



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

**Financial Institution Letter**  
**FIL-69-2019**  
**November 6, 2019**

## Proposed Regulatory Reporting Revisions

**Summary:** The banking agencies, under the auspices of the Federal Financial Institutions Examination Council (FFIEC), have issued the attached [Federal Register notice](#) requesting comment on proposed capital-related reporting changes and other reporting revisions. These proposed changes and revisions apply to the Consolidated Reports of Condition and Income (Call Report) and to the Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101). Institutions are encouraged to comment on the proposal by December 3, 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  
Call Report Preparer

**Related Topics:**  
[FIL-68-2019, November 5, 2019, Proposed Revisions to the Consolidated Reports of Condition and Income \(Call Report\) and the FFIEC 101 Report](#)

**Attachment:**  
[Initial Paperwork Reduction Act Federal Register Notice, October 4, 2019](#)

**Contact:**  
FDIC's Data Collection and Analysis Section at 800-688-3342 or [FDICInfoReg@fdic.gov](mailto:FDICInfoReg@fdic.gov)

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### Highlights:

- The proposed reporting revisions would affect all three versions of the Call Report (FFIEC 031, FFIEC 041, and FFIEC 051), as applicable, as well as the FFIEC 101 regulatory capital report, which is applicable to a limited number of institutions.
- The proposed capital-related changes to the Call Report and the FFIEC 101 report would implement various changes to the agencies' capital rule, including the [capital simplifications rule](#) and the [community bank leverage ratio rule](#) that have been finalized by the agencies. These reporting changes would take effect the same quarters as the effective dates of the various currently final or potentially final capital rules.
- Other proposed Call Report revisions include:
  - A change in the scope of the FFIEC 031 and an instructional revision affecting the reporting of a lessee's operating lease liabilities on the balance sheet, which would be implemented March 31, 2020; and
  - An instructional clarification addressing home equity lines of credit that convert from revolving to non-revolving status, which would take effect March 31, 2021.
- Redlined copies of the FFIEC report forms showing the proposed revisions 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.
- Institutions should review interagency [FIL-68-2019](#) for further information about the agencies' regulatory reporting proposals.
- This FIL expires one year after issuance.