



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, DC 20429-9990

Financial Institution Letter

FIL-11-2021

February 23, 2021

Proposed Revisions to the Consolidated Reports of Condition and Income (Call Reports) Related to Brokered Deposits and Sweep Deposits

Distribution:

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

Attachments:

[Federal Register Notice](#)

Contacts:

Judith E. Dupré
Executive Secretary

Notes:

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Summary:

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), are requesting comment on proposed revisions affecting reporting forms and instructions for the Call Reports.

These revisions would 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). The proposed new Call Report items would help to evaluate funding stability of sweep deposits over time to determine their appropriate treatment under liquidity regulations as well as to assess the risk factors associated with sweep deposits for determining their deposit insurance assessment implications, if any.

As described in the attached *Federal Register* notice, beginning with the June 30, 2021, Call Reports, the agencies propose to add five new data items for sweep deposits to Schedule RC-E, Deposit Liabilities on the three versions of the Call Report (FFIEC 031, FFIEC 041, and FFIEC 051). The agencies also propose to add four new data items for sweep deposits from retail customers or counterparties to Schedule RC-E, Deposit Liabilities that would be reported by institutions with \$100 billion or more in total assets on the FFIEC 031 report form.

The agencies encourage you to review the proposed regulatory reporting changes. 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 April 6, 2021. Redlined copies of the FFIEC 031, FFIEC 041, and FFIEC 051 Call Report forms showing the proposed change 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.

Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (877-275-3342 or 703-562-2200).