



Bank Reports

FIL-100-96
December 31, 1996

TO: CHIEF EXECUTIVE OFFICER
SUBJECT: *Reports of Condition and Income (Call Reports) for Fourth Quarter 1996*

The enclosed materials pertain to the Reports of Condition and Income (Call Reports) for December 31, 1996. The fourth quarter Call Reports should be completed and submitted as soon as possible. However, completed original reports must be received by the FDIC (for national and FDIC-supervised banks), the appropriate Federal Reserve District Bank (for state member banks), or the banking agencies' electronic collection agent by January 30, 1997.

The filing of a hard-copy (paper) Call Report will be considered timely, regardless of when it is received, if it is mailed first class, properly addressed, and postmarked not later than January 27, 1997, or if it is entered into an overnight delivery system for the proper destination on or before January 29, 1997. No extensions of time for submitting reports are granted. In the absence of a postmark, a bank whose original paper Call Report is received late by the FDIC (at its data entry site in Crofton, Maryland) or the appropriate Federal Reserve District Bank may be called upon to provide proof of timely mailing. A "Certificate of Mailing" (U.S. Postal Service Form 3817) may be used as proof.

Alternatively, banks that use Call Report preparation software to complete their reports are encouraged to file their Call Reports directly with Electronic Data Systems Corporation (EDS), the banking agencies' electronic collection agent, by using a computer and modem. Reports submitted electronically to EDS will be considered timely if transmitted to EDS by January 30, 1997. Banks filing their Call Reports electronically should not mail hard copies of the Call Report to any federal bank supervisory agency unless specifically requested to do so.

Banks that have or have had more than one foreign office, other than a "shell" branch or an International Banking Facility, and that use any of the additional 15 days allowed for the completion of their reports, are required to submit their reports electronically to EDS not later than February 14, 1997.

All banks are reminded to complete the items for interbank holdings of capital instruments (Memorandum items 1.a and 1.b of Schedule RC-M). This information is collected only as of the December 31 report date each year.

National banks and FDIC-supervised banks filing hard-copy Call Report forms should return only the original signed forms to the FDIC's data entry site in Crofton, Maryland. Original signed forms that are mailed to OCC District or FDIC Regional Offices are not considered properly addressed. The use of an improper address may cause a bank's forms to be received at the data entry site after the submission deadline. State member banks submitting hard-copy Call Report forms should return the original signed forms and one copy to the appropriate Federal Reserve District Bank. The use of a telephone facsimile machine to transmit a copy of the original signed Call Report forms is not an acceptable method of submission.

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 telephone the FDIC's Call Reports Analysis Unit in Washington, D.C., toll free on (800) 688-FDIC or on (202) 898-6607, Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time.

Thank you for your cooperation.

Susan F. Krause
Senior Deputy Comptroller
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Comptroller of the Currency

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Note: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, N.W., Room 100, Washington, D.C. 20434 ((703) 562-2200)

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