



2021 Call Report Preparation (Virtual)

This program will be held via Zoom

February 11, 2021 ▪ 9:00am-4:00pm
February 12, 2021 ▪ 9:00am-12:00pm

The Call Report is constantly changing, producing confusion and many questions. Extensive changes took place over the course of the past few years and there are more on the horizon. Our recent challenges related to the economics crisis under COVID-19 have added to the reporting burden with changes impacting all financial institutions.

This virtual training will provide basic training for new preparers and include extensive coverage of new and complex issues for experienced preparers. New, proposed, and revised changes will be presented in summary form at the beginning of the seminar with detailed discussion over the course of the two-days as we work through the schedules impacted by the changes applicable in current reporting as well as proposed reporting in the future.

In addition, some of the schedules will be covered in pre-recorded audio that will be available to all participants in order to allow for a deeper dive into some of the schedules that are applicable only to banks with certain activities. Refer to the schedule below for information about which schedules will be covered with pre-recorded audio.

Participants will receive handout materials that will be referred to throughout the seminar in support of the agenda items. The FFIEC 041 and 051 forms will be used in the presentation and materials.

This program will cover general preparation instructions, background on regulatory matters that impact the Call Report, regulatory rules to include the CARES Act and regulatory interim and final rules, and general information about reporting requirements under U.S. GAAP.

A summary of the reporting impact and the implementation timelines for new Accounting Standards Updates (ASU) related to the following will be discussed:

- Reference Rate Reform under ASU 2020-05
- Equity Securities under ASU 2016-01
- Premiums on Callable Debt Securities under ASU 2017-08
- Lease Accounting under ASU 2016-02
- Credit Loss Accounting (CECL) under ASU 2016-13
- Revenue Recognition (to include recording gains on sales of OREO) under ASC Topic No 606 and 610

A discussion of regulatory changes impacting the 2021 Call Report will be covered in detail. As new regulatory matters arise, they will be added to the agenda in order to provide participants with the most current training applicable for the March 31, 2021 Call Report. Currently regulatory topics covered will include:

- Accounting and reporting Troubled Debt Restructurings to include the current status for reporting TDRs under Section 4013 of the CARES Act and April 2020 Revised Statement issued by the Regulators.
- Risk weighting loans impacted by modifications made as a result of COVID-19.
- Schedule RC-R Part I and the CBLR framework as originally reported and the changes due to the CARES Act and COVID-19.
- Off-balance sheet exposures included in the calculation for eligibility under the CBLR framework.
- Revisions to the calculation for eligible retained earnings for non-CBLR electing institutions.
- Current status for reporting PPP loans and any associated borrowings.
- Participation in the MMLF borrowing program and the assets purchased as a result of a bank's participation in the program.
- Line item impacts from the adoption of CECL and the calculations for amounts impacting the calculation of capital ratios to include risk weighting assets impacted under the CECL methodology.
- Changes to Regulation D and the reporting of transaction and non-transaction accounts.
- HVCRE definition revisions.
- Classification of HELOCs and reporting changes to open-end and closed-end lines of credit secured by 1-4 family residential properties.
- The simplification to the regulatory capital rules as provided by changes in the threshold deduction treatment for mortgage servicing assets, deferred taxes arising from temporary differences that cannot be realized through carrybacks, and investments in the capital of unconsolidated financial institutions.



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Call Report Schedules covered

- RI - Report of Income
 - RI-A - Changes in Equity Capital
 - RI-B - Charge-Offs and Recoveries
 - RI-C - Allowance for Credit Losses
 - RI-E - Explanations
- RC - Report of Condition
 - RC-A - Cash and Due From Banks (Covered in pre-recorded audio)
 - RC-B - Securities
 - RC-C - Loans
 - RC-E - Deposits
 - RC-F - Other Assets
 - RC-G - Other Liabilities
 - RC-K - Average Balances
 - RC-L - Unused Commitments & Off-Balance Sheet Items
 - RC-M - Memoranda
 - RC-N - Past Due, Nonaccruals & TDRs
 - RC-O - Insurance Assessments
 - RC-P - Mortgage Banking Activities (Covered in pre-recording audio)
 - RC-Q - Reporting Fair Value Assets and Liabilities (Covered in pre-recorded audio)
 - RC-R Part I - Capital Ratios and the CBLR
 - RC-R Part II - Risk Weighting Assets
 - RC-S - Servicing, Securitization, Sales
 - RC-T - Trust Activities (Covered in pre-recorded audio)
- SU - Report 051 items covered with discussion of Form 041 corresponding items

Who Should Attend:

Call Report preparation requires knowledge of bank accounting, bank regulations, and virtually all bank operations. Banks should have a trained preparer and a trained reviewer. Anyone responsible for preparing, reviewing, or signing a Call Report will find this program valuable. Experienced preparers and reviewers will benefit from the updates and the continued discussion on accounting and financial reporting matters. 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. Specific areas of concern should be communicated to the sponsor in advance of the seminar so that these areas can be covered with appropriate adequacy.

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 by line item.

Please Note:

Bankers who attend this seminar do not need to attend the Call Report: Recent Changes, Highlights and Pitfalls seminar on February 10. 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. The recent call report changes will be discussed in both programs. Please contact the LBA if you have any questions.

Workshop Instructor



Cynthia Dopjera, a Certified Public Accountant, has 38 years of experience focused on accounting and regulatory reporting for financial institutions. During the first 18 years of her career, Ms. Dopjera held various positions with responsibility across all operational areas, to include accounting, internal audit, Call Report preparation and review while working for community as well as regional banks. In 2000, Ms. Dopjera joined the public accounting firm of Harper & Pearson Company, P.C., where she served as Practice Leader for the Firm's financial institutions practice covering community and regional institutions. The Firm's services included financial statement audit, accounting, tax preparation and filing, internal control audit, Call Report audit, loan and asset quality review, and design and implementation of internal controls over financial reporting frameworks for institutions regulated under FDICIA and Sarbanes-Oxley. In 2018, Ms. Dopjera retired from Harper & Pearson Company, and currently provides accounting, consulting, and training services to financial institutions.



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Registration Form

(for additional registrations, please make copies)

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 _____
Cell _____	Cell _____

Please check: Virtual Live Seminar Virtual Recording

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Please note: If you participate in the live virtual seminar, we will email a certificate to you following the program. Certificates will only be emailed to registered attendees. If you opt for the recording, we will not be able to provide a certificate because we will not be able to track attendance.

Registration Fee

Member Fee (Virtual Live OR Virtual Recording): \$325
Non-Member Fee (Virtual Live OR Virtual Recording): \$625

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 \$ _____

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.**

Agenda (Day One)

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

Agenda (Day Two)

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

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.