
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-62-2026
October 5, 2026

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income (Call Report) for Third Quarter 2026

This Financial Institution Letter and the attached Supplemental Instructions for the September 30, 2026, report date should be shared with the individual(s) responsible for preparing the Call Report at your institution.

There are no new data items in the Call Report forms this quarter. The instructions for all three Call Report forms have been updated to be consistent with changes to the banking agencies' regulatory capital rule published in the *Federal Register* on April 29, 2026. This final rule lowers the community bank leverage ratio (CBLR) requirement from 9 percent to 8 percent and extends the two-quarter grace period to four quarters (see [91 FR 22973](#)).

The [21st Century ROAD to Housing Act](#) (Housing Act), which became law on July 11, 2026, revised the treatment of certain reciprocal and qualifying custodial deposits as brokered deposits for Call Report purposes. On August 27, 2026, the FDIC Board of Directors approved an interim final rule (IFR), effective September 1, 2026, to implement section 902 of the Housing Act, which amended the statutory framework governing reciprocal deposits. The instructions for all three Call Report forms have been updated to be consistent with the IFR. Refer to the attached Supplemental Instructions for more information on this topic, along with additional guidance on certain other reporting issues.

In response to several comments received through the regulatory review pursuant to the [Economic Growth and Regulatory Paperwork Reduction Act of 1996](#) (see [89 FR 8084](#)) and the "Request for Information: Streamlining the Call Report" (RFI) that was published in the *Federal Register* on December 1, 2025 (see [FIL-56-2025](#)), for reporting periods that the due date falls on a weekend or federal holiday, the banking agencies are providing the option for all institutions to file the Call Report on the next business day. For example, except for certain institutions with foreign offices, the Call Report submission due date for the December 31, 2026, report date, is Saturday, January 30, 2027. Since this date falls on a weekend, these institutions are provided the option to submit their Call Reports on the next business day, Monday, February 1, 2027. Also, in response to this RFI, a clarification has been made on Schedule RC-E, Deposits, to include trust funds if the beneficiary data are not available as deposits of an individual, partnership, or corporation.

The Call Report forms for September 30, 2026, 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. Updated instructions are available on the FFIEC and the FDIC webpages.

Except for certain institutions with foreign offices, your completed Call Report must be submitted electronically to the Central Data Repository (CDR) no later than 30 days after the current quarter's report date. 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 electronically submit its Call Report data. If the due date falls on a weekend or a federal holiday, you have the option to submit your completed Call Report on the next business day.

See the table below for current and upcoming Call Report due dates.

Report Date	Due Date	Due Date for Certain Institutions with Foreign Offices (see above)
September 30, 2026	Friday, October 30, 2026	Wednesday, November 4, 2026
December 31, 2026	Saturday, January 30, 2027*	Thursday, February 4, 2027
March 31, 2027	Friday, April 30, 2027	Wednesday, May 5, 2027
June 30, 2027	Friday, July 30, 2027	Wednesday, August 4, 2027

* Since the due date falls on a weekend, except for certain institutions with foreign offices, institutions have the option to submit their Call Reports on Monday, February 1, 2027.

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Attachments: Supplemental Instructions – September 2026

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