

APPENDIX A

SPECIFICATIONS FOR COMPUTER-GENERATED ALTERNATIVE REPORT FORMS FOR THE REPORTS OF CONDITION AND INCOME

[NOTE: The substance of the Reports of Condition and Income required to be reported to the three Federal bank supervisory agencies (OCC, FDIC, FRB) is identical for the three agencies (except for an appended brief special report that is required only of national banks). However, certain differences in processing procedures between the Federal Reserve (which collects and processes the reports of State member banks) and the FDIC (which collects and processes the reports both of State nonmember banks and of national banks) result in some nonsubstantive differences in the specifications for computer-generated alternative formats. Such differences in specification are clearly noted in the following detailed statement of the specifications for computer-generated alternative report formats for the Reports of Condition and Income.]

1. Page size: The page size and shape of the alternative format must be the same as the agency-provided form, i.e., 8-1/2" (horizontal) by 11" (vertical).
2. Page numbering: The FFIEC form number (i.e., FFIEC 031, FFIEC 032, FFIEC 033, or FFIEC 034 as appropriate) and the page number (e.g., page RC-1) used in the agency-provided form must appear identically in the top right corner of the alternative report format in the same form as in the agency-provided form. The submitted report must contain all pages of the agency-provided form even if the bank reports "none" for all items of certain pages. The pages need not be printed back-to-back as is done in the agency-provided form. If a combination of alternative report pages and agency-provided report pages is used and if there are any unused sides of agency-provided pages, these unused sides must be clearly crossed out.

For NATIONAL BANKS AND STATE NONMEMBER BANKS ONLY, the number corresponding to the bold-type sequence number in the upper right hand corner of each page of the FDIC distributed form must be entered at the bottom-center of each page.

3. Page content: Each page of the alternative format must have the same content in the same order and with the same layout as on the corresponding page of the agency-provided form.
4. Specific contents: The alternative format must identically contain the full content of the agency-provided format including
 - a. Schedule letter designations and titles (e.g., "RC--Balance Sheet");

- b. Item and subitem captions, numbering (on both the left and right sides of the page), and indentation;
 - c. Item cross-references;
 - d. The dot leaders (lines of periods) that connect item captions with the amounts entered (the use of any characters or symbols other than periods -- e.g., dashes or slanted lines -- to connect the captions and data entries is not acceptable; dot leaders give the least obstruction to blank space used by the agencies for notations and corrections);
 - e. Column and subcolumn letter designations (e.g., "Column A") and captions;
 - f. Data cell code numbers (i.e., the RCFD, RCFN, RCON, and RIAD numbers) -- these code numbers (four-digit alphabets plus four-digit numerics) must be located in the same position relative to the amount fields as in the agency-provided forms, i.e., to the left of, and clearly separated from, the amount cells to which they apply (except in the case of Schedule RC-J, where they appear below the amount cells);
 - g. All instructional and explanatory material;
 - h. All footnotes;
 - i. Words not abbreviated in the agency-provided form may not be abbreviated on the alternative format.
5. Amount fields:
- a. Amount fields must be located on each page in the same relative position as in the agency-provided forms.
 - b. The header "Bil/Mil/Thou" or "Mil/Thou" over the amounts columns is not necessary, but the phrase "Dollar Amount in Thousands" must appear on each page near the top of the amount fields.
 - c. The vertical lines that create separate boxes for billions, millions, and thousands in the amount fields of the agency-provided format can be duplicated on the alternative form or can be replaced by the use of commas.
 - d. NATIONAL BANKS and STATE NONMEMBER BANKS ONLY. The appropriate FDIC schedule code (e.g., C100) must be located, right justified, above the amount columns of each schedule and identified with a shaded triangle, an arrow, or a comparable symbol to the right of the schedule code.

6. Provision for bank identification and report date identification.

[NOTE: Bank identification must occur on every sheet that is part of the submitted report. On the agency-provided form, a sheet may contain two or four pages and thus the identification occurs only every other or every fourth page. Since computer-generated alternative formats will have only one page to a sheet, they must have this identification on every page.]

a. For NATIONAL BANKS and STATE NONMEMBER BANKS ONLY

(1) Space must be provided on every page for pasting address labels provided by FDIC or for otherwise entering the following information contained on the labels:

- Bank name (line 1)
 - Address (line 2)
 - City, state, and ZIP code (line 3)
- } space to be provided on the top left of each page
- Call date
- } space to be provided at the top left center of each page
- State-bank number (line 1)
 - FDIC certificate number (line 3)
- } space to be provided on the top right center of each page with a line space between the two numbers

(2) Space for "Transit No." must be provided on every page -- just below the address, with a line space between the last line for the address and the transit no.

b. For STATE MEMBER BANKS ONLY

(1) Space for the name, address, and transit number of the bank must be provided at the top left of pages RC-1 and RI-1 only, as follows:

- Legal title of bank _____ (line 1)
- City _____ (line 2)
- County _____ (line 2)
- State _____ (line 3)
- ZIP Code _____ (line 3)
- Bank's Transit Number _____ (line 4)

(2) Space for "Legal Title of Bank" must be provided at the top left of all other pages.

(3) The report date must appear as part of the report title in pages RC-1 and RI-1.

7. Attestation page

The title or attestation page of the report contains the provisions for signatures of a bank officer and bank directors and for identification of the bank. The page must be completed and returned as the first page of the submitted report. Banks must use the agency-provided page (color coded in the FDIC-provided forms; white in the Federal Reserve provided forms). Banks using computer-generated alternative report forms must detach the agency-provided attestation page from the preprinted report and attach it to the computer-generated forms. Alternative computer-generated versions of the attestation page may not be used.

8. Filling out and submitting computer-generated alternative formats.

- a. All entries in a computer-generated alternative format must be easily legible and readily distinguishable from the format material on each page (e.g., the captions or instructions). Alternative format submissions in which the entries are difficult for the data processors to read readily, rapidly, and accurately will not be accepted and will be returned to the bank for resubmission of the report on the agency-provided form. The use of reductions that make either the item captions, code identifiers, or data entries difficult to read rapidly is not acceptable. Acceptable standards of legibility can be accomplished in a number of ways -- e.g., uncluttered design and spacing, size of type, bold-face type, color of ink. It is specifically suggested that, on reports submitted to FDIC by NATIONAL BANKS and STATE NONMEMBER BANKS, the amount fields and schedule codes be printed in bold-face type.
- b. All entries in a computer-generated alternative format must, of course, be prepared in strict conformance with the instructions just as if they were being entered on an agency-provided form. They must also conform to all provisions of the instructions that relate to the entering of the required information on the forms (e.g., rounding; the recording of negative amounts where permitted; the requirement to have some entry -- an amount, zero, or none -- in every cell that is required of the particular reporting bank or the particular quarter of the year; the entry of explanatory material and nonstandard itemizations based on materiality that appear in a number of schedules). Similarly, all requirements for bank identification, report date, signatures and contact name must be met in all places specified.

- c. In assembling the pages for submission, the attestation page is to be placed on top and the entire report stapled in the upper left hand corner. The order of pages within the Report of Condition (RC) and within the Report of Income (RI) must be the same as in the agency-provided forms.

For NATIONAL BANKS and STATE NONMEMBER BANKS ONLY, the Report of Income section must precede the Report of Condition section.

For STATE MEMBER BANKS ONLY, the Report of Condition section must precede the Report of Income section.