



THE FEDERAL RESERVE BANK OF RICHMOND

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Statistics Department

October 5, 2012

To the Fifth District Bank Holding Company (BHC) Addressed:

The following BHC forms and instructions for September 30, 2012 reporting are available on the Federal Reserve Bank of Richmond's website, http://www.richmondfed.org/banking/reporting_forms/, under "All Forms."

- Bank Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (**FR Y-8**)
- Consolidated Financial Statements for Bank Holding Companies (**FR Y-9C**)
- Parent Company Only Financial Statements for Large Bank Holding Companies (**FR Y-9LP**)
- Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies (**FR Y-11/11S**)
- Quarterly Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (**FR Y-12**)

The filing deadline for the September 30, 2012 FR Y-8 report is 5:00 PM on October 30, 2012. The filing deadline for the September 30, 2012 FR Y-9C report is 5:00 PM on November 9, 2012. For all other due dates, please refer to deadlines posted to the Fifth District's website (see link above) under "Latest Updates." Compliance with reporting deadlines continues to be monitored closely for all required regulatory reports. Bank holding companies must maintain in their files a manually signed and attested printout of the data submitted. The cover page of the report forms should be used to fulfill the signature and attestation requirement, and this page should be attached to the printout placed in the bank holding company's files.

The reporting date on page one of these forms has been changed to September 30, 2012. Also certain style and format changes have been made to the forms. The FR Y-9C reporting form has been modified to add a new publicly available item, "Total Representation and Warranty Reserves," which is the sum of two items currently reported on a confidential basis. The FR Y-9C instructions have been modified to include a number of clarifications. There are no changes to the FR Y-9LP or the FR Y-11/S instructions.

Bank holding companies should review the supplemental instructions for information concerning accounting and reporting issues that may affect FR Y-9 reports. Please note the new section regarding the status of certain proposed revisions to the FR Y-9C for 2012. The summary listing of changes to the FR Y-9 data edits and the supplemental instructions are provided on the Fifth District's website (see link above) under "Latest Updates".

Bank holding companies receive the quarterly mailing updates via email. If you would like to add additional contacts to the distribution list, please sign up on the "Updates" link located under the title "Reporting Forms for Financial Institutions" from the website noted above. On the "Email Updates" page, click on the "Banking" tab, select "Reporting Forms for Financial Institutions" and provide an email address. The quarterly emails provide a link to this public site which contains information on reporting or instructional changes.

If you complete the preparation, editing, and review of your bank holding company reports before the submission deadline, please file the reports immediately. If you later find that certain information needs to be revised, please make the appropriate changes to your report and resubmit the revised data. Information concerning electronic reporting may be found at the following website: www.frb services.org/centralbank/reportingcentral/index.html. For example, see this website for information on guidelines for resolving edits and a document addressing frequently asked questions (FAQ).

The Federal Reserve publishes bank holding company FR Y-9 report submissions at www.ffiec.gov/nicpubweb/nicweb/nichome.aspx. Data is published on a flow basis generally within two days following receipt of a submission from the bank holding company, and updates are run nightly to capture any revisions subsequently submitted by the reporting institutions.

Questions or requests for forms or instructions should be directed to Jason Annis, 804-697-8291. Questions concerning electronic filing should be directed to Lisa Hastings, 804-697-8342. Our toll-free telephone number is 1-800-446-7045.

Sincerely,

A handwritten signature in cursive script that reads "Hattie Barley".

Hattie Barley
Assistant Vice President

