

---

**Federal Deposit Insurance Corporation**

---

**Office of the Comptroller of the Currency**

---

**Board of Governors of the Federal Reserve System**

---

FIL-29-2012

June 29, 2012

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income (Call Report) for Second Quarter 2012

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the June 30, 2012, 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 Monday, July 30, 2012, 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, a limited number of Call Report revisions take effect this quarter (see FIL-10-2012, dated March 2, 2012). The new data items will help the banking agencies and state supervisors better understand certain risk exposures and they will address data needs for deposit insurance assessments. Institutions may provide reasonable estimates for any new Call Report item initially required to be reported as of June 30, 2012, for which the requested information is not readily available. The second quarter 2012 reporting changes, which will be relevant to only a small percentage of institutions, include:

- New Memorandum items in Schedule RC-N, Past Due and Nonaccrual Loans, Leases, and Other Assets, for the total outstanding balance and related carrying amount of purchased credit-impaired loans that are past due 30 through 89 days and still accruing, past due 90 days or more and still accruing, and in nonaccrual status;
- New items in Schedule RC-P, 1-4 Family Residential Mortgage Banking Activities, in which institutions with \$1 billion or more in total assets and smaller institutions with significant mortgage banking activities will report the amount of representation and warranty reserves for 1-4 family residential mortgage loans sold (in domestic offices), with separate reporting of reserves for representations and warranties made to U.S. government agencies and other parties; and
- New items in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, in which:
  - Large and highly complex institutions (generally, institutions with \$10 billion or more in total assets) will report the portions of their troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government;
  - Large and highly complex institutions that own another insured depository institution will report the fully consolidated amounts of total deposit liabilities before exclusions, total allowable exclusions, unsecured other borrowings with a remaining maturity of one year or less, and the estimated amount of uninsured deposits; and
  - All institutions that own another insured depository institution will report the fully consolidated amount of reciprocal brokered deposits.

The Call Report forms for June 2012 are available on the FFIEC's Web site ([http://www.ffiec.gov/ffiec\\_report\\_forms.htm](http://www.ffiec.gov/ffiec_report_forms.htm)) and the FDIC's Web site (<http://www.fdic.gov/callreports>). An instruction book update for June 2012 is expected to be available on these Web sites by July 2, 2012. Institutions also should refer to this quarter's attached Supplemental Instructions for additional guidance on certain reporting issues, including a separate section for savings associations addressing certain topics related to their conversion to the Call Report from the former Thrift Financial Report in the first quarter of 2012. 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 June 2012.

Each institution must file its June 30, 2012, Call Report data in one of the following 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 Monday, July 30, 2012, 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 Saturday, August 4, 2012.

For technical assistance with the CDR, institutions 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](mailto:CDR.Help@ffiec.gov). For further information concerning the Call Report, 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) or e-mail at [insurance-research@fdic.gov](mailto:insurance-research@fdic.gov).



John C. Lyons, Jr.  
Senior Deputy Comptroller and  
Chief National Bank Examiner  
Office of the  
Comptroller of the Currency



Michael S. Gibson  
Director  
Division of Banking  
Supervision and Regulation  
Board of Governors of the  
Federal Reserve System



Sandra L. Thompson  
Director  
Division of  
Risk Management Supervision  
Federal Deposit  
Insurance Corporation

Attachment

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