

FEDERAL RESERVE BANK *of* NEW YORK

33 LIBERTY STREET, NEW YORK, NY 10045-0001

PATRICIA SELVAGGI
ASSISTANT VICE PRESIDENT

July 2, 2013

To: The Chief Executive Officer of Each State Member Bank Located in the Second Federal Reserve District

As part of the joint mailing with other supervisory agencies, state member banks received their Consolidated Report of Condition and Income (“Call Report”) materials for the June 30, 2013 report date from the Federal Financial Institutions Examinations Council (“FFIEC”). The agencies are not sending a sample set of the June 30, 2013 report forms to banks.

Please plan to complete the preparation, review, and submission of your Call Report data to the Central Data Repository (“CDR”) as early as possible. Starting your preparation early will aid you in identifying and resolving any edit exceptions prior to the submission deadline.

As the FFIEC previously advised, certain Call Report revisions will take effect on June 30, 2013, but these reporting changes will have little or no effect on most institutions. For more information, please refer to the FIL-24-2013 letter, dated June 6, 2013, at the following address:

http://www.ffiec.gov/pdf/FFIEC_forms/FFIEC031_041_FIL24_2013.pdf

All institutions should note that the scope of the existing item in Schedule RI-A, Changes in Bank Equity Capital, for “Other transactions with parent holding company” is being revised to include such transactions with all stockholders. Large institutions and highly complex institutions (generally, institutions with \$10 billion or more in total assets) will begin reporting certain new and revised data in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, to support the FDIC’s large bank pricing method for insurance assessments. These reporting changes include the separate reporting of higher-risk securitizations from other types of higher-risk assets and a new table of consumer loans by loan type and probability of default band. In addition, large and highly complex institutions with foreign offices will report additional information on loans secured by real estate in Schedule RC-C, Part I, Loans and Leases.

Report Submission

Except for certain banks with foreign offices, a completed Call Report must be submitted electronically to the CDR no later than Tuesday, July 30, 2013. However, banks with more than

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one foreign office must electronically transmit its Call Report data to CDR no later than Sunday, August 4, 2013. To be considered timely, the report must pass FFIEC published validity edits and quality edits, or where necessary, contain explanations for any quality edits that are not passed. Explanatory comments should be prepared consistent with the “Guidelines for Resolving Edits” that are published on the FFIEC’s web site:

<http://www.ffiec.gov/find/documents/resolvingedits.pdf>

Please note that the timeliness of receipt of the Call Report will be monitored. Any report received at the CDR after 5:00 p.m. on July 30th will be considered late. The staff of this Bank will monitor whether banking organizations are meeting their basic reporting requirements through the use of validity edits.

Each bank must file its June 30, 2013, Call Report data in one of the following two ways:

- A bank may use computer software to prepare and edit its report data and then electronically submit the data directly to the CDR (<https://cdr.ffiec.gov/cdr/>).
- A bank may complete its report in paper form and arrange with a software vendor or another party to convert its paper report into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank’s Call Report data file to the CDR.

Website

Report forms and instructions for the Call Report can be obtained from the FFIEC internet website at the following address: www.ffiec.gov/ffiec_report_forms.htm.

Any questions about this report may be directed to Oscar Torres, Financial Reports Associate in the Regulatory Reports Division at (212) 720-6796, or Anthony Guglielmo, Team Leader of that Division at (212) 720-8002.

Sincerely

- *Signed by Patricia Selvaggi* -

Patricia Selvaggi
Assistant Vice President

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