



FIL-57-2025
December 12, 2025

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER (also of interest to the Chief Financial Officer)

SUBJECT: Revisions to the Consolidated Reports of Condition and Income (Call Reports)

On December 11, 2025, the Federal Deposit Insurance Corporation (FDIC), the Board of Governors of the Federal Reserve System (Board), and the Office of the Comptroller of the Currency (collectively, the agencies), under the auspices of the Federal Financial Institutions Examination Council (FFIEC), published the attached final regulatory reporting changes in the *Federal Register*. The reporting changes proposed by the agencies on July 10, 2025 (see [FIL-28-2025](#), dated July 10, 2025) would apply to the FFIEC 031 version of the Call Report, and are subject to approval by the U.S. Office of Management and Budget. These revisions are consistent with changes to the agencies' regulatory capital rule published by the agencies in the *Federal Register* December 1, 2025 (final capital rule), which modifies the enhanced supplementary leverage ratio standards applicable to U.S. global systemically important bank holding companies and their subsidiary depository institutions. The FFIEC 041 and FFIEC 051 Call Reports are being extended for three years without revision.

No comments were received on the initial 60-day *Federal Register* notice. The agencies are proceeding with the revisions to the FFIEC 031 Call Report form and instructions, as proposed with certain modifications to align with the final capital rule. While the changes in the final capital rule are effective April 1, 2026, institutions have the option to early adopt as of January 1, 2026. The Call Report revisions would take effect as of the June 30, 2026, report date. For institutions that early adopt the final rule prior to April 1, 2026, the agencies plan to provide supplemental instructions to facilitate reporting in the March 31, 2026, Call Report.

Redlined copies of the draft FFIEC 031 Call Report form and instructions showing the proposed changes will be available on the [FFIEC's webpage for the FFIEC 031 Call Report](#).

Please share this letter with individuals responsible for preparing Call Reports at your institution. For further information about the proposed Call Report changes, 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, while 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) or email to FDICInfoReq@fdic.gov.

signed by

T. Kirk Odegard
Acting Executive Secretary

Attachment: [Federal Register Notice](#)

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