

Federal Deposit Insurance Corporation
Office of the Comptroller of the Currency
Board of Governors of the Federal Reserve System

Bank Reports

FIL-69-2004
June 16, 2004

TO: CHIEF EXECUTIVE OFFICER

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

The enclosed materials pertain to the Reports of Condition and Income (Call Report) for the June 30, 2004, report date. Please complete your second 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 July 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 June 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 the Call Report for this quarter, banks are required to report the number and amount currently outstanding of loans to small businesses and small farms (Schedule RC-C, part II) and the number of deposit accounts of \$100,000 or less (Schedule RC-O, Memorandum item 1.a.(2)). This information is collected only as of the June 30 report date each year.

The agencies are continuing to move toward the implementation of a central data repository (CDR) that will modernize and streamline the collection, validation, distribution, and use of Call Report data. Additional information about the CDR and its implementation can be found at www.ffiec.gov/find/.

During and after the transition to the new CDR system, the agencies will be communicating periodically with banks via electronic mail (e-mail) to provide information about Call Reports and the CDR. These e-mails will be sent to the Call Report contact persons designated by your bank in your most recent report. Therefore, please ensure that you supply accurate contact information in each quarterly Call Report, including, in particular, correct e-mail addresses, for both the authorized officer who signs your bank's Call Report and another person at your bank to whom questions about the Call Report should be directed. Providing e-mail addresses for two individuals at your bank rather than only one person will help ensure timely delivery of important information regarding your Call Reports and the CDR. Please note that bank contact information is accorded confidential treatment.

Each bank must file its June 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. (Please note that EDS no longer offers this service.)

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 July 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 July 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 July 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.

Effective this quarter, 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 (rather than the previous 15 days) to complete its Call Report. Such a bank is required to electronically transmit its report to EDS no later than August 9, 2004. Please note that the filing period will be reduced to 35 calendar days effective June 30, 2005.

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