
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-61-2008
June 30, 2008

BANK REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Second Quarter 2008

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the June 30, 2008, 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 Wednesday, July 30, 2008, 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 you, the revisions to the Call Report that were implemented as of March 31, 2008, included certain new items that were optional for that report date and are required beginning this quarter (see FIL-13-2008, dated February 20, 2008). For the June 30, 2008, report date, banks may provide reasonable estimates for any of these new Call Report items that were optional in March if the requested information is not readily available.

The Call Report forms for June 2008 are available on the FFIEC's Web site (http://www.ffiec.gov/ffiec_report_forms.htm). An instruction book update for June 2008 will be available on the FFIEC's Web site by July 1. In particular, banks should ensure that they review the updated instructions for Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, which contain clarifications made in response to questions that arose when the revised format of this schedule was fully implemented in the first quarter. 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 Web site. 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 2008.

In the Call Report for this quarter, banks are reminded to report the number and amount currently outstanding of loans to small businesses and small farms (Schedule RC-C, part II), the number of deposit accounts (other than retirement deposit accounts) of \$100,000 or less (Schedule RC-O, Memorandum item 1.a.(2)), and the number of retirement deposit accounts of \$250,000 or less (Schedule RC-O, Memorandum item 1.c.(2)). This information is collected only as of the June 30 report date each year.

Each bank must file its June 30, 2008, 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 Wednesday, July 30, 2008, 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 Monday, August 4, 2008.

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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