

FEDERAL RESERVE BANK OF NEW YORK

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KENNETH LAMAR
VICE PRESIDENT

December 31, 2004

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

As part of a joint mailing with other supervisory agencies, state member banks received their Report of Condition and Income materials for the December 31, 2004 report date from the Federal Financial Institutions Examination Council. There are no major changes to the Call Report this quarter.

Report Submission

A completed Call Report must be electronically submitted no later than **January 30, 2005**. Earlier submission would aid the Federal Reserve in reviewing and processing the report and is encouraged.

Please note that, under the Regulatory Reports Monitoring Program, the timeliness of receipt of the Call Report will be monitored. Any report received after 5:00 p.m. on January 30 will be considered late. Submission of initial data will only be accepted electronically.

The staff of this bank will monitor whether banking organizations are meeting their basic reporting requirements through the use of validity edits.

Accelerated Filing Deadline

A bank with more than one foreign office is permitted an additional 10 calendar days to complete its Call Report. Such a bank is required to electronically transmit its report to EDS no later than February 9, 2005. Please note that the filing period will be reduced to 35 calendar days effective June 30, 2005.

December 31, 2004

Website

Report forms and instructions for the Call Report can also be obtained from the FFIEC internet website at the following address:

www.ffiec.gov/ffiec_report_forms.htm

Copies of this letter and its enclosures have been sent to the report liaison designated by your institution. Any questions about this report may be directed to Gloria Scott, Senior Reports Analyst in the Regulatory Reports Division at (212) 720-7348 or Monica Posen, Team Leader of that Division at (212) 720-8239.

Sincerely,

-signed by Kenneth Lamar--

Kenneth Lamar
Vice President
Financial Reports Division