
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-2-2021
January 15, 2021

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Fourth Quarter 2020

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the December 31, 2020, 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 Saturday, January 30, 2021, 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 Thursday, February 4, 2021.

As the Federal Financial Institutions Examination Council (FFIEC) previously advised, the agencies have finalized revisions to the Call Reports and the Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101) associated with several capital-related and other interim final rules (IFRs) and a final rule issued by one or all of the agencies from March through June 2020 in response to the impact on the financial markets and strains on the U.S. economy as a result of the Coronavirus Disease 2019 (COVID-19) (see [FIL-110-2020](#) dated December 1, 2020). These revisions also resulted from certain provisions of the *2020 Coronavirus Aid, Relief, and Economic Security Act*, which has been amended by the *Consolidated Appropriations Act, 2021*, that was enacted into law on December 27, 2020. Institutions should refer to the attached separate standalone December 2020 COVID-19 Related Supplemental Instructions for the Call Reports and the FFIEC 101 addressing these applicable capital-related and other reporting revisions, which update the September 2020 versions of these Supplemental Instructions. These December 2020 COVID-19 Related Supplemental Instructions will be published to each of the FFIEC [Reporting Forms](#) webpages shortly.

In addition, as the FFIEC previously announced, the agencies recently issued an [interim final rule](#) (IFR) providing relief to financial institutions with under \$10 billion in total assets as of December 31, 2019, by allowing them to calculate their asset size for applicable thresholds in certain rules during calendar years 2020 and 2021 based on the lower of total assets as of December 31, 2019, or as of the normal measurement date (see [FIL-111-2020](#) dated December 9, 2020). In particular, the IFR allows institutions that temporarily exceed the \$10 billion total asset threshold to use the community bank leverage ratio framework in Call Report Schedule RC-R from December 31, 2020, through December 31, 2021, provided they meet the other qualifying criteria for this framework. For each of these report dates, an institution would use the lesser of its total assets as of December 31, 2019, or as of the current quarter-end report date to determine whether it has met the \$10 billion total asset threshold.

The Call Report forms for December 31, 2020, are available for printing and downloading from the FFIEC's webpage for each version of the Call Report, which can be accessed from the FFIEC [Reporting Forms](#) webpage, and the Federal Deposit Insurance Corporation (FDIC) [Bank Financial Reports](#) webpage. Updates to the Call Report instruction books for December 2020 will be available soon on these webpages. In addition, institutions should refer to the attached Supplemental Instructions 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, standalone instructions for the COVID-19-related Call Report revisions, and Supplemental Instructions for December 2020.

Each institution must file its December 31, 2020, 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 fourth quarter 2020 Call Report data will be considered timely if the data are received by the CDR no later than Saturday, January 30, 2021, or Thursday, February 4, 2021, 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, and Saturday, January 30, 2021, 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; December 2020 COVID-19 Related Supplemental Instructions (Call Report); December 2020 COVID-19 Related Supplemental Instructions (FFIEC 101)

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