



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

**Financial Institution Letter**  
**FIL-31-2012**  
**July 3, 2012**

## CONSOLIDATED REPORTS OF CONDITION AND INCOME

**Summary:** The Consolidated Reports of Condition and Income (Call Report) for the June 30, 2012, report date must be received by Monday, July 30, 2012. Certain institutions with foreign offices have an additional five calendar days to submit their reports. As discussed in FIL-29-2012, dated June 29, 2012, the Call Report revisions taking effect this quarter will be relevant to only a small percentage of institutions. This quarter's new data items will help the banking agencies and state supervisors better understand certain risk exposures and they will address data needs related to deposit insurance assessments.

**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.

### 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-29-2012, June 29, 2012, Consolidated Reports of Condition and Income \(Call Report\) for Second Quarter 2012](#)  
[FIL-11-2012, March 6, 2012, Consolidated Reports of Condition and Income](#)  
[FIL-10-2012, March 2, 2012, Revisions to the Consolidated Reports of Condition and Income for March and June 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:

- The Call Report changes taking effect on June 30, 2012, are new data items for:
  - Past due and nonaccrual purchased credit-impaired loans in Schedule RC-N, Past Due and Nonaccrual Loans, Leases, and Other Assets;
  - Representation and warranty reserves in Schedule RC-P, 1-4 Family Residential Mortgage Banking Activities, for institutions with \$1 billion or more in total assets and smaller institutions with significant mortgage banking activities; and
  - Certain information for deposit insurance assessment purposes in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, which apply only to large and highly complex institutions (generally, institutions with \$10 billion or more in total assets) and institutions that own another insured depository institution.
- The Call Report forms and an instruction book update for June 2012 are available on the FFIEC's Web site at [http://www.ffiec.gov/ffiec\\_report\\_forms.htm](http://www.ffiec.gov/ffiec_report_forms.htm) and the FDIC's Web site at <http://www.fdic.gov/callreports>.
- Institutions should review FIL-29-2012 and its accompanying Supplemental Instructions for further information on the second quarter 2012 Call Report. FIL-29-2012 can be accessed at <http://www.fdic.gov/news/news/financial/2012/fil12029.html>.