



THE FEDERAL RESERVE BANK OF RICHMOND

RICHMOND ■ BALTIMORE ■ CHARLOTTE

Post Office Box 27622 · Richmond, VA 23261
Office 804-697-8000 · www.richmondfed.org

Statistics Department

January 10, 2012

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

The following BHC forms and instructions for December 31, 2011 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**)
- Parent Company Only Financial Statements for Small Bank Holding Companies (**FR Y-9SP**)
- 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 December 31, 2011 FR Y-9SP reports is 5:00 PM on February 14, 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 only change made to these report forms is the date on the cover page, which has been changed to December 31, 2011. The FR Y-9SP instructions have been modified with changes to the data edits.

Bank holding companies receive the quarterly mailing updates via e-mail. If you would like to add additional contacts to the distribution list, please sign up in the "E-mail updates" box on the right side of the website noted above.

Bank holding companies should review the supplemental instructions for information concerning accounting and reporting issues that may affect the FR Y-9SP report. Please note that new guidance has been provided for the accounting and reporting associated with the U.S. Treasury

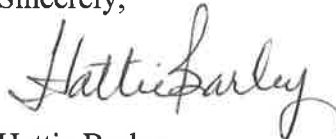
Department's Small Business Lending Fund. The supplemental instructions are provided on the Fifth District's website (see link above) under "Latest Updates."

If you complete the preparation, editing, and review of your bank holding company reports before the submission deadline, please file the reports immediately rather than waiting. Information concerning electronic reporting may be found at the following website: www.frbservices.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). If you later find that certain information needs to be revised, please make the appropriate changes to your report and resubmit the revised data.

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 Ms. 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