



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

Financial Institution Letter
FIL-62-2019
October 21, 2019

REPORTING SMALL BUSINESS AND SMALL FARM LOAN DATA IN THE CONSOLIDATED REPORTS OF CONDITION AND INCOME (CALL REPORT)

Summary: The federal banking agencies are requesting comment on ways to modify the current requirements for reporting data on loans to small businesses and small farms in the Call Report. Options could involve changes to the current reporting approach based on original loan amounts or alternate approaches using other business- and farm-size indicators. The agencies are interested in learning what data institutions collect and maintain on small business and small farm loans in automated systems for internal purposes and how institutions use these data internally. Institutions are encouraged to submit comments to any or all of the agencies by December 16, 2019.

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

Distribution:
FDIC-Supervised Institutions

Suggested Routing:
Chief Financial Officer
Chief Accounting Officer
Chief Credit Officer
Call Report Preparer

Related Topics
[FIL-61-2019, October 18, 2019, Reporting of Data on Loans to Small Businesses and Small Farms in the Consolidated Reports of Condition and Income \(Call Report\)](#)

Attachment:
[Federal Register Notice](#), October 17, 2019

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Highlights:

- The U.S. Government Accountability Office has recommended that the agencies reevaluate, and modify as needed, the requirements for the data institutions report in Call Report Schedule RC-C, Part II, to better reflect lending to small businesses.
- The agencies are requesting feedback on ways to improve the usefulness of the Call Report data on loans to small businesses and small farms.
- The attached [Federal Register notice](#) includes:
 - Information on the small business and small farm loan data currently collected in Schedule RC-C, Part II,
 - A description of the agencies' uses of these data, and
 - A series of questions about the reporting of these data for which comments are requested.
- After reviewing the comments, the agencies will decide what further steps to take with respect to the existing collection of small business and small farm loan data in the Call Report. The agencies will consider the burden impact of any adjustments to the current reporting requirements for Schedule RC-C, Part II.
- If a change to the existing collection is determined to be warranted, the agencies would seek further comment on a specific proposal to revise Schedule RC-C, Part II.
- Institutions should review interagency [FIL-61-2019](#) for further information about the request for comment.
- This FIL expires one year after issuance.