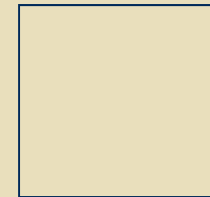


STATISTICS and RESERVE ACCOUNTS

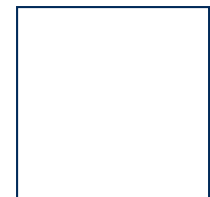


Structure Overview and Reporting

FR Y-10



Updated: 02/05/2016



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Richmond Structure FR Y-10 Report

- Find and track transactions related to BHC, SLHC and Depository Institution changes
- Analyze and process the **FR Y-10 report**

(Report of Changes in Organizational Structure)

- Inform other FRB areas about certain changes (BHCs, SLHCs and Depository Institutions)





The Federal Reserve System's 12 Regional Banks



All 12 Districts have staff that collect and analyze structure reports



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Who Uses Structure Information?

- Examiners
- Other departments within FRB & FRS
- Board of Governors
- Other regulators
- Public





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[Institution Search](#)

[USBA Search](#)

[HCs > \\$10B](#)

[BHCPR Peer Reports](#)

[Other Reports](#)

[FAQ](#)

Announcements

Most Recent HC Financial Data Available

December 2015 - Financial Statements are being processed. BHCPR reports have not yet been calculated.

The National Information Center (NIC) is a central repository of data about banks and other institutions for which the Federal Reserve has a supervisory, regulatory, or research interest, including both domestic and foreign banking organizations operating in the United States. This web site provides access to NIC data, allowing the public to search for detailed information about banking organizations.

[More...](#)

Frequency of Updates

Data, including revisions, are updated daily during the business week. Financial statements are posted on a flow basis, and are updated if revisions are made by the reporting institutions.

[More...](#)

Search Pages

The [Institution Search](#) allows you to search for both current and non-current institutions by name and location. The [USBA Search](#) allows you to search for U.S. branches and agencies of foreign banking organizations (FBOs). After performing a search, the institutions that match your criteria will be displayed.

[More...](#)

HCs > \$10B

The [HCs > \\$10B](#) page provides the list of all holding companies with reported total assets greater than \$10 billion. To be included in this list, an institution must submit its assets on the FR Y-9C or FR 2320 forms and report total assets greater than \$10 billion.

[More...](#)

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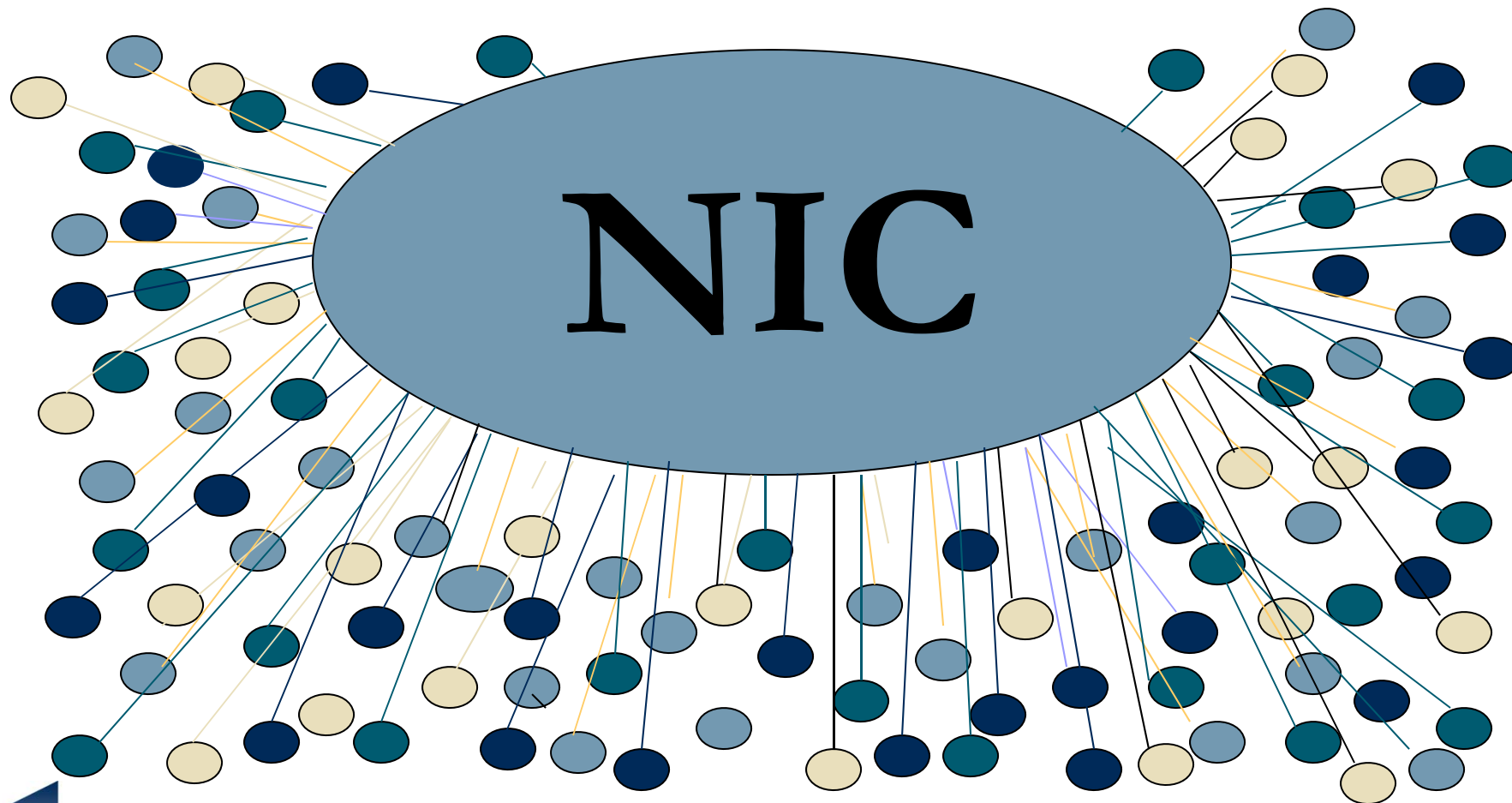
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STATISTICS and RESERVE ACCOUNTS



Currently over 200 satellite applications rely on NIC structure data as components of their databases.





Structure and Financial Reporting Relationship

- ▲ Changes to banking structure data directly affect financial data reporting panels.

For example, a FR Y-10 Report must be submitted to FRB Richmond Structure with the acquisition of any nonbanking subsidiary with reportable financial data.





FR Y-10

FR Y-10
OMB Number 7109-0297
Approval expires September 30, 2018
Page 1 of 9

Board of Governors of the Federal Reserve System



Report of Changes in Organizational Structure—FR Y-10

This report is required by law: Sections 4(k) and 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. §§ 1843(k), 1844(c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3108 (a)); Sections 11(a)(1), 25(7) and 25A of the Federal Reserve Act

(12 U.S.C. §§ 248(a)(1), 321, 601, 611a and 615); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); Sections 225.5(b) and 225.87 of Regulation Y (12 C.F.R. §§ 225.5(b) and 225.87); and Section 10 (c)(2)(H) of the Home Owners' Loan Act (12 U.S.C. 1461 et seq.).

Date of Report: _____
(Month / Day / Year)

Reporter's Name, Street, and Mailing Address

Legal Name _____
Physical Street Address _____
City and County _____
State / Province, Country _____ Zip / Postal Code _____

Reporter's Mailing Address (if different from physical street address) _____
Mailing City _____
Mailing State / Province, Country _____ Zip / Postal Code _____

Contact's Name and Mailing Address for this Report

Name _____ Title _____
Area Code / Phone Number / Extension _____
Area Code / FAX Number _____
E-mail Address _____

Contact's Mailing Address (if different from reporter's) _____
Mailing City _____
Mailing State / Province, Country _____ Zip / Postal Code _____

Authorized Official

I, _____
Printed Name Title
am an authorized official of this company named above, and hereby declare that this report is true and complete to the best of my knowledge and belief.
Signature of Authorized Official _____ Date of Signature _____

Reporter's Legal Entity Identifier (LEI)

20-Character LEI Code _____
Does the reporter request confidential treatment for any portion of this submission?
 Yes Please identify the report schedule(s) and item(s) to which this request applies:
 In accordance with the instructions on page GEN-5, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately and labeled "Confidential."
 No

For Federal Reserve Bank Use Only
RSSD ID _____

Public reporting burden for the information collection is estimated to average 2.25 hours per response, including time to gather and maintain the data and complete the information collection. The Federal Reserve may not conduct or sponsor, and a person is not required to respond to any information collection unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7109-0297), Washington, DC 20503.

1212915





FR Y-10 Overview

- Reports Changes in Organizational Structure
- Filed by top-tier Holding Company or Unaffiliated State Member Bank
- Event driven
- Due 30 calendar days post event
- Cover page
- Event schedules
- Filing methods – electronic (preferred) or manual





Event Schedules

- Banking
- Savings and Loan
- Nonbanking
- Merger
- 4(k)
- Domestic Branch
- Foreign Branches of US Banking Organizations
- Branch, Agency, & Representative Office of FBOs





Best Practices for Structure Reporting – (FR Y-10)

Avoiding Errors

- Incomplete report
- Original signature required for paper submissions
- Legal names as they appear on papers of incorporation
- North American Industry Classification System (NAICS) Code and/or Legal Authority Code not provided on banking and nonbanking schedules





Best Practices for Structure Reporting – (FR Y-10)

Utilize Available Tools

Reporting Instructions

Contains information to enhance reporters understanding of data and reporting such as:

- Specific guidance on when, what and how to report
- NAICS Activity Codes Conversion Table

Additional details for codes can be found at:
<http://www.census.gov/eos/www/naics/>

- Federal Reserve legal authority codes and descriptions
- Glossary containing definitions of reporting terms





Best Practices for Structure Reporting – (FR Y-10)

Utilize Available Tools

FR Y-10 Online

An electronic alternative to paper reporting that allows reporters to:

- Review organizational structure
- Check for errors prior to report submission
- Obtain instant confirmation of reports received by the Federal Reserve
- View and retrieve previously submitted reports





Sign up for FR Y-10 Online

<https://y10online.federalreserve.gov/Y10Web/showY10Login.do>

Board of Governors of the Federal Reserve System



Board of Governors of the Federal Reserve System Report of Changes in Organizational Structure - FR Y-10 ONLINE

Report of Changes in Organizational Structure—FR Y-10

Cover Page

Reporter's Name and Address

Contact's Name and Address for this Report



This application is restricted to authorized users who have obtained a valid logon ID and password from the appropriate Federal Reserve Bank.*

Login ID:
Password:
 (Note: Passwords are case sensitive.)

This site requires the use of Internet Explorer Version 8 or higher

**Complete User Account Request form and
FAX to: 804-697-8255 or email
ethan.jackson@rich.frb.org**

- [Report Instructions](#)
- [Submission Deadlines](#)
- [User Account Request Form](#)
- [User Guide](#)
- [Contact Us](#)
- [NIC](#)
- [Financial Reports \(IESUB\)](#)

* You have accessed a U.S. Government-owned computer system that may be accessed only as authorized by the Federal Reserve Board. Unauthorized access to this system is a federal offense and may result in criminal or civil action. If you are not authorized to use this system, you must log off immediately.

The Board may, among other activities, audit, access, intercept, monitor, or search any and all information on this system, including, but not limited to, any information you place or send over the system and any actions you take within the system.

By using this computer system, you consent to all conditions that apply to its use.



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Tier Report Retrieval: FR Y-10 Online

<https://y10online.federalreserve.gov>

Federal Reserve System
FR Y-10 ONLINE

Report of Changes in Organizational Structure

February 5, 2016 ES

Richmond District | [Report Instructions](#) | [Submission Deadlines](#) | [Organization Chart](#) | [Company List](#) | [Help](#) | [Links](#) | [Logout](#)

MY Account | Welcome, you last logged in on 10/01/2015 10:29 AM EST
You are Authorized to View, Create, Modify and Submit FR Y-10 Reports.

FR Y-10 Online

Report Options

- [Create a New Report](#) | Use this option to create a new report.
- [Reports Saved as Draft](#) | Use this option to finalize reports that have been saved as draft but not yet submitted.
- [Previously Submitted Reports](#) | Use this option to view your previously submitted reports.

Example Reports

- [View Example Reports](#) | View example reports for the most common reportable events.





Tier Report Retrieval: FR Y-10 Online

<https://y10online.federalreserve.gov>

Report of Changes in Organizational Structure — FR Y-10 Organization Structure

You can view current and historical non-confidential charts of your institution or any other institution within our database. Click the Find button to search for a different institution. To view historical information, enter the As-of-Date desired. Note: Our database contains only the last 10 years of historical data.

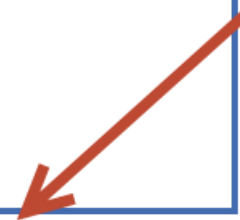
Company Name:

Display Chart as of:
MM/DD/YYYY

Show:

- Regulated Companies
- U.S. Regulated Companies
- Include Domestic Branches of Domestic Depository Institutions
- Include Foreign Branches of U.S. Banking Organizations

[more info](#)



Tier Report Retrieval: NIC Public Website

<http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx>

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A repository of financial data and institution characteristics collected by the Federal Reserve System

NIC Home | **Institution Search** | USBA Search | HCs > \$10B | BHCPR Peer Reports | Other Reports | FAQ

To find an institution, enter your criteria and click the "Submit" button. The following page(s) will display a list of [all institutions](#) that match these criteria.

Status: Current Non-Current Current and Non-Current

Institution Name: Anywhere in Name Begins with
Your Company Name Here

City: Anywhere in Name Begins with

State: [ANYWHERE IN U.S./TERRITORIES]
ALABAMA
ALASKA
ARIZONA
ARKANSAS
CALIFORNIA
(Will be ignored if a country other than U.S. is selected)

Country: [ANY COUNTRY INCLUDES U.S.]
UNITED STATES
ABU DHABI
AFGHANISTAN
AMAN

Institution Type: [ALL]
HOLDING COMPANY
COMMERCIAL BANK
SAVINGS BANK
SAVINGS AND LOAN ASSOCIATION

Enter data in only one of the following three ID fields if using them to complete an institution search

RSSD ID:

Routing Transit Number (RTN):

FDIC Certificate Number:

Submit Reset

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Tier Report Retrieval: NIC Public Website

<http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx>



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1 institution(s) matched the specified criteria.
To view additional information for an institution, select that institution.

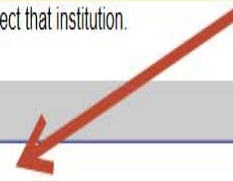
< Previous Page Next >

Name (RSSD ID)	City	State/ Country	Institution Type	As of Date
Your Company Name Here	RALEIGH	NC	Non-member Bank	

Page 1 of 1

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Click to Select



Your Company Name Here



Tier Report Retrieval: NIC Public Website

<http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx>

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Organization Hierarchy | Institution History | Institutions Acquired | Branch Locator

Your Company Name

RALEIGH, NC, UNITED STATES 27601

Institution Type: [Non-member Bank](#)
Primary Federal Regulator: [FDIC](#)

Insurance: FDIC/DEPOSIT INSURANCE FUND
RSSD ID:
FDIC Certificate #:

Routing Transit Number (RTN):

Activity: COMMERCIAL BANKING

Financial Data

For additional financial data, please visit the [FFIEC's PDD site](#)

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Best Practices for Structure Reporting (FR Y-10) – Keep Current

Look for changes:

Letters are prepared to communicate changes to the FR Y-10

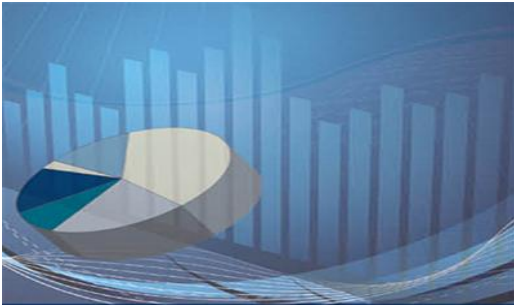
- Emailed to the CEO and FR Y-10 contact to communicate FR Y-10 changes
- Copy of letter is available on the FRB Richmond Website
http://www.richmondfed.org/banking/reporting_forms/latest_updates/structure_reports/index.cfm



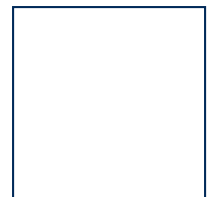


NAME		PHONE NUMBER
Belinda Coles	Manager	(804) 697- 8261
Joanne Mason	Senior Analyst	(804) 697- 8173
Debbie Bowles	Intermediate Analyst	(804) 697- 8066
Phyllis Strum	Analyst	(804) 697- 2794
Ethan Jackson	Analyst	(804) 697- 8429
Brian P. Hill	Analyst	(804) 697- 8293
Rust Bartholomew	Analyst	(804) 697- 2623
TOLL-FREE NUMBER	1-800-322-1901	EXT = Last four digits
FAX NUMBER		(804) 697-8255





STATISTICS and RESERVE ACCOUNTS



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