
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-60-2018
October 12, 2018

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Third Quarter 2018

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the September 30, 2018, report date. Please plan to complete as early as possible 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). 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 Tuesday, October 30, 2018, in accordance with the filing requirements discussed below. *The agencies recognize that institutions significantly affected by Hurricane Florence or Hurricane Michael may experience difficulty or delay in filing third quarter 2018 Call Reports. As explained in the Interagency Statements on Supervisory Practices Regarding Financial Institutions Affected by Hurricanes [Florence](#) and [Michael](#), affected institutions should contact their primary federal and/or state regulator to discuss their situation. Such institutions also may wish to review the [Interagency Supervisory Examiner Guidance for Institutions Affected by a Major Disaster](#) issued in December 2017 and the Federal Financial Institutions Examination Council's (FFIEC) [Accounting and Regulatory Reporting Questions and Answers](#) issued following Hurricanes Katrina and Rita in 2005, which remain applicable.*

In response to the *Economic Growth, Regulatory Relief, and Consumer Protection Act* (EGRRCPA), which was enacted on May 24, 2018, two data items have been added to the third quarter 2018 Call Report in Schedule RC-E, Deposit Liabilities. Institutions should report "Total reciprocal deposits" as of the report date in Memorandum item 1.g and, on a one-time only basis, "Total reciprocal deposits as of June 30, 2018" in Memorandum item 1.h of Schedule RC-E. Please refer to the attached Supplemental Instructions for information regarding the reporting of reciprocal deposits in the Call Report for September 2018.

The FFIEC 031, FFIEC 041, and FFIEC 051 Call Report forms for September 2018 are available for printing and downloading from the FFIEC's website (https://www.ffiec.gov/ffiec_report_forms.htm) and the Federal Deposit Insurance Corporation's (FDIC) website (www.fdic.gov/callreports). Updates to the Call Report instruction books for September 2018 also are available from these websites. Institutions should refer to the attached Supplemental Instructions for September 2018 for guidance on certain reporting issues, including the section of EGRRCPA on high volatility commercial real estate exposures that affects reporting in the Call Report. Please notify the individual responsible for preparing the Call Report at your institution about the electronic availability of the report forms, instruction book updates, and Supplemental Instructions for September 2018.

Institutions are reminded that proposed revisions to all three versions of the Call Report and other regulatory reports resulting from the revised accounting for credit losses under the Financial Accounting Standards Board's Accounting Standards Update No. 2016-13, "Financial Instruments – Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments," have been published in the [Federal Register](#) and can be reviewed on the [FFIEC's website](#). The agencies encourage institutions to review the proposal and comment on those aspects of interest.

Each institution must file its September 30, 2018, 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 the paper report to 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 third quarter 2018 Call Report data will be considered timely if the data are received by the CDR no later than Tuesday, October 30, 2018, 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 (<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 Sunday, November 4, 2018.

The CDR Help Desk is 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 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
Comptroller of the Currency

Michael S. Gibson
Director
Division of Banking
Supervision and Regulation
Board of Governors of the
Federal Reserve System

Doreen R. Eberley
Director
Division of Risk Management
Supervision
Federal Deposit
Insurance Corporation

Attachment: [Supplemental Instructions](#)

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