

---

**Federal Deposit Insurance Corporation**

---

**Office of the Comptroller of the Currency**

---

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

---

FIL-66-2011  
September 30, 2011

DEPOSITORY INSTITUTION REGULATORY REPORTS

TO: CHIEF EXECUTIVE OFFICER

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

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the September 30, 2011, 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, 2011, in accordance with the filing requirements discussed below. *No extensions of time for submitting Call Report data are granted.*

Under Section 627 of the Dodd-Frank Wall Street Reform and Consumer Protection Act, depository institutions were permitted to pay interest on demand deposits beginning July 21, 2011. No new items have been added to the Call Report in response to this change. However, the captions used on the report forms for certain existing items and several Call Report instructions have been revised this quarter to recognize that demand deposits now may be interest-bearing or noninterest-bearing.

The Call Report forms for September 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 September 2011, which includes revised instructions pertaining to demand deposits and certain other matters, is expected to be available on these Web sites by October 3, 2011. In addition, this quarter's attached Supplemental Instructions provide information on various reporting topics. 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 September 2011.

Each institution must file its September 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 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, 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>.

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, 2011. In addition, on or about each April 30 and October 30, the FDIC conducts a telephone survey of some institutions with more than one foreign office to obtain certain deposit data needed to estimate insured deposits.

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 institutions should contact their Federal Reserve District Bank. National and FDIC-supervised institutions 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).

David K. Wilson  
Senior Deputy Comptroller and  
Chief National Bank Examiner  
Office of the  
Comptroller of the Currency

Patrick M. Parkinson  
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 and savings institutions, national institutions, and state member institutions