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**Financial Institution Letter**

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

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BANK REPORTS

FIL-112-2002  
September 19, 2002

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

The enclosed materials pertain to the Reports of Condition and Income (Call Report) for the September 30, 2002, 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, 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. 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, 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 requested to provide "Emergency Contact Information" as part of their Call Report submissions beginning this quarter. Although a box for reporting this information is located on the final page of the enclosed sample report forms, the banking agencies expect that your Call Report software will ask you to provide this information as one of the initial inputs into your Call Report data file. This information is being requested so that the banking agencies can distribute critical, time-sensitive information to emergency contacts at banks should such a need arise. The primary contact should be a senior official of the bank who has decision-making authority. 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.

Starting this quarter, some Call Report software products will include a new feature that will enable a bank to provide explanatory comments for Call Report edit exceptions to the banking agencies. This new feature will permit a bank to describe the event or other facts and circumstances that resulted in the edit exception (for example, a merger with another bank, the sale of a significant amount of securities or loans, and the repayment of a significant borrowing). The banking agencies will use the explanatory comments in their data validation process and will not release them to the public. By providing informative explanatory comments, your bank

should receive fewer questions from the agencies' Call Report analysts when they review the edit exceptions in your report, if any.

Each bank must file its September 30, 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 October 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 October 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 October 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 November 14, 2002.

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  
For Bank Supervision Policy  
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Enclosures:

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Distribution: Insured Commercial Banks and FDIC-Supervised Savings Banks