



United States House of Representatives
One Hundred Nineteenth Congress
Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

December 15, 2025

The Honorable Travis Hill
Acting Chairman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Acting Chairman Hill,

It is imperative that Congress has sufficient and accurate data to evaluate any potential reforms to the U.S. deposit insurance framework. The House Committee on Financial Services seeks to follow a data-driven approach to this issue. Upon review of the Consolidated Reports of Condition and Income (call report),¹ there appears to be a lack of sufficiently granular data to ensure that any potential reforms to the deposit insurance framework are (1) made in response to clearly defined concerns, (2) primed for precise and effective implementation, and (3) made with an accurate and comprehensive understanding of potential costs.

Currently, the call reports require insured depository institutions (IDIs) and certain other depository institutions (collectively with IDIs, “reporting institutions”) to report various characteristics of their deposit accounts and deposit liabilities. However, notable information appears to be missing. Specifically, call report data fails to provide a clear picture of the overlapping combinations of total deposit accounts and total dollar amounts of deposit liabilities that are: (1) in transaction and non-transaction accounts; (2) insured or uninsured; (3) in interest bearing and non-interest bearing accounts; and (4) held by individual, partnership, and corporate account holder-types.

Please respond to the following questions by Friday, January 2, 2026, so that Congress may better understand the current data available, the capacity of the FDIC to effectively implement various proposed policy changes, and the capability of the FDIC to estimate the amount of additional insurance assessments necessary to maintain the Deposit Insurance Fund (DIF) reserve ratio at its statutory minimum of 1.35 percent² under various proposed policy changes.

1. Can you please confirm that the above is a correct understanding of the limitations of current call report data received by the FDIC from reporting institutions?

¹ Fed. Fin. Insts. Examination Council, Form No. FFIEC 031.

² 12 U.S.C. § 1817(b)(3)(B).

2. Does the FDIC have the ability, using current call report data, to accurately delineate between the total amounts of insured and uninsured deposits held in the account-types below?

Deposit Accounts Held by Natural Persons

- Non-interest bearing transaction accounts held by natural persons
- Interest bearing transaction accounts held by natural persons
- Non-interest bearing non-transaction accounts held by natural persons
- Interest bearing non-transaction accounts held by natural persons

Deposit Accounts Held by Partnerships and Corporations

- Non-interest bearing transaction accounts held by partnerships and corporations
- Interest bearing transaction accounts held by partnerships and corporations
- Non-interest bearing non-transaction accounts held by partnerships and corporations.
- Interest bearing non-transaction accounts held by partnerships and corporations.

3. If the FDIC does not receive sufficient data from current call reports to delineate between the account types listed in reference to question 2, what additional data or parsing of current data would the FDIC need to require reporting institutions to include in their call reports to determine the total amounts of insured and uninsured deposits held in these respective account types?
4. If the standard maximum deposit insurance amount (SMDIA) was raised for one or more of the account types listed in reference to question 2, would the FDIC have the capacity to effectively target expanded insurance coverage to those accounts using current call report data?
 - a. If current call report data is not sufficient to achieve this end, what additional data or parsing of current data would the FDIC need to require reporting institutions to include in their call reports?
5. If the SMDIA was raised for one or more of the account types listed in reference to question 2, would current call report data be sufficient to estimate the additional DIF assessments needed to cover the expanded amount of insured deposits and keep the DIF reserve ratio at the statutory minimum of 1.35 percent?
 - a. If current call report data is not sufficient to achieve these ends, what additional data or parsing of current data would the FDIC need to require reporting institutions to include in their call reports?
6. If the SMDIA was raised for one or more of the account types listed in reference to question 2, does current call report data give the FDIC the ability to ensure that reporting institutions and depositors do not mischaracterize account types in order to improperly benefit from higher deposit insurance coverage?

- a. If current call report data is not sufficient to achieve this end, what additional data or parsing of current data would the FDIC need to require reporting institutions to include in their call reports?
7. If the SMDIA was raised for one or more of the account types listed in reference to question 2, does the FDIC believe that confusion or uncertainty would result amongst depositors and reporting institutions about differentiated levels of deposit insurance coverage depending on the respective account type(s) in question?
 - a. If such confusion or uncertainty were to result, would this lead to an unrealized benefit of increased deposit insurance coverage for natural persons, partnerships, corporations, or other account holder types that should be eligible for increased coverage?
 - b. What steps would the FDIC need to take to ensure that an even and uniform realized benefit from increased deposit insurance coverage is received by eligible account holder types?
 - c. What steps would reporting institutions need to take to ensure that an even and uniform realized benefit from increased deposit insurance coverage is received by eligible account holder types?
8. If the SMDIA was raised for one or more of the *natural person* deposit account types listed in reference to question 2, would the FDIC be able to accurately distinguish between accounts held by natural persons for personal, family, or household purposes and accounts held by natural persons for commercial purposes such as sole proprietorships?
 - a. If current call report data is not sufficient to achieve this end, what additional data or parsing of current data would the FDIC need to require reporting institutions to include in their call reports?
9. If the SMDIA was raised for one or more of the *partnership or corporate* deposit account types listed in reference to question 2, would the FDIC be able to accurately distinguish between commercial, nonprofit, state and municipal government, and other commercial and noncommercial corporate-type account holders?
 - a. If current call report data is not sufficient to achieve this end, what additional data or parsing of current data would the FDIC need to require reporting institutions to include in their call reports?

Thank you for your attention to this matter.

Sincerely,



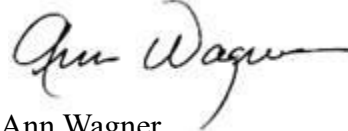
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cc: The Honorable Maxine Waters, Ranking Member