
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-17-2024
April 9, 2024

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for First Quarter 2024

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the March 31, 2024, report date and provide guidance on certain reporting issues. This Financial Institution Letter and the attached Supplemental Instructions should be shared with the individual(s) responsible for preparing the Call Report at your institution. 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 Tuesday, April 30, 2024, in accordance with the filing requirements discussed below. 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 Sunday, May 5, 2024.

There are no new data items that take effect this quarter in the FFIEC 031, FFIEC 041 or FFIEC 051 Call Report forms. The agencies are implementing revisions to several Call Report schedules this quarter as Financial Accounting Standards Board's Accounting Standards Update No. 2016-13, "Financial Instruments – Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments" (ASU 2016-13) is effective for all institutions. These revisions that also included similar revisions to the Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101) and certain other regulatory reports were approved in March 2019 following publication (see [84 FR 4131](#), February 14, 2019). As communicated previously in June 2023, the agencies have also discontinued the use of the Call Report binder format filing instructions (see [88 FR 38595](#), June 13, 2023).

Institutions should refer to the attached Supplemental Instructions for March 2024, for additional guidance on certain reporting issues. The Supplemental Instructions also include an entry on the FDIC's special assessment final rule that becomes effective April 1, 2024.

All institutions have adopted ASU 2022-02, "Financial Instruments - Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures," as of the December 31, 2023, report date. Institutions should continue referring to the topic "Accounting for Loan Modifications to Borrowers Experiencing Financial Difficulty" in the Supplemental Instructions that provides guidance on how an institution should report its loan modifications to borrowers experiencing financial difficulty in the Call Report.

The Call Report forms for March 31, 2024, are available for printing and downloading from the FFIEC's [Reporting Forms](#) webpage for each version of the Call Report. These forms can also be accessed

from the FDIC's [Bank Financial Reports](#) webpage. Updates to the Call Report instructions for March 2024 will be available soon on these webpages.

Each institution must file its March 31, 2024, 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 first quarter 2024 Call Report data will be considered timely if the data are received by the CDR no later than Tuesday, April 30, 2024, or Sunday, May 5, 2024, as applicable, and pass FFIEC-published criteria for validity and quality edits or, where necessary, contain explanations for any quality edits that are not passed.

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@cdr.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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Attachments: Supplemental Instructions

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