



Call Report Update (Webinar)

March 8, 2019 ☐ 10:00am-12:00pm

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.

The webinar will cover the latest revisions, including the November and September, 2018, proposed changes to March, 2019. In addition, updates due to revisions in accounting standards, other areas of concern, and common errors made during call report preparation will be reviewed.

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 Should Attend:

This webinar will benefit more experienced Call Report preparers, reviewers, and auditors. It will supplement annual comprehensive Call Report training recommended by bank regulators.

Webinar Speaker:

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.

Webinar Registration:

(Please make copies of this form if more connections are needed)

Mr./Mrs./Ms. _____

Bank _____

Email Address _____

Branch Street Address _____

City, State, Zip _____

Phone _____

Fax _____

Payment Options:

Check (Made payable to Louisiana Bankers Association)

Visa MasterCard American Express

Card Number _____

Expiration Date _____ Amount to be charged: _____

Name on Card (please print) _____

Signature _____

Billing Address: _____

Please check:

Registration Fees for LBA Members

- Live Webinar Connection \$165 per connection
- Webinar Recording \$165 per recording

Registration Fees for Non-Members

- Live Webinar Connection \$265 per connection
- Webinar Recording \$265 per recording

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: Recordings are not eligible for SBET funding**

Webinar access codes will be sent to registrants with confirmation emails one week prior to session.