December 31, 1999

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, 1999 report date from the Federal Financial Institutions Examination Council. However, the completed report must be submitted to this Bank. There are no major changes to the Call Report this quarter.

**Internet Web Address**

Banks with an Internet Web site or home page must report the primary Web address for their site as part of their Call Report submission. If your bank has no Web site of its own and the bank cannot be accessed through an affiliate’s Web address, please leave the Web address item blank. Banking agencies are currently treating Web addresses as confidential. However, the agencies plan to make banks Web addresses publicly available beginning with the Call Reports for March 31, 2000.

A completed Call Report must be electronically submitted no later than January 30, 2000. 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 Avalidity edits.@ The current edits for the Report of condition and Income that are subject to monitoring are unchanged and were sent to you in a previous mailing.
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 the Regulatory Reports staff at (212) 720-7991.

Sincerely,

**Signed by Kenneth P. Lamar**

Kenneth P. Lamar
Assistant Vice President
Financial Reports Department