
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-97-2020
October 14, 2020

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Third Quarter 2020

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the September 30, 2020, 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, October 30, 2020, 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, November 4, 2020.

As the Federal Financial Institutions Examination Council (FFIEC) previously advised, the Call Reports and the Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101) for March and June 2020 included revisions associated with several capital-related and other interim final rules (IFRs) and a final rule issued by one or all of the agencies in response to the impact on the financial markets and strains on the U.S. economy as a result of the Coronavirus Disease 2019 (COVID-19) (see [FIL-38-2020](#) dated April 9, 2020, and [FIL-60-2020](#) dated June 12, 2020). These revisions also resulted from certain provisions of the *2020 Coronavirus Aid, Relief, and Economic Security Act*. During the third quarter, the agencies finalized several of the capital-related IFRs with no changes or only limited changes. Institutions should refer to the attached separate standalone September 2020 COVID-19 Related Supplemental Instructions addressing these revisions, which update the June 2020 version of these Supplemental Instructions, as appropriate. These instructions will be published to each of the FFIEC [Reporting Forms](#) webpages shortly.

The Call Report forms for September 30, 2020, are available for printing and downloading from the FFIEC [Reporting Forms](#) webpage and the Federal Deposit Insurance Corporation (FDIC) [Bank Financial Reports](#) webpage. Updates to the September 2020 Call Report instruction books 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, standalone instructions for COVID-19-related revisions, and Supplemental Instructions for September 2020.

Each institution must file its September 30, 2020, 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 third quarter 2020 Call Report data will be considered timely if the data are received by the CDR no later than Friday, October 30, 2020, or Wednesday, November 4, 2020, 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; September 2020 COVID-19 Related Supplemental Instructions (Call Report); September 2020 COVID-19 Related Supplemental Instructions (FFIEC 101)

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