



Bank Reports

FIL-15-96
March 31, 1996
(Call Report Date)

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

The enclosed materials pertain to the Reports of Condition and Income (Call Reports) for March 31, 1996. The first 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 April 30, 1996.

The filing of a 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 April 27, 1996, or if it is entered into an overnight delivery system for the proper destination on or before April 29, 1996. **No extensions of time for submitting reports are granted.** In the absence of a postmark, a bank whose original 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 submit their Call Reports electronically to Electronic Data Systems, Inc. (EDS), the banking agencies' collection agent. Reports submitted electronically over telephone lines will be considered timely if transmitted to EDS by April 30, 1996. 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 May 15, 1996.

As you were previously advised by the Federal Financial Institutions Examination Council (see FIL-83-95, December 15, 1995, and [FIL-11-96](#), March 8, 1996), the Call Report forms for this quarter include deletions of certain items, such as deposit totals for assessment purposes and deposits denominated in foreign currencies, and a reduced level of detail for larger banks on trading revenue and nontransaction accounts by type of depositor. In addition, Call Report disclosures about certain capital and asset amounts used in calculating regulatory capital ratios are being introduced and data on short-term liabilities and assets are being expanded. New items also have been added for small business obligations transferred with recourse and credit losses on derivatives. For the March 31, 1996, report date, banks may report a reasonable estimate for any new or revised Call Report item for which the requested information is not readily available.

All banks are reminded to provide information on the level of auditing work performed by independent external auditors during 1995 (Schedule RC, Memorandum item 1). This information is reported only as of the March 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
Office of the
Comptroller of the Currency

Richard Spillenkothen
Director
Division of Banking
Supervision and Regulation
Board of Governors of the
Federal Reserve System

Nicholas J. Ketcha Jr.
Director
Division of Supervision
Federal Deposit
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Enclosures

The attachment to this Financial Institution Letter is not currently available in electronic format. Until it is in a form that will allow us to post it to the internet, you may obtain hard copy or fax from:

FDIC
Public Information Center
Room 100
801 17th St. NW
Washington, DC 20434
ph: (703) 562-2200

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