
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-36-2010
June 30, 2010

BANK REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Second Quarter 2010

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the June 30, 2010, 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, July 30, 2010, in accordance with the filing requirements discussed below. *No extensions of time for submitting Call Report data are granted.*

On June 22, 2010, the Federal Deposit Insurance Corporation (FDIC) adopted a final rule extending the Transaction Account Guarantee (TAG) component of the Temporary Liquidity Guarantee Program for six months, through December 31, 2010, with the possibility of extending the program for up to an additional 12 months without further rulemaking. For institutions choosing to remain in the TAG Program, the final rule modified the basis for calculating assessments from quarter-end balances in TAG-eligible accounts to average daily balances in such accounts. Subject to approval by the U.S. Office of Management and Budget, banks participating in the TAG Program must report the total dollar amount and number of TAG-eligible accounts as average daily balances in Schedule RC-O, Memorandum items 4.a and 4.b, beginning with the September 30, 2010, Call Report. Further information on these revised TAG Program reporting requirements is available on the FDIC's Web site (<http://www.fdic.gov/regulations/resources/TLGP/tagp-programReportingGuidance.pdf>). Draft revised instructions for Schedule RC-O, Memorandum items 4.a and 4.b, will be posted later today on the Federal Financial Institutions Examination Council's (FFIEC) Web site (http://www.ffiec.gov/ffiec_report_forms.htm).

The Call Report forms for June 2010 are available on both the FFIEC's Web site and the FDIC's Web site (<http://www.fdic.gov/callreports>). An instruction book update for June 2010 is expected to be available on these Web sites by July 7, 2010. This update primarily consists of revisions to certain Glossary entries for the effect of recent changes in accounting standards. 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 June 2010.

Each bank must file its June 30, 2010, 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.

Electronic submission of Call Report data will be considered timely if the data are received by the CDR no later than Friday, July 30, 2010, 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, August 4, 2010.

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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