



FEDERAL RESERVE BANK *of* ST. LOUIS

CENTRAL TO AMERICA'S ECONOMY®

WWW.STLOUISFED.ORG

DATE: October 10, 2012

TO: Eighth District Bank Holding Companies

SUBJECT: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C) and Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-9LP) as of September 30, 2012

Electronic Distribution

The FR Y-9C and FR Y-9LP report forms and instructions are available on the Federal Reserve Board's website at www.federalreserve.gov under "Reporting Forms." The Federal Reserve publishes the bank holding company FR Y-9 reports on the Internet at <http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx>. Data are published on a flow basis generally within 2 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.

BHC Modernization

Bank holding companies filing the FR Y-9 reports (FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-9ES) are **required** to submit each report electronically using the Internet Electronic Submission (IESUB) system. Bank holding companies must maintain in their files a manually signed and attested printout of the data submitted. The cover page of the report form should be used to fulfill the signature and attestation requirements. This page should be attached to the printout and placed in the bank holding company's files.

All respondents are required to perform validation checks as part of the electronic submission process. If you need assistance electronically submitting a report or need access to IESUB, please contact any analyst listed on page 2. Additional information on using the IESUB system can be found at www.frbservices.org/centralbank/reportingcentral/index.html. As a reminder, the FR Y-9C report must be transmitted and accepted before the FR Y-9LP can be sent.

SPECIAL NOTE: If you complete the preparation, editing, and review of your report(s) before the submission deadline, please submit 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, review, and analysis of the reports. If you later find that certain information needs to be revised, please make the appropriate changes to your report and promptly submit the revised data.

ADDITIONAL INFORMATION: Bank holding companies should review the Supplemental Instructions for information concerning accounting and reporting issues that may affect the FR Y-9 reports. The FR Y-9C reporting form has been modified to add item 7.c to Schedule HC-P. This is a derived item that is the sum of HC-P, items 7.a and 7.b related to representation and warranty reserves for 1-4 family residential mortgage loans sold. The FR Y-9C instructions have been modified to include a number of clarifications. There are no changes to the FR Y-9LP. Electronic copies of these documents as well as additional information regarding Regulatory Reporting can be found at www.stlouisfed.org/statistics.

DUE DATE: The FR Y-9C and FR Y-9LP reports as of September 30, 2012, are due to this Reserve Bank no later than 5:00 p.m. on **Friday, November 9, 2012** and **Wednesday, November 14, 2012**, respectively.

ANALYSTS: For any questions or problems, please contact one of the analysts listed below at 1-800-333-0810:

Lisa Mantia, ext. 444-7357
Kathy Fritz, ext. 444-4783
Yvonne Goerger, ext. 444-8599
Melissa Inkley, ext. 444-8748
Greg James, ext. 444-8512
Dan Liu, ext. 444-4609
Jamie Thomas, ext. 444-6249
Diane Torneire, ext. 444-4285