



FIL-36-2021
May 25, 2021

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) Related to FDIC Assessments, Brokered Deposits and Sweep Deposits

On May 24, 2021, 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 the attached final regulatory reporting changes in the *Federal Register*. These reporting changes proposed by the agencies on December 18, 2020 (see [FIL-117-2020](#), dated December 30, 2020) and February 5, 2021, (see [FIL-11-2021](#), dated February 23, 2021) would apply to the three versions of the Call Report (FFIEC 031, FFIEC 041, and FFIEC 051), as appropriate, and are subject to approval by the U.S. Office of Management and Budget.

One comment letter was received on the December 2020 proposal. After considering the comment letter, the agencies are proceeding with the revisions to the reporting forms and instructions for the Call Report, effective beginning June 30, 2021, as proposed. These changes to the Call Report would allow the FDIC to implement its recently proposed amendments to the deposit insurance assessment system applicable to large and highly complex insured depository institutions (see [FIL-107-2020](#)).

One comment letter was also received on the February 2021 proposal. After considering the comment letter, the agencies are proceeding with the proposed revisions to the reporting forms and instructions for the Call Report, with certain modifications, as described in the attached *Federal Register* notice. These revisions reflect the intent stated in the Net Stable Funding Ratio Final Rule (see [FIL-98-2020](#), dated October 20, 2020) and in the Final Rule on Brokered Deposits and Interest Rate Restrictions (see [FIL-113-2020](#), dated December 15, 2020). To allow institutions time to implement reporting changes to the Call Report related to sweep deposits on Schedule RC-E, Deposit Liabilities, the agencies would delay the implementation date for this reporting until the September 30, 2021, report date.

The agencies encourage you to review the proposed regulatory reporting changes applicable to your institution. 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, accessible 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