



FEDERAL RESERVE BANK
OF DALLAS

Linda M. Martinez
National Information Center Coordinator

December 31, 2007

2200 N. PEARL ST.
DALLAS, TX 75201-2272

**To the Authorized Officials of Bank Holding Companies (BHCs),
Foreign Banking Organizations (FBOs), and Unaffiliated State Member Banks:**

Earlier in 2007 the Federal Reserve approved changes to the following organizational structure reports:

- The Annual Report of Bank Holding Companies (FR Y-6), and
- The Report of Changes in Organizational Structure (FR Y-10).

These reporting changes were announced in the Federal Register on March 22, 2007, and institutions were notified of the upcoming changes in a previous correspondence. The FR Y-6 change is effective December 31, 2007, and the FR Y-10 will be revised April 30, 2008. A brief description of the changes is included below.

Effective December 31, 2007

The FR Y-6, Report Item 2: Organization Chart, has been revised to add an annual requirement for respondents to verify a list of domestic branches for each depository institution and Edge Act and agreement corporation in the organization. The Federal Reserve will provide the branch data for your review and verification. You will be required to annotate any changes to the data in the format provided. The list of domestic branches will include those of depository institutions and Edge Act and agreement corporations held directly or indirectly by the respondent. The reporting instructions have been revised to reflect the verification of branch data and to clarify required information on the cover page. A list of the changes has been provided as an attachment for your review.

In response to industry feedback, the Federal Reserve is providing a website that allows respondents to download their branch information in a spreadsheet format at <http://y6branchlist.federalreserve.gov>. Changes may be made on the spreadsheet and emailed to your Federal Reserve contact at the email address located on the website. The website will be available beginning January 4, 2008. Please refer to the instructions on the website to assist you in accessing your branch structure information. If you are unable to use the website, or require a hardcopy listing of your branches for verification, please contact Monique Morris at (214) 922-6306. Also, contact Monique if you are having difficulty with the email submission option.

The revised reporting form and instructions may be accessed by selecting the FR Y-6 reporting form from the "Forms by number" pull-down menu at <http://www.federalreserve.gov/boarddocs/reportforms>.

All top-tier bank holding companies are required to file an FR Y-6 form within 90 calendar days after the end of the bank holding company's fiscal year. For those with fiscal year-end of December 31, 2007, the FR Y-6 report is due by 5:00 p.m. on March 31, 2008.

Effective April 30, 2008

The Federal Reserve added a domestic branch schedule to the FR Y-10 for collecting information on domestic branches and offices of depository institutions and Edge Act and agreement corporations held directly or indirectly by the respondent. Top-tier BHCs, state member banks that are not controlled by a BHC, and Edge Act and agreement corporations will be required to submit this information. Data will not be submitted by national and nonmember banks that are unaffiliated with a BHC.

The Federal Reserve will collect domestic branch data on an event-generated basis, parallel to the other schedules on the FR Y-10, within thirty calendar days. As noted above, BHCs will verify a list of domestic branches for each depository institution within their organization in the FR Y-6 report, beginning in December 2007. The Federal Reserve will require BHCs to provide data on the FR Y-10 for any branch openings, acquisitions, sales, closings or relocations, or changes to service type or popular name, occurring between January 1, 2008, and April 30, 2008, by May 30, 2008. Thereafter, institutions will be required to report events within thirty days of a reportable transaction; however, they would be permitted to combine multiple transactions within a 30-day period into a single monthly filing.

The FR Y-10 may be submitted using the FR Y-10 Online Internet application. Institutions that have not registered to use the FR Y-10 Online are encouraged to do so. A copy of the FR Y-10 user account request form is available on the introductory page of the online application at <https://y10online.federalreserve.gov>. Please fax completed user account request forms to (214) 922-6301, to the attention of the NIC Unit.

The attachment provides a more detailed summary of the reporting changes. For all questions regarding the report, or to request a hard copy be mailed to you, please contact Monique Morris, at (214) 922-6306 or you may use our toll free number (800) 333-4460, extension 26306, or e-mail us at Dallas-NIC@dal.frb.org. To assist in thoroughly completing the report, please reference the attached FR Y-6 External Checklist. The FR Y-6 cannot be filed in an automated format, nor can we accept it via email. Please submit one completed hardcopy FR Y-6 form by the deadline date, to:

USPS:

Federal Reserve Bank of Dallas
Banking Supervision Department
NIC Unit
P. O. Box 655906
Dallas, Texas 75265-5906

COURIER:

Federal Reserve Bank of Dallas
Banking Supervision Department
NIC Unit
2200 North Pearl Street
Dallas, Texas 75201-2272

Sincerely,



ATTACHMENT

Summary of Changes to the FR Y-6, effective December 31, 2007:

- A new annual requirement is added to Report Item 2: Organization Chart, Item 2b. Domestic Branch Listing, to verify a list of domestic branches for each depository institution and Edge and agreement corporation in the organization, effective December 31, 2007.
- The list of domestic branches includes those of depository institutions and Edge Act and agreement corporations held directly or indirectly by the respondent.
- The Federal Reserve provides a website, <http://y6branchlist.federalreserve.gov>, for respondents to download branch information in spreadsheet format for review, verification and, if necessary, correction. Verified branch information may be emailed to the appropriate Federal Reserve Bank.
- The cover page questions regarding SEC registration and confidential treatment have been separated for additional clarity.

Summary of Changes to the FR Y-10, effective April 30, 2008:Reporting Form*Domestic Branch Schedule*

- A new schedule will be added to collect information on domestic branches and offices of depository institutions, held directly or indirectly, and domestic branches of Edge Act and agreement corporations.
- BHCs will be required to provide data for any domestic branch events or changes described below occurring between January 1, 2008 and April 30, 2008, by May 30, 2008. Following April 30, 2008, branch data will be collected on an event-generated basis, parallel to the other schedules on the FR Y-10, within thirty calendar days.
- Following April 30, 2008, BHCs will be required to provide data by event type and service type. Event types include branch openings, acquisitions, purchases, sales, closings, relocations, or changes to service type or popular name, and deletions of erroneously reported branches or offices. Service types include full service branches, limited service branches, trust offices, and electronic banking facilities.
- Respondents will also be required to provide the name and location of the head office of the domestic branch.
- For event types of sales and purchases of branches, the name and location of the other domestic depository institution involved in the transaction, as well as the number of branches sold or purchased, are required.