

**Supporting Statement for the Consolidated Reports of Condition and Income  
(Call Report) (FFIEC 031, FFIEC 041, FFIEC 051)  
OMB Control No. 1557-0081**

**Background**

The Office of the Comptroller of the Currency (OCC), in coordination with the Federal Deposit Insurance Corporation (FDIC) and the Board of Governors of the Federal Reserve System (Board) (collectively, the agencies), each of which is submitting a separate request, hereby requests approval from the Office of Management and Budget (OMB) pursuant to the Paperwork Reduction Act for a proposal to extend for three years, with revisions, the Consolidated Reports of Condition and Income (Call Report), Control No. 1557-0081. These reports are currently approved collections of information.

**Summary of Actions and Related Revisions**

On July 10, 2025, the agencies, under the auspices of the Federal Financial Institutions Examination Council (FFIEC), requested public comment for 60 days on a proposal to revise and extend the Consolidated Reports of Condition and Income (Call Report) (FFIEC 031, FFIEC 041, and FFIEC 051).

The notice proposed revisions to the Call Report that relate to the agencies' proposed rulemaking titled "Regulatory Capital Rule: Modifications to the Enhanced Supplementary Leverage Ratio Standards for U.S. Global Systemically Important Bank Holding Companies and Their Subsidiary Depository Institutions; Total Loss-Absorbing Capacity and Long-Term Debt Requirements for U.S. Global Systemically Important Bank Holding Companies" (90 FR 30780).

The agencies have issued a final rule and are now implementing reporting changes to the Call Report associated with that rule. Specifically, the changes would add two new data items to collect information on the leverage ratios for banks subject to that rule. As the rule will only impact the largest banks, only the FFIEC 031 version of the Call Report will be affected.

**A. JUSTIFICATION**

**1. *Circumstances and Need:***

The OCC requires the information collected on the Call Reports to fulfill its statutory obligation to supervise national banks and Federal savings associations. These institutions are required to file detailed schedules of assets, liabilities, and capital accounts in the form of condition report and summary statements as well as detailed schedules of operating income and expense, sources and disposition of income, and changes in equity capital.

Institutions submit Call Report data to the agencies each quarter for the agencies' use in monitoring the condition, performance, and risk profile of individual institutions and the industry

as a whole. Call Report data provide the most current statistical data available for evaluating institutions' corporate applications, identifying areas of focus for on-site and off-site examinations, and furthering monetary and other public policy purposes.

Within the Call Report information collection system as a whole, there are three reporting forms that apply to different categories of banks: (1) all banks that have domestic and foreign offices (FFIEC 031), total assets of \$100 billion or more, or are Category I or II institutions; (2) banks with domestic offices only (FFIEC 041); and (3) banks with domestic offices only with total assets of \$5 billion or less (FFIEC 051).

## **2. *Use of Information Collected:***

The agencies use Call Report data in evaluating interstate merger and acquisition applications to determine, as required by law, whether the resulting institution would control more than ten percent of the total amount of deposits of insured depository institutions in the United States. Call Report data are also used to calculate institutions' deposit insurance assessments and national banks' and Federal savings associations' semiannual assessment fees.

## **3. *Use of Technology to Reduce Burden:***

All banks and savings associations are subject to an electronic filing requirement for Call Reports. Institutions may use information technology to the extent feasible to maintain required records and prepare their Call Reports.

## **4. *Efforts to Identify Duplication:***

There is no other series of reporting forms that collect this information from all commercial and savings banks. Although other information collections are similar to certain items on the Call Report, the information they collect would be of limited value as a replacement for the Call Report.

## **5. *Minimizing the Burden on Small Entities:***

The agencies attempt to limit the information collected to the minimum information needed to evaluate the condition of an institution, regardless of size.

## **6. *Consequences of Less Frequent Collection:***

The Federal financial regulatory agencies must have condition and income data at least quarterly to properly monitor individual bank and industry trends and to comply with a statutory requirement to obtain four reports of condition per year. 12 U.S.C. § 1817(a)(3). Less frequent collection of this information would impair the agencies' ability to monitor financial institutions and could delay regulatory response.

## **7. *Special circumstances necessitating collection inconsistent with 5 CFR part 1320:***

Not applicable.

**8. Consultation with Persons Outside the OCC:**

**60-Day FRN (90 FR 30641)**

On July 10, 2025, the agencies, under the auspices of the Federal Financial Institutions Examination Council (FFIEC), requested public comment for 60 days on a proposal to revise and extend the Consolidated Reports of Condition and Income (Call Report) (FFIEC 031, FFIEC 041, and FFIEC 051).

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The agencies did not receive any comments on the 60-day notice.

**9. Payment or Gift to Respondents:**

No payments or gifts will be given to respondents.

**10. Confidentiality:**

Except for selected data items, the Call Report is not given confidential treatment.

**11. Information of a Sensitive Nature:**

No information of a sensitive nature is requested.

**12. Estimate of Annual Burden:**

**Aggregated Estimates:**

Estimated Number of Respondents: 971 national banks and Federal savings associations.

Estimated Time per Response: 41.29 burden hours per quarter to file.

Estimated Recordkeeping Burden for Attestation: 0 hours.

Estimated Total Annual Burden: 160,370 burden hours to file.

The OCC estimates the cost of the hour burden to respondents as follows:

160,370 hours @ \$131.10 /hour = \$21,024,507

To estimate wages the OCC reviewed May 2024 data for wages (by industry and occupation) from the U.S. Bureau of Labor Statistics (BLS) for credit intermediation and related activities (NAICS 5220A1). To estimate compensation costs associated with the rule, the OCC uses \$131.10 per hour, which is based on the average of the 90th percentile for six occupations adjusted for inflation (3.6 percent as of Q1 2025), plus an additional 35.6 percent for benefits (based on the percent of total compensation allocated to benefits as of Q4 2024 for NAICS 522: credit intermediation and related activities).

**Breakdown reflected in ICR:**

FFIEC 031: 42 respondents x 93.64 hours x 4 = 15,732 hours

FFIEC 041: 247 respondents x 53.82 hours x 4 = 53,174 hours

FFIEC 051: 682 respondents x 33.53 hours x 4 = 91,470 hours

Total: 160,376 hours (includes 6 extra hours due to rounding in totals)

**13. *Capital, Start-up, and Operating Costs:***

Not applicable.

**14. *Estimates of Annualized Cost to the Federal Government:***

Not applicable.

**15. *Change in Burden:***

Change in burden:

Total burden decreased by 2,650 hours since the last approval:

- Reduction of 2,183 hours due to 12 fewer respondents;
- Reduction of 497 hours are due to a change in forms used by respondents;
- Increase of 30 hours are due to the addition of the new SLR items.

**16. *Information regarding information collections whose results are planned to be published for statistical use:***

Not applicable.

**17. *Exceptions to Expiration Date Display:***

None.

**18. *Exceptions to Certification:***

None.

**B. COLLECTION OF INFORMATION EMPLOYING STATISTICAL METHODS**

Not applicable.