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**Federal Deposit Insurance Corporation**

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**Office of the Comptroller of the Currency**

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

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FIL-52-2011

June 30, 2011

**BANK REPORTS**

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Second Quarter 2011

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the June 30, 2011, 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 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 banks with foreign offices, your completed Call Report must be received by Saturday, July 30, 2011, in accordance with the filing requirements discussed below. *No extensions of time for submitting Call Report data are granted.*

As mentioned in the agencies' financial institution letter (FIL) for the first quarter Call Report (see FIL-19-2011, dated April 6, 2011), the Federal Deposit Insurance Corporation (FDIC) adopted a final rule amending its deposit insurance assessment regulations on February 7, 2011 (see FIL-8-2011, dated February 9, 2011). The final rule, which took effect April 1, 2011:

- Redefines the deposit insurance assessment base for all insured depository institutions as required by the Dodd-Frank Wall Street Reform and Consumer Protection Act. In general, the assessment base has been redefined as average consolidated total assets less average tangible equity capital during the assessment period; and
- Revises the risk-based assessment system for large and highly complex institutions, which generally are institutions with at least \$10 billion in total assets, using a scorecard that combines Uniform Financial Institutions Rating System ratings and certain forward-looking financial measures to assess the risk such institutions pose to the Deposit Insurance Fund.

As explained in FIL-19-2011, the agencies had proposed revisions to Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, to provide the data needed to implement the redefined assessment base and the revised assessment system for large and highly complex institutions beginning June 30, 2011. Accordingly, as revised this quarter, Schedule RC-O:

- Retains all existing items except those for the daily averages for total deposit liabilities, total allowable exclusions, and foreign deposits, which have been eliminated;
- Adds new items for all banks to report average consolidated total assets, the averaging method used, average tangible equity (defined as Tier 1 capital), and holdings of long-term unsecured debt issued by other FDIC-insured depository institutions;
- Adds new items in which banks will certify whether they qualify as bankers' banks or custodial banks for assessment purposes. Qualifying banks will report data on assessment base deductions and deduction limits; and
- Adds new items, applicable only to large or highly complex institutions, for reporting data on criticized and classified items; "nontraditional residential mortgages," "subprime consumer loans," and "leveraged loans" as defined for assessment purposes only in FDIC regulations; construction and

land development loan commitments; loans and other real estate owned covered by certain U.S. government guarantees; nonbrokered time deposits of more than \$250,000; and the largest and 20 largest counterparty exposures. Certain of these new items will not be made available to the public on an individual institution basis.

The Call Report forms for June 2011 are available on the Federal Financial Institutions Examination Council's (FFIEC) 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 2011 is expected to be available on these Web sites by July 1, 2011. The instruction book update includes revised instructions for Schedule RC-O, including transition guidance for certain new items for large and highly complex institutions. Banks also should refer to this quarter's attached Supplemental Instructions for additional reporting guidance. 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 bank about the electronic availability of the report forms, instruction book update, and Supplemental Instructions for June 2011.

Each bank must file its June 30, 2011, 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 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 Saturday, July 30, 2011, 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>.

A bank 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 a bank must electronically transmit its data to the CDR no later than Thursday, August 4, 2011.

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

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Attachment

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