
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-106-2004
September 20, 2004

BANK REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Reports of Condition and Income (Call Report) for Third Quarter 2004

The enclosed materials pertain to the Reports of Condition and Income (Call Report) for the September 30, 2004, report date. Please complete your third quarter Call Report, review it for accuracy, and submit the report electronically as soon as possible. Except for certain banks with foreign offices, your completed report must be received by October 30, 2004, in accordance with the filing requirements discussed below. *No extensions of time for submitting reports are granted.*

If you complete the preparation, editing, and review of your Call Report before the submission deadline, please file the report immediately rather than waiting. Early submission aids the banking agencies in their editing, review, and analysis of the reports. If you later find that certain information needs to be revised, please make the appropriate changes to your Call Report and promptly submit the revised data.

A sample set of September 30, 2004, report forms is enclosed. The sample forms also are available on both the Federal Financial Institutions Examination Council's (FFIEC) Web site (www.ffiec.gov/ffiec_report_forms.htm) and the Federal Deposit Insurance Corporation's (FDIC) Web site (www.fdic.gov/regulations/resources/call/index.html).

In July, the agencies announced a postponement of the rollout of the Central Data Repository (CDR), the Internet-based system the agencies are creating to modernize and streamline how they collect, validate, and distribute Call Report data. The delay in the new system's start date, originally scheduled for October 1, 2004, will enable the agencies to address industry feedback and allow more time for testing and enrollment. On August 31, the agencies announced that they are targeting the implementation of the CDR for one of the first two Call Report periods of 2005. Banks will be advised of the specific implementation date by the end of the year. In the meantime, banks should continue filing their Call Report data in the same manner as in past quarters, and the agencies will continue to process Call Report data using their existing processing systems.

Accordingly, each bank must file its September 30, 2004, Call Report in one of the following two ways:

- A bank may use computer software to prepare and edit its report and then file the report directly with the banking agencies' electronic collection agent, Electronic Data Systems Corporation (EDS). The Call Report data file can be sent to EDS electronically by modem or on a computer diskette.
- A bank may complete its report in paper form and arrange with a Call Report software vendor or another party to convert its paper report to electronic form. That party must electronically transmit the bank's Call Report data file to EDS.

The filing of a Call Report that is submitted electronically to EDS by modem will be considered timely if it is transmitted to EDS no later than October 30, 2004. A bank that submits its Call Report to EDS on a computer diskette must make sure that the diskette is properly addressed, mailed first class, and postmarked on or before October 27, 2004, to be considered filed on time. Alternatively, a bank may send the diskette to EDS using an overnight delivery system no later than October 29, 2004. However, a computer diskette that EDS cannot read will not be accepted, and the bank must resubmit its report in readable form. This may result in EDS receiving the bank's Call Report data file after the submission deadline.

A bank that has more than one foreign office, other than a "shell" branch or an International Banking Facility, is permitted an additional 10 calendar days to complete its Call Report. Such a bank is required to electronically transmit its report to EDS no later than November 9, 2004. Please note that the filing period will be reduced to 35 calendar days effective June 30, 2005. In addition, on or about October 29, 2004, the FDIC expects to again conduct a telephone survey of some banks with more than one foreign office to obtain certain deposit data needed to estimate insured deposits.

For further information or assistance concerning the Call Report, state member banks should contact their Federal Reserve District Bank. National and FDIC-supervised banks should contact the FDIC's Reports Analysis and Quality Control Section in Washington, D.C., by telephone at (800) 688-FDIC (3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time, or by e-mail at insurance-research@fdic.gov. Thank you for your cooperation.

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Enclosures

Distribution: Insured Commercial Banks and FDIC-Supervised Savings Banks