

2010 Call Report – Review and Update

NEW PRESENTER AND PROGRAM

Program includes new reporting changes approved by the regulators in December 2009

March 11 – Nashville
Barrett Training Center

SEMINAR DESCRIPTION

On December 23, 2009, the regulatory agencies proposed changes to the 2010 Call Report to assist in managing the current credit crisis and provide additional data needed to monitor for safety and soundness purposes. Revisions include clarification on the definition of unused commitments, reporting on reverse mortgages, new reporting to identify other than temporary losses on debt securities, a new line item on RC-C to report loans to nondepository financial institutions, new reporting on RC-M for banks that have entered into loss sharing agreements with the FDIC, quarterly reporting of loans to small business and small farms, and quarterly reporting of number of deposit accounts on RC-O.

The recent extension of the \$250,000 standard maximum deposit insurance amount until 2013 resulted in changes to RC-O on the September, 2009, Call Report.

Effective with the June, 2009, Call Report, banks must apply FSP FAS 115-2, *Recognition and Presentation of Other than Temporary Impairments*, to debt securities. If the fair value of a debt security is less than its amortized cost basis, an entity must assess whether the impairment is other than temporary.

The Call Report preparation seminar will help preparers and reviewers understand the step-by-step preparation process and eliminate errors. The seminar will begin with an overview of the 2010 revisions to the Call Report followed by a detailed review of all 18 balance sheet schedules, concluding with a review of the four income statement schedules.

Although the program will review each schedule of the Call Report, the focus will be on the more complex Call Report issues, including loan schedules, interest-rate risk items, extensions of credit to insiders, intangible assets, other real estate, overdraft bounce protection, and risk-based capital. All loan schedules, including loan income and averages, are required to be reported using RC-C definitions of loan types. Loans must be reported using a classification priority that considers several factors—borrower, purpose, and collateral; reporting should not be based on purpose or class coding. Learn the priority of reporting loans. Participants will receive classification cheat sheet along with a worksheet of classification examples.

Annual training in Call Report preparation is highly recommended by bank regulators, not just for preparers of the call report, but also for reviewers. A reviewer

needs to understand the reporting requirements and should spend at least two hours performing a detailed check of the completed call report schedules and supporting documentation. Training should cover both new and experienced preparers and reviewers.

DELIVERY METHOD & PROGRAM LEVEL

This group live, overview program will provide basic training for new preparers and complete coverage of new and complex issues for experienced preparers. The instructor will discuss the most current issues and will take time to answer questions.

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. Anyone responsible for preparing, auditing, or signing the call report will find this program valuable. Training should extend to both new and experienced preparers and reviewers.

PROGRAM INSTRUCTOR



Ann Leavelle Thomas has 27 years of experience in bank accounting and control. She received a BA degree 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 90 independent banks. In 1998, Thomas organized Thomas Consulting. At Thomas Consulting, she now prepares bank plans, monthly financial reports, and performs regulatory compliance audits and training and internal control audits for several banks. Additionally, she prepares and reviews Call Reports. Thomas has taught numerous Call Report seminars for state bankers associations across the country. She has presented the *Call Report Seminar* to and has responded to questions from thousands of bankers in many states. Her experience in working with a broad range of independent financial institutions is of unique value in understanding Call Report questions and in communicating with bankers in their language.

TOPICS

This full-day program includes information regarding:

- **2010 Call Report changes, including**
 - clarification of unused commitments
 - new reporting on reverse mortgages
 - revision of balance information on RC-E for brokered and time deposits
 - **quarterly** reporting of loans to small businesses and small farms
 - quarterly reporting of **all** RC-O information
 - new reporting for banks that have entered into loss-sharing agreement with the FDIC
- **2009 Call Report revisions, including**
 - changes to RC-O to incorporate the extension of the \$250,000 insurance limits
 - clarification of loans secured by real estate
 - FAS 141 (R), business combinations
 - FAS 160, presentation of ownership of noncontrolling (minority) interests
 - FAS 154, impact of correcting call report errors
 - additional reporting for banks with construction, land development, and other land loans that exceed 100 percent or risk-based capital
 - changes to RC-B
 - reporting of certain structured financial products
 - new line items for commercial mortgage-backed securities
 - RC-Q to be completed by all banks that report \$500 million or more in assets at beginning of fiscal year, **even if they have not elected the fair-value option**
 - separate reporting of real estate ventures
 - revisions to RC-T, trust department reporting
- **Recent accounting guidance**
 - Other than temporary impairment of debt securities
 - Goodwill
 - Commitments to originate or purchase mortgage loans held for sale—must be reported as derivatives
- **In-Depth discussion of the following**
 - Loan Classification: RC-C, RC-K, RC-N, RI, RI-B
 - Maturity and repricing reporting
 - Noninterest income and expense classification
 - Deposit classification: What to **include** and **exclude**
 - Unposted deposit debits
 - Cash and due from banks
 - Other real estate
 - Insider loans
- **RC-R, risk-based capital**
 - A complete RC-R schedule, with each asset by risk weight

HOTEL INFORMATION

The TBA has not blocked rooms for this program. For those who need overnight accommodations, the Millennium Maxwell House Hotel offers a Tennessee Bankers Association preferred corporate rate of \$99 per night. Club level rooms are also reduced by \$20 to a rate of \$159/single \$169/double. These are space-available rates. Call 615/259-4343 to reserve accommodations and remember to ask for the TBA corporate rate.

DATES AND LOCATIONS

March 11 – Nashville

Barrett Training Center

211 Athens Way – 800/964-5525 or 615/244-4871



The meeting location is a designated nonsmoking facility and property

SCHEDULE

8:30 am	Registration
9:00 am	Program begins
Noon	Lunch
1:00 pm	Program resumes
4:00 pm	Adjourn

PROGRAM FEES

	TBA Members / Associate Members	Nonmembers
Early Registration	\$205	\$410
Early registration deadline is February 25, 2010		
Registration	\$230	\$435
At-the-door	\$255	\$460

Fee covers instruction, instructional materials, refreshment breaks, and lunch. Please register early. At-the-door registrants will be assessed an additional \$25 late registration fee.

No written confirmation of seminar registration will be sent from the TBA.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

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.

CONTINUING EDUCATION CREDIT

Attendants qualify for 6.5 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. No advanced preparation required for this program. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org

Submitted for 6.5 hours of credit from the Institute of Certified Bankers (ICB); area to be determined. Please make application directly with ICB.

For additional continuing education credit information, call the TBA education department at 800/964-5525 or 615/244-4871.

GENERAL INFORMATION

Attire: Business casual attire is appropriate for all TBA programs. Because of temperature variations in meeting rooms, please bring a sweater or jacket for your comfort.

Special Needs: If you have a disability that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

Cancellation Policy: Cancellations received in the TBA office 7 business days prior to the scheduled program will be refunded in full. Due to commitments, cancellations received less than 7 business days prior to the scheduled program are not refundable. Substitutions are welcome. Registrants who do not attend the program or send a substitute will be responsible for the entire registration fee.

Inclement Weather Policy: Cancellations due to inclement weather are refundable, minus a late cancellation fee of \$50 for a one-day program and \$75 for a two-day program. If you have questions concerning the status of a TBA program due to inclement weather, please call the TBA office at 615/244-4871 or 800/964-5525, x150. The TBA number will provide information concerning program status, cancellation fee, and refund requests. You may call the site where the program is being held to check the status of the program in your area. The site phone number is listed in this brochure.

For more information about this program, contact:

Debbie Brickles - dbrickles@TNBankers.org
Vice President and Director of Training and Development
Tennessee Bankers Association
211 Athens Way, Ste 100 • Nashville, TN 37228-1381
800/964-5525 or 615/244-4871 or www.TNBankers.org.



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March 11, 2010 - Barrett Training Center, Nashville

Please print or type. Copy this form for additional registrations.

Name _____ E-mail _____ SS# _____

Name _____ E-mail _____ SS# _____

Name _____ E-mail _____ SS# _____

Name _____ E-mail _____ SS# _____

Company _____

Address _____

City _____ State _____ Zip _____

Contact _____

Phone _____ E-mail _____

**Must be included.
For educational tracking only.**

	TBA Members / Associate Members	Nonmembers
Early Registration	\$205	\$410
<i>Early registration deadline is February 25, 2010</i>		
Registration	\$230	\$435
At-the-door	\$255	\$460

TOTAL ENCLOSED \$ _____

Method of payment VISA MasterCard Check

CK# _____ (Make checks payable to Tennessee Bankers Association)

Card # _____ Exp Date _____

Name as appears on card (please print) _____

Card billing address _____

City _____ State _____ Zip _____

Signature of cardholder _____

RETURN COMPLETED FORM AND PAYMENT TO:

Tennessee Bankers Association
ATTN: Monique Jenkins
211 Athens Way, Ste 100
Nashville, TN 37228-1381
Phone: 615/244-4871 or 800/964-5525 Fax: 615/324-1990