Spreadsheet File Transfer User Guide

FR Y9-ES
Financial Statements for Employee Stock Ownership Plan Holding Companies

Overview

The Federal Reserve System's Reporting Central Application provides the ability to submit spreadsheet files (*e.g.*, Microsoft Excel) via the internet. As a result, reporting institutions that use a spreadsheet to prepare their data will not have to key their data into a web page form. While this feature was provided for reporting institutions using spreadsheets, the file can be created by any other backend system that a reporting institution uses to generate its data.

This document provides the required file format for submitting the data via Reporting Central and shows how a reporting institution can create the file from a spreadsheet for the **FR Y9-ES – Financial Statements for Employee Stock Ownership Plan Holding Companies.** Formulas were used to pull the data from the spreadsheet worksheets containing the data and format them for transmission to Reporting Central.

Microsoft Excel was used in this example but the same process can be applied to other spreadsheet software. The method used to create the file is at the discretion of the reporter. This guide assumes that the data already exist in spreadsheet form.

How to create a text file from a spreadsheet for the FR Y9-ES

The FR Y9-ES is comprised of a Cover Page, four schedules and several financial and text fields. To minimize issues arising during the creation of the Reporting Central text file, it is strongly recommended reporting institutions follow the process described below.

Field Labels

The identifying label for both financial and text data is the eight-character MDRM descriptor listed in Appendix A. Reporting Central uses the MDRM to identify individual report items in the file upload.

Appendix A
FR Y9-ES Report Detailed Field Specifications

	Item	Dollar Amounts in Thousands
Financial Data Items		8-character MDRM
Schedule SC – Statement of Changes in Net Assets Available for Benefits (for the Calendar Year)		
1.	Net appreciation (depreciation) in fair value of investments:	
1.a.	Employer securities	ESOPC316
1.b.	Other securities	ESOPC317
2.	Interest income	ESOPC318
3.	Dividend income	ESOPC319
4.	Employer contributions	ESOPC320
5.	Participant contributions	ESOPC321
6.	Other additions	ESOP3328
7.	*Total additions* (sum of items 1.a through 6)	ESOPC323
8.	Interest expense	ESOPC324
9.	Insurance expense	ESOPC330
10.	Distributions paid to participants	ESOPC325

Field Values

Financial data fields can have either positive, zero, or null values. When you prepare your spreadsheet, this table explains how you enter positive, negative, zero, and null values in the item value cell of the spreadsheet.

Financial Data Item Value	Format
Positive	[leave value as is]
Negative	Precede by minus (-) sign
Zero	0
Null (or blank)	[leave blank]

Field Character Limits

Standard financial data are reported in Thousands and allow entry of up to 14 digits, with no decimal places. For nonstandard financial limits and text items character limits, see Appendix B.

Step 1 – Create Data Listing

Since it is presumed that the reporter already has the report data in spreadsheet format, all subsequent steps in this guide are based on using this report data as the source. The first step recommended is to create a sequential listing of all the items containing the item number, the eight-character MDRM, item description, and item value. It is easier to list all of the financial data items first and then the text items after that.

NOTE Adding additional information to this spreadsheet (like item description and item number) can make items easier to identify and help troubleshoot potential problems. However, this information is completely optional.

1					
2	**FR Y9-ES Financial Statements for Employee Stock Ownership Plan Holding Companies**				
3					
4	**Respondent ID**		**9999999999**		
5	**Series Name**		**FR Y9-ES**		
6	**As of Date**		**12/31/2015**		
7					
8	**Financial Data Items**				
9	**Report Form**	**RC Item**	**RC Item**		**Dollar Amount**
10	**Line Name**	**Identifier**	**Identifier**	**Item Description**	**in Thousands**
11	**Schedule SC-Statement of Changes in New Assets Available for Benefits (for the Calendar Year)**				
12	1.			Net appreciation (depreciation) in fair value of investments	
13	1.a.		ESOPC316	Employer securities	125
14	1.b.		ESOPC317	Other securities	120
15	2.		ESOPC318	Interest income	567
16	3.		ESOPC319	Dividend income	200
17	4.		ESOPC320	Employer contibutions	150
18	5.		ESOPC321	Participant contributions	250
19	6.		ESOP3328	Other additions	75
20	7.		ESOPC323	Total additions (sum of items 1.a through 6)	1487
21	8.		ESOPC324	Interest expense	50
22	9.		ESOPC330	Insurance expense	100
23	10.		ESOPC325	Distributions paid to participants	225
24	11.		ESOPC326	Other deductions	75
25	12.		ESOPC327	Total deductions (sum of items 8 through 11)	460
26	13.		ESOPC328	Net increase (decrease) (item 7 minus item 12)	1027
27	14.		ESOPC329	Beginning of year: net assets available for benefits	225
28	15.		ESPTC342	End of year: net assets available for benefits (sum of item 13 and item 14) (must equal Schedule SB, item 15)	1522

58					
59	**Text Items**				
60	Cover Page	ESOPC490		Printed Name and Title of Trustee or Other Authorized Representative of the ESOP	Jane Doe
61	Cover Page	ESOPH321		Signature of Trustee or Other Authorized Representative of the ESOP	
62	Cover Page	ESOPJ196		Date of Signature	42055
63	Cover Page	TEXT9010		Legal Title of ESOP HC	Lega Title Value of ESOP HC
64	Cover Page	TEXT9110		(Mailing Address of the ESOP HC) Street / P.O. Box	P. O. Box 100
65	Cover Page	TEXT9130		City	Testville
66	Cover Page	TEXT9200		State	TS
67	Cover Page	TEXT9220		Zip Code	98765
68				Person to be Contacted Concerning Report	
69	Cover Page	TEXT8901		Name	John Doe
70	Cover Page	TEXT8902		Area Code / Phone Number	(999) 888-7777
71	Cover Page	TEXT9116		FAX Number	(999) 888-6666
72	Cover Page	TEXT4086		E-mail Address of Contact	j.doe@ltvesop.com

Complete the spreadsheet by listing all of the items in Appendix A.

Step 2 – Link and Format Data Cells

In Sheet 2 of the workbook, all of the financial and text items will be linked to Sheet 1 and formatting characters inserted to aid in the creation of the final text file.

NOTE We differentiate between financial items and text items in Appendix A. It is sometimes clear by the MDRM that an item is text, but that may not be the case in every instance. We identified all text items clearly in the Report Form Line Number column with "TEXT" in this column. You should use this column to identify text items.

	Item	TEXT
Notes to the Financial Statements		
1.(TEXT)	Description	TEXTC356
2. (TEXT)	Description	TEXTC357
3. (TEXT)	Description	TEXTC358
4. (TEXT)	Description	TEXTC359
5. (TEXT)	Description	TEXTC360

Data Format for Financial Data Items
- "L" is the separator between data items.
- Eight-character MDRM.
- "+" represents the <u>maximum</u> number of columns on the report form into which financial data can be entered for one MDRM. For FR Y9-ES, the maximum number of columns financial data can be entered for one MDRM is one. The formula for each financial item must contain only one "+".
- Financial data displays after each "+" and includes a "-" (minus sign) if the value is negative.

  Financial Data Excel formula: `="L"&Sheet1!D12&"+"&Sheet1!G12`
  Translates to: `LESOP0508+300000`

Data Format for Text Items
- "L" is the separator between data items.
- Eight-character MDRM.
- Text data entry is preceded by two underscores and followed by two underscores.
  Text Data Excel formula: `="L"&Sheet1!C61&"__"&Sheet1!F61&"__"`
 Translates to: `LESOP8901__James Jones__`

NOTE For null values, which you leave blank in the spreadsheet, the resulting item values will also be blank. For example, the items with null values will look like this:
- For data items: `LESOPC356+`   (a blank follows the plus sign for null)
- For text items: `LESOP8902____` (four underscores)

The above is repeated for all financial data and text items. Once all fields have been linked, you can create the text file.
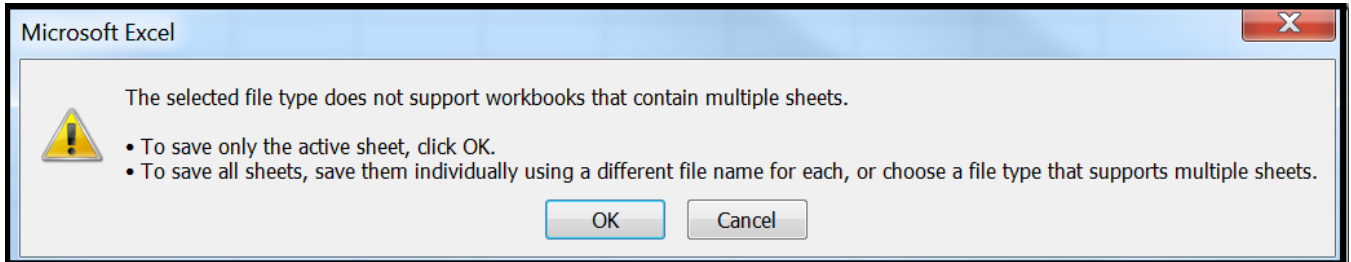
Step 3 – Create the Text File

After saving the file in spreadsheet format the text file can be created by first navigating to the **File tab**.
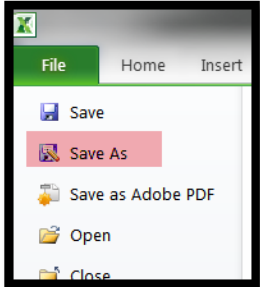
Then selecting the '**Save As**' option and indicating the file type as '**Text (Tab delimited) (*.txt)**.'

A message will appear indicating that this file selection does not support workbooks with multiple worksheets, select '**OK**.'

An additional message will be displayed concerning incompatibility features, select '**Yes**.'
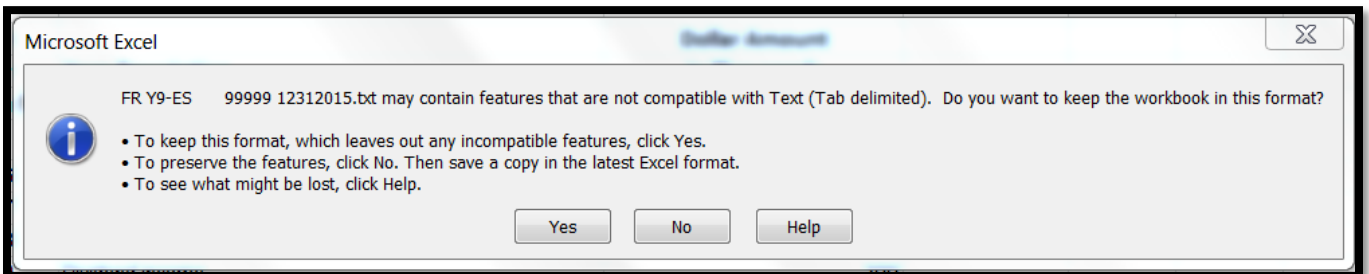
Step 4 – Format the Text File and Add Header Record

The text file will have been created and will look like this. If there are quotation marks at the beginning and the end of the file, you will need to remove those before continuing.
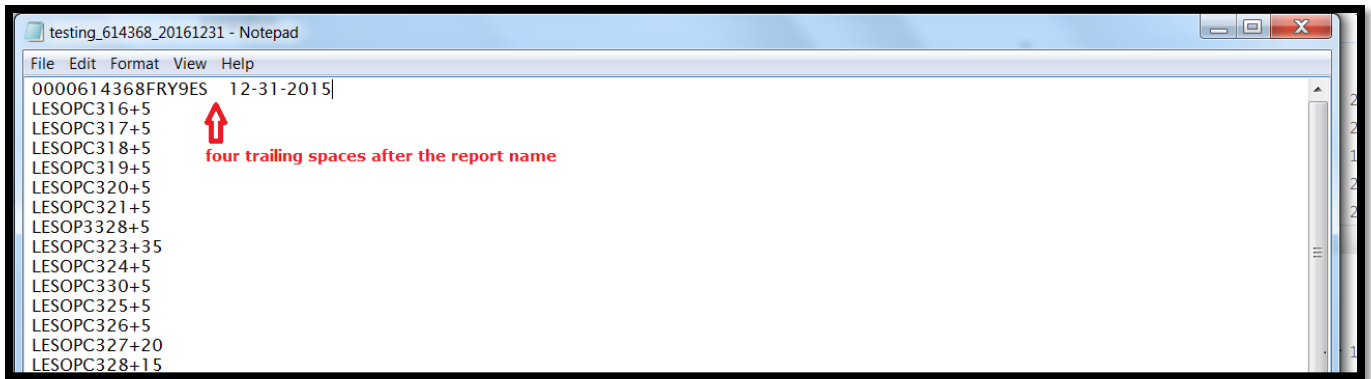
```
LESOPC317+5
LESOPC318+5
LESOPC319+5
LESOPC320+5
LESOPC321+5
LESOP3328+5
LESOPC323+35
LESOPC324+5
LESOPC330+5
LESOPC325+5
LESOPC326+5
LESOPC327+20
LESOPC328+15
LESOPC329+5
```

```
LTEXTC900__text 9__
LESOP8901__Sally          Test__
LESOP4086__sally.test@firststatelegal.com__
LESOP8902__214-922-9999__
LESOP9116__214-922-8888__
LESOPC490__Printed Name Title__
LESOPJ196__12/01/2015__
LTEXT9010__Legal ESOP Title__
LTEXT9110__300 South Main Street, Suite 100A__
LTEXT9130__Dallas__
LTEXT9200__TX__
LTEXT9220__75001__
```

The next step is to add the header record.

The <u>file header record</u> consists of the following items:
- the first 10 spaces are the RSSD ID with leading zeroes
- the next 10 spaces are the report series ID 'FRY9ES,' plus four trailing spaces
- the report as-of date, in MM-DD-YYYY format

```
testing_614368_20161231 - Notepad
File Edit Format View Help
0000614368FRY9ES   12-31-2015
LESOPC316+5
LESOPC317+5   ⇧
LESOPC318+5   four trailing spaces after the report name
LESOPC319+5
LESOPC320+5
LESOPC321+5
LESOP3328+5
LESOPC323+35
LESOPC324+5
LESOPC330+5
LESOPC325+5
LESOPC326+5
LESOPC327+20
LESOPC328+15
```

## Step 5 – Reporting Central Submission

In Reporting Central, select the File Upload tab and then click the '**Browse…**" button. Then, navigate to the stored text file and select the filename so it appears in the 'File:' box.  Select "Continue" to upload.
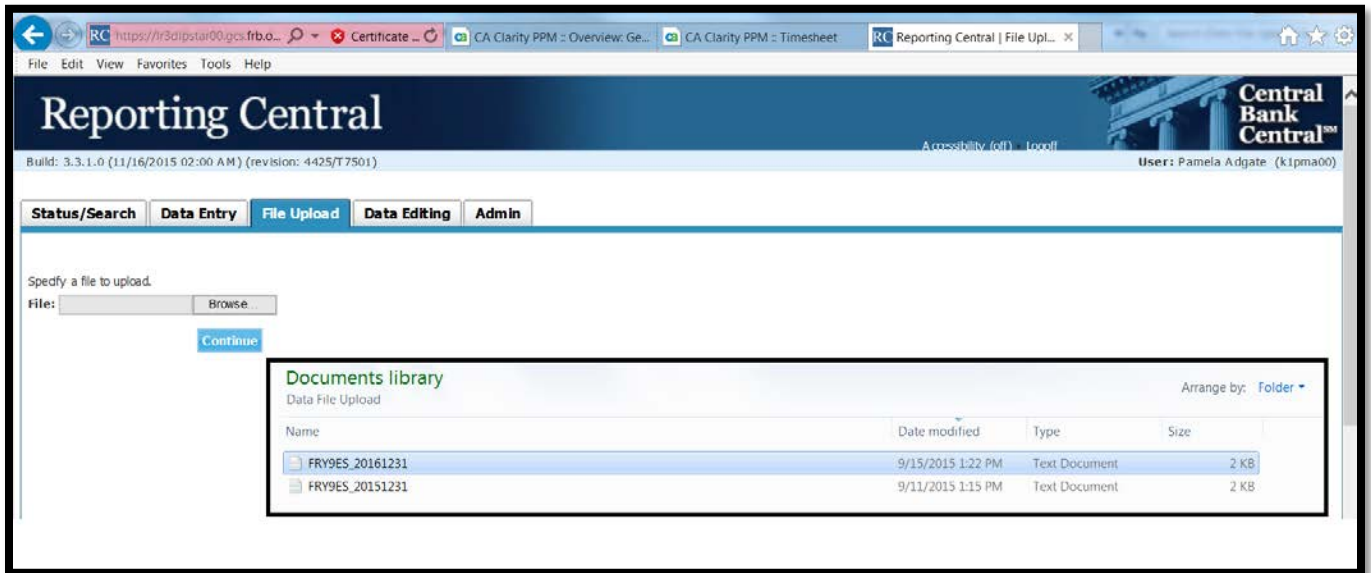


If there are no formatting issues during the file upload the data will load directly into the report screen.
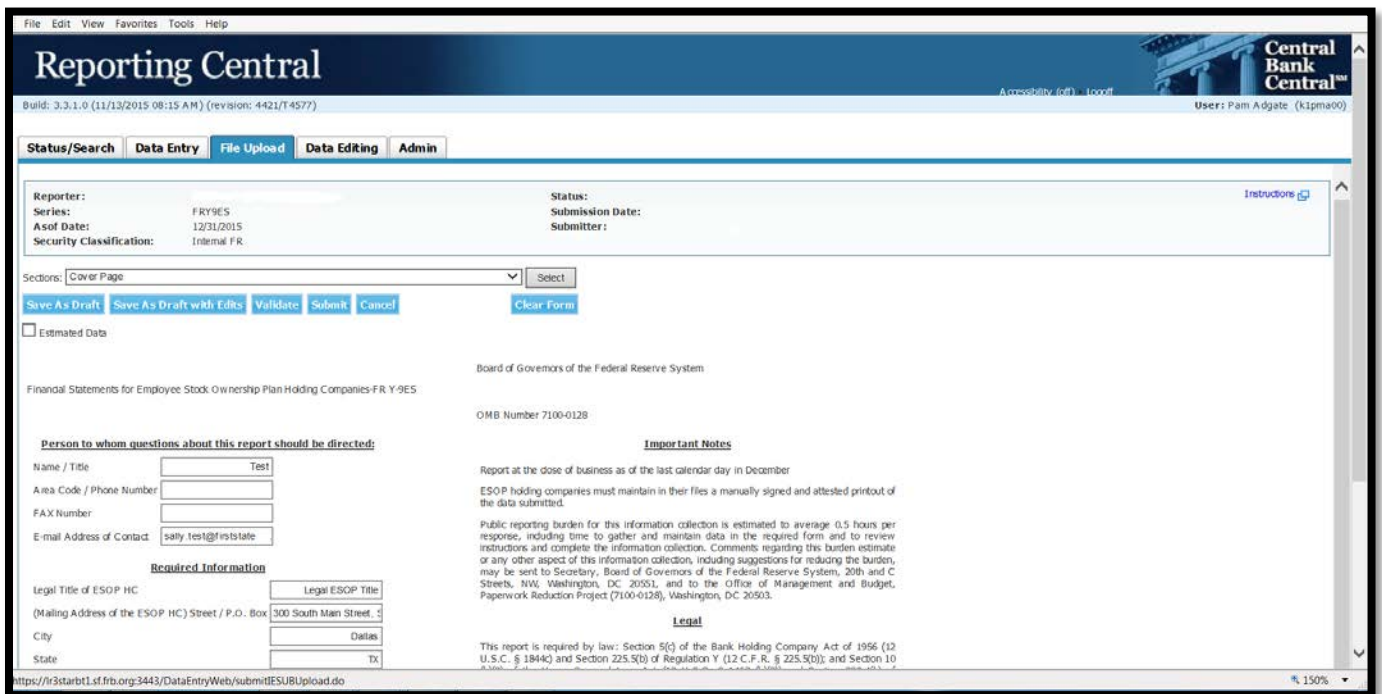


The report data can then be validated and saved.  If errors exist in the text file error messages will appear in the file upload window, which can be used to troubleshoot any formatting issues.

# FR Y9-ES Report Detailed Field Specifications

| | Item | Dollar Amounts in Thousands |
|---|---|---|
| **Financial Data Items** | | 8-character MDRM |
| Schedule SC – Statement of Changes in Net Assets Available for Benefits (for the Calendar Year) | | |
| 1. | Net appreciation (depreciation) in fair value of investments: | |
| 1.a. | Employer securities | ESOPC316 |
| 1.b. | Other securities | ESOPC317 |
| 2. | Interest income | ESOPC318 |
| 3. | Dividend income | ESOPC319 |
| 4. | Employer contributions | ESOPC320 |
| 5. | Participant contributions | ESOPC321 |
| 6. | Other additions | ESOP3328 |
| 7. | *Total additions* (sum of items 1.a through 6) | ESOPC323 |
| 8. | Interest expense | ESOPC324 |
| 9. | Insurance expense | ESOPC330 |
| 10. | Distributions paid to participants | ESOPC325 |
| 11. | Other deductions | ESOPC326 |
| 12. | *Total deductions* (sum of items 8 through 11) | ESOPC327 |
| 13. | *Net increase (decrease)* (item 7 minus item 12) | ESOPC328 |
| 14. | Beginning of year: net assets available for benefits | ESOPC329 |
| 15. | End of year: net assets available for benefits (sum of item 13 and item 14) (must equal Schedule SB, item 15) | ESPTC342 |
| **Schedule SB – Statement of Net Assets Available for Benefits** | | |
| **Assets** | | |
| 1. | Cash and cash equivalents (including money market instruments) | ESOPC322 |
| 2. | Holding company securities: | |
| 2.a. | Equity securities | ESOPC331 |
| 2.b. | Debt securities | ESOPC332 |
| 3. | Bank securities: | |
| 3.a. | Equity securities | ESOPC333 |
| 3.b. | Debt securities | ESOPC334 |
| 4. | Securities (other than securities reported in items 1, 2, 3, and 9) | ESOPC335 |
| 5. | Employer's contribution receivable | ESOPC336 |
| 6. | Participants' contribution receivable | ESOPC337 |
| 7. | Dividends and interest receivable | ESOPC363 |
| 8. | Cash surrender value of life insurance | ESOPC009 |
| 9. | Other assets | ESOPC338 |
| 10. | *Total assets* (sum of items 1 through 9) | ESOP2170 |

| | Item | Dollar Amounts in Thousands |
|---|---|---|
| **Liabilities** | | |
| 11. | Loans payable | ESOPC339 |
| 12. | Interest payable | ESOPC340 |
| 13. | Other liabilities | ESOPC341 |
| 14. | *Total liabilities* (sum of items 11 through 13) | ESOP2948 |
| **Net Assets Available For Benefits** | | |
| 15 | *Net assets available for benefits* (item 10 minus item 14) | ESOPC342 |
| **Schedule SB-M – Memoranda** | | |
| 3 | Amount of ESOP debt reported as contra-equity by the sponsoring employer or unearned ESOP shares on: | |
| 3.a. | Bank Report of Condition | ESOPC347 |
| 3.b | Holding company balance sheet | ESOPC348 |
| 5. | Estimated employer liability for payment of plan benefits/distributions within two (2) years after December 31 of the report year | ESOPC352 |
| 6. | The net amount of plan participant balances eligible for diversification under the diversification requirement | ESOPC353 |
| **Notes to the Financial Statements** | | |
| 1. | Amount | ESOPC356 |
| 2. | Amount | ESOPC357 |
| 3. | Amount | ESOPC358 |
| 4. | Amount | ESOPC359 |
| 5. | Amount | ESOPC360 |

| | Item | Number |
|---|---|---|
| **Number Items** | | 8-character MDRM |
| **Schedule SB-M – Memoranda** | | |
| M.2.a | Total number of bank shares held by ESOP | ESOPC343 |
| M.2.c. | Number of bank shares allocated to ESOP participants | ESOPC344 |
| M.2.d. | Total number of holding company shares held by ESOP | ESOPC345 |
| M.2.f. | Number of holding company shares allocated to ESOP participants | ESOPC346 |
| 4.a. | Accounted for under AICPA Statement of Position 76-3 or Statement of Position 93-6 (Enter "1" for SOP 76-3; enter "2" for SOP 93-6) | ESOPC350 |
| 4.b | Total number of plan participants as of December 31 of the report year | ESOPC351 |

| | Item | Percentage |
|---|---|---|
| **Percentage Items** | | 8-character MDRM |
| **Schedule SB-M – Memoranda** | | |
| M.2.b. | Percentage of bank shares held by ESOP included in 2.a | ESOP7285 |
| M.2.e. | Percentage of holding company shares held by ESOP included in 2.d | ESOP7286 |

| | Item | Year (YYYY) |
|---|---|---|
| YYYY Item | | 8-character MDRM |
| Schedule SB-M – Memoranda | | |
| M.4. | Year ESOP was initially adopted | ESOPC349 |

| | Item | 0=No 1=Yes |
|---|---|---|
| 0=No or 1=Yes Items | | 8-character MDRM |
| Schedule SB-M – Memoranda | | |
| M.7. | Did the plan engage in any transaction with parties-in-interest during the current report period? (Enter "1" for yes; enter "0" for no) | ESOPC354 |
| M.8. | Has there been a change in plan trustees or the plan administrative committee during the current report year? (Enter "1" for yes; enter "0" for no) | ESOPC355 |

| | Item | TEXT |
|---|---|---|
| Text Items | | 8-character MDRM |
| Cover Page | | |
| Printed Name and Title of Trustee or Other Authorized Representative of the ESOP | | ESOPC490 |
| Date of Signature | | ESOPJ196 |
| Legal Title of ESOP HC | | TEXT9010 |
| (Mailing Address of the ESOP HC) Street / P.O. Box | | TEXT9110 |
| City | | TEXT9130 |
| State | | TEXT9200 |
| Zip Code | | TEXT9220 |
| Person to whom questions about this report should be directed | | |
| Name / Title | | ESOP8901 |
| Area Code / Phone Number | | ESOP8902 |
| Area Code / FAX Number | | ESOP9116 |
| E-mail Address of Contact | | ESOP4086 |
| Schedule SB-M - Memoranda | | |
| M.1.(TEXT) | Sponsoring employer | TEXT9152 |
| Notes to the Financial Statements | | |
| 1.(TEXT) | Description | TEXTC356 |
| 2. (TEXT) | Description | TEXTC357 |
| 3. (TEXT) | Description | TEXTC358 |
| 4. (TEXT) | Description | TEXTC359 |
| 5. (TEXT) | Description | TEXTC360 |

## Appendix B
# FR Y9-ES Item Character Limits

## Non-Standard Financial Item Limits

| Schedule | Item Number | MDRM | Item Description | Limit[1] | Format |
|---|---|---|---|---|---|
| SB-M | M.2.a. | ESOPC343 | Total Number of Bank Shares Held By ESOP | (11,0) | Integer up to 11 digits |
| SB-M | M.2.b. | ESOP7285 | Percentage of Bank Shares Held by ESOP | (7,2) | Up to 5 digits before the decimal, and exactly 2 digits after the decimal |
| SB-M | M.2.c. | ESOPC344 | Number of Bank Shares Allocated to ESOP Participants | (11,0) | Integer up to 11 digits |
| SB-M | M.2.d. | ESOPC345 | Total Number of BHC Shares Held By ESOP | (11,0) | Integer up to 11 digits |
| SB-M | M.2.e. | ESOP7286 | Percentage of BHC Shares Held by ESOP | (7,2) | Up to 5 digits before the decimal, and exactly 2 digits after the decimal |
| SB-M | M.2.f. | ESOPC346 | Number of BHC Shares Allocated to ESOP Participants | (11,0) | Integer up to 11 digits |
| SB-M | M.4. | ESOPC349 | Year ESOP Was Initially Adopted | (4,0) | 4 digit year (YYYY) |
| SB-M | M.4.a. | ESOPC350 | Accounted for Under AICPA Statement of Position 76-3 or Statement of Position 93-6 | (1,0) | Integer up to 1 digit; 1=SOP 76-3, 2=SOP 93-6 |
| SB-M | M.4.b. | ESOPC351 | Total Number of Plan Participants as of December 31 of the Report Year | (11,0) | Integer up to 11 digits |
| SB-M | M.7. | ESOPC354 | Did the Plan Engage in any Transaction with Parties-In-Interest During the Current Report Year? (1=YES 0=NO) | (1,0) | Integer up to 1 digit; 0=NO, 1=YES |
| SB-M | M.8. | ESOPC355 | Has There Been a Change in Plan Trustees or the Plan Administrative Committee During the Current Report Year? (1=YES 0=NO) | (1,0) | Integer up to 1 digit; 0=NO, 1=YES |
| Cover Page | Cover Page | ESOPJ196 | Date of Signature (MM/DD/YYYY) | (10,0) | MM/DD/YYYY |

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[1] Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal.

## Text Item Character Limits

| MDRM Number | Description | Length | Format |
|---|---|---|---|
| ESOPC490 | Printed Name and Title of Trustee or Other Authorized Representative of the ESOP | 72 | Text |
| TEXT9010 | Legal Title of ESOP HC | 72 | Text |
| TEXT9110 | (Mailing Address of the Holding Company) Street / PO Box | 72 | Text |
| TEXT9130 | City | 30 | Text |
| TEXT9200 | State | 2 | Text |
| TEXT9220 | Zip Code | 30 | Text |
| ESOP8901 | Person to be Contacted Concerning This Report | 72 | Text |
| ESOP4086 | Contact E-Mail Address | 72 | Text |
| ESOP8902 | Contact Area Code/ Phone Number | 30 | Text |
| ESOP9116 | Contact FAX Number | 30 | Text |
| TEXT9152 | Sponsoring Employer | 72 | Text |
| TEXTC356 | Notes to the FR Y-9ES Financial Statements - Line 1 Text | 192 | Text |
| TEXTC357 | Notes to the FR Y-9ES Financial Statements - Line 2 Text | 192 | Text |
| TEXTC358 | Notes to the FR Y-9ES Financial Statements - Line 3 Text | 192 | Text |
| TEXTC359 | Notes to the FR Y-9ES Financial Statements - Line 4 Text | 192 | Text |
| TEXTC360 | Notes to the FR Y-9ES Financial Statements - Line 5 Text | 192 | Text |