To the Authorized Officials of Bank Holding Companies (BHCs),
Foreign Banking Organizations (FBOs), and Unaffiliated State Member Banks:


These reporting changes were announced in the Federal Register on September 14, 2012 (77 FR 56842). Beginning December 1, 2012, the final reporting forms and instructions may be accessed by selecting the “Forms by number” pull-down menu at: http://www.federalreserve.gov/reportforms.

FR Y-10

A Savings and Loan Schedule has been added to collect information from savings and loan holding companies (SLHCs) and savings associations. Cooperative banks that do not meet the definition of a bank (i.e., cooperative banks for a HOLA 10(l) election) should file the Savings and Loan Schedule. Savings and loan associations and federal savings banks should also file the Savings and Loan Schedule. Consequently, these entity types will be removed from the list of Nonbanking Company Types for data item 9 on the Nonbanking Schedule.

In the Large Merchant Banking or Insurance Company Investment Section of the 4(k) Schedule, data item 3 has been split so that respondents reporting a name change may provide the previous name of the reportable company. Additionally, the instructions for this section have been clarified to note that investments are in a “Nonfinancial Company” rather than in a Nonbanking Company. This was done to be consistent with the wording used in the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). The 4(k) Schedule reporting requirements remain unchanged.

Instructional changes include the addition of Legal Authority Codes contained in Appendix A for SLHCs to report their legal authority for conducting activities. Definitions have been added to the Glossary for a number of terms, particularly those associated with SLHCs.

FR Y-6 and FR Y-7

Several updates were made to the FR Y-6 form and instructions to reflect the additional reporters including, but not limited to, a change to the title of the report from Annual Report of Bank Holding Companies to the Annual Report of Holding Companies. The instructions have also been revised for Report Item 3 to include Small Business Lending Fund (SBLF) instructions. The SBLF program is a new program and has similar funding mechanisms as the Capital Purchase Program and thus has similar reporting requirements. In addition, the instructions have been clarified with regard to Debt Previously Contracted subsidiaries and subsidiaries set up to hold Other Real Estate Owned.
The implementation of reporting the state and country of incorporation at the entity level, as part of the organization chart on both the FR Y-6 and FR Y-7, will be effective with fiscal years beginning December 31, 2012. This reporting requirement was originally announced in the Federal Register on November 16, 2011 (76 FR 71975).

The FR Y-7 Glossary definitions have been incorporated into the FR Y-10 Glossary. Additionally, a footnote was added to RI-5 for the definition of “Combined Financial Statements.”

For all questions regarding this letter, please call or email one of the following Structure Analysts:

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Sincerely,

Terri Elzner
NIC Coordinator

cc: Organizational Structure Contact at the BHC, FBO, or Unaffiliated State Member Bank