To: The Chief Executive Officer of Each Bank Holding Company  
Or Financial Holding Company in the Second Federal Reserve  
District

Subject: Bank Holding Company Reporting Requirements for  
December 31, 2002

I am writing to inform you that report forms,  
instructions, and a letter describing reporting changes for  
the reporting period ending December 31, 2002 were sent to the  
individual designated by your institution to prepare the  
following bank holding company reports:

(1) Consolidated Financial Statements for Bank Holding  
Companies (FR Y-9C);

(2) Parent Company Only Financial Statements for Large  
Bank Holding Companies (FR Y-9LP);

(3) Financial Statements for Employee Stock Ownership  
Plan Bank Holding Companies (FR Y-9ES); and

(4) Consolidated Bank Holding Company Report of Equity  
Investments in Nonfinancial Companies (FR Y-12).

There are no revisions to the FR Y-12 for this quarter.  
Report forms and instructions for the revised U.S. nonbank  
subsidiaries and Foreign subsidiaries reports (FR Y-11, FR Y-  
11S, FR 2314, and FR 2314S) were sent on December 11, 2002.

If you have any questions or would like additional  
information, please contact Monica Posen, Team Leader in the  
Regulatory Reports Division, at (212) 720-8239.

Sincerely,

**Signed by Kenneth P. Lamar

Kenneth P. Lamar  
Vice President  
Financial Reports Department