# **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 TIPS**

Each year retrieve the most current version of the FRY-6 report and instructions from Federal Reserve Bank of Richmond's <u>Reporting Resources</u> website.

### Cover Page, including Page 2 (new requirement)

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".

Respond to whether <u>confidential treatment</u> 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.* 

### Page 2 of the Cover Page

### Item 1

A response is required by holding companies <u>not registered with the SEC.</u> In addition, a PDF of the Annual Report to Shareholders must be submitted. If this document is not prepared by your organization, please provide a PDF of comparative financial statements.

If your holding company is registered with the SEC, we do not need a copy of the 10K.

### Checklist

All reporters must respond to the first question. If checked yes, complete the remaining checklist.

### ONLY SUBMIT ITEMS THAT HAVE CHANGED SINCE THE PREVIOUS YEAR. DO NOT SUBMIT AN ITEM IF IT HAS NOT CHANGED SINCE PREVIOUS YEAR.

Appendices at the end of the Report Instructions provide an easy format for 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.

As you prepare the organization chart, it may be helpful to review a current tier report for accuracy and completeness. Tier reports are available via the <u>FR Y-10 Online</u> or by accessing the <u>National Information</u> <u>Center</u>

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 <u>FR Y-6 Branch Verification</u>

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

### **Item 3 Securities holders**

<u>Both</u> Items 3.1 and 3.2 must be completed. If not applicable, provide a response of "N/A" or "None" in the appropriate section.

<u>NOTE</u>: If your organization has any shares held by a nominee or street name, you need to list the individual beneficial owners with 5% or more.

Below are 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

### **Item 4 Insiders**

This section contains eight parts that must be completed. If not applicable, provide a response of "N/A" or "None".

### **REPORTING DEADLINES**

The completed FR Y-6 must be received by the Federal Reserve Bank of Richmond <u>no later than 90 calendars</u> 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 (2023 report) is due <u>no later</u> than April 1, 2024 Fiscal year end 0331 (2024 report) is due <u>no later</u> than June 29, 2024 Fiscal year end 0630 (2024 report) is due <u>no later</u> than September 28, 2024 Fiscal year end 0930 (2024 report) is due <u>no later</u> than December 29, 2024

### There are two options currently available for submitting the FR Y-6 (Reporting Central and Mail)

Mail - Send the original (no copies required) FR Y-6 to the following address:

USPS Mail:

Federal Reserve Bank of Richmond Attention: Madeleine Damon, 18<sup>th</sup> Floor, Statistics P.O. Box 27622

## Richmond VA 23261

Courier Items:

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FRB Warehouse Attention: Madeleine Damon, 18<sup>th</sup> Floor, Statistics 2050 Magnolia Street Richmond VA 23223

Reporting Central:

- Current Reporting Central users who do not have FR Y-6 series access would only be required to complete a<u>RC1</u> Form Allow 3-4 days for the FR Y-6 series access.
- First time users can find access information Reporting Central Resource Center

If you have questions or need assistance, please contact Madeleine Damon at: <u>Madeleine.Damon@rich.frb.org</u> or 804-697-3778.