



AND



PROUDLY PRESENT:

# CALL REPORT PREPARATION: 2010 REVIEW AND UPDATE

Facilitated by ANN THOMAS, THOMAS CONSULTING

DENVER

TUESDAY, SEPTEMBER 28, 2010 ~ 9:00 a.m. to 4:00 p.m.

The Curtis Hotel, 1405 Curtis Street

On December 23, 2009, the regulatory agencies approved 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 non-depository 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 the number of all deposit accounts on RC-O.

**CALL REPORTS WHICH ARE PREPARED INCORRECTLY CAN CREATE MAJOR PROBLEMS, INCLUDING REGULATORY PENALTIES...ARE YOU PREPARED?**

**ANNUAL TRAINING IN CALL REPORT PREPARATION IS HIGHLY RECOMMENDED BY THE REGULATORS!**

Although the class will cover a review of 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. A classification cheat sheet is provided along with a worksheet of classification examples.

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

Below are just a few of the topics covered in this year's training:

- ◆ **2010 Proposed Call Report Changes and 2009 Call Report Revisions**
- ◆ **Recent Accounting Guidance**
- ◆ **RC-R, Risk Based Capital**

### 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 ANNUALLY. Anyone responsible for preparing, auditing, or signing the call report will find the program valuable.

**ANN THOMAS** organized Thomas Consulting in 1998. As Thomas Consulting she now prepares bank plans and monthly financial reports, and performs regulatory compliance and internal control audits for seven banks. Additionally, she prepares Call Reports for four banks. Ms. Thomas has taught numerous call report seminars for state banking associations as well at CFTWS. She has responded to call report questions from thousands of bankers in over 13 states.

**\$250\* Member Early / \$275\* Member Regular**

**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR), RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

### REGISTRATION FORM (Course #N1023-A1-CBA)

FAX: 303-629-1591 ◆ ONLINE: [www.CFTWS.org](http://www.CFTWS.org) ◆ MAIL: CFTWS, 1009 Grant St., #102, Denver, CO 80203

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Company \_\_\_\_\_

Street Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

\*Authorized Signature for Billing \_\_\_\_\_

Tuition Payment Option:  \*Bill Organization  Check (payable to CFTWS)  Visa/M/C

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Cardholder's Name \_\_\_\_\_ Signature \_\_\_\_\_

#### REGISTRATION GUIDELINE:

\*REGISTER by **SEPTEMBER 14, 2010** to receive the "Early" Tuition Rate. NO REFUNDS will be given after September 14th, although a substitute may attend. Cancellations received in writing prior to September 14th will be subject to a \$75 withdrawal fee. (\$500/\$525 Non-Member)