



FIL-53-2023
October 2, 2023

DEPOSITORY INSTITUTION REPORTS

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

SUBJECT: Proposed Revisions to the Consolidated Reports of Condition and Income (Call Reports) and the FFIEC 002 Report

On September 28, 2023, the Federal Deposit Insurance Corporation (FDIC), the Board of Governors of the Federal Reserve System, 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 Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002), as applicable, and are proposed to take effect as of the March 31, 2024, report date.

As described more fully in the attached *Federal Register* notice, the proposed revisions to the reporting forms and instructions for the Call Reports and the FFIEC 002 relate to the Financial Accounting Standards Board's (FASB) Accounting Standards Update (ASU) 2022-02, "Financial Instruments—Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures" (ASU 2022-02).

The agencies are requesting comment on certain technical clarifications to the reporting of Internet website addresses of depository institution trade names and on a proposal to increase the frequency of reporting website addresses from semiannually to quarterly in the FFIEC 051. The agencies are also requesting comment on certain technical clarifications to the reporting of past due loans.

The agencies encourage you to review the proposed regulatory reporting revisions and comment on those aspects of interest to you. You may send comments on this reporting proposal to any or all of the agencies by the methods described in the attached *Federal Register* notice. Comments must be submitted by November 27, 2023.

Redlined copies of the FFIEC 031, FFIEC 041, and FFIEC 051 Call Report forms showing the proposed changes and the related draft reporting instructions will be available on the FFIEC's webpages for these reports, which can be accessed from the [FFIEC's Reporting Forms](#) webpage.

Please share this letter with individuals responsible for preparing Call Reports at your institution. For further information about the proposed Call Report changes, 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.

signed by

Judith E. Dupré
Executive Secretary

Attachment: [Federal Register Notice](#)

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