



FIL-141-2008  
December 11, 2008

## REGULATORY REPORTS

TO: CHIEF EXECUTIVE OFFICER (also of interest to Chief Financial Officer)

SUBJECT: Revisions to Regulatory Reports Filed by FDIC-Insured Depository Institutions

On November 21, 2008, the Federal Deposit Insurance Corporation (FDIC) approved a final rule to implement the Temporary Liquidity Guarantee (TLG) Program announced on October 14, 2008. The TLG Program has two primary components: the Debt Guarantee Program, by which the FDIC will guarantee the payment of certain newly issued senior unsecured debt, and the Transaction Account Guarantee Program, by which the FDIC will guarantee certain noninterest-bearing transaction accounts.

In response to the FDIC's adoption of the TLG Program, the Federal Financial Institutions Examination Council (FFIEC) has approved revisions to the Consolidated Reports of Condition and Income (Call Report), the Thrift Financial Report (TFR), and the Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002). These regulatory reporting revisions, which have been approved by the U.S. Office of Management and Budget and take effect December 31, 2008, will be applicable to FDIC-insured depository institutions that participate in the Transaction Account Guarantee Program. A participating institution will report the amount and number of its noninterest-bearing transaction accounts, as defined in the FDIC's regulations governing the TLG Program, of more than \$250,000. An institution has the option to exclude those noninterest-bearing transaction accounts of more than \$250,000 that are otherwise fully insured under the FDIC's deposit insurance rules as determined and documented by the institution. The FDIC will use this information to calculate assessments for participants in the Transaction Account Guarantee Program.

The new items that will be completed by institutions participating in the Transaction Account Guarantee Program will be added to the Call Report as Memorandum items 4.a and 4.b of Schedule RC-O, to the TFR as items DI570 and DI575 of Schedule DI, and to the FFIEC 002 as Memorandum items 6.a and 6.b of Schedule O. Draft instructions for these new items are attached.

In addition, although the FDIC's deposit insurance limit has temporarily increased to \$250,000, institutions should note that the agencies have not revised the existing items in Call Report

Schedule RC-O, TFR Schedule DI, and FFIEC 002 Schedule O for the amount and number of deposit accounts (other than retirement deposit accounts) of (a) \$100,000 or less and (b) more than \$100,000. Institutions should continue to complete these items using the \$100,000 size threshold for deposit accounts without taking into account the temporary increase in the deposit insurance limit. Similarly, when reporting estimated uninsured deposits in Call Report Schedule RC-O, TFR Schedule DI, and FFIEC 002 Schedule O, institutions required to provide this estimate should continue to calculate the amount of uninsured deposits based on the deposit insurance limits of \$250,000 for retirement deposit accounts and \$100,000 for all other accounts. Institutions should not consider the temporary increase in deposit insurance coverage to \$250,000 or their participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program when estimating their uninsured deposits.

Please forward this letter to the person responsible for preparing the Call Report, the TFR, or the FFIEC 002 at your institution. For further information about the reporting revisions, please contact Edward Christovich at the FDIC (202-898-8931), Gary Christensen at the Office of the Comptroller of the Currency (202-874-4482), Arthur Lindo at the Federal Reserve Board (202-452-2695), or James Caton at the Office of Thrift Supervision (202-906-5680).

A handwritten signature in black ink, appearing to read "Paul T. Sanford". The signature is fluid and cursive, with the first name "Paul" being the most prominent.

Paul T. Sanford  
Executive Secretary

Attachment

Distribution: All FDIC-Insured Institutions