
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-59-2009
September 30, 2009

BANK REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Third Quarter 2009

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the September 30, 2009, 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 aid you in identifying and resolving any edit exceptions prior to 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 Friday, October 30, 2009, in accordance with the filing requirements discussed below. *No extensions of time for submitting Call Report data are granted.*

As the agencies previously advised you, certain Schedule RC-O Memorandum items have been revised this quarter to incorporate the recently extended temporary increase in the standard maximum deposit insurance amount from \$100,000 to \$250,000 per depositor (see FIL-38-2009, dated June 30, 2009). Accordingly, beginning this quarter, banks should report the amount and number of deposit accounts (other than retirement deposit accounts) of (i) \$250,000 or less and (ii) more than \$250,000 in Schedule RC-O, Memorandum items 1.a and 1.b. Similarly, banks with \$1 billion or more in total assets should begin to report the estimated amount of uninsured deposits as of the quarter-end report date based on an insurance limit of \$250,000 in Schedule RC-O, Memorandum item 2. Revised instructions for these Schedule RC-O Memorandum items are included in the Call Report instruction book update for September 2009. However, banks should continue to complete the brokered deposit and time deposit items in Schedule RC-E, Deposit Liabilities, in accordance with the existing instructions for these items until any revisions are implemented at a future report date. In this regard, the agencies have proposed to revise these Schedule RC-E items in March 2010 (see FIL-47-2009, dated August 19, 2009).

The Call Report forms for September 2009 are available on the Web sites of the FFIEC (http://www.ffiec.gov/ffiec_report_forms.htm) and the Federal Deposit Insurance Corporation (FDIC) (<http://www.fdic.gov/regulations/resources/call/index.html>). An instruction book update for September 2009 is expected to be available on these Web sites by October 1, 2009. Banks should also refer to this quarter's attached Supplemental Instructions for additional guidance on certain reporting issues. Report forms and instructional materials can be both printed and downloaded from the FFIEC's and the FDIC's Web sites. Please notify the person responsible for preparing Call Reports at your bank about the electronic availability of the report forms, instruction book update, and Supplemental Instructions for September 2009.

Each bank must file its September 30, 2009, Call Report data in one of the following two ways:

- A bank may use computer software to prepare and edit its report data and then electronically submit the data directly to the CDR (<https://cdr.ffiec.gov/cdr/>).
- A bank may complete its report in paper form and arrange 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.

Furthermore, please advise the person responsible for electronically submitting your bank's September Call Report data file to test his or her current password access to the CDR as soon as possible in order to determine whether his or her annual security training must be updated to gain access 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, October 30, 2009, 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 consistent with the "Guidelines for Resolving Edits" that are published on the FFIEC's Web site at <http://www.ffiec.gov/find/documents/resolvingedits.pdf>.

A bank that has 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 Wednesday, November 4, 2009. 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.

To continue improving the timeliness with which Call Report data become available to the public, the agencies plan to post some individual bank Call Report data on the Internet earlier than at present beginning with the reports for the fourth quarter of 2009. The agencies currently post individual bank data on the FFIEC's CDR Public Data Distribution (PDD) Web site every day beginning 15 calendar days after the report date (e.g., October 15, 2009). However, no individual bank data are posted until at least 24 hours after the data have been accepted by the agencies and incorporated within the CDR. Beginning with the Call Report for December 31, 2009, individual bank data will be posted on the CDR PDD Web site as soon as the data have been submitted, placed in an accepted status, and prepared for publication in the CDR.

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. For further information concerning the Call Report itself, 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 by e-mail at insurance-research@fdic.gov.

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Attachment

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