



FIL-68-2019
November 5, 2019

DEPOSITORY INSTITUTION REPORTS

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

SUBJECT: Proposed Revisions to the Consolidated Reports of
Condition and Income (Call Report) and the FFIEC 101 Report

On October 4, 2019, the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board, and the Office of the Comptroller of the Currency (collectively, the agencies), under the auspices of the Federal Financial Institutions Examination Council (FFIEC), published proposed regulatory reporting changes in the *Federal Register* for public comment. These proposed changes apply to all three versions of the Call Report (FFIEC 031, FFIEC 041, and FFIEC 051) and to the Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101).

The proposed changes to the Call Report and the FFIEC 101 report, as described more fully in the attached [Federal Register notice](#), would implement various changes to the agencies' capital rule that the agencies have finalized or are considering finalizing. These proposed capital-related reporting changes would take effect the same quarters as the effective dates of the various currently final or potentially final capital rules.

The proposed revisions to the Call Report in the attached [Federal Register notice](#) also include a change in the scope of the FFIEC 031 Call Report, as well as an instructional revision for the reporting of operating lease liabilities in the Call Report, both of which would take effect March 31, 2020. Additionally, the agencies have proposed a Call Report instructional clarification for home equity lines of credit that convert from revolving to non-revolving status, which would take effect March 31, 2021.

The agencies encourage you to review the proposed regulatory reporting changes 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](#). Comments must be submitted by December 3, 2019. The FFIEC and the agencies will review and consider the comments as they finalize the revisions to the Call Report and the FFIEC 101 report.

To help you understand how these revisions affect the three versions of the Call Report and the FFIEC 101, redlined copies of the FFIEC 031, FFIEC 041, and FFIEC 051 Call Report forms and the FFIEC 101 report form showing the proposed reporting changes are available on the [FFIEC's Reporting Forms](#) webpage for each report form. Redlined draft revisions to the instructions for these reports soon will be available on these webpages.

Please share this letter with the individuals responsible for preparing these reports at your institution. For further information about the proposed Call Report revisions, institutions should contact their assigned Call Report analyst. If you do not know the analyst assigned to your institution, state member institutions should contact their Federal Reserve District Bank, while national institutions, FDIC-supervised banks, and savings associations should contact the FDIC's Data Collection and Analysis Section in Washington, D.C., by telephone at (800) 688-FDIC (3342) or email to FDICInfoReq@fdic.gov. For further information about the proposed revisions to the FFIEC 101 report, reporting institutions should contact their [Reporting Central District Contact](#).

Judith E. Dupré
Executive Secretary

Attachment: [Federal Register Notice](#)

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