



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

Financial Institution Letter
FIL-11-2020
February 19, 2020

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

Summary: The banking agencies, under the auspices of the Federal Financial Institutions Examination Council (FFIEC), have finalized capital-related reporting changes and other reporting revisions, which are described in the attached Federal Register notice. These changes and revisions apply to each version of the Call Report and the Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101). These reporting changes and revisions, proposed in October 2019, are subject to approval by the U.S. Office of Management and Budget.

Statement of Applicability to Institutions With Total Assets Under \$1 Billion: This Financial Institution Letter applies to all FDIC-supervised institutions, including community institutions.

Suggested Distribution:
FDIC-Supervised Institutions

Suggested Routing:
Chief Financial Officer
Chief Accounting Officer
Call Report Preparer

Related Topics:
[FIL-10-2020, February 18, 2020, Revisions to the Consolidated Reports of Condition and Income \(Call Report\) and the FFIEC 101 Report](#)
[FIL-68-2019, November 5, 2019, Proposed Revisions to the Consolidated Reports of Condition and Income \(Call Report\) and the FFIEC 101 Report](#)

Attachments:
[Final Paperwork Reduction Act Federal Register Notice, January 27, 2020](#)

Contacts:
FDIC's Data Collection and Analysis Section
800-688-3342
FDICInfoReq@fdic.gov

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).

Highlights:

- The reporting revisions affect the three versions of the Call Report (FFIEC 031, FFIEC 041, and FFIEC 051), as applicable, and the FFIEC 101 report, which is completed by a limited number of institutions.
- The capital-related revisions to the Call Report and the FFIEC 101 implement various changes to the agencies' capital rule that have been finalized in recent months, including the [capital simplifications rule](#) and the [community bank leverage ratio rule](#). These reporting changes generally will take effect the same quarters as the effective dates of the final capital rules, i.e., March 31, 2020, or June 30, 2020, as applicable.
- Other Call Report revisions include a change in the scope of the FFIEC 031 report and an instructional revision for the reporting of a lessee's operating lease liabilities, which will take effect March 31, 2020. In addition, with regard to reporting home equity lines of credit that convert from revolving to non-revolving status, there are instructional revisions and a related new item, both of which would take effect in 2021.
- Redlined drafts showing the revisions to the forms are available on the [FFIEC's Reporting Forms](#) webpages for each version of the Call Report and the FFIEC 101 report. Redlined draft revisions to the instructions for these reports also are available on these webpages.
- Institutions should review interagency [FIL-10-2020](#) for further information about the agencies' regulatory reporting revisions.
- This FIL expires one year after issuance.