



CALL REPORT UPDATE & REVIEW

OnDemand

ABOUT EVENT

Navigating the ever-changing landscape of the Call Report is like embarking on an exciting journey. We've successfully traversed the winding path of extensive changes that have unfolded over the past few years, demonstrating our resilience and commitment to staying up-to-date in the dynamic world of finance.

As we approach the first quarter-end of 2024, it is essential that we remain proactive in addressing questions and concerns that come from FASB revisions, the elimination of current terminology related to modified loans, and the accounting and reporting of modified loans. Staying well informed about accounting standards and regulatory changes is essential to ensure your institution's Call Reports are accurate, compliant, and reflect the most current reporting requirements.

The focus of this 6-hour training is designed to provide those with Call Report preparation and review responsibilities with information on new, proposed, and revised changes impacting March 2024 and beyond.

Pricing for OnDemand:

- ___ \$25 mil & under: \$400
- ___ \$26 mil to \$100 mil: \$500
- ___ \$101 mil to \$250 mil: \$600
- ___ \$251 mil to \$400 mil: \$800
- ___ \$401 mil to \$750 mil: \$1,000
- ___ \$751 mil to \$1 bil: \$1,300
- ___ Over \$1 billion: \$1,600
- ___ Associate Member: \$1,000
- ___ Non-Member: \$3,200

Please email completed form to Natalie Wareham at education@ksbankers.com or fax to 785-272-8392.

Name: _____

Bank: _____

Address: _____

State, Zip: _____

Email: _____



ANDREA S. LAMBERT
TRAINER & CONSULTANT, 3PR

Andrea has over 20 years of banking experience with a broad range of financial and operational skills. She began her banking career as a part-time teller and bookkeeper as she completed her BS in finance from Illinois State University. In 2005, she started a seven-year career with The Office of the Comptroller of the Currency as an Associate National Bank Examiner, becoming familiar with rules and regulations, best practices, and success strategies as they relate to the call report process and the banking industry as a whole. In 2012, Andrea filled the Cashier position at a local community bank. During the ten years she worked there, she was responsible for ensuring the accuracy of various operational components of the bank, with a focus on call report preparation.

TRAINING TOPICS:

Specific schedules will be discussed in detail and will include the base-line reporting requirements for Schedule RI and Schedule RC, along with several other schedules and reporting items that often raise the most questions or common errors to include:

- » Schedule RI-A and RI-E adjustments to retained earnings and transactions with holding companies
- » Schedule RI-B and the CECL reporting impact
- » Schedule RI-C reporting your ACL
- » Reporting loan activities in Schedule RC-C, RC-M, RC-N and RC-L
- » Risk weighting the loan portfolio and unfunded commitments in RC-R Part II
- » Reporting deposits in Schedule RC-E, to include brokered, reciprocal and sweep arrangements
- » Reporting average balances in RC-K and RC-O
- » Reporting estimated uninsured deposits in RC-O (FIL 54-2023 and FIL 37-2023)

A summary of the reporting impact and the implementation timelines for new Accounting Standards Updates (ASU) related to the following will be discussed:

- » Recap on Credit Loss Accounting (CECL) under ASU 2016-13 (ASC Topic No 326) to include regulatory reporting matters and common questions that arose during implementation.
- » Reporting Modified Loans under ASU 2022-02 and ASC Topic No 326.
- » Reference Rate Reform ASC Topic No 848
- » ASU 2022-01 Layering Method - Derivatives
- » ASU 2022-03 Fair value measures for equity securities with contractual restrictions
- » Staff Accounting Bulletin No 121 on Crypto-asset safeguarding obligations

A discussion of regulatory changes impacting the 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. Currently, regulatory topics covered in this training will include:

- » Risk weighting loans with targeted look as those loans included in the Residential
- » Mortgage Exposure group.
- » Loan coding coverage with a focus on areas that create questions.
- » Eligibility under the CBLR framework with reduced RC-R reporting.
- » Understanding the term "unconditionally cancelable" when it comes to reporting offbalance sheet commitments.