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Financial Institution Letter

FIL-90-97  
September 15, 1997

Bank Reports

TO: CHIEF EXECUTIVE OFFICER  
SUBJECT: *Instructions for Preparation of Reports of Condition and Income*

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PLEASE FORWARD THIS LETTER AND THE INSTRUCTION BOOK TO THE PERSON  
RESPONSIBLE FOR PREPARING CALL REPORTS AT YOUR BANK.  
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Enclosed is a revised instruction book for the Consolidated Reports of Condition and Income (Call Reports) for your use beginning with the reports for September 30, 1997. This book contains the instructions for all four versions of the Call Report forms (FFIEC 031, 032, 033, and 034) in a single volume. It incorporates all instructional updates issued through June 1997 and conforms certain other instructions with generally accepted accounting principles (GAAP) and the other reporting changes implemented in March 1997. The revised instructions also correct cross-references to specific items on the Call Report forms and clarify several instructions.

The revised [Call Report instruction book](http://www.ffiec.gov) will be available on the Examination Council's Web site (<http://www.ffiec.gov>) no later than September 30, 1997. The Federal Deposit Insurance Corporation's web site () also will contain the instruction book by that date.

The Examination Council's Task Force on Reports invites comment on the accuracy, adequacy, and clarity of the revised instructions. With the adoption of GAAP as the reporting basis for the balance sheet, income statement, and related Call Report schedules, the instructions have been revised to comport with GAAP. Therefore, the Task Force specifically requests comment on whether any instructions appear inconsistent with GAAP. Please submit your comments on the Call Report instructions to the Task Force on Reports at the following address on or before November 10, 1997,

Task Force on Reports  
Federal Financial Institutions Examination Council  
2100 Pennsylvania Avenue, N.W., Suite 200  
Washington, D.C. 20037

For further information or assistance concerning the Call Reports and these instructions, state member banks should contact their Federal Reserve District Bank. National and FDIC-supervised banks should telephone the FDIC's Call Reports Analysis Section 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.

Joe M. Cleaver  
Executive Secretary

Enclosure (will be posted to FDIC web site at by 30 September 1997)  
Distribution: Insured Commercial Banks and FDIC-Supervised Savings Banks