
Financial Institution Letter

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

Bank Reports

FIL-60-98
June 30, 1998

TO: CHIEF EXECUTIVE OFFICER

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

The enclosed materials pertain to the Reports of Condition and Income (Call Report) for June 30, 1998. Please complete your second quarter Call Report as soon as possible and then submit the report electronically. Your completed report must be received by July 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 June 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 photocopy the cover page of the sample forms, use the copy to fulfill the Call Report signature and attestation requirement, and retain the sample set of forms for reference through December 31, 1998. The banking agencies will include a cover (signature) page in the Call Report materials to be sent to your bank in September and December 1998 in order to lessen your need for sample forms for those quarters. However, if necessary, you may request sample forms for the following quarter when completing your bank's quarterly Call Report by marking the box located in the section of the report asking for the name of your bank's Call Report contact person. Each quarter's report forms, including the cover (signature) page, also will be available on both the Federal Financial Institutions Examination Council's Web site (www.ffiec.gov) and the Federal Deposit Insurance Corporation's Web site (www.fdic.gov).

The Call Report for this quarter includes the annual schedule for reporting 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 requested to report the number of deposit accounts of \$100,000 or less in the deposit insurance assessments 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 completed quarterly.

Each bank must file its June 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 July 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 July 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 July 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 August 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 on (800) 688-FDIC (3342) 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
Director
Division of Banking
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Board of Governors of the
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Nicholas J. Ketcha Jr.
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Federal Deposit
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Enclosures:

[Supplemental Instructions](#)

Call Report Instruction Book Update (will be available from the FDIC Public Information Center after June 30th)

Distribution: Insured Commercial Banks and FDIC-Supervised Savings Banks