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PA
Bankers
ASSOCIATION
3897 N. Front St.
Harrisburg, PA 17110



PROFESSIONAL DEVELOPMENT

2019 CALL REPORT PREPARATION - AN UPDATE SEMINAR

March 7, 2019

8:30 a.m. – 4 p.m.

Pennsylvania Bankers Association
Training Room
3897 N. Front St.
Harrisburg, PA 17110

**PA Bankers has been accepted as a program sponsor by
the Pennsylvania State Board of Accountancy.**

*This program qualifies for a total of 6.5 hours of
continuing education credit.*

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 the program valuable. The seminar is designed for more experienced preparers and reviewers interested in newer reporting requirements. Annual training is highly recommended by bank regulators.

2019 CALL REPORT PREPARATION - AN UPDATE SEMINAR

BACKGROUND INFORMATION

November 2018: Regulators proposed to increase the small bank eligibility size for filing on the FFIEC 051 form from \$1 billion in assets size to \$5 billion and make more line items required only semi-annually. In a second proposal, the regulators considered regulatory burden relief to qualifying community banking organizations by allowing an option to calculate a simple leverage ratio, rather than multiple measures of capital adequacy.

September 2018: Regulators issued proposed revisions to the 2019 Call Report to align the information in the call report with the new accounting credit loss accounting standard.

June 2018: Regulators implemented further burden reducing changes for both FFIEC 051 and 041 filers. The changes include consolidation and/or removal of several more line items and reductions in the frequency of reporting for about a dozen line items. Additional changes to the June 2018 Call Report were included in the supplemental instructions. The regulators issued an update to the reporting of high volatility commercial real estate (HVCRE) exposures as well as reciprocal deposits.

September 2017: The agencies issued proposed simplifications to the risk-based capital rules. The proposal, approved in November 2017 and effective in 2018, simplifies the threshold deduction treatment for mortgage servicing assets, deferred taxes arising from temporary differences that cannot be realized through carrybacks, and investments in the capital of unconsolidated financial institutions.

PROGRAM OVERVIEW

Annual training in call report preparation is **highly** recommended by bank regulators, not just for preparers of the call report, but also for reviewers. The 2019 Call Report Preparation – An Update seminar will help preparers and reviewers understand the preparation process and eliminate errors.

This seminar* will cover a variety of call report preparation topics, including:

- Proposed and approved changes to the 2019 and 2018 Call Reports, as well as other recent revisions;
- Recent accounting guidance (equities, leases, other real estate);
- In-depth discussion of loan classification reporting rules;
- Common errors made in call report preparation; and more.

*Schedules to be included in the presentation are the FFIEC 041 & 051 forms.

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.

ABOUT THE SPEAKER

Ann Thomas has over 30+ years of experience in bank accounting and control. She received a B.A. in Accounting from the University of Houston in 1982. From 1982 through 1997, she worked with Judith Alexander Jenkins, providing planning, financial reporting, regulatory reporting, and operational and compliance auditing services to over 90 independent banks.

In 1998, she organized Thomas Consulting. Currently, Ann performs regulatory compliance audits and training, internal control audits, and prepares and reviews call reports for numerous banks. She has taught call report seminars for state banking associations and thousands of bankers across the country since 1999. 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 own language.

REGISTRATION INFORMATION

Members - \$325

Affiliate Members - \$385

Non-Members - \$457.50

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 N. Front St.

Harrisburg, PA 17110

Tel.: (717) 255-6927 • Fax: (717) 233-1477

*You are encouraged to register through our website, www.pabanker.com. PA Bankers accepts checks, Visa and MasterCard. All credit card payments must be processed through online registration. Please visit www.pabanker.com, click on "Education and Events" and "Calendar," find the seminar title, and click on "Register Now."

ACCOMMODATIONS

Participants traveling from out of town may book accommodations at:

Staybridge Suites

920 Wildwood Park Drive, Harrisburg, PA 17110; (717) 233-3304

Hampton Inn & Suites

30 Capital Drive, Harrisburg, PA 17110; (717) 540-0900

Be sure to ask for PA Bankers' negotiated rate.



FEBRUARY

2019 Economic Forecast Summit

Feb. 26 • Sheraton Harrisburg Hershey Hotel • Harrisburg

MARCH

Women in Banking Conference

March 3-4 • Hershey Lodge & Convention Center • Hershey

2019 Call Report Preparation - An Update Seminar

March 7 • PA Bankers Training Room • Harrisburg

School of Compliance

March 18-20 • PA Bankers Training Room • Harrisburg

The Emerging Customer and How to Bank Them Seminar

March 21 • PA Bankers Training Room • Harrisburg

Training the Credit Analyst Seminar

March 26-27 • PA Bankers Training Room • Harrisburg

APRIL

School of Consumer Lending

April 2-4 • PA Bankers Training Room • Harrisburg

Group 4 Spring Summit

April 3 • Williamsport Country Club • Williamsport

Group 3 Spring Summit

April 4 • Radisson Lackawanna Station • Scranton

Group 2 Spring Summit

April 8 • Rivercrest Golf Club • Phoenixville

Group 5 Spring Summit

April 9 • Sheraton Harrisburg Hershey Hotel • Harrisburg

Group 1 Spring Summit

April 10 • Pittsburgh Marriott North • Cranberry Township

Group 6 Spring Summit

April 11 • Blair County Convention Center • Altoona

Cybersecurity Seminar

April 23 • PA Bankers Training Room • Harrisburg

Agricultural Bankers Conference

April 25 • The Nittany Lion Inn • State College

School of Treasury Management II

April 29-30 • PA Bankers Training Room • Harrisburg

MAY

PA Bankers 2019 Convention

May 15-18 • JW Marriott Desert Springs Resort & Spa • Palm Desert, Calif.

JUNE

School of Banking

June 9-13 • Penn Stater Conference Center • State College

School of Commercial Lending

June 9-13 • Penn Stater Conference Center • State College

Directors Institute

June 20 • Hershey Country Club • Hershey

JULY

Advanced School of Banking

July 21-26 • Penn Stater Conference Center • State College

SEPTEMBER

Emerging Leaders Conference

Sept. 22-23 • Renaissance Pittsburgh Hotel • Pittsburgh

NOVEMBER

Wealth Management & Trust Conference & Exhibition

Nov. 6-8 • Hershey Lodge & Convention Center • Hershey

FDIC Directors College

Nov. 14 • Hershey Country Club • Hershey

Lending Conference

Nov. 21-22 • The Hotel Hershey • Hershey

Please return this form with payment to:

Pennsylvania Bankers Association
Attn: Jill Ametrano, Registrar
3897 N. Front St., Harrisburg, PA 17110
Registrar contact: Tel: (717) 255-6927 • Fax: (717) 233-1477

Attendee: _____ Nickname: _____ M F

Title: _____

Bank/BHC/Firm: _____

Mailing Address: _____

City, State, Zip: _____

Tel.: _____ Cell: _____ Email: _____

Fees (please check one): *Payment must accompany registration form.*

- Member - \$325
- Affiliate Member - \$385
- Non-Member - \$457.50

Method of Payment: PA Bankers accepts checks or Visa and MasterCard. All credit card payments must be processed through online registration. Please visit www.pabanker.com; find the calendar and the event and click on "Register Now." If payment is by check, make payable to *Pennsylvania Bankers Association*.

Registration: For database purposes, we request only one registrant per form. Please make additional copies of the registration form as needed. Keep a copy for your records. The association does not send confirmations.

Cancellation Policy: All registrations are subject to a 20-percent cancellation fee. A 50-percent retention of the registration fee applies to cancellation requests 5-10 business days prior to the event date; however, NO refunds will be issued for cancellations made within 5 business days of the event date or for "no-shows." All cancellation requests must be made in writing to PA Bankers. All registrations received by any means of communication are subject to this cancellation clause. PA Bankers does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

Photo Release: I hereby grant permission to the Pennsylvania Bankers Association the right to use, reproduce, and/or distribute photographs of me during my participation in this event or program, without compensation or approved rights, for use in materials created for purposes of promoting the activities of PA Bankers.

How did you hear about this event? Select one.

- Mailing ●PA Bankers' emails ●PA Bankers' website
- paBanker magazine ●Bank employee/supervisor
- PA Bankers Champion ●Social media ●Other

<i>FOR INTERNAL USE ONLY</i>
Date: _____
Check #: _____
Amount: \$ _____

Contact for Questions:

Marilyn Wisniewski • 3897 N. Front St. • Harrisburg, PA 17110 • (717) 255-6934 • mwisniewski@pabanker.com