

# 2023 CALL REPORT UPDATE

FEBRUARY 23 | OBA/HARRIS EVENT

OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.

Earlybird fee by Feb. 9: \$290

Regular fee after Feb. 9: \$300

Non-members: \$600

*The fee includes instruction, materials, breaks and lunch.*

Cancellation requests must be made in writing and be received by February 9, 2023 to receive a full refund. A 50-percent refund will be given on all cancellations received by February 16, 2023. No refunds will be given on requests received after February 16; however, substitutions may be made.

BANK/CO. \_\_\_\_\_

PHONE \_\_\_\_\_

FAX \_\_\_\_\_

P.O. BOX \_\_\_\_\_ CITY \_\_\_\_\_

ZIP \_\_\_\_\_

NAME \_\_\_\_\_

TITLE \_\_\_\_\_

EMAIL \_\_\_\_\_

CELL PHONE \_\_\_\_\_

NAME \_\_\_\_\_

TITLE \_\_\_\_\_

EMAIL \_\_\_\_\_

CELL PHONE \_\_\_\_\_

### PAY BY CREDIT CARD:

For security reasons, please fax your registration form and credit card information ONLY to the OBA's dedicated registrations fax line: **405-604-9545** or  
secure e-mail: **secure@oba.com**.

BILL TO  VISA  MASTERCARD  AMEX  DISCOVER

CARDHOLDER NAME \_\_\_\_\_

CARD # \_\_\_\_\_

EXPIRATION DATE \_\_\_\_\_ CVC# \_\_\_\_\_

SIGNATURE \_\_\_\_\_

### PAY BY CHECK:

Mail this form with payment to:

Oklahoma Bankers Association  
P.O. Box 960173  
Oklahoma City, OK 73196-0173

## SCHEDULE

8:30 a.m. .... Registration

9:00 a.m. to 4:00 p.m. Program

## LOCATION

Harris Event Center at the OBA  
643 N.E. 41st St., Oklahoma City  
405-424-5252

## ACCOMMODATIONS

Residence Inn Bricktown  
400 E. Reno Ave.  
Oklahoma City, OK 73104  
405-601-1700  
Use Code OKB for rate of \$120,  
Free breakfast, Self parking \$18/day.

Embassy Suites, OKC Medical Center  
741 N Phillips Ave  
405-239-3900  
Ask for the OBA business rate of \$146,  
Made to order breakfast, Self parking \$14/day.

## QUESTIONS?

Call Nancy, Debbie or Janis at the OBA for further information at 405-424-5252, or email Janis at [janisr@oba.com](mailto:janisr@oba.com)

If you have a disability that may impact your participation in this event, please forward a statement regarding any special needs to the OBA. We will contact you to discuss accommodations.



# Call Report Update



FEBRUARY 23, 2023 | OKLAHOMA CITY



## COURSE DESCRIPTION

The Call Report is constantly in a state of change. We worked through the extensive changes that took place over the course of the past few years.

As we approach the first reporting quarter for 2023, questions are raised over what will the reporting impact be from the FASB revisions to accounting and reporting of TDRs and the elimination of our current terminology related to modified loans.

In addition, are you prepared for the reporting impact within your Call Report related to the adoption of CECL? This 6-hour training will provide information on new, proposed, and revised changes to the Call Report with identification of specific Call Report line items impacting March 2023 and beyond. Accounting guidance and regulatory changes will be discussed and presented in order to update those with Call Report preparation and review responsibilities.

Participants will receive handout materials to include a PDF version of the presentation and additional documentation required to support the topics covered. The FFIEC 041 and 051 reports will be referenced in the presentation and materials, however, if you file the FFIEC 031 report, the information covered will also benefit your bank.

## 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 ALLL or 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

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

- Lease Accounting under ASU 2016-02 – All institutions required to adopt by December 31, 2022 and report properly in March 31, 2023 Call Report.
- Credit Loss Accounting (CECL) under ASU 2016-13 to include regulatory reporting matters
- Revised accounting and reporting for Troubled Debt Restructuring under ASU 2022-02
- ASU 2020-04 Reference Rate Reform
- 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 for all of 2023. 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 off-balance sheet comments
- Classification of HELOCs and reporting changes to open-end and closed-end lines of credit secured by 1-4 family residential properties-are we properly reporting these revolving lines?

## WHO SHOULD ATTEND

Call Report preparation requires knowledge of bank accounting, bank regulations, and virtually all bank operations. Annual training is highly recommended by regulators. Banks should have a trained preparer and a trained reviewer. Anyone responsible for preparing, reviewing, or signing a Call Report will find this program valuable. Both new and experienced preparers and reviewers will benefit from the updates and the continued discussion on accounting and financial reporting matters. Specific areas of concern should be communicated to the OBA in advance of the seminar so that these areas can be covered with appropriate adequacy.

## REGISTRATION

To qualify for the early bird fee of \$290, you must register by February 16. The fee after February 16 is \$300. Non-member fee is \$600. The fee is per person; instruction, materials, breaks, and lunch are provided.

## SPEAKERS

### Senior Consultant – Cynthia Dopjera

Ms. Dopjera has 40 years of experience focused on accounting and regulatory reporting for financial institutions. During the first 18 years of her career, Ms. Dopjera held various positions with responsibility across all operational areas and executive management to include the areas of accounting, internal audit, Call Report preparation and review while working for small community banks as well as large regional banks.

Ms. Dopjera is certified as a public accountant (CPA). In 2000, she joined the public accounting firm of Harper & Pearson Company, P.C., where she served as Practice Leader for the Firm's financial institutions practice. Her responsibilities included providing professional services to community banking and savings organizations, as well as large, publicly traded, regional institutions. The Firm's services included financial statement audit, accounting, tax preparation and filing, internal control audit, Call Report audit, regulatory compliance, loan and asset quality review, model validations, interest rate risk assessments, and design and implementation of internal controls over financial reporting frameworks for institutions regulated under FDICIA and Sarbanes-Oxley. In 2018, Ms. Dopjera retired from Harper & Pearson Company, and currently provides accounting, consulting, and training services to financial institutions.

### Consultant – Andrea Lambert

Andrea Lambert 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.