
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-18-2012
April 5, 2012

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income (Call Report) for First Quarter 2012

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the March 31, 2012, report date. Please plan to complete the preparation, editing, and review of your institution'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 institutions with foreign offices, your completed Call Report must be received by Monday, April 30, 2012, in accordance with the filing requirements discussed below. *No extensions of time for submitting Call Report data are granted.*

Beginning March 31, 2012, all savings associations must file the Call Report instead of the Thrift Financial Report (TFR), which has been eliminated. This quarter's attached Supplemental Instructions include a separate section for savings associations addressing the discontinued use of specific valuation allowances and outlining certain other aspects of the Call Report that differ from the former TFR. Additional information to assist savings associations in converting to the Call Report is available at <http://www.fdic.gov/regulations/resources/call/filers.html>.

As the Federal Financial Institutions Examination Council (FFIEC) previously advised, the Call Report revisions taking effect this quarter relate to the initial filing of Call Reports by all savings associations and also include certain instructional changes (see FIL-10-2012, dated March 2, 2012). A limited number of reporting changes also will be implemented in the second quarter 2012 Call Report. For the first quarter 2012 Call Report, institutions may provide reasonable estimates for any new or revised Call Report item initially required to be reported as of March 31, 2012, for which the requested information is not readily available. The first quarter 2012 reporting changes include:

- New items in Schedule RC-M, Memoranda, in which savings associations and certain state savings and cooperative banks will report on the test they use to determine compliance with the Qualified Thrift Lender requirement and whether they have remained in compliance with this requirement;
- Revisions to two existing items in Schedule RC-R, Regulatory Capital, used to calculate the leverage ratio denominator to accommodate certain differences between the regulatory capital standards that apply to the leverage capital ratios of banks versus savings associations; and
- Instructional revisions addressing:
 - The reporting of the number of deposit accounts of \$250,000 or less in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, by institutions that have issued certain brokered deposits; and
 - The accounting and reporting treatment for capital contributions in the form of cash or notes receivable in the Glossary.

The Call Report forms and an instruction book update for March 2012 are available on the FFIEC's Web site (http://www.ffiec.gov/ffiec_report_forms.htm) and the FDIC's Web site (<http://www.fdic.gov/callreports>). Institutions 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 institution about the electronic availability of the report forms, instruction book update, and Supplemental Instructions for March 2012.

Each institution must file its March 31, 2012, 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 institution'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 Monday, April 30, 2012, 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>.

An institution 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 an institution must electronically transmit its data to the CDR no later than Saturday, May 5, 2012. In addition, on or about each April 30 and October 30, the FDIC conducts a telephone survey of some institutions with more than one foreign office to obtain certain deposit data needed to estimate insured deposits.

For technical assistance with the CDR, institutions 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. For further information concerning the Call Report, state member banks should contact their Federal Reserve District Bank. National banks, FDIC-supervised banks, and savings associations 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.

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Attachment

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