



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

Financial Institution Letter
FIL-43-2012
October 3, 2012

CONSOLIDATED REPORTS OF CONDITION AND INCOME

Summary: The Consolidated Reports of Condition and Income (Call Report) for the September 30, 2012, report date must be received by Tuesday, October 30, 2012. Certain institutions with foreign offices have an additional five calendar days to submit their reports.

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-42-2012, October 1, 2012, Consolidated Reports of Condition and Income \(Call Report\) for Third Quarter 2012](#)

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 <http://www.fdic.gov/news/news/financial/2012/index.html>.

To receive FILs electronically, please visit <http://www.fdic.gov/about/subscriptions/fil.html>.

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:

- This quarter's Call Report does not require institutions to report any new data. However, beginning this quarter, an institution's Call Report software will calculate and disclose the total amount of representation and warranty reserves in Schedule RC-P, 1-4 Family Residential Mortgage Banking Activities, using data currently reported on such reserves by type of counterparty. Schedule RC-P is applicable to institutions with \$1 billion or more in total assets and smaller institutions with significant mortgage banking activities.
- The Call Report forms and an instruction book update for September 2012 are available on the FFIEC's Web site at http://www.ffiec.gov/ffiec_report_forms.htm and the FDIC's Web site at <http://www.fdic.gov/callreports>.
- Institutions should review FIL-42-2012 and its accompanying Supplemental Instructions for further information on the third quarter 2012 Call Report. FIL-42-2012 can be accessed at <http://www.fdic.gov/news/news/financial/2012/fil12042.html>.