
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-1-2015
January 2, 2015

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Fourth Quarter 2014

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the December 31, 2014, 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 Friday, January 30, 2015, in accordance with the filing requirements discussed below. *No extensions of time for submitting Call Report data are granted.*

The Call Report forms and an instruction book update for December 2014 are available on the Federal Financial Institutions Examination Council's (FFIEC) Web site (http://www.ffiec.gov/ffiec_report_forms.htm) and the Federal Deposit Insurance Corporation's (FDIC) Web site (<http://www.fdic.gov/callreports>). The Call Report does not include any new or revised data items this quarter. 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 December 2014.

Institutions are reminded to report the amount of their preferred deposits (Memorandum item 1.e of Schedule RC-E) and information about their involvement with reverse mortgages (Memorandum item 15 of Schedule RC-C, part I, and item 1.a of Schedule RC-L). These data are collected only as of the December 31 report date each year. In addition, institutions should report information about their international remittance transfer activity, which is submitted semiannually each June 30 and December 31 (Schedule RC-M, item 16). Institutions that have fiduciary or related activities (in the form of assets or accounts) should ensure they complete the appropriate items in Schedule RC-T, Fiduciary and Related Services. The specific items to be completed in Schedule RC-T are determined by an institution's total fiduciary assets as of December 31, 2013, or its gross fiduciary and related services income in 2013.

Each institution must file its December 31, 2014, Call Report data in one of 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 Friday, January 30, 2015, 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 Wednesday, February 4, 2015.

The CDR Help Desk is available from 9:00 a.m. until 8:00 p.m., Eastern Time, Monday through Friday, to provide assistance with user accounts, passwords, and other CDR system-related issues. The CDR Help Desk can be reached by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov. For all other Call Report issues, institutions should contact their assigned Call Report analyst. If you do not know the analyst assigned to your institution, 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).

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Attachment: Supplemental Instructions

Distribution: FDIC-Supervised Banks, National Banks, State Member Institutions, and Savings Associations