



FIL-60-2020  
June 12, 2020

### DEPOSITORY INSTITUTION REPORTS

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

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

The Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board (Board), and the Office of the Comptroller of the Currency (collectively, the agencies), have requested and received emergency approval from the U.S. Office of Management and Budget for certain revisions to the three versions of the Call Report (FFIEC 031, FFIEC 041, and FFIEC 051) and the Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101), effective as of the June 30, 2020, report date. These revisions resulted from several interim final rules (IFRs) and a notice of proposed rulemaking (NPR) issued by one or all of the agencies in response to the impact on the financial markets and the strains on the U.S. economy as a result of the Coronavirus Disease 2019 (COVID-19). These revisions also resulted from certain provisions of the 2020 Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The IFRs and NPR were published in the *Federal Register* from March through June 2020.

The revisions include:

- 1) Updates to the instructions for the calculation of certain amounts reported on Schedule RC-R, Regulatory Capital, that apply to the three versions of the Call Report and for the calculation of certain amounts reported on Schedule A, Advanced Approaches Regulatory Capital, on the FFIEC 101.
- 2) New items on Call Report Schedule RC-C, Part I, Loans and Leases, and Schedule RC-M, Memoranda, to collect data on:
  - a. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the CARES Act, with these items collected on a confidential basis;
  - b. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and borrowings under the Federal Reserve PPP Liquidity Facility (PPPLF); and
  - c. Holdings of assets purchased under the Money Market Mutual Fund Liquidity Facility (MMLF). The agencies expect the collection of these new items to be time-limited.
- 3) Revisions to the definitions of certain deposits reported on Call Report Schedule RC-E, Deposit Liabilities, in response to an IFR amending the Board's Regulation D (12 CFR 204).

- 4) Changes to the reporting on extensions of credit to insiders on Call Report Schedule RC-M, Memoranda, in response to a Board IFR that excepts certain loans guaranteed under the Small Business Administration's PPP from the requirements of section 22(h) of the Federal Reserve Act and the corresponding provisions of the Board's Regulation O (12 CFR 215).

The agencies will request public comment on these reporting changes through the standard Paperwork Reduction Act process at a later date.

The attached supplemental instructions for reporting in accordance with these revisions in the Call Report and the FFIEC 101 as of the June 30, 2020, report date, along with the redlined report forms, as applicable, are available on the FFIEC [Reporting Forms](#) webpages. The agencies encourage you to review the reporting changes applicable to your institution.

Please share this letter with individuals responsible for preparing these reports at your institution. For further information about the 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](mailto:FDICInfoReq@fdic.gov). For further information about the revisions to the FFIEC 101 report, reporting institutions should contact their [Reporting Central District Contact](#).

*signed by*

Judith E. Dupré  
Executive Secretary

Attachments:

- [2Q2020 COVID-19 Related Supplemental Instructions \(Call Report\)](#);
- [2Q2020 COVID-19 Related Supplemental Instructions \(FFIEC 101\)](#);
- COVID-19 Related Redlined Report Form Pages for Call Report Revisions: [FFIEC 031/](#) [FFIEC 041/](#) [FFIEC 051](#);
- [Regulatory Capital Rule: MMLF](#);
- [Regulatory Capital Rule: Temporary Changes to the Community Bank Leverage Ratio \(CBLR\) Framework](#);
- [Regulatory Capital Rule: Transition for the CBLR Framework](#);
- [Regulatory Capital Rule: PPPLF and PPP Loans](#);
- [Regulation D: Reserve Requirements of Depository Institutions](#);
- [Regulation O: Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks](#);
- [Temporary Exclusion of U.S. Treasury Securities and Deposits at Federal Reserve Banks from the Supplementary Leverage Ratio for Holding Companies](#);
- [Regulatory Capital Rule: Temporary Exclusion of U.S. Treasury Securities and Deposits at Federal Reserve Banks From the Supplementary Leverage Ratio for Depository Institutions](#); and
- [Assessments, Mitigating the Deposit Insurance Assessment Effect of Participation in the PPP, the PPPLF, and the MMLF](#)

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