FEDERAL RESERVE BANK of ST. LOUIS

DATE: October 8, 2026

TO: Chief Executive Officer of Eighth District Holding Companies

SUBJECT: September 30, 2026, Reporting Date
Consolidated Financial Statements for Holding Companies (FR Y-9C)

The instructions for the FR Y-9C as well as the FR Y-9C Supplemental Instructions effective as of September 30, 2026, have been posted to the Board's public Reporting Forms website. There are no changes to the FR 2314/2314S, FR 2510, FR 2590, FR 2886b, FR Y-6, FR Y-7, FR Y-7N/7NS, FR Y-7Q, FR Y-8, FR Y-9CS/ES/LP/SP, FR Y-10, FR Y-11/11S, FR Y-12/12A and FR Y-15 report forms and instructions this quarter.

Please Refer to the appendix titled "Listing of Revisions for September 2026", located at the end of this document, for a summary of reporting changes for the September 30, 2026, as of date.

Final rule to modify the Community Bank Leverage Ratio (CBLR)

The FR Y-9C instructions were revised this quarter consistent with the agencies' final regulatory capital rule published in the *Federal Register* on April 29, 2026, which lowers the CBLR requirement from 9 percent to 8 percent and extend the length of time that a community banking organization can remain in the CBLR framework while not meeting all the qualifying criteria (grace period) from two consecutive quarters to four consecutive quarters (see 91 FR 22973).

The following sections provide information on Section 23A Transactions, the Report Submission process, and Confidentiality Request.

C.1 Section 23A Transactions

As a reminder, the Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (FR Y-8) is required to be filed by all top-tier holding companies that own or control insured depository institutions that have any section 23A transactions with their affiliates as of the last day of each quarter. A separate FR Y-8 reporting form should be filed for each insured depository institution that has section 23A transactions with affiliates. Holding companies that own or control insured depository institutions that do not have any section 23A transactions with their affiliates are not required to file the FR Y-8. For more information, holding companies should refer to the FR Y-8 instructions on the Board's public Reporting Forms website and/or reach out to their Federal Reserve District Bank with any questions.

C.2 Report Submission

All holding companies filing the FR Y-9C/LP/SP/ES are required to submit each report electronically and must maintain signed and attested records as follows:

FR Y-9C: Holding companies may use either a physical (ink) signature or an electronic signature. For physical signatures, the holding company must maintain in its files a physically signed and attested printout of the submitted FR Y-9C. For electronic signatures, the holding company must satisfy the five principles stated in Section F, Verification and Signatures, in the FR Y-9C General Instructions. Holding companies using electronic signatures are not required to print or maintain a paper version of the FR Y-9C, as the electronic version and signatures may be stored in electronic form. The signed FR Y-9C (physical or electronic) must be retained for three years following submission.

FR Y-9LP/SP/ES: Holding companies must maintain in their files a physically signed and attested printout of the submitted data. For holding companies using a physical signature, the cover page should be used to fulfill the signature and attestation requirement, and this page should be attached to the printout placed in the holding company's files. The physically signed copy must be maintained for three years following submission.

If you complete the preparing, editing, and reviewing of your report(s) before the submission deadline, please file the report(s) immediately rather than waiting. Early submission provides for additional time for your institution to become accustomed with the new enhanced electronic submission process, and aids the Federal Reserve in the editing, reviewing, and analyzing of the reports. If certain information needs to be revised, please make the appropriate changes to your report, and promptly submit the revised data.

The Federal Reserve developed Reporting Central to enhance the overall reporting functionality of the Federal Reserve Banks' data collection and processing activities. These enhancements allow for a more secure, technically advanced, and efficient system that encompass a single point of entry for electronic submission and file uploads. Financial and nonfinancial institutions access Reporting Central via the FedLine® Web Access Solutions site to submit reports and gain access to electronic reporting applications, reporting forms, and instructions. The Reporting Central application can be accessed for additional information including an online resource center. If you have any questions regarding Reporting Central, please contact your Reporting and Reserves District Contact.

C.3 Confidentiality Request

One aspect of the transition to Reporting Central necessitates the Federal Reserve to modify its internal procedures for handling confidentiality requests for those holding companies that submit data electronically. Generally, individual respondent data collected on the FR Y-9C/LP/SP and FR Y-15 are made readily available on the National Information Center public website and the FR 2314/S, FR 2886b, FR Y-6, FR Y-7, FR Y-7N/7NS, FR Y-7Q, FR Y-9ES, FR Y-11/S, and FR Y-

12 data are available to the public upon request on an individual basis. All data are published, except for items deemed confidential per the report's instructions, unless the individual holding company from which the data were collected has been granted confidential treatment or has a request pending. A holding company may request confidential treatment for the entire report or for specific items on the report. To better facilitate confidentiality requests and ensure the data are properly handled during the review of the request, the Federal Reserve strongly encourages institutions to review the Freedom of Information Act (FOIA) exemptions and:

(1) Notify their Reserve Bank of their intent to request confidential treatment in advance of the written request; and
(2) Send the confidentiality request in writing prior to data submission. Requests for confidential treatment must be sufficiently detailed and meet the FOIA exemption standards.

Note: The information referenced above pertains to the existing manual process for submitting confidentiality requests for series without the confidentiality checkbox on the cover page. For institutions that do not submit data electronically, written requests for confidentiality may be provided concurrently with the paper submission of the report. For regulatory reports that contain the confidentiality check box, supervised institutions that request confidential treatment are encouraged to submit their written justification for the request through Reporting Central.

For more information on confidentiality requests, please see the General Instructions for the specific report in question. The final notice adding the confidentiality check box to the front page of the FR 2314/S, FR 2886b, FR Y-6, FR Y-7, FR Y-7N/NS, FR Y-7Q, FR Y-9C/CS/ES/LP/SP, FR Y-11/S, FR Y-12, and FR Y-15 reporting forms was published in the Federal Register.[1] For regulatory reports that contain the confidentiality check boxes, the Reserve Bank cannot fully consider the request for confidential treatment until the supervised institution provides an affirmative response to questions on the cover page and submits a legal justification for the request. The reported data will be available for public release until the supervised institution fulfills both requirements.

As mentioned above, the Federal Reserve publishes holding company FR Y-9 series and FR Y-15 reports submitted data to the National Information Center. Data is published on a flow basis within two days following receipt of a submission from the holding company, and updates are run nightly to capture any revisions subsequently submitted by the reporting institutions.

Holding companies may subscribe to the Federal Reserve Board e-mail notification service to receive alerts regarding report form and instruction updates at:
Federal Reserve Board - Reporting Forms. These updates include changes related to proposed new and existing data collections and final reporting forms and instructions.

[1] 80 FR 52282 (August 28, 2015)

FR Y-9C/LP
Catina Frisbee, 314-444-0887
Kathy Fritz, 314-444-4783
Mark Dohle, 314-444-6923

FR Y-9SP
Chip Seymour, 314-444-8567
Catina Frisbee, 314-444-0887
Kathy Fritz, 314-444-4783

FR Y-9ES
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FR Y-11/11S
Chip Seymour, 314-444-8567
Catina Frisbee, 314-444-0887

Appendix - Listing of Revisions for September 2026

Revisions to the FR Y-9C:

Instructions:
Pages HC-R-1 through HC-R-3: — Revised Schedule HC-R, Part I, General Instructions to lower the CBLR requirement from 9 percent to 8 percent and extend the grace period from two to four quarters. Transition provisions and references to prior requirements have been removed from the instructions to align with the agencies' final regulatory capital rule.

Glossary:
Page GL-16, Brokered Deposits—Revised the Brokered Deposits Glossary entry to conform with the amended statutory reference in Section 902 of the Housing Act.