

Bank Reports

FIL-108-98
September 30, 1998
(Call Report Date)

TO: **CHIEF EXECUTIVE OFFICER**

SUBJECT: *Reports of Condition and Income (Call Report) for Third Quarter 1998*

The enclosed materials pertain to the Reports of Condition and Income (Call Report) for September 30, 1998. Please complete your third quarter Call Report as soon as possible and submit the report electronically. Your completed report must be received by October 30, 1998, in accordance with the filing requirements discussed below. **No extensions of time for submitting reports are granted.**

The banking agencies are providing every bank with a sample set of September 30, 1998, report forms as part of this Call Report package because of the high percentage of banks requesting sample forms for this quarter. Please retain these sample forms for reference through December 31, 1998. Sample forms for each quarter are available on both the Federal Financial Institutions Examination Council's Web site (www.ffcic.gov) and the Federal Deposit Insurance Corporation's Web site (www.fdic.gov). A paper copy of the Call Report forms, including the cover (signature) page, can be printed from the Web sites. In addition, banks that use Call Report software can print paper copies of the forms from their software. If necessary, you may request the next quarter's sample forms by marking the box located in the section of this quarter's report that asks for the name of your bank's Call Report contact person. Furthermore, for all banks, the banking agencies will include a cover (signature) page in the Call Report materials next quarter.

Banks that file the FFIEC 031 and 032 version of the Call Report are reminded to complete the items for automobile and other installment loans to individuals that have been securitized and sold (Memorandum items 5.a and 5.c of Schedule RC-L). This information is collected only as of the September 30 report date each year.

Each bank must file its September 30, 1998, Call Report in one of the following two ways:

- A bank may use computer software to prepare its report and then file the report directly with the banking agencies' electronic collection agent, Electronic Data Systems Corporation (EDS). The Call Report data file can be sent to EDS electronically by modem or on a computer diskette.
OR
- The institution may complete its report in paper form and arrange with EDS, a Call Report software vendor, or another party to convert its paper report to electronic form. If

a party other than EDS performs this service, that party must electronically transmit the bank's Call Report data file to EDS.

The filing of a Call Report that is submitted electronically to EDS by modem will be considered timely if it is transmitted to EDS no later than October 30, 1998. A bank using the paper-based alternative method must ensure that the party that is converting its report to electronic form has sufficient time to convert and transmit it to EDS by this date.

A bank that sends a computer diskette directly to EDS must mail the diskette to EDS no later than October 27, 1998. To be considered filed on time, the diskette must be properly addressed, mailed first class, and postmarked no later than this date. (A "Certificate of Mailing," U.S. Postal Service Form 3817, may also be used as proof.) Alternatively, a bank may send the diskette using an overnight delivery system on or before October 29, 1998. Any Call Report sent to EDS on a computer diskette that EDS cannot read will not be accepted and the bank must resubmit its report in readable form. This may result in EDS receiving the bank's Call Report data file after the submission deadline.

A bank that has or has had more than one foreign office, other than a "shell" branch or an International Banking Facility, is permitted an additional 15 days to complete its Call Report. Such a bank is required to electronically transmit its report to EDS no later than November 14, 1998.

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 at (800) 688-FDIC (3342) or at (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
Director
Division of Banking
Supervision and Regulation
Board of Governors of the
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Nicholas J. Ketcha Jr.
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Enclosures:

Supplemental Instructions

Distribution: Insured Commercial Banks and FDIC-Supervised Savings Banks