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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-84-2024  
December 23, 2024

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

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

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the December 31, 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 Thursday, January 30, 2025, 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 and must electronically file its data to the CDR no later than Tuesday, February 4, 2025.

The revisions to the Call Report related to (i) the reporting of loans to nondepository financial institutions (NDFIs) and (ii) structured financial products guaranteed by U.S. Government agencies or sponsored agencies, were included in the final 30-day Federal Register notice published on May 22, 2024 ([89 FR 45046](#)) and are effective this quarter. Institutions that require additional time to implement these changes should report loans to NDFIs 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.

The Call Report forms for December 31, 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.

Each institution must file its December 31, 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 fourth quarter 2024 Call Report data will be considered timely if the data are received by the CDR no later than Thursday, January 30, 2025, or Tuesday, February 4, 2025, 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](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 – December 2024

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