

Tips for Accurate and Timely Reporting of the Annual Report of Holding Companies (FR Y-6)

The following are reminders to assist with the preparation of the FR Y-6 report and are not intended to replace the FR Y-6 instructions.

REPORTING DEADLINE

The completed FR Y-6 must be received by the Federal Reserve Bank of Richmond no later than **90 calendar days** from the top-tier holding company's fiscal year end date. The report is due by 5:00 P.M. on the submission due date.

The reporting deadlines are as follows:

Fiscal year end **1231 (2018 report)** is due no later than **April 1, 2019**

Fiscal year end **0331 (2019 report)** is due no later than **July 1, 2019**

Fiscal year end **0630 (2019 report)** is due no later than **September 30, 2019**

Fiscal year end **0930 (2019 report)** is due no later than **December 30, 2019**

There are now two options available for submitting the FR Y-6 (Reporting Central and Paper)

PROCEDURE FOR REPORTING CENTRAL SUBMISSION

File Names

Reporters must utilize the following naming convention when submitting documents:

1. Report Name: FRY6
2. Reporter RSSD ID: RSSD for the top-tier holding company with no leading zeroes
3. Type of File: Full
4. Status of File: Initial or Revised
5. Version of the File: Public or Confidential
 - a. Confidentiality request will be determined through local Reserve Bank policies and procedures.
6. As-of Date of the Report: YYYYMMDD format
7. File Extension: PDF for all FR Y-6 reports

Examples of appropriate file naming conventions are as follows:

- FRY6_123456_Full_Initial_Public_20181231
- FRY6_123456_Full_Revised_Public_20181231
- FRY6_123456_Full_Initial_Confidential_20181231
- FRY6_123456_Full_Revised_Confidential_20181231

NOTE: The Annual Report to shareholders can be sent at a later date if not prepared at the time FR Y6 is submitted. When prepared it must also be submitted via Reporting Central. Do not mail hard copy.

Revisions

If revisions are required to any portion of the initial PDF file, a new PDF of the entire completed report needs to be submitted including the branch list under the new file name indicating it is a revised report.

Steps to Set Up Access

The Federal Reserve developed Reporting Central to enhance the overall reporting functionality of the Federal Reserve Banks' data collection and processing activities. These enhancements allow for a more secure system that encompasses a single point of entry for electronic submission and file uploads. Reporting Central is accessed via the [FedLine® Web® access solution](#) for report submissions, access to electronic reporting applications, report forms, and instructions.

If there are individuals within your organization who need access to the Reporting Central application, please visit the [Reporting Central Application Setup](#) page for instructions and links to the forms that must be completed. If you have additional questions about setting up access, contact the Federal Reserve's [Customer Contact Center](#).

If you plan to utilize existing Reporting Central subscribers to submit the FR Y-6 report, your organization's End User Authorization Contact (EUAC) only needs to complete a [Federal Reserve Bank Subscriber Access Request Form for Reporting Central \(Form RC-1\)](#) for each individual. This form can be emailed to: RICH.fry6@rich.frb.org. Please visit the [Set up Report Access](#) page for complete instructions.

If you have questions or need assistance, please contact Phyllis Strum at: Phyllis.strum@rich.frb.org or 804-697-2794. If you need additional information, please visit the [Reporting Central Resource Center](#).

PROCEDURE FOR PAPER SUBMISSION

- Paper submissions should include the original plus one additional copy of the cover page and related attachments
- For paper submissions to be considered timely, the first class postmark can be no later than the third calendar day preceding the submission deadline. If an overnight delivery is preferred, the completed report must be placed in an overnight delivery system one day prior to the deadline. (*See pages GEN 1 & 2 in the FR Y-6 instructions for additional information on due dates, timely mailings, and postmarks*)
- Mail to one of the addresses listed below:

First Class mail delivery:

Federal Reserve Bank of Richmond
SRC, Structure Unit B Level
Attn: Phyllis Strum
P.O. Box 27622
Richmond, Virginia 23261

Overnight delivery:

Federal Reserve Bank of Richmond
SRC, Structure Unit B Level
Attn: Phyllis Strum
701 East Byrd Street
Richmond, Virginia 23219

REPORTING TIPS

Always retrieve the most current version of the FR Y-6 from Federal Reserve Bank of Richmond's website at http://www.richmondfed.org/banking/reporting_forms/.

Cover Page

Please ensure the cover page is included and is signed by an authorized person that is *both a director and senior official* of the top-tier holding company. If the top-tier holding company does not have an individual that is both a director and senior official, then the *chairman of the board* must sign the report. (See GEN 4 for ESOP and LLC signatures required)

Respond to all requested information and if not applicable indicate "N/A" or "None".

ALL Fifth District reporters not registered with the SEC should submit two copies of the Annual Report to Shareholders. If this document is not prepared by your organization, please provide two copies of comparative financial statements. Respond to whether confidential treatment is requested for any portion of the submission.

If confidential treatment is requested, follow the steps outlined in the instructions on pages GEN 2 & 3.

****Helpful Hint** - Appendices at the end of the Report Instructions provide an easy format to use to report items 2, 3, and 4.**

Item 2a Organization Chart

This item should contain the full legal name for each entity under the Holding Company's organizational structure along with the city and state and state of incorporation.

The LEI must be listed for each legal entity in your organization that has an assignment. If an entity does not have an LEI number, then it should be indicated on the organization chart (ex. “no LEI”).

As you prepare the organization chart, you might find it helpful to review a current tier report for accuracy and completeness. Tier reports are available via the FR Y-10 Online application at:

<https://y10online.federalreserve.gov/Y10/login>

Or by accessing the National Information Center website at:

<http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx>

Most discrepancies that are discovered between the tier report and your institution’s organizational structure should be corrected with the submission of a Report of Changes in Organizational Structure (FR Y-10). In some instances, there may be additional companies on a reporter’s FR Y-6 organizational chart that are not reportable on a FR Y-10 report. *Refer to the instructions on page GEN-6 “Additional Companies Reportable on the FR Y-6” for more information.*

Item 2b Domestic Branch Listing

A list of domestic branches for each depository institution within your organization is available for download at the following website.

<http://structurelists.federalreserve.gov/>

****IMPORTANT** - Only provide information that is requested in the instructions for report Items 3 & 4. Do not provide personally identifiable information such as street addresses or social security numbers.**

Item 3 Securities holders

Both sections for Item 3.1 and 3.2 must be completed. If not applicable, provide a response of “N/A” or “None” in the appropriate section

NOTE: If your organization has any shares held by a nominee or street name (the name of a brokerage firm instead of the name of the investor), you need to list the individual beneficial owners with 5% or more.

Below are some options to obtain the list of beneficial owners at 5% or above:

- reach out to the brokerage firm for the information
- look through SEC filings 13 D, F and/or G
- hire private company to review the SEC 13 filings

Item 4 Insiders

This section contains eight parts that must be completed. If not applicable, provide a response of “N/A” or “None” in the appropriate section.