



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

Financial Institution Letter
FIL-22-2011
April 21, 2011

Consolidated Reports of Condition and Income

Summary: The Consolidated Reports of Condition and Income (Call Report) for the March 31, 2011, report date must be received by Saturday, April 30, 2011. Certain banks with foreign offices have an additional five calendar days to submit their reports. As discussed in FIL-19-2011, dated April 6, 2011, the first quarter 2011 Call Report includes a number of reporting changes. In addition, reporting changes to support the recently redefined deposit insurance assessment base and revised risk-based assessment system for large institutions have been proposed for the second quarter 2011 Call Report.

Statement of Applicability to Institutions under \$1 Billion in Total Assets: This Financial Institution Letter applies to all insured financial institutions. Community banks will be affected by the addition of new Call Report items, including changes to certain deposit and loan data, and proposed additions 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-19-2011, April 6, 2011, on Bank Reports
FIL-9-2011, February 14, 2011, on Bank Reports
FIL-8-2011, February 9, 2011, on Assessments

Attachment:

None

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 www.fdic.gov/news/news/financial/2011/index.html.

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Highlights:

- Changes to certain brokered deposit and time deposit data in the first quarter 2011 Call Report will enable the FDIC and other federal banking agencies to modify the definitions of core deposits, non-core liabilities, and short-term non-core liabilities for Uniform Bank Performance Report calculation purposes beginning March 31, 2011. These updated definitions will benefit community banks by reflecting the \$250,000 deposit insurance limit that became permanent in 2010.
- The assessment-related revisions to the Call Report proposed for June 30, 2011, 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 would 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 could 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-19-2011, at the link provided, and its accompanying Supplemental Instructions for further information on the first and second quarter 2011 Call Reports. FIL-19-2011 can be accessed at <http://www.fdic.gov/news/news/financial/2011/fil11019.html>.