



Financial Institution Letter
FIL-15-2015
April 6, 2015

Consolidated Reports of Condition and Income

Summary:

The Consolidated Reports of Condition and Income (Call Report) for the March 31, 2015, report date must be received by Thursday, April 30, 2015. Certain institutions with foreign offices have an additional five calendar days to submit their reports. A revised version of Schedule RC-R, Regulatory Capital, will be implemented this quarter. In addition, certain institutions with \$1 billion or more in total assets will begin to report information on service charges on consumer deposit account products.

Statement of Applicability to Institutions with Total Assets Under \$1 Billion: This Financial Institution Letter applies to all FDIC-supervised banks and savings associations, including community institutions. In revised Schedule RC-R, a number of items included in the calculation of regulatory capital in Part I and certain new risk-weight categories in Part II will be of limited applicability to most community institutions. This quarter's new Call Report items on consumer deposit account service charge income do not apply to institutions under \$1 billion in total assets.

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-14-2015, April 1, 2015, Consolidated Reports of Condition and Income for First Quarter 2015](#)

[FIL-10-2015, February 23, 2015, Regulatory Capital Reporting Changes](#)

[FIL-8-2015, February 20, 2015, Regulatory Capital Reporting Changes – Teleconference Scheduled for February 25](#)

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Note:

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Highlights:

- The Call Report changes taking effect in March 2015 include:
 - The completion of revisions to Schedule RC-R, Regulatory Capital, to achieve consistency with the revised regulatory capital rules adopted in July 2013.
 - Implementation of the revised definitions of the regulatory capital components in Schedule RC-R, Part I, including an item for making the one-time, permanent election to calculate regulatory capital using the treatment for accumulated other comprehensive income permitted in the general regulatory capital rules prior to January 1, 2015.
 - Incorporation of the standardized approach for calculating risk-weighted assets in Schedule RC-R, Part II, including a greater number of risk-weight categories and new risk-weighting approaches for certain types of exposures.
 - A revision to the reporting of securities borrowed in Schedule RC-L, Derivatives and Off-Balance Sheet Items.
 - New Memorandum items in Schedule RI, Income Statement, for three categories of service charge income earned on consumer deposit account products by those institutions with \$1 billion or more in assets that offer such deposit products.
- The Call Report forms and an instruction book update for March 2015 are available on the FDIC's Web site at <http://www.fdic.gov/callreports>.

- Banks should review FIL-14-2015 and its accompanying Supplemental Instructions for further information on the first quarter 2015 Call Report.
- FIL-14-2015 can be accessed at <https://www.fdic.gov/news/news/financial/2015/fil15014.html>.

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