
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-39-2024
July 11, 2024

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

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

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the June 30, 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, July 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, August 4, 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 proceeding with the revisions to several Call Report schedules this quarter related to Financial Accounting Standards Board's Accounting Standards Update No. 2022-02, "Financial Instruments - Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures" (ASU 2022-02) that were included in the final 30-day Federal Register notice published on May 22, 2024 ([89 FR 45046](#)). The revisions primarily relate to replacing references to "troubled debt restructurings" with "loan modifications to borrowers experiencing financial difficulty" on the Call Report, consistent with ASU 2022-02.

The agencies also are proceeding with the revisions to the Call Report forms and instructions related to the reporting on loans to nondepository financial institutions that were included in the same Federal Register notice, and are effective as of the December 31, 2024, report date. Institutions that require additional time should still submit these data on a best efforts basis as of the December 31, 2024, and March 31, 2025, report dates, and comprehensively no later than June 30, 2025.

Institutions should refer to the attached Supplemental Instructions for June 2024 for additional guidance on certain reporting issues.

The Call Report forms for June 30, 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 June 2024 will be available soon on these webpages.

Each institution must file its June 30, 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 second quarter 2024 Call Report data will be considered timely if the data are received by the CDR no later than Tuesday, July 30, 2024, or Sunday, August 4, 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 – June 2024

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