

DEPOSITORY INSTITUTION REPORTS

FIL-61-2016
October 5, 2016

TO: CHIEF EXECUTIVE OFFICER
SUBJECT: Consolidated Reports of Condition and Income for Third Quarter 2016

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the September 30, 2016, 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 Sunday, October 30, 2016, 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, the agencies are implementing a number of Call Report revisions this quarter (see [FIL-44-2016](#), dated July 1, 2016). The revisions that take effect this quarter, which are part of the FFIEC's community bank Call Report burden-reduction initiative, include:

- Deletions of certain existing data items pertaining to troubled debt restructurings from Schedule RC C, Part I, Loans and Leases, and Schedule RC-N, Past Due and Nonaccrual Loans, Leases, and Other Assets; and loans covered by FDIC loss-sharing agreements from Schedule RC-M, Memoranda, and Schedule RC-N;
- Increases in existing reporting thresholds for certain data items in Schedule RI-E, Explanations; Schedule RC-D, Trading Assets and Liabilities; Schedule RC-F, Other Assets; Schedule RC-G, Other Liabilities; and Schedule RC-Q, Assets and Liabilities Measured at Fair Value on a Recurring Basis; and the establishment of a reporting threshold for certain data items in Schedule RC-S, Servicing, Securitization, and Asset Sale Activities;
- New and revised data items and information of general applicability, including:
 - Adding contact information for the reporting institution's Chief Executive Officer;
 - Reporting the Legal Entity Identifier (LEI) for the reporting institution on the Call Report cover page if the institution has an LEI;

- Creating additional preprinted captions for itemizing and describing components of certain items that exceed reporting thresholds in Schedules RC-F and RI-E; and
- Eliminating the concept of extraordinary items and revising affected data items in Schedule RI, Income Statement; Schedule RI-E; and, on the FFIEC 031 report, Schedule RI-D, Income from Foreign Offices; and
- New and revised data items of limited applicability, including:
 - Adding a new item on "dually payable" deposits in foreign branches of U.S. banks to Schedule RC O, Other Data for Deposit Insurance and FICO Assessments, on the FFIEC 031 report; and
 - Revising the supplementary leverage ratio data reported by advanced approaches institutions in Schedule RC-R, Part I, Regulatory Capital Components and Ratios.

The Call Report forms for September 2016 are available on the FFIEC's website (https://www.ffiec.gov/ffiec_report_forms.htm) and the Federal Deposit Insurance Corporation's (FDIC) website (<https://www.fdic.gov/callreports>). In addition, a Call Report instruction book update for September 2016 is available on these websites. Institutions should refer to the attached Supplemental Instructions for September 2016 for additional guidance on certain reporting issues. Report forms and instructional materials can be printed and downloaded from the FFIEC's and the FDIC's websites. Please notify the person responsible for preparing the Call Report at your institution about the electronic availability of the report forms, the instruction book update, and the Supplemental Instructions for September 2016.

Each institution must file its September 30, 2016, Call Report data in one of 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 Sunday, October 30, 2016, 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 website at <https://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 Friday, November 4, 2016.

The CDR Help Desk is available from 9:00 a.m. until 8:00 p.m., Eastern Time, Monday through Friday, and Saturday, October 29, 2016, to provide assistance with user accounts, passwords, and other CDR system-related issues. The CDR Help Desk can be reached by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by email at CDR.Help@ffiec.gov. For all other Call Report issues, institutions should contact their assigned Call Report analyst. If you do not know the analyst assigned to your institution, state member institutions should contact their

Federal Reserve District Bank; national institutions, 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).

Grace E. Dailey
Senior Deputy Comptroller and
Chief National Bank Examiner
Office of the
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Attachment: [Supplemental Instructions](#) - PDF ([PDF Help](#))

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

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