

# FR Y-10 Online Training

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

# Agenda

**FR Y-10 Online Site Links**

**FR Y-10 Online Demo**

**Common Misreporting**

**Questions**

Federal Reserve Bank of Philadelphia 2

This training covers an introduction to FR Y-10 Online, a brief demo of the tool, some common reporting errors for the FR Y-10 report, and a Q&A session for you to raise any questions. If you have any questions, feel free to pop them into the chat and we can address them after our presentation in the Q&A session. The goal of our training is to get you familiarized with the FR Y-10 Online tool for more convenient report submission and reduce the occurrence of reporting errors to save your time for calls and emails back-and-forth with us.

# FR Y-10 Online

Board of Governors of the Federal Reserve System

 **Board of Governors of the Federal Reserve System**  
**Report of Changes in Organizational Structure - FR Y-10 ONLINE**

Report of Changes in Organizational Structure—FR Y-10

Cover Page

Reporter's Name and Address

REPORTER'S NAME  
REPORTER'S ADDRESS  
REPORTER'S CITY  
REPORTER'S STATE  
REPORTER'S ZIP

Contact's Name and Address for this Report

CONTACT'S NAME  
CONTACT'S ADDRESS  
CONTACT'S CITY  
CONTACT'S STATE  
CONTACT'S ZIP

Authorized Officer

1. AUTHORIZED OFFICER'S NAME

This application is restricted to authorized users who have obtained a valid logon ID and password from the appropriate Federal Reserve Bank.\*

**Login ID:**

**Password:**  (Note: Passwords are case sensitive.)

[Report Instructions](#) [Submission Deadlines](#) [User Account Request Form](#) [User Guide](#) [Contact Us](#) [NIC](#) [Financial/Reporting Central](#)

\* You have accessed a U.S. Government-owned computer system that may be accessed only as authorized by the Federal Reserve Board. Unauthorized access to this system is a federal offense and may result in criminal or civil action. If you are not authorized to use this system, you must log off immediately.

The Board may, among other activities, audit, access, intercept, monitor, or search any and all information on this system, including, but not limited to, any information you place or send over the system and any actions you take within the system.

By using this computer system, you consent to all conditions that apply to its use.

Federal Reserve Bank of Philadelphia 3

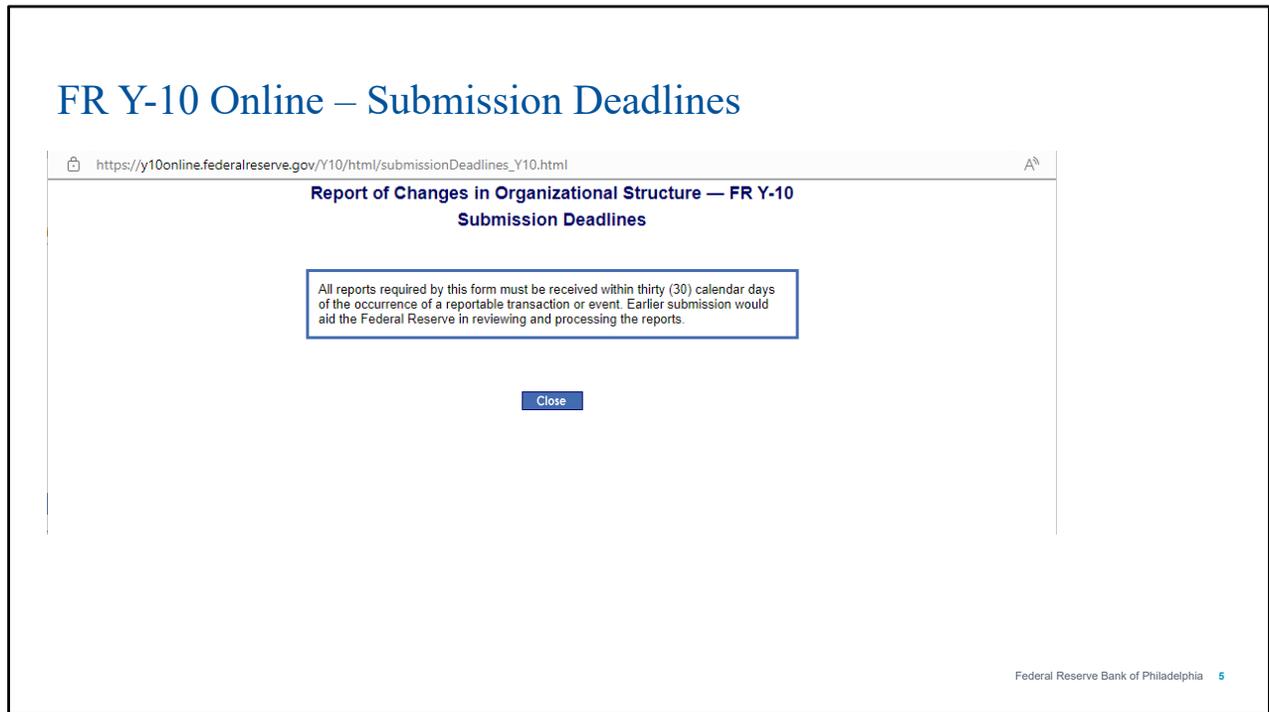
Let us jump into the first section of our presentation today. FR Y-10 Online is a tool for electronic FR Y-10 submission. Speaking from our experience, if used appropriately, FR Y-10 Online is a very convenient tool and prevents the likelihood of FR Y-10 reporting errors. The built-in workflow of the tool can provide guidance as to which schedules to use, especially helpful for complex transactions such as mergers and de novo formation. Another benefit of using FR Y-10 Online is that the tool has a record of your previous FR Y-10 submissions. On the slide, we have the initial log-in page for FR Y-10 Online. In addition to the login function, the page also has links at the bottom of the page to some helpful resources, which we will go over one by one.

# FR Y-10 Online – Reporting Instructions

The screenshot shows the Federal Reserve website's reporting forms page. At the top, the URL is <https://www.federalreserve.gov/apps/reportingforms>. The navigation bar includes links for "Stay Connected", "Recent Postings", "Calendar", "Publications", "Site Map", "A-Z Index", "Careers", "FAQs", "Videos", and "Contact". The main header identifies the "Board of Governors of the Federal Reserve System" with its mission statement: "The Federal Reserve, the central bank of the United States, provides the nation with a safe, flexible, and stable monetary and financial system." A secondary navigation bar lists various areas: "About the Fed", "News & Events", "Monetary Policy", "Supervision & Regulation", "Financial Stability", "Payment Systems", "Economic Research", "Data", and "Consumers & Communities". The page title is "Reporting Forms" under the breadcrumb "Home > Reporting Forms". A left sidebar contains links for "Information collections under review", "Recent Reporting Form Updates", "Application filing information", "Micro Data Reference Manual", "Savings and Loan Holding Company Reporting Forms", and "Incorporating FASB Accounting Standards Codification References into Federal Reserve Report (16 KB PDF)". The main content area explains that the Fed uses reporting forms to collect data from various entities and provides instructions on form numbering (FR vs. FFIEC). It includes a "Filter by:" section with a "Keyword:" search box and radio buttons for "Financial Statements" and "Research". The footer identifies the "Federal Reserve Bank of Philadelphia" with a page number "4".

"Report Instructions" link directs you to the latest reporting forms and instructions. Under Filter by, you can put in "FR Y-10" as the keyword to search for the latest reporting forms and instructions for the FR Y-10 report.

## FR Y-10 Online – Submission Deadlines



The "submission deadlines" link takes you to the page that shows the submission deadline for the FR Y-10 reports. Given the FR Y-10 is an ad-hoc report not associated with any specific as-of date, the FR Y-10 reports are required to be received by the Federal Reserve within thirty calendar days of the occurrence of a reportable transaction or event. If the deadline falls on weekends or a holiday, the deadline is extended to the next business day.



FR Y-10  
Online – User  
Account  
Request Form

**FR Y-10 Online  
User Account Request Form** [Reset Form](#) [Print Form](#)

This form must be completed by reporting institutions that wish to file the Report of Changes in Organizational Structure (FR Y-10) electronically via FR Y-10 Online. Please see the User Guide on the FR Y-10 Online login screen for additional information, including security features and system requirements. Reporting institutions and their designated users will comply with all terms and conditions specified in Operating Circular No. 5 (Electronic Access) and, where applicable, the Certification Practice Statement (both located at <https://www.frbphiladelphia.org/newsroom/operating-circular-5>) as well as all applicable security practices.

Reporting institutions are responsible for monitoring their authorized FR Y-10 Online user accounts to ensure the appropriateness of access levels for all who report on their behalf. Completed forms can be e-mailed to the appropriate Federal Reserve Bank. Application login IDs and passwords will be provided to authorized individuals of reporting institutions; users are responsible for responding to periodic access alteration requests from the Federal Reserve System. The Federal Reserve may delete user accounts that have been inactive more than three years without prior notification to the Reporter.

**Action Requested (check one)**

New user account **FRB Use Only**  
 Change user information or reissue password Login ID \_\_\_\_\_  
 Change account access level for existing user account ID #/SSN \_\_\_\_\_  
 Delete an existing user account  
 Change the reporting institution's report submission confirmation e-mail address

**User Information**

Your Name:  Middle Initial:  Last Name:   
 Phone Number:  (Printing user login ID if applicable)

**Account Access Level:**

View Reports Only -- View Saved Drafts and Final Reports submitted by an institution.  
 View and Modify Reports -- View an institution's Saved or Submitted Reports and Create or Modify Reports. Users with this access level cannot Submit reports.  
 View, Modify and Submit Reports -- Create New Reports, View or Modify all of an institution's reports, and Submit Completed Reports to the Federal Reserve Bank.

**Submission Confirmation E-mail Address:**

Add  Delete  User e-mail Address for Report Submission Confirmation  Only User-Submitted Reports  
 Add  Delete  Additional e-mail Address for Report Submission Confirmation (optional)  All Reports Submitted (All Reports Submitted)  
 Add  Delete  Additional e-mail Address for Report Submission Confirmation (optional)  All Reports Submitted (All Reports Submitted)

**Reporting Institution's Name and Address**

Legal Name:   
 Street Address:   
 City:  State:  ZIP/Postal Code:

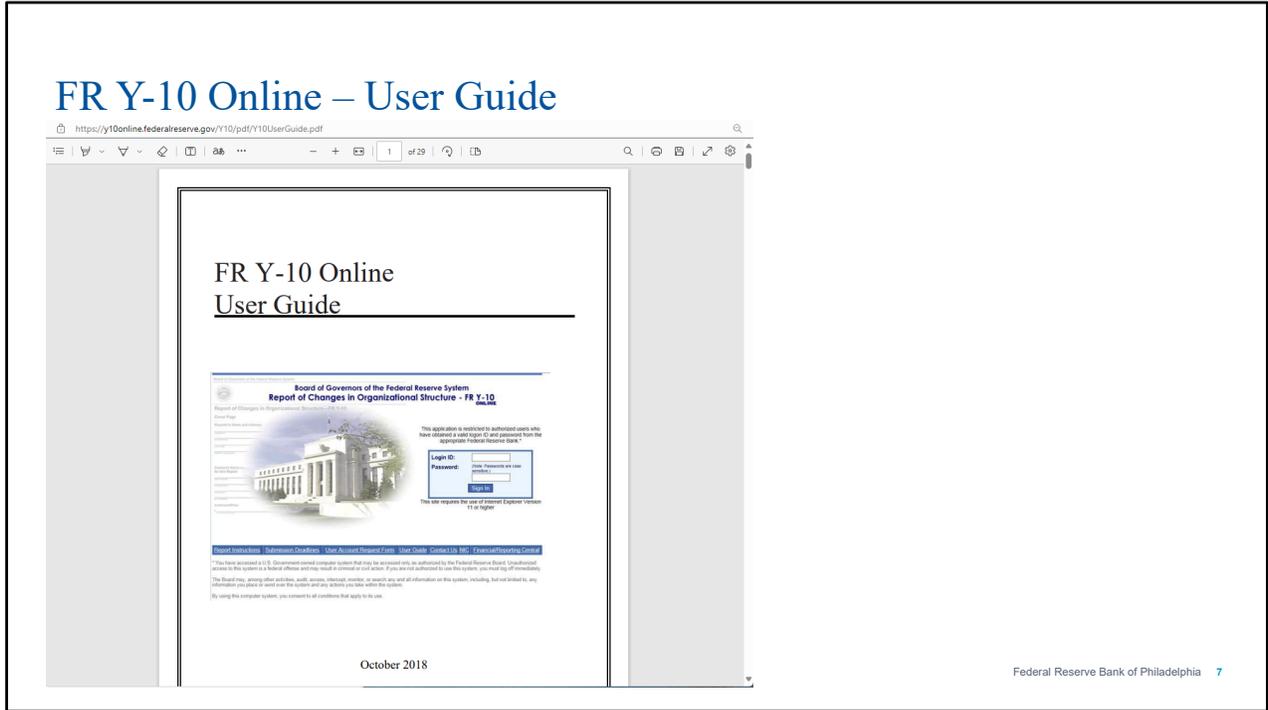
**Reporting Institution's Authorized Officer**

I am an authorized officer of the company named above and hereby authorize the FR Y-10 account access for the User noted above.

Name and Title of Authorized Officer:   
 Signature of Authorized Officer:  Date of Authorized Approval:

07/23/2018

Access to FR Y-10 online can only be given via the User Account request form. One form must be submitted for each user. This form is used to provision access for New Users, change user information, reissue passwords, change access status, delete an existing user account and change the reporting institution's report submission confirmation email address. There are 3 access levels, view only reports, view and modify reports, and view, modify and submit reports. A submission Confirmation E-mail Address must be included, as email is the method for confirmation of updates and password modifications. An important thing to note here is that "only user submitted reports" or "all reports submitted" must be checked for the first email address. If Only User Submitted Reports is checked, then the user will receive confirmation emails for only the reports that the user submits. If "All Reports Submitted" is checked, then the user will receive confirmation emails whenever anyone in the organization with an FR Y-10 Online user account submits a report. Any additional email addresses added will receive confirmation emails for all reports submitted. The Reporting Institution's Name and Address must be filled out completely and must be that of the FR Y-10 reporter, which is usually the top-tier holding company. A Reporting institution's authorized officer must sign the report. To reiterate authorized signers may not sign their own user account request forms. They need to get the signature from another authorized officer of the institution.



The FR Y-10 Online user guide link brings up a pdf form which lists out access steps, system requirements and basic site guidance. This is only an overview. After logging into your account, there will be a link labeled as "Help" that provides more detailed guidance on different aspects of the tool and the report.

## FR Y-10 Online – Contact Us

Federal Reserve Bank Of Philadelphia  
Statistics, 5 SW / Ten Independence Mall  
Philadelphia, PA 19106-1574

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Jeffrey Willis  
215-574-6588  
[Jeffrey.S.Willis@phil.frb.org](mailto:Jeffrey.S.Willis@phil.frb.org)

Michael Zhang  
215-574-4119  
[Michael.X.Zhang@phil.frb.org](mailto:Michael.X.Zhang@phil.frb.org)

Clicking on "contact us" will take you to the contact information page for your analysts, which is us! We hope you already have our contact information, but in case if you forget or have a new user, you can find our information here. Please feel free to reach out if you encounter any issues or have any questions. We are always here to help!

# FR Y-10 Online – NIC

<https://www.ffiec.gov/NPW>

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

[Help](#) [About](#)

## NIC National Information Center

A repository of financial data and institution characteristics collected by the Federal Reserve System

[Search Institutions](#) [Large Holding Companies](#) [BHCPR Peer Reports](#) [FR Y-15 Snapshots](#) [Data Download](#) [Financial Data Download](#)

### Search Institutions

Search for many types of institutions. [Need more information?](#)

Institution Name or RSSD ID 	City	States	Countries/U.S. Territories 
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="United States x"/>
<a href="#">More Options</a> 			

Federal Reserve Bank of Philadelphia 9

The "NIC" link will show the FFIEC tool to look for institutions and their RSSD IDs. From time to time, you might need to know and use the RSSD IDs associated with your entities, for example, when you file an RC-1 form to get access to Structure Central. If you don't have a record, this is a convenient tool for you to find the RSSD ID for your institutions. This tool also provides access to public data from other reports collected by federal regulatory agencies.

# FR Y-10 Online – Financial/Reporting Central

<https://www.frbsecurities.org/central-bank/reporting-central>

A<sup>®</sup>

THE **FEDERAL RESERVE**  
FRBservices.org

Begin your search...



APPLICATION SIGN IN

SERVICE STATUS

CONTACT

FINANCIAL SERVICES

CENTRAL BANK

TREASURY SERVICES

FEDLINE SOLUTIONS

FORMS

RESOURCES

EDUCATION

NEWS

ABOUT

CENTRAL BANK HOME

LENDING CENTRAL (DISCOUNT WINDOW)

REPORTING CENTRAL

RESERVES CENTRAL

Home / Central Bank / Reporting Central



## Reporting Central

The Federal Reserve uses reporting forms to collect data from bank holding companies, depository institutions, other financial and nonfinancial entities and consumers. Submission of the forms is required in some cases, voluntary in others. Some data are collected frequently, others only occasionally. The information gathered by these reports aids the Federal Reserve in carrying out its responsibilities for the conduct of monetary policy, the supervision and regulation of the banking industry and the protection of consumers' rights.

### Reporting Central

SPOTLIGHT

• Reporting Central User Guides

REPORTING CENTRAL LOGON

SURVEY CENTRAL SECURE LOGON

Federal Reserve Bank of Philadelphia 10

The Financial/Reporting Central link takes you to Reporting Central, which is another tool to file the financial reports such as the FR Y-9 series report.

## Highlights of FR Y-10 Report

Report Changes to Organization Structure of BHCs, SLHCs, US IHCs, member banks, Edge and Agreement Corporations, and US Operations of FBOs

- When to report
  - Needs to be reported within 30 calendar days
- What to report
  - Change in Characteristics
- How to report
  - Electronic Filing through [FR Y-10 Online](#)
  - Paper Filing through Email
  - Hard Copy options include Fax and traditional mail.



Before logging in to show you more details of FR Y-10 Online, we want to provide some highlights of the FR Y-10 report. The FR Y-10 report captures report changes to organization structure of Bank Holding Companies, Savings and Loan Holding Companies, US Intermediate Holding Companies, member banks, edge and agreement corporations, and US operations of Foreign Bank Organizations. This means that if any fields on the FR Y-10 report have changed, the event needs to be reported. For example, if your institution has a change in its LEI number, the event is reportable. And again, the report needs to be submitted within thirty calendar days. If the deadline falls on weekends or a holiday, the deadline is automatically extended to the next business day. The report can be submitted electronically through FR Y-10 Online. We also accept paper submission through email or hardcopy submission through fax and traditional mail. As I have mentioned, electronic submission generally can reduce the chance of reporting errors, save time for communications, and have a record of past submission, which are extremely beneficial.

## Main Screen

Federal Reserve System  
**FR Y-10**  
ONLINE

Philadelphia District

[Report Instructions](#) [Submission Deadlines](#) [Organization Chart](#) [Company List](#) [Help](#) [Links](#) [Logout](#)

November 05, 2024 EST

**MY Account**

Welcome, you last logged in on 11/05/2024 09:08 AM EST  
You are Authorized to View, Create, Modify and Submit FR Y-10 Reports.

### Report Options

- [Create a New Report](#) Use this option to create a new report.
- [Reports Saved as Draft](#) Use this option to finalize reports that have been saved as draft but not yet submitted.
- [Previously Submitted Reports](#) Use this option to view your previously submitted reports.

### Example Reports

- [View Example Reports](#) View example reports for the most common reportable events.

Federal Reserve Bank of Philadelphia 12

If you have already had access to this tool, you can log in with your own LOGIN ID and PASSWORD. If not, you can fill out and send us the User Account Request Form to obtain access, as we have mentioned before. After logging in, you will see a page that looks like this slide. The top banner includes links to some helpful resources. Some links are actually the same as the links on the page before logging in. For example, clicking on report instructions will take you to the Board of Governor's official site of report instructions. The Submission Deadline link provides a reminder for the submission deadline. The organization chart and company list provide similar functionalities to visualize the hierarchical structure of your organization. We will go through the organization chart link, help link, and Links link in a second. Clicking on Logout will prompt you to log out from this tool.

## Organization Chart

### Report of Changes in Organizational Structure — FR Y-10 Organization Structure

You can view current and historical non-confidential charts of your institution or any other institution within our database. Click the Find button to search for a different institution. To view historical information, enter the As-of-Date desired.

Company Name:

Display Chart as of:

Show:

- Regulated Companies
- U.S. Regulated Companies
- Include Domestic Branches of Domestic Depository Institutions
- Include Foreign Branches of U.S. Banking Organizations

[more info](#)

Federal Reserve Bank of Philadelphia 13

Here is the screen after clicking on organization chart. You can view current and historical non-confidential charts of your institution or any other institution within our database. The company name is defaulted to your institution's name. You can alter the as-of date to see the current or historical organization chart at a point in time. October 28th, 2024 is the start date of this Fakename Bancorp, inc. If you choose an as-of date prior to the establishment of the organization, this tool will return nothing. By selecting the radio button next to regulated companies and US regulated companies, you can choose to see whichever you would like. You can also view domestic branches and/or foreign branches as you select the checkboxes. After making your preferred choices, you can download the organization chart as an excel file by clicking on download to excel or your can view the chart by clicking on "View Chart."

## Organization Chart

Seq Num	ID_RSSD	Legal Name	AddL City	State/ Country	State/ Cntry Inc	Dist FR	Ent Type	Actv Code	Basis of Relatshp	PCT
0001	5910300	FAKENAME BANCORP, INC.	PHILADELPHIA	PENNSYLVANIA	PENNSYLVANIA	3	BHC	551111		
0002	5910298	BANK OF FAKENAME	PHILADELPHIA	PENNSYLVANIA	PENNSYLVANIA	3	SMB	52211	Vtg Eqty	100
0003	5910337	FAKENAME BRANCH	PHILADELPHIA	PENNSYLVANIA		3	DBR	0		
0004	5910319	FAKENAME PROPERTIES, LLC	PHILADELPHIA	PENNSYLVANIA	PENNSYLVANIA	3	DEO	53112	Vtg Eqty Other	<25
0005	5910328	FAKENAME ENTERPRISES, INC.	PHILADELPHIA	PENNSYLVANIA	PENNSYLVANIA	3	DEO	62422	Vtg Eqty	100

Total Number of Entities in the Tree: 5  
Total Number of Unique Entities in the Tree: 5

### Explanatory Notes

An asterisk (\*) next to the AddL Line Num denotes the Seq Num at which the offspring of this entity are listed.  
A dot dot dot notation (...) next to Legal Name denotes a circular relationship.

### Entity Type:Description

BHC BANK HOLDING COMPANY  
DBR DOMESTIC BRANCH OF A DOMESTIC BANK  
DEO DOMESTIC ENTITY OTHER  
SMB STATE MEMBER BANK

### Primary Activity Code:Description

52211 COMMERCIAL BANKING  
53112 LESSORS OF NONRESIDENTIAL BUILDINGS (EXCEPT MINIWAREHOUSES)  
32422 COMMUNITY HOUSING SERVICES  
551111 OFFICES OF BANK HOLDING COMPANIES

### Basis of Relationship: Description

Other Other Basis of Relationship  
Vtg Eqty Voting Equity

f Philadelphia 14

If your selection is valid, the functionality will return an organization chart, which includes RSSDs, Legal Name, City and State where the entity is located, the state of incorporation, which federal reserve district this entity should report to, the entity type, NAICS activity code, and if applicable, the basis of relationship and the percentage of relationship. At the bottom, the functionality will also provide an explanation to the acronyms of the entity types and NAICS primary activity codes. In the Legal Name column, you probably have noticed the name does not line up perfectly on the left. This indentation indicates the hierarchical structure. In this case, FAKENAME Bancorp owns BANK of FAKENAME and FAKENAME Enterprises and BANK of FAKENAME owns the FAKENAME Branch and FAKENAME PROPERTIES, LLC

# Help

## Report of Changes in Organizational Structure — FR Y-10

### Help

#### How to use this help facility

Getting Started

FAQ

Using this Site

About Events

Glossary of Y-10  
Report Terms

Contact Us

Close

#### How to Use This Help Facility

Our Help section is divided into categories to make it easier to find the information you are looking for:

- If you have a question regarding the FR Y-10 form that is independent of this website, close this Help window and click on the Report Instructions link at the top of any FR Y-10 Online page.
- For a broad overview of how to begin using this site, click on [Getting Started](#).
- If you would like more information about event based reporting and a list of all of the events available in the FR Y-10 Online website, click on the [About Events](#) link.
- If you are looking for a definition of an FR Y-10 reporting term, click on the [Glossary](#) link.
- Frequently Asked Questions about the FR Y-10 Online website are under the [FAQ](#) link.
- If you have looked through the help provided and still have questions, call or e-mail a contact for your District. Contact information is available under [Contact Us](#).

The Help link will take you to FR Y-10 Help. The initial screen explains how to use this help facility. Clicking on Getting started provides a broad overview of how to beginning using this site. FAQ provides some frequently asked questions regarding FR Y-10 Online along with their answers. If you have questions related to reportable events, navigate to the about events link. Glossary link provides a list of definitions related to the FR Y-10 reporting item. Clicking on Contact US show you our contact information.

# Help

## Report of Changes in Organizational Structure — FR Y-10 Help

How to use this help facility

**Getting Started**

FAQ

Using this Site

About Events

Glossary of Y-10

Report Terms

Contact Us

Close

### Getting Started

In order to use the FR Y-10 Online site, you must have a valid user ID and password. To receive these, you must print out and complete the FR Y-10 Online User Account Request Form, and send the hard-copy form to the contact at your Federal Reserve Bank. A link to the form and the list of Federal Reserve contacts is on the front page of this site.

Once you have a user ID and password, you can login to the site. If you are logging in for the first time, you will be required to change the temporary password, given to you by the FRB analyst, in order to gain access to the FR Y-10 Online application. Once you are logged in, you will be on the Main Menu page, where you will be offered a set of options that depend on your level of access.

If your level of access is View Reports Only, you will have links to view **Reports Saved as Draft** and **Previously Submitted Reports**. These reports will have been created and then saved or submitted by other authorized users reporting for your institution.

If your level of access is View and Modify Reports, you will have links to **Create a New Report** (these reports can only be saved as drafts, not submitted) and to view and work with **Reports Saved as Draft** and **Previously Submitted Reports**.

If your level of access is View, Modify, and Submit Reports, you will have links to **Create a New Report** and to view and work with **Reports Saved as Draft** and **Previously Submitted Reports**. You will be able to submit reports from each of these links.

All users have a link to **View Example Reports**. On this page you can open example reports of many of the most common reporting events. Use these examples as a guide to reporting your business events.

**To create a new report**, click on the Create New Reports link. The first page you see will be the Report Description page for your report. You can enter a description here to make it easy to identify in a list of other reports, and any comments you have. Once you click the Continue button, you will see a Cover Page for your report. If this is the first time using the FR Y-10 Online application, or if you have not yet submitted a report, you will need to complete the Cover Page. If you have already submitted at least one report using the application, then your Cover Page will be populated with the data from your institution's most recently submitted report. After you have modified or verified this page, click on the Continue button to go to the Event Selection page where you can add events or schedules to your report.

After you complete an event, you should save it to the report you are working on, and then you will be taken to the Report Summary page (see FAQ for more). The Report Summary page is where you can add more events to the report and modify and delete these within the report. After adding or modifying events you can print the entire report, save the report as a draft, check it for errors, submit the report to your Federal Reserve Bank, or cancel the report without saving or submitting.

**Choosing Reports Saved as Draft** from the Main Menu will take you to a page where you can select a report to work with from all of your drafts. Once you have selected a draft report, you will be able to add, modify, and delete events on the Report Summary page. You can then save your changes to your draft report, cancel the changes, or do any of the other report actions that you can when creating a report (submit, check the report for errors, etc.).

**Choosing Previously Submitted Reports** from the Main Menu enables you to work directly with your Previously Submitted events (sent through the website only — reports submitted as hard copies will not be available here). Here you will be able to view PDF formatted copies of the reports, make corrections to a previously submitted event, or combine events from multiple reports to duplicate events as a template, you will also be able to use the Report Summary page to add, modify, or delete events.

Federal Reserve Bank of Philadelphia 16

The Getting Started page provides an overview of everything you need to know, including what actions you can take based on your access level and how to navigate on the main screen. Please note that, after working on your report, remember to save it as a draft or submit it, otherwise you might lose your report draft.

# Help

## Report of Changes in Organizational Structure — FR Y-10 Help

How to use this help facility  
Getting Started  
**FAQ**  
Using this Site  
About Events  
Glossary of Y-10 Report Terms  
Contact Us

Close

### Frequently Asked Questions

- [What security is in place to protect my electronically submitted information?](#)
- [How do I use the Event Selection screen?](#)
- [What is the Report Summary page?](#)
- [Where does the information that pre-populates Page 1 for my organization come from?](#)
- [What is the difference between a Draft Report and a Previously Submitted Report?](#)
- [How do I search for and view a Report or Event?](#)
- [Where are the reports that I submitted before June 30, 2007 with the previous version of the FR Y-10 form?](#)
- [How do I correct an event that I already submitted?](#)
- [If my event is late, can I use FR Y-10 Online to submit it?](#)
- [How do I know the Federal Reserve received my submitted report?](#)
- [How can I check my report for errors?](#)
- [What does the word "edit" mean on the page generated when I have checked my reports for errors?](#)
- [Can I submit a report that contains errors?](#)
- [Why can I not enter a foreign character in a text field?](#)
- [Why is there no submit button on the Edit Messages page?](#)
- [How do I save a report to work on later without submitting it?](#)
- [Why can I not retrieve a Draft Report that I worked on yesterday?](#)
- [How do I print a copy of my Draft FR Y-10 Report?](#)
- [What do I do when I can't view my report/event in a PDF format?](#)
- [How many Draft Reports can I have at one time?](#)
- [How do I delete a saved Draft Report?](#)
- [What do the "Save Changes" buttons on individual event pages do? Do they automatically save the report as a draft?](#)
- [How do I remove an event from a report before submission?](#)
- [Can I retrieve removed events and deleted Draft Reports?](#)
- [How do I duplicate a Previously Submitted Event to create a new report?](#)
- [What happens if my Internet connection goes down while I am inputting data? Will the report I am working on be saved?](#)
- [How long can I remain logged in? Will I get logged out after a certain amount of time?](#)
- [If a discrepancy is found on the Organization Chart that I generated in the website, what should I do?](#)

Federal Reserve Bank of Philadelphia 17

Here is the list of frequently asked questions. After clicking on the specific question, you will see an answer to that question.

# Help

## Report of Changes in Organizational Structure — FR Y-10 Help

How to use this help facility

Getting Started

FAQ

**Using this Site**

About Events

Glossary of Y-10

Report Terms

Contact Us

Close

### Using This Site

- [Section 4\(k\) Schedule/Events](#)
- [As of Dates for Organization Lists or Charts](#)
- [Banking Schedule/Banking Events](#)
- [Branch Schedule/Branch Events](#)
- [Cancel Changes to Draft vs. Delete Draft Report](#)
- [Changing a Password](#)
- [Changing Your Account Profile](#)
- [Clear Link](#)
- [Confidential Treatment of the FR Y-10](#)
- [Confirmation Number](#)
- [Correcting a Previously Submitted Report or Event](#)
- [Correction from Report Column in Report Lists](#)
- [Correction of Event Column in Report Lists](#)
- [Duplicate Buttons on the Report Summary Page](#)
- [Duplicating a Previously Submitted Event](#)
- [Edit Messages Page—Error Messages Display](#)
- [Editing—Check Report/Event for Errors](#)
- [Event Question Pages—Buttons](#)
- [Find Activity Button/Page](#)
- [Find County Button/Page](#)
- [Find Legal Authority Button/Page](#)
- [Find Legal/Popular Name Button/Page](#)
- [Fix Link](#)
- [Forgetting a Login ID or Password](#)
- [FR Y-10 Home Page](#)
- [Future Effective Dates](#)
- [Getting a List of the Companies in Your Organization](#)
- [Getting an Organization Chart](#)
- [ID, RSSD Fields](#)
- [Login Timeouts](#)
- [Merger Schedule/Merger Events](#)
- [Nonbanking Schedule/Nonbanking Events](#)
- [Original Event Column in Previously Submitted Reports List](#)
- [Printable Formats—PDF](#)
- [Quick Search/Advanced Search](#)
- [Report Comments](#)
- [Report Descriptions](#)
- [Report Summary Actions](#)

Federal Reserve Bank of Philadelphia 18

The Using this Site page has clickable bullets that provide more information on how to perform an action within this tool. For example, it shows you how to change a password and how to request a confidential treatment for the FR Y-10.

# Help

## Report of Changes in Organizational Structure — FR Y-10 Help

[How to use this help facility](#)

[Getting Started](#)

[FAQ](#)

[Using this Site](#)

**[About Events](#)**

[Glossary of Y-10](#)

[Report Terms](#)

[Contact Us](#)

[Close](#)

### About Events

This application encourages building your FR Y-10 report by selecting the organizational structure events you are reporting and then responding to the questions asked about those events. These responses will generate the schedules for the report. A report can be built from one or more events -- after completing and saving one event question page, you will have the opportunity to add more from the Report Summary page.

The Event Selection page contains a list of all of the events available to report on, and offers help on deciding which event to select for a given reporting situation. Clicking on the Example button for an event will bring up a PDF of a FR Y-10 schedule or schedules filled out with example data for this type of event. Clicking on the More Info button will display additional information about when to select this event. Clicking on the Go button will open a page of questions about the event, your responses to these questions will populate the schedules for the report.

This is a complete list of the events offered for reporting:

#### De Novo Formations

- Initial Reporting of a Top-Tier BHC (New FR Y-10 Reporter)
- Initial Reporting of a Top-Tier Non-qualifying or Qualifying FBO (New FR Y-10 Reporter)
- Initial Reporting of a Mid-Tier Qualifying FBO (New FR Y-10 Reporter)
- Initial Reporting of an Unaffiliated National or State Member Bank (New FR Y-10 Reporter)
- Initial Reporting of an Unaffiliated Edge or Agreement Corporation (New FR Y-10 Reporter)
- Opening of a De Novo Mid-Tier BHC or FBO
- Opening of a De Novo U.S. Bank or State Savings Bank (no 10(l) election) by a BHC or FBO
- Opening of a De Novo Nonbanking Company

#### Acquisitions

- Acquisition of a BHC or FBO (Qualifying or Non-qualifying)
- Acquisition of a U.S. Bank or State Savings Bank (no 10(l) election) by a BHC or FBO
- Acquisition of a Nonbanking Company

[Changes to Reportable Companies \(Characteristics, Ownership, Activities\)](#)

Federal Reserve Bank of Philadelphia 19

The About Events page contains a complete list of FR Y-10 reportable events. It also provides guidance on how to create an event or events in FR Y-10 Online. It explains that a report can be built from one or more events. The Event Selection page contains a list of all the events available to report on and offers help on deciding which event to select for a given reporting situation, which we will show you in the demo later. These beneficial features of FR Y-10 Online can assist you in the FR Y-10 filing process and mitigate mistakes.

# Help

## Report of Changes in Organizational Structure — FR Y-10 Help

How to use this help facility  
Getting Started  
FAQ  
Using this Site  
About Events  
Glossary of Y-10 Report Terms  
Contact Us

Close

### Glossary

[A](#)[B](#)[C](#)[D](#)[E](#)[F](#)[G](#)[H](#)[I](#)[J](#)[K](#)[L](#)[M](#)[N](#)[O](#)[P](#)[Q](#)[R](#)[S](#)[T](#)[U](#)[V](#)[W](#)[X](#)[Y](#)[Z](#)

<b>Activity Code</b>	See <a href="#">NAICS Activity Code</a> .
<b>Affiliate</b>	A company that controls, is controlled by, or is under common control with another company.
<b>Administrative Office</b>	An office that administers transactions but does not engage in banking activities that would be associated with branch banking such as accepting deposits and cashing checks.
<b>Agreement Corporation</b>	A state-chartered corporation that has entered into an agreement with the Federal Reserve Board under the provisions of Section 25 of the Federal Reserve Act to limit its banking activities to those permitted to an Edge corporation.
<b>Appropriate Federal Reserve Bank</b>	Unless otherwise determined by the Board: (i) for a bank holding company (or a company applying to become a bank holding company), the Reserve Bank of the Federal Reserve District in which the company's banking operations are principally conducted, as measured by total domestic deposits in its subsidiary banks on the date it became (or will become) a bank holding company; (ii) for a savings and loan holding company (or a company applying to become a savings and loan holding company), the responsible Reserve Bank; (iii) for a foreign banking organization that has no subsidiary bank and is not a bank holding company, the Reserve Bank of the Federal Reserve District in which the total assets of the organization's United States branches, agencies, commercial lending companies, and Edge and agreement corporations are the largest as of the date it became (or will become) a foreign banking organization (12 CFR § 225.3(b)); or (iv) for an unaffiliated state member bank, a nationally chartered bank, or an Edge or agreement corporation the Federal Reserve District in which it is physically located.
<b>Authorized Official</b>	An officer of the Reporter who has the authority to: make representations, present factual information, and legally bind the Reporting organization with respect to the information set forth in the Report. <a href="#">[ Return to Top ]</a>
<b>Bank</b>	Any of the following, subject to the exception noted below: (i) Any national bank or state-chartered bank (including any former savings association), the deposits of which are insured in accordance with the provisions of the Federal Deposit Insurance Act; or (ii) Any institution organized under federal law or the laws of any U.S. state or territory that both -- (a) Accepts demand deposits or deposits that the depositor may withdraw by check or similar means for payment to third parties or others; and (b) Is engaged in the business of making commercial loans.  Exception: The term "bank" does not include institutions that are exempt from the BHC Act definition of bank under 12 U.S.C. § 1841(c)(2), such as savings associations, limited purpose trust companies, credit unions, limited purpose credit card banks, and industrial loan companies. See separate Glossary entry for State Savings Bank 10(l) Election.
<b>Bank Holding Company (BHC)</b>	Any company that has control over any bank or over any company that is or becomes a bank holding company by virtue of the BHC Act, unless exempt from the BHC Act definition of bank holding company under 12 U.S.C. § 1841(a)(5).

Federal Reserve Bank of Philadelphia 20

The Glossary page will show you a list of definitions related to the FR Y-10 reporting items in an alphabetical order.

# Links

## Report of Changes in Organizational Structure — FR Y-10 Links

Public Links

- [Federal Reserve Board of Governors](#)
- [Federal Reserve National Information Center](#)
- [Federal Financial Institutions Examination Council](#)
- [U.S. Census Bureau \(NAICS\)](#)
- [US Postal Service Zip Code Look up](#)

Close

The link labeled as Links will show you the links to Federal Reserve Board of Governors, Federal Reserve National Information Center, Federal Financial Institutions Examination Council, US Census Bureau for NAICS code, and US Postal Service for looking up zip code.

## My Account

Federal Reserve System  
**FR Y-10**  
ONLINE

Philadelphia District

Report Instructions | **Submission Deadlines** | Organization Chart | Company List | Help | Links | Logout

November 06, 2024 EST

**MY Account**

Welcome, you last logged in on 11/06/2024 01:47 PM EST  
You are Authorized to View, Create, Modify and Submit FR Y-10 Reports.

### Report Options

- [Create a New Report](#) Use this option to create a new report.
- [Reports Saved as Draft](#) Use this option to finalize reports that have been saved as draft but not yet submitted.
- [Previously Submitted Reports](#) Use this option to view your previously submitted reports.

### Example Reports

- [View Example Reports](#) View example reports for the most common reportable events.

FR Y-10 Online

Federal Reserve Bank of Philadelphia 22

Returning to this main page, you will be able to modify some of your user information when clicking on My Account.

# My Account

Federal Reserve System  
**FR Y-10**  
ONLINE

Philadelphia District

Report Instructions | Submission Deadlines | Organization Chart | Company List | Help | Links | Logout

**Report of Changes in Organizational Structure**  
FAKENAME BANCORP, INC., (User: Mike Frank)  
November 06, 2024 EST

### Modify User Information

**Contact Information:**

First Name:  Last Name:   
Telephone:  E-mail:

All above fields are required.

**Reset Password:**

**New Password must meet the following criteria:**

- At least 12 characters long.
- At least one alphabet letter and one numeric value.
- At least one special character from ! @ # \$ % ^ & \* . ( ) \_
- Must not contain the username, user's first name or last name.
- Must not contain the word "password".
- Must not be any of your 10 most recent passwords used since July 2017.

Old Password:   
New Password:   
Confirm New Password:

Once My Account is clicked, you will be able to modify information including your first name, your last name, your telephone information and your password. But please keep me mind that your email cannot be updated on this screen. You will need to file a user account request form to change your email address.

# Creating a New FR Y-10

Federal Reserve Bank of Philadelphia 24

## FR Y-10 Online – Creating a New FR Y-10

The screenshot displays the 'Report of Changes in Organizational Structure' interface for 'FAKENAME BANCORP, INC.' (User: Mike Frank). The page includes a navigation bar with links for 'Report Instructions', 'Submission Deadlines', 'Organization Chart', 'Company List', 'Help', 'Links', and 'Logout'. A 'MY Account' section shows a welcome message and authorization status. The main content area is divided into 'Report Options' and 'Example Reports'. Under 'Report Options', three items are listed: 'Create a New Report' (highlighted with a red arrow), 'Reports Saved as Draft', and 'Previously Submitted Reports'. Under 'Example Reports', there is one item: 'View Example Reports'.

Report Options	Description
<a href="#">Create a New Report</a>	Use this option to create a new report.
<a href="#">Reports Saved as Draft</a>	Use this option to finalize reports that have been saved as draft but not yet submitted.
<a href="#">Previously Submitted Reports</a>	Use this option to view your previously submitted reports.

Example Reports	Description
<a href="#">View Example Reports</a>	View example reports for the most common reportable events.

To create a new FR Y-10 report, click on “Create a New Report.” Do not use this option if you need to correct an FR Y-10 that was previously submitted via FR Y-10 Online.

## FR Y-10 Online – Creating a New FR Y-10

The screenshot shows the 'Report of Changes in Organizational Structure' interface. At the top, it identifies the user as 'FAKENAME BANCORP, INC. (User: Mike Frank)' and the date as 'November 05, 2024 EST'. A navigation bar includes links for 'Philadelphia District', 'Report Instructions', 'Submission Deadlines', 'Organization Chart', 'Company List', 'Help', 'Links', and 'Logout'. The main section is titled 'Report Description' and contains a text area for 'Description / Title' with the value 'New Branch' and a larger text area for 'Comment' with the value 'The Frank Branch opened on 11/5/24'. At the bottom of the form are 'Continue' and 'Cancel This Report' buttons.

Federal Reserve Bank of Philadelphia 26

The first screen you will see after clicking on “Create a New Report” is the Report Description screen. You can see that this screen looks similar to an email, with a subject line (Description/Title) and a body (Comment). Here you can explain the reason for your FR Y-10. This information is very useful to your Federal Reserve analysts, so we kindly ask that you complete this screen before proceeding. Be sure to complete both fields. For the examples we have provided, we will continue to pretend that we work for Fakename Bancorp, Inc. Here we are submitting an FR Y-10 for a new bank branch opening. Once you enter the necessary information, click on Continue.

## FR Y-10 Online – Creating a New FR Y-10

Federal Reserve System  
**FR Y-10**  
ONLINE

Report of Changes in Organizational Structure  
FAKENAME BANCORP, INC. (User: Mike Frank)  
November 06, 2024 13:37

Philadelphia Online | Report Instructions | Submission Dashboard | Organization Chart | Company List | Help | Logout

Page 1 OMB Number: 7100-0227 [Back] [Continue] [Cancel This Report]

**Reporter's Name, Street and Mailing Address**

(Fields with an \* are required.)

\* Legal Name: FAKENAME BANCORP, INC.  
\* Physical Street Address: 10 INDEPENDENCE MALL  
\* City: PHILADELPHIA  
\* State: PA - PENNSYLVANIA [Find Country]  
\* Province: PHILADELPHIA  
\* Zip/Postal Code: 19106  
\* Country: UNITED STATES

Reporter's Mailing Address (if different from physical street address)  
Mailing Street:  
Mailing City:  
Mailing State:  
Mailing Province:  
Mailing Zip/Postal Code:  
Mailing Country:

**Contact's Name and Mailing Address for this Report**

\* Name: Mike Frank  
\* Title: Statistics Analyst III  
\* Phone Number: 215-574-3450 (include area code and if applicable, the extension)  
\* Fax Number: 215-574-3333 (include area code)  
\* E-mail address: mike.frank@phillyb.org

Contact's Mailing Address (if different from reporter's)  
Contact's Mailing Street:  
Contact's Mailing City:  
Contact's Mailing State:  
Contact's Mailing Province:  
Contact's Mailing Zip/Postal Code:  
Contact's Mailing Country:

Reporter's Legal Entity Identifier (LEI): [ ] more info  
Does the reporter request confidential treatment for any portion of this submission?  Yes  No

[Back] [Continue] [Cancel This Report]

Federal Reserve Bank of Philadelphia 27

The next screen you will see is the “Page 1,” or cover page, screen. Here you should verify the name, physical address, and mailing address of your top-tier holding company. You should also add the name and contact information of the person who is best equipped to answer questions about the FR Y-10 if your Federal Reserve analyst has any. If the contact person’s mailing address is different than the holding company’s, then add that as well. Finally, if the holding company has a legal entity identifier, or LEI, add that, too. In this example, our holding company does not have an LEI, so we leave that field blank. Below that, you are asked if you request confidential treatment for any portion of your FR Y-10. This is extremely rare, but if you do request confidential treatment, then you cannot submit your FR Y-10 electronically and will need to consult the section on Confidentiality in the FR Y-10 report instructions. Provided you are not requesting confidential treatment, click Continue.

## FR Y-10 Online – Creating a New FR Y-10

Federal Reserve System  
**FR Y-10 ONLINE**  
Report of Changes in Organizational Structure  
FAKENAME BANCORP, INC. (User: Mike Frank)  
November 09, 2024 03:17

Home | Instructions | Submission Dashboard | Organization Chart | Company List | Help | Links | Logout

### Event Selection

Back | Cancel This Report | Skip to Report Summary

Select an event and then click Go to answer the corresponding questions and automatically create the appropriate schedules. To report an event involving a Savings and Loan Company, please use the blank Savings and Loan Schedule, available in the "Other (Blank Schedules)" drop down menu below.  
Click More Info to get a pop-up box with an additional description about when to choose this event.  
Click Example to see a FR Y-10 schedule or schedules filled out with example data for this type of event.

- De Novo Formations and New FR Y-10 Reporters [Go] [More Info] [Example]
- Acquisitions [Go] [More Info] [Example]
- Changes to Reportable and Newly Reportable Companies [Go] [More Info] [Example]
- Transfers of Reportable Companies (Reporter's Interest Continues) [Go] [More Info] [Example]
- Companies Are No Longer Reportable (Cessation of Business or Reporter's Interest) [Go] [More Info] [Example]
- Mergers [Go] [More Info] [Example]
- Section 4(k) Activities Conducted by Financial Holding Companies [Go] [More Info] [Example]
- Merchant Banking or Insurance Company Investments [Go] [More Info] [Example]
- Branch Activity [Go] [More Info] [Example]
  - U.S. Depository Institution Domestic Branch Opening [Go] [More Info] [Example]
- Other (Blank Schedules) [Go]

Back | Cancel This Report | Skip to Report Summary

Federal Reserve Bank of Philadelphia 28

The next screen is the Event Selection Screen. This is where you will tell FR Y-10 Online what type of event you need to report. Doing so will provide you with a customized form for the event, so it is important to choose the correct option. If you are not sure which event type to select, consult the Help section at the top of the screen or contact your Federal Reserve Analyst. You can also choose an event type and then click on “More Info” to get more information on what that event type is used for, and “Example” to see what the event will look like on the FR Y-10 report form. You can also pull up a blank schedule in the “Other” category, but we advise against this, as it can lead to errors that will then need to be corrected. It is always best to choose the correct event type from one of the categories. However, for changes to savings & loan holding companies and their thrifts, you *must* select the blank Savings & Loan schedule, but this applies only to those two company types. For all other entity types, such as branches and nonbanking companies, you can still use the other categories. Since our example is a new branch opening, we will choose “US depository institution domestic branch opening” under the “Branch Activity” section and click on Go.

## FR Y-10 Online – Creating a New FR Y-10

**U.S. Depository Institution Domestic Branch Opening**

Check box if correction:  [\(more info\)](#)

Please answer the following questions. Your responses will generate the appropriate FR Y-10 Domestic Branch Schedule for this opening of a Domestic Branch of a U.S. Depository Institution.

Report information about branches and offices of domestic depository institutions (including territorial depository institutions) controlled directly or indirectly by a top-tier bank holding company (BHC) or a trust-receivable savings and loan holding company (SLHC) and state member banks that are not affiliated with a BHC and Branches of Edge and agreement corporations.

**Enter the Effective Date for the Opening of the Domestic Branch**

1. Date of Event (MM/DD/YYYY): 11/05/2024

**Identify the Head Office**

2. What is the full legal name and location of the Head Office?

Quick Search: Enter a legal name or ID RSSD to search. [Advanced Search](#) [Search](#)

Legal Name: BANK OF FAKENAME [Go State](#)

City: PHILADELPHIA

State: PA - PENNSYLVANIA

Zip/Postal Code: 19106

Country: UNITED STATES

**Identify the Domestic Branch**

3. What is the current name and address of the Domestic Branch?

Popular Name: Fake Branch

Street Address (Physical Location): 12345 Fake Avenue

City: Fake City

State: PA - PENNSYLVANIA

County: PHILADELPHIA [Find County](#)

Zip/Postal Code: 19106

Country: UNITED STATES

4. What is the applicable service type? [\(more info\)](#) Full Service

After saving this event, file all other necessary schedules to complete this report.

[Back](#) [Continue](#) [Check Event for Errors](#) [View Schedule\(s\)](#) [Cancel This Report](#)

---

**Report of Changes in Organizational Structure — FR Y-10 Find Company**

To locate a company enter the legal name or ID RSSD below and click Search. This will generate a list of companies with names similar to the name entered or retrieve a single company if the ID RSSD is entered. Select a company from the list by clicking the corresponding legal name.

Company Name: BANK OF FAKENAME or ID RSSD:

As of Date: 11/05/2024 [Help](#)

Search for:  This Report  Your Organization  The FR Y-10 database

Companies Visible:

Please note: The search functionality only retrieves 5000 results. If the expected result is not present please refine your search criteria.

[Search](#) [Cancel](#)

If the company does not appear in the search results below, [click here](#) to return to the event screen and input the information manually.

Legal Name	ID RSSD	Primary Activity	City/Province	State/Country
BANK OF FAKENAME	5910298	52211	PHILADELPHIA	PENNSYLVANIA

1 to 1 of 1

City: PHILADELPHIA

State: PA - PENNSYLVANIA

Zip/Postal Code: 19106

Country: UNITED STATES

**Identify the Domestic Branch**

3. What is the current name and address of the Domestic Branch?

Popular Name: Fake Branch

Street Address (Physical Location): 12345 Fake Avenue

City: Fake City

State: PA - PENNSYLVANIA

County: PHILADELPHIA [Find County](#)

Zip/Postal Code: 19106

Country: UNITED STATES

4. What is the applicable service type? [\(more info\)](#) Full Service

After saving this event, file all other necessary schedules to complete this report.

[Back](#) [Continue](#) [Check Event for Errors](#) [View Schedule\(s\)](#) [Cancel This Report](#)

On the next screen, we will see the custom form to report the branch opening. Be sure to add the opening date to Item 1. The date of the event is always required for everything you report. In item 2, you can use the quick search field to start typing the name of your bank or thrift, which should pop up for you to click on. You can also click on Advanced Search to find the depository institution, which you can see on the right side of this slide. Then, you will fill in the branch information in Item 3. Please note that the branch name is not, and should not be, the same as your bank's name. For a list of counties in the state you specified, click on "Find County." Finally, we select the correct service type of the branch in Item 4. For definitions of the various service types, click the Help section at the top of the screen or consult the FR Y-10 report instructions, which you can also find at the top of the screen.

# FR Y-10 Online – Creating a New FR Y-10

The screenshot displays the FR Y-10 Online interface for creating a new report. The left pane is titled "U.S. Depository Institution Domestic Branch Opening" and contains a message: "No data discrepancies were found in a preliminary examination of this event." Below this message are navigation buttons: "Back", "Continue", "Check Event for Errors", "View Schedule(s)", and "Cancel This Report". The right pane is titled "Domestic Branch Schedule" and includes a "Report Event Confirmation No.: 3201401148943" and a "For Federal Reserve Bank Use Only" section with fields for ID, State, and City. The main content area of the right pane lists event types (Opening, Sale, Name Change, etc.) and characteristics (Full Service, Limited Service, etc.) with checkboxes. A large "DRAFT" watermark is overlaid on the right pane. At the bottom right of the right pane, the number "30" is visible.

Before we click Continue, we should check our event for errors by clicking on the “Check Event for Errors” button. If we made any errors, they will be listed at the top of the screen. Otherwise, we will see the message, “No data discrepancies were found in a preliminary examination of this event.” We can also click on “View Schedule(s)” to see what the event will look like on the FR Y-10 form, which you can see on the right side of this slide. We can also cancel the entire report from this screen. Otherwise, we will click on Continue.

## FR Y-10 Online – Creating a New FR Y-10

The screenshot shows the 'Report of Changes in Organizational Structure' interface for 'FAKENAME BANCORP, INC.' (User: Mike Frank) on November 05, 2024 EST. The page is titled 'Report Summary' and shows a 'New Report 320140 Started on 11/05/2024 02:15 PM EST (Report Not Yet Saved)'. A dropdown menu for 'Choose an action:' is set to 'Save as Draft' with a 'Go' button. The main content area is divided into three sections: 'Report Description / Comments' with a 'New Branch' link; 'Page 1' with a link to 'FAKENAME BANCORP, INC.'; and 'Events' with one entry: 'U.S. Depository Institution Domestic Branch Opening' with ID '1148945 - Fake Branch - BANK OF FAKENAME'. This event has 'Duplicate' and 'Remove' buttons. An 'Add New Event' button is located at the bottom right of the events section.

After clicking on Continue, we are taken to the Report Summary screen. Here, we can review everything we entered so far, including the report description and comments, the cover page, and the branch event. This is where we can submit the report. However, before submitting it, we find out that we also need to report a name change for one of the nonbanking companies in our organization. Rather than create a whole new report for that, we can simply click on “Add New Event” in the bottom-right corner to report the name change. Note that you can submit any number of events in one report, even if the events are unrelated or occurred on different dates. This is a big time-saver.

## FR Y-10 Online – Creating a New FR Y-10

### Event Selection

[Back](#) [Cancel This Report](#) [Skip to Report Summary](#)

Select an event and then click Go to answer the corresponding questions and automatically create the appropriate schedules. To report an event involving a Savings and Loan Company, please use the blank Savings and Loan Schedule, available in the "Other (Blank Schedules)" drop down menu below.

Click More info to get a pop-up box with an additional description about when to choose this event.

Click Example to see a FR Y-10 schedule or schedules filled out with example data for this type of event.

De Novo Formations and New FR Y-10 Reporters	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Acquisitions	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Changes to Reportable and Newly Reportable Companies	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Transfers of Reportable Companies (Reporter's Interest Continues)	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Companies Are No Longer Reportable (Cessation of Business or Reporter's Interest)	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Mergers	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Section 4(k) Activities Conducted by Financial Holding Companies	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Merchant Banking or Insurance Company Investments	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Branch Activity	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Other (Blank Schedules)	<input type="text"/>	<a href="#">Go</a>		

Federal Reserve Bank of Philadelphia 32

[Back](#) [Cancel This Report](#) [Skip to Report Summary](#)

Clicking on Add New Event will take us back to the Event Selection screen. Since we are reporting a change to a nonbanking company we previously reported on the FR Y-10, we will choose "Changes to a reportable or newly reportable nonbanking company," which is in the "Changes to reportable and newly reportable companies" category and click on Go.

## FR Y-10 Online – Creating a New FR Y-10

### Report of Changes in Organizational Structure — FR Y-10 Find Company

To locate a company enter the legal name or ID RSSD below and click Search. This will generate a list of companies with names similar to the name entered or retrieve a single company if the ID RSSD is entered. Choose where you would like the company information to populate in the yellow box, and then select a company from the list by clicking the corresponding legal name.

Company Name:  or ID RSSD:

As of Date:

Search for Companies Within:  This Report  Your Organization  The FR Y-10 database

Please note: The search functionality only retrieves 5000 results. If the expected result is not present please refine your search criteria.

1 to 1 of 1

Legal Name	ID_RSSD	Primary Activity	City/Province	State/Country
FAKENAME ENTERPRISES, INC.	5910328	62422	PHILADELPHIA	PENNSYLVANIA

Federal Reserve Bank of Philadelphia 33

Clicking on Go will take us to the applicable form. As always, we will add the effective date of the legal name change in Item 1. Item 2 asks, “Does the change being reported cause this company to be newly reportable?” Since we already reported this company on the FR Y-10 when it was formed or acquired, we will click on “No.” In Item 3, we can click on the Find button to find the company whose name changed. This will pop up another screen where we can search for it, which you can see on the right side of this slide. We can either type the company name or leave it blank to show us a list of all the companies in our organization. Please note, that you should always search using the date of the change, so we have changed the date to 11/5/24, which was the effective date of the name change. In the yellow box, FR Y-10 Online asks us if we want to populate the current information fields (Item 3), the prior information fields (Item 4), or both. It is useful to choose Prior or Both for relocations. But for only a name change, we only want to populate the current information fields. Then, we click on the blue hyperlink to automatically fill in Item 3. Item 3 will then be populated with the company’s name and address as it is in our database as of the date you specified. At this point, we will manually type the old name at the top of Item 4 and the new name at the top of Item 3. The form shows all items that could change, but since the only thing that changed on 11/5 was the name, we will leave all other items blank. Then, we click on Check Event For Errors. No errors are found, so we then click on Continue.

## FR Y-10 Online – Creating a New FR Y-10

Federal Reserve System  
**FR Y-10**  
ONLINE

Report of Changes in Organizational Structure  
FAKENAME BANCORP. INC. (User: Mike Frank)

Philadelphia District | Report Instructions | Submission Deadlines | Organization Chart | Company List | Help | Links | Logout

November 05, 2024 EST

**Report Summary** | New Report 320140 Started on 11/05/2024 02:15 PM EST (Report Not Yet Saved)

Choose an action: Save as Draft | Go

**Report Description / Comments**  
[New Branch](#)

**Page 1**  
FAKENAME BANCORP. INC.

**Events**

Changes to a Reportable or Newly Reportable Nonbanking Company  
1148948 - Fakeneme Corporation | Duplicate | Remove

U.S. Depository Institution Domestic Branch Opening  
1148945 - Fake Branch - BANK OF FAKENAME | Duplicate | Remove

Add New Event

Doing so will take us back to the Report Summary screen, where we now see both events we created, the new branch opening, and the nonbanking company name change. We're not quite ready to submit the report yet, so we decide to save it as a draft. We choose Save as Draft from the drop-down menu at the top-middle of the screen and then click on Go. It is very important to note that the FR Y-10 Online will timeout after a few minutes of inactivity. If for any reason you can't or don't want to submit your report yet, save it as a draft so all your work won't be lost.

## FR Y-10 Online – Creating a New FR Y-10



The screenshot displays the FR Y-10 Online interface. At the top, it shows the Federal Reserve System logo and the title "Report of Changes in Organizational Structure" for "FAKENAME BANCORP, INC. (User: Mike Frank)". The date is "November 05, 2024 EST". Below the title, there are navigation links: "Report Instructions", "Submission Deadlines", "Organization Chart", "Company List", "Help", "Links", and "Logout". The main message states: "The Draft Report has been Saved." Below this, it says: "Your FR Y-10 report was saved as draft on 11/05/2024 at 02:50 PM EST. Your draft report number and event number(s) are listed below. Please record these numbers for future reference." The draft report number is "320140" and the event numbers are "1148945 and 1148948". At the bottom, there are three buttons: "FR Y10 Home" (Click on the FR Y-10 Home button to work with another report.), "View/Print Report" (Click on the View/Print report button to view or print a formatted copy of your report.), and "Report Summary" (Click on the Report Summary button to continue working on the draft report you just saved.).

Federal Reserve Bank of Philadelphia 35

Clicking on Go will take us to a screen confirming that our draft has been saved. FR Y-10 Online will assign a report number to the entire report and event numbers to each event. At this point, we can go back to the home page, view or print a PDF of the draft, or go back to the Report Summary screen. At this point, you can feel comfortable stepping away, though we recommend logging out if you will not continue using FR Y-10 Online for the time being.

# View/Modify/Submit Draft

## FR Y-10 Online – View/Modify/Submit Draft

The screenshot displays the FR Y-10 Online interface. At the top, it shows the Federal Reserve System logo and the title 'Report of Changes in Organizational Structure' for 'FAKENAME BANCORP, INC.' (User: Mike Frank). The date is November 06, 2024 EST. A navigation bar includes links for Philadelphia District, Report Instructions, Submission Deadlines, Organization Chart, Company List, Help, Links, and Logout. Below this is a 'MY Account' section with a welcome message: 'Welcome, you last logged in on 11/06/2024 01:20 PM EST. You are Authorized to View, Create, Modify and Submit FR Y-10 Reports.' The main content area is titled 'Report Options' and contains three items: 'Create a New Report' (with a red arrow pointing to it), 'Reports Saved as Draft', and 'Previously Submitted Reports'. Below this is an 'Example Reports' section with a 'View Example Reports' link. A vertical sidebar on the left contains the text 'FR Y-10 Online'.

When we are ready to return to our draft report, we will click on "Reports Saved as Draft" from the main screen.

## FR Y-10 Online – View/Modify/Submit Draft

Federal Reserve System  
**FR Y-10**  
ONLINE
Report of Changes in Organizational Structure  
FAKENAME BANCORP, INC. (User: Mike Frank)  
November 05, 2024 ES

Philadelphia District
Report Instructions | Submission Deadlines | Organization Chart | Company List | Help | Links | Logout

**Reports Saved as Draft**

Retrieve Reports Saved as Draft Where:

Company Name Contains:

Description Contains:

Report Number(s):

Separate with commas

Event Number(s):

Separate with commas

Company ID\_RSSD is:

Date Saved is After:  MM/DD/YYYY

Date Saved is Before:  MM/DD/YYYY

Saved By User ID:

Save Criteria
Default Criteria
Search
Find All

Open Draft
Duplicate Draft
Cancel

Hide Event Details 1 to 2 of 2

Report Number	Event Number	Date Report Saved	Saved By	Description	Correction from Report	of Event	Select Report
320140		11/05/2024 02:51 PM	c1mjf02	New Branch			<input type="radio"/>
	1148945		c1mjf02	U.S. Depository Institution Domestic Branch Opening Fake Branch - BANK OF FAKENAME			<input type="radio"/>
	1148948		c1mjf02	Changes to a Reportable or Newly Reportable Nonbanking Company Fakename Corporation			<input type="radio"/>

Open Draft
Duplicate Draft
Cancel

Federal Reserve Bank of Philadelphia 38

The screen that follows will show us all of drafts we created but have not yet been submitted. If you have several draft reports, you can use the search options at the top of the screen to help you find what you are looking for. Once we find the draft we want to continue creating, we will click the radio button to the right of the draft and then click on Open Draft.

## FR Y-10 Online – View/Modify/Submit Draft

**Report Summary** Report 320147 Last Saved As Draft on 11/08/2024 08:53 AM EST

Choose an action:

---

**Report Description / Comments**  
[Report Description 1](#)

---

**Page 1**  
[FAKENAME BANCORP\\_INC](#)

---

**Events**  
Changes to a Reportable or Newly Reportable Nonbanking Company

 <a href="#">1148960 - FakeName Corporation</a>	<input type="button" value="Duplicate"/>	<input type="button" value="Remove"/>
 U.S. Depository Institution Domestic Branch Opening		
 <a href="#">1148961 - Fake Branch - BANK OF FRANK</a>	<input type="button" value="Duplicate"/>	<input type="button" value="Remove"/>

Doing so will take us back to the Report Summary screen for the draft report. From here, we can view or edit the report description, the cover page, or either event. We can also view a PDF of the draft report, check it for errors, delete it, or submit it. We can also add more events. As it turns out, we also need to report a merger that occurred recently, so we will click on Add New Event. Remember, your FR Y-10 can contain any number of events, and the events do not need to be related, nor do they need to have occurred on the same date.

## FR Y-10 Online – View/Modify/Submit Draft

### Event Selection

[Back](#)

Select an event and then click Go to answer the corresponding questions and automatically create the appropriate schedules. To report an event involving a Savings and Loan Company, please use the blank Savings and Loan Schedule, available in the "Other (Blank Schedules)" drop down menu below.

Click More info to get a pop-up box with an additional description about when to choose this event.

Click Example to see a FR Y-10 schedule or schedules filled out with example data for this type of event.

De Novo Formations and New FR Y-10 Reporters	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Acquisitions	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Changes to Reportable and Newly Reportable Companies	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Transfers of Reportable Companies (Reporter's Interest Continues)	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Companies Are No Longer Reportable (Cessation of Business or Reporter's Interest)	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Mergers	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Section 4(k) Activities Conducted by Financial Holding Companies	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Merchant Banking or Insurance Company Investments	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Branch Activity	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Other (Blank Schedules)	<input type="text"/>	<a href="#">Go</a>		

Federal Reserve Bank of Philadelphia 40

[Back](#)

This will take us back to the Event Selection screen. In the Mergers category, there are two options: Mergers between depository institutions and mergers between all other company types, including bank holding companies, savings & loan holding companies, foreign banking organizations, and nonbanking companies. In this example, our organization recently acquired another bank, and upon acquisition, it immediately merged into our existing bank. Note that when this occurs, it is not necessary to report the acquisition of the bank. You only need to report the merger. However, if the merger occurs one or more days after the acquisition, then the acquisition must be reported, too. Once we choose the correct event type, we click on Go.

## FR Y-10 Online – View/Modify/Submit Draft

### Merger Involving a Bank or Insured Depository Institution

Check box if correction:  [\(more info\)](#)

Please answer the following questions. Your responses will generate the appropriate FR Y-10 Merger Schedule for this business event.

**Enter the Effective Date of the Merger**

1. First Full Calendar Date the Nonsurvivor No Longer Exists (MM/DD/YYYY): 11/01/2024

**Identify the Survivor and Nonsurvivor**

2. What is the surviving company's current legal name and head office location?

Quick Search:

Legal Name:

City:

State:

Zip/Postal Code:

Country:

3. What was the nonsurviving company's legal name and head office location?

Quick Search:

Legal Name:

City:

State:

Country:

Did the nonsurvivor's head office become a branch of the survivor?  Yes  No

### Report of Changes in Organizational Structure — FR Y-10 Find Company

To locate a company enter the legal name or ID RSSD below and click Search. This will generate a list of companies with names similar to the name entered or retrieve a single company if the ID RSSD is entered. Select a company from the list by clicking the corresponding legal name.

Company Name:  or ID RSSD:

As of Date: 11/01/2024

Search for Companies Within:  This Report  Your Organization  The FR Y-10 database

Please note: The search functionality only retrieves 5000 results. If the expected result is not present please refine your search criteria.

If the company does not appear in the search results below, [click here](#) to return to the event screen and input the information manually.

1 to 1 of 1

Legal Name	ID_RSSD	Primary Activity	City/Province	State/Country
BANK OF FAKENAME 10 INDEPENDENCE MALL	5910298	52211	PHILADELPHIA	PENNSYLVANIA

Federal Reserve Bank of Philadelphia 41

This will take us to the custom form for bank mergers. At the top of the screen, which you can see on the left side of this slide, we will enter the merger date in Item 1, the surviving bank's information in item 2, and the non-surviving bank's information in Item 3. Note that for the date, we must use the "Open of Business" date. This means that if the merger took place anytime after the start of the business day, we must use the next calendar day as the merger date, even if it is a weekend or holiday. Mergers can legally occur on any day. To find the bank names, just start typing the legal name and FR Y-10 Online should find it for you. If it doesn't, be sure you are putting the correct name in the survivor field and the correct name in the non-survivor field. You can also click on Advanced Search to find the bank. When using Advanced Search, use the date before the merger for the best results, and if you are looking for an entity that was not part of your organization prior to the merger, be sure to search within the entire FR Y-10 database.

## FR Y-10 Online – View/Modify/Submit Draft

4. Did the nonsurvivor's head office become a branch of the survivor?  Yes  No  
*Item 5 only applies to Domestic Depository Institutions organized under U.S. law.*

5. Do you have any Domestic Branches that were transferred that you would like to report at this time?  Yes  No  Not Applicable  
*If the surviving company's zip code is missing in question 2 above, retrieve the data via search or manually fix/enter the zip code.*

**Identify the Domestic Branch**

Use Retrieve Branches to retrieve multiple Domestic Branches:	Use Quick Search to retrieve the Domestic Branches one at a time:	Use Add Branch to enter the Domestic Branch data manually:
<a href="#">Retrieve Branches</a>	<a href="#">Quick Search</a>	<a href="#">Add Branch</a>

After saving this event, please complete the appropriate events to report the disposition of the nonsurvivor's former subsidiaries. This includes all subsidiaries that were either acquired from the nonsurvivor, or subsidiaries that were closed or divested as a result of the merger. If the survivor changed its name or relocated in conjunction with the merger, please report the change using the appropriate event under the Changes to Reportable Companies category.

[Save Changes](#) [Check Event for Errors](#) [View Schedule\(s\)](#) [Cancel Changes](#)

Federal Reserve Bank of Philadelphia 42

At the bottom of the form, Item 4 asks if the non-surviving bank's head office became a branch of the surviving bank as a result of the merger. In our example, it did, so we click the radio button next to Yes. Item 5 asks if any of the non-surviving bank's branches transferred to the surviving bank as a result of the merger. In our example, they did, so we click the radio button next to Yes. Note that if the non-surviving bank did not have any branches (in other words, the non-surviving bank only had a head office and no other locations), you should click "Not Applicable." Since we clicked "Yes," an "Identify the Domestic Branch" section will appear. The easiest way to add the branches that transferred to the surviving bank to our report is to click on "Retrieve Branches." This will popup a window showing the branches where we can add all of them or only some of them if they did not all transfer. Since we also indicated that the head office of the non-surviving bank became a branch, we also need to click on "Add Branch" to add that to our report.

## FR Y-10 Online – View/Modify/Submit Draft

4. Did the nonsurvivor's head office become a branch of the survivor?  Yes  No  
*Item 5 only applies to Domestic Depository Institutions organized under U.S. law.*

5. Do you have any Domestic Branches that were transferred that you would like to report at this time?  Yes  No  Not Applicable  
*If the surviving company's zip code is missing in question 2 above, retrieve the data via search or manually fix/enter the zip code.*

**Identify the Domestic Branch**

Use Retrieve Branches to retrieve multiple Domestic Branches: [Retrieve Branches](#)

Use Quick Search to retrieve the Domestic Branches one at a time: [Quick Search](#)

Use Add Branch to enter the Domestic Branch data manually: [Add Branch](#)

1. FAKENAME BRANCH 10 INDEPENDENCE MALL PHILADELPHIA, PA 19106 PHILADELPHIA Service Type: Full Service	<a href="#">Remove Branch</a> <a href="#">Fix</a>	Click on this link for Additional Changes: <a href="#">Modify</a>
2. Philly 12345 PHL Rd. Phila, PA 19106 Phila Service Type: Full Service	<a href="#">Remove Branch</a> <a href="#">Fix</a>	Click on this link for Additional Changes: <a href="#">Modify</a>

After saving this event, please complete the appropriate events to report the disposition of the nonsurvivor's former subsidiaries. This includes all subsidiaries that were either acquired from the nonsurvivor, or subsidiaries that were closed or divested as a result of the merger. If the survivor changed its name or relocated in conjunction with the merger, please report the change using the appropriate event under the Changes to Reportable Companies category.

[Save Changes](#) [Check Event for Errors](#) [View Schedule\(s\)](#) [Cancel Changes](#)

Federal Reserve Bank of Philadelphia 43

Once we add all the necessary branches, they will appear at the bottom of the screen. A message also appears, which reminds us to add events for all the nonsurvivor's former subsidiaries that were acquired as a result of the merger. It also reminds us that if the survivor changed its name or relocated in conjunction with the merger, we must also report that under the Changes to Reportable Companies category. Before continuing, we click on Check Event For Errors. Provided there are no errors, we then click on Save Changes or Continue.

## FR Y-10 Online – View/Modify/Submit Draft

Federal Reserve System  
**FR Y-10**  
ONLINE

**Report of Changes in Organizational Structure**  
FAKENAME BANCORP, INC. (User: Mike Frank)  
November 08, 2024 EST

Philadelphia District | [Report Instructions](#) | [Submission Deadlines](#) | [Organization Chart](#) | [Company List](#) | [Help](#) | [Links](#) | [Logout](#)

**Report Summary** Report 320147 Last Saved As Draft on 11/08/2024 09:48 AM EST

Choose an action: Save Changes to Draft Go

---

**Report Description / Comments**  
[Report Description 1](#)

---

**Page 1**  
[FAKENAME BANCORP, INC.](#)

---

**Events**

Changes to a Reportable or Newly Reportable Nonbanking Company  
[1148960 - Fakename Corporation](#) Duplicate Remove

Merger Involving a Bank or Insured Depository Institution  
[1148962 - BANK OF FRANK - BANK OF FAKENAME](#) Duplicate Remove

U.S. Depository Institution Domestic Branch Opening  
[1148961 - Fake Branch - BANK OF FRANK](#) Duplicate Remove

Add New Event

Federal Reserve Bank of Philadelphia 44

In our example, it turns out that the non-surviving bank did have a subsidiary that was acquired by our surviving bank as a result of the merger, so we click on Add New Event to report that.

## FR Y-10 Online – View/Modify/Submit Draft

### Event Selection

[Back](#)

Select an event and then click Go to answer the corresponding questions and automatically create the appropriate schedules. To report an event involving a Savings and Loan Company, please use the blank Savings and Loan Schedule, available in the "Other (Blank Schedules)" drop down menu below.

Click [More Info](#) to get a pop-up box with an additional description about when to choose this event.

Click [Example](#) to see a FR Y-10 schedule or schedules filled out with example data for this type of event.

De Novo Formations and New FR Y-10 Reporters	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Acquisitions	<input type="text" value="Acquisition of a Nonbanking Company"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Changes to Reportable and Newly Reportable Companies	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Transfers of Reportable Companies (Reporter's Interest Continues)	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>
Companies Are No Longer Reportable (Cessation of Business or Reporter's Interest)	<input type="text"/>	<a href="#">Go</a>	<a href="#">More Info</a>	<a href="#">Example</a>

Federal Reserve Bank of Philadelphia 45

To report the acquisition of the nonbanking company, we will choose "Acquisition of a nonbanking company" under the "Acquisitions" category and click on Go.

## FR Y-10 Online – View/Modify/Submit Draft

**Acquisition of a Nonbanking Company**

[Back](#) [Save Changes](#) [Check Event for Errors](#) [View Schedule\(s\)](#) [Cancel Changes](#)

Check box if correction:  [more info](#)

Please answer the following questions. Your responses will generate the appropriate FR Y-10 Nonbanking Schedule for this business event.

**Enter the Effective Date of the Acquisition of the Nonbanking Company**

1. Date of Event (MM/DD/YYYY) 11/01/2024

**Identify the Acquired Nonbanking Company**

2. What is the full legal name and physical address of the Nonbanking Company?

Legal Name: FAKENAME PROPERTIES, LLC [Find](#)

City: PHILADELPHIA

State: PA - PENNSYLVANIA

County: PHILADELPHIA [Find County](#)

Province:

Zip/Postal Code: 19106

Country: UNITED STATES

State of Incorporation: PA - PENNSYLVANIA

Country (if foreign) of Incorporation:

3. If the Nonbanking Company changed its name or relocated as a result of this acquisition, what was its prior legal name and physical address?

Prior Legal Name:

Prior City:

Prior State:

Prior County: [Find County](#)

Prior Province:

Prior Zip/Postal Code:

Prior Country:

Prior State of Incorporation:

Prior Country (if foreign) of Incorporation:

**Provide Characteristics Information for the Acquired Nonbanking Company**

Federal Reserve Bank of Philadelphia 46

We can use the “Find” button to populate the name and address of the nonbanking company that was acquired. Remember to use the date before the merger and search the entire FR Y-10 Database for the best results. If the name or address changed upon acquisition, we should add the new information to Item 2 and the old information to Item 3. Otherwise, we should leave item 3 blank.

## FR Y-10 Online – View/Modify/Submit Draft

9. What is the Nonbanking Company type? Insurance Broker or Agent  
If Other, please describe:

10. What is the business organization type of the Nonbanking Company? Limited Liability Co./Corp.  
If Other, please describe:

11. Is the Nonbanking Company consolidated in the reporter's financial statements?  
Answer the above question only if the Nonbanking Company is one of the following "foreign" offices: (a) Consolidated subsidiary in a foreign country; (b) A majority-owned Edge or Agreement subsidiary.  
 Yes  No  Not Applicable  
[see instructions for when applicable](#)

**Specify the Ownership of the Acquired Nonbanking Company**

12. What is the direct holder's name and location?  
Legal Name: BANK OF FRANK Find  
City: ANY CITY  
State: PA - PENNSYLVANIA  
Province:  
Country: UNITED STATES

13. What type of ownership of the Nonbanking Company does the acquiring direct holder have?  
a. Percentage of a Class of Voting Shares:  
b. Other Interest:  Yes  No  Not Applicable  
c. If the reportable company is a type of partnership or limited liability company, please indicate the appropriate ownership interest of the direct holder.  
 General Partner/Managing Member  Limited Partner/Non-Managing Member  Not Applicable

14. Does the direct holder control the Nonbanking Company?  Yes  No  Not Applicable

15. If interest in the Nonbanking Company is held under the authority of Subpart A of Regulation K, what is the reporter's aggregate investment in the Nonbanking Company? [see instructions for when applicable](#)

**Provide Activity and Legal Authority Information for the Acquired Nonbanking Company**

16. What is the Nonbanking Company's primary activity? 52421 Find Description: INSURANCE AGEI  
What is the corresponding legal authority code for this activity? 17 Find

Federal Reserve Bank of Philadelphia 47

Whenever we report an acquisition or formation of a new company, all items must be completed. For Item 13, since the acquired nonbanking company is an LLC, we must choose Yes for Other Interest and specify whether the direct holder of the LLC is the managing member or non-managing member. This applies to all LLCs as well as partnerships. See the FR Y-10 report instructions for more information. Before continuing, we click on Check Event for errors and then Continue.

# FR Y-10 Online – View/Modify/Submit Draft

### Event Selection Back

Select an event and then click Go to answer the corresponding questions and automatically create the appropriate schedules. To report an event involving a Savings and Loan Company, please use the blank Savings and Loan Schedule, available in the "Other (Blank Schedules)" drop down menu below.  
Click More Info to get a pop-up box with an additional description about when to choose this event.  
Click Example to see a FR Y-10 schedule or schedules filled out with example data for this type of event.

#### Report Summary

Report 320147 Last Saved As Draft on 11/09/2024 09:48 AM EST

Choose an action: Save Changes to Draft Go

#### Report Description / Comments

[Report Description 1](#)

#### Page 1

[FAKENAME BANCORP INC.](#)

#### Events

- Acquisition of a Nonbanking Company  
[1148964 - FAKENAME PROPERTIES, LLC - BANK OF FRANK](#) Duplicate Remove
- Changes to a Reportable or Newly Reportable Nonbanking Company  
[1148969 - Fakename Corporation](#) Duplicate Remove
- Merger Involving a Bank or Insured Depository Institution  
[1148962 - BANK OF FRANK - BANK OF FAKENAME](#) Duplicate Remove
- U.S. Depository Institution Domestic Branch Opening  
[1148961 - Faka Branch - BANK OF FRANK](#) Duplicate Remove

Add New Event

#### De Novo Formations and New FR Y-10 Reporters

Go More Info Example

#### Acquisitions

Go More Info Example

#### Changes to Reportable and Newly Reportable Companies

Go More Info Example

#### Transfers of Reportable Companies (Reporter's Interest Continues)

Go More Info Example

#### Companies Are No Longer Reportable (Cessation of Business or Reporter's Interest)

Go More Info Example

#### Mergers

Go More Info Example

#### Section 4(k) Activities Conducted by Financial Holding Companies

Go More Info Example

Along with the bank merger, our holding company also acquired and merged with the holding company of the non-surviving bank, so we need to report that next. So we click on the Add New Event button to proceed, and then choose "Merger involving a FBO, BHC, SLHC, or nonbanking company" from the "Mergers" category.

## FR Y-10 Online – View/Modify/Submit Draft

### Merger Involving a FBO, BHC, SLHC or Nonbanking Company

[Back](#) [Save Changes](#) [Check Event for Errors](#) [View Schedule\(s\)](#) [Cancel Changes](#)

Check box if correction:  [\(more info\)](#)

Please answer the following questions. Your responses will generate the appropriate FR Y-10 Merger Schedule for this business event.

#### Enter the Effective Date of the Merger

1. First Full Calendar Date the Nonsurvivor No Longer Exists (MM/DD/YYYY):

#### Identify the Survivor and Nonsurvivor

2. What is the surviving company's current legal name and head office location?

Legal Name:    
City:   
State:    
Province:   
Country:

3. What was the nonsurviving company's legal name and head office location?

Legal Name:    
City:   
State:    
Province:   
Country:

Federal Reserve Bank of Philadelphia 49

As you can see, the custom form for a non-depository institution merger does not have any questions for branches, since branches only apply to DIs. We enter the merger date, find the applicable companies using the Find button, click on Check Event for Errors, and then click on Continue.

# FR Y-10 Online – View/Modify/Submit Draft

## Report Summary

Report 320147 Last Saved As Draft on 11/08/2024 09:48 AM EST

Choose an action:

---

**Report Description / Comments**  
[Report Description 1](#)

---

**Page 1**  
[FAKENAME BANCORP. INC.](#)

---

**Events**

Acquisition of a Nonbanking Company  
[1148964 - FAKENAME PROPERTIES, LLC - BANK OF FRANK](#)

Changes to a Reportable or Newly Reportable Nonbanking Company  
[1148960 - FAKENAME Corporation](#)

Merger Involving a Bank or Insured Depository Institution  
[1148962 - BANK OF FRANK - BANK OF FAKENAME](#)

Merger Involving a FBO, BHC, SLHC or Nonbanking Company  
[1148965 - FAKENAME BANCORP. INC. - FRANK BANCSHARES, INC.](#)

U.S. Depository Institution Domestic Branch Opening  
[1148961 - Fake Branch - BANK OF FRANK](#)

Federal Reserve Bank of Philadelphia 50

We have no more events to report, so we are now ready to review our report. There are a few ways to do this. First, we start by choosing “Check Draft for Errors” at the top of the screen and click Go. We can also click on each hyperlink to ensure we entered everything we needed to.

## FR Y-10 Online – View/Modify/Submit Draft

### Report Description

Please enter, or modify if necessary, a brief report description or title. The report description/title will help you to identify this draft in your list of Reports Saved as Draft. If you have any comments or a more detailed description that might help Reserve Bank staff better understand the event(s) you are reporting, use the Comment box provided.

Description / Title:

Comment:

At a minimum, we need to update the Report Description because previously, we only mentioned the new branch opening.



# FR Y-10 Online – View/Modify/Submit Draft

## Report Summary

Report 320147 Last Saved As Draft on 11/08/2024 09:48 AM EST

Choose an action:

---

**Report Description / Comments**  
[Multiple Events](#)

---

**Page 1**  
[FAKENAME BANCORP\\_INC](#)

---

**Events**

Acquisition of a Nonbanking Company  
[1148964 - FAKENAME PROPERTIES LLC - BANK OF FRANK](#)

Changes to a Reportable or Newly Reportable Nonbanking Company  
[1148960 - Fakename Corporation](#)

Merger Involving a Bank or Insured Depository Institution  
[1148962 - BANK OF FRANK - BANK OF FAKENAME](#)

Merger Involving a FBO, BHC, SLHC or Nonbanking Company  
[1148965 - FAKENAME BANCORP\\_INC - FRANK BANCSHARES\\_INC](#)

U.S. Depository Institution Domestic Branch Opening  
[1148961 - Fake Branch - BANK OF FRANK](#)

Federal Reserve Bank of Philadelphia 53

Once we are sure we added all the necessary events and did not make any errors, we choose “Submit Completed Draft as Report” at the top of the Report Summary screen and click Go.

## FR Y-10 Online – View/Modify/Submit Draft

### Edit Messages

[Back to Report Summary](#)

[Print Messages](#)

[Submit Report](#)

Our examination of your report has found discrepancies in the data entered. The Edit Messages below are provided to assist you in preparing a complete and accurate FR Y10 report.

Messages denoted by the red symbol  indicate errors that must be resolved before submitting the report.

Messages denoted by the yellow symbol  indicate warnings which in most cases will reference missing or incorrect data that should be resolved. While the warnings are intended to help you complete your report, some of them may not be applicable to every reporting scenario and you may submit your report without resolving these messages.

Click on the links below to view or revise data associated with specific Edit Messages.

#### Cover Page

[FAKENAME BANCORP, INC.](#)

 THE LEGAL ENTITY IDENTIFIER ITEM WAS LEFT BLANK ON THE REPORT COVER PAGE. IF THE REPORTER HAS A LEGAL ENTITY IDENTIFIER (20-CHARACTER ALPHANUMERIC NUMBER), PLEASE ENTER IT ON THE COVER PAGE SCREEN BEFORE SUBMITTING YOUR REPORT. DISREGARD THIS MESSAGE IF THE REPORTER DOES NOT YET HAVE A LEGAL ENTITY IDENTIFIER. (edit# 5809)

Submitting the report will cause FR Y-10 Online to perform one more error check. An edit denoted with an “E” inside of a red octagon signifies a validity edit that must be resolved before you can submit the report. We don’t have any of those for this report. An edit denoted by an exclamation point inside of a yellow triangle signifies a quality edit, which is more of an alert or warning to make sure we entered everything we should have. In this case, FR Y-10 Online is warning us that we did not enter an LEI for our holding company on the cover page. But if you recall, our holding company in this example does not have an LEI, so we can safely move forward and submit the report by clicking on the “Submit Report” button.

## FR Y-10 Online – View/Modify/Submit Draft

The screenshot shows the FR Y-10 Online interface. At the top, it displays the Federal Reserve System logo and 'FR Y-10 ONLINE'. The main title is 'Report of Changes in Organizational Structure' for 'FAKENAME BANCORP, INC.' (User: Mike Frank), dated November 08, 2024 EST. A navigation bar includes links for Philadelphia District, Report Instructions, Submission Deadlines, Organization Chart, Company List, Help, Links, and Logout. The central message states 'The Report has been Submitted.' and provides the report confirmation number 320147 and event numbers 1148965, 1148960, 1148962, 1148961, and 1148964. At the bottom, there are two buttons: 'FR Y-10 Home' (to work with another report) and 'View/Print Report' (to view or print a formatted copy).

Federal Reserve Bank of Philadelphia 55

Once we successfully submit our report, we will see a “The Report Has Been Submitted” screen similar to the screen we saw when we saved our draft report earlier, which includes the report number as well as numbers for each event in the report. At this point, we can view or print the completed report for our records or simply return to the FR Y-10 Home screen. Even if you do not view or print the report from this screen, it will be safely stored in the Previously Submitted Reports section of FR Y-10 Online.

# Previously Submitted FR Y-10

Federal Reserve Bank of Philadelphia 56

## FR Y-10 Online – Previously Submitted FR Y-10



The screenshot displays the FR Y-10 Online interface. At the top, it shows the Federal Reserve System logo and the title "Report of Changes in Organizational Structure" for "FAKENAME BANCORP, INC." (User: Mike Frank). The date is November 06, 2024 EST. Below the header, there are navigation links: Philadelphia District, Report Instructions, Submission Deadlines, Organization Chart, Company List, Help, Links, and Logout. A "MY Account" section indicates the user is logged in and authorized to view, create, modify, and submit FR Y-10 Reports. The main content area is titled "Report Options" and includes three items: "Create a New Report", "Reports Saved as Draft", and "Previously Submitted Reports". A red arrow points to the "Previously Submitted Reports" link. Below this is an "Example Reports" section with a "View Example Reports" link. A vertical sidebar on the left contains the text "FR Y-10 Online".

**Report Options**

- [Create a New Report](#) Use this option to create a new report.
- [Reports Saved as Draft](#) Use this option to finalize reports that have been saved as draft but not yet submitted.
- [Previously Submitted Reports](#) Use this option to view your previously submitted reports.

**Example Reports**

- [View Example Reports](#) View example reports for the most common reportable events.

Federal Reserve Bank of Philadelphia 57

All submitted reports are stored and accessible in FR Y-10 Online. To view them, we just have to click the "Previously Submitted Reports" button on the main screen.

## FR Y-10 Online – Previously Submitted FR Y-10

**Retrieve Previously Submitted Reports Where:**

Company Name Contains:  Company ID\_RSSD is:

Description Contains:  Date Submitted is After:

Report Number(s):  Date Submitted is Before:

Event Number(s):  Submitted By User ID:

Original Event Number(s):

Hide events that have been corrected

*Corrected* Indicates events that have been corrected (after April 16, 2011) 1 to 9 of 9

Event Number	Report Number	Date Submitted	Submitted By	Description	Correction of Event	Correction from Report	Original Event	Select
1148951	320143	11/06/2024 02:35 PM	c1mj02	Multiple Events U.S. Depository Institution Domestic Branch Opening Fake Branch ~ BANK OF FRANK	1148945	320140	1148945	<input type="checkbox"/>
1148952	320143	11/06/2024 02:35 PM	c1mj02	Multiple Events Changes to a Reportable or Newly Reportable Nonbanking Company Fakename Corporation	1148948	320140	1148948	<input type="checkbox"/>
1148955	320143	11/06/2024 02:35 PM	c1mj02	Multiple Events Acquisition of a Nonbanking Company FAKENAME PROPERTIES, LLC ~ BANK OF FRANK			1148955	<input checked="" type="checkbox"/>
1148956	320143	11/06/2024 02:35 PM	c1mj02	Multiple Events Merger Involving a FBO, BHC, SLHC or Nonbanking Company FAKENAME BANCORP, INC. ~ Frank Bancshares, Inc.			1148956	<input checked="" type="checkbox"/>
1148953	320143	11/06/2024 02:35 PM	c1mj02	Multiple Events Merger Involving a Bank or Insured Depository Institution BANK OF FRANK ~ BANK OF FAKENAME	1148950	320141	1148949	<input checked="" type="checkbox"/>
				Correcting merger date Merger Involving a Bank or Insured				

Federal Reserve Bank of Philadelphia 68

Here, we can see all of the previously submitted events. The upper pane offers fields that we can use to filter and make it easier to find the specific events that we're looking for. Then, we can use the checkboxes on the right-hand side of the lower pane to select the relevant events. With the rows selected, we use the blue buttons in the middle to choose to either "Correct" the events, "Duplicate" the events to make extra copies, or "Cancel" the action all together. Let's say that we need to correct three events that we just created and submitted. Please note, we only need to select the events that need to be corrected, and do not have to resubmit the entire report.

## FR Y-10 Online – Previously Submitted FR Y-10

Federal Reserve System  
**FR Y-10**  
ONLINE

Philadelphia District

Report Instructions | Submission Deadlines | Organization Chart | Company List | Help | Links | Logout

### Report Description

Please enter, or modify if necessary, a brief report description or title. The report description/title will help you to identify this draft in your list of Reports Saved as Draft. If you have any comments or a more detailed description that might help Reserve Bank staff better understand the event(s) you are reporting, use the Comment box provided.

Description / Title:

Comment:

Federal Reserve Bank of Philadelphia 59

Once we have clicked the "Correct" button, we are brought to a report description screen. We include a descriptive title and helpful comment to identify what we are correcting. In this case, we want to correct the merger date from 11/1/24 to 11/2/24. We'll hit save changes, then click "Continue" on the next page to get to the Report Summary.

## FR Y-10 Online – Previously Submitted FR Y-10

Federal Reserve System  
**FR Y-10 ONLINE**

**Report of Changes in Organizational Structure**  
FAKENAME BANCORP, INC. (User: Mike Frank)  
November 06, 2024 EST

Philadelphia District | Report Instructions | Submission Deadlines | Organization Chart | Company List | Help | Links | Logout

**Report Summary** | Report 320144 started on 11/06/2024 02:38 PM EST (Report Not Yet Saved)  
Correction of Report 320143 (Report Previously Submitted)

Choose an action:

**Report Description / Comments**  
[Merger corrections](#)

**Page 1**  
[FAKENAME BANCORP, INC.](#)

**Events**

Event Description	Correction of Event	Buttons
Acquisition of a Nonbanking Company <a href="#">1148959 - FAKENAME PROPERTIES, LLC - BANK OF FRANK</a>	1148955	<input type="button" value="Duplicate"/> <input type="button" value="Remove"/>
Merger Involving a Bank or Insured Depository Institution <a href="#">1148957 - BANK OF FRANK - BANK OF FAKENAME</a>	1148953	<input type="button" value="Duplicate"/> <input type="button" value="Remove"/>
Merger Involving a FBO, BHC, SLHC or Nonbanking Company <a href="#">1148958 - FAKENAME BANCORP, INC. - Frank Bancshares, Inc.</a>	1148956	<input type="button" value="Duplicate"/> <input type="button" value="Remove"/>

Federal Reserve Bank of Philadelphia 60

From the Report Summary, we can click the event that we are looking to correct. That will bring us back to the report form that we originally submitted for that event and allow us to make any necessary changes. After saving those changes, we'll be sent back to this page, where we can click the dropdown above to submit report, hit go, and...

## FR Y-10 Online – Previously Submitted FR Y-10

The screenshot shows the FR Y-10 Online interface. At the top, it says "Federal Reserve System FR Y-10 ONLINE" and "Report of Changes in Organizational Structure FAKENAME BANCORP, INC. (User: Mike Frank)". The date is "November 06, 2024 EST". A navigation bar includes "Philadelphia District", "Report Instructions", "Submission Deadlines", "Organization Chart", "Company List", "Help", "Links", and "Logout". The main heading is "The Report has been Submitted." Below this, it states: "Your FR Y-10 report was received by the Federal Reserve Bank of Philadelphia on 11/06/2024 at 02:41 PM EST. Your report confirmation number and event number(s) are listed below. Please record these numbers for future reference." The confirmation number is "320144" and the event numbers are "1148958, 1148957, and 1148959". At the bottom, there are two buttons: "FR Y10 Home" (Click on the FR Y-10 Home button to work with another report.) and "View/Print Report" (Click on the View/Print report button to view or print a formatted copy of your report.)

Federal Reserve Bank of Philadelphia 61

This confirmation screen will appear with reference information. This means we've successfully made our corrections and we're done.

## Common Misreporting

- Reporting Non-reportable institutions, such as Loan Production Office and OREO entities
- Merger and De Novo Formation of a Holding Company need to be submitted along with other applicable schedules for acquisitions of branches and nonbank subsidiaries

The screenshot shows the login page for the FR Y-10 report. The URL in the browser is <https://y10onlinet.federalreserve.gov/Y10/login>. The page title is "Board of Governors of the Federal Reserve System Report of Changes in Organizational Structure - FR Y-10 ONLINE". The page includes a navigation menu with links for "Report Instructions", "Submission Deadlines", "User Account Request Form", "User Guide", "Contact Us", "N/C", and "Financial/Reporting Central". A login box contains fields for "Login ID:" and "Password:" with a "Sign In" button. A note states: "This application is restricted to authorized users who have obtained a valid login ID and password from the appropriate Federal Reserve Bank." A disclaimer at the bottom reads: "\* You have accessed a U.S. Government-owned computer system that may be accessed only as authorized by the Federal Reserve Board. Unauthorized access to this system is a federal offense and may result in criminal or civil action. If you are not authorized to use this system, you must log off immediately. The Board may, among other activities, audit, access, intercept, monitor, or search any and all information on this system, including, but not limited to, any information you place or send over the system and any actions you take within the system. By using this computer system, you consent to all conditions that apply to its use."

Before we end, we'd like to discuss some common misreporting that we've noticed. Please keep these common reporting errors in mind when filling out your FR Y-10 report. Ensure that you are only reporting institutions that qualify as reportable under the FR Y-10 instructions. Additionally, please be sure to submit merger and de novo formations alongside their other applicable schedules for acquisitions of branches and nonbank subsidiaries.

Thank You  
Questions?

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