



## 2019 Call Report 5-Part Webinar Series

*This series will address multiple aspects of Call Report preparation, including recent changes, lending topics, regulatory capital, and classifications.*

**Pick and choose the session(s) that best meet your training needs or purchase the entire series and Save 10%!**

Correctly completing Call Reports is essential. Once the reports are filed, they become public information and are often used by examiners, investors, and even consumers to monitor your institution's current performance and historical trends. Filing Call Report corrections or amendments can be time-consuming and often results in a phone call from your regulator. Therefore, it is imperative to get it right the first time.

### **Call Report Series Topics**

- Call Report Basics, Including Balance Sheet, Income Statement & Related Schedules
- Preparing Call Report Lending & Allowance-Related Schedules
- Call Report Regulatory Capital, Including Key Changes & Other Schedules
- Introduction to Call Report Loan Classifications

### **Session Dates & Descriptions**

**Wednesday, January 16, 2019; 1:00 – 2:30 p.m.**

**Call Reports 2019 Update**

**Michael Gordon, CPA, MBA, Mauldin & Jenkins, LLC**

Given the ever-changing accounting and regulatory landscape, it is imperative that Call report preparers and reviewers stay current with changes to reporting forms and instructions. The agencies issued multiple proposals in 2018 that will impact filers of Form 031 and Form 041, as well as institutions with less than \$1 billion in total assets that complete Form 051. These proposals include changes to the reporting of HVCRE loans, reciprocal deposits, and other regulatory capital items, as well as changes to the upcoming CECL and lease standards.

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**Thursday, May 2, 2019; 1:00 – 2:30 p.m.**

**Call Report Basics, Including Balance Sheet, Income Statement & Related Schedules**

**Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC**

With Call Reports, everything begins with the balance sheet Schedule RC and income statement Schedule RI. This session will focus on Schedules RC and RI to help Call Report preparers and reviewers accurately report bank assets, liabilities, and income. The most common mistakes in classifying assets and liabilities on Schedules RC, RC-F, and RC-G, and in reporting bank income and expense on Schedules RI and RI-E will be addressed. The basics of investment reporting on Schedule RC-B and deposit reporting on Schedule RC-E will also be covered.

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**Thursday, June 13, 2019; 1:00 – 2:30 p.m.**  
**Preparing Call Report Lending & Allowance-Related Schedules**  
**Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC**

Reporting accurate information on Schedule RC-C and other loan-related schedules is one of the biggest challenges in call reporting. Coding loans correctly at origination is crucial to ensuring loans are included in the correct Call Report categories. This session will highlight common mistakes in coding loans, including what constitutes a loan secured by real estate and how to determine owner-occupied versus non-owner-occupied loans. Other challenges will be highlighted, including non-accrual loans, TDRs, and maturity and repricing data. The basics of Schedules RC-C Part I and Schedule RC-N and reporting allowance for loan loss activity on Schedules RI-B and RI-C will also be covered.

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**Tuesday, July 23, 2019; 1:00 – 2:30 p.m.**  
**Call Report Regulatory Capital, Including Key Changes & Other Schedules**  
**Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC**

With over 100 pages of ever-changing instructions and rules, reporting regulatory capital in Call Report Schedule RC-R continues to be difficult for community banks. Join us for a deep dive into reporting regulatory capital and common mistakes on Schedule RC-R. Proposed and recently finalized changes to the RC-R instructions, including HVCRE loans and simplifications to the capital rule, will be covered. Learn how reporting incorrect information in other Call Report schedules can impact reporting of regulatory capital.

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**Tuesday, August 20, 2019; 1:00 – 2:30 p.m.**  
**Introduction to Call Report Loan Classifications**  
**Amanda C. Garnett, CliftonLarsonAllen LLP**

The loan information provided in Call Reports allows examiners to review changes, trends, and concentrations in the bank's loan portfolio during and between examinations. Accurate and consistent loan reporting affects an examiner's perception of a bank's overall credit quality. This webinar will focus on Call Report loan classifications, including accurately coding loan types, identifying real estate loans, and other pertinent categories such as residential real estate loans, construction loans, owner-occupied versus non-owner-occupied loans, and multifamily loans. This session will prepare individuals to report loans on Schedule RC-C Part I and other Call Report schedules.

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