

January 29, 2026

To: Those responsible for the preparation of the Annual Report of Holding Companies (FR Y-6)

The FR Y-6 is required from all top-tier domestic bank holding companies, savings & loan holding companies, and intermediate holding companies (“reporters”) and must be received by this Federal Reserve Bank within ninety (90) calendar days of the reporter’s fiscal year-end date. If the deadline falls on a weekend or holiday, it is moved to the next business day.

FR Y-6 Submission Due Dates	
Fiscal Year-End Date	Due Date
December 31, 2025	March 31, 2026
March 31, 2026	June 29, 2026
June 30, 2026	September 28, 2026
September 30, 2026	December 29, 2026
October 31, 2026	January 29, 2027

Submission Instructions

New [FR Y-6 reporting forms and instructions](#) should be accessed yearly to ensure compliance with updates.

Report Items 2a (Organization Chart) and 2b (Domestic Branch Listing)

All reporters are required to review their organization charts and branch listings in [Structure Central](#) and compare them to their internal records before FR Y-6 submission. To obtain Structure Central access, contact an end user authorization contact (EUAC) within your organization or visit the [Resource Center](#).

If you identify any discrepancies between Structure Central and your internal records, ensure that an [FR Y-10 report](#) was submitted. If an FR Y-10 was submitted but a discrepancy still exists, please contact us. Note that FR Y-10 reports are always due within thirty (30) calendar days of any reportable event.

Report Items 3 (Securities Holders) and 4 (Insiders)

The required templates for Report Items 3 and 4 can be downloaded from within their respective sections in Structure Central or from [the Reporting Forms website](#). You may not use your own format.

Submission Options

Since all reporters are required to log in to Structure Central to review Report Items 2a and 2b (see above), we encourage you to submit your FR Y-6 via Structure Central as well.

A physical (hard copy) FR Y-6 is also acceptable. However, you still must log in to Structure Central to review Report Items 2a and 2b. If you choose this method, the entire FR Y-6 report must be sent together. If revisions are required, the entire FR Y-6 report must be re-sent. Send one signed FR Y-6 to:

Mike Frank
Financial Statistics Department
Federal Reserve Bank of Philadelphia
10 Independence Mall
Philadelphia, PA 19106

Additional Information

- The FR Y-6 is a public report. **Do not** include social security numbers, birthdates, complete addresses (only city and state/country are required) etc. that may compromise individuals' privacy.
- All items must contain a response. Do not leave anything blank. Type "N/A" if not applicable.
- The FR Y-6 must be signed by a senior official who is also a director of the reporter, or by the chairperson of its board of directors. This person must be included in Report Item 4 (Insiders).
 - If submitting via Structure Central, simply type the signatory's name in the signature field. The signatory does not need their own Structure Central access. Keep a manually signed cover page in your records.
- The URL field on the cover page is for the reporting company. If the reporter does not have its own website or web page, type "N/A." Do not use the URL of your depository institution.
- If a report item has not changed since its last submission, do not include it.
- Percentages on the organization chart for banking companies (banks, thrifts, and their holding companies) are the actual percentage rounded down to the nearest whole number (with two exceptions). Be sure to apply this rounding rule to your internal records to compare accurately.
- Securities holders who own/control/have the power to vote 10 percent or more of the reporter are considered principal securities holders and must be included in both Report Items 3 and 4.
- Do not list job titles in item 4(2) – Principal Occupation. Occupation is a broader category.
 - Examples of occupation include, but are not limited to, lawyer, auto dealer, banker, consultant, distributor, engineer, farmer, forester, government official, innkeeper, insurance agent, doctor, real estate broker, restaurateur, and salesperson. If the insider is an executive, include the industry name. For example, "Investments executive."
 - If an insider is retired, provide the occupation from which they retired. For example, "Retired Engineer."
- More information about everything contained in this letter can be found in the [FR Y-6 report instructions](#). Failure to follow the instructions will result in the need for resubmission.
- Visit [our website](#) for additional resources to help you complete and submit your FR Y-6.

For questions, contact any of the following analysts:

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Sincerely,

Heather Derbyshire
Assistant Vice President
Financial Statistics Department