FEDERAL RESERVE BANK of NEW YORK

33 LIBERTY STREET, NEW YORK, NY 10045-0001

PATRICIA SELVAGGI ASSISTANT VICE PRESIDENT

January 16, 2015

To: The FR Y-6 Contacts at the Addressed Holding Company:

We are writing to provide you information for the preparation of the Annual Report of Holding Companies (FR Y-6) for fiscal year ends December 31, 2014 and later. There were no changes to the form or instructions since last year. The most recent version of the FR Y-6 reporting form and instructions are available at:

http://www.federalreserve.gov/apps/reportforms/default.aspx

The FR Y-6 report includes a requirement to review and reconcile branch information for your organization. To facilitate reporting, the Federal Reserve provides a website, http://structurelists.federalreserve.gov, that can be used to download branch information in spreadsheet form for review, verification and, if necessary, correction. Please refer to the instructions on the website to assist you in accessing your organization's information. All changes should be noted on the spreadsheet as specified in the instructions and separately reported on the Domestic Branch Schedule of the FR Y-10. The spreadsheet should be emailed to ny.frb.org or sent in hardcopy to the address below.

If you are unable to use the website and require a hardcopy listing of your branches for verification, please contact Richard Crawn, Senior Financial Reports Analyst, Capital and Liquidity Funding Division at (212) 720-7991 or richard.crawn@ny.frb.org.

Enclosed is an RSSD Tier Report for your organization to assist you with reviewing information and preparing the FR Y-6 report. The RSSD Tier Report is generated from our database and depicts your holding company's organizational structure as of December 31, 2014. We recommend that you review the Tier Report prior to submitting the FR Y-6 report. Guidance on how to review the Tier Report is included. If your records differ from the Tier Report, please file an FR Y-10 report if a change has not been reported or has been reported incorrectly. Alternatively, please contact us if we have recorded a previously reported event incorrectly.

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2

The FR Y-6, including the submission of the branch listing, must be filed with the Federal Reserve Bank of New York no later than 90 calendar days after your holding company's fiscal year end. Please submit an original report and one copy of the completed FR Y-6 report to:

Capital, Liquidity & Funding Departments Statistics Function, 4th Floor Federal Reserve Bank of New York 33 Liberty Street New York, NY 10045

Questions regarding the submission of the FR Y-6 should be directed to either Kenneth Aberbach, Director at 212-720-8234, Lesley Chao, Director at 212-720-5429, Morgan Norful, Director at 212-720-8055, or Cheryl Skillman, Director at 212-720-8739.

Sincerely,

Patricia Selvaggi Assistant Vice President