
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-94-2005
September 21, 2005

BANK REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Reports of Condition and Income for Third Quarter 2005

The enclosed materials pertain to the Reports of Condition and Income (Call Report) for the September 30, 2005, report date. As you were previously advised, the agencies are implementing the Central Data Repository (CDR) to process Call Reports beginning this quarter (see FIL-93-2005, dated September 15, 2005). Please plan to complete the preparation, editing, review, and submission of your Call Report data as early as possible. Starting your preparation early will aid you in identifying and resolving any edit exceptions prior to the submission deadline. If you later find that certain information needs to be revised, please make the appropriate changes to your Call Report data and promptly submit the revised data file to the CDR.

Except for certain banks with foreign offices, your completed report must be received by October 30, 2005, in accordance with the filing requirements discussed below. The agencies will work with banks to ease their transition to the new CDR and meet their filing deadline. Agency staff will be available during the filing period (including October 29 and 30) to assist banks in resolving edit failures or addressing other difficulties they may encounter with the new system and prevalidation process. ***The agencies recognize that institutions significantly affected by Hurricane Katrina may experience difficulty or delay in filing their third quarter Call Report. Those institutions should contact their primary federal regulator or the CDR help desk at (888) CDR-3111 for special assistance in filing third quarter Call Report data.*

The agencies are also aware that many other institutions located outside of the areas directly affected by Hurricane Katrina have had employees, customers, and business units affected by the hurricane and they may also have reporting questions. The agencies are committed to providing supplemental guidance on these reporting issues as soon as possible in order to allow these institutions to file their third quarter Call Report data in a timely manner.

A sample set of September 30, 2005, Call 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). *Please note that, with the implementation this quarter of the CDR and the availability of sample Call Report forms on the Internet and from Call Report software, the agencies plan to discontinue the regular quarterly mailing of sample Call Report forms to banks in the near future. The agencies will provide advance notice to banks as to when this change in policy will take effect.*

Each bank must file its September 30, 2005, Call Report data in one of the following two ways:

- A bank may use computer software to prepare and edit its report data and then electronically submit the data directly to the CDR (<https://cdr.ffiec.gov/cdr/>).
- A bank may complete its report in paper form and arrange with a software vendor or another party to convert its paper report into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's Call Report data file to the CDR.

The filing of a Call Report that is submitted electronically to the CDR will be considered timely if it is received by the CDR no later than October 30, 2005, and passes FFIEC-published validation criteria (validity edits and quality edits) or, where necessary, contains explanations for any quality edits that are not passed. Explanatory comments should be prepared consistent with the "Guidelines for Resolving Edits" that are published on the FFIEC's Web site: www.ffiec.gov/find/documents/resolvingedits.pdf.

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 must electronically transmit its report to the CDR no later than November 9, 2005. Please note that the filing period for banks with more than one foreign office is scheduled to be reduced from 40 to 35 calendar days effective June 30, 2006. In addition, on or about each April 30 and October 30, the FDIC conducts a telephone survey of some banks with more than one foreign office to obtain certain deposit data needed to estimate insured deposits.

For technical assistance with the CDR, banks should contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at CDR.Help@ffiec.gov. For further information or assistance concerning the Call Report itself, state member banks should contact their Federal Reserve District Bank. National and FDIC-supervised banks should contact the FDIC's Data Collection and Analysis Section in Washington, D.C., by telephone at (800) 688-FDIC (3342) or by e-mail at insurance-research@fdic.gov.

Thank you for your cooperation.

Emory W. Rushton
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Enclosures

Distribution: Insured Commercial Banks and State-Chartered Savings Banks