

# **File Upload User Guide**

FR Y-9SP

Parent Company Only Financial Statements  
for Small Holding Companies

Federal Reserve System

## 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 Y-9SP – Parent Company Only Financial Statements for Small 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 Y-9SP

The FR Y-9SP is comprised of a Cover Page and four schedules with 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.

<b>Appendix A</b>			
<b>FR Y9-SP Report Detailed Field Specifications</b>			
	Item	Dollar Amounts in Thousands	Dollar Amounts in Thousands
Financial Data Items		8-character MDRM	8-character MDRM
<b>Schedule SI - Income Statement</b>			
1.a.	Income from bank subsidiary(ies): Dividends		BHSP0508
1.b.	Income from bank subsidiary(ies): Other income		BHSP2111
2.a.	Income from nonbank subsidiary(ies): Dividends		BSHP0523
2.b.	Income from nonbank subsidiary(ies): Other income		BHSP0530
3.a.	Income from subsidiary holding company(ies): Dividends		BHSP0206
3.b.	Income from subsidiary holding company(ies): Other income		BHSP1283
4.	Other income		BHSP0447
5.	TOTAL OPERATING INCOME (sum of items 1, 2, 3, and 4)		BHSP4000

### Field Values

Data fields can have either positive, negative, 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 (for our example in Step 1, the item value cells are in Column L).

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 by report schedule. Each line will contain the item number, the eight-character MDRM, and item value.

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

	A	B	C	D	E	F	G
1							
2	<b>FR Y9-SP - Parent Company Only Financial Statements for Small Holding Companies</b>						
3							
4		<b>Respondent ID</b>		9999999999			
5		<b>Series Name</b>		FR Y9-SP			
6		<b>As of Date</b>		12/31/2015			
7							
8		<b>Financial Data Items</b>					
9		<b>Report Form</b>	<b>RC Item</b>			<b>Dollar Amount</b>	
10		<b>Line Name</b>	<b>Identifier</b>		<b>Item Description</b>	<b>in Thousands</b>	
11		<b>Schedule SI - Income Statement</b>					
12		1.			Income from bank subsidiary(ies):		
13		1.a.	BHSP0508		Dividends		300
14		1.b.	BHSP2111		Other income		0
15		2.			Income from nonbank subsidiary(ies):		
16		2.a.	BHSP0523		Dividends		0
17		2.b.	BHSP0530		Other income		0
18		3.			Income from nonbank subsidiary(ies):		
19		3.a.	BHSP0206		Dividends		0
20		3.b.	BHSP1283		Other income		0
21		4.	BHSP0447		Other income		0
22		5.	BHSP4000		TOTAL OPERATING INCOME (sum of items 1, 2, 3, and 4)		300
23		6.	BHSP4073		Interest expense		0
24		7.	BHSP4093		Other expenses		158
25		8.	BHSP4130		TOTAL OPERATING EXPENSE (sum of items 6 and 7)		158

58	<b>Text Items</b>					
59	Cover Page	WRSX8901		Name / Title		John Jones, AVP
60	Cover Page	WRSX4086		E-mail Address of Contact		john.jones@9sphc.com
61	Cover Page	WRSX8902		Area Code / Phone Number		222-999-9999

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, text, and other items will be linked to Sheet 1 and formatting characters inserted to aid in the creation of the final data file.

**NOTE** We differentiate between financial items, numeric 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 numeric and text items clearly in the Report Form Line Number column with “Number” or “TEXT” clearly displayed alongside the item number. You should use this column to identify numeric and text items.

If the response to Memorandum item 1 is yes, indicate below the name and address of the holding company's <u>independent external</u> auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner.			
M.2.a.(1).(TEXT)	Name of External Auditing Firm		TEXTC703
M.2.a.(2).(TEXT)	City		TEXTC708
M.2.a.(3).(TEXT)	State Abbreviation		TEXTC714
M.2.a.(4).(TEXT)	Zip Code		TEXTC715
M.2.b.(1).(TEXT)	Name of Engagement Partner		TEXTC704
M.2.b.(2).(TEXT)	E-mail Address		TEXTC705

### Data Format for Financial Data Items

- “L” is the separator between data items.
- Eight-character MDRM.
- Financial data displays after each “+” and includes a “-“ (minus sign) if the value is negative.  
Financial Data Excel formula: = "L"&Sheet1!C12&"+"&Sheet1!F12  
Translates to: LBHSP0508+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!C59&"\_\_"&Sheet1!F59&"\_\_"  
Translates to: LBHSX8901\_\_John Jones, AVP\_\_

**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:

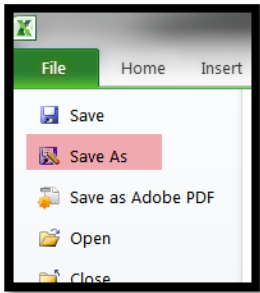
- For data items: LBHSP8527+ (a blank follows the plus sign for null)
- For text items: LBHSP8902\_\_\_\_ (four underscores)

This is repeated for all fields and entered into the **first cell** of sheet 2 with ‘&’ between each item. For example:  
="L"&Sheet1!C13&"+"&Sheet1!F13&"L"&Sheet1!C14&"+"&Sheet1!F14&"L"&Sheet1!C16&"+"&Sheet1!F16

Once all fields are linked, you can create the text file.

### Step 3 – Create the Text File

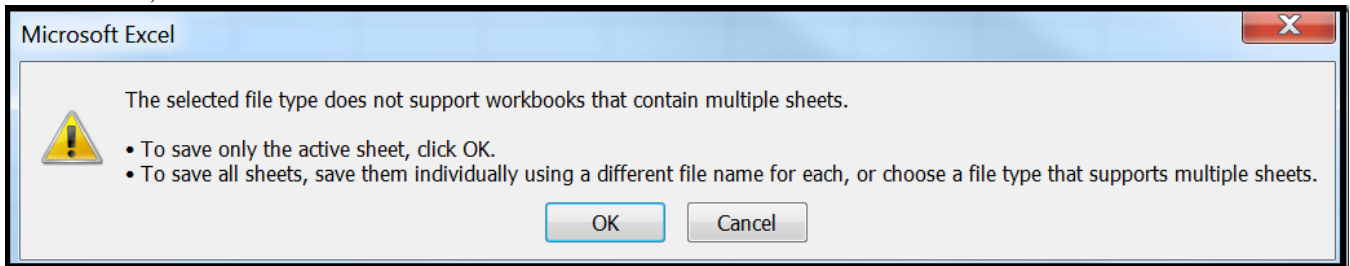
After saving the file in spreadsheet format the text file can be created by first navigating to the **File tab**.



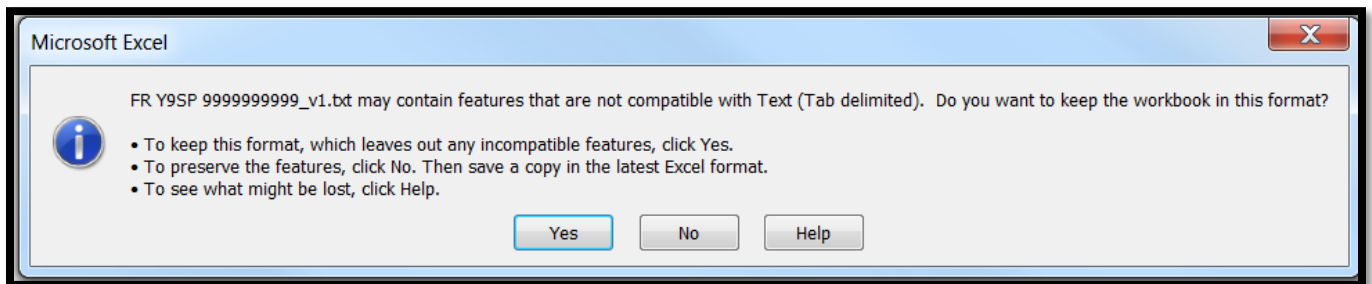
Then selecting the ‘**Save As**’ option and indicating the file type as ‘**Text (Tab delimited) (\*.txt)**.’



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

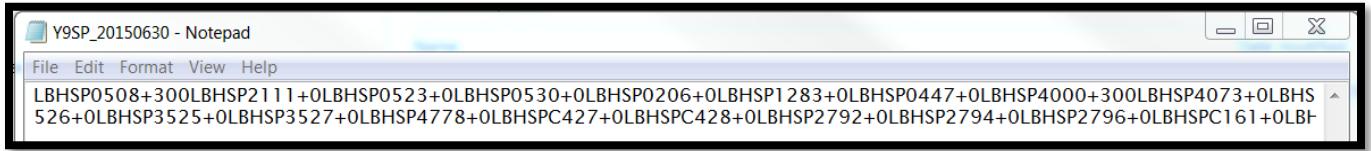


An additional message will be displayed concerning incompatibility features, select ‘**Yes**.’

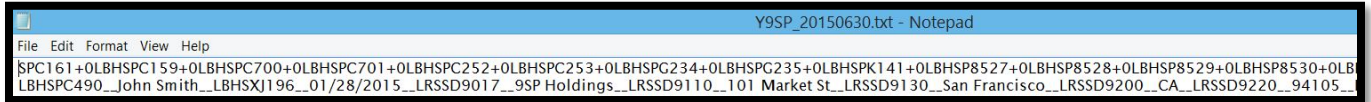


## Step 4 – Format the Text File and Add Header Record

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.



```
Y9SP_20150630 - Notepad
File Edit Format View Help
LBHSP0508+300LBHSP2111+0LBHSP0523+0LBHSP0530+0LBHSP0206+0LBHSP1283+0LBHSP0447+0LBHSP4000+300LBHSP4073+0LBHSP
526+0LBHSP3525+0LBHSP3527+0LBHSP4778+0LBHSP427+0LBHSP428+0LBHSP2792+0LBHSP2794+0LBHSP2796+0LBHSP161+0LBH
```

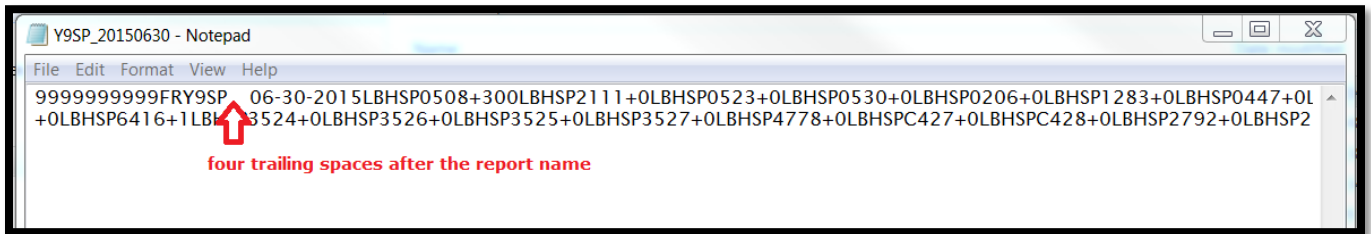


```
Y9SP_20150630.txt - Notepad
File Edit Format View Help
SPC161+0LBHSPC159+0LBHSPC700+0LBHSPC701+0LBHSPC252+0LBHSPC253+0LBHSPG234+0LBHSPG235+0LBHSPK141+0LBHSP8527+0LBHSP8528+0LBHSP8529+0LBHSP8530+0LBH
LBHSPC490_John Smith_LBHSXJ196_01/28/2015_LRSSD9017_9SP Holdings_LRSSD9110_101 Market St_LRSSD9130_San Francisco_LRSSD9200_CA_LRSSD9220_94105_
```

**The next step is to add the header record.**

The file header record consists of the following items:

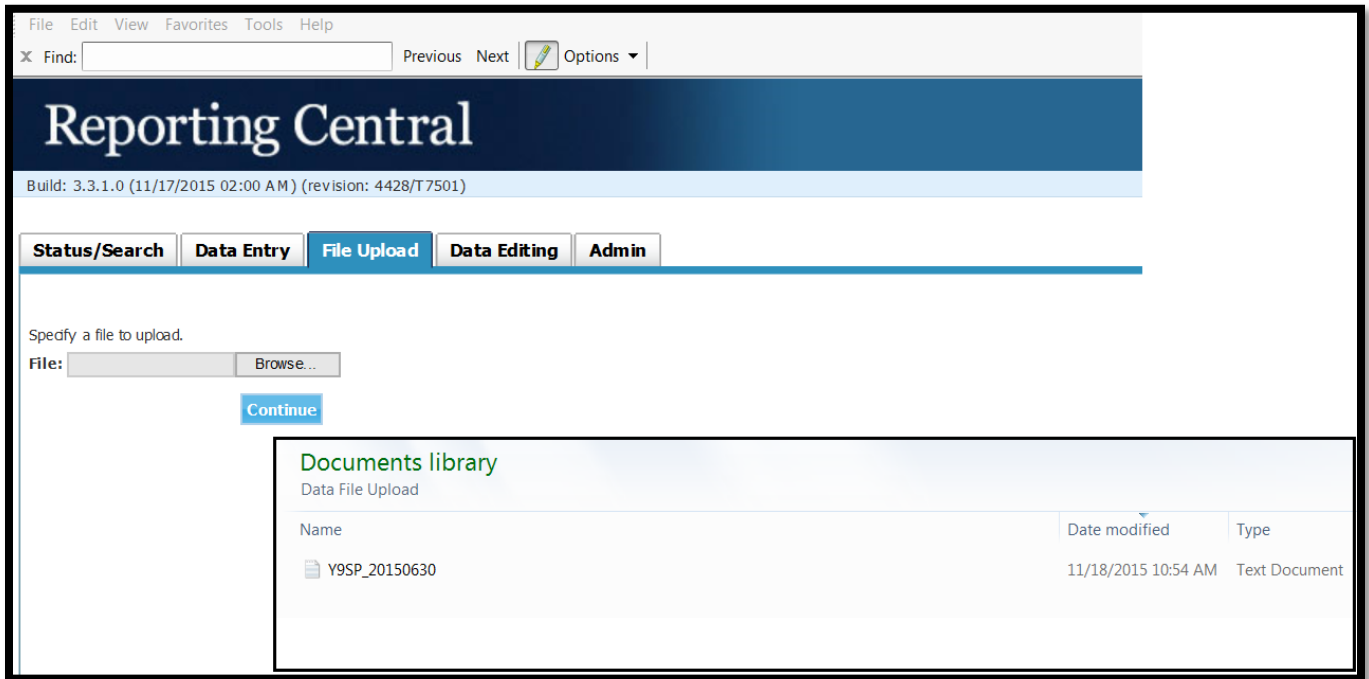
- the first 10 spaces are the RSSD ID with leading zeroes
- the next 10 spaces are the report series ID 'FRY9SP,' plus four trailing spaces
- the report as-of date, in MM-DD-YYYY format



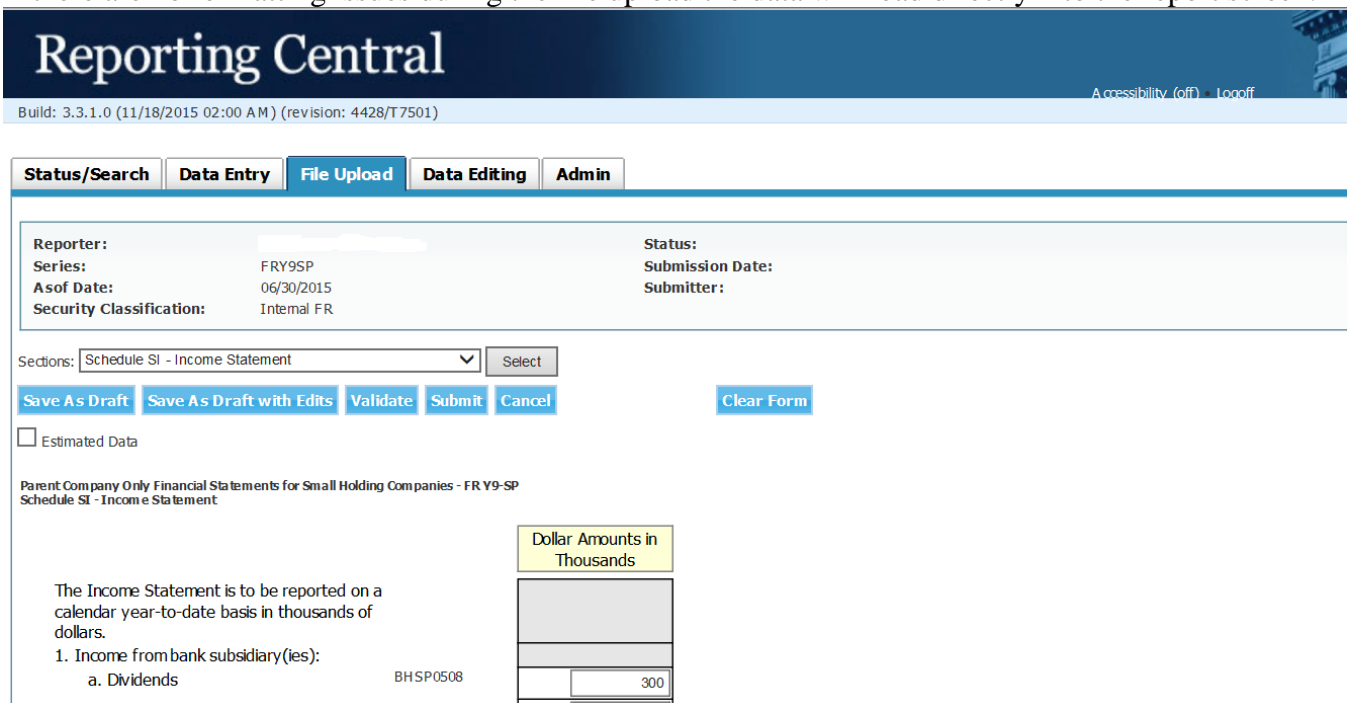
```
Y9SP_20150630 - Notepad
File Edit Format View Help
9999999999FRY9SP 06-30-2015LBHSP0508+300LBHSP2111+0LBHSP0523+0LBHSP0530+0LBHSP0206+0LBHSP1283+0LBHSP0447+0LBHSP
+0LBHSP6416+1LBHSP3524+0LBHSP3526+0LBHSP3525+0LBHSP3527+0LBHSP4778+0LBHSP427+0LBHSP428+0LBHSP2792+0LBHSP2
four trailing spaces after the report name
```

## 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.



Appendix A

FR Y-9SP Report Detailed Field Specifications

	Item	Dollar Amounts in Thousands	Dollar Amounts in Thousands
Financial Data Items		8-character MDRM	8-character MDRM
<b>Schedule SI - Income Statement</b>			
1.a.	Income from bank subsidiary(ies): Dividends		BHSP0508
1.b.	Income from bank subsidiary(ies): Other income		BHSP2111
2.a.	Income from nonbank subsidiary(ies): Dividends		BHSP0523
2.b.	Income from nonbank subsidiary(ies): Other income		BHSP0530
3.a.	Income from subsidiary holding company(ies): Dividends		BHSP0206
3.b.	Income from subsidiary holding company(ies): Other income		BHSP1283
4.	Other income		BHSP0447
5.	TOTAL OPERATING INCOME (sum of items 1, 2, 3, and 4)		BHSP4000
6.	Interest expense		BHSP4073
7.	Other expense		BHSP4093
8.	TOTAL OPERATING EXPENSE (sum of items 6 and 7)		BHSP4130
9.a.	Income (loss) before income taxes and before undistributed income of subsidiary(ies) (item 5 minus item 8)		BHSPHT69
9.b.	Unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 5 minus 8)		BHSPHT70
9.c.	Income (loss) before applicable income taxes, discontinued operations and undistributed income (sum of items 9.a and 9.b)		BHSP4250
10.	Applicable income taxes (benefits) (estimated) (see instructions)		BHSP4302
11.	Discontinued operations, net of applicable income taxes		BHSPFT28
12.	Income (loss) before undistributed income of subsidiary(ies) (sum of items (c) and 11 minus 10)		BHSP0496
13.	Equity in undistributed income (loss) of subsidiary(ies): (see instructions)		
13.a.	Bank subsidiary(ies)		BHSP3156
13.b.	Nonbank subsidiary(ies)		BHSP2112
13.c.	Subsidiary holding company(ies)		BHSP3513
14.	Net income (loss) (sum of items 12 and 13)		BHSP4340
<b>Memoranda</b>			
M.1.	Cash dividends (or non-taxable distributions) declared by the holding company to its shareholders		BHSP3158
M.2.(Number)	Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (enter "1" for Yes; enter "0" for No)		BHSPA530
M.3.	Interest expense paid to special-purpose subsidiaries that issued trust preferred securities (included in item 7 above)		BHSPC254
M.4.	Net change in fair values of financial instruments accounted for under a fair value option		BHSPJ980

	Item	Dollar Amounts in Thousands	Dollar Amounts in Thousands
<b>Schedule SC – Balance Sheet</b>			
<b>Assets</b>			
1.	Cash and due from depository institutions		
1.a.	Balances with subsidiary or affiliated depository institutions		BHSP5993
1.b.	Balances with unrelated depository institutions		BHSP0010
2.	Securities		BHSP0390
3.	Loans and lease financing receivables (exclusive of loans and lease financing receivables due from bank(s) and nonbank subsidiaries)		
3.a.	Loans and leases, held for investment and held for sale	BHSP2122	
3.b.	LESS: Allowance for loan and lease losses	BHSP3123	
3.c.	Loans and leases, held for investment and held for sale, net of the allowance for loan and lease losses (item 3.a minus 3.b)		BHSP2723
4.	Investment in bank subsidiary(ies): (see instructions)		
4.a.	Equity investment		BHSP3239
4.b.	Goodwill		BHSP3238
4.c.	Loans and advances to and receivables due from bank subsidiary(ies)		BHSP3148
5.	Investment in nonbank subsidiary(ies): (see instructions)		
5.a.	Equity investment		BHSP0088
5.b.	Goodwill		BHSP0087
5.c.	Loans and advances to and receivables due from nonbank subsidiary(ies)		BHSP0089
6.	Investment in subsidiary holding company(ies) (These items are to be completed only by companies that have subsidiary holding companies.):		
6.a.	Equity investment		BHSP0201
6.b.	Goodwill		BHSP0202
6.c.	Loans and advances to and receivables due from subsidiary holding company(ies)		BHSP3523
7.	Other assets		BHSP0027
8.	Balances due from related nonbank companies (Other than investments)		BHSP3620
9.	TOTAL ASSETS (sum of items 1 through 8)		BHSP2170
<b>Liabilities and Equity Capital</b>			
10.	Short-term borrowings:		
10.a.	Commercial paper		BHSP2309
10.b.	Other short-term borrowings		BHSP2724
11.	Long-term borrowings (includes limited-life preferred stock and related surplus)		BHSP3151
12.	Accrued interest payable (see instructions)		BHSP3166
13.	Other liabilities		BHSP3167
14.	Balances due to subsidiaries and related institutions:		
14.a.	Subsidiary bank(s)		BHSP3605

	Item	Dollar Amounts in Thousands	Dollar Amounts in Thousands
14.b.	Nonbank subsidiaries and related institutions		BHSP3621
15.	Not applicable		
16.	Equity capital:		
16.a.	Perpetual preferred stock (including related surplus)		BHSP3283
16.b.	Common stock (including related surplus)		BHSP3230
16.c.	Retained earnings		BHSP3247
16.d.	Accumulated other comprehensive income		BHSPB530
16.e.	Other equity capital components		BHSPA130
16.f.	Total equity capital (sum of items 16.a through 16.e)		BHSP3210
17.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 10 through 14.b. and 16.f)		BHSP3300
	Memoranda (to be completed annually only by top-tier and single-tier holding companies for the December 31 report date)		
M.1.(Number)	Has the holding company engaged in a full-scope independent external audit at any time during the calendar year? (enter "1" for Yes, enter "0" for No)		BHSPC884
If the response to Memorandum item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner.			
M.2.a.(1).(TEXT)	Name of External Auditing Firm		TEXTC703
M.2.a.(2).(TEXT)	City		TEXTC708
M.2.a.(3).(TEXT)	State Abbreviation		TEXTC714
M.2.a.(4).(TEXT)	Zip Code		TEXTC715
M.2.b.(1).(TEXT)	Name of Engagement Partner		TEXTC704
M.2.b.(2).(TEXT)	E-mail Address		TEXTC705
M.3.	Financial assets and liabilities measured at fair value:		
M.3.a.	Total assets		BHSPF819
M.3.b.	Total liabilities		BHSPF820
<b>Schedule SC-M – Memoranda</b>			
M.1.	Total <i>consolidated</i> assets of the holding company		BHSP8519
M.2.	Holding company (parent company only) borrowings not held by financial institution(s) or by insiders (including directors) and their interests (included in balance sheet items 10 or 11 above)		BHSP3152
M.3.	Treasury stock (report only if the amount exceeds 5 percent of equity capital) included in item 16.f above		BHSP3153
M.4.	Amount of nonvoting equity capital, including related surplus (included in balance sheet items 16.a., 16.b., 16.c., and 16.d.)		BHSPC702
M.5.	Total loans from parent holding company and nonbank subsidiary(ies) to insiders (excluding directors) and their interests		BHSP3155
M.6.	Pledged securities		BHSP0416
M.7.a.	Fair value of securities classified as available-for-sale (included in item 2 of the balance sheet)		BHSP8516
M.7.b.	Amortized cost of securities classified as held-to-maturity (included in item 2 of the balance sheet)		BHSP8517

	Item	Dollar Amounts in Thousands	Dollar Amounts in Thousands
M.7.c.	Fair value of equity securities with readily determinable fair values (included in item 2 of the balance sheet) <sup>1</sup>		BHSPHT95
M.8.a.	Total off-balance-sheet activities conducted either directly or through a nonbank subsidiary		BHSPF074
M.8.b.	Total debt and equity securities (other than trust preferred securities) outstanding that are registered with the Securities and Exchange Commission		BHSPF075
M.9.	Balances held by the subsidiary bank(s) due from nonbank subsidiaries of the parent holding company		BHSP6796
M.10.	Balances held by the subsidiary bank(s) due to nonbank subsidiaries of the parent holding company		BHSP6797
M.11.	Other assets ( <i>only report</i> amounts that exceed 25 percent of balance sheet, line item 7)		
M.11.a.	Accounts receivable		BHSPA024
M.11.b.	Income taxes receivable		BHSPC256
M.11.c.	Premises and fixed assets		BHSP2145
M.11.d.	Net deferred tax assets		BHSP2148
M.11.e.	Cash surrender value of life insurance policies		BHSPC009
M.11.f.(TEXT)	Description	TEXT8520	
M.11.f.	Amount		BHSP8520
M.11.g.(TEXT)	Description	TEXT8521	
M.11.g.	Amount		BHSP8521
M.11.h.(TEXT)	Description	TEXT8522	
M.11.h	Amount		BHSP8522
M.12.	Other liabilities ( <i>only report</i> amounts that exceed 25 percent of balance sheet, line item 13)		
M.12.a.	Accounts payable		BHSP3066
M.12.b.	Income taxes payable		BHSPC257
M.12.c.	Dividends payable		BHSP2932
M.12.d.	Net deferred tax liabilities		BHSP3049
M.12.e.(TEXT)	Description	TEXT8523	
M.12.e.	Amount		BHSP8523
M.12.f.(TEXT)	Description	TEXT8524	
M.12.f.	Amount		BHSP8524
M.12.g.(TEXT)	Description	TEXT8525	
M.12.g.	Amount		BHSP8525
M.13.	Notes payable to special-purpose subsidiaries that issued trust preferred securities (included in balance sheet, item 14.b)		BHSPC255

	Item	Dollar Amounts in Thousands	Dollar Amounts in Thousands
M.14.(Number)	Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? This item is to be completed by the top-tier holding company (and single-tier holding companies). The top-tier holding company must not leave this item blank. A lower-tier holding company filing this report should leave this item blank. The top-tier holding company must enter "1" for Yes or for no changes to report; or enter "0" for No. <i>If the answer to this question is no, complete the FR Y-10</i>		BHSP6416
M.14.(TEXT)	Name of holding company official verifying FR Y-10 reporting		TEXT6428
M.14.(TEXT)	Area Code / Phone Number		TEXT9009
M.15.	Short-term borrowings included in balance sheet item 14.b.		
M.15.a.	From parent holding company		BHSP3524
M.15.b.	From subsidiary holding company		BHSP3526
M.16	Long-term borrowings included in balance sheet item 14.b.		
M.16.a.	From parent holding company		BHSP3525
M.16.b.	From subsidiary holding company		BHSP3527
M.17.a.	Total combined nonbank assets of nonbank subsidiaries		BHSP4778
M.17.b.	Total combined loans and leases of nonbank subsidiaries		BHSP427
M.17.c.	Total aggregate operating revenue of nonbank subsidiaries		BHSP428
M.17.d.	Combined thrift assets included in 17.a <i>(to be completed by a bank holding company)</i>		BHSP2792
M.17.e.(Number)	Number of nonbank subsidiaries included in 17.a.	BHSP2794	
M.17.f.(Number)	Number of thrift subsidiaries included in 17.d. <i>(to be completed by a bank holding company)</i>	BHSP2796	
M.18.(Number)	Does the holding company hold, either directly or indirectly through a subsidiary or affiliate, any nonfinancial equity investments within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)(4)(H) of the Bank Holding Company Act, or pursuant to the investment authority ranked by Regulation K? (enter "1" for Yes; enter "0" for No)		BHSP161
M.19.(Number)	Do your aggregate nonfinancial equity investments equal or exceed (on an acquisition cost basis) 10 percent of the holding company's total capital as of the report date? (enter "1" for Yes; enter "0" for No)		BHSP159
M.20.a.(Number)	Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (enter "1" for Yes; enter "0" for No)		BHSP700
M.20.b.(Number)	Does the holding company manage any nonfinancial equity investments for the benefit of others? (enter "1" for Yes; enter "0" for No)		BHSP701
M.21.	Net assets of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act		BHSP252
M.22.	Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act		BHSP253
M.23.	Issuances associated with the U.S. Department of Treasury Capital Purchase program:		
M.23.a.	Senior perpetual preferred stock or similar items		BHSPG234

	Item	Dollar Amounts in Thousands	Dollar Amounts in Thousands
M.23.b.	Warrants to purchase common stock or similar items		BHSPG235
<b>Notes to the Financial Statements</b>			
1.	Outstanding issuances of perpetual preferred stock associated with the U.S. Department of Treasury Community Development Capital Initiative (CDCI) program included in Schedule SC, item 16.a, Perpetual preferred stock including related surplus (for Subchapter S corporations, outstanding issuances of subordinated debt securities associated with CDCI included in Schedule SC, item 11, Log-term		BHSPK141
2.(TEXT)	Description	TEXT8527	
2.	Amount		BHSP8527
3.(TEXT)	Description	TEXT8528	
3.	Amount		BHSP8528
4.(TEXT)	Description	TEXT8529	
4.	Amount		BHSP8529
5.(TEXT)	Description	TEXT8530	
5.	Amount		BHSP8530

Item	TEXT
<b>Text Items</b>	<b>8-character MDRM</b>
<b>Cover Page</b>	
Printed Name of Chief Financial Officer (or Equivalent)	BHSPC490
Date of Signature (MM/DD/YYYY)	BHSXJ196
Legal Title of Holding Company	RSSD9017
(Mailing Address of the Holding Company) Street / PO Box	RSSD9110
City	RSSD9130
State	RSSD9200
Zip Code	RSSD9220
Person to whom questions about this report should be directed	
Name / Title	BHSX8901
Area Code / Phone Number	BHSX8902
Area Code / FAX Number	BHSX9116
E-mail Address of Contact	BHSX4086

Appendix B

FR Y-9SP Item Character Limits

**Nonstandard Financial Items Character Limits**

Schedule	Item Number	MDRM	Item Description	Limit <sup>1</sup>	Format
SI	M.2.	BHSPA530	Subchapter S Election in Effect for Federal Income Tax Purposes for Current Year (1=YES, 0=NO)	(1,0)	Integer up to 1 digit
SC-M	M.18	BHSPC161	Does the BHC hold, direct or indirect, through a subsidiary or affiliate, any nonfinancial equity investments within a Small Business Investment Company (SBIC) structure, or under Section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act or pursuant to the merchant banking authority of Section 4(k)4(H) of the Bank Holding Company Act or pursuant to the investment authority granted by Regulation K (1=Y, 0=N)	(1,0)	Integer up to 1 digit
SC-M	M.19	BHSPC159	Do Your Aggregate Nonfinancial Equity Investments Equal or Exceed (On an Acquisition Cost Basis) 10 Percent of the BHC'S Total Capital as of the Report Data? (1=Y, 0=N)	(1,0)	Integer up to 1 digit
SC-M	M.20.a	BHSPC700	Has the Bank Holding Company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (1=Y, 0=N)	(1,0)	Integer up to 1 digit
SC-M	M.17.e	BHSP2794	Number of nonbank subsidiaries	(11,0)	Integer up to 11 digits
SC-M	M.17.f	BHSP2796	Number of thrift subsidiaries	(11,0)	Integer up to 11 digits
SC-M	M.20.b	BHSPC701	Does the Bank Holding Company Manage any Nonfinancial Equity Investments for the Benefit of Others? (1=YES, 2=NO)	(1,0)	Integer up to 1 digit
SC	M.1.	BHSPC884	Has the Bank Holding Company engaged in a full-scope independent external audit at any time during the calendar year? (1=Yes, 2=No)	(1,0)	Integer up to 1 digit
SC-M	M.14.	BHSP6416	Changes in investments and activities reported on FR Y-6A? (1=Yes, 2=No)	(1,0)	Integer up to 1 digit
Cover Page	Cover Page	BHSXJ196	Date of Signature	10,0	MM/DD/YYYY

<sup>1</sup> 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
TEXT8520	Other Assets (A) - Amounts that Exceed 25 Percent of Balance Sheet, Line Item 7	192	Text
TEXT8521	Other Assets (B) – Amounts that Exceed 25 Percent of Balance Sheet, Line Item 7	192	Text
TEXT8522	Other Assets (C) - Amounts that Exceed 25 Percent of Balance Sheet, Line Item 7	192	Text
TEXT8523	Other Liabilities (A) - Amounts that Exceed 25 Percent of Balance Sheet, Line Item 13	192	Text
TEXT8524	Other Liabilities (B) - Amounts that Exceed 25 Percent of Balance Sheet, Line Item 13	192	Text
TEXT8525	Other Liabilities (C) - Amounts that Exceed 25 Percent of Balance Sheet, Line Item 13	192	Text
TEXT8527	Second Text – Notes to Items on Parent Company Only Financial Statements	219	Text
TEXT8528	Third Text – Notes to Items on Parent Company Only Financial Statements	219	Text
TEXT8529	Fourth Text – Notes to Items on Parent Company Only Financial Statements	219	Text
TEXT8530	Fifth Text – Notes to Items on Parent Company Only Financial Statements	219	Text
TEXTC703	Name of External Auditing Firm	72	Text
TEXTC708	City of External Auditing Firm	72	Text
TEXTC714	State of External Auditing Firm	2	Text
TEXTC715	Zip of External Auditing Firm	30	Text
TEXTC704	Name of Engagement Partner	72	Text
TEXTC705	E-mail Address	72	Text
TEXT6428	Name of BHC Official Verifying FR Y-10 Reporting	72	Text
TEXT9009	Phone Number of BHC Official Verifying FR Y-10 Reporting	30	Text
BHSPC490	Printed Name of Chief Financial Officer (or Equivalent)	72	Text
BHSX8901	Name / Title of Person to whom question about this form should be directed	72	Text
BHSX8902	Area Code / Phone Number of Person to whom question about this form should be directed	30	Text
BHSX9116	Area Code / FAX Number of Person to whom question about this form should be directed	30	Text
BHSX4086	E-mail Address of Contact	72	Text
RSSD9017	Legal Title of Holding Company	72	Text
RSSD9110	(Mailing Address of the Holding Company) Street / PO Box	72	Text
RSSD9130	City	30	Text
RSSD9200	State	2	Text
RSSD9220	Zip Code	30	Text