Federal Financial Institutions Examination Council

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FIL-66-2026
November 3, 2026

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 Reports)

On October 27, 2026, the Federal Deposit Insurance Corporation (FDIC), the Board of Governors of the Federal Reserve System (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 the attached initial Paperwork Reduction Act notice in the *Federal Register*. The agencies have received emergency approval from the Office of Management and Budget for these revisions and are requesting comment on whether there should be any further changes to the instructions.

The 21st Century ROAD to Housing Act (Housing Act), which became law on July 11, 2026, revised the treatment of certain reciprocal deposits as brokered deposits. On August 27, 2026, the FDIC Board of Directors approved an interim final rule (IFR) effective September 1, 2026, to implement section 902 of the Housing Act, which amended the statutory framework governing reciprocal deposits. The instructions for all three Call Report forms have been updated to be consistent with the IFR.

The agencies encourage you to review and provide comment on these regulatory reporting revisions. You may send comments on these revisions to any or all of the agencies by the methods described in the attached *Federal Register* notice. Comments must be submitted by December 28, 2026.

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

Amol Vaidya
Executive Secretary

Attachment: *Federal Register* Notice

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