



PENNSYLVANIA
BANKERS ASSOCIATION

PBA Professional Development

Call Report Seminar

May 15, 2012

8:15 a.m. – 3:30 p.m.

Pennsylvania Bankers Association

3897 North Front Street

Harrisburg, PA 17110

*This program qualifies for a total of six (6) hours
of continuing education credit.*

WHO SHOULD ATTEND

This seminar on revisions, accounting and regulatory changes, and more complex schedules and issues will provide annual training for Call Report preparers, reviewers, and auditors. The schedules and issues covered will be of value to experienced as well as inexperienced bankers with Call Report responsibilities.

Professionals Dedicated to Your Success

PROGRAM OVERVIEW

This program will provide a review of 2011-12 Call Report revisions, accounting changes, and regulatory guidance. Recent changes have produced confusion and many questions. This is your chance to get the answers that you need. The session will also cover more complex Call Report items and issues, including loan classification, restructured loans, off balance sheet items, insider credit, other real estate, and risk based capital.

Reporting of the following issues will covered in depth:

- 2012 Proposed Revisions
All revisions will be reviewed: Reporting of loan origination activity, (new schedule RC-U), reporting of the Allowance for Loan and Lease Losses by loan type and impairment method, (new schedule RI-C), RC-N reporting of past due and nonaccrual data for purchased credit impaired loans, new items on RC-P for representation and warranty reserves, RC-M and RC-R reporting additions applicable to saving associations, and changes and additions to Call Report instructions. Coverage will also include Goodwill impairment testing, (ASU 2011-08 effective 1-1-12), and restructured loans, (ASU 2011-02 effective 1-1-12).
- 2011 Revisions
All revisions will be discussed, including breakdown of consumer loans into auto and other, instructions for construction loans following completion, detailed breakdown of restructured loans on RC-C and RC-N, deposits obtained through listing services, additional information on life insurance assets on RC-F, assets covered by loss sharing agreements with the FDIC on RC-M and RC-N, and additions to RC-O.
- Loan Classification
Classification priority with detailed discussion of each RC-C item.
- Restructured Loans
- Reporting of Commitments, Mortgage Loan Derivatives, and other Off Balance Sheet Items
- Extensions of Credit to Insiders.
- Other Real Estate:
Accounting and reporting.

- Risk Based Capital
Risk weights for all Assets and Off Balance Sheet Items.

Participants will receive a detailed 200 page manual that covers all Call Report schedules and is a valuable reference resource. Ms. Jenkins will be available to answer future Call Report questions by email.

ABOUT THE SPEAKER

Judith Jenkins has provided Call Report training for banking associations in 37 states. Ms. Jenkins has taught thousands of bankers and continues to be a resource for them. Her broad banking background is uniquely valuable in communicating with bankers in their language and understanding their problems in preparing Call Reports.

Judith received an MBA in Finance from the University of Oklahoma and is a graduate of the Southwestern Graduate School of Banking at Southern Methodist University. She was the controller of a \$300 million Houston bank before forming her own consulting firm, providing internal accounting services to independent banks.

REGISTRATION INFORMATION

Members - \$295

Non-Members - \$442.50

The registration fee includes all seminar sessions, materials, luncheon and breaks. Please submit the enclosed registration form and payment to:

Pennsylvania Bankers Association

Attn: Registrar

3897 North Front Street

Harrisburg, PA 17110

Tel. (717) 255-6900

Fax: (717) 233-1477

*** You are encouraged to register through the Web site www.pabanker.com.**

The PBA accepts check, Visa and Master Card. All credit card payments must be processed through online registration. Please visit <http://www.pabanker.com/eventsInfo/calendar.htm>; find the seminar title and click on register now.

HOTEL INFORMATION

The Days Inn Harrisburg North, 3919 North Front Street, is holding a block of rooms for seminar attendees. Please call the hotel directly to reserve your room at (717) 233-3100.



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Harrisburg, PA 17110

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2012 SCHEDULE

MARCH

Analyzing Financial Statements Seminar

March 13 • PBA Office • Harrisburg

Human Resources Seminar

March 15 • PBA Office • Harrisburg

Asset Liability Management Seminar

March 20 • PBA Office • Harrisburg

Executive Leadership Session III

March 22 – 23 • PBA Office • Harrisburg

Marketing Seminar

March 30 • Hershey Country Club • Hershey

APRIL

How to Build a Fair Lending Compliance Management System Seminar

April 4 • PBA Office • Harrisburg

PBA Spring Summits

Group 5 - April 9 • Sheraton Harrisburg/Hershey

Group 4 - April 10 • Williamsport Country Club

Group 2 - April 11 • Rivercrest Golf Club & Preserve, Oaks

Group 8 - April 18 • Marriott Pittsburgh N, Cranberry Woods

Group 6 - April 16 • The Calvin House, Duncansville

Group 3 - April 17 • The Westmoreland Club, Wilkes Barre

Advanced Commercial Lending School

April 19 – 20 • PBA Office • Harrisburg

MAY

Credit Risk Management EXL

May 3 - 4 • PBA Office • Harrisburg

Call Report

May 15 • PBA Office • Harrisburg

2012 Annual Convention

May 16 – 19 • Fairmont Scottsdale Princess • Scottsdale Arizona

Allowance for Loan and Lease Losses

May 22 • PBA Office • Harrisburg

Electronic Banking & Regulatory Compliance

May 24 • PBA Office • Harrisburg

JUNE

School of Banking

June 3 - 8 • Penn Stater • State College

Bankers Day at the Capitol

June 11 • State Capitol • Harrisburg

Directors Institute

June 18 • Hershey Country Club • Hershey

JULY

School of Commercial Lending

July 8 - 13 • Penn Stater • State College

Advanced School of Banking

July 15 - 20 • Penn Stater • State College

OCTOBER

Essentials of Commercial Lending

October 3 - 4 • PBA Office • Harrisburg

Understanding Global Cash Flow Analysis

October 17 • PBA Office • Harrisburg

NOVEMBER

FDIC Director's College

November 7 • Hershey Country Club • Hershey

Professionals Dedicated to Your Success

Please check the PBA Web site for event & program schedule updates.

www.pabanker.com



REGISTRATION & INVOICE

Call Report Seminar

May 15, 2012

Pennsylvania Bankers Association • 3897 North Front Street • Harrisburg • Tel. (717) 255-6900

Enclosed is a credit card or check made payable to the Pennsylvania Bankers Association for \$_____ for _____ registration(s) at \$295 per person for members. The non-member fee is \$442.50 per person.

Name _____ Nickname _____

Title _____ Male Female

Bank _____

Address _____

City, State, Zip _____

Tel _____ Fax _____

E-Mail _____ Emergency Tel _____

Bank Deposit Size (round figures): _____

Method of Payment:

*PBA accepts check, Visa and Master Card. All credit card payments must be processed through online registration. Please visit <http://www.pabanker.com/eventsInfo/calendar.htm>; find the seminar title and click on register now

Please mail registration information to:

Pennsylvania Bankers Association
Attn: Registrar
3897 North Front Street
Harrisburg, PA 17110
Tel: (717) 255-6900

For database purposes, we request only one (1) registrant per form. Please make additional copies of the registration form as needed. Keep a copy for your records. PBA does not send confirmations. If you have questions, call (717) 255-6900.

NOTE: Registrations are accepted at the member fee for PBA regular, associate and affiliate members and staff of regulatory agencies. All registrations are subject to a 20 percent cancellation fee. A 50 percent retention of the registration fee applies to cancellation requests five (5) to ten (10) business days prior to the seminar date; however, NO refunds will be issued for cancellations made within 5 business days of the seminar date or for "no-shows." All requests for refunds must be made in writing to PBA. All registrations received by any means of communication are subject to this cancellation clause. The PBA does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.