



Introduction to Call Reports for Beginners

February 20-21, 2013 ▪ 9:00am-4:30pm
The Bankers Center ▪ Baton Rouge, LA

Call Reports which are prepared incorrectly can create major problems, including regulatory penalties. The Introduction to Call Reports for Beginners seminar will help preparers **and** reviewers understand the step-by-step preparation process and eliminate errors. This call report seminar is designed for bankers who have never prepared a call report or are fairly new to the call report preparation process. Participants will receive a 100+ page manual that is an excellent reference resource, **and**, Ms. Thomas will be available to answer questions on an ongoing basis.

In November, 2012, the regulatory agencies proposed two changes to the **2013** Call Report to provide additional loan data. Proposed regulatory changes to **Risk Based Capital** will also affect the call report. Revisions include:

Proposed for March, 2013

- ◆ New schedule, RI-C, Disaggregated Data on Allowance for Loan and Lease Losses – would be required for banks with total assets of \$1 billion or more

Proposed for June, 2013

- ◆ New schedule, RC-U, Loan Origination Activity – would be required for banks with total assets of \$300 million or more

Proposed Risk Based Capital Changes to be effective January 1, 2015

- ◆ Revised risk weights for residential mortgages based on loan to value ratios and certain product and underwriting features
- ◆ Increased capital requirements for past due loans, high volatility commercial real estate exposures
- ◆ Increased capital requirements for unused commitments with original maturities of less than one year

Who Will Benefit

This call report seminar is designed for bankers who have never prepared a call report or are fairly new to the call report preparation process. Call Report preparation requires knowledge of bank accounting, bank regulations, and virtually all bank operations. Banks should train a preparer and reviewer. Anyone new to call report preparation or review will find the program valuable. Annual training is highly recommended by bank regulators.

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.

Please Note

Bankers who attend this seminar do not need to attend the 2/19 Call Report: Recent Changes, Highlights and Pitfalls seminar. The recent changes will also be discussed in the introductory class. Please contact the LBA if you have any questions.

Workshop Instructor

Ann Leavelle Thomas has twenty-five 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, at 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. As Thomas Consulting, she now prepares bank plans, monthly financial reports, performs regulatory compliance audits and training and internal control audits for several banks. Additionally, she prepares and reviews Call Reports for various banks. Ms. Thomas has taught numerous call report seminars for state banking associations. She has presented the Call Report Seminar to and has responded to questions from thousands of bankers in over 16 states. Her experience in working with a broad range of independent banks is of unique value in understanding Call Report questions and in communicating with bankers in their language.



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CALL REPORT PREPARATION (DAY 1)

Day one will cover general preparation instructions and procedures for those call report schedules that can be prepared using data from the general ledger and investment securities reports. Financial Accounting Standard 115 (Investment Securities) will be discussed. The first day will not cover any loans schedules, interest rate risk items, risk based capital, or off balance sheet items. The pace will be slower to allow for questions and there will be case studies that will ask participants to prepare work papers for the balance sheet (RC) and income statement (RI).

- ◆ Summary of 2012 Changes
- ◆ General Instructions
- ◆ Procedures
- ◆ Call Report Preparation Policy
- ◆ Schedules:
 - ◇ RI Income Statement
 - ◇ RI-A Changes in Equity Capital
 - ◇ RI-E Income Statement Explanations
 - ◇ FAS 115 Accounting for Investment Securities
 - ◇ RC Balance Sheet
 - ◇ RC-A Cash and Due From Banks
 - ◇ RC-B Investment Securities
 - ◇ RC-E Deposits
 - ◇ RC-F Other Assets
 - ◇ RC-G Other Liabilities
 - ◇ RC-K Quarterly Averages
 - ◇ RC-M All but Insider Transactions
 - ◇ RC-O Deposits

CALL REPORT PREPARATION (DAY 2)

Day two will cover the remaining schedules, including all loan schedules, maturity and repricing information, off balance sheet items, loans to insiders, and risk based capital. Again, the pace will be slower to allow for questions and there will be a case study that will ask participants to prepare work papers for Schedule RC-C (loan detail).

- ◆ In depth discussion of the following:
 - ◇ RC-C Loan Classification: Including a case study
 - ◇ RC-N Past Due and Nonaccrual Loans
 - ◇ RI-B Loan Charge-Off's and Recoveries
 - ◇ RC-L Off Balance Sheet Items
 - ◇ RC-M Insider Loans
 - ◇ RC-P 1-4 Family Residential Mortgage Activity
 - ◇ RC-Q Fair Value Reporting
 - ◇ RC-R Risk Based Capital, A complete RC-R schedule, with each asset by risk weight is provided
 - ◇ RC-S Servicing, Securitization, & Asset Sale Activity
 - ◇ RC-T Trust Information
 - ◇ Interest Rate Risk Reporting
 - ◇ Recent Accounting Guidance
 - Restructured Loans
 - Goodwill
 - Other than Temporary Impairment of Debt Securities
 - Commitments to originate or purchase mortgage loans held for sale



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Registration Form

Name	Email Address
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Bank _____	_____
Address _____	_____
City/State/Zip _____	_____
Phone _____	Fax _____

Payment Options

Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard American Express
 Card # _____ Expiration Date _____
 Credit Card Billing address _____
 Name on Card (Please Print) _____
 Signature _____ Amount to be Charged on Card _____

I am unable to attend. Please send me
 _____ copies of the manual for :
 \$200 (member fee) \$400 (non-member fee)
 (includes shipping and handling)
 *Manuals will be shipped after the seminar.

This training will be covered under SBET
 (Small Business Employee Training Program).
 Please send me necessary documentation for
 reimbursement.

Location

The Bankers Center
 5555 Bankers Avenue
 Baton Rouge, LA 70808
 225-387-3282

Agenda (Both Days)

8:45 a.m.	Registration
9:00 a.m.	Program Begins
12:00 p.m.	Lunch
4:30 p.m.	Program Adjourns

Registration Fee

\$350, per LBA member
 \$650, per non-member

Cancellation Policy & Registration Deadline

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$150 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge
 7061 Commerce Circle, Baton Rouge, LA 70809
 For reservations, call (225) 925-9100 and ask for the
 "Louisiana Bankers Association special room rate of \$112."

Submit registration and view rosters in the
 Education Section of LBA's Website, www.lba.org.