

---

Financial Institution Letter

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

---

BANK REPORTS

FIL-104-2001  
December 14, 2001

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: *Reports of Condition and Income (Call Report) for Fourth Quarter 2001*

The enclosed materials pertain to the Reports of Condition and Income (Call Report) for the December 31, 2001, report date. Please complete your fourth 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 January 30, 2002, in accordance with the filing requirements discussed below. **No extensions of time for submitting reports are granted.**

If you complete the preparation 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 editing and reviewing the reports. Should 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 file electronically.

In accordance with the previously announced schedule for implementing revisions to the Call Report this year (see FIL-5-2001, dated January 17, 2001), **banks must complete new Schedule RC-T, Fiduciary and Related Services, beginning this quarter.** Schedule RC-T replaces the Annual Report of Trust Assets (FFIEC 001) and the Annual Report of International Fiduciary Activities (FFIEC 006), which were last filed by institutions with fiduciary powers as of year-end 2000. Please ensure that the persons who are responsible for providing the trust information needed to complete Schedule RC-T are aware of the changes in the data to be reported and of your bank's Call Report submission deadline (January 30, 2002, except for certain banks with foreign offices). Schedule RC-T must be completed and submitted electronically with the rest of the Call Report.

**All banks must complete at least item 1 of Schedule RC-T**, which is a "Yes/No" question asking whether the institution has fiduciary powers, either at the bank itself or in a trust company subsidiary. Banks that do not have fiduciary powers should not complete the rest of Schedule RC-T, while those with such powers must answer items 2 and 3. Institutions that have fiduciary or related activities (in the form of assets or accounts) to report in Schedule RC-T should then complete:

- Items 4 through 23 and Memorandum items 1 through 4, if they had more than \$100 million in total fiduciary assets (managed and non-managed) as of December 31, 2000.
- Items 4 through 10 and Memorandum items 1 through 3, if they had \$100 million or less in total fiduciary assets (managed and non-managed) as of December 31, 2000.

**All banks are reminded to complete the item for preferred deposits (Memorandum item 1.e of Schedule RC-E).** This information is collected only as of the December 31 report date each year.

Each bank must file its December 31, 2001, Call Report in one of the following two ways:

- A bank may use computer software to prepare 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.
- An institution may complete its report in paper form and arrange with EDS, a Call Report software vendor, or another party to convert its paper report to electronic form. If a party other than EDS performs this service, 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 January 30, 2002. 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 January 27, 2002, to be considered filed on time. Alternatively, a bank may send the diskette to EDS using an overnight delivery system no later than January 29, 2002. 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 or has had more than one foreign office, other than a "shell" branch or an International Banking Facility, is permitted an additional 15 days to complete its Call Report. Such a bank is required to electronically transmit its report to EDS no later than February 14, 2002.

A sample set of December 31, 2001, report forms is enclosed for your reference. Sample forms and the Call Report instructions also are available on both the Federal Financial Institutions Examination Council's Web site ([www.ffiec.gov](http://www.ffiec.gov)) and the FDIC's Web site ([www.fdic.gov](http://www.fdic.gov)).

For further information or assistance concerning the Call Reports, 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) or (202) 898-6607, Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time, or by e-mail at [supervision@fdic.gov](mailto:supervision@fdic.gov). Thank you for your cooperation.

Emory W. Rushton  
Senior Deputy Comptroller and  
Chief National Bank Examiner  
Office of the  
Comptroller of the Currency

Richard Spillenkothen  
Director  
Division of Banking  
Supervision and Regulation  
Board of Governors of the  
Federal Reserve System

Michael J. Zamorski  
Director  
Division of Supervision  
Federal Deposit  
Insurance Corporation

Enclosures: [Supplemental Instructions](#)

Distribution: Insured Commercial Banks and FDIC-Supervised Savings Banks