



FEDERAL RESERVE BANK OF ST. LOUIS

P.O. Box 442
St. Louis, MO 63166-0442
www.stlouisfed.org

DATE: December 30, 2011

SUBJECT: Disposal of Problem Assets through Exchanges.

HIGHLIGHTS: Financial institutions are increasingly exploring strategies to dispose of or reduce nonperforming assets and other real estate owned (OREO).

DOCUMENT LOCATION: <http://www.federalreserve.gov/bankinfo/reg/srletters/sr1115.htm>

FURTHER INFORMATION: Timothy A. Bosch, Vice President
Banking Supervision and Regulation Department
(314) 444-8440, or 1-800-333-0810, ext. 448440