



Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

BANK REPORTS

FIL-73-2003
September 18, 2003

TO: CHIEF EXECUTIVE OFFICER
SUBJECT: Reports of Condition and Income (Call Report) for Third Quarter 2003

The enclosed materials pertain to the Reports of Condition and Income (Call Report) for the September 30, 2003, 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, 2003, 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, 2003, report forms is enclosed. The sample forms also are available on both the FFIEC's Web site (www.ffiec.gov/ffiec_report_forms.htm) and the FDIC's Web site (www.fdic.gov/regulations/resources/call/index.html).

Each bank must file its September 30, 2003, 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 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, 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 October 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 October 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. Please note that EDS' mailing address recently changed to EDS Call Report Services, 13890 Bishops Drive, Suite 110, Brookfield, Wisconsin 53005.

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, 2003. However, on or about October 30, 2003, the FDIC expects to conduct a phone survey of some banks with more than one foreign office to obtain certain deposit data needed to estimate insured deposits.

For information on the banking agencies' project to modernize the collection, validation, and distribution of Call Report data, please refer to the discussion of the Call Report Central Data Repository in the enclosed Supplemental Instructions.

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.

Emory W. Rushton
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and
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[Enclosures](#)

Distribution: Insured Commercial Banks and FDIC-Supervised Savings Banks