



Call Report: Recent Changes, Highlights & Pitfalls

March 25, 2019 ▪ 1:00pm - 4:00pm
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 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.

Changes to reporting of high volatility commercial real estate (HVCRE) exposures as well as reciprocal deposits were included in the June, 2018 supplemental instructions. Finally, time permitting, the seminar will end with a discussion of commonly cited errors made in call report preparation.

Learn About:

2019 Proposed Revisions:

- Further burden reducing updates to the FFIEC 051 forms, including semi-annual reporting of RCR Pt II lines 1-25 (November, 2018)
- Option to calculate a simple leverage ratio, rather than multiple measures of capital adequacy on RC-R for banks that meet certain criteria
- FFIEC 041 and 051 schedule changes due to address the broader scope of financial assets for which an allowance for credit losses must be established and maintained
- Recent Accounting Updates (equities, leases, other real estate)
- Common Errors Made in Call Report Preparation

Who Will Benefit

This half day update will benefit more experienced Call Report preparers, reviewers, and auditors. 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 *2019 Call Report Preparation* seminar on March 26-27, 2019. The March 26-27 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. Additionally, the March 8 Call Report Update Webinar is essentially the same information in this seminar.

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

Registrant 2

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

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 \$75 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](#)