Due diligence checklist: FFIEC Call Reports and Federal Reserve reporting

FFIEC Consolidated Reports of Condition and Income and Federal Reserve regulatory reports. FFIEC and the Federal Reserve, the United States.

Regime	FFIEC Call Reports and Federal Reserve reporting
Regulator	FFIEC and the Federal Reserve
Country	the United States
Regulator's page	https://www.ffiec.gov/ffiec_report_forms.htm
Prepared	9 November 2026
Current version	https://www.vederca.com/market-scan/due-diligence/us-reporting

What it is

Reports are prepared to the FFIEC and Federal Reserve instructions and filed on time.

Who it applies to

Applies to banks and mutuals and credit unions in the United States, when procuring regulatory reporting and risk, treasury and balance sheet, core banking.

What to ask a vendor, and the evidence to request

#	Ask the vendor for	Evidence to request	Received
1	Production of FFIEC Call Reports (031, 041, 051) or NCUA 5300 Call Reports, and FR Y-9C where required	A description of the reports the system produces for the regulator, the formats, and how they are lodged, with a sample.	
2	Reconciliation to the general ledger, with an audit trail	The contract clause giving the institution and its regulator access, audit and information rights, and the vendor's process for an audit request.	

In every case

- A named contact at the vendor responsible for this regime, and how the vendor tracks changes to it.
- Which named customers the vendor already serves under this regime, as references you may call.

This checklist is a starting point for a procurement team, not legal advice. Read it with the regulator's own page, your institution's policies and your legal and risk teams; the regime may have changed since the date on this document.