
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-54-2022
December 22, 2022

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Fourth Quarter 2022

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the December 31, 2022, 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 Monday, January 30, 2023, 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 Saturday, February 4, 2023.

The Call Report instructions will be updated this quarter for Accounting Standards Update No. 2017-12, "Targeted Improvements to Accounting for Hedging Activities," which is now in effect for all institutions. There are no new or revised data items that take effect this quarter in the FFIEC 051, FFIEC 041 or FFIEC 031 Call Report. Institutions that have adopted Accounting Standards Update No. 2022-02, "Financial Instruments - Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures" should continue referring to the topic "Accounting for Loan Modifications to Borrowers Experiencing Financial Difficulties" in the Supplemental Instructions. This topic provides guidance on how an institution should report its loan modifications to borrowers experiencing financial difficulties in the Call Report. Institutions should refer to the attached Supplemental Instructions for December 2022 for additional guidance on certain reporting issues.

The Call Report forms for December 31, 2022, 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 Federal Deposit Insurance Corporation (FDIC) [Bank Financial Reports](#) webpage.

Each institution must file its December 31, 2022, 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 2022 Call Report data will be considered timely if the data are received by the CDR no later than Monday, January 30, 2023, or Saturday, February 4, 2023, 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