



Annual Report of Bank Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 CFR 211.13(c)); and Section 225.5(b) of Regulation Y (12 CFR 225.5(b)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under section 211.23 of Regulation K (12 CFR 211.23). The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier bank holding company's fiscal year-end):

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Legal Title of Bank Holding Company

(Mailing Address of the Bank Holding Company) Street / P.O. Box

City / State / Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Name / Title

Area Code / Phone Number

FAX Number

E-mail Address

Address (URL) for the Bank Holding Company's web page

I, _____
Name and Title of the Bank Holding Company Director and Official

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 CFR Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Bank Holding Company Director and Official

Date of Signature

For bank holding companies **not** registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD Number _____

C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3 a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

For Use By Tiered Bank Holding Companies

Top-tiered bank holding companies must list the names, mailing address and physical locations of each of their subsidiary bank holding companies below.

Legal Title of Subsidiary Bank Holding Company

(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box

City / State / Zip Code

Physical location (if different from mailing address)

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Physical location (if different from mailing address)

Appendix A

FR Y-6 Example Format and Guidance*

* Under the Federal Reserve Board's Regulatory Reports Monitoring Program, required items for non-automated reports should be appropriately completed and contain all of the specified information. If a required item is not appropriately completed, containing all the specified information, the report will be considered to be false. The reporting bank holding company has discretion regarding the format of this report as long as each reporting item is included in the report. This example does not include every situation or relationship that is reportable in the FR Y-6 report. It is solely intended to provide bank holding companies assistance in completing the FR Y-6.

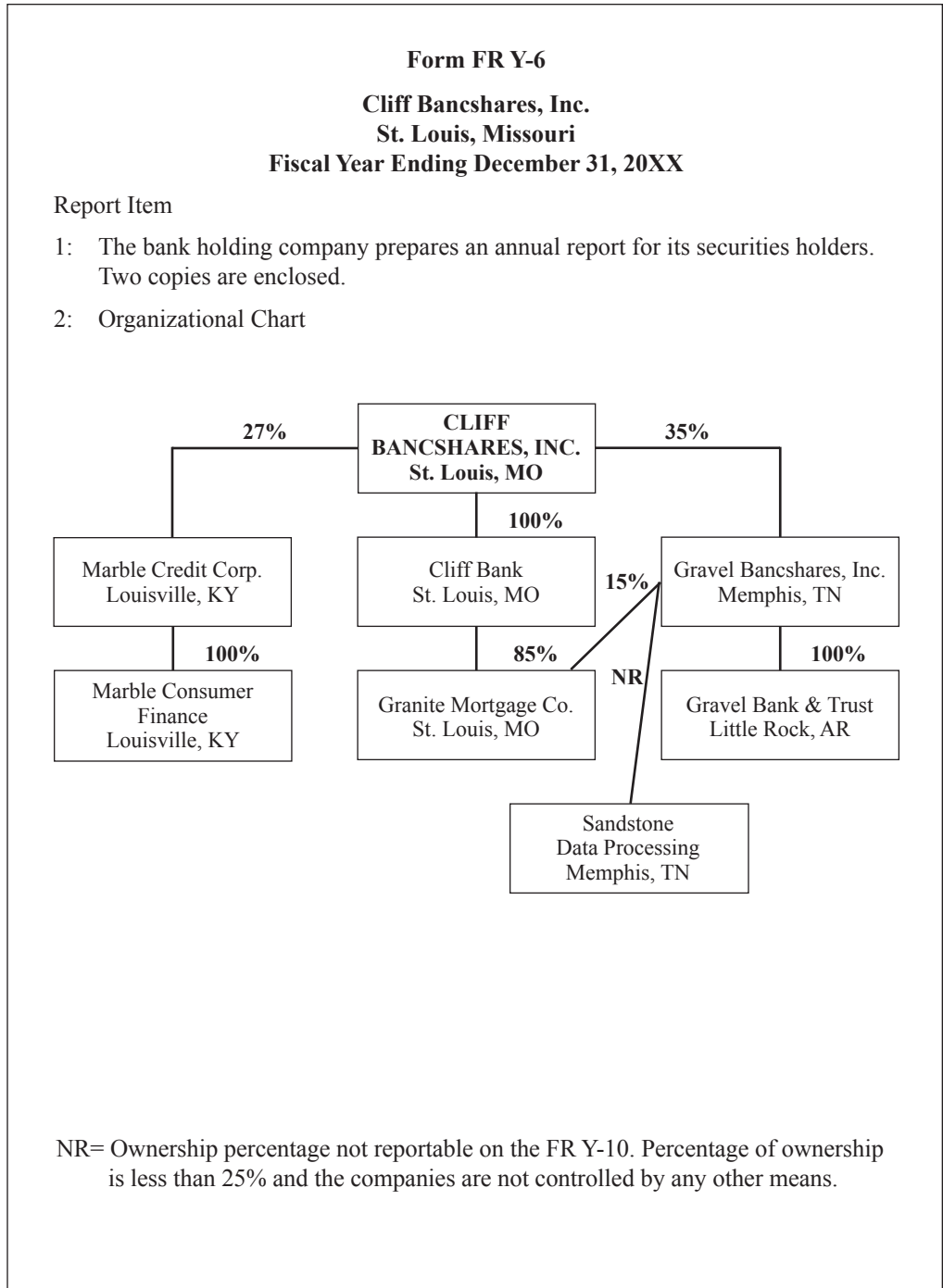
FR Y-6

Example Format and Guidance

SAMPLE

Organization Chart

- 1: Include the full legal name and the city and state (U.S. entities) or the city and country (non-U.S. entities) or the physical location of the principal office.
- 2a: Include all entities of which more than 5 percent of any class of voting shares is owned or controlled and all entities, regardless of the amount of voting shares owned, that are otherwise controlled by the top-tier bank holding company, directly or indirectly through subsidiaries.
- 2b: Include all changes and corrections to the branch listing provided by the Federal Reserve Bank.



Example Format and Guidance

SAMPLE

**Form FR Y-6
Legal Title of Bank Holding Company
Fiscal Year Ending December 31, 20XX**

Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-20XX

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-20XX

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
James Doe Anywhere, MO	USA	720 - 27% Common Stock 100 - 4% Options on Common Stock	Jeannine Doe Anywhere, MO	USA	160 - 6% Common Stock (repurchased) 160 - 6% Options on Common Stock (expired)
Cindy Doe Anywhere, MO	USA	665 - 25% Common Stock	ABC Company St. Louis, MO	USA	100 - 50% Pre- ferred stock (repurchased)
Gregory Doe Anywhere, MO	USA	293 - 11% Common Stock	XYZ Company St. Louis, MO	USA	100 - 50% Pre- ferred Stock (repurchased)
Taylor Family Trust John Taylor - Trustee St. Louis, MO	USA	160 - 6% Common Stock			
Mary Doe Anywhere, MO	USA	60 - 2% Common Stock 160 - 6% Options on Common Stock			
The estate of Joe Doe St. Louis, MO	USA	135 - 5% Common Stock			

Example Format and Guidance

SAMPLE

**Form FR Y-6
Legal Title of Bank Holding Company
Fiscal Year Ending December 31, 20XX**

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securi- ties are held (List names of companies and percentage of voting securities held)
James Doe Anywhere, MO	N/A	Director & Chairman	Director & President (Cliff Bank)	N/A	27%	None	N/A
Cindy Doe Anywhere, MO	N/A	Director & President	Director & Vice President (Cliff Bank)	N/A	25%	5% (Cliff Bank)	N/A
Gregory Doe Anywhere, MO	N/A	N/A	N/A	N/A	11%**	None	N/A
Mary Doe Anywhere, MO	Manufactur- ing Widget Corp.	Director	None	President - Widget Corp. Anywhere, MO	2%	None	Widget Corp. (35%)
Jeanine Doe Anywhere, MO	College Administra- tor	Director & Sec./ Treasurer	None	President Anywhere College Anywhere, MO	None	2% (Cliff Bank)	N/A

** Note: Although Gregory Doe is not a director or officer of the bank holding company, information must be provided because he is considered a "principal securities holders" of the bank holding company. This definition can be found in the FR Y-6 instructions.