



Bank Reports

FIL-38-96
June 30, 1996
(Call Report Date)

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

The enclosed materials pertain to the Reports of Condition and Income (Call Reports) for June 30, 1996. The second 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 July 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 July 27, 1996, or if it is entered into an overnight delivery system for the proper destination on or before July 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 July 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 August 14, 1996.

Banks should note that six items for reporting certain capital and asset amounts used in calculating capital ratios were added to the regulatory capital schedule (Schedule RC-R, items 3.a through 3.f) on March 31, 1996. **All banks must complete these capital-related items.** To assist banks in accurately reporting these new items, an optional regulatory capital worksheet is enclosed.

The Call Report forms for this quarter include the annual schedule for reporting information on the number and amount currently outstanding of loans to small businesses and small farms (Schedule RC-C, part II), as required by Section 122 of the Federal Deposit Insurance Corporation Improvement Act of 1991.

All banks are reminded to report the number of deposit accounts of \$100,000 or less in the deposit insurance schedule (Schedule RC-O, Memorandum item 1.a.(2)). This information is collected only as of the June 30 report date each year, while the other Schedule RC-O items on the number and size of deposit accounts are collected quarterly.

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
for Bank Supervision Policy
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
Insurance Corporation

Attachment:

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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