FEDERAL RESERVE BANK of ST. LOUIS

Reporting Tips

For filing the

Consolidated Financial Statements for Holding Companies (FR Y-9C) and Parent Company Only Financial Statements for Large Holding Companies (FR Y-9LP)

DATA ACCURACY:

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

- **FR Y-9C, Schedule HC-C, Memoranda, item 14 -** If the subsidiary bank's Call Report has an amount of pledged loans and leases reported in Schedule RC-C, Memoranda, item 14, then FR Y-9C, Schedule HC-C, Memoranda, item 14 should not be zero. Please note that when a bank is subject to a blanket lien arrangement or has otherwise pledged an entire portfolio of loans to secure its Federal Home Loan Bank advances, it should report the amount of the entire portfolio of loans subject to the blanket lien in this item. A common error is to only report the balance of the Federal Home Loan Bank advances.

- **FR Y-9C, Schedule HC-E, Memoranda, item 1 and item 2 -** Brokered deposits are often misreported resulting from the different line item breakdowns between the FR Y-9C report and the Call Report.

FR Y-9C Schedule HC-E Memoranda, item 1 Brokered deposits of $250,000 or less with a remaining maturity of one year or less	Should equal	Call Report Schedule RC-E Memoranda, item 1d1 Brokered deposits of $250,000 or less with a remaining maturity of one year or less

FR Y-9C Schedule HC-E Memoranda, item 2 Brokered deposits of $250,000 or less with a remaining maturity of more than one year	Should equal	Call Report Schedule RC-E Memoranda, item 1c Brokered deposits $250,000 or less **minus** Call Report Schedule RC-E Memoranda, item 1d1 Brokered deposits of $250,000 or less with remaining maturity of one year or less

- **FR Y-9C, Schedule HC-K, items 3.a.(1), 3.a.(2), and 3.a.(3) -** Quarterly average of loan amounts should be appropriately mapped to the loan categories reported in Schedule HC-C.

FR Y-9C Schedule HC-K, item 3.a.(1) Loans secured by 1-4 family residential properties	Should include	FR Y-9C Schedule HC-C items 1c(1), 1c(2)(a), and 1c(2)(b), Column B
FR Y-9C Schedule HC-K, item 3.a.(2) All other loans secured by real estate	Should include	FR Y-9C Schedule HC-C items 1a(1), 1a(2), 1b, 1d, 1e(1), 1e(2), Column B
FR Y-9C Schedule HC-K, item 3.a.(3) Loans to finance agricultural production and other loans to farmers	Should include	FR Y-9C Schedule HC-C item 3, Column B

- **FR Y-9C, Schedule HC-M, item 23B -** Other Borrowings that are secured are sometimes overlooked when the subsidiary bank has Federal Home Loan Bank advances.

FR Y-9C Schedule HC-M, item 23b Amount of "other borrowings" that are secured	Should include	Call Report Schedule RC-M, the sum of items 5a(1)(a), 5a(1)(b) 5a(1)(c) 5a(1)(d), and 10b

- **FR Y-9C, Schedule HC-N, Memoranda, item 7 -** Report all assets that went into nonaccrual during the quarter, regardless of whether they ended the quarter in nonaccrual status.

- **FR Y-9LP, Schedule PI, item 1.a.(1)** - Dividend income from bank subsidiaries and associated banks should equal the holding company's proportionate share of the bank subsidiary's dividend payments.

FR Y-9LP Schedule PI, item 1.a.(1) Dividends income from bank subsidiaries and associated banks	Should equal	Call Report Schedule RI-A the sum of item 8 and item 9 (multiplied by the holding company's percentage ownership)

- **FR Y-9LP, Schedule PI, item 7.a -** Equity in undistributed income (losses) of bank subsidiaries and associated banks must be adjusted to reflect dividends received.

FR Y-9LP Schedule PI, item 7.a Equity in undistributed income (losses) of bank subsidiaries and associated banks	Should equal	Call Report Schedule RI, item 14 **minus** Schedule RI-A, items 8 and 9 (multiplied by the holding company's percentage ownership)

- **FR Y-9LP, Schedule PC-A, 1.a.(1) -** Equity investment in bank subsidiaries and associated banks should equal the holding company's proportionate share of the bank subsidiary's total equity capital on the Call Report.

FR Y-9LP Schedule PC-A, item 1.a(1) Equity investments in bank subsidiaries and associated banks	Should equal	Call Report Schedule RC, item 28 (multiplied by the holding company's percentage ownership)

OTHER NOTES:

- If changes are made to the Call Report subsequent to the completion of the FRY-9C and FR Y-9LP reports, then the FRY-9C and FR Y9-LP data will need to be revised to reflect the corresponding changes.
- If data are revised, please contact the Reserve Bank analyst with a brief explanation for the revision.
- All validity edits must be resolved before the report can be submitted. You are encouraged to provide explanations for quality edits via email to either your Federal Reserve Bank analyst or our Statistics shared inbox at **stls.statandstructure@stls.frb.org.** If you do not provide the quality edit explanations via email, Federal Reserve Bank staff will contact you regarding your edits.
- Zero and Blank (null) 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.
- **Early submission is encouraged.**