



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

Financial Institution Letter
FIL-26-2013
June 10, 2013

CONSOLIDATED REPORTS OF CONDITION AND INCOME

Summary: With the approval of the Federal Financial Institutions Examination Council (FFIEC), the FDIC and the other banking agencies plan to implement on June 30, 2013, two of the proposed revisions to the Consolidated Reports of Condition and Income (Call Report) issued for comment in February 2013. These revisions are subject to U.S. Office of Management and Budget approval. Any new reporting requirements resulting from the other Call Report changes included in the February 2013 proposal would take effect no earlier than December 31, 2013, or March 31, 2014, depending on the change.

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 do not have to complete any new items on the Call Report for June 30, 2013, but should note a change in the scope of an existing item in the equity capital reconciliation schedule.

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-24-2013, June 6, 2013, on Status of Proposed Revisions to the Consolidated Reports of Condition and Income \(Call Report\) for 2013](#)

[FIL-9-2013, March 12, 2013, Consolidated Reports of Condition and Income](#)

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

Contact:

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

Note:

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Highlights:

- The Call Report changes taking effect June 30, 2013, include revisions to:
 - The scope of an existing item for certain capital transactions with stockholders; and
 - The data reported by large institutions and highly complex institutions (generally, institutions with \$10 billion or more in total assets) on certain higher-risk assets, 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.
- The other Call Report changes proposed in February 2013 and the comments received on them remain under study by the FFIEC and its member agencies. These proposed changes will not take effect June 30, 2013, as had been proposed.
- Institutions will be notified of the agencies' decisions regarding the other proposed Call Report revisions. Any resulting new reporting requirements would be implemented no earlier than:
 - December 31, 2013, for information on international remittance transfers and trade names used to identify an institution's physical branches and Internet Web sites that differ from its legal title; and
 - March 31, 2014, for consumer deposit account balances (for institutions with total assets of \$1 billion or more), consumer deposit account service charges, and the total liabilities of an institution's parent depository institution holding company that is not a bank or savings and loan holding company (to be reported annually).