Call Report Update
March 3, 2020

Program Information
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. This seminar will provide updates and training for experienced preparers and reviewers and will include complete coverage of new and complex issues impacting the Call Report preparation. New, proposed, and revised changes will be presented in summary form at the beginning of the seminar followed by a more detailed discussion over the course of the seminar.

Participants will receive a working-copy manual that will be referred to throughout the seminar. Ms. Dopjera will be available to answer future Call Report questions by email. All questions should be routed to: questions@3princ.com. 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. The FFIEC 041 & 051 forms will be used in the presentation and materials.

The seminar will end with a discussion of commonly cited errors made in Call Report preparation. Schedules included in the presentation are the FFIEC 041 & 051 forms.

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.

Audience
Call Report preparation requires knowledge of bank accounting, regulations and virtually all operations. Banks should train a preparer and reviewer. The seminar is designed for more experienced personnel interested in new reporting requirements. Annual training is highly recommended by bank regulators.

Highlights
• Proposed and approved changes to the 2020 and 2019 Call Reports as well as other recent revisions (see below outline)
• Summary and outline of the implementation time-lines for new Accounting Standards Updates related to Leases, Revenue Recognition and CECL.
• Focused discussion on loan classification reporting rules
• Common errors made in Call Report preparation

Recently Proposed and Approved Revisions:
• Increase in small bank asset size eligibility for filing on the FFIEC 051 form from $1 billion to $5 billion – effective 9/30/19.
• Semi-annual reporting for several more line items on the FFIEC 051 form, primarily RC-R Part II lines 1-25, risk weighting of on-balance sheet and off-balance sheet assets – effective 9/30/19.
• 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 – effective 9/30/19.
• Option to calculate a simple leverage ratio, rather than multiple measures of capital adequacy for banks that meet certain criteria.
• Update to brokered deposit definition to exclude certain reciprocal deposits – effective 3/31/19.
• In September of 2017, the agencies issued proposed simplifications to the risk based capital rules. The changes will be effective 4/1/20 (with early adoption available and reportable in the 3/31/20 Call Report) and simplify 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.

June 2018 Revision
• New information on the HVCRE definition as well as reporting of reciprocal deposits

March 2018 Revisions
• maintaining phase in percentage deduction and risk weighting on certain RCR items until 4/1/20

Presenter: Cynthia Dopjera, CPA
Cynthia Dopjera, CPA, has 38 years of experience in accounting and regulatory reporting for financial institutions. During the first 18 years, Cynthia held positions with responsibility across all operational areas, including accounting, internal audit and Call Report, while working for small community banks, as well as large regional banks. In 2000, she joined Harper & Pearson Company, P.C., where she served as Practice Leader for the firm’s financial institutions practice. In 2018, Cynthia retired from Harper & Pearson Company. She is currently a consultant for Third Party Resources, Inc. (3PR), providing accounting, consulting and training services to financial institutions.
Schedule
8:30 – 9:00 a.m.  Registration & Breakfast
9:00 a.m. – Noon  Program
Noon – 1:00 p.m.  Lunch
1:00 – 4:00 p.m.  Program

Fees
The following fees include the program, training materials, continental breakfast, lunch and refreshments for each day.

$225 IBA Member
$155 IBA Each Additional Member

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates. Surcharge of 100% for Non-Members.

LOCATION
This seminar will be held at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN. Directions, map & a list of local hotels are available on our website at www.indianabankers.org or by calling 317-387-9380.

CONFIRMATION/CANCELLATION POLICY
The IBA will send confirmations as requested for its programs. If you have questions, contact Marcy Borden via email at mborden@indianabankers.org or at 317-387-9380. Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations the day before or absences on the day of the program. Substitutions are welcome at anytime.

SPECIAL ACCOMMODATIONS
The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need special accommodations or have dietary restrictions, please let us know.

Image Use Policy: Registration in IBA events constitutes an agreement to the IBA’s use and distribution of the attendee’s image or voice. For more details: indianabankers.org/policy

Registration Fees
IBA Member
☐ $225 IBA Member
☐ $155 IBA Each Additional Member

Payment Information
Total payable to the IBA Foundation, Inc.
☐ Check Enclosed  ☐ VISA  ☐ MasterCard  ☐ AMEX

Account Number  Exp. Date

Billing Zip Code