



FIL-8-2013
March 8, 2013

DEPOSITORY INSTITUTION REPORTS

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

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

The Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board (Board), and the Office of the Comptroller of the Currency (collectively, the agencies) are requesting comment on proposed revisions to the Call Report that generally would take effect in June 2013. The agencies encourage you to review the proposal, which has been approved by the Federal Financial Institutions Examination Council (FFIEC), and comment on those aspects of interest to you. You may send comments to any or all of the agencies by the methods described in the attached *Federal Register* notice. All comments must be submitted by April 22, 2013. The FFIEC and the agencies will review and consider all comments as they finalize the revisions to the Call Report.

The revisions are intended to provide data needed for safety-and-soundness or other public purposes that will aid the FFIEC member agencies in carrying out their missions and responsibilities. The proposed new and revised Call Report data items would be implemented as of the June 30, 2013, report date, except for one proposed revision of limited applicability that would be collected annually beginning December 31, 2013. The proposed reporting changes include:

- A question that would be added to Schedule RC-E, Deposit Liabilities, asking whether the reporting institution offers separate deposit products (other than time deposits) to consumers compared to businesses, and
 - For those institutions with \$1 billion or more in total assets that offer separate products, new data items on the quarter-end amount of certain types of consumer transaction accounts and nontransaction savings deposit accounts that would be reported in Schedule RC-E, and
 - For all institutions that offer separate products, a new breakdown on the year-to-date amounts of certain types of service charges on consumer deposit accounts reported as noninterest income in Schedule RI, Income Statement;
- A request for information on international remittance transfers in Schedule RC-M, Memoranda, including:
 - Questions about types of international remittance transfers offered, the settlement systems used to process the transfers, and whether the number of remittance transfers provided exceeds or is expected to exceed the Consumer Financial Protection Bureau's safe harbor threshold (more than 100 transfers); and
 - New data items to be reported by institutions not qualifying for the safe harbor on the number and dollar amount of international remittance transfers;
- New data items in Schedule RC-M for reporting all trade names that differ from an institution's legal title that the institution uses to identify physical branches and public-facing Internet Web sites;

- Additional data to be reported in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, 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, including a new table of consumer loans by loan type and probability of default band, new data items providing information on loans secured by real estate at institutions with foreign offices, revisions of existing data items on real estate loan commitments and U.S. government-guaranteed real estate loans to include those in foreign offices, and other revisions to the information collected on assets guaranteed by the U.S. government.
- A new data item in Schedule RC-M applicable only to institutions whose parent depository institution holding company is not a bank or savings and loan holding company in which the institution would report the total consolidated liabilities of its parent depository institution holding company annually as of December 31 to support the Board's administration of the financial sector concentration limit established by the Dodd-Frank Act; and
- 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.

To help you understand the proposed changes to the Call Report, drafts of the Call Report schedules that are proposed to be revised in 2013 are available on the FFIEC's Web site (www.ffiec.gov/ffiec_report_forms.htm). Draft instructions for the proposed reporting changes will be posted on the FFIEC's Web site later in March.

Memorandum items 5.a and 5.b of Call Report Schedule RC-O collect data on the amount and number of noninterest-bearing transaction accounts of more than \$250,000. Under the Dodd-Frank Act, these accounts were covered by temporary unlimited deposit insurance through December 31, 2012. To enable the agencies to monitor the behavior of these deposit accounts following the expiration of the unlimited insurance coverage, the agencies will continue to collect these Memorandum items in the March 2013 and future Call Reports, subject to further review and reconsideration of the collection of these data. The agencies invite comments on the continued reporting of this information.

As previously announced, a new Schedule RI-C, Disaggregated Data on the Allowance for Loan and Lease Losses, will be added to the Call Report effective March 31, 2013 (see FIL-54-2012, dated December 28, 2012). This new schedule will be applicable to institutions with \$1 billion or more in total assets. Drafts of the Schedule RI-C report form and instructions are available for review on the FFIEC's Web site. For the March 31, 2013, report date, institutions may provide reasonable estimates for the amounts required to be reported in Schedule RI-C if the requested information is not readily available.

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

Attachment

Distribution: FDIC-Supervised Banks and Savings Institutions, National Institutions, State Member Institutions, and Savings Associations