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**Federal Deposit Insurance Corporation**

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**Office of the Comptroller of the Currency**

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**Board of Governors of the Federal Reserve System**

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FIL-19-2011

April 6, 2011

**BANK REPORTS**

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for  
First Quarter 2011 and Proposed Revisions for Second Quarter 2011

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the March 31, 2011, report date. Please plan to complete the preparation, editing, and review of your bank's Call Report data and the submission of these data to the agencies' Central Data Repository (CDR) as early as possible. Starting your preparation early will help you identify and resolve any edit exceptions before the submission deadline. If you later find that certain information needs to be revised, please make the appropriate changes to your Call Report data and promptly submit the revised data file to the CDR.

Except for certain banks with foreign offices, your completed Call Report must be received by Saturday, April 30, 2011, in accordance with the filing requirements discussed below. *No extensions of time for submitting Call Report data are granted.*

As the Federal Financial Institutions Examination Council (FFIEC) previously advised, the agencies are implementing a number of revisions to the Call Report this quarter (see FIL-9-2011, dated February 14, 2011). For the March 31, 2011, report date, banks may provide reasonable estimates for any new or revised Call Report item initially required to be reported as of that date for which the requested information is not readily available. The reporting changes include:

- Additional data on loans that are troubled debt restructurings; certain deposits with a remaining maturity of one year or less; commercial mortgage-backed securities; loans and other real estate covered by Federal Deposit Insurance Corporation (FDIC) loss-sharing agreements; and bank-owned life insurance;
- New data on consumer automobile loans; nonbrokered deposits obtained through deposit listing services; consolidated variable interest entities; captive insurance and reinsurance subsidiaries; and, for banks with total assets of \$100 billion or more, credit valuation adjustments and debit valuation adjustments included in trading revenues;
- Instructional revisions pertaining to construction loans and residential mortgage banking activities; and
- Quarterly reporting of collective investment fund data by banks with significant fiduciary activities.

On February 7, 2011, the FDIC adopted a final rule that redefines the deposit insurance assessment base for all insured depository institutions as required by the Dodd-Frank Wall Street Reform and Consumer Protection Act. The final rule also revises the risk-based assessment system for all large institutions, generally, those institutions with at least \$10 billion in total assets (see FIL-8-2011, dated February 9, 2011). To provide the data needed to implement the redefined assessment base and the revised large institution assessment system, the agencies have proposed revisions to Schedule RC-O – Other Data for Deposit Insurance and FICO Assessments that would take effect June 30, 2011. The agencies encourage you to review the proposal and comment on those aspects of interest to you. Comments may be sent to any or all of the agencies by the methods described in the agencies' *Federal Register* notice, which can be

accessed at <http://www.fdic.gov/regulations/laws/federal/2011/11noticeMar16.pdf>. All comments will be shared among the agencies and should be submitted by May 16, 2011. Please refer to this quarter's attached Supplemental Instructions for additional information on the proposed assessment-related reporting changes.

The Call Report forms and an instruction book update for March 2011 are available on the FFIEC's Web site ([http://www.ffiec.gov/ffiec\\_report\\_forms.htm](http://www.ffiec.gov/ffiec_report_forms.htm)) and the FDIC's Web site (<http://www.fdic.gov/callreports>). Banks also should refer to this quarter's attached Supplemental Instructions for additional guidance on certain reporting issues. Report forms and instructional materials can be printed and downloaded from the FFIEC's and the FDIC's Web sites. Please notify the person responsible for preparing the Call Report at your bank about the electronic availability of the report forms, instruction book update, and Supplemental Instructions for March 2011.

Each bank must file its March 31, 2011, Call Report data in one of the following two ways:

- By using computer software to prepare and edit its report data and then electronically submitting the data directly to the CDR (<https://cdr.ffiec.gov/cdr/>); or
- By completing its report in paper form and arranging with a software vendor or another party to convert its paper report into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's Call Report data file to the CDR.

Electronic submission of Call Report data will be considered timely if the data are received by the CDR no later than Saturday, April 30, 2011, and pass FFIEC-published validation criteria (validity edits and quality edits) or, where necessary, contain explanations for any quality edits that are not passed. Explanatory comments should be prepared in accordance with the "Guidelines for Resolving Edits" published on the FFIEC's Web site at <http://www.ffiec.gov/find/documents/resolvingedits.pdf>.

A bank with more than one foreign office, other than a "shell" branch or an International Banking Facility, is permitted an additional *five* calendar days to submit its Call Report data. Such a bank must electronically transmit its data to the CDR no later than Thursday, May 5, 2011. In addition, on or about each April 30 and October 30, the FDIC conducts a telephone survey of some banks with more than one foreign office to obtain certain deposit data needed to estimate insured deposits.

For technical assistance with the CDR, banks should contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at [CDR.Help@ffiec.gov](mailto:CDR.Help@ffiec.gov). For further information concerning the Call Report, state member banks should contact their Federal Reserve District Bank. National and FDIC-supervised banks should contact the FDIC's Data Collection and Analysis Section in Washington, D.C., by telephone at (800) 688-FDIC (3342) or e-mail at [insurance-research@fdic.gov](mailto:insurance-research@fdic.gov).

Timothy W. Long  
Senior Deputy Comptroller and  
Chief National Bank Examiner  
Office of the  
Comptroller of the Currency

Patrick M. Parkinson  
Director  
Division of Banking  
Supervision and Regulation  
Board of Governors of the  
Federal Reserve System

Sandra L. Thompson  
Director  
Division of  
Risk Management Supervision  
Federal Deposit  
Insurance Corporation

Attachment

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