

Call Report Update & Review

February 23 & 24
virtually from
9 a.m. – noon

The Call Report is constantly changing, producing confusion and many questions. Extensive changes took place over the course of the past few years and it is anticipated that changes will continue into the future. Our nation's recent challenges related to the economic crisis under COVID-19 have added to the reporting burden with changes impacting all financial institutions.

This presentation will provide information on new, proposed, and revised changes to the Call Report with detailed discussion on impacted line items in several schedules. Accounting guidance and regulatory changes will be discussed and presented in order to update those with Call Report preparation and review responsibilities. Individuals new to Call Report preparation will find this webinar valuable as well as those that are experienced in the preparation and review process.

Participants will receive electronic materials to include a PDF version of the presentation and additional documentation required to support the topics covered in the session. The FFIEC 041 and 051 reports will be referenced in the presentation and materials.



Topics

This session will cover general information on new accounting and regulatory matters addressed within the Call Report to include several final issued Accounting Standards Updates that impact the financial services industry and regulatory reporting changes currently impacting the Call Report as well as those regulatory changes that are proposed for the future. The impact of the CARES Act and related regulatory interim and final rules resulting from the COVID-19 crisis will also be discussed. A summary of the reporting impact and the implementation timelines for new Accounting Standards Updates (ASU) will be provided.



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.

Regulatory topics covered in this webinar will include:

- Accounting and reporting Troubled Debt Restructurings to include the current status for reporting TDRs under Section 4013 of the CARES Act and the 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.

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**



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.



Agenda
February 23 & 24
Virtual
9 a.m. – noon both days

Registration fees are based off the bank/company asset size. Registration fees are per bank/company, not individual. This fee includes all bank/company locations in Kansas. Please mark the appropriate asset size.

- ☐ \$100 million & under: \$225 registration fee
- ☐ \$101 -\$400 million: \$300 registration fee
- ☐ \$401 -\$750 million: \$375 registration fee
- ☐ Over \$751 million: \$450 registration fee
- ☐ Associate Members: \$450 registration fee
- ☐ Non-Members: \$900 registration fee

***Add \$25 if registering after Feb. 12**

*Fee includes instruction and training manual for single or multiple attendees from the same bank.

Can be from multiple branches.

*We understand that circumstances arise requiring cancellation.

If you cancel up to 3 business days before the program, your registration fee will be refunded.

*Registration for and attendance at KBA meetings and events constitutes an agreement by the registrant for KBA's use of the attendee's photograph in printed and/or digital promotional materials, publications, mobile app and social media, unless permission is revoked in writing and received by the KBA prior to the event.

REGISTRATION FORM

2021 Call Report Update & Review Workshop

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|-----------------|-----------|
| Registrant Name | Job Title |
| Bank Location | E-mail |
| Registrant Name | Job Title |
| Bank Location | E-mail |
| Registrant Name | Job Title |
| Bank Location | E-mail |

Bank _____ Total Attending _____

PO Box _____ Total Enclosed \$ _____

City, State, Zip _____

Three ways to register:

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment.
Please use this form as your invoice.
3. Register online using a credit card @ www.ksbankers.com.

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