility for the entire report should attend both days. Day 2 primarily offers training to those with responsibility for the Lending Schedules and will include Risk Based Capital.

Participants will receive a 300+ page manual and 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.**



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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: Operations**
 - RI, Report of Income
 - RI-A, Changes in Equity Capital
 - RI-E, Explanations

Day 2 Highlights:

- **Recent Changes**
 - March, 2019 Proposed Revisions**
 - Increase in small bank asset size eligibility for filing on the FFIEC 051 form from \$1 billion to \$5 billion
 - Option to calculate a simple leverage ratio, rather than multiple measures of capital adequacy for banks that meet certain criteria
 - Semi-annual reporting for several more line items on the FFIEC 051 form, primarily RCR Pt II lines 1-25, risk weighting of on and off balance sheet assets
 - Banks with assets over \$1 billion that file on the FFIEC 051 form will still have to provide information on consumer deposit accounts and the related service charges, disaggregated data on the allowance for credit losses, and uninsured deposits in certain quarters
 - Updates to twelve schedules to address the broader scope of financial assets for which an allowance for credit losses must be established and maintained.

June, 2018 Revisions

- New information on the HVCRE definition as well as reporting of reciprocal deposits
- 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

March, 2018 Revisions

- Maintaining phase in percentage deduction and risk weighting on certain RCR items

Proposed Simplifications to the Capital Rules

- Proposed changes to the capital deductions and risk weighting of mortgage servicing assets (MSAs), deferred tax assets (DTAs) arising from timing differences not realizable through carryback, investments in the capital of unconsolidated financial institutions, and minority interests

Recent Accounting Updates (equities, leases, other real estate)



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- **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
- **RC-R, Risk Based Capital**
- **SU, Supplemental Schedule (051 filers)**

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

Who Should Attend:

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 March 25. This 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. We also will hold a Call Report Update Webinar on March 8. The recent call report changes will be discussed in all three programs. 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 **\$127.**"

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](#)