



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

**Financial Institution Letter**  
**FIL-11-2012**  
**March 6, 2012**

## Consolidated Reports of Condition and Income

**Summary:** The Federal Financial Institutions Examination Council (FFIEC) has approved certain revisions to the Consolidated Reports of Condition and Income (Call Report) for implementation as of March 31 and June 30, 2012. These revisions are subject to approval by the U.S. Office of Management and Budget. Two proposed new Call Report schedules for which the banking agencies requested comment in November 2011 remain under evaluation. Institutions will be notified about the results of this evaluation, and any new reporting requirements will not take effect before September 30, 2012. FDIC-supervised savings associations also are reminded that they are scheduled to convert from filing the Thrift Financial Report to the Call Report effective March 31, 2012.

**Statement of Applicability to Institutions Under \$1 Billion in Total Assets:** This Financial Institution Letter applies to all FDIC-supervised banks and savings associations, including community institutions. Most institutions under \$1 billion in total assets would not need to report additional information in Schedules RC-N, RC-O, and RC-P under the June 2012 revisions because of the size of the institution or the specialized nature of the new data 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-10-2012, March 2, 2012, on Revisions to the Consolidated Reports of Condition and Income for March and June 2012](#)

[FIL-73-2011, December 9, 2011, on Consolidated Reports of Condition and Income](#)

[FIL-72-2011, December 7, 2011, on Proposed Revisions to Consolidated Reports of Condition and Income \(Call Report\) for 2012](#)

### Contact:

FDIC's Data Collection and Analysis Section at  
800-688-3342 or [insurance-research@fdic.gov](mailto:insurance-research@fdic.gov)

### Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at [www.fdic.gov/news/news/financial/2012/index.html](http://www.fdic.gov/news/news/financial/2012/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:

- Call Report changes taking effect March 31, 2012, include:
  - New items for savings associations and certain state savings banks on compliance with the Qualified Thrift Lender requirement;
  - Revisions to the leverage ratio denominator calculation in the regulatory capital schedule to address measurement differences between banks and savings associations; and
  - Certain Call Report instructional revisions.
- Reporting changes taking effect June 30, 2012, include new data items for:
  - Past-due and nonaccrual purchased credit-impaired loans;
  - Representation and warranty reserves for 1–4 family residential mortgage loans sold for institutions with total assets of \$1 billion or more and certain smaller institutions; and
  - Certain information needed for deposit insurance assessment purposes from large and highly complex institutions as well as institutions that own another insured depository institution.
- Institutions should review FIL-10-2012, dated March 2, 2012, for further information about the Call Report revisions for March and June 2012. FIL-10-2012 can be accessed at <http://www.fdic.gov/news/news/financial/2012/fil12010.html>.