



Federal Deposit Insurance Corporation
550 17th Street, NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-58-2019
October 11, 2019

Consolidated Reports of Condition and Income

Summary: The Consolidated Reports of Condition and Income (Call Report) for the September 30, 2019, report date must be submitted to the agencies' Central Data Repository (CDR) by Wednesday, October 30, 2019. Certain institutions with foreign offices have an additional five calendar days to file their reports.

Statement of Applicability to Institutions With Total Assets Under \$1 Billion: This Financial Institution Letter applies to all FDIC-supervised institutions, including community institutions.

Distribution:

FDIC-Supervised Institutions

Suggested Routing:

Chief Financial Officer
Chief Accounting Officer
Call Report Preparer

Related Topics:

[FIL-55-2019, October 10, 2019, Consolidated Reports of Condition and Income for Third Quarter 2019](#)

[FIL-35-2019, July 5, 2019, Reduced Reporting in Call Reports for Covered Depository Institutions](#)

Contact:

FDIC's Data Collection and Analysis Section at
800-688-3342 or FDICInfoReq@fdic.gov

Note:

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Paper copies may be obtained via the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (877-275-3342 or 703-562-2200).

Highlights:

- Call Report forms for the third quarter of 2019 are available through the [Federal Financial Institutions Examination Council \(FFIEC\) Reporting Forms webpage](#) and the [FDIC Bank Financial Reports webpage](#).
- In a [final rule](#) that took effect July 22, 2019, the banking agencies have expanded eligibility to file the FFIEC 051 Call Report to institutions with total assets less than \$5 billion that also meet certain non-asset-size criteria.
- In conjunction with the expanded FFIEC 051 filing eligibility, the agencies have:
 - Reduced the reporting frequency for a number of existing data items in the FFIEC 051 Call Report from quarterly to semiannually, which further streamlines the report in the first and third quarters by increasing the number of FFIEC 051 data items for which semiannual reporting will apply; and
 - Incorporated a limited number of data items currently reported in the FFIEC 041 Call Report into the FFIEC 051 Call Report, generally with a reduced reporting frequency. These data items are applicable only to certain institutions with \$1 billion or more in total assets.
- An eligible institution may choose to begin filing the FFIEC 051 Call Report beginning as of September 30, 2019, or it may wait to do so until the December 31, 2019, report date.
- The option to file the FFIEC 051 Call Report beginning as of either September 30 or December 31, 2019, also is available to institutions that reported total assets less than \$1 billion as of June 30, 2018, and meet the other eligibility criteria, but filed the FFIEC 041 Call Report for the first and second quarters of 2019.
- No new or revised data items take effect this quarter in the FFIEC 041 and FFIEC 031 Call Reports.
- Separate updates to the instruction book for the FFIEC 051 Call Report and the instruction book for the FFIEC 031 and FFIEC 041 Call Reports for third quarter 2019 are available on the FFIEC's and the FDIC's websites.
- Institutions should review interagency [FIL-55-2019](#) and the accompanying [Supplemental Instructions](#) for further information on the third quarter 2019 Call Report.