

Second Quarter Call Report: New Requirements CARES Act, COVID-19 & Regulatory Capital

WEBINAR

July 17, 2020

10:00 – 11:30 a.m. CDT



TexasBankersAssociation

Strong Banks. Stronger Communities.

The June 30, 2020 Call Report is impacted by new reporting requirements related to regulatory capital, the CARES Act, and the regulatory agencies' Interim Final Rules resulting from COVID-19. This 90-minute update will include coverage of new reporting requirements effective for June 30, 2020, changes resulting from applicable sections of the CARES Act, and the regulatory agencies' rulings that result from the current COVID-19 crisis.

Participants will receive a copy of the presentation and a supplemental handout that describes the areas and Call Report Schedules impacted by these changes on Form 041 with Form 051 reductions in reporting indicated, as applicable.

WHO SHOULD ATTEND

Anyone responsible for preparing, auditing, or signing the Call Report will find the program valuable. The seminar is designed for more experienced preparers and reviewers interested in new reporting requirements and up-to-date rulings impacting the June 30, 2020 Call Report.

TOPICS INCLUDE:

- Impact of the CARES Act:
 - Section 2302 on modifications for net operating losses
 - Section 4013 on temporary relief from reporting TDRs (to include regulatory guidance on reporting past due status)
 - Section 4014 on the optional temporary relief from CECL adoption (with interim final rule impact on reporting in Schedule RC-R)
 - Section 4012 on the Community Bank Leverage Ratio (to include general discussion on CBLR eligibility and reporting unfunded commitments)
- Regulatory Interim Final Rules:
 - Calculation for reportable Eligible retained earnings (for capital conservation buffer) - Schedule RC-R impact
 - Money Market Mutual Fund Lending Facility - Schedules RC-B, RC-M and RC-R impact
 - Payroll Protection Program Loans – Schedules RC-C, RCM and RC-R impact
 - Regulation D Reserve Requirements: Schedule RC-E impact
- Regulatory Reporting Revisions impacting the June 30, 2020 Call Report
 - Simplifications to the Capital Rule impacting Schedule RCR
 - Reporting HVCRE ADC loans in the June 30, 2020 Call Report
 - Reporting HELOCs as closed-end commencing March 31, 2021 with early adoption available

PRESENTER

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.



REGISTRATION

Register online or complete the attached form. If you would prefer to email your registration, we'll be happy to invoice your bank. A confirmation will be emailed to you upon receipt of registration. You will receive an email before the start of the webinar with instructions for accessing the program.

CANCELLATION

Cancellation/substitution requests must be made in writing. Email requests to education@texasbankers.com. Full registration fees will be refunded if written notice is received **no later than July 15**. Substitutions are permitted without penalty.

CONTINUING EDUCATION

Texas State Board of Public

Accountancy: 1.5 CPE credit hours.

There are no educational prerequisites.



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SECOND QUARTER CALL REPORT: NEW REQUIREMENTS

CARES ACT, COVID-19 & REGULATORY CAPITAL

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