



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

Financial Institution Letter
FIL-25-2019
May 7, 2019

PROPOSED REVISIONS TO THE CONSOLIDATED REPORTS OF CONDITION AND INCOME

Summary: The banking agencies, under the auspices of the Federal Financial Institutions Examination Council (FFIEC), are requesting comment on proposed revisions to the Consolidated Reports of Condition and Income (Call Report) that would introduce reporting requirements associated with the agencies' recently proposed Community Bank Leverage Ratio (CBLR). The proposed Call Report revisions also address proposed amendments to the FDIC's regulations that would apply the CBLR framework to the deposit insurance assessment system. Institutions are encouraged to comment on the Call Report proposal by June 18, 2019.

Statement of Applicability to Institutions With Total Assets Under \$1 Billion: This Financial Institution Letter applies to all FDIC-supervised banks and savings associations, including community institutions.

Distribution:

FDIC-Supervised Institutions

Suggested Routing:

Chief Financial Officer
Chief Accounting Officer
Call Report Preparer

Related Topics:

[FIL-24-2019, May 6, 2019, Proposed Revisions to the Consolidated Reports of Condition and Income \(Call Report\) for the Proposed Community Bank Leverage Ratio](#)

[FIL-77-2018, November 21, 2018, Regulatory Capital Rule: Capital Simplification for Qualifying Community Banking Organizations](#)

[FIL-6-2019, February 5, 2019, Proposed Rulemaking to Revise the Deposit Insurance Assessment System to Apply the Community Bank Leverage Ratio Framework](#)

Attachment:

[Initial Paperwork Reduction Act Federal Register Notice, April 19, 2019](#)

Contact:

FDIC's Data Collection and Analysis Section at
800-688-3342 or FDICInfoReq@fdic.gov

Note:

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Highlights:

- The agencies are proposing to add a new CBLR schedule to all three versions of the Call Report (FFIEC 031, FFIEC 041, and FFIEC 051). The CBLR schedule would be applicable to qualifying community institutions with less than \$10 billion in total consolidated assets that opt into the CBLR framework (CBLR banks). As proposed, such institutions would complete the CBLR schedule in lieu of the existing regulatory capital schedule in the Call Report (Schedule RC-R, Parts I and II).
- Other proposed Call Report revisions would align the reporting of deposit insurance assessment data in Schedule RC-O by CBLR banks to proposed CBLR-related amendments to the FDIC's assessment regulations.
- The Call Report revisions would take effect the same quarter as the effective date of the final rules on the CBLR and the related deposit insurance assessment revisions.
- Drafts of the proposed revisions to the Call Report forms and instructions, including new Schedule RC-R, CBLR, are available on the FFIEC's separate webpages for the three Call Report forms (https://www.ffiec.gov/ffiec_report_forms.htm).
- Institutions should review [FIL-24-2019](#) for further information about the agencies' CBLR reporting proposal.