Sample of a Complete FR Y-6

This is a sample of a complete Annual Report of Holding Companies (FR Y-6) and should be used as a guide for completing the FR Y-6. Each page includes a list of tips to help you fill out the report.

Before you begin, please make sure you have the current form. You can print the form by selecting the FR Y-6 option from the “Forms by number” pull-down menu on the following website:

http://www.federalreserve.gov/reportforms/

The most current form expires November 30, 2022.

Please note that a response is required for every item on the FR Y-6 Report unless noted otherwise.

1. Name and Title of Individual who is the Chairman of the Board OR both a Senior Official & Director. For top-tier ESOP/ESOT, see instructions.

2. Signature and Date of Signature.

3. Status of Annual Report - This item only applies to Holding Companies NOT registered with the SEC.

4. Date of the Report (the Holding Company's fiscal year-end).

5. The Legal Entity Identifier (LEI) is a 20-character code - If the Holding Company does not have one, fill in “N/A.”

6. Legal Title of the Holding Company, Mailing Address and Physical Location.

7. FR Y-6 Contact Information - Complete all lines in this section.

8. URL/Website of the Holding Company - If the Holding Company does not have one, fill in “N/A.”

9. Confidentiality Status - Mark Yes or No. If Yes, please refer to the FR Y-6 Instructions for step-by-step procedures.
Tier Page

This page should only be submitted by top-tier holding companies with subsidiary holding companies. Do not submit this page if your organization does not have a subsidiary holding company.

For Use By Tiered Holding Companies

Top-tier holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below:

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Mailing Address of the Subsidiary Holding Company: Street / P.O. Box</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Physical Location (if different from mailing address)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gravel Bencher, Inc.</td>
<td></td>
<td>2007 Memphis Road, Suite 111</td>
<td>Memphis</td>
<td>TN</td>
<td>33303</td>
<td></td>
</tr>
</tbody>
</table>

Non-Tiered Holding Companies:
Do not complete this page.

Tiered Holding Companies:
Fill this page out with the legal name and address of each mid-tier holding company.
Report Items 1 and 2

**Report Item 1: Annual Report.** This item is only for holding companies that are NOT registered with the SEC and that prepare an annual report. If the HC doesn't file an annual report, respond with "none" or "N/A".

**Report Item 2(a): Organizational Chart.** List all entities reportable per the FR Y-6 instructions and the holding company’s and its subsidiaries’ interests in all entities.

**Report Item 2(b): Branch Verification.** Go to the FR Y-6 Depository Institution Branch Data Verification Website: [http://structurelists.federalreserve.gov](http://structurelists.federalreserve.gov). Download and verify the branch information from the website. Note any changes or mark "ok" for each record. Each bank’s main office is reflected as a branch. Then, submit the spreadsheet via e-mail or include with the FR Y-6.

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**SAMPLE**

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**Form FR Y-6**

Cliff Bancshares, Inc.
St. Louis, Missouri
Fiscal Year Ending December 31, 20XX

1. The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, XX copies are enclosed.

2a: Organizational Chart

Cliff Bancshares, Inc. (LEI 20-digit number)
St. Louis, MO
Incorporated in Missouri

Marble Credit Corp. (LEI 20-digit number)
Louisville, KY
Incorporated in Delaware

Marble Consumer Finance (LEI 20-digit number)
Louisville, KY
Incorporated in Delaware

Gravel Bancshares, Inc. (LEI 20-digit number)
Memphis, TN
Incorporated in Tennessee

Gravel Bank & Trust (LEI 20-digit number)
Little Rock, AR
Incorporated in Arkansas

Granite Mortgage Co. (LEI 20-digit number)
St. Louis, MO
Incorporated in Missouri

Sandstone Data Processing (LEI 20-digit number)
Memphis, TN
Incorporated in Canada

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1. For holding companies that are NOT registered with the SEC and that prepare an Annual Report:
   - Indicate if Annual Report is included, en route, or not prepared.

2. For all entities in the Organizational Chart, include only the legal name, city, state, the state of incorporation, and LEI.

3. Include the exact percentages of ownership.

An exception is made for those nonbanking companies in which the holding company directly or indirectly controls more than 5%, but less than 25%, of the outstanding shares of any class of voting securities. For those ownership percentages, ‘NR’ should be used.

Include member interest rather than percentage of ownership for LLC’s and LP’s.

4. Indicate whether the Branch Verification was submitted early or included with the FR Y-6.

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NR = Ownership percentage not reportable on the FR Y-10. Percentage of ownership is less than 2.5% and the companies are not controlled by any other means.

2b: Domestic branch listing provided to the Federal Reserve Bank.
Report Item 2(b): Branch Verification

This is a sample printout of the spreadsheet downloaded from the FR Y-6 Depository Institution Branch Data Verification Website: http://structurelists.federalreserve.gov. Please refer to the detailed instructions on the website for specific guidelines on how to search and download the spreadsheet for your Holding Company.

Please note the following:

- By default, the branch listing is formatted to print in portrait view. You may wish to change the formatting to landscape view to make reviewing your branch data easier and more efficient.

- After verifying and reconciling the branch information, you may include a printout with the FR Y-6 or e-mail the spreadsheet in Excel format to STLS.NIC1@stls.frb.org (AR, MS), STLS.NIC2@stls.frb.org (MO, TN), STLS.NIC3@stls.frb.org (IN, KY), STLS.NIC4@stls.frb.org (IL).

- A branch list should be submitted for all depository institutions and Edge and agreement corporations held directly or indirectly by your Holding Company, even if no changes need to be reported. Depository institutions that do not have branches must also include a spreadsheet showing verification of the head office.

Results: A list of branches for your depository institution: CLIFF BANK (ID_RSSD: 1234567). This depository institution is held by CLIFF BANKSHARES, INC. (1000000) of ST. LOUIS, MO. The data is as of 12/31/20XX.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.
Change: If the branch information is incorrect or incomplete, revise the data, enter ‘Change’ in the Data Action column and the date when this information first became valid in the Effective Date column.
Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter ‘Add’ in the Data Action column and the opening or acquisition date in the Effective Date column.

See the detailed instructions on this site for more information. When you are finished, send a saved copy to your FRB contact.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office ID_RSSD</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Main Office)</td>
<td>1234567</td>
<td>CLIFF BANK</td>
<td>1234 EAST MAIN STREET</td>
<td>ST. LOUIS</td>
<td>MO</td>
<td>99999</td>
<td>CARTER</td>
<td>UNITED STATES</td>
<td>11111</td>
<td>0</td>
<td>CLIFF BANK</td>
</tr>
<tr>
<td>CHANGE</td>
<td>10/10/20XX</td>
<td>Full Service</td>
<td>555555</td>
<td>MAIN STREET BRANCH</td>
<td>2000 MAIN STREET</td>
<td>ST. LOUIS</td>
<td>MO</td>
<td>99999</td>
<td>CARTER</td>
<td>UNITED STATES</td>
<td>222222</td>
<td>2</td>
<td>CLIFF BANK</td>
</tr>
<tr>
<td>DELETE</td>
<td></td>
<td>Full Service</td>
<td>3333333</td>
<td>ST LOUIS BRANCH</td>
<td>1111 A STREET</td>
<td>ST. LOUIS</td>
<td>MO</td>
<td>99999</td>
<td>CARTER</td>
<td>UNITED STATES</td>
<td>555555</td>
<td>4</td>
<td>CLIFF BANK</td>
</tr>
<tr>
<td>CLOSE</td>
<td>11/15/20XX</td>
<td>Full Service</td>
<td>2222222</td>
<td>BROADWAY BRANCH</td>
<td>999 SOUTH BROADWAY, SUITE 100</td>
<td>ST. LOUIS</td>
<td>MO</td>
<td>99999</td>
<td>CARTER</td>
<td>UNITED STATES</td>
<td>333333</td>
<td>1</td>
<td>CLIFF BANK</td>
</tr>
</tbody>
</table>
A branch list should be submitted for all depository institutions and Edge and agreement corporations held directly or indirectly by your Holding Company.

**Results:** A list of branches for your depository institution: GRAVEL BANK & TRUST (888888) of LITTLE ROCK, AR. This depository institution is held by CLIFF BANCSHARES, INC. (1000000) of ST. LOUIS, MO. The data is as of 12/31/20XX.

**Reconciliation and Verification Steps**
1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

**Actions**
- **OK:** If the branch information is correct, enter ‘OK’ in the **Data Action** column.
- **Change:** If the branch information is incorrect or incomplete, revise the data, enter ‘Change’ in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- **Close:** If a branch listed was sold or closed, enter ‘Close’ in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- **Delete:** If a branch listed was never owned by this depository institution, enter ‘Delete’ in the **Data Action** column.
- **Add:** If a reportable branch is missing, insert a row, add the branch data, and enter ‘Add’ in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

See the detailed instructions on this site for more information. When you are finished, send a saved copy to your FRB contact.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office ID_RSSD*</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>888888</td>
<td>GRAVEL BANK &amp; TRUST</td>
<td>2007 JEFFERSONROAD, STUJE 111</td>
<td>LITTLE ROCK</td>
<td>AR</td>
<td>72201</td>
<td>PULASKI</td>
<td>UNITED STATES</td>
<td>8899</td>
<td>0</td>
<td>888888</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>760162</td>
<td>MAIN STREET BRANCH</td>
<td>444 MAIN STREET</td>
<td>LITTLE ROCK</td>
<td>AR</td>
<td>72201</td>
<td>PULASKI</td>
<td>UNITED STATES</td>
<td>222999</td>
<td>2</td>
<td>888888</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>790767</td>
<td>EAST MAIN BRANCH</td>
<td>89999 EAST MAIN STEET</td>
<td>LITTLE ROCK</td>
<td>AR</td>
<td>72201</td>
<td>PULASKI</td>
<td>UNITED STATES</td>
<td>222777</td>
<td>5</td>
<td>888888</td>
<td></td>
</tr>
<tr>
<td>DELETE</td>
<td>Full Service</td>
<td>739962</td>
<td>DOOLITTLE BRANCH</td>
<td>HIGHWAY 900 &amp; DOOLITTLE STREET</td>
<td>FAYETTEVILLE</td>
<td>AR</td>
<td>72702</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
<td>222222</td>
<td>3</td>
<td>888888</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Limited Service</td>
<td>861461</td>
<td>MORGAN BRANCH</td>
<td>111 MORGAN WAY</td>
<td>FAYETTEVILLE</td>
<td>AR</td>
<td>72701</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
<td>555555</td>
<td>4</td>
<td>888888</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3215234</td>
<td>JACKSON BRANCH</td>
<td>1111 BROADWAY, SUITE 1510</td>
<td>PINE BLUFF</td>
<td>AR</td>
<td>71602</td>
<td>JEFFERSON</td>
<td>UNITED STATES</td>
<td>111111</td>
<td>11</td>
<td>888888</td>
<td></td>
</tr>
<tr>
<td>CHANGE 8/15/20XX</td>
<td>Full Service</td>
<td>2203917</td>
<td>HARTNELL BRANCH</td>
<td>555 HARTNELL AVENUE</td>
<td>PINE BLUFF</td>
<td>AR</td>
<td>71612</td>
<td>JEFFERSON</td>
<td>UNITED STATES</td>
<td>222333</td>
<td>3</td>
<td>888888</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Trust</td>
<td>2484453</td>
<td>BRISTOL BRANCH</td>
<td>33333 HIGHWAY 400, SUITE H</td>
<td>RUSSELLVILLE</td>
<td>AR</td>
<td>72801</td>
<td>POPE</td>
<td>UNITED STATES</td>
<td>222555</td>
<td>3</td>
<td>888888</td>
<td></td>
</tr>
<tr>
<td>CHANGE 5/31/20XX</td>
<td>Full Service</td>
<td>2463001</td>
<td>BRISTOL CEMENT BRANCH</td>
<td>1500 NORTH CEMENT BOULVDARD</td>
<td>RUSSELLVILLE</td>
<td>AR</td>
<td>72802</td>
<td>POPE</td>
<td>UNITED STATES</td>
<td>222111</td>
<td>6</td>
<td>888888</td>
<td></td>
</tr>
<tr>
<td>CHANGE 8/30/20XX</td>
<td>Full Service</td>
<td>414960</td>
<td>BRISTOL MAIN BRANCH</td>
<td>123 MAIN STREET</td>
<td>RUSSELLVILLE</td>
<td>AR</td>
<td>72812</td>
<td>POPE</td>
<td>UNITED STATES</td>
<td>111777</td>
<td>10</td>
<td>888888</td>
<td></td>
</tr>
<tr>
<td>ADD</td>
<td>7/17/20XX</td>
<td>2494144</td>
<td>COMMERCIAL BRANCH</td>
<td>1111 COMMERCIAL STREET</td>
<td>LITTLE ROCK</td>
<td>AR</td>
<td>72210</td>
<td>PULASKI</td>
<td>UNITED STATES</td>
<td>111999</td>
<td>9</td>
<td>888888</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Electronic Banking</td>
<td>2494144</td>
<td>SOUTH PAVE BRANCH</td>
<td>375 SOUTH PAVE BOULEVARD</td>
<td>LITTLE ROCK</td>
<td>AR</td>
<td>72227</td>
<td>PULASKI</td>
<td>UNITED STATES</td>
<td>111999</td>
<td>9</td>
<td>888888</td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3: Securities Holders

List the name and address (only the city and state/country) of securities holders and include the number of shares of each class of voting securities owned, controlled, or held with the power to vote (listing separately options, warrants, or other securities or rights), or in the case of a partnership, the proportionate interest. DO NOT include street addresses, SSN's, or dates of birth. See the attachment to this letter for more examples of PII (Personally Identifiable Information) that should not be included. If there are no securities holders for Report Item 3(1) or 3(2), mark the appropriate section "N/A."

1. Legal Title of the Holding Company, City and State/Country, and the Current Fiscal Year-End in the Header

2. For Report Item 3(1), list all securities holders with holdings of 5% or more AS OF the fiscal year-end.

3. Include the number AND percentage of each class of voting securities.

4. Note: All securities holders with more than 10% ownership in the Holding Company should also be included in Report Item 4: Insiders. They are considered principal securities holders per the FR Y-6 instructions.

5. For a family that collectively owns greater than 5%, include all members of the family with ownership in the Holding Company in Report Item 3.

6. For Report Item 3(2), list all securities holders with holdings of 5% or more DURING the fiscal year but not listed in 3(1). If none, respond with "none" or "n/a".

7. The number and percentage in 3(2)(c) should be reported at the maximum level held during the fiscal year.

Note: If the holding company is also an employee stock ownership plan/profit sharing trust -

a) List each trustee or designated individual who has the power to vote those shares held in the employee benefit plan.

b) Provide a description of provision in the trust for voting the shares controlled by the plan.
Report Item 4: Insiders

List each principal securities holder, director, trustee, partner, and executive officer of the Holding Company and provide the relevant information under every column header. DO NOT include street addresses, SSN's, or dates of birth. See the attachment to this letter for more examples of PII (Personally Identifiable Information) that should not be included. If there is no data to report in a particular column, mark it as “N/A.”

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State/Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (Include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (Include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Securities in Holding Company</th>
<th>(4)(b) Percentage of Voting Securities in Subsidiaries (Include names of subsidiaries)</th>
<th>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and of percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>James Doe</td>
<td>Anywhere, MO</td>
<td>N/A Director &amp; Chairman</td>
<td>Director &amp; President (Cliff Bank)</td>
<td>N/A</td>
<td>27%</td>
<td>N/A N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cindy Doe</td>
<td>Anywhere, MO</td>
<td>N/A Director &amp; President</td>
<td>Director &amp; Vice President (Cliff Bank)</td>
<td>N/A</td>
<td>25%</td>
<td>5% (Cliff Bank)</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Gregory Doe</td>
<td>Anywhere, MO</td>
<td>Retired N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>11%</td>
<td>N/A N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mary Doe</td>
<td>Anywhere, MO</td>
<td>Manufacturing Widget Corp. Director</td>
<td>N/A</td>
<td>President (Widget Corp. Anywhere, MO)</td>
<td>N/A</td>
<td>N/A N/A</td>
<td>Widget Corp. (35%)</td>
<td></td>
</tr>
<tr>
<td>Jeannine Doe</td>
<td>Anywhere, MO</td>
<td>College Administrator Director &amp; Sec./CFO</td>
<td>N/A</td>
<td>President (Anywhere College, Anywhere, MO)</td>
<td>N/A</td>
<td>N/A N/A</td>
<td>2% (Cliff Bank)</td>
<td></td>
</tr>
<tr>
<td>Thomas Doe</td>
<td>Anywhere, MO</td>
<td>Farmer N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>2%</td>
<td>N/A N/A</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Legal Title of the Holding Company, City and State/Country, and the Current Fiscal Year-End in the Header

2. For all Insiders, include ONLY the City and State/Country.

3. The individual who signed the report on the Cover Page must be listed as the Chairman of the Board OR both a Senior Official & Director in this Report Item.

4. Any individual or company with 10% or more ownership in the Holding Company is considered a “principal securities holder,” per the FR Y-6 instructions, and should be included in this Report Item.

5. A family that collectively owns greater than 10% is considered a “principal securities holder.” All members of the family with ownership in the Holding Company should be included in this Report Item.

6. Include the names of subsidiaries in which the Insider holds a title & position in (3)(b).

7. Include the Insider’s title & position with any other business in which the person is a director, trustee, partner, or executive officer, regardless of the ownership in that business.

8. Do NOT report the Insider’s ownership in other companies if less than 25%.