
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-55-2019
October 10, 2019

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Third Quarter 2019

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the September 30, 2019, report date. Please plan to complete as early as possible the preparation, editing, and review of your institution's Call Report data and the submission of these data to the agencies' Central Data Repository (CDR). Starting your preparation early will help you identify and resolve any edit exceptions before the submission deadline. If you later find that certain information needs to be revised, please make the appropriate changes to your Call Report data and promptly submit the revised data file to the CDR.

Except for certain institutions with foreign offices, your completed Call Report must be received by Wednesday, October 30, 2019, in accordance with the filing requirements discussed below.

As the banking agencies previously announced, they have adopted a final rule that expands eligibility to file the Federal Financial Institutions Examination Council (FFIEC) 051 Call Report, which allows reduced reporting in the Call Reports for the first and third quarters for institutions with less than \$5 billion in total assets that also meet certain other criteria (see [FIL-35-2019](#), dated July 5, 2019, and [FIL-40-2019](#), dated July 15, 2019). The final rule took effect July 22, 2019. In conjunction with the final rule, the agencies are implementing certain reporting revisions to the FFIEC 051 Call Report this quarter.

As a result of the agencies' rulemaking, an institution that reported total assets less than \$5 billion as of June 30, 2018, and meets the other eligibility criteria may choose to file the FFIEC 051 Call Report starting with the September 30, 2019, report date. For an eligible institution that would like to use the FFIEC 051 Call Report, but is unable to do so for the September 30, 2019, report date, the institution may begin reporting on the FFIEC 051 as of the December 31, 2019, report date. The option to file the FFIEC 051 Call Report beginning as of either September 30, 2019, or December 31, 2019, also is available to institutions that reported total assets less than \$1 billion as of June 30, 2018, and meet the other eligibility criteria, but filed the FFIEC 041 Call Report for the first and second quarters of 2019. Starting with the March 31, 2020, report date, an eligible institution can choose to file the FFIEC 041 or the FFIEC 051 Call Report, and should file the same version of the Call Report for each quarter of the calendar year.

The Call Report forms for September 2019 are available for printing and downloading from the [FFIEC Reporting Forms webpage](#) and the [Federal Deposit Insurance Corporation \(FDIC\) Bank Financial Reports webpage](#). Updates to the Call Report instruction books reflecting the expanded eligibility to file the FFIEC 051 for September 2019 also are available from these webpages. Institutions should refer to the attached Supplemental Instructions for September 2019 for guidance on certain reporting issues. Please

notify the individual responsible for preparing the Call Report at your institution about the electronic availability of the report forms, instruction book updates, and Supplemental Instructions for September 2019.

Each institution must file its September 30, 2019, Call Report data in one of two ways:

- By using computer software to prepare and edit its report data and then electronically submitting the data directly to the [CDR](#); or
- By completing its report in paper form and arranging with a software vendor or another party to convert the paper report to the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the institution's Call Report data file to the CDR.

Electronic submission of third quarter 2019 Call Report data will be considered timely if the data are received by the CDR no later than Wednesday, October 30, 2019, and pass FFIEC-published validation criteria (validity edits and quality edits) or, where necessary, contain explanations for any quality edits that are not passed.

An institution with more than one foreign office, other than a "shell" branch or an International Banking Facility, is permitted an additional *five* calendar days to submit its Call Report data. Such an institution must electronically file its data to the CDR no later than Monday, November 4, 2019.

The CDR Help Desk is available from 9:00 a.m. until 8:00 p.m., Eastern Time, Monday through Friday, to provide assistance with user accounts, passwords, and other CDR system-related issues. The CDR Help Desk can be reached by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by email at CDR.Help@ffiec.gov. For all other Call Report issues, 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; 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).

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Attachment: [Supplemental Instructions](#)

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