



FIL-73-2020
July 30, 2020

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 Report) and the FFIEC 101 Report

On July 22, 2020, the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board (Board), and the Office of the Comptroller of the Currency (collectively, the agencies), under the auspices of the Federal Financial Institutions Examination Council (FFIEC), published in the *Federal Register* for public comment several 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).

The revisions to the Call Report and the FFIEC 101, as described more fully in the attached *Federal Register* notice, implement various changes resulting from several interim final rules and a final rule issued in response to disruptions related to the Coronavirus Disease 2019. The reporting revisions relate to rules that revise the agencies' capital rule, the Board's regulations on reserve requirements and insider loans, and the FDIC's assessments regulations as well as certain provisions of the Coronavirus Aid, Relief, and Economic Security Act. The agencies have received emergency approvals from the U.S. Office of Management and Budget for these revisions, and are requesting comment on whether there should be any further changes to the associated items or instructions.

Certain proposed revisions to the Call Report relate to the application of specific aspects of U.S. generally accepted accounting principles for regulatory reporting purposes. Additional proposed changes to the Call Report affect the reporting of data on international remittance transfers in response to certain amendments to the Remittance Rule recently finalized by the Consumer Financial Protection Bureau, which is a member of the FFIEC. The agencies also propose revisions to the definition of savings deposit in the Call Report instructions.

The agencies encourage you to review the regulatory reporting changes and comment on those aspects of interest to you. You may send comments to any or all of the agencies by the methods described in the attached *Federal Register* notice. Comments must be submitted by September 21, 2020. The FFIEC and the agencies will review and consider the comments as they finalize the revisions to the Call Report and the FFIEC 101.

To help you understand how these revisions affect the reporting forms, redlined copies of the FFIEC 031, FFIEC 041, and FFIEC 051 Call Report forms showing the reporting changes are available on the

[FFIEC's Reporting Forms](#) webpage for each report form. Redlined draft revisions to the instructions for these reports, as well as the FFIEC 101, soon will be available on these webpages.

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. 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

Attachment: [Federal Register Notice](#)

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