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**Federal Deposit Insurance Corporation**

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**Office of the Comptroller of the Currency**

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**Board of Governors of the Federal Reserve System**

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FIL-3-2022  
January 7, 2022

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Fourth Quarter 2021

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the December 31, 2021, report date and provide guidance on certain reporting issues. This Financial Institution Letter and the attached Supplemental Instructions should be shared with the individual 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 Sunday, January 30, 2022, 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 Friday, February 4, 2022.

On November 4, 2021, the agencies published in the *Federal Register* the final regulatory reporting change related to the Standardized Approach for Counterparty Credit Risk (SA-CCR) that applies to all three versions of the Call Report (see [FIL-72-2021](#), dated November 9, 2021). This revision was approved by the U.S. Office of Management and Budget on December 17, 2021, and is related to the final rule on SA-CCR (see [FIL-74-2019](#), dated December 2, 2019). The new Call Report data item takes effect as of the December 31, 2021, report date, and affects Schedule RC-R, Regulatory Capital.

Beginning with the December 31, 2021, report date, institutions that file the FFIEC 051 Call Report form will report five new data items related to sweep deposits on Schedule RC-E, Deposit Liabilities. These data items are reported semiannually on the June and December FFIEC 051 Call Report form. For institutions that file the FFIEC 031 and FFIEC 041 Call Report forms, these data items became effective as of September 30, 2021, and are reported quarterly (see [FIL-68-2021](#), dated October 4, 2021).

The Legal Entity Identifier (LEI) was added to the Call Report beginning with the March 31, 2017, report date. Since that time, regulators and market participants have recognized the importance of the LEI as a key improvement in financial data systems. However, a recent review of reported data identified a significant number of institutions that have an LEI but are not reporting the LEI on their Call Report. Institutions are reminded that the LEI must be provided on the Call Report if the institution already has an LEI. An institution that does not have an LEI is not required to obtain one for purposes of reporting it on the Call Report.

The Call Report forms for December 31, 2021 are available for printing and downloading from the FFIEC's webpage for each version of the Call Report. These forms can also 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 2021 will be available soon on these webpages.

Each institution must file its December 31, 2021, 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 2021 Call Report data will be considered timely if the data are received by the CDR no later than Sunday, January 30, 2022, or Friday, February 4, 2022, 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 29, 2022, 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](mailto: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