

2026 FR Y-6 Information Session

Structure Unit, Financial Statistics Department



The views expressed today are our own and not necessarily those of the Federal Reserve Bank of Philadelphia or the Federal Reserve System.

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This information session will address common reporting issues that arose following last year's adoption of the FR Y-6 report into Structure Central. The session will cover:

- Proper reporting procedures for the Cover Page, Organization Chart, Branches, Securities Holders, and Insiders
- Correct use of templates for Securities Holders and Insiders
- Best practices and common pitfalls to avoid

Cover Page

2a. Organization Chart

2b. Domestic Branch Listing

John Opalack

Cover Page

Common Misreporting

- Signatory is missing relevant titles.
 - The signer of the document should match what is included in Item 4 Insiders.
 - The signer should be a director or chairman of the Board of the holding company, and this title should be listed in both locations.
- Signature and Signature Date
 - The signature and signature date do not have to be updated on revision.
- Incorrect URL
 - The URL provided should be a direct link to your holding company information.

The most common misreporting observed on the cover page involves signatories omitting relevant titles. The signatory's titles on the cover page must correspond exactly with the information provided in Item 4, which should include the title of director, where applicable.

Please note that the attestation on the cover page indicates that, by signing the form, the signatory confirms that the firm has reported accurate information to the best of their ability.

The signature and signature date do not have to be updated when submitting a revision.

The URL field must link directly to your holding company information, not to general bank websites. URLs for banks are frequently being submitted on the cover page, which is incorrect.

Cover Page

Common Misreporting

- Cover Page Checkbox
 - If you have any changes that need to be reported in any item beyond the cover page, this should be checked yes.
 - The answers to the Checklist are populated from responses to Structure Central Step 4 through Step 8.

The screenshot shows a web interface for editing a report. On the left is a vertical navigation menu with four items: '1 Cover Page', '2 Confidentiality', '3 Annual Report to Shareholders', and '4 Verification of Changes'. The '4 Verification of Changes' item is highlighted. The main content area is titled '4 Verification of Changes' and contains a question: 'Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?'. Below the question are two radio buttons: 'No' and 'Yes'. The 'Yes' radio button is selected. A 'Next' button is located at the bottom right of the question area.

The checkboxes on the cover page are automatically populated based on your answers to Steps 4 through 8 in Structure Central.

Step 4 in the Structure Central process, Verification of Changes, completes the first cover page checkbox. This question asks whether you experienced changes in any item other than the cover page. This refers to:

- Report Item 2a: Organization Chart
- Report Item 2b: Branches
- Report Item 3: Securities Holders
- Report Item 4: Insiders

Cover Page

Common Misreporting

- Checklist Section
 - Item 2.a Organization chart & Item 2.b Domestic Branch Listing
 - Yes = Discrepancy
 - No = No Discrepancy
 - Item 3 Securities Holders & Item 4 Insiders
 - No = No Changes
 - Yes = Changes
 - If yes, there should be an attachment.

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

Yes No (FDHC P/66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

Yes No (FDHC P/67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

Yes No (FDHC P/68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

Yes No (FDHC P/69)

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

Yes No (FDHC P/70)

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

The remaining checkboxes on the cover page checklist are automatically populated by your answers to Steps 5 through 8 in Structure Central.

Note that for Report Item 3 Securities Holders & Report Item 4 Insiders:

- If changes occurred, an attachment must be provided for the item(s) with changes.
- If no changes occurred, no attachment should be included.

Organization Chart

5 Organization Chart

Displayed is an Organization chart of FR Y-10 reportable entities as of the current fiscal year-end. Respondents are required to verify and reconcile the information shown against their internal Organization structure as of its fiscal year-end.

Line Num	RSSD ID	Legal Name	Legal Entity Identifier	City	State/Country	State/Country of Incorporation
1	6012180	FAKENAME BANCORP, INCORPORATED	254900QREAFCA8RIWH32	PHILADELPHIA	PA	PA
2	6012199	BANK OF FAKENAME	8945002PLVBYXT6IR936	PHILADELPHIA	PA	PA
3	6012210	FAKENAME PROPERTIES, LLC	969500VZ3XYE0P95ZB06	PHILADELPHIA	PA	PA
4	6012201	FAKENAME ENTERPRISES, INCORPORATED	549300O53VYTKSJC13	PHILADELPHIA	PA	PA

Per the FR Y-10 instructions, the percentage ownership in a Banking or Savings and Loan company is rounded down to the nearest whole percentage. The organization chart displays the percentage ownership in a Nonbanking company as 100 if it is wholly-owned and displays the lower bound of the applicable percentage range if held less than 100%.

Please note that the chart may contain companies and/or relationships that are reported by other Reporters (e.g., jointly-held entities) and respondents are not required to verify information relating to such companies and/or relationships.

Asterisk * next to line number indicates that confidentiality is granted or pending

[Download Organization Chart](#)

Were there any changes to Item 2a Organization Chart from the prior year that are not shown above?

No - all changes are shown above Yes - all changes are not shown above

If there were changes to the organization structure that are not shown, respondents must submit an FR Y-10 report. If the respondent previously submitted an FR Y-10 and there is an error in the organization structure shown, please contact your local Reserve Bank for assistance.

Federal Reserve Bank of Philadelphia 7

The question to be answered:

- Are there discrepancies between the Organization Chart and your internal records as of the report date?
- Changes do happen between report as-of date and report due date.
- The changes effective after your fiscal year-end date will not be reflected here.

Step 5 in the submission process involves reviewing your organization chart. You are asked if discrepancies exist between the provided Organization Chart and your internal records as of your fiscal year-end date. If you identify discrepancies between the provided organization chart and your internal records, select “Yes – all changes are not shown above” and inform us of any such discrepancy. Changes that occur any time after the report as-of date and the report due date will not be displayed.

Organization Chart

Additional companies reportable on the FR Y-6 that are not reportable on the FR Y-10 are not part of the organization chart verification process. Respondents are required to attach an updated list or organization chart as of the current fiscal year-end if there were changes (including requests for confidentiality) to FR Y-10 exempt entities that are reportable on the FR Y-6. Submission of this Item without an attachment indicates that there are no additional companies reportable on the FR Y-6 that are not reportable on the FR Y-10.

Attachments

 Choose a file to upload or drag a file here. (.pdf)

No files currently selected

[Next](#)

- Attachments should only be uploaded if you have FR Y-6 reportable entities which are not FR Y-10 reportable.

Below the organization chart, there is a space for attachments. This section should only be used for entities that are FR Y-6 reportable but not FR Y-10 reportable. All FR-Y10 reportable entities are included in the organization chart.

Domestic Branch Listing

6 Domestic Branch Listing

Displayed is a domestic branch listing as of the current fiscal year-end. Respondents are required to verify and reconcile the information shown against its internal organization structure as of its fiscal year-end.

Branch Service Type	RSSD ID	Legal Name / Popular Name	Street Address	City	County	State / Province	Zip Code	Cour
Head Office	6012199	BANK OF FAKENAME	10 INDEPENDENCE MALL	PHILADELPHIA	PHILADELPHIA	PA	19106	L ▲
Full Service	6012229	FAKENAME BRANCH	1455 EAST 6TH STREET	CLEVELAND	CUYAHOGA	OH	44114	L ▼

[Download Branch Listing](#)

Were there any changes to Item 2b Domestic Branch Listing from the prior year that are not shown above?

No - all changes are shown above Yes - all changes are not shown above

If there were changes to the branch listing that are not shown, respondents must submit an FR Y-10 report. If the respondent previously submitted an FR Y-10 and there is an error in the branch listing shown, please contact your local Reserve Bank for assistance.

[Next](#)

The question to be answered:

- Are there discrepancies in what was listed for your Branches and your internal records as of the report date?
 - Branch changes are limited to the report date.
 - Changes do happen between report as-of date and report due date.
 - The changes effective after your fiscal year-end date will not be reflected here.

Step 6 in the submission process involves reviewing your organization chart. You are asked if discrepancies exist between the provided Organization Chart and your internal records as of your fiscal year-end date. If you identify discrepancies between the provided organization chart and your internal records, select “Yes – all changes are not shown above” and inform us of any such discrepancy. Changes that occur any time after the report as-of date and the report due date will not be displayed.

Templates in General

Michael Zhang

Templates

1	A	B	C	D	E	F	G	H	I	J	K	L	M
2	Legal Name of Holding Company Fake HC												
3	FDHCPV71												
4	Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)
	Name	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For Individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert.	For Trusts, Identify each trustee or designated individual that has the power to vote	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
5													
6	FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

1	A	B	C	D	E	F	G
2	Legal Name of Holding Company Fake HC						
3	FDHCPV98						
4	Item 4(1)(a)	Item 4(1)(b)	Item 4(1)(c)	Item 4(1)(d)	Item 4(2)	Item 4(3)(a)	Item 4(3)(b)
	Name	City	State	Country	Principal Occupation if other than with holding company	Title or Position with the Holding Company	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
5							
6	FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
7	John Smith	Philadelphia	PA	USA	N/A	Director	0.00%
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							

- Full legal name of holding company must be reported in Cell 1A on each tab of the templates
- If there is nothing to report on a tab, enter NA under each column
- Do not change the templates, such as switching columns, merging cells, adding tabs (except for multi-tiered holding companies), and inserting footnotes/header/footer/comments.

In the templates for Report Items 3 and 4, the full legal name of the holding company must be reported in Cell 1A on each tab. The full legal name must be used and should be consistent with the legal name provided in the Organization Chart.

If there is nothing to report on a tab, enter “NA” in each column.

If a tab contains data but a specific column is not applicable, enter “NA” in that column for the applicable rows only.

Do not change or adjust the templates in any way, including but not limited to:

- Changing the order of columns
- Adding any additional tabs
- Merging cells
- Hiding rows
- Adding header, footer, or footnotes
- Adding comments outside the reportable areas

The only exception applies to multi-tiered holding companies, which should add tabs for Items 3 and 4, if applicable, to reflect each tier of their structure.

3. Securities Holders

Michael Zhang

Report Item 3 – Securities Holders

Securities Holders – Trust/ESOP & Acting in Concert

1	A	B	C	D	E	F	G	H	I	J	K	L	M
2	Legal Name of Holding Company: Fake HC												
3	FDHCPV71												
4	Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)
5	Name	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For Individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert.	For Trusts, Identify each trustee or designated individual that has the power to vote.	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
6	FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
7	ESOP of Fake HC	Philadelphia	PA	USA	USA	The trustee votes shares of holding company stock held by the plan upon vote of shareholders	N/A	John Doe	1000	0	0	0	10.00%
8	Cherry Trust	Philadelphia	PA	USA	USA	The trustee votes shares owned by the trust upon vote of shareholders	N/A	Archie Mueller	1000	0	0	0	10.00%
9	Armstrong Testamentary Trust	Anaheim	CA	USA	USA	N/A	N/A	N/A	550	0	0	0	5.50%
10	John Smith	Frankfurt	N/A	Germany	Germany	N/A	Smith Family	N/A	200	0	0	0	2.00%
11	Joanna Smith	Hamburg	N/A	Germany	Germany	N/A	Smith Family	N/A	400	0	0	0	4.00%
12	Matthew Smith	Baden Baden	N/A	Germany	Germany	N/A	Smith Family	N/A	600	0	0	0	6.00%
13													
14													

Trust Examples:

Rows 7 and 8: The Cherry Trust and the ESOP of Fake HC are examples of trusts that meet the definition of “company” in Regulation Y.

Row 9: Armstrong Testamentary Trust is an example of a trust that does *not* meet the Regulation Y definition of “company.”

For trusts that meet the definition of "company," Item 3(1)(F) should reflect the provision of the trust or plan. The provisions for trusts or ESOPs should explain the rules and/or restrictions governing how the trustee can vote the shares owned by the trust or ESOP. This information can typically be found in the trust documents.

Groups Acting in Concert:

Rows 10 – 12 provide an example of a family or other individuals acting in concert. All group members must be listed if the group, as a whole, meets the 5% threshold, even if individuals within the group individually own, control, or have the power to vote less than 5%. From Item 3(1)(L) to Item 3(1)(M), each individual in the group may have different ownership percentages. Item (3)(1)(M) for an individual member may be less than 5%. However, the total of Item 3(1)(M) for a group should equal or exceed 5%.

4. Insiders

Izzi Childers

Who qualifies as an Insider?

Executive Officers

Individuals who participate/have authority to participate in major policy-making functions

Directors

Members of the holding company's Board of Directors

Principal Securities Holders

Individuals or companies that directly or indirectly own/control/have the power to vote $\geq 10\%$ of any class of voting securities

Report Item 4 should only include Insiders of the holding company.

Report Item 4 focuses on Insiders of the holding company. Insiders are individuals who exercise functions similar to any of the following roles:

Executive Officers

Executive officers are individuals who participate or have authority to participate in major policy-making functions, regardless of title or compensation. This means that individuals may qualify as executive officers whether or not they have an official title, have a title designating them as an assistant, or are serving without a salary. Please note that trustees and partners are considered executive officers of employee benefit plans and must also be included in Report Item 4 if the employee benefit plan is the holding company.

Directors

Directors are also included in Report Item 4. However,

- This specifically refers to members of the holding company's Board of Directors
- The use of "Director" in a job title does not automatically qualify an individual as an insider.

For example, an individual with the job title "Director of Marketing" who does not sit on the Board of Directors would not automatically qualify as an Insider of the holding company based on their job title alone.

Principal Securities Holders

Principal Securities Holders are individuals or companies that directly or indirectly own, control, or have the power to vote 10% or more of any class of voting securities of the holding company. Individuals can qualify as Principal Securities Holders by acting in concert with other people, including but not limited to their family members. For example, in the Report Item 3 example on Slide 13, John Smith holds 2% of a holding company's voting securities. His mother, Joanna, holds 4% and his brother, Matthew, holds 6%. All three would be considered Principal Securities Holders because the Smith family holds a combined 12% of the holding company's voting securities, despite each person individually holding less than 10%. Please note that individuals can be considered to be acting in concert even without an express agreement to do so.

Report Item 4 should only include Insiders of the *holding company*. Some individuals may be considered Insiders of a holding company subsidiary such as the bank, but do not hold a role as an Insider of the *holding company*. These individuals should *not* be included in Report Item 4.

What information should be included for each Insider?

Correct Reporting of Item 4(3)(a)

Legal Name of Holding Company: Fake HC
FDHCPV98

Item 4(1)(a) Name	Item 4(1)(b) City	Item 4(1)(c) State	Item 4(1)(d) Country	Item 4(2) Principal Occupation if other than with holding	Item 4(3)(a) Title or Position with the Holding Company	Item 4(3)(b) Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Tia Kemp	Anahaim	CA	USA	Actor	Chair	4.00%
Ronan Cook	Orlando	FL	USA	N/A	Chief Executive Officer	0.00%
Celine Santos	Tokyo	N/A	Japan		Director	2.50%
ESOP of Fake HC	Philadelphia	PA	USA		Principal Securities Holder	10.00%
Cherry Trust	Philadelphia	PA	USA		Principal Securities Holder	10.00%
John Smith	Frankfurt	N/A	Germany		Principal Securities Holder	2.00%
Joanna Smith	Hamburg	N/A	Germany		Principal Securities Holder	4.00%
Matthew Smith	Baden Baden	N/A	Germany		Principal Securities Holder	6.00%

This item should never be "N/A"

Individuals/groups owning $\geq 10\%$ should be listed as **Principal Securities Holders**

Item 4(3)(A) – Title or Position with the Holding Company – is frequently marked as “N/A” for some individuals. This should *never* be the case. By definition, anyone included in Report Item 4 must have at least one title or position with the holding company.

Principal Securities Holders are sometimes incorrectly listed as “N/A.” They should instead be listed as “Principal Securities Holder” in Item 4(3)(A), as that is their role with the holding company.

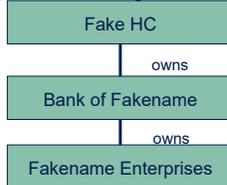
What information should be included for each Insider?

Correct Reporting of Item 4(4)(b)

Legal Name of Holding Company: Fake HC
FDHCPV98

Item 4(1)(a) Name	Item 4(4)(a) Title or Position with direct and indirect subsidiaries	Item 4(4)(b) Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in	Item 4(4)(c) Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised or voting securities)
	FDHCPV99	FDHCPW06	FDHCPW08
Tia Kemp	Chair	Bank of Fakename	0%
Ronan Cook	Chief Financial Officer	Fakename Enterprises	1%
Ronan Cook	Director	Bank of Fakename	0%

Fake HC Org. Chart



Be sure to include roles in both direct **and** indirect subsidiaries

Positions should be broken out into separate rows by subsidiary

Item 4(4)(B) – Name of direct and indirect subsidiaries in which an Insider has a title/position or ownership:

Each subsidiary must be listed in a separate row. As a result, some Insiders may be listed multiple times in the Name column. For example, Ronan Cook has positions in two different subsidiaries and is therefore listed twice.

Please include *any* position or ownership that an Insider has in *any* subsidiary of the holding company, regardless of whether the subsidiary is directly or indirectly held by the holding company. For example, the organization chart in the bottom left corner in this slide shows that Bank of Fakename has a subsidiary called Fakename Enterprises. Because Ronan Cook holds roles in both Bank of Fakename and Fakename Enterprises, both roles are listed in Item 4(4).

Please note that Insiders should be listed in this item if they have ownership in a subsidiary, even if they do not hold titles or positions in the subsidiary.

What information should be included for each Insider?

Correct Reporting of Item 4(5)(b)

Legal Name of Holding Company: Fake HC
FDHCPV98

Item 4(1)(a) Name	Item 4(5)(a) Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Item 4(5)(b) Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more of its outstanding voting securities or proportionate in a partnership.	Item 4(5)(c) Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
Tia Kemp	N/A	Yahya Company	25.00%
Tia Kemp	Chief Financial Officer	Dhruv, Inc.	N/A
Tia Kemp	N/A	Booth Corp.	33.00%
Celine Santos	Chief Executive Officer	Blackburn Industries	N/A

Positions/ownership should be broken out into **separate rows by company**

Only include positions/ownership in **outside companies**

Item 4(5)(B) – Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with the power to vote 25% or more of its outstanding voting securities (or proportionate interest in a partnership):

This item should only include roles and ownership in outside companies. Do not include information about roles and ownership in any direct or indirect holding company subsidiaries. That information should be reported in Item 4(4).

Each title/position and ownership in outside companies should be listed separated by company. As a result, some Insiders may be listed multiple times. For example, Tia Kemp is involved in three outside companies and is therefore listed three separate times.

What information should be included for each Insider?

Correct Reporting of Item 4(5)(c)

Legal Name of Holding Company: Fake HC
FDHCPV98

Item 4(1)(a) Name	Item 4(5)(a) Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Item 4(5)(b) Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more of its outstanding voting securities or proportionate in a partnership.	Item 4(5)(c) Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
Tia Kemp	N/A	Yahya Company	25.00%
Tia Kemp	Chief Financial Officer	Dhruv, Inc.	N/A
Tia Kemp	N/A	Booth Corp.	33.00%
Celine Santos	Chief Executive Officer	Blackburn Industries	N/A

Only include a percentage if the Insider owns/controls/holds ≥25% of the outside company

Item 4(5)(C) – Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more:

Individuals’ ownership should only be listed if it is at or above 25%. If less than 25%, please enter “N/A.”

Suggestions & Warnings

Mike Frank

Suggestions & Warnings

Review last year's report in Structure Central

The screenshot shows the Structure Central dashboard. The main content area is titled "Latest Versions for Reporter" and contains a table with the following data:

Report	RSSD ID	Reporter	City	State/Country	Submission Date	Last Activity Date	Last Activity By	Status	View File
12/31/2024	6023733	FAKE HC	PHILADELPHIA	PA	02/03/2026	02/03/2026		Active - Complete	Report PDF Public Securities Public Insiders Public

At the bottom of the page, there is a footer with the text: "Copyright © 2026 Federal Reserve. All rights reserved." and "Backend v.5.0.0-RC4, Frontend v.5.0.0-RC4". The page number "24" is also visible in the bottom right corner.

To avoid repeating the same mistakes year over year, we recommend reviewing last year's FR Y-6 submission. While it might not be exactly what you need to submit this year, it will at least provide guidance on proper formatting.

Do not simply take last year's report and submit it for the current year, as the data for report items are likely different from the prior year. For example, last year, you may have indicated that a report item did not change, but changes occurred this year, or vice versa.

You must accurately indicate on this year's report what changed or did not change from last year and provide supporting information, if applicable.

Suggestions & Warnings

Review last year's report in Structure Central

- Be careful to not start a new draft of or resubmit last year's report
- View attachments rather than click into submission
- Do not simply resubmit last year's report

Latest Versions for Reporter

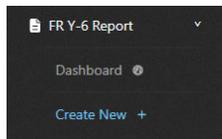
Report Date	RSSD ID	Reporter	City	State/Country	Submission Date	Last Activity Date	Last Activity By	Status	View File
12/31/2024	6927433	FAKE HC	PHILADELPHIA	PA	02/03/2026	02/03/2026		Active - Complete	Report PDF Public Securities Public Insiders Public

When reviewing last year's FR Y-6, view the attachments displayed on the right side of the screen, as indicated above. Please note that your submission may not include all three possible attachments shown here. We do NOT recommend that you click on your RSSD ID number on the left side of the screen. Doing so will enter last year's submission and may result in you inadvertently creating a new draft of and/or resubmitting last year's report.

Suggestions & Warnings

Starting This Year's FR Y-6

- Click on "Create New" in the navigation pane on the left

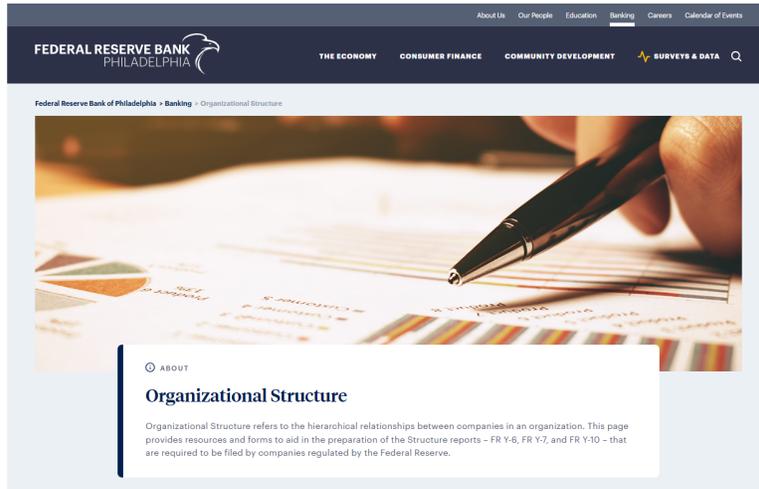


It is not necessary to enter last year's submission to begin this year's FR Y-6. Once you are ready to begin this year's FR Y-6, click on "Create New" in the navigation pane in the top-left corner of your screen.

This step is required even if you plan to submit a hard copy FR Y-6, as this is the only way to review your organization chart and domestic branch listing and compare them to your internal records.

Suggestions & Warnings

Our Website



As you prepare your FR Y-6, or even before beginning the process, we encourage you to visit our web page, which can be found on the Federal Reserve Bank of Philadelphia's website under the Banking section near the top-right corner of the screen.

Suggestions & Warnings

<https://www.philadelphiafed.org/banking/organizational-structure>

Annual Report of Holding Companies (FR Y-6)

The *Annual Report of Holding Companies* (FR Y-6) must be filed by all top-tier holding companies annually. It requires that reporters not registered with the SEC submit a copy of an annual report to shareholders (if one is created). The report also must include an organizational chart and an annual verification of domestic branches, as well as information on the identity, percent ownership, and business interests of principal shareholders, directors, and executive officers.

- [FR Y-6 Annual Transmittal Letter](#) (Updated January 2025)
- [FR Y-6 Reporting Forms and Instructions](#)
- [Webinar: New FR Y-6 Requirements, Examples, and Reminders](#) (Updated October 2025)
- [Structure Central Logon](#) (Added March 2025)
- [Structure Central Resources](#) (Added March 2025)
- Videos:
 - [Submitting the FR Y-6 in Structure Central Step-by-Step](#) (Added January 2025)
 - [Ask the Fed: Updates to the FR Y-6 and FR Y-7 Reports and Introducing Structure Central](#) (Added March 2025)

The specific URL is provided above. The first section on our web page is dedicated to the FR Y-6. In the FR Y-6 section, you will find:

- Annual reminder and update letters
- Links to the FR Y-6 Report Form and Instructions
- Links to Structure Central
- Additional resources (including this webinar) to aid you in completing your FR Y-6

Our web page also contains resources for the FR Y-7 and FR Y-10 reports.

Contact us

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After reviewing our available resources, if you have any questions, please don't hesitate to contact any one of us at any time.