

FIL-14-2014

April 7, 2014

DEPOSITORY INSTITUTION REPORTS**TO:** CHIEF EXECUTIVE OFFICER**SUBJECT:** Consolidated Reports of Condition and Income for First Quarter 2014

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the March 31, 2014, 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 Wednesday, April 30, 2014, 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, certain Call Report revisions take effect this quarter (see [FIL-3-2014](#), dated January 22, 2014). Beginning March 31, 2014, institutions will begin to report:

- Responses to yes-no questions about international remittance transfer activity, and institutions with more than 100 transactions per calendar year will report additional information including the estimated number and dollar value of international remittance transfers (new item 16 of Schedule RC-M, Memoranda). This information will be collected initially as of March 31, 2014, and, in general, semiannually thereafter as of each June 30 and December 31;
- Trade names (other than an institution's legal title) used to identify physical offices and the addresses of public-facing Internet Web sites at which the institution accepts or solicits deposits from the public (revised item 8 of Schedule RC-M);
- A response to a yes-no question asking whether the reporting institution offers any deposit account products (other than time deposits) primarily intended for consumers (new Memorandum item 5 of Schedule RC-E, Deposit Liabilities); and
- For institutions with \$1 billion or more in total assets that offer one or more deposit account products (other than time deposits) primarily intended for consumers, the total balances of these consumer deposit account products (new Memorandum items 6 and 7 of Schedule RC-E).

In addition, revisions to Call Report Schedule RC-R, Regulatory Capital, that are consistent with the revised regulatory capital rules approved by the banking agencies in July 2013 will begin to be implemented this quarter. These changes include:

- Existing items 1 through 33 of Schedule RC-R have been designated Part I.A, Regulatory Capital Components and Ratios, this quarter. All institutions except advanced approaches institutions will complete Part I.A in their Call Reports for March 31 through December 31, 2014. No changes will be made to Part I.A in 2014.
- A new Part I.B, Regulatory Capital Components and Ratios, has been added to Schedule RC-R this quarter. Advanced approaches institutions will complete Part I.B in their Call Reports for March 31 through December 31, 2014.
- Effective March 31, 2015, Part I.A will be removed from Schedule RC-R, and Part I.B will be designated Part I, Regulatory Capital Components and Ratios. All institutions will then complete Part I of the schedule.
- Existing items 34 through 62 and Memorandum items 1 and 2 of Schedule RC-R have been designated Part II, Risk-Weighted Assets, this quarter. No changes will be made in 2014 to Part II, which all institutions will complete in their Call Reports for March 31 through December 31, 2014. A revised version of Part II of Schedule RC-R is expected to take effect in March 2015. The revised Part II would incorporate the standardized approach for calculating risk-weighted assets under the revised regulatory capital rules and would be completed by all institutions.

Institutions also should note that the reporting of the amount and number of noninterest-bearing transaction accounts of more than \$250,000 in Schedule RC-O, Memorandum item 5, has been eliminated effective this quarter.

The Call Report forms and an instruction book update for March 2014 are available on the FFIEC's Web site (http://www.ffiec.gov/ffiec_report_forms.htm) and the Federal Deposit Insurance Corporation's (FDIC) Web site (<http://www.fdic.gov/callreports>). Institutions also should refer to this quarter's attached Supplemental Instructions 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 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 March 2014.

Each institution must file its March 31, 2014, 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 Wednesday, April 30, 2014, 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 Monday, May 5, 2014.

The CDR Help Desk is now available from 9:00 a.m. until 8:00 p.m., Eastern Time, Monday through Friday, 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 e-mail 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 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).

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Attachment: [Supplemental Instructions](#)

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