



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

Financial Institution Letter

FIL-54-2011

July 5, 2011

CONSOLIDATED REPORTS OF CONDITION AND INCOME

Summary: The Consolidated Reports of Condition and Income (Call Report) for the June 30, 2011, report date must be received by Saturday, July 30, 2011. Certain banks with foreign offices have an additional five calendar days to submit their reports. As discussed in FIL-52-2011, dated June 30, 2011, the second quarter 2011 Call Report includes new data items to provide the information needed to implement the amendments to the FDIC's assessment regulations adopted in February 2011. These amendments redefined the deposit insurance assessment base for all institutions and revised the assessment system for large and highly complex institutions.

Statement of Applicability to Institutions with Total Assets Less than \$1 Billion: This Financial Institution Letter applies to all FDIC-supervised institutions. Community banks will be affected by the addition of new Call Report items to Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments.

Distribution:
FDIC-Supervised Banks (Commercial and Savings)

Suggested Routing:
Chief Financial Officer
Chief Accounting Officer
Call Report Preparer

Related Topics:
FIL-52-2011, June 30, 2011, on Bank Reports
FIL-8-2011, February 9, 2011, on Assessments

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

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Highlights:

- The assessment-related revisions to the Call Report, which take effect beginning with the second quarter 2011 report, primarily will affect institutions with at least \$10 billion in total assets.
- New data to be reported by community banks in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, generally will be limited to average consolidated total assets and average tangible equity (with tangible equity defined as Tier 1 capital). The impact of these new items on most community banks with less than \$1 billion in total assets should be nominal. Except for newly insured institutions, such banks generally can use the amounts reported for average total assets and quarter-end Tier 1 capital elsewhere in the Call Report to complete the new assessment items.
- Banks should review FIL-52-2011 and its accompanying Supplemental Instructions for further information on the second quarter 2011 Call Report. FIL-52-2011 can be accessed at
<http://www.fdic.gov/news/news/financial/2011/fil11052.html>.