



FEDERAL RESERVE BANK OF MINNEAPOLIS

Pursuing an economy that works for all of us

Paul E. Ljung
MANAGER, STATISTICAL &
STRUCTURE REPORTING

October 2, 2026

To the Chief Executive Officer of the Holding Company:

The following report has been updated for the September 30, 2026, reporting date:

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

The report form and instructions for the FR Y-9C as well as the FR Y-9C [Supplemental Instructions](#) effective as of September 30, 2026, have been posted to the Board's public [Reporting Forms](#) website. There are no changes to the FR 2314/2314S, FR 2510, FR 2590, FR 2886b, FR Y-6, FR Y-7, FR Y-7N/7NS, FR Y-7Q, FR Y-8, FR Y-9CS/ES/LP/SP, FR Y-10, FR Y-11/11S, FR Y-12/12A, and FR Y-15 report forms and instructions this quarter. Please refer to Attachment I "Listing of Revisions – September 2026" for a summary of reporting changes for the September 30, 2026, as of date.

Final Rule to Modify the Community Bank Leverage Ratio (CBLR)

The FR Y-9C instructions were revised this quarter consistent with the agencies' final regulatory capital rule published in the *Federal Register* on April 29, 2026, which lowers the CBLR requirement from 9 percent to 8 percent and extends the length of time that a community banking organization can remain in the CBLR framework while not meeting all the qualifying criteria (grace period) from two consecutive quarters to four consecutive quarters ([91 FR 22973](#)).

Section 23A Transactions

As a reminder, the *Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates* (FR Y-8) is required to be filed by all top-tier holding companies (HCs) that own or control insured depository institutions that have any section 23A transactions with their affiliates as of the last day of each quarter. A separate FR Y-8 reporting form should be filed for each insured depository institution that has section 23A transactions with affiliates. HCs that own or control insured depository institutions that do not have any section 23A transactions with their affiliates are not required to file the FR Y-8. For more information, HCs should refer to the FR Y-8 instructions on the Board's public [Reporting Forms](#) website and/or reach out to their Federal Reserve District Bank with any questions.

Report Submission

HCs filing the FR Y-9 are required to submit each report electronically. HCs must maintain signed and attested records as follows:

- **FR Y-9C:** HCs may use either a physical (ink) signature or an electronic signature. For physical signatures, HCs must maintain in their files physically signed and attested printouts of the submitted FR Y-9C reports. For electronic signatures, HCs must satisfy the five principles stated in Section F, Verification and Signatures, in the FR Y-9C General Instructions. HCs using electronic signatures are not required to print or maintain paper versions of the FR Y-9C reports, as the electronic versions and signatures may be stored in electronic form. The signed FR Y-9C reports (physical or electronic) must be retained for three years following submission.
- **FR Y-9LP/SP/ES:** HCs must maintain in their files physically signed and attested printouts of the submitted data. The cover pages should be used to fulfill the signature and attestation requirements and should be attached to the printouts placed in the HC's files. The physically signed copies must be maintained for three years following submission.

If you complete the preparation, editing, and reviewing of your report(s) before the submission deadline, please file the report(s) immediately rather than waiting. Early submission provides additional time for your institution to become accustomed with the electronic submission process and aids the Federal Reserve in the editing, reviewing, and analyzing of the reports. If certain information needs to be revised, please make the appropriate changes to your report(s), and promptly submit the revised data.

The Federal Reserve developed [Reporting Central](#) (RC) to enhance the overall reporting functionality of the Federal Reserve Banks' data collection and processing activities. These enhancements allow for a secure, technically advanced, and efficient system that encompass a single point of entry for electronic submission and file uploads. Financial and nonfinancial institutions access RC via the FedLine® Web Access Solutions site to submit reports and gain access to electronic reporting applications, reporting forms, and instructions. Review the online [resource center](#) or contact us if you have any additional questions regarding RC.

Confidentiality

The transition to RC necessitated the Federal Reserve to modify its internal procedures for handling confidentiality requests for those HCs that submit data electronically. Generally, individual respondent data collected on the FR Y-9C/LP/SP and FR Y-15 are made readily available on the [National Information Center](#) public website and the FR 2314/S, FR 2886b, FR Y-6, FR Y-7, FR Y-7N/7NS, FR Y-7Q, FR Y-9ES, FR Y-11/S, and FR Y-12 data are available to the public upon request on an individual basis. All data are published, except for items deemed confidential per the report's instructions, unless the individual HC from which the data were collected has been granted confidential treatment or has a request pending. HCs may request confidential treatment for the entire report or for specific items on the report.

To better facilitate confidentiality requests and ensure the data are properly handled during the review of the request, the Federal Reserve strongly encourages institutions to review the [Freedom of Information Act \(FOIA\) exemptions](#) and:

- (1) Notify their Reserve Bank of their intent to request confidential treatment in advance of the written request; and
- (2) Send the confidentiality request in writing prior to data submission. Requests for confidential treatment must be sufficiently detailed and meet the FOIA exemption standards.

Note: The information referenced above pertains to the existing manual process for submitting confidentiality requests for series without the confidentiality checkbox on the cover page. For institutions that do not submit data electronically, written requests for confidentiality may be provided concurrently with the paper submission of the report. For regulatory reports that contain the confidentiality check box, supervised institutions that request confidential treatment are encouraged to submit their written justification for the request through Reporting Central.

For more information on confidentiality requests, please see the General Instructions for the specific report in question. The final *Federal Register* notice adding the confidentiality check box to the front page of the FR 2314/S, FR 2886b, FR Y-6, FR Y-7, FR Y-7N/NS, FR Y-7Q, FR Y-9C/CS/ES/LP/SP, FR Y-11/S, FR Y-12, and FR Y-15 reporting forms was published August 28, 2015 ([80 FR 52282](#)). For regulatory reports that contain the confidentiality check boxes, the Reserve Bank cannot fully consider the request for confidential treatment until the supervised institution provides an affirmative response to questions on the cover page and submits a legal justification for the request. The reported data will be available for public release until the supervised institution fulfills both requirements.

As mentioned above, the Federal Reserve publishes submitted FR Y-9 and FR Y-15 data to the [National Information Center](#). Data is published on a flow basis within two days following receipt of a submission from the HC, and updates are run nightly to capture any revisions subsequently submitted by the reporting institutions.

HCs may subscribe to the Federal Reserve Board e-mail notification service to receive alerts regarding report form and instruction updates at [Federal Reserve Board - Reporting Forms](#). These updates include changes related to proposed new and existing data collections and final reporting forms and instructions.

All questions regarding these reports should be addressed to mpls.statistics@mpls.frb.org.

Sincerely,

/s/

Paul E. Ljung

Attachment I – Listing of Revisions – September 2026

ATTACHMENT I

Listing of Revisions – September 2026

FR Y-9C

Report Form:

No changes this quarter.

Instructions:

- Pages HC-R-1 through HC-R-3: Revised Schedule HC-R, Part I, General Instructions to lower the CBLR requirement from 9 percent to 8 percent and extend the grace period from two to four quarters. Transition provisions and references to prior requirements have been removed from the instructions to align with the agencies' final regulatory capital rule.

Glossary:

- Page GL-16, Brokered Deposits: Revised the Brokered Deposits Glossary entry to conform with the amended statutory reference in Section 902 of the 21st Century ROAD to Housing Act.

Edits:

No changes this quarter.