



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

Financial Institution Letter  
FIL-10-2020  
February 18, 2020

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

**Summary:** On January 27, 2020, the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve 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 final regulatory reporting changes in the *Federal Register*. These changes apply 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). These reporting changes, proposed by the agencies under the auspices of the FFIEC in October 2019 (see [FIL-68-2019](#), dated November 5, 2019), are subject to approval by the U.S. Office of Management and Budget.

After considering the comments received on the October 2019 proposal, the agencies are proceeding with the proposed revisions to the reporting forms and instructions for the Call Report and the FFIEC 101, with certain modifications. The changes to the Call Report and the FFIEC 101 report, as described more fully in the attached [Federal Register notice](#), implement changes to the agencies' capital rule that the agencies recently have finalized. These capital-related reporting changes generally would take effect the same quarters as the effective dates of the final capital rules, i.e., for the March 31, 2020, or June 30, 2020, report dates, as applicable.

The revisions to the Call Report in the attached [Federal Register notice](#) also include a change in the scope of the FFIEC 031 Call Report and instructional revisions for the reporting of operating lease liabilities on the Call Report balance sheet, which would take effect March 31, 2020. In addition, with regard to reporting home equity lines of credit that convert from revolving to non-revolving status, the notice describes instructional revisions and a related new item, both of which would take effect in 2021. The agencies encourage you to review the regulatory reporting changes applicable to your institution. Redlined copies of the FFIEC 031, FFIEC 041, and FFIEC 051 Call Report forms and the FFIEC 101 report form showing the proposed reporting changes are available on the [FFIEC's Reporting Forms](#) webpage. Redlined draft revisions to the instructions for these reports also are 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](mailto:FDICInfoReq@fdic.gov). For further information about the revisions to the FFIEC 101 report, reporting institutions should contact their [Reporting Central District Contact](#).

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

**Suggested Routing:** Chief Executive Officer  
Chief Financial Officer

**Attachments:** [Federal Register Notice](#)

**Contacts:** Judith E. Dupré, Executive Secretary, Federal Financial Institution Examination Council

Paper copies of FDIC FILs may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).