



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

Financial Institution Letter
FIL-73-2011
December 9, 2011

CONSOLIDATED REPORTS OF CONDITION AND INCOME

Summary: The Federal Financial Institutions Examination Council (FFIEC) has approved proposed revisions to the Consolidated Reports of Condition and Income (Call Report) for implementation in 2012. The FDIC and the other banking agencies invite depository institutions and others to review and comment on the proposal by January 20, 2012. As discussed in FIL-72-2011, dated December 7, 2011, the proposed new Call Report items would be added to the report beginning June 30, 2012, except for two proposed revisions that would take effect when savings associations start filing the Call Report as of the March 31, 2012, report date. Proposed revisions to certain Call Report instructions would take effect 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. Institutions under \$1 billion in total assets would not be required to complete some of the proposed new Call Report 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-72-2011, December 7, 2011, on Proposed Revisions to Consolidated Reports of Condition and Income (Call Report) for 2012
Initial Paperwork Reduction Act *Federal Register* Notice, November 21, 2011,
<http://www.fdic.gov/regulations/laws/federal/2011/11noticeNov21.pdf>

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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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:

- New Call Report data items proposed to be collected beginning June 30, 2012, include information on:
 - The composition of the allowance for loan and lease losses by key loan category and related loan balances for institutions with total assets of \$1 billion or more;
 - Loan origination activity for several loan categories for institutions with total assets of \$300 million or more, with certain additional data for institutions with total assets of \$1 billion or more;
 - Past due and nonaccrual purchased credit-impaired loans; and
 - 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.
- Call Report changes proposed to take effect March 31, 2012, include:
 - New items for savings associations and certain state savings banks on compliance with the Qualified Thrift Lender requirement; and
 - Revisions to the leverage ratio denominator calculation in the regulatory capital schedule to address measurement differences between banks and savings associations.
- Institutions should review FIL-72-2011 and the agencies' initial Paperwork Reduction Act *Federal Register* notice for further information about the proposed Call Report revisions for 2012 and methods for submitting comments on the proposal. FIL-72-2011 can be accessed at <http://www.fdic.gov/news/news/financial/2011/fil11072.html>.