



Federal Deposit Insurance Corporation
550 17th Street, NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-40-2018
July 17, 2018

CONSOLIDATED REPORTS OF CONDITION AND INCOME

Summary: Burden-reducing revisions to all three versions of the Consolidated Reports of Condition and Income (Call Report) are taking effect as of the June 30, 2018, report date. These revisions result from efforts by the federal banking agencies, as members of the Federal Financial Institutions Examination Council (FFIEC), to reduce data reporting and other burdens for institutions, particularly small institutions. The Call Report for second quarter 2018 must be submitted to the banking agencies' Central Data Repository (CDR) by Monday, July 30, 2018. Certain institutions with foreign offices have an additional five calendar days to file their reports.

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

Distribution:

FDIC-Supervised Banks (Commercial and Savings)
and FDIC-Supervised Savings Associations

Suggested Routing:

Chief Financial Officer
Chief Accounting Officer
Call Report Preparer

Related Topics:

[FIL-39-2018, July 16, 2018, Consolidated Reports of Condition and Income for Second Quarter 2018](#)

[PR-44-2018, July 6, 2018, Agencies Issue Statement Regarding the Impact of the Economic Growth, Regulatory Relief, and Consumer Protection Act](#)

[FIL-12-2018, March 30, 2018, Revisions to the Consolidated Reports of Condition and Income \(Call Report\) for June 2018](#)

[FIL-2-2018, January 3, 2018, Revisions to the Consolidated Reports of Condition and Income \(Call Report\) for March and June 2018](#)

Contact:

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

Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's website at www.fdic.gov/news/news/financial/2018/.

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

Highlights:

- As previously announced by the FFIEC in [FIL-2-2018](#) and [FIL-12-2018](#), the FDIC and the other banking agencies are implementing additional burden-reducing revisions to the FFIEC 051, FFIEC 041, and FFIEC 031 Call Reports this quarter. These reporting changes are the result of two proposals issued for industry comment in 2017.
- Two sections of the recently enacted Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA), effective upon enactment, affect reporting in the June 2018 Call Report. These sections apply to reciprocal deposits and acquisition, development, or construction loans for high volatility commercial real estate exposures. Information on these two sections of EGRRCPA for June 2018 reporting purposes is included in the [Supplemental Instructions](#) accompanying [FIL-39-2018](#).
- Eligible small institutions, generally those with domestic offices only and total assets less than \$1 billion as of June 30, 2017, should file the same report form, either the FFIEC 051 or the FFIEC 041, for the second quarter of 2018 as they filed for the first quarter of 2018.
- The Call Report forms for June 2018 are available on the FFIEC's website at https://www.ffiec.gov/ffiec_report_forms.htm and the FDIC's website at www.fdic.gov/callreports. Instruction book updates for June 2018 also are available from these websites.
- Institutions should review [FIL-39-2018](#) and the accompanying [Supplemental Instructions](#) for further information on the second quarter 2018 Call Report.
- For assistance with CDR system-related issues, including user accounts and passwords, please contact the CDR Help Desk by telephone at 888-CDR-3111, by fax at 703-774-3946, or by email at CDR.Help@ffiec.gov between 9:00 a.m. and 8:00 p.m., Eastern Time, Monday through Friday.