

# **Reporting Central User Guide**

**FR Y-12A**

**Annual Report of Merchant Banking Investments in  
Nonfinancial Companies**

**Federal Reserve System**

**STATISTICS FUNCTION**

**June 2026**

## Overview

The Federal Reserve System's Reporting Central Application provides the ability for a reporting entity to submit their reports electronically using an XML file. This document describes the required format for creating the XML file for the **FR Y-12A – Annual Report of Merchant Banking Investments Held for an Extended Period**.

## Options for submitting

1. **XML File.** See the XML Upload user guide for the steps on how to create an XML file.
2. **Data Entry**

## XML Header Rows

The following text will appear at the beginning of each of your XML files for the FR Y-12A. The text provided here can be copied into your XML file.

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample XML file generated by XMLSpy v2015 sp1 (x64) (http://www.altova.com)-->
<reportingFile xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd"
createTime="09:30:47+05:00" createDate="1957-08-13" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
```

## How the XML File Is Structured

Each XML file contains financial data for one reporting entity and as-of date. The data in the file is organized into the following sections.

- Reporting File
  - Create date
  - Create time
- Report
  - Respondent Id
  - As Of Date
  - Series Id
- Item Data
  - Context used for data
  - Value

### **XML structure or schema:**

```
<?xml version="1.0" encoding="UTF-8"?>
<reportingFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" createDate="1957-08-13"
createTime="09:30:47+05:00" xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd">
<report series="FRY12A" asOfDate="2025-12-31" reporterId="12345">
```

**<!-- Cover Page items -->**

```
<itemData confidential="N" estimated="N" mdrm=" MDRM1111"> <value>value for "MDRM1111"
</value></itemData>
```

**<!-- Schedule items -->**

```
<itemData confidential="N" estimated="N" mdrm=" FHBMF189"> <value>reported value </value>context
mdrm=FHBMF316 value="1"/></itemData>
</report>
</reportingFile>
```

**Important Note:** The financial data items will have two MDRMs, which are highlighted above. The first MDRM will be for the Column MDRM and the second (Context) MDRM will be used to identify which individual row the data will be reported on. See example on next page using multiple Context MDRMs.

**Reporting File** is a wrapper that encapsulates all the data in the file; it must include the create date and time of the file.

**Report** is a wrapper that encapsulates all the data items; it must include attributes to identify the respondent Reporter Id, the report As of Date, and the report Series Id.

**Item Data** is a wrapper that encapsulates the report data values for the reporting entity and as of date.

## Context MDRM = FHMBF316

If you have more than one row of data use the Context MDRM value to indicate which row the data is should be reported on. Since multiple rows can be reported the Column MDRMs can be used more than once. Note: This is a mock-up XML for visualization purposes. Full XML example is below.

```
<!-- Schedule Items -->
<itemData confidential="N" estimated="N" mdrm="FHMBF189"><value>Test Bank</value><context mdrm="FHMBF316" value = "1"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF190"><value>Cleveland</value><context mdrm="FHMBF316" value = "1"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF191"><value>OH</value><context mdrm="FHMBF316" value = "1"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF192"><value>15460</value><context mdrm="FHMBF316" value = "1"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF507"><value>12311</value><context mdrm="FHMBF316" value = "1"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF193"><value>12/15/2023</value><context mdrm="FHMBF316" value = "1"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBJF96"><value>12/20/2023</value><context mdrm="FHMBF316" value = "1"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF194"><value>Test Bank</value><context mdrm="FHMBF316" value = "1"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF195"><value>Kent</value><context mdrm="FHMBF316" value = "1"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF196"><value>OH</value><context mdrm="FHMBF316" value = "1"/></itemData>

<itemData confidential="N" estimated="N" mdrm="FHMBF189"><value>NY Bank</value><context mdrm="FHMBF316" value = "2"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF190"><value>New York</value><context mdrm="FHMBF316" value = "2"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF191"><value>NY</value><context mdrm="FHMBF316" value = "2"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF192"><value>10045</value><context mdrm="FHMBF316" value = "2"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF507"><value>12311</value><context mdrm="FHMBF316" value = "2"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF193"><value>12/15/2023</value><context mdrm="FHMBF316" value = "2"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBJF96"><value>12/20/2023</value><context mdrm="FHMBF316" value = "2"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF194"><value>The NY Bank</value><context mdrm="FHMBF316" value = "2"/></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF195"><value>Kent</value><context mdrm="FHMBF316" value = "2"/></itemData>
```

Annual Report of Merchant Banking Investments Held for an Extended Period

| Item Number<br>(FHMBF316) | Direct Holder's Name and Location |                             |                                         |                                 |                                    | 2. Name and Location of Company Held:                                    |                                                                                           |                          |                             |                                         |  |
|---------------------------|-----------------------------------|-----------------------------|-----------------------------------------|---------------------------------|------------------------------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------|-----------------------------|-----------------------------------------|--|
|                           | Legal Name<br>(FHMBF189)          | City / County<br>(FHMBF190) | State / Province, Country<br>(FHMBF191) | Zip / Postal Code<br>(FHMBF192) | BSSD ID <sup>1</sup><br>(FHMBF507) | 1. Acquisition Date of Covered Investment<br>(MM/DD/YYYY):<br>(FHMBF193) | 1(a). Holding Period<br>Expiration Date of Covered Investment (MM/DD/YYYY):<br>(FHMBJF96) | Legal Name<br>(FHMBF194) | City / County<br>(FHMBF195) | State / Province, Country<br>(FHMBF196) |  |
| 1                         | Test Bank                         | Cleveland                   | OH                                      | 15460                           | 12311                              | 12/15/2023                                                               | 12/20/2023                                                                                | Test Bank                | Kent                        | OH                                      |  |
| 2                         | NY Bank                           | New York                    | NY                                      | 10045                           | 12311                              | 12/15/2023                                                               | 12/20/2023                                                                                | The NY Bank              | New York                    | NY                                      |  |

## XML Tags and Their Meanings

| XML Tag/Attribute                                                                                                                                                                                                                                     | Meaning/How Used                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <pre>&lt;?xml version="1.0" encoding="UTF-8"?&gt; &lt;reportingFile xmlns:xsi="http://www.w3.org/2001/XMLSchema- instance" createDate="2016-05-20" createTime="09:30:47+05:00" xsi:noNamespaceSchemaLocation="RCInputXML- 1.0-20160520.xsd"&gt;</pre> | <p>***NOTE*** The code in the first 3 lines of the file is to be implemented as is, do not change the dates or time. This information is used by Reporting Central to identify the XML schema used by the system. The RCInputXML-1.0-20160520.xsd is not necessary for the creation of the xml file and will not be provided since it is part of the Reporting Central submission system.</p> <p>We do not recommend opening the generated xml file with any third-party applications as those applications would not contain the framework and backend files on the Reporting Central system.</p> |
| <reportingFile> ... </reportingFile>                                                                                                                                                                                                                  | A tag used to encapsulate all the data in the file. Note all tags must have an opening and ending version.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd"                                                                                                                                                                                           | Attribute of the reportingFile tag which specifies the Schema location.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| createTime="09:30:47+05:00"                                                                                                                                                                                                                           | Attribute of the reportingFile tag which specifies the time the file was created. For the createTime, use the value provided here.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| createDate="2016-08-13"                                                                                                                                                                                                                               | Attribute of the reportingFile tag which specifies the date the file was created. For the createDate, use the value provided here.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"                                                                                                                                                                                                 | Attribute of the reportingFile tag which tells the schema-validator that all elements used in the XML file are declared in the "http://www.w3.org/2001/XMLSchema-instance" namespace.                                                                                                                                                                                                                                                                                                                                                                                                              |
| <report> ... </report>                                                                                                                                                                                                                                | A tag used to identify series, the reporting entity and the as of date of the data. Note all tags must have an opening and ending version.                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| reporterId="12345"                                                                                                                                                                                                                                    | Attribute of the report tag which specifies the respondent ID. Leading zeros of the respondent ID should not be included; therefore, this field does not have to be 10 digits unlike a text file format. Example: respondent ID 0000012345 is reported as 12345.                                                                                                                                                                                                                                                                                                                                   |
| asOfDate="2024-12-31"                                                                                                                                                                                                                                 | Attribute of the report tag which specifies the as of date of the report. YYYY-MM-DD format                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| series="FRY12A"                                                                                                                                                                                                                                       | Attribute of the report tag which specifies the series name.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <pre>&lt;!-- Cover Page items --&gt; &lt;!-- Schedule items --&gt;</pre>                                                                                                                                                                              | Optional reference item that the reporter can include in their file as reference points, for example to identify breaks between the Cover page and the Schedules. These do not need to be included in the XML file to submit. These can be named whatever the user wants to name them; those provided are just examples but they do have to be in the <!-- --> format.                                                                                                                                                                                                                             |
| <itemData> ... </itemData>                                                                                                                                                                                                                            | A tag used to encapsulate the item and its value from the report. Note all tags must have an opening and ending version.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| confidential="N"                                                                                                                                                                                                                                      | This data for this series is already considered confidential by the Federal Reserve Board; however the confidential tag should always equal "N".                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| estimated="N"                                                                                                                                                                                                                                         | This series does not allow for estimation for external filers. The estimated tag for all rows should equal "N". Do not set this to "Y" as this provides no meaningful info to the report submission. If you need to estimate your data please contact your Reserve Bank contact.                                                                                                                                                                                                                                                                                                                   |
| mdrm="MDRM9999"                                                                                                                                                                                                                                       | Attribute of the itemData tag which identifies a specific item in the report. Attribute of the context tag which identifies a group of items in the report. Each item will have its own MDRM which are included in the Report Detailed Field Specifications below.                                                                                                                                                                                                                                                                                                                                 |
| <value> ... </value>                                                                                                                                                                                                                                  | A tag encapsulated within itemData tag and contains the value of the item. Note all tags must have an opening and ending version.                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| value="1"                                                                                                                                                                                                                                             | Attribute of the context tag which identifies the order in item group.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <context> ... </context>                                                                                                                                                                                                                              | An options tag encapsulated within itemData tag used to identify the order of a variable list of items. Note all tags must have an opening and ending version.                                                                                                                                                                                                                                                                                                                                                                                                                                     |

The following FRY12A XML file upload example includes sample items.

```
<reportingFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" createDate="1957-08-13" createTime="09:30:47+05:00"
xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd">
<report series="FRY12A" asOfDate="2023-12-31" reporterId="12345">
```

```
<itemData confidential="N" estimated="N" mdrm="RSSD9017"><value>Test Bank</value></itemData>
<itemData confidential="N" estimated="N" mdrm="RSSD9028"><value>123 Main Street</value></itemData>
<itemData confidential="N" estimated="N" mdrm="RSSD9130"><value>Cleveland</value></itemData>
<itemData confidential="N" estimated="N" mdrm="RSSD9200"><value>OH</value></itemData>
<itemData confidential="N" estimated="N" mdrm="RSSD9220"><value>44114</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMB9110"><value>125 Main Street</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF206"><value>Cleveland</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF207"><value>OH</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF208"><value>44114</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMB8901"><value>John Doe</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMB8902"><value>123-456-7890</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMB4086"><value>John.Doe@Testbank.com</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMB9185"><value>130 Main Street</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMB9187"><value>Akron</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBF209"><value>OH</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMB9189"><value>44110</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBBC490"><value>Joe Smith</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBBC491"><value>CFO</value></itemData>
<itemData confidential="N" estimated="N" mdrm="FHMBJ196"><value>12/31/2023</value></itemData>
```

[illegible]

## Uploading the file to Reporting Central

In Reporting Central, select the **Upload File option**, then the “Upload your files here” tab and navigate to the stored text file and select the file name so it appears in the **File:box**. Select **Open** to choose the file. In Reporting Central, select **Continue** to upload the file.

Cover Page

OMB Number 7100-0300

Board of Governors of the Federal Reserve System

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Annual Report of Merchant Banking Investments Held for an Extended Period—FR Y-12A

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This report is required by law: Section 5(c) of the BHC Act (12 U.S.C. § 1844(c)), section 10 of HOLA (12 U.S.C. § 1467a(b)), section 165 of the Dodd-Frank Act (12 U.S.C. § 5365), and section 252.153(b)(2) of Regulation YY (12 CFR 252.153(b)(2)).

The Annual Report of Merchant Banking Investments Held for an Extended Period is to be prepared in accordance with the instructions provided by the Federal Reserve System. The Federal Reserve may not conduct or sponsor and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

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**Upload File** Validate Save Clear **Submit** Close

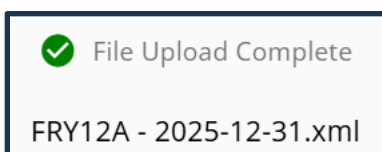
  
Upload your files here

| Name                                                                                                        | Date modified    | Type     | Size |
|-------------------------------------------------------------------------------------------------------------|------------------|----------|------|
|  FRY12A - 2025-12-31.xml | 5/1/2026 9:47 PM | XML File | 6 KB |

File name:

**Open** **Cancel**

If there are no formatting issues during the file upload you will get a message that the file upload is completed and the data will load directly into the report screen.



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

## Preparing the File Upload for the FR Y-12a

The FR Y-12A report is comprised of both financial and text fields. To reduce issues arising during the creation of the Reporting Central XML file, it is strongly recommended that institutions follow the process described below.

### Field Values

Please only include reportable data in the submission file. Decimals are not reportable on the FR Y-12A.

### Field Character Limits

See item types and text item character limits, see in the tables below.

| Item Description                                              | MDRM      | Item Limit | Item Type |
|---------------------------------------------------------------|-----------|------------|-----------|
| <b>Reporters's (i.e., top-tier financial holding company)</b> |           |            |           |
| Legal Name of Reporter                                        | RSSD9017  | 72         | Text      |
| Physical Street Address                                       | RSSD9208  | 72         | Text      |
| City and County                                               | RSSD9130  | 72         | Text      |
| State/Province, Country                                       | RSSD9200  | 72         | Text      |
| Zip/Postal Code                                               | RSSD9220  | 30         | Text      |
| Reporters address (if diff from physical address)             | FHMB9110  | 72         | Text      |
| City                                                          | FHMBF206  | 72         | Text      |
| State/Province, Country                                       | FHMBF207  | 72         | Text      |
| Zip/Postal Code                                               | FHMBF208  | 30         | Text      |
| <b>Contact's Name &amp; Mailing Address for this Reporter</b> |           |            |           |
| Name and Title                                                | FHMB8901  | 72         | Text      |
| Area Code/Phone Number/Extension                              | FHMB8902  | 30         | Text      |
| E-mail address                                                | FHMB4086  | 72         | Text      |
| Contact's Address (if diff from reporter's)                   | FHMB9185  | 72         | Text      |
| City                                                          | FHMB9187  | 72         | Text      |
| State/Province, Country                                       | FHMBF209  | 72         | Text      |
| Zip/Postal Code                                               | FHMB9189  | 30         | Text      |
| <b>Attestation</b>                                            |           |            |           |
| Printed Name of Executive Officer                             | FHMBBC490 | 72         | Text      |
| Tital of Executive Officer                                    | FHMBBC491 | 72         | Text      |
| Date of Signature (MM/DD/YYYY)                                | FHMBJ196  | 10         | Text      |

| Item Description                                                                                                           | MDRM     | Item Limit | Item Type |
|----------------------------------------------------------------------------------------------------------------------------|----------|------------|-----------|
| <b>Direct Holder's Name and Location</b>                                                                                   |          |            |           |
| Legal Name                                                                                                                 | FHMBF189 | 72         | Text      |
| City/County                                                                                                                | FHMBF190 | 72         | Text      |
| State/Province, Country                                                                                                    | FHMBF191 | 72         | Text      |
| Zip/Postal Code                                                                                                            | FHMBF192 | 30         | Text      |
| RSSD ID                                                                                                                    | FHMBF507 | 10         | Text      |
| <b>Covered Investment Section</b>                                                                                          |          |            |           |
| 1. Acquisition Date of Covered Investment (MM/DD/YYYY)                                                                     | FHMBF193 | 10         | Text      |
| 1.a Holding Period of Expiration Date of Covered Investment (MM/DD/YYYY)                                                   | FHMBJF96 | 10         | Text      |
| 2. Name and Location of Company Held:                                                                                      |          |            |           |
| Legal Name                                                                                                                 | FHMBF194 | 72         | Text      |
| City/County                                                                                                                | FHMBF195 | 72         | Text      |
| State/Province, Country                                                                                                    | FHMBF196 | 72         | Text      |
| Zip/Postal Code                                                                                                            | FHMBF197 | 30         | Text      |
| 3. Primary Activity of Company Held:                                                                                       |          |            |           |
| NAICS Activity Code                                                                                                        | FHMBF198 | 11         | Numeric   |
| Description of Activity (if no Activity Code applicable)                                                                   | FHMBF199 | 219        | Text      |
| 4. Type of Interest held by Financial Holding Company                                                                      |          |            |           |
| Common Stock                                                                                                               | FHMBF200 | 1          | Numeric   |
| Preferred Stock                                                                                                            | FHMBF276 | 1          | Numeric   |
| General Partner                                                                                                            | FHMBF277 | 1          | Numeric   |
| Limited Partner                                                                                                            | FHMBF278 | 1          | Numeric   |
| Warrants                                                                                                                   | FHMBF279 | 1          | Numeric   |
| Options                                                                                                                    | FHMBF280 | 1          | Numeric   |
| Convertible Debt                                                                                                           | FHMBF281 | 1          | Numeric   |
| Other                                                                                                                      | FHMBF282 | 1          | Numeric   |
| If Other, please describe:                                                                                                 | FHM8F200 | 219        | Text      |
| 5. Percentage of Ownership held by Financial Holding Company                                                               |          |            |           |
| % Voting Equity                                                                                                            | FHMBF201 | 6          | Numeric   |
| % Nonvoting Equity                                                                                                         | FHMBF202 | 6          | Numeric   |
| 6. Acquisition Cost of the Covered Inv (thousands of U.S. dollars)                                                         | FHMBF203 | 14         | Numeric   |
| 7. Carrying Value of the Covered Inv (thousands of U.S. dollars)                                                           | FHMBF204 | 14         | Numeric   |
| 8. Past Efforts and Future Plan, Including Timing, to Achieve Disposition of Covered Investment Within the Holding Period: | FHMBF205 | 219        | Text      |