

2020 Call Report Update

SEMINAR

Feb. 20, 2020

San Antonio



TexasBankersAssociation
Strong Banks. Stronger Communities.

The Call Report is constantly changing, producing confusion and many questions. Extensive changes took place over the past few years and there are more on the horizon. This seminar provides an update for experienced preparers and reviewers. New, proposed, and revised changes will be presented in summary form followed by a more detailed discussion. The seminar ends with a discussion of commonly cited errors. Schedules included in the presentation are the FFIEC 041 & 051 forms.

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 at questions@3princ.com.

WHAT TO BRING?

Please bring a copy of your general ledger and your latest call report. Attendees find it useful to review classifications 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.

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.



HIGHLIGHTS

- Proposed and approved changes to the 2020 and 2019 Call Reports as well as other recent revisions (see below).
- Summary and outline of the implementation timelines 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.
- 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.
- 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.
- Option to calculate a simple leverage ratio for banks that meet certain criteria.
- Update to brokered deposit definition to exclude certain reciprocal deposits.
- Proposed simplifications to the risk based capital rules, effective 4/1/20 (early adoption available for the 3/31/20 Call Report). Changes 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 REVISIONS

- 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.

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

REGISTRATION

Register online or complete the attached form and submit via email or mail.

The fee includes program materials, breakfast and lunch. For IRS reporting purposes, the food cost portion of your registration is approximately \$125.

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 February 13, 2020. Substitutions are permitted without penalty.

CONTINUING EDUCATION

Texas State Board of Public Accountancy: 6 CPE credit hours.
There are no educational prerequisites.

LOCATION

La Quinta Inn & Suites San Antonio Riverwalk

303 Blum St

San Antonio, TX 78205

Group Rate: \$127 (by January 29, 2020)

Email lq0501sc3@laquinta.com or call reservations at

800-753-3757 and provide the following:

Hotel: La Quinta Inns & Suites San Antonio Riverwalk
(property #53402)

Group Name: Call Report Update



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Register online or complete a separate form for each registrant.

Online: www.texasbankers.com/store

Email: register@texasbankers.com

Mail: Texas Bankers Association

P.O. Box 2569

Austin, TX 78768-2569

TBA Members:

First 3 registrants, \$350 per person

Additional registrants, \$325 per person

Nonmembers: \$700 per person

Name Mr. Ms.

First Name for badge

Title

Bank/Company

Business Address

Mailing Address (If different from above)

City/State/Zip

Phone

Fax

Email

Please note any special accommodations below (i.e. ADA, food allergies, dietary requests, etc.)

To expedite your registration, please include any other names you have used (i.e. maiden name, formal name or nickname) and, if applicable, any other financial institutions you have previously worked for.

Other Names

Other Financial Institutions