SUPPORTING STATEMENT

Consolidated Reports of Condition and Income

FFIEC 031, 041, and 051
(OMB No. 3064-0052)

SUMMARY

The Federal Deposit Insurance Corporation (FDIC) requests approval from the Office of Management and Budget (OMB) to revise the Federal Financial Institutions Examination Council (FFIEC) Consolidated Reports of Condition and Income (Call Reports) (FFIEC 031, FFIEC 041, and FFIEC 051; OMB No. 3064-0052) under the emergency clearance provisions of OMB's regulations. These reports are required of insured state nonmember banks and insured state savings associations and are filed on a quarterly basis. The revisions to the Call Reports that are the subject of this request have been approved by the FFIEC. The Federal Reserve Board (FRB) and the Office of the Comptroller of the Currency (OCC) have also submitted a similar request for OMB review to request this information from institutions under their supervision.

The FDIC requires information collected on the Call Reports to fulfill its statutory obligation to supervise insured state nonmember banks and insured savings associations. These FDIC-supervised institutions are required to file both detailed schedules of assets, liabilities, and capital accounts in the form of a condition report and summary statement as well as detailed schedules of operating income and expense, sources and disposition of income, and changes in equity capital.

The FDIC, the FRB, and the OCC (the agencies) propose to revise the Call Reports submitted on or after September 30, 2026, for reports reflecting the June 30, 2026, report date by implementing the changes to the general cap and the definition of agent institution. For FDIC-supervised institutions, the current annual burden for the Call Reports will not materially change.

JUSTIFICATION

1. Circumstances and Need

Section 7 of the Federal Deposit Insurance Act requires all insured depository institutions to submit four "reports of condition" each year to their primary federal bank supervisory authority, i.e., the FDIC, the OCC, or the FRB, as appropriate. FDIC-supervised institutions, i.e., insured state nonmember banks and insured state savings associations, submit these reports to the FDIC. The FDIC uses the quarterly Call Reports to monitor the condition, performance, and risk profile of individual institutions and the industry as a whole. In addition, Call Reports provide the FDIC with the most current statistical data available for evaluating depository institution corporate applications such as mergers; identifying areas of heightened focus and reduced emphasis for both on-site and off-site examinations; calculating all insured institutions' deposit insurance and Financing Corporation assessments; and other public purposes.

Within the Call Report information collection system as a whole, separate report forms apply to (1) institutions that have domestic and foreign offices and institutions with domestic offices only and consolidated total assets of $100 billion or more (FFIEC 031), (2) institutions with domestic offices only and consolidated total assets less than $100 billion, except those institutions that file the FFIEC 051 (FFIEC 041), and (3) institutions with domestic offices only and total assets less than $1 billion not otherwise required to file the FFIEC 041 (FFIEC 051).

The amount of data required to be reported varies between the three versions of the report form, with the FFIEC 031 report form that, in general, is filed by the largest institutions (i.e., institutions with domestic and foreign offices and institutions with domestic offices only and consolidated total assets of $100 billion or more) having more data items than the FFIEC 041 and FFIEC 051 report forms that, in general, are filed by smaller institutions, i.e., institutions with domestic offices only and consolidated total assets less than $100 billion. Furthermore, within the FFIEC 041 report form, the amount of data required to be reported varies, primarily based on the size of an institution, but also in some cases based on activity levels. The FFIEC 051 report form is a significantly streamlined version of the FFIEC 041, but the amount of data required in the FFIEC 051 also varies depending on the size of an institution and activity levels.

<u>Proposed Revisions That are the Subject of This Proposal</u>

The agencies propose under the emergency clearance provisions of OMB's regulations to revise the Call Reports for the September 30, 2026, report date. The agencies have determined that (1) the collection of information within the scope of this request is needed prior to the expiration of time periods established under 5 CFR 1320.10, (2) this collection of information is essential to the mission of the agencies, and (3) the agencies cannot reasonably comply with the normal clearance procedures because an unanticipated event has occurred and the use of normal clearance procedures is reasonably likely to prevent or disrupt the collection of information.

These revisions arise from Congressional enactment of the 21st Century ROAD to Housing Act (the Housing Act).[1] Section 902 of the Housing Act amends section 29(i) of the FDI Act, resulting in two changes to the limited exception for reciprocal deposits. First, the Housing Act expands the scope of institutions that may qualify to except an amount of reciprocal deposits from treatment as brokered deposits. Second, the Housing Act changes the calculation for determining the amount of reciprocal deposits a qualifying institution may treat as not brokered. These provisions became effective automatically when the law was signed on July 11, 2026

[1] CITE

The agencies must receive data from the quarterly Call Reports as part of their shared missions of ensuring the safety and soundness of financial institutions and the financial system and the protection of consumer financial rights as well as agency-specific missions affecting national and state-chartered institutions, including the administration of federal deposit insurance. The next reports are due from the end of September 2026 through early October 2026 based on information available as of June 30, 2026. In order for the agencies to implement Section 902 of the Housing Act, the agencies cannot comply with the normal clearance process and still receive the September 30, 2026, financial data in a timely manner.

Reciprocal Deposits -- Section 29 of the FDI Act restricts an insured depository institution from accepting deposits by or through a deposit broker unless the institution is well capitalized. A "deposit broker," as defined by section 29 of the FDI Act, includes "any person engaged in the business of placing deposits, or facilitating the placement of deposits, of third parties with insured depository institutions or the business of placing deposits with insured depository institutions for the purpose of selling interests in those deposits to third parties[.]" Under the FDIC's regulations, a "brokered deposit" is thus defined as "any deposit that is obtained, directly or indirectly, from or through the mediation or assistance of a deposit broker."

Reciprocal deposits are a subset of brokered deposits and must be reported as brokered unless an exception applies. Section 29 of the FDI Act permits "agent institutions" to except an amount of reciprocal deposits from being reported as brokered. The Housing Act amended the first prong of the agent definition, which previously required that an institution be rated "outstanding or good," to instead require that an institution be assigned a CAMELS composite rating of "1," "2," or "3." Accordingly, "3" rated well capitalized institutions now qualify as agent institutions and may report in accordance with the general cap.

The Housing Act also amended the amount and calculation method of the general cap. Specifically, the Housing Act provides that the general cap is the sum of:

> (1) 50 percent of the portion of the total liabilities of the agent institution that is less than or equal to $1,000,000,000;
>
> (2) 40 percent of the portion, if any, of the total liabilities of the agent institution that is greater than $1,000,000,000, but less than or equal to $10,000,000,000; and
>
> (3) 30 percent of the portion, if any, of the total liabilities of the agent institution that is greater than $10,000,000,000, but less than or equal to $96,333,333,333.

Accordingly, the maximum amount of reciprocal deposits now allowed under the exception for any institution totals $30 billion, which would be the general cap for an institution with $96.33 billion or more in total liabilities (assuming the institution is not limited to the special cap). An institution with less than $96.33 billion in total liabilities must calculate its general cap using the new tiered methodology.

As Section 902 of the 21st Century ROAD to Housing Act expands the circumstances in which an institution may qualify for the reciprocal deposit exception, the related Call Report revisions will require institutions to report total reciprocal deposits in Schedule RC-E, Memorandum item 1.g, and the portion of those deposits that is not excepted from treatment as brokered deposits in Schedule RC-O, item 9, and, if applicable, item 9.a. Because the amounts reported in Schedule RC-O, items 9 and 9.a, may change based on an institution's eligibility for the exception, application of the applicable cap, or supervisory status, disclosure of those amounts—particularly when compared with the institution's total reciprocal deposits—could reveal nonpublic supervisory information. Accordingly, the agencies propose to establish a new confidentiality exception for the amounts reported in Schedule RC-O, items 9 and 9.a.

Schedule RC-O, item 9, reports the amount of an institution's reciprocal deposits that are not excepted from treatment as brokered deposits under the FDIC's reciprocal deposit regulation. Item 9.a reports the corresponding amount on a fully consolidated basis for an institution that owns another insured depository institution.

The agencies propose to keep these amounts confidential because, when considered together with the amount reported in Schedule RC-E, Memorandum item 1.g, "Total reciprocal deposits," they may reveal nonpublic supervisory information about an institution.

An agent institution that qualifies for the reciprocal deposit exception generally may exclude qualifying reciprocal deposits from treatment as brokered deposits, subject to the applicable general or special cap. If an institution no longer qualifies as an agent institution, or if an institution subject to the special cap receives reciprocal deposits in excess of the special cap, the institution must report all of its reciprocal deposits as brokered reciprocal deposits in Schedule RC-O, item 9, rather than reporting only the amount above the applicable cap. As a result, the amount reported in Schedule RC-O, item 9, could increase substantially from one quarter to the next while the institution's total reciprocal deposits reported in Schedule RC-E, Memorandum item 1.g, remain relatively unchanged.

The relationship between these two items could allow the public to infer that an institution no longer qualifies for the reciprocal deposit exception, has become subject to the special-cap provisions, or has exceeded the applicable cap. In addition, because an institution that is well capitalized generally must have a CAMELS composite rating of "1," "2," or "3" to qualify as an agent institution, a significant change in the amount reported in Schedule RC-O, item 9, when viewed together with Schedule RC-E, Memorandum item 1.g, could permit an observer to infer the institution's confidential supervisory rating.

The same concerns apply to the amount reported in Schedule RC-O, item 9.a, although that item presents brokered reciprocal deposits on a fully consolidated basis. Public disclosure of item 9.a could similarly reveal nonpublic information concerning an institution's or consolidated organization's eligibility for the reciprocal deposit exception and supervisory status. Accordingly, the agencies propose to treat amounts reported in Schedule RC-O, items 9 and 9.a, as confidential on an individual institution basis.

Proposed Revisions to the Call Report and Call Report Forms:

The revisions will update the instructions for existing Call Report items and related glossary definitions. No separate form or filing requirement will be created. The proposed changes are as follows:

- **Brokered reciprocal deposits.** The agencies revised the instructions for Schedule RC-E, Memorandum item 1.b, "Total brokered deposits," and Schedule RC-O, item 9, "Brokered reciprocal deposits," to conform to the statutory and regulatory definition of brokered reciprocal deposits. Brokered reciprocal deposits are reciprocal deposits that are not excepted from an institution's brokered deposits pursuant to the FDIC's reciprocal deposit regulation.

- **Definitions used in reporting reciprocal deposits.** The revised instructions define and cross-reference the terms "agent institution," "covered deposit," "deposit placement network," "network member bank," and "reciprocal deposits." For Call Report purposes, reciprocal deposits are deposits received by an agent institution through a deposit placement network with the same maturity, if any, and in the same aggregate amount as covered deposits placed by the agent institution in other network member banks. A covered deposit is a deposit submitted for placement through a deposit placement network that does not consist of funds obtained for the agent institution, directly or indirectly, by or through a deposit broker before submission for placement through the network.

- **Agent institution eligibility**. The revised instructions reflect the amended eligibility standard for an agent institution. In accordance with section 902, an insured depository institution may qualify under the applicable provision when it most recently was examined under section 10(d) of the FDI Act and was assigned a composite CAMELS rating of 1, 2, or 3 and was well capitalized. The instructions also address institutions that have obtained an applicable waiver and institutions subject to the special-cap provisions.

- **Revised general cap.** The revised instructions replace the prior general-cap calculation with the tiered calculation established by section 902. An agent institution may except reciprocal deposits from treatment as brokered deposits up to the sum of:
  - 50 percent of the portion of the institution's total liabilities that is less than or equal to $1 billion;
  - 40 percent of the portion of total liabilities that is greater than $1 billion but less than or equal to $10 billion; and
  - 30 percent of the portion of total liabilities that is greater than $10 billion but less than or equal to $96,333,333,333.

Reciprocal deposits in excess of the applicable general cap must be reported as brokered deposits**.**

- **Special Cap.** The revisions update the special cap instructions to apply to institutions that are not well capitalized or have been assigned a composite CAMELS ratings of "4" or "5." The revisions further clarify that such an institution may still qualify as an agent institution if the total amount of reciprocal deposits it holds as of the end quarte end is at or below the special cap.

- **Confidentiality of brokered reciprocal deposit amounts.** The revisions include a note stating that the amounts reported in Schedule RC-O items 9 and 9.a will not be made available to the public on an individual basis.

- **Calculating the special cap examples.** The revisions update the examples to illustrate the special-cap calculation in the context of the amended reciprocal deposit framework. The revised examples reflect the raised dollar thresholds for the general cap, which may limit the amount of reciprocal deposits that can be treated as non-brokered by an institution subject to the special cap.

2. <u>Use of Information Collected</u>

The information collected in the Call Reports is used by the FDIC and the other federal banking agencies both on an individual institution basis and in aggregate form for supervisory, surveillance, regulatory, research, statistical, insurance assessment, and informational purposes. Call Report data for all institutions, not just the institutions under an individual banking agency's primary supervision, are available to each of the three banking agencies in order for each agency to have access to information for the insured depository institution system as a whole.

The FDIC uses the data collected in the Call Reports extensively for supervisory and surveillance purposes in an effort to detect at an early date those institutions that are experiencing deterioration or some other significant change in their condition, performance, or risk profile. The underlying basis for this activity at the FDIC, as well as at the OCC and the FRB, is the goal of maintaining a safe and sound banking system and reducing the possibility of the failure of individual institutions and the concomitant exposure of the Deposit Insurance Fund administered by the FDIC. The FDIC has two major surveillance programs (EWS and UBPR) for its use in performing off-site evaluation of the condition of banks and savings associations. In addition, various quarterly management and supervisory reports used for off-site monitoring capabilities are available in web-based systems like ViSION (Virtual Supervisory Information on the Net) and distributed systems like ARIS (Automated Regional Information System).

<u>Early Warning Systems (EWS)</u> – The EWS is the FDIC's umbrella of off-site surveillance models that are used to monitor the condition of insured institutions between regular on-site examinations. Data collected from each institution's Call Report are subjected to a screening process in the EWS known as SCOR (Statistical CAMELS Off-

site Rating). SCOR is an off-site model for insured institutions that compares an institution's financial condition against examination ratings for comparable financial institutions. SCOR derives a rating for each component of the Uniform Financial Institutions Rating System (UFIRS). The composite and component ratings are then compared to those given at the last examination and a downgrade probability is derived for each institution. Those institutions whose downgrade probability exceeds a specified level are subject to supervisory follow-up procedures including the prompt scheduling of examinations or visitations. The FDIC also has developed two off-site rating tools called GMS (Growth Monitoring System) and REST (Real Estate Stress Test) in order to effectively and efficiently monitor risk to the banking and thrift system. GMS identifies institutions that may pose greater risks due to rapid growth and/or funding issues. GMS places institutions into percentile rankings based on GMS scores. Those with the highest GMS scores are subject to formal off-site review requirements similar to SCOR. REST identifies institutions with high concentrations of commercial real estate and other exposures similar to the exposure characteristics of problem institutions and institutions that failed during the New England crisis of the late 1980s and early 1990s.

Another part of the EWS includes the Uniform Bank Performance System (UBPS). The UBPS is an on-line support subsystem that calculates for each institution approximately 300 financial ratios and accompanying peer group and ranking data and presents this information in a manner consistent with the Uniform Bank Performance Report, which is discussed below. The UBPS covers the most recent and preceding 15 quarters.

Uniform Bank Performance Report (UBPR) – This report is prepared quarterly for each insured institution from Call Report data and presents information for five periods on an institution's performance and financial statement composition in the form of ratios, percentages, and dollar amounts. Each UBPR also includes corresponding average data for the institution's peer group and percentile rankings for most ratios. In 2017, data visualization features (e.g., graphs and charts) were added to the UBPR to assist users in gaining further value from UBPR ratio data.

The comparative and trend data contained in the UBPR complement the EMS data and are utilized by FDIC supervisory staff for further off-premises review of individual institutions, particularly at the field office level. Based on an analysis of the information in the UBPR, an examiner can set the priorities for the examination of an individual institution. An institution's condition, performance, and risk profile can then be evaluated during the examination in light of its recent trends and the examiner's findings can be communicated to the institution's management. Management can verify this trend data for itself in the institution's own UBPRs. UBPRs are available on-line on the Internet for access by institutions, regulators, and the public.

ViSION and ARIS – ViSION is a secure web-enabled system that was developed as a comprehensive and easy-to-use reporting source for the FDIC's supervisory and financial data. The system provides FDIC users with multiple reports that display information for a specific institution or set of institutions. ViSION provides users the ability to retrieve various supervisory and off-site reports. These various management reports are used to assist in off-site monitoring efforts and are reviewed at the regional or field office level on a regular basis. ARIS is a localized database and reporting system that includes many levels of drill-down management and supervisory reporting.

Through the use of monitoring and surveillance systems that rely on Call Report information, the FDIC is able to more effectively and efficiently allocate resources to those institutions experiencing difficulties or exhibiting heightened risk profiles. Also, FDIC policy requires examiners to use information from Call Reports as well as data available from monitoring and surveillance systems to assist in their pre-examination planning activities. Through pre-examination planning, examiners can determine the areas of an institution's operations and activities on which to focus heightened attention or to place reduced emphasis during their time on-site at the institution. Moreover, effective pre-examination planning can help to limit the amount of time examiners need to spend on-site during an examination. These efforts would not be feasible if Call Report data, with their emphasis on the collection of information for supervisory and surveillance purposes, were not available on a quarterly or, for certain data, a semiannual or annual, basis.

Call Reports also provide the most current statistical data available for evaluating statutory factors relating to the FDIC's consideration of institutions' applications for deposit insurance and for consent to merge, establish a branch, relocate an office, and retire capital. The amount of each individual institution's deposit insurance and Financing Corporation assessments is calculated directly by the FDIC from the data reported in the institution's Call Report. In addition, under the FDIC's risk-related insurance assessment system, Call Report data are used to help determine the risk category to which each insured institution should be assigned. The FDIC's Division of Insurance and Research uses data collected in the Call Reports to prepare quarterly reports on the condition and performance of the banking system, with separate reports also prepared for community institutions, and for numerous economic studies and analyses of trends in banking that are incorporated into reports submitted to Congress and made available to the public.

3. Use of Technology to Reduce Burden

All banks and savings associations are subject to an electronic filing requirement for the Call Report. In this regard, the agencies have created a secure shared database for collecting, managing, validating, and distributing Call Report data. This database system, the Central Data Repository (CDR), was implemented in 2005 and is the only method available to banks and savings associations for submitting their Call Report data. Under the CDR system, institutions file their Call Report data via the Internet using software that contains the FFIEC's edits for validating Call Report data before submission.

4. Efforts to Identify Duplication

There is no other report or series of reports that collects from all insured banks and savings associations the regulatory capital and other information gathered through the Consolidated Reports of Condition and Income taken as a whole. There are other information collection systems which tend to duplicate certain parts of the Call Report; however, the information they provide would be of limited value as a replacement for the Call Report.

For example, the FRB collects various reports in connection with its measurement of monetary aggregates, bank credit, and the flow of funds. Reporting institutions supply the FRB with detailed information relating to such balance sheet accounts as balances due from depository institutions, loans, and deposit liabilities. The FRB also collects financial data from bank holding companies on a regular basis. Such data is presented for the holding company on a parent company only basis and, if certain conditions are met, on a consolidated basis, including the holding company's banking and nonbanking subsidiaries.

However, FRB reports from insured institutions are frequently obtained on a sample basis rather than from all insured institutions. Moreover, these reports are often prepared as of dates other than the last business day of each quarter, which would seriously limit their comparability to the Call Report. Institutions below a certain size are exempt entirely from some FRB reporting requirements. FRB data collected from bank holding companies on a consolidated basis reflect an aggregate amount for all subsidiaries within the organization, both banking and nonbanking, so that the actual dollar amounts applicable to any depository institution subsidiary are not determinable from the holding company reports. Hence, FRB reports could not be a viable replacement for even a significant portion of the Call Reports since the FDIC, in its role as supervisor of insured state nonmember banks and state savings associations, would be lacking the data necessary to assess the financial condition of individual institutions to determine whether there had been any deterioration in their condition. This is also the case for the FDIC in its role as the deposit insurer of all insured depository institutions because FRB reports would not provide the data required as inputs to the FDIC's deposit insurance assessment systems.

Finally, some of the information contained in the Call Report is also developed by FDIC examiners during regular safety and soundness examinations of insured institutions. In addition, examiners check the Consolidated Reports of Condition and Income that an institution has submitted to the FDIC between examinations to ensure that the required data have been properly reported. However, using the examination process to develop quarterly Call Report data would be unworkable since one of the principal purposes of the supervisory and surveillance emphasis on the use of these data is for off-site monitoring of the condition and performance of individual institutions between examinations. Furthermore, examinations are conducted as of various dates throughout the year and at differing time intervals for different institutions. Thus, the examination process could not supply the banking agencies with financial data on a timely basis for all insured institutions as of fixed dates each year.

5. Minimizing the Burden on Small Institutions

Pursuant to regulations issued by the Small Business Administration (13 CFR 121.201), a "small entity" includes depository institutions with assets of $850 million or less. The FDIC supervises 2,657 insured state nonmember banks and state savings associations. Of this number, about 1,974 have total assets of $850 million or less. Data collected in the Call Report information collection as a whole is tiered to the size and activity levels of reporting institutions.

The Call Report requires the least amount of data from small institutions with domestic offices only and less than $1 billion in total assets that file the streamlined FFIEC 051 report form. Within the FFIEC 051, certain institutions with less than $300 million in total assets have fewer items applicable to them than do institutions with $300 million to $1 billion in assets. In addition, the supplemental information schedule in the FFIEC 051, which replaced five entire schedules and parts of certain other schedules that had been in the FFIEC 041, includes nine indicator questions with "yes"/"no" responses that ask about an institution's involvement in certain complex or specialized activities. Only if the response to a particular indicator question is a "yes" is an institution required to complete an average of three indicator items that provide data on the extent of the institution's involvement in that activity. The next least amount of data is collected from other institutions with domestic offices only that file the FFIEC 041 report form (even if they are eligible to file the FFIEC 051) and have less than $300 million in total assets. Exemptions from reporting certain Call Report data within the FFIEC 041 report form also apply to institutions with less than $500 million and $1 billion in total assets. In both the FFIEC 051 and the FFIEC 041, other exemptions are based on activity levels rather than total assets and these activity-based thresholds tend to benefit small institutions. In addition, a significant number of data items in the FFIEC 051 report are now collected semiannually or annually from small institutions with domestic offices only and less than $1 billion in total assets that file the FFIEC 051 report rather than quarterly as they had been when these institutions filed the FFIEC 041 report.

6. Consequences of Less Frequent Collection

Collecting Call Report data less frequently than quarterly would reduce the FDIC's ability to identify on a timely basis those institutions experiencing adverse changes in their condition or risk profile. Timely identification enables the FDIC to work with the managements of such institutions to initiate appropriate corrective measures at an early stage to restore the institutions' safety and soundness. Timely identification cannot be accomplished through periodic on-site examinations alone. To allocate its examination resources in the most efficient manner, off-site analysis of Call Report data to single out institutions in need of accelerated on-site follow-up must be performed (see Item 2 above). Submission of Call Reports less frequently than quarterly would permit deteriorating conditions at institutions to fester considerably longer before they would be detected through the FDIC's monitoring systems, through the fortunate scheduling of an examination, or by other means. Such institutions would therefore run a greater risk of failure because of delays in effecting corrective action, either on institution management's own initiative or at the behest of the FDIC. Nevertheless, certain Call Report data items are collected less frequently than quarterly from some or all institutions, particularly in the streamlined FFIEC 051 Call Report for eligible small institutions.

In addition to supporting the identification of higher-risk situations and enabling timely corrective action for such cases, the quarterly reporting of Call Report data also aids in the identification of low-risk areas prior to on-site examinations, allowing the agencies to improve the allocation of their supervisory resources and increase the efficiency of supervisory assessments, which reduces the scope of examinations in these areas, thereby reducing regulatory burden.

Furthermore, certain Call Report data items are required quarterly due to various statutes or regulations. Leverage ratios based on average quarterly assets (reported on Schedule RC-K) and risk-based capital ratios (reported on Schedule RC-R) are necessary under the prompt corrective action framework established under 12 U.S.C. 1831o. Data on off-balance sheet assets and liabilities (reported on Schedule RC-L) are required every quarter for which an institution submits a balance sheet to the agencies pursuant to 12 U.S.C. 1831n. Granular data on deposit liabilities and data affecting risk assessments for deposit insurance (reported on Schedules RC-E and RC-O) are required four times per year under 12 U.S.C. 1817.

7. Special Circumstances

There are no special circumstances.

8. Summary of Public Comments

The FDIC coordinated and consulted with the FRB and the OCC in proposing these revisions. The agencies will follow this request for emergency processing with a request under normal clearance procedures, during which comments will be solicited for the typical 60-day and 30-day periods. All comments received on paperwork burden, whether during the 60-day or 30-day comment periods, will be considered in finalizing the collection.

9. Payment or Gift to Respondents

No payment or gift will be provided to respondents.

10. Confidentiality

At present, all data items collected from individual institutions in the Call Report are publicly available with limited exceptions. In this regard, for all institutions, the amount, if any, reported in Schedule RI-E, item 2.g, “FDIC deposit insurance assessments,” is treated as confidential on an individual institution basis.

In addition, on the FFIEC 031 and FFIEC 041 versions of the Call Report, the following data are treated as confidential on an individual institution basis:

(1) Amounts reported in Schedule RC-P, items 7.a and 7.b, for representation and warranty reserves for 1-4 family residential mortgages sold to specified parties;
(2) Information that large and highly complex institutions report on criticized and classified items, nontraditional 1-4 family residential mortgage loans, higher-risk consumer loans, higher risk commercial and industrial loans and securities, top 20 counterparty exposures, and largest counterparty exposure for assessment purposes in Schedule RC-O, Memorandum items 6 through 9, 14, and 15, which are used as inputs to scorecard measures in the FDIC’s deposit insurance assessment system for these institutions; and
(3) The table of consumer loans by loan type and probability of default band reported for deposit insurance assessment purposes by large and highly complex institutions in Schedule RC-O, Memorandum item 18.

Contact information for depository institution personnel that is provided in institutions’ Call Report submissions is also not available to the public.

In the revisions to the Call Report, the agencies propose treating additional Call Report information as confidential on an individual institution basis:

(4) Amounts reported in Schedule RC-O, item 9, “Brokered reciprocal deposits,” and, if applicable, item 9.a, “Fully consolidated brokered reciprocal deposits.” Schedule RC-O, item 9, reports the amount of an institution’s reciprocal deposits that are not excepted from treatment as brokered deposits under the FDIC’s reciprocal deposit regulation. Item 9.a reports the corresponding amount on a fully consolidated basis for an institution that owns another insured depository institution.

The agencies propose to make these amounts confidential because, when considered together with the amount reported in Schedule RC-E, Memorandum item 1.g, “Total reciprocal deposits,” they may reveal nonpublic supervisory information about an institution as previously discussed in the Proposed Revisions That are the Subject of This Proposal section.

11. Information of a Sensitive Nature

The Call Report contains no questions of a sensitive nature.

12. Estimate of Annual Burden

Form	Number of Respondents	Frequency	Time (Hours)	Burden (Hours)
FFIEC 031	18	4	67.58	4,866
FFIEC 041	502	4	53.93	108,291
FFIEC 051	2,137	4	35.02	299,351
Subtotal				412,508
Rounding				(35)
Total:	2,657			**412,473**

Due to decimal rounding, approximately 35 hours are not reflected in the estimated subtotal.

13. Estimate of Total Annual Cost Burden

None.

14. Estimate of Total Annual Cost to the Federal Government

All financial institutions submit their Call Reports through the CDR. Expenses associated with the CDR are paid by the FFIEC. Excluding depreciation, the estimated cost that is part of the FFIEC 2026 budget totals $4,408,065. This amount includes hosting, maintenance, and other expenses associated with projects to enhance the CDR. Out of the $4,408,065, $4,158,065.000 is allocated between the agencies since $250,000 of expenses for the summary of deposits are funded by the FDIC. Therefore, the allocation by agency associated with the cost of the Call Report is as follows:

Agency	Amount	Percentage
Board	1,372,161	33%
FDIC	1,413,742	34%
OCC	1,372,161	33%
Total	$4,158,065	100%

15. <u>Reason for Change in Burden</u>

The decrease in burden of 25,357.95 hours from 437,831 hours to 412,473.05 hours is due to the reduction of FDIC-supervised institutions filing the Call Report. The number of FDIC supervised filers decreased from 2,798 to 2,657.

16. Publication

Not applicable.

17. Display of Expiration Date

Not applicable.

18. Exceptions to Certification

None.

B. COLLECTION OF INFORMATION EMPLOYING STATISTICAL METHODS

Not applicable.