



FIL-24-2013
June 6, 2013

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER (also of interest to Chief Financial Officer)

SUBJECT: Status of Proposed Revisions to the Consolidated Reports of Condition and Income (Call Report) for 2013

On February 21, 2013, the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board (Board), and the Office of the Comptroller of the Currency (collectively, the agencies), under the auspices of the Federal Financial Institutions Examination Council (FFIEC), requested comment on several proposed revisions to the Call Report (see FIL-8-2013, dated March 8, 2013). The new and revised Call Report data items were proposed to be implemented as of June 30, 2013, except for one proposed item to be collected annually beginning December 31, 2013.

The comment period for the proposed changes closed on April 22, 2013. After considering the comments received, the FFIEC has approved and the agencies are proceeding at this time with only two of the Call Report revisions proposed in February 2013. The following reporting changes would take effect June 30, 2013, as proposed, subject to the approval of the U.S. Office of Management and Budget:

- A revision of the scope of the existing item in Schedule RI-A, Changes in Bank Equity Capital, for “Other transactions with parent holding company” to include such transactions with all stockholders; and
- Additional data to be reported in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, and Schedule RC-C, part I, Loans and Leases, by large institutions and highly complex institutions (generally, institutions with \$10 billion or more in total assets) to support the FDIC’s large bank pricing method for insurance assessments. Certain modifications have been made to the assessment data changes proposed in February 2013 in response to comments received.

The agencies also would continue collecting the existing Schedule RC-O items on the amount and number of noninterest-bearing transaction accounts of more than \$250,000 from all institutions through December 31, 2013, after which these items would be eliminated.

As for the other Call Report revisions proposed in February 2013, the FFIEC and the agencies are continuing to evaluate them in light of the comments received. Decisions regarding these proposed reporting changes will be the subject of a future *Federal Register* notice. Any new reporting requirements resulting from the following proposed revisions would take effect no earlier than December 31, 2013:

- International remittance transfers (including certain questions about remittance transfer activity and, for institutions not qualifying for the Consumer Financial Protection Bureau's safe harbor, data items on the number and amount of remittance transfers); and
- Trade names other than an institution's legal title used to identify physical branches and Internet Web sites.

In addition, any new reporting requirements resulting from the following proposed revisions would take effect no earlier than March 31, 2014:

- Consumer deposit accounts (including a screening question about an institution's offering of such deposits, consumer transaction and nontransaction savings deposit account balances for institutions with \$1 billion or more in total assets, and data on certain service charges on consumer deposit accounts); and
- Total liabilities of an institution's parent depository institution holding company that is not a bank or savings and loan holding company.

To assist you in understanding the revisions to the Call Report taking effect June 30, 2013, drafts of the report forms for June 2013 and draft instructions for the new and revised Call Report items are available for your review on the FFIEC's Web site (www.ffiec.gov/ffiec_report_forms.htm) and on the FDIC's Web site (www.fdic.gov/callreports).

Please forward this letter to the person responsible for preparing Call Reports at your institution. For further information about the proposed reporting revisions, state member banks should contact their Federal Reserve District Bank. National banks, savings associations, and FDIC-supervised banks should contact the FDIC's Data Collection and Analysis Section in Washington, D.C., by telephone at (800) 688-FDIC (3342) or by e-mail at insurance-research@fdic.gov.

Judith E. Dupré
Executive Secretary

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