

BANK REPORTS

FIL-141-2002  
December 19, 2002

TO: CHIEF EXECUTIVE OFFICER  
SUBJECT: Reports of Condition and Income (Call Report) for Fourth Quarter 2002

The enclosed materials pertain to the Reports of Condition and Income (Call Report) for the December 31, 2002, 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, 2003, 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. 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 December 31, 2002, report forms is enclosed. 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)).

**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.

Banks that have fiduciary or related activities (in the form of assets or accounts), either at the bank itself or in a trust company subsidiary, should ensure that they complete the appropriate items in Schedule RC-T, Fiduciary and Related Services, as follows:

- 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, 2001, or had gross fiduciary and related services income greater than 10 percent of revenue (net interest income plus noninterest income) in 2001.
- 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, 2001, and they do not meet the preceding fiduciary income test.

In addition, all banks should continue to provide the "Emergency Contact Information" that they first reported as part of their Call Report submissions last quarter. Please note that the person designated as the primary contact should be a senior official of the bank who has the authority

to make decisions concerning significant bank activities or operations. Typically, the person to whom questions about the bank's Call Report should be directed would not be the primary emergency contact for the bank. Information for a secondary contact also should be provided if such a person is available at your bank. The emergency contact information is for the confidential use of the banking agencies and will not be released to the public.

Each bank must file its December 31, 2002, 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, 2003. 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, 2003, 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, 2003. 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, 2003.

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) 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.

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Distribution: Insured Commercial Banks and FDIC-Supervised Savings Banks