
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-54-2012
December 28, 2012

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

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

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the December 31, 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 Wednesday, January 30, 2013, in accordance with the filing requirements discussed below.
No extensions of time for submitting Call Report data are granted.

The Call Report forms for December 2012 are available on the Federal Financial Institutions Examination Council's (FFIEC) Web site (http://www.ffiec.gov/ffiec_report_forms.htm) and the FDIC's Web site (<http://www.fdic.gov/callreports>). There is no update to the Call Report instruction book this quarter. 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 and Supplemental Instructions for December 2012.

Institutions are reminded to report the amount of their preferred deposits (Memorandum item 1.e of Schedule RC-E) and information about their involvement with reverse mortgages (Memorandum item 15 of Schedule RC-C, part I, and item 1.a of Schedule RC-L). These data are collected only as of the December 31 report date each year. Institutions that have fiduciary or related activities (in the form of assets or accounts) should ensure that they complete the appropriate items in Schedule RC-T, Fiduciary and Related Services. The specific items to be completed in Schedule RC-T are determined by an institution's total fiduciary assets as of December 31, 2011, or its gross fiduciary and related services income in 2011.

The FFIEC has approved the addition to the Call Report of new Schedule RI-C, Disaggregated Data on the Allowance for Loan and Lease Losses, which will be applicable to institutions with \$1 billion or more in total assets. Implementation of this new schedule will take effect March 31, 2013, subject

to the approval of the U.S. Office of Management and Budget. Drafts of the Schedule RI-C report form and instructions are available for review on the FFIEC's and the FDIC's Web sites. For the March 31, 2013, report date, institutions may provide reasonable estimates for the amounts required to be reported in Schedule RI-C if the requested information is not readily available.

Each institution must file its December 31, 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 Wednesday, January 30, 2013, 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, February 4, 2013.

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. 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.

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Attachment: Supplemental Instructions

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