



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, DC 20429-9990

Financial Institution Letter

FIL-3-2016

January 12, 2016

CONSOLIDATED REPORTS OF CONDITION AND INCOME

Summary: The Consolidated Reports of Condition and Income (Call Report) for the December 31, 2015, report date must be received by Saturday, January 30, 2016. Certain institutions with foreign offices have an additional five calendar days to submit their reports. In addition, the Call Report revisions proposed by the banking agencies in September 2015 have been deferred to no earlier than September 30, 2016.

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

Distribution:

FDIC-Supervised Banks (Commercial and Savings) and FDIC-Supervised Savings Associations

Suggested Routing:

Chief Financial Officer
Chief Accounting Officer
Call Report Preparer

Related Topics:

FIL-2-2016, January 8, 2016, [Consolidated Reports of Condition and Income for Fourth Quarter 2015](#)

FIL-58-2015, December 4, 2015, [Proposed Revisions to the Consolidated Reports of Condition and Income and Banker Teleconference Scheduled for December 8, 2015](#)

FIL-40-2015, September 22, 2015, [Consolidated Reports of Condition and Income](#)

Contact:

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

Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/2016/.

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Highlights:

- As institutions were previously advised, new or revised Call Report data items take effect this quarter.
- There is no update to the Call Report instruction book this quarter.
- The Call Report forms for December 2015 are available on the Federal Financial Institutions Examination Council's (FFIEC) website at https://www.ffiec.gov/call_report_forms.htm and the FDIC's website at <http://www.fdic.gov/callreports>.
- In September 2015, the FDIC and the other federal banking agencies requested comment on proposed revisions to the Call Report. The changes were proposed to take effect December 31, 2015, or March 31, 2016, depending on the nature of the change. The comment period for the proposal ended November 17, 2015.
- The FFIEC and the agencies are continuing to evaluate the proposed changes based on the comments received. The effective date for the Call Report revisions proposed to take effect December 31, 2015, was previously deferred to no earlier than March 31, 2016. The FFIEC and the agencies are now deferring the effective date for all of the reporting changes proposed in September 2015 until no earlier than September 30, 2016.
- Institutions will be notified of the FFIEC and agency decisions regarding the proposed Call Report revisions, including their effective dates.
- Institutions should review FIL-2-2016 and its accompanying Supplemental Instructions for further information on the fourth quarter 2015 Call Report.
- FIL-2-2016 can be accessed at <https://www.fdic.gov/news/news/financial/2016/fil16002.html>.