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**Financial Institution Letter**

**Federal Deposit Insurance Corporation  
Office of the Comptroller of the Currency  
Board of Governors of the Federal Reserve System**

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Bank Reports

FIL-93-97  
September 30, 1997  
(Call Report Date)

TO: CHIEF EXECUTIVE OFFICER  
SUBJECT: *Reports of Condition and Income (Call Reports) for Third Quarter 1997*

The enclosed materials pertain to the Reports of Condition and Income (Call Reports) for September 30, 1997. Please complete the third quarter Call Reports as soon as possible and then submit them in accordance with the filing requirements discussed below. Completed reports must be received by October 30, 1997. **No extensions of time for submitting reports are granted.** Please note that the enclosed materials contain only one complete set of Call Report forms rather than two sets as in prior quarters.

As previously announced by the Federal Financial Institutions Examination Council (see [FIL-64-97](#), dated June 27, 1997), the banking agencies are phasing out their direct acceptance of hard-copy (paper) Call Report forms in two stages beginning with the third quarter Call Reports.

- Each bank that had \$50 million or more in assets as of June 30, 1996, must file its September 30, 1997, and subsequent Call Reports in one of the following two ways:
  - Systems Corporation (EDS), either by transmitting the Call Report data file electronically by modem or by sending EDS a computer diskette; or
  - By completing its reports in hard-copy form and arranging with EDS, a Call Report software By using computer software to prepare its reports in automated form and then filing the reports directly with the banking agencies' electronic collection agent, Electronic Data vendor, or another party to convert its paper reports to automated form. If a party other than EDS performs this service, that party must electronically transmit the bank's Call Report data file to EDS.
- A bank that is not required to file its September 30, 1997, Call Report in automated form may choose to submit a hard-copy report form directly to the appropriate federal banking agency for the final time this quarter. The electronic filing requirement will apply to all banks for the December 31, 1997, and subsequent Call Reports.

The filing of a Call Report that is submitted electronically to EDS by modem will be considered timely if it is transmitted to EDS by October 30, 1997. Any bank using the paper-based alternative method must ensure that it delivers its hard-copy report to the party with whom it has contracted for the conversion of its report to automated form in sufficient time for EDS to receive the automated Call Report data file by the October 30 submission deadline.

For a computer diskette sent directly to EDS to be considered filed on time, regardless of the date of its receipt by EDS, the diskette must be properly addressed and either mailed first class and postmarked no later than October 27, 1997, or entered into an overnight delivery system on or before October 29, 1997. Any Call Report sent to EDS on a computer diskette that EDS cannot read will not be accepted and resubmission will be necessary. Resubmission may result in EDS' receipt of the bank's Call Report data file after the submission deadline.

Similarly, if a bank that is not required to file its third quarter Call Report in automated form chooses to submit its report in hard-copy form directly to the appropriate banking agency, the report will be considered filed on time, regardless of when it is received by that agency, if it is properly addressed and mailed no later than October 27, 1997, or entered into an overnight delivery system on or before October 29, 1997. National banks and FDIC-supervised banks should return only the original signed hard-copy 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 should return the original signed hard-copy Call Report 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.

In the absence of a postmark on either a computer diskette or hard-copy report sent by first class mail, a bank whose Call Report is received late at the appropriate destination 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.

Any bank that has or has had more than one foreign office, other than a "shell" branch or an International Banking Facility, and that uses any of the additional 15 days allowed for the completion of its Call Report, is required to electronically transmit its report to EDS no later than November 14, 1997.

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 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.

Thank you for your cooperation.

Emory W. Rushton  
Senior Deputy Comptroller  
For Bank Supervision Policy  
Office of the  
Comptroller of the Currency

Richard Spillenkothen  
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Board of Governors of the  
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Nicholas J. Ketcha Jr.  
Director  
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Enclosures

[Supplemental Instructions](#)

[Regulatory Capital Worksheet - Introduction](#)

[Regulatory Capital Worksheet - Part 1](#)

[Regulatory Capital Worksheet - Part 2](#)

[Regulatory Capital Worksheet - Part 2 Instructions and Part 3](#)

Distribution: Insured Commercial Banks and FDIC-Supervised Savings Banks