



Federal Deposit Insurance Corporation
550 17th Street, NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-9-2013
March 12, 2013

CONSOLIDATED REPORTS OF CONDITION AND INCOME

Summary: The Federal Financial Institutions Examination Council has approved several proposed revisions to the Consolidated Reports of Condition and Income (Call Report). The FDIC and the other banking agencies invite depository institutions and others to review and comment on the proposal by April 22, 2013. As discussed in FIL-8-2013, dated March 8, 2013, the proposed new and revised Call Report items would take effect June 30, 2013, except for one item to be collected annually beginning December 31, 2013.

Statement of Applicability to Institutions under \$1 Billion in Total Assets: This Financial Institution Letter applies to all FDIC-supervised commercial and savings banks, including community institutions. Institutions under \$1 billion in total assets would not be required to complete some of the new and revised Call Report items.

Distribution:

FDIC-Supervised Banks (Commercial and Savings)
and FDIC-Supervised Savings Associations

Suggested Routing:

Chief Financial Officer
Chief Accounting Officer
Call Report Preparer

Related Topics:

[FIL-8-2013, March 8, 2013, on Proposed Revisions to Consolidated Reports of Condition and Income \(Call Report\) for 2013](#)

Initial Paperwork Reduction Act Federal Register Notice, February 21, 2013,
http://www.fdic.gov/regulations/laws/federal/2013/2013-02-21_notice.pdf

Contact:

FDIC's Data Collection and Analysis Section at
800-688-3342 or insurance-research@fdic.gov

Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at <http://www.fdic.gov/news/news/financial/2013/index.html>.

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Paper copies may be obtained via the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (877-275-3342 or 703-562-2200).

Highlights:

- The Call Report revisions proposed for June 30, 2013, include new and revised items for:
 - Consumer deposit account balances, which would be reported by institutions with total assets of \$1 billion or more that offer deposit account products intended for use solely by consumers;
 - Certain types of service charges on consumer deposit accounts, which would be reported by all institutions that offer such deposit account products;
 - Types of international remittance transfers offered, the settlement systems used, and the applicability of the Consumer Financial Protection Bureau's safe harbor and, for institutions not qualifying for the safe harbor, the number and amount of international remittance transfers;
 - Trade names an institution uses to identify physical branches and public-facing Internet Web sites that differ from the institution's legal title;
 - Certain higher-risk loans, foreign office real estate loans and commitments, and U.S. government-guaranteed assets plus a new table of consumer loans by loan type and probability of default, which would be completed by large institutions and highly complex institutions (generally, institutions with \$10 billion or more in total assets); and
 - Certain capital transactions with stockholders.
- Institutions whose parent holding company is not a bank or savings and loan holding company would report the parent company's total consolidated liabilities annually beginning December 31, 2013.
- Institutions should review FIL-8-2013 and the agencies' initial Paperwork Reduction Act Federal Register notice for further information about the proposed 2013 Call Report revisions and methods for submitting comments on the proposal. FIL-8-2013 can be accessed at <http://www.fdic.gov/news/news/financial/2013/fil13008.html>.