

“Reporting Tips”

Parent Company Only Financial Statements for Small Bank Holding Companies—FR Y-9SP

DATA ACCURACY:

Suggested line items to review to eliminate common errors and improve reporting accuracy:

- SI-1A** – Dividends from bank subsidiary should be reported as the amount of the holding company’s proportionate share of dividends declared by the bank subsidiary as reported on lines RI-A8 and RI-A9 of the Call Report. *
- SI-12A** – Equity in undistributed income (loss) of subsidiary bank should be reported as the income earned by the bank subsidiary that has not been paid to the holding company via dividends. Note that the sum of SI-1A and SI-12A should equal line RI-12 (multiplied by holding company’s percentage of ownership) on the Call Report.*
- SI-M1** – Cash dividends (or non-taxable distributions) declared by the holding company to its shareholders are often overlooked or reported as the amount of dividends declared by the subsidiary bank. The amount reported should equal year-to-date dividends declared by the holding company.
- SC-4A** – Equity investment in bank subsidiary should equal the holding company’s proportionate ownership share of total bank equity capital on line RC-28 of the Call Report.*
- SC-16C** – Retained earnings should typically change by the year-to-date net income less dividends paid by the holding company.
- SC-16D** – Accumulated other comprehensive income should include the holding company’s proportionate share of the bank subsidiaries accumulated other comprehensive income, as reported on line RC-26b of the Call Report.
- SC-16E** – Other equity components should include the carrying value of treasury stock and should not be netted against lines SC-16B or SC-16C. Treasury stock should be reported as a negative amount.
- SC-M1** – Total consolidated assets of the holding company should be net of any consolidating entries and should be greater than or equal to line RC-12 on the Call Report.
- Note 1** – of the Notes to the Parent Company Only Financial Statements cannot be left blank; a numerical value must be input. Note 1 is located at the end of the report.

*Refer to the worksheets included in the Report Instructions for additional guidance.

OTHER NOTES:

- If changes are made to the Call Report subsequent to the completion of the FR Y-9SP, then FR Y-9SP data will need to be revised to reflect the corresponding changes.
- If data are revised, please contact your Reserve Bank analyst with a brief explanation for the revision.

- If you receive a edit when you are preparing your report that you do not understand, please contact your Reserve Bank analyst prior to submission.
- “Data is correct” is not a valid edit explanation. Explanatory details are required. Please refer to [“Guidelines for Resolving Edits”](#) for additional information.
- If you submit revised data that clears an existing edit remark, you will need to delete the old edit that has been resolved in IESUB by checking the delete “check box” to the left of the edit before finalizing the revised submission.
- Zero and Blank do not have the same meaning. Typically all line items need to be submitted with a numerical value, except as specifically noted in the form instructions.
- Please do not hesitate to contact your Reserve Bank analyst if you have any questions or issues when submitting your report in IESUB.
- **Early submission is encouraged.**