

2018 Call Report: An Update

November 8, 2018 – Courtyard by Marriott, Bismarck ND

About the Program

In 2017, the Agencies approved a **new 051 form** for domestic banks with less than \$1 billion in assets which reduced the number of pages in the call report from 85 to 60 and eliminated 40% of the existing line items. The frequency of data collection was also reduced for some of the schedules. Further burden-reducing changes were implemented in June 2018 for both FFIEC 051 and 041 filers. The changes include consolidation and/or removal of several more line items and reductions in the frequency of reporting for about a dozen line items.



Additional changes to the June 2018 Call Report were included in the supplement instructions. The regulators issued an update to the reporting of high volatility commercial real estate (HVCRE) exposures as well as reciprocal deposits.

In September 2017, the agencies issued proposed simplifications to the risk based capital rules. The proposal was approved in November 2017 and effective in 2018 and simplifies the threshold deduction treatment for mortgage servicing assets, deferred taxes arising from temporary differences that can't be realized through carrybacks, and investments in the capital of unconsolidated financial institutions.

The Call Report Preparation seminar will help preparers **and** reviewers understand the preparation process and eliminate errors.

Highlights

- Changes to June, 2018 and other recent revisions
- Recent accounting guidance (equities, leases, other real estate)
- In-depth discussion of loan classification reporting rules
- Common errors made in call report preparation
- Receive a 300+ page manual, which will include seminar materials as well as additional information on other schedules.

What to Bring

A copy of your general ledger and call report. You will find it useful to review classifications as line items are discussed.

Who Should Attend

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

Schedule

8:00-8:30 a.m.	Registration & Continental Breakfast
8:30 a.m.-Noon	Program
12:00-1:00 p.m.	NDBA Hosted Lunch
1:00-4:00 p.m.	Program

NDBA Registration Form

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Registration Information

Register early and save \$25!

	Advance	After 10/18
NDBA Member	\$245	\$265
Nonmember	\$365	\$385

Mail this form with payment to:

North Dakota Bankers Association

Attn: Registration
PO Box 1438
Bismarck ND 58502

or email to ndba@ndba.com

or register online at www.ndba.com

Bank: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Registrants (first & last name)

Registrant 1. _____

Reg. 1 Email: _____

Reg. 1 Branch location: _____

Registrant 2. _____

Reg. 2 Email: _____

Reg. 2 Branch location: _____

Registrant 3. _____

Reg. 3 Email: _____

Reg. 3 Branch Location: _____

**Questions? Call NDBA's SVP of Education
Dorothy Lick at 701.223.5303.**

Total Due:

Please send an invoice.

Check is enclosed.

I'd like to pay by credit card. Please contact me.

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Program Highlights

The seminar will begin with an overview of revisions in 2018 and other recent changes, followed by a review of several new accounting standard updates.

The classification priority for coding loans on RC-C will also be covered. Loans are normally a bank's largest asset category and the reporting rules for RCC are critical because they affect all loan schedules in the call report. Loans are reported based on borrower, purpose, or collateral, but there are specific rules that dictate when to use each of the classification factors.

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.

Proposed Simplifications to the Capital Rules

- Simplifications of the threshold deduction treatment for mortgage servicing assets (MSAs), deferred tax assets (DTAs) arising from timing differences not realizable through carryback, and investments in the capital of unconsolidated financial institutions – *Approved 11/21/17*

March, 2018 Approved Revisions

- Maintaining phase-in percentage deduction and risk-weighting on certain RCR items

June, 2018 Revisions

- New information on the HVCRE definition as well as reporting of reciprocal deposits
- Further burden-reducing changes for FFIEC 051 and 041 forms
 - Reduction and consolidation of line items
 - Change in the frequency of data collection for some schedules

About the Speaker

Ann Leavelle Thomas has more than 32 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, as 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, where she performs regulatory compliance audits and training, and internal control audits for several banks. Additionally, she prepares and reviews Call Reports for numerous banks. Thomas has presented the Call Report Seminar to and has responded to questions from thousands of bankers across the country. Her experience working with a broad range of independent banks is of unique value in understanding Call Report questions and in communicating with bankers in their own language.

Registration Fees

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Seminar Confirmation

Please save a copy of this flyer as a confirmation of event details.

Seminar Location and Lodging

Courtyard by Marriott Phone: 701.223.6667
3319 North 14th Street
Bismarck ND 58503

To reserve a room, please call the hotel by October 19. Mention "North Dakota Bankers" to receive the group rate of \$139.

Tax Disclaimer

The cost for all meals and breaks at this program is \$42. This information is provided for your tax records, in keeping with the IRS 50% deductible provision under Section 274(n) of the Internal Revenue Code.

Refund Policy

Refund less \$20 will be made if requested one week prior to seminar date. No refunds after that date. Substitutions allowed any time.



Questions? Call NDBA at 701.223.5303. To view other upcoming programs, visit www.ndba.com.