
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-49-2021

July 7, 2021

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

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

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the June 30, 2021, 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 Friday, July 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 Wednesday, August 4, 2021.

On May 24, 2021, the agencies published in the *Federal Register* the final regulatory reporting changes related to FDIC assessments, brokered deposits and sweep deposits that apply to all three versions of the Call Report (see [FIL-36-2021](#), dated May 25, 2021). These revisions were approved by the U.S. Office of Management and Budget on June 28, 2021. The changes to the Call Report allow the FDIC to implement its recently proposed amendments to the deposit insurance assessment system applicable to large and highly complex insured depository institutions (see [FIL-107-2020](#), dated November 20, 2020) and are effective as of the June 30, 2021, report date. Also, included in the *Federal Register* notice were revisions reflecting the intent stated in the Net Stable Funding Ratio Final Rule (see [FIL-98-2020](#), dated October 20, 2020) and in the Final Rule on Brokered Deposits and Interest Rate Restrictions (see [FIL-113-2020](#), dated December 15, 2020). The reporting changes affecting the definition of brokered deposits in the form instructions and Glossary are effective as of the June 30, 2021, report date, while the reporting changes to the Call Report that relate to sweep deposits on Schedule RC-E, Deposit Liabilities are effective as of the September 30, 2021, report date.

The Call Report forms for June 30, 2021, 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 June 2021 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, and Supplemental Instructions for June 2021.

Each institution must file its June 30, 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 second quarter 2021 Call Report data will be considered timely if the data are received by the CDR no later than Friday, July 30, 2021, or Wednesday, August 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, 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).

Grovetta N. Gardineer
Senior Deputy Comptroller for
Bank Supervision Policy
Office of the
Comptroller of the Currency

Michael S. Gibson
Director
Division of Banking
Supervision and Regulation
Board of Governors of the
Federal Reserve System

Doreen R. Eberley
Director
Division of Risk Management
Supervision
Federal Deposit
Insurance Corporation

Attachments: Supplemental Instructions

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