



Consolidated Reports of Condition and Income for Fourth Quarter 2025

Call Reports and Other FFIEC Related Forms and Reports

January 9, 2026

This Financial Institution Letter and the attached Supplemental Instructions for the December 31, 2025, report date should be shared with the individual(s) responsible for preparing the Call Report at your institution.

There are no new data items that take effect this quarter in the FFIEC 031, FFIEC 041 or FFIEC 051 Call Report forms. The instructions have been updated to specify the length of time that loan modifications to borrowers experiencing financial difficulty should be reported in the Call Report (see

FIL-30-2025 (PDF) (https://www.ffiec.gov/sites/default/files/data/reporting-forms/FFIEC031_FFIEC041_FFIEC051_FFIEC002_FIL30_202507.pdf)

, dated July 11, 2025). Institutions should refer to the attached Supplemental Instructions for December 2025 for additional guidance on certain reporting issues, including recently issued accounting standards updates. The Call Report forms for December 31, 2025, are available for printing and downloading from the FFIEC's Reporting Forms (https://www.ffiec.gov/ffiec_report_forms.htm) webpage for each version of the Call Report. These forms can also be accessed from the FDIC's Bank Financial Reports (<https://www.fdic.gov/resources/bankers/bank-financial-reports/index.html>) webpage.

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. See the chart below for current and upcoming Call Report submission deadlines.

Report Date	Due Date	Due date for certain institutions with foreign offices (see above)
December 31, 2025	Friday, January 30, 2026	Wednesday, February 4, 2026
March 31, 2026	Thursday, April 30, 2026	Tuesday, May 5, 2026
June 30, 2026	Thursday, July 30, 2026	Tuesday, August 4, 2026
September 30, 2026	Friday, October 30, 2026	Wednesday, November 4, 2026

Multifactor authentication (MFA) has now been fully implemented in the CDR application, and all users who have not yet registered for MFA must complete the registration process to access the system and submit Call Reports. Users who do not register for MFA will be unable to submit their December 31, 2025, Call Reports. If you need assistance with the MFA registration process, please contact the CDR Helpdesk at cdr.help@cdr.ffiec.gov (<mailto:cdr.help@cdr.ffiec.gov>).

- James M. Gallagher
Senior Deputy Comptroller for
the Office of the Chief National Bank Examiner
Office of the
Comptroller of the Currency
- Mary Aiken
Acting Director
Division of Banking
Supervision and Regulation
Board of Governors of the
Federal Reserve System
- Ryan E. Billingsley
Director
Division of Risk Management Supervision
Federal Deposit
Insurance Corporation

Statement of Applicability: The contents of, and material referenced in, this FIL apply to all FDIC-insured financial institutions.

FIL-1-2026

Attachment(s)

Supplemental Instructions, redline (PDF)

(<https://www.fdic.gov/supplemental-instructions-redline.pdf-0>)

Supplemental Instructions, clean (PDF)

(<https://www.fdic.gov/supplemental-instructions-clean.pdf-0>)

Related Topics

Accounting

Contact(s)

CDR Help Desk (<mailto:cdr.help@cdr.ffiec.gov>) , (888) CDR-3111 (tel:(888) CDR-3111)

Last Updated: January 9, 2026