
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-129-2004
December 14, 2004

BANK REPORTS

TO: CHIEF EXECUTIVE OFFICER

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

The enclosed materials pertain to the Reports of Condition and Income (Call Report) for the December 31, 2004, 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, 2005, 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 December 31, 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).

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. The specific items that are to be completed are determined by a bank's total fiduciary assets as of December 31, 2003, or its gross fiduciary and related services income in 2003.

The agencies continue to work toward implementation of the Central Data Repository (CDR), the Internet-based system they are creating to modernize and streamline how they collect, validate, and distribute Call Report data. The new system's start date, originally scheduled for October 1, 2004, has been delayed to enable the agencies to address industry feedback and allow more time for testing and enrollment. Additional information about a 2005 implementation date will be released on the www.FFIEC.gov/FIND website later this month. In the meantime, banks should continue filing their Call Report data in the same manner as in past quarters, and the agencies will continue to process Call Report data using their existing processing systems. In preparation for enrolling in the CDR, banks should ensure that they accurately submit the required contact information for the authorized officer who signs the Call Report in their reports for December 31, 2004. This contact information is afforded confidential

treatment. Additionally, banks should note that the agencies currently do not plan to revise the content of the Call Report, e.g., by adding or deleting items, in March 2005.

Each bank must file its December 31, 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.

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, 2005. 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, 2005, 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, 2005. 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 more than one foreign office, other than a "shell" branch or an International Banking Facility, is permitted an additional 10 calendar days to complete its Call Report. Such a bank is required to electronically transmit its report to EDS no later than February 9, 2005. 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

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