

# Board of Governors of the Federal Reserve System

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## Instructions for Preparation of **Parent Company Only Financial Statements for Small Bank Holding Companies**

Reporting Form FR Y-9SP

Issued June 2004

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# Instructions for Preparation of Parent Company Only Financial Statements for Small Bank Holding Companies

## FR Y-9SP

### Who Must Report

#### A. Reporting Criteria

All bank holding companies, regardless of size, are required to submit financial statements to the Federal Reserve, unless specifically exempted (see description of exemptions below).

The specific reporting requirements for each bank holding company depend upon the size of the holding company, or other specific factors as determined by the appropriate Federal Reserve Bank. Bank holding companies must file the appropriate forms as described below:

- (1) **Bank Holding Companies With Total Consolidated Assets of Less Than \$500 Million.** Bank holding companies with total consolidated assets of less than \$500 million must file the *Parent Company Only Financial Statements for Small Bank Holding Companies* (FR Y-9SP) on a semiannual basis as of the last calendar day of June and December.<sup>1</sup>

*For tiered bank holding companies.* Except as noted below, when bank holding companies with total

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1. The Reserve Bank with whom the reporting bank holding company files its reports may require that a bank holding company with total consolidated assets of less than \$500 million submit the FR Y-9C and the FR Y-9LP reports to meet supervisory needs. Reserve Banks will consider such criteria including, but not limited to, whether the holding company (1) is engaged in significant nonbanking activities either directly or through a nonbank subsidiary; (2) conducts significant off-balance-sheet activities, including securitizations or managing or administering assets for third parties, either directly or through a nonbank subsidiary; or (3) has a material amount of debt or equity securities (other than trust preferred securities) outstanding that are registered with the Securities and Exchange Commission.

In addition, any bank holding company that is not subject to the Federal Reserve's Capital Adequacy Guidelines, but nonetheless elects to comply with the guidelines, are required to file a complete FR Y-9C and FR Y-9LP report, and generally would not be permitted to revert back to filing the FR Y-9SP report in any subsequent periods.

consolidated assets of less than \$500 million own or control, or are owned or controlled by, other bank holding companies (i.e., are tiered bank holding companies), the top-tier holding company must file the FR Y-9SP for the top-tier parent company of the bank holding company. In addition, such tiered bank holding companies, must also submit, or have the subsidiary bank holding company submit, a separate FR Y-9SP for each lower-tier bank holding company.

When a bank holding company that has total consolidated assets of less than \$500 million is a subsidiary of a bank holding company with the total consolidated assets of \$500 million or more, the bank holding company with total consolidated assets of less than \$500 million would report on the FR Y-9LP rather than the FR Y-9SP.

The FR Y-9SP consists of a balance sheet, income statement, and memoranda items.

- (2) **Bank Holding Companies that are Employee Stock Ownership Plans.** Bank holding companies that are employee stock ownership plans (ESOPs) as of the last calendar day of the calendar year must file the *Financial Statements for Employee Stock Ownership Plan Bank Holding Companies* (FR Y-9ES) on an annual basis, as of December 31. No other FR Y-9 series form is required. However, bank holding companies that are subsidiaries of ESOP bank holding companies (i.e., a tiered bank holding company) must submit the appropriate FR Y-9 series in accordance with bank holding company reporting requirements.
- (3) **Bank Holding Companies with Total Consolidated Assets of \$500 Million or More.** Bank holding companies with total consolidated assets of \$500 million or more (the top tier of a multi-tiered holding company, when applicable) must file:

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# General Instructions

- (a) **the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C)** quarterly, as of the last calendar day of March, June, September, and December.
- (b) **the Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-9LP)** quarterly, as of the last calendar day of March, June, September, and December.

Each bank holding company that files the FR Y-9C must submit the FR Y-9LP for its parent company.

**For tiered bank holding companies.** When bank holding companies with total consolidated assets of \$500 million or more, own or control, or are owned or controlled by, other bank holding companies (i.e., are tiered bank holding companies), only the top-tier holding company must file the FR Y-9C for the consolidated bank holding company organization unless the top-tier holding company is exempt from reporting the FR Y-9C. If a top-tier holding company is exempt from reporting the FR Y-9C, then the lower-tier holding company (with total consolidated assets of \$500 million or more) must file the FR Y-9C.

In addition, such tiered bank holding companies, regardless of the size of the subsidiary bank holding company, must also submit, or have the bank holding company subsidiary submit, a separate FR Y-9LP for each lower-tier bank holding company.

The instructions for the FR Y-9C, FR Y-9LP and FR Y-9ES are not included in this booklet, but may be obtained from the Federal Reserve Bank in the district where the bank holding company files its reports, or may be found on the Federal Reserve Board's public website ([www.federalreserve.gov/boarddocs/reportforms](http://www.federalreserve.gov/boarddocs/reportforms)).

## B. Exemptions from Reporting the Bank Holding Company Financial Statements

The following bank holding companies do not have to file bank holding company financial statements:

- (1) a bank holding company that has been granted an exemption under Section 4(d) of the Bank Holding Company Act; or

- (2) “qualified foreign banking organization” as defined by section 211.23(a) of Regulation K (12 CFR 211.23 (a)) that controls a U.S. subsidiary bank.

Bank holding companies that are not required to file under the above criteria may be required to file this report by the Federal Reserve Bank of the district in which they are registered.

## C. Shifts in Reporting Status

A top-tier bank holding company that reaches \$500 million or more in total consolidated assets as of June 30 of the preceding year must begin reporting the FR Y-9C and the FR Y-9LP in March of the current year, and any lower-tier bank holding companies must begin reporting the FR Y-9LP in March of the current year. If a top-tier bank holding company reaches \$500 million or more in total consolidated assets due to a business combination, then the bank holding company must begin reporting the FR Y-9C and the FR Y-9LP with the first quarterly report date following the effective date of the business combination, and any lower-tier bank holding companies must begin reporting the FR Y-9LP with the first quarterly report date following the effective date of the business combination. In general, once a bank holding company reaches or exceeds \$500 million in total consolidated assets and begins filing the FR Y-9C and FR Y-9LP, it should file a complete FR Y-9C and FR Y-9LP going forward (and any lower-tier bank holding companies should file a complete FR Y-9LP going forward). If a top-tier bank holding company's total consolidated assets should subsequently fall to less than \$500 million for four consecutive quarters, then the bank holding company may revert to filing the FR Y-9SP (and any lower-tier bank holding companies in those organizations may revert to filing the FR Y-9SP).

## Where to Submit the Reports

### Electronic Submission Option

All bank holding companies must submit their completed reports electronically. Bank holding companies should contact their district Reserve Bank or go to [www.reportingandreserves.org](http://www.reportingandreserves.org) for procedures for electronic submission.

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# General Instructions

## When to Submit the Reports

The *Parent Company Only Financial Statements for Small Bank Holding Companies* (FR Y-9SP) are required to be submitted as of June 30 and December 31. The submission date is 45 calendar days after the as of date unless that day falls on a weekend or holiday (subject to the timely filing provisions). For example, the June 30 report must be received by August 14 and December 31 report by February 14. The term “submission date” is defined as the date by which the Federal Reserve must receive the bank holding company’s FR Y-9SP.

If the submission deadline falls on a weekend or holiday, the report must be received on the first business day after the Saturday, Sunday, or holiday. Earlier submission aids the Federal Reserve in reviewing and processing the reports and is encouraged. No extensions of time for submitting reports are granted.

## How to Prepare the Reports

### A. Applicability of GAAP, Accrual Basis, and Equity Method

Bank holding companies are required to prepare and file the *Parent Company Only Financial Statements for Small Bank Holding Companies* in accordance with generally accepted accounting principles (GAAP) and these instructions. All reports shall be prepared in a consistent manner.

The bank holding company’s financial records shall be maintained in such a manner and scope so as to ensure that the *Parent Company Only Financial Statements for Small Bank Holding Companies* can be prepared and filed in accordance with these instructions and reflect a fair presentation of the bank holding company’s financial condition and results of operations.

Bank holding companies should retain workpapers and other records used in the preparation of these reports.

### Accrual Basis Reporting

All reports must be prepared on an accrual basis. On the accrual basis, income is recognized at the time it is earned, not necessarily when it is received. Expenses are

recognized as they are incurred, not necessarily when they are paid.

### Equity Method of Accounting for Investments in Bank and Nonbank Subsidiaries and Associated Companies

Each bank holding company in preparing its parent company only financial statements shall account for all investments in subsidiaries, associated companies, and those corporate joint ventures over which the bank holding company exercises significant influence according to the equity method of accounting, as prescribed by GAAP. The equity method of accounting is described in items 4, 5, and 6 on Schedule SC, Balance Sheet.

### B. Report Form Captions, Non-applicable Items and Instructional Detail

No caption on the report forms shall be changed in any way. An amount or a zero should be entered for all items except where the reporting bank holding company cannot report a line item because of the nature of their organization. For example, if the parent company does not own any subsidiary bank holding companies, Schedule SC items 6(a), 6(b), and 6(c) should be left blank. A zero should be entered whenever a parent company can participate in an activity, but does not, on the report date, have any outstanding balances.

Questions and requests for interpretations of matters appearing in any part of these instructions should be addressed to the appropriate Federal Reserve Bank (that is, the Federal Reserve Bank in the district where the bank holding company submits this report).

### C. Rounding

All bank holding companies must report all dollar amounts in thousands, with the figures rounded to the nearest thousand. Items less than \$500 will be reported as zero. Rounding could result in details not adding to their stated totals. However, in order to ensure consistent reporting, the rounded detail items should be adjusted so that totals and the sums of their components are identical.

On the *Parent Company Only Financial Statements for Small Bank Holding Companies*, “Total assets” (Balance Sheet, item 9) and “Total liabilities and equity

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# General Instructions

capital” (Schedule SC, item 17), which must be equal, must be derived from unrounded numbers and then rounded in order to ensure that these two items are equal as reported.

## D. Negative Entries

Except for the items listed below, negative entries are generally not appropriate on the FR Y-9SP and should not be reported. Hence, assets with credit balances must be reported in liability items and liabilities with debit balances should be reported in asset items, as appropriate, and in accordance with these instructions. Items for which negative entries may be made include:

- (1) Schedule SC, items 4(a), 5(a), and 6(a) “Equity investment in bank subsidiary,” “Equity investment in nonbank subsidiary(s),” and “Equity investment in subsidiary bank holding company(s).”
- (2) Schedule SC, items 4(b), 5(b), and 6(b), “Goodwill associated with investment in bank subsidiary,” “Goodwill associated with investment in nonbank subsidiary,” and “Goodwill associated with investment in subsidiary bank holding company.”
- (3) Schedule SC, item 16(c), “Retained earnings.”
- (4) Schedule SC, item 16(d), “Accumulated other comprehensive income.”
- (5) Schedule SC, item 16(e), “Other equity capital components.”

When negative entries do occur in one or more of these items, they shall be recorded with a minus (–) sign rather than in parenthesis.

On the Parent Company Only Income Statement, negative entries may appear as appropriate. Income items with a debit balance and expense items with a credit balance must be reported with a minus (–) sign.

## E. Confidentiality

The completed version of this report is available to the public upon request on an individual basis. However, a reporting bank holding company may request confidential treatment for the Parent Company Only Financial Statements for Small Bank Holding Companies (FR Y-9SP) if the bank holding company is of the opinion that disclosure of specific commercial or financial information in the report would likely result in

substantial harm to its competitive position, or that disclosure of the submitted information would result in unwarranted invasion of personal privacy.

A request for confidential treatment must be submitted in writing prior to the electronic submission of the report. The request must discuss *in writing* the justification for which confidentiality is requested and must demonstrate the specific nature of the harm that would result from public release of the information; merely stating that competitive harm would result or that information is personal is not sufficient.

Information, for which confidential treatment is requested, may subsequently be released by the Federal Reserve System if the Board of Governors determines that the disclosure of such information is in the public interest.

## F. Verification and Signatures

**Verification.** All addition and subtraction should be double-checked before reports are submitted. Totals and subtotals in supporting materials should be cross-checked to corresponding items elsewhere in the reports. Before a report is submitted, all amounts should be compared with the corresponding amounts in the previous report. If there are any unusual changes from the previous report, a brief explanation of the changes should be provided to the appropriate Reserve Bank.

**Signatures.** The *Parent Company Only Financial Statements for Small Bank Holding Companies* must be signed by the Chief Financial Officer of the bank holding company (or by the individual performing this equivalent function).

*Bank holding companies must maintain in their files a manually signed and attested printout of the data submitted.* The cover page of the Reserve Bank-supplied, holding company’s software, or from the Federal Reserve’s website report form should be used to fulfill the signature and attestation requirement and this page should be attached to the printout placed in the bank holding company’s files.

## G. Amended Reports

The Federal Reserve may require the filing of amended Parent Company Only Financial Statements for Small

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# General Instructions

Bank Holding Companies if reports as previously submitted contain significant errors. In addition, a bank holding company should file an amended report when internal or external auditors make audit adjustments that result in a restatement of financial statements previously submitted to the Federal Reserve.

The Federal Reserve also requests that bank holding companies that have restated their prior period financial statements as a result of an acquisition accounted for on a pooling of interest basis submit revised reports for the prior year-ends. In the event that certain of the required data is not available, bank holding companies should contact the appropriate Reserve Bank for information on submitting revised reports.

## **H. Organization of the Instruction Book**

The instruction book is divided into two sections:

- (1) The General Instructions describing overall reporting requirements.
- (2) The Line Item Instructions for each schedule of the report for the parent company only of the bank holding company.

Additional copies of this instruction book may be obtained from the Federal Reserve Bank in the district where reporting bank holding company submits its FR Y-9SP reports, or may be found on the Federal Reserve Board's public website ([www.federalreserve.gov](http://www.federalreserve.gov)).



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LINE ITEM INSTRUCTIONS FOR THE

# Income Statement

## Schedule SI

The Income Statement reflects income and expenses for the calendar year-to-date, the period from January 1 to June 30 for the June 30 reporting period and the period from January 1 to December 31 for the December 31 reporting period.

### Operating Income

#### Line Item 1. Income from bank subsidiary(s).

##### Line Item 1(a) Dividends.

Report the amount of the bank holding company's proportionate share of the dividends declared by the bank subsidiary(s) during the reporting period (calendar year-to-date). **(See the worksheet provided to assist in the calculation of this amount.)** Bank holding companies that own equity capital in associated banks, as previously defined, should also report their proportionate interest in the dividends declared by these banks.

##### Line Item 1(b) Other income from bank subsidiary(s).

Report the income from the bank subsidiary(s) other than dividends declared. This includes but is not limited to interest income, noninterest income, management fees, and rental income.

Report interest income paid or payable to the reporting bank holding company related to cash and balances due from and extensions of credit to bank subsidiaries and associated banks.

*Exclude* interest income from unrelated depository institutions. Such income is to be included in item 4 below.

Do not include any income tax benefit received from the bank subsidiary(s) in this item. This should be included in the amount reported in item 10 below, "Applicable income taxes (benefits)."

#### Line Item 2 Income from nonbank subsidiary(s).

##### Line Item 2(a) Dividends.

Report the amount of the bank holding company's proportionate share of the dividends declared by the nonbank subsidiary(s) during the reporting period. Bank holding companies that own equity capital in associated nonbank companies, as previously defined, should also report their proportionate interest in the dividends declared by these nonbank companies.

**If the reporting bank holding company is a tiered bank holding company, the dividends from the subsidiary bank holding company(s) should be reported in this item 2(a), "Dividends from subsidiary bank holding company(s)."**

##### Line Item 2(b) Other income.

Report the income from nonbank subsidiary(s) other than dividends declared. This includes but is not limited to interest income, noninterest income, management fees, and rental income.

Report interest income paid or payable to the reporting bank holding company related to cash and balances due from and extensions of credit to nonbank subsidiaries and associated nonbank companies.

**If the reporting bank holding company is a tiered bank holding company, other income from subsidiary bank holding company(s) should be reported in item 2(b), "Other income from subsidiary bank holding company(s)."**

#### Line Item 3 Income from subsidiary bank holding company(s).

**This item is to be reported only by those holding companies that are tiered bank holding companies.**

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# Schedule SI

## **Line Item 3(a) Dividends.**

Report the amount of the reporting parent bank holding company's proportionate share of the dividends declared by the subsidiary bank holding company during the reporting period calendar year-to-date. Reporting parent bank holding companies that own equity capital in associated bank holding companies, as previously defined, should also report their proportionate interest in the dividends declared by these banks.

## **Line Item 3(b) Other income.**

Report the income from subsidiary bank holding company(s) other than dividends declared. This includes but is not limited to interest income, noninterest income, management fees, and rental income. Do not include any income tax benefit received from the subsidiary bank holding company(s) in this item. This should be reported in Schedule SI, item 10 below.

## **Line Item 4 Other income.**

Report all other income accrued by the bank holding company from its direct activities.

Include interest income paid or payable to the reporting bank holding company related to cash and balances due from and extensions of credit to unrelated depository institutions.

## **Line Item 5 Total operating income.**

Report the sum of items 1(a), 1(b), 2(a), 2(b), 3(a), 3(b), and 4.

## **Line Item 6 Interest expense.**

Report the amount of all interest expense accrued on the bank holding company's parent company only borrowings reported in Schedule SC item 10(a), "Commercial paper," item 10(b), "Other short-term borrowings," and in item 11, "Long-term borrowings." The amount should reflect interest accrued for the calendar year-to-date.

## **Line Item 7 Other expense.**

Report the amount of all other parent company only expenses incurred by the bank holding company, other than interest expense, which is reported in item 6 above. Include in this item goodwill impairment losses and amortization expense and impairment losses from other

intangible assets. In addition, for purposes of this reporting item, include any interest expense accrued on borrowings reported in Schedule SC item 14, "Balances due to subsidiaries and related institutions."

## **Line Item 8 Total operating expense.**

Report the sum of items 6 and 7.

## **Line Item 9 Income (loss) before income taxes and before undistributed income of subsidiary(s).**

Report item 5 minus item 8.

## **Line Item 10 Applicable income taxes (benefits) (estimated).**

Report the total estimated federal, state and local, and foreign income tax expense (if applicable) or benefit applicable to the parent company only income reported in item 9, "Income (loss) before income taxes and before undistributed income of subsidiary(s)," including the tax effects of gains (losses) on securities not held in trading accounts. Include both the current and deferred portions of these income taxes. **Do not report the consolidated income tax liability on this line. If the amount is a tax benefit rather than tax expense, enclose it in parentheses.**

## **Line Item 11 Income (loss) before undistributed income of subsidiary(s).**

Report item 9 minus item 10.

## **Line Item 12 Equity in undistributed income (loss) of subsidiary(s).**

### **Line Item 12(a) Bank subsidiary(s).**

Report the amount of the bank holding company's proportionate interest in the net income (loss) of the bank subsidiary(s) as reported in Schedule RI, Income Statement, item 12, of the bank subsidiary's Report of Income less any dividends declared by the bank subsidiary(s) for the calendar year-to-date, from January 1 to June 30 for the June 30 reporting period and from January 1 to December 31 for the December 31 reporting period. **(See the worksheet for assistance.)**



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# Schedule SI

## Line Item 12(b) Nonbank subsidiary(s).

Report the amount of the bank holding company's proportionate interest in the nonbank subsidiary(s) net income (loss) less any dividends declared by the nonbank subsidiary(s) for the calendar year-to-date.

**If the reporting bank holding company is a tiered bank holding company, the equity in undistributed income (loss) of the subsidiary bank holding company(s) should be reported in item 12(c), "Subsidiary bank holding company" below.**

## Line Item 12(c) Subsidiary bank holding company(s).

**This item is to be reported only by those holding companies that are tiered bank holding companies.**

Report the amount of the reporting parent bank holding company's proportionate interest in the subsidiary bank holding company's net income (loss) as reported separately by the *subsidiary* bank holding company in its FR Y-9SP, Schedule SI, item 13 *less* the reporting parent bank holding company's proportionate share of any dividends declared by the subsidiary bank holding company as reported in its FR Y-9SP under Schedule SI, item 3(a) for the calendar year-to-date.

## Line Item 13 Net income (loss).

Report the sum of items 11, 12(a), 12(b), and 12(c).

## Memoranda

### Line Item M1 Cash dividends declared by the bank holding company to its shareholders.

Report the amount of cash dividends declared by the bank holding company during the calendar year-to-date. This includes dividends declared before but not payable until after the reporting date.

### Line Item M2 Does the reporting bank 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.)

Indicate whether the bank holding company has elected, for federal income tax purposes, an "S corporation" status, as defined in Internal Revenue Code Section 1361 as of the report date. Enter "1" for yes; enter "0" for no. In order to be an S corporation, the bank holding company must have a valid election with the Internal Revenue Service and obtain the consent of all of its shareholders. In addition, the bank holding company must meet specific criteria for federal income tax purposes at all times during which the election remains in effect. These specific criteria include, for example, having no more than 75 qualifying shareholders and having only one class of stock outstanding.

### Line Item M3 Interest expense paid to special-purpose subsidiaries that issued trust preferred securities (included in item 7 above).

Report the amount of interest expense as of the year-to-date reporting period that has been paid by the parent bank holding company on parent company notes held by special-purpose subsidiaries that have issued "trust preferred securities." In these transactions, a special-purpose subsidiary (typically, a trust) of the parent company issues preferred securities and lends the proceeds of its issuance to its parent company in exchange for a deeply subordinated intercompany note from the parent company.

NOTE: The amount of interest expense paid to special-purpose subsidiaries that have issued trust preferred securities reported in this item should also be included as part of the total amount reported in Schedule SI, item 7, "Other expenses." See the instructions for Schedule SI, item 7.

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LINE ITEM INSTRUCTIONS FOR THE

# Balance Sheet

## Schedule SC

### Assets

#### **Line Item 1 Cash and due from depository institutions.**

Report in the appropriate item below cash and deposit balances, both noninterest-bearing and interest-bearing, due from depository institutions. Balances due from depository institutions that are subsidiaries or affiliated institutions should be reported on item 1(a). Balances due from all other (i.e., unrelated, or third party) depository institutions should be reported on item 1(b).

Affiliated depository institutions include those institutions that have a direct or indirect relationship with the reporting parent bank holding company.

Overdrafts should not be reported in this item. Overdrafts with subsidiaries or affiliated companies should be reported under item 14, "Balances due to subsidiaries and related institutions." Overdrafts with unrelated or third party depository institutions should be reported under item 10(b), "Other short-term borrowings."

Depository institutions include U.S. commercial banks, savings and loan institutions, mutual savings banks, foreign banks, and any other similar depository institutions.

#### **Line Item 1(a) Balances with subsidiary or affiliated depository institutions.**

Report all currency and coin, demand, time and savings balances, and other cash items due from, or held with, subsidiary or affiliated depository institutions.

#### **Line Item 1(b) Balances with unrelated depository institutions.**

Report all currency and coin, demand, time and savings balances, and other cash items due from, or held with, unrelated depository institutions.

#### **Line Item 2 Securities.**

Report in this item the total value of all debt securities and all equity securities with readily determinable fair values, other than investments in the bank subsidiary(s), nonbank subsidiary(s), associated banks, and associated nonbank company(s), held by the respondent parent bank holding company. Securities designated as "available-for-sale" must be reported at fair value and securities designated as "held-to-maturity" must be reported at amortized cost in accordance with FASB Statement No. 115. The net unrealized holding gains (losses) on available-for-sale securities must be reported in item 16(d), "Accumulated other comprehensive income." The amount reported in item 2 must equal the sum of memoranda items 7(a) and 7(b).

Exclude equity securities held by the parent bank holding company that do not have readily determinable fair values, which are to be reported in item 7 below.

Debt securities include, but are not limited to: U.S. Treasury securities, U.S. Government agency and corporation obligations, commercial paper, securities issued by states and political subdivisions in the U.S. and notes, bonds or debentures issued by private corporations.

Debt securities must include amortization of premium and accretion of discount on securities purchased at other than par or face value (including U.S. Treasury bills).

Equity securities include common stock, perpetual preferred stock, and warrants.

Equity securities owned by a holding company are defined as available-for-sale securities in accordance with FASB Statement No. 115 and must be reported at fair value as of the report date. The fair value of securities should be determined, to the extent possible, by

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# Schedule SC

timely reference to the best available source of current market quotations or other data on relative current value. For example, securities traded on national, regional, or foreign exchanges or on organized over-the-counter markets should be valued at the most recently available quotation in the most active market. Quotations from brokers or others making markets in securities that are neither widely nor actively traded are acceptable if prudently used. Equity securities for which fair value is not readily determinable may be reported at historical cost.

### **Line Item 3 Loans and lease financing receivables (exclusive of loans and lease financing receivables due from bank(s) and nonbank subsidiaries).**

#### **Line Item 3(a) Loans and leases, net of unearned income.**

Loans and lease financing receivables are extensions of credit resulting from either direct negotiation between the bank holding company itself and its borrowing customers or the purchase of loans and participations in loans from others. This includes loans and participations in loans purchased *without recourse* from the respondent bank holding company's bank subsidiary(s) or its nonbank subsidiaries. Do *not* report direct loans or loans purchased with recourse from bank subsidiary(s) or nonbank subsidiary(s) in this item; these loans should be reported in items 4(c) or 5(c) below, as appropriate.

Report the aggregate book value of all loans and leases before deduction of the "Allowance for loan and lease losses," which is to be reported in item 3(b). The amount reported should be reported net of unearned income. Parent bank holding companies may also report these amounts net of any allocated transfer risk reserve.

The amount reported in this item should include the amount reported in memoranda item 5 below that has been lent by the parent bank holding company to executive officers and principal shareholders and their related interests, but should *exclude* amounts reported in memoranda item 5 that have been lent by a nonbank subsidiary(s) to insiders.

Exclude intercompany loans from this item. Loans to the bank subsidiary(s) should be reported in item 4(c) below; loans to the nonbank subsidiary(s) should be reported in item 5(c) below. Also exclude all holdings of commercial paper, which should be reported in item 2 above.

#### **Line Item 3(b) Less: Allowance for loan and lease losses.**

Report the allowance for loan and lease losses. The amount reported should reflect an evaluation by the management of a bank holding company of the collectability of the loan and lease financing receivable portfolios, including any accrued and unpaid interest. The amount of the allowance on the balance sheet should be adequate to absorb anticipated losses.

#### **Line Item 3(c) Loans and leases, net of unearned income and the allowance for loan and lease losses.**

Report the amount derived by subtracting item 3(b) from 3(a).

#### **Line Item 4 Investment in bank subsidiary(s).**

**The investment in the bank subsidiary(s) must be reported under the equity method of accounting on the FR Y-9SP.** Under the equity method, the original investment in the bank subsidiary(s) is recorded at cost and is adjusted periodically to recognize the bank holding company's share of the earnings or losses of the bank subsidiary(s) after the date of the acquisition of the bank(s) by the holding company. Dividends paid by the bank(s) and received by the bank holding company reduce the amount of the investment while the bank holding company's share of the undistributed earnings of the bank subsidiary(s) (reported in Schedule SI, item 12(a)) increases the amount of the investment in the bank subsidiary(s) as reported in the FR Y-9SP.

Bank holding companies that own shares in an associated bank or banks (those banks in which the bank holding company controls between 20 and 25 percent) should also report their investment in the equity capital of these banks on the equity basis of accounting.

#### **Line Item 4(a) Equity investment in bank subsidiary(s).**

Report the amount of the bank holding company's investment in the book value of the equity capital of the bank subsidiary(s) as of the reporting date. This amount generally should be equivalent to the bank holding company's proportionate interest in the equity capital accounts of the bank subsidiary(s) as reported in the bank's Report of Condition in Schedule RC-Balance Sheet, item 28. **(See Worksheet for clarification. A**

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# Schedule SC

**worksheet has been provided to assist in the preparation of the response to this item.)** The bank holding company, if applicable, should also include investments in the stock of any associated banks (those banks in which the bank holding company controls between 20 and 25 percent).

This item also includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the bank subsidiary(s) and associated bank(s) and stock-based employee compensation expense that has been credited to the subsidiary's equity (surplus) as described in FASB Statement No. 123(R), *Shared-Based Payment*.

## **Line Item 4(b) Goodwill.**

Report the amount (book value) of the goodwill associated with the acquisition of the bank subsidiary(s) that has not been "pushed down" to the books of the bank subsidiary(s) for financial reporting purposes. The amount of the goodwill associated with investment in the bank subsidiary(s) should generally be equivalent to the difference between the original cost of the shares of the bank subsidiary(s) and the book value of the bank holding company's proportionate share of the equity capital accounts of the bank subsidiary(s) on the date of acquisition.

For purposes of this item, any goodwill that has not been pushed down to the books of the subsidiary bank(s), and is included in the investment in subsidiary account on the parent's books, should be reported in this item. Any goodwill that has been pushed down to the books of the subsidiary bank(s) should not be reported separately in this item. The amount pushed down would be reported in line item 4(a), "Equity investment in bank subsidiary(s)."

## **Line Item 4(c) Loans and advances to and receivables due from bank subsidiary(s).**

Report the total of all loans to the bank subsidiary(s); notes, bonds, or subordinated debentures issued by the bank subsidiary(s) that are held by the bank holding company; dividends declared by the bank subsidiary(s), but not yet paid; and any other accounts receivable, including tax receivables, from the bank subsidiary(s). The amount reported should include loans and participation in loans purchased with recourse by the bank holding company from the bank subsidiary(s).

## **Line Item 5 Investment in nonbank subsidiary(s).**

**The investment in nonbank subsidiary(s) must also be reported under the equity method of accounting on the FR Y-9SP.** Under the equity method, the original investment in the nonbank subsidiary(s) is recorded at cost and is adjusted periodically to recognize the bank holding company's share of the earnings or losses of the nonbank subsidiary(s) after the date of the acquisition of the nonbank subsidiary(s) by the holding company. Dividends paid by the nonbank subsidiary(s) and received by the bank holding company reduce the amount of the investment, while the bank holding company's share of the undistributed earnings of the nonbank subsidiary(s) (reported in Schedule SI, item 12(b)) increase the amount of the investment in the nonbank subsidiary(s) as reported in the FR Y-9SP.

**If the reporting bank holding company is a tiered bank holding company, the investment in subsidiary bank holding company(s) should be reported in the appropriate subitems 6(a), 6(b), or 6(c).**

## **Line Item 5(a) Equity investment in nonbank subsidiary(s).**

Report the amount of the bank holding company's direct investment in the book value of the equity capital of the directly or indirectly held nonbank subsidiary(s) as of the reporting date. This amount generally should be equivalent to the bank holding company's proportionate interest in the nonbank subsidiary's equity capital accounts as reflected on the financial statements of the nonbank subsidiary as of the report date. The bank holding company, if applicable, should also include investments in the stock of any associated nonbank company(s) (those nonbank company(s) in which the bank holding company controls between 20 and 25 percent, or any nonbank company(s) over which the bank holding company exercises significant influence (such as subsidiaries of a lower-tier bank holding company, referred to as "indirect" subsidiaries)).

This item also includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the nonbank subsidiary(s) and stock-based employee compensation expense that has been credited to the subsidiary's equity (surplus) as described in FASB Statement No. 123(R), *Shared-Based Payment*.



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# Schedule SC

## **Line Item 5(b) Goodwill (associated with the investment in the nonbank subsidiary(s)).**

Report the amount (book value) of the goodwill associated with the acquisition of the nonbank subsidiary(s) that has not been “pushed down” to the books of the nonbank subsidiary(s) for financial reporting purposes. The amount of the goodwill should generally be equivalent to the difference between the original cost of the shares of the nonbank subsidiary(s) and the book value of the bank holding company’s proportionate share in the interest in the book value of the equity capital accounts of the nonbank subsidiary(s) on the date of acquisition.

For purposes of this item, any goodwill that has not been pushed down to the books of the nonbank subsidiary(s), and is included in the investment in subsidiary account on the parent’s books, should be reported in this item. Any goodwill that has been pushed down to the books of the nonbank subsidiary(s) should not be reported separately in this item. The amount pushed down would be reported in line item 5(a), “Equity investment in nonbank subsidiary(s).”

## **Line Item 5(c) Loans and advances to and receivables due from nonbank subsidiary(s).**

Report the total of all loans to nonbank subsidiary(s); notes, bonds, or subordinated debentures issued by the nonbank subsidiary(s) that are held by the bank holding company; dividends declared by the nonbank subsidiary(s), but not yet paid; and any other accounts receivable due from the nonbank subsidiary(s).

## **Line Item 6 Investments in subsidiary bank holding company(s).**

*These items are to be completed only by tiered bank holding companies.*

**The investment in subsidiary bank holding companies must be reported under the equity method of accounting on the FR Y-9SP.** Under the equity method, the original investment in the subsidiary bank holding company by the holding company directly owning the shares is recorded at cost and is adjusted periodically to recognize the reporting parent bank holding company’s share of the earnings or losses of the subsidiary bank holding company after the date of the acquisition of the

subsidiary bank holding company by the reporting parent holding company. Dividends declared or paid by the subsidiary bank holding company and received by the reporting parent bank holding company reduce the amount of the investment while the reporting parent bank holding company’s share of the undistributed earnings of the subsidiary bank holding company (reported in Schedule SI, item 12(c)) increase the amount of the investment in the subsidiary bank holding company as reported in the parent bank holding company’s FR Y-9SP.

In addition, the reporting parent bank holding companies that own shares in an associated lower-tier bank holding company (those lower-tier bank holding companies in which the parent bank holding company controls between 20 and 25 percent) should also report their investment in the equity capital of these companies on the equity basis of accounting.

## **Line Item 6(a) Equity investment.**

Report the amount of the reporting parent bank holding company’s investment in the book value of the equity capital of the subsidiary bank holding company(s) as of the reporting date. This amount generally should be equivalent to the reporting parent bank holding company’s proportionate interest in the equity capital accounts of the subsidiary bank holding company as reported *separately* in the subsidiary bank holding company’s filing of the FR Y-9SP on Schedule SC, item 16(f). The reporting parent bank holding company, if applicable, should also include investments in the stock of any associated bank holding companies (those other bank holding companies in which the reporting parent bank holding company controls between 20 and 25 percent).

This item also includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the subsidiary bank holding company(s) and associated bank holding company(s) and stock-based employee compensation expense that has been credited to the subsidiary’s equity (surplus) as described in FASB Statement No. 123(R), *Shared-Based Payment*.

## **Line Item 6(b) Goodwill.**

Report the amount (book value) of the goodwill associated with the acquisition of the subsidiary bank holding

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# Schedule SC

company that has not been “pushed down” to the books of the subsidiary bank holding company for financial reporting purposes. The amount of the goodwill associated with investment in the subsidiary bank holding company should generally be equivalent to the difference between the original cost of the shares of the subsidiary bank holding company and the book value of the reporting parent bank holding company’s proportionate share of the equity capital accounts of the subsidiary bank holding company on the date of acquisition.

For purposes of this item, any goodwill that has not been pushed down to the books of the subsidiary bank holding company, and is included in the investment in subsidiary account on the parent’s books, should be reported in this item. Any goodwill that has been pushed down to the books of the subsidiary bank holding company should not be reported separately in this item. The amount pushed down would be reported in line item 6(a), “Equity investment in subsidiary bank holding company(s).”

## **Line Item 6(c) Loans and advances to and receivables due from the subsidiary bank holding company.**

Report the total of all loans to the subsidiary bank holding company; notes, bonds, or debentures issued by the subsidiary bank holding company that are held by the reporting parent bank holding company; dividends declared by the subsidiary bank holding company, but not yet paid; and any other accounts receivable, including tax receivables, from the subsidiary bank holding company. The amount reported should include loans and participations in loans purchased with recourse by the reporting parent bank holding company from the subsidiary bank holding company.

## **Line Item 7 Other assets.**

Report the total value of remaining assets not reported in the above categories, other than investments in the bank-subsidary, nonbank subsidiary(s), associated banks, and associated nonbank company(s).

The amount reported in this item should also include the value of any assets associated with nonbanking activities that are directly engaged in by the parent bank holding company.

Include equity securities held by the parent bank holding company that do not have readily determinable fair values.

Also report in this item the amount (book value) of goodwill that is included on the balance sheet of the reporting bank holding company and is not part of the investment in subsidiaries account as reported in items 4(b), 5(b) or 6(b).

## **Line Item 8 Balances due from related nonbank companies (other than investments).**

*This item should be completed only by lower-tier parent bank holding companies.*

Report in this item all balances due from and extensions of credit to related nonbank companies (i.e., nonbank companies directly or indirectly owned by the top-tier parent bank holding company, excluding those directly or indirectly owned by the reporting lower-tier parent bank holding company). *Exclude* those balances (including investments) included in items 5 and 6 above. Also *exclude* cash and balances due from related depository institutions, which are to be reported in item 1(a) above.

## **Line Item 9 Total assets.**

Report the sum of items 1(a), 1(b), 2, 3(c), 4(a), 4(b), 4(c), 5(a), 5(b), 5(c), 6(a), 6(b), 6(c), 7, and 8.

## **Liabilities and Equity Capital**

### **Line Item 10 Short-term borrowings.**

Report in item 10(a) the amount of commercial paper issued by the parent company only and in item 10(b) the amount of all other short-term borrowings by the parent bank holding company only that mature in one year or less.

#### **Line Item 10(a) Commercial paper.**

Report in this item commercial paper issued by the parent company to unrelated parties. Commercial paper consists of short-term negotiable promissory notes that mature in 270 days or less.

#### **Line Item 10(b) Other short-term borrowings.**

Report in this item the amount of all other borrowings by the parent company only from unrelated third parties that



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# Schedule SC

mature in one year or less. Borrowings that finance the acquisition of the bank subsidiary that have a “scheduled debt retirement” exceeding one year should be reported in item 11 below except for the amount due within one year, which should be reported in this item.

Overdrafts to cash and due from depository institutions should be reported in this item.

Short-term borrowing from the subsidiary bank(s) should be reported in item 14(a) and from the parent bank holding company and subsidiary bank holding company(s) in item 14(b) and in Memoranda items 14(a) and 14(b).

## **Line Item 11 Long-term borrowings (includes limited-life preferred stock and related surplus).**

Report in this item borrowings by the parent company only from unrelated third parties that have a maturity or a “scheduled debt retirement” of greater than one year, exclusive of amounts due within the year.

For purposes of this item, also report the amount of any outstanding limited-life preferred stock issued by the bank holding company. The reported amount should include any amounts received in excess of its par or stated value. Limited-life preferred stock is preferred stock that has a stated maturity date or that can be redeemed at the option of the holder of the preferred stock.

**NOTE:** When the parent bank holding company has explicitly or implicitly guaranteed the long-term debt of its Employee Stock Ownership Plan (ESOP), report in this item the dollar amount outstanding of the long-term debt guaranteed.

## **Line Item 12 Accrued interest payable.**

Report the amount of all interest accrued, but not yet paid, on the total parent company only borrowings of the bank holding company reported in items 10 and 11 above.

## **Line Item 13 Other liabilities.**

Report the total amount of all other liabilities with unrelated parties not reported under items 10, 11, and 12 above.

## **Line Item 14 Balances due to subsidiaries and related institutions.**

Report in this item all balances due to institutions related to the parent bank holding company, including short- and long-term borrowings, accrued interest payable, taxes payable, and any other liabilities due to related institutions.

Where the bank holding company is a multi-tiered holding company, “related institutions” include subsidiary bank holding companies and their direct and indirect subsidiaries.

When a subsidiary bank holding company is filing this report, this item should include all balances due to its parent company(s) and the parent’s direct and indirect subsidiaries as well as balances due to the respondent’s direct and indirect subsidiaries.

*Exclude* subsidiaries of the holding company’s bank subsidiary, which are reported on the bank’s Reports of Condition and Income.

### **Line Item 14(a) Balances due to subsidiary bank(s).**

Report in this item all balances due to a bank(s) that is directly or indirectly owned or controlled by the parent bank holding company.

### **Line Item 14(b) Balances due to nonbank subsidiaries and related institutions.**

Report in this item all balances due to nonbank subsidiaries that are directly or indirectly owned or controlled by the parent bank holding company. In addition, for purposes of this report, include in this item instruments generally referred to as trust preferred securities that were issued out of special purpose entities whereby the proceeds from the issuance are lent to the reporting parent company.

When the reporting holding company is a multi-tier organization, nonbank subsidiaries, for purposes of this item, include any balances due to subsidiary bank holding companies of the respondent or due to the parent company(s) of the respondent.

### **Line Item 15 Not applicable.**

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# Schedule SC

## Line Item 16 Equity capital.

### Line Item 16(a) Perpetual preferred stock (including related surplus).

Report the aggregate par or stated value of outstanding perpetual preferred stock, including any surplus arising from any amount received for perpetual preferred stock in excess of its par or stated value.

### Line Item 16(b) Common stock (including related surplus).

Report the aggregate par or stated value of common stock issued, including any surplus arising from any amount received for common stock in excess of its par or stated value. Also include in this item the amount of stock-based employee compensation expense that has been credited to equity as described in FASB Statement No. 123(R), *Shared-Based Payment*.

### Line Item 16(c) Retained earnings.

Report in this item all retained earnings.

### Line Item 16(d) Accumulated other comprehensive income.

Report in this item the amount of other comprehensive income in conformity with the requirements of FASB Statement No. 130, *Reporting Comprehensive Income*. Accumulated other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. Net unrealized holding gains (losses) on available-for-sale securities is the difference between the amortized cost and fair value of the reporting bank holding company and its consolidated subsidiaries' available-for-sale securities, net of tax effects, as of the report date.

Also include in this item the unamortized amount of the unrealized holding gain or loss at the date of transfer of any debt security transferred into the held-to-maturity category from the available-for-sale category. See the instructions for this item on Schedule HC of the FR Y-9C for further information.

### Line Item 16(e) Other equity capital components.

Report in this item all other equity capital components including the total carrying value (at cost) of treasury stock and unearned Employee Stock Ownership Plan (ESOP) shares as of the report date.

NOTE: When the reporting bank holding company has included in item 11 above the ESOP's long-term debt that it has explicitly or implicitly guaranteed, include in this item the dollar amount of the offsetting debit to the liability recorded by the reporting bank holding company in connection with that debt. The amount of unearned ESOP shares should be reduced as the debt is amortized. Report a total net debit balance for this line item in parenthesis.

### Line Item 16(f) Total equity capital.

Report the sum of items 16(a) through 16(e).

## Line Item 17 Total liabilities and equity capital.

Report the sum of items 10(a), 10(b), 11, 12, 13, 14(a), 14(b) and 16(f).

## Memoranda

**These items are to be completed annually only by top-tier and single-tier bank holding companies for the December 31 report date.**

### Line Item M1 Has the bank holding company engaged in a full-scope independent external audit at any time during the calendar year?

Enter a "1" for yes if the bank holding company has engaged in a full-scope independent external audit (in which an opinion is rendered on their financial statements) at any time during the calendar year as of the December 31 report date. Also enter a "1" for yes if the bank holding company has engaged or begun a full-scope independent external audit by December 31 that has not yet concluded. Enter a "0" if the response to this question is no. *If the response to this question is yes, the bank holding company must complete all of Memoranda item 2 below. If the response to this question is no, skip Memoranda item 2.*

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## Schedule SC

**Line Item M2** If the response to Memoranda item 1 is yes, indicate below the name and address of the bank holding company's independent external auditing firm, and the name and e-mail address of the auditing firm's engagement partner.

Report in memoranda item 2(a) the name and address (city, U.S. Postal state abbreviation, zip code) of the bank holding company's independent external auditing firm. An independent auditing firm is a company that provides full-scope auditing services to the bank holding company

in which an opinion is rendered on their financial statements. Bank holding companies that do not have a full-scope audit conducted of their financial statements do not need to complete this item.

Report in memoranda item 2(b) the name and e-mail address of the independent external auditing firm's engagement partner (partner in charge of the audit). This contact information is for the confidential use of the Federal Reserve and will not be released to the public.

# Memoranda

## Schedule SC-M

### Memoranda

#### **Line Item M1 Total consolidated assets of the bank holding company.**

Report the total consolidated assets of the bank holding company. Consolidated assets include the assets of the parent company and any bank and nonbank subsidiaries, excluding intercompany assets. This item is to be reported by **all** bank holding companies filing the FR Y-9SP report. If this information is not routinely available by the bank holding company for internal or other financial reporting purposes, then a reasonable estimate may be provided.

#### **Line Item M2 Bank holding company (parent company only) borrowings not held by financial institution(s) or by insiders (including directors) and their interests.**

Report the amount of both short-term and long-term borrowings (parent company only) reported in items 10 and 11 above that are not held by financial institutions or by bank holding company's officers, directors, and shareholders and their related interests. For reporting purposes, a related interest is a company in which an officer, director, or shareholders controls 25 percent or more of its stock. **Do not report borrowings that are held by former shareholders of the bank holding company in this item. Also, exclude limited-life preferred stock reported in item 11 above.**

#### **Line Item M3 Treasury stock (report only if the amount exceeds 5 percent of equity capital).**

Report the amount, at cost, of treasury stock held by the bank holding company as of the report date. Treasury stock is stock that the bank holding company has issued and subsequently acquired by purchase or gift, but that has not been retired or resold. The amount of treasury

stock need only be reported when the carrying value of treasury stock held is greater than five percent of "Total equity capital" reported in item 16(f) above.

#### **Line Item M4 Amount of nonvoting equity capital, including related surplus (included in balance sheet items 16(a), 16(b), 16(c), and 16(d)).**

Report the amount of the bank holding company's perpetual preferred stock and common stock (par value), including related surplus, that does not possess voting rights. Include in this item the amount of retained earnings and accumulated other comprehensive income that is claimed by perpetual preferred and common stock that does not possess voting rights.

#### **Line Item M5 Total loans from parent bank holding company and nonbank subsidiary(s) to insiders (excluding directors) and their interest.**

Report the total amount of loans and lease financing receivables that the bank holding company (reported in item 3(a) above) and any nonbank subsidiary (not reported above) have extended to officers and shareholders and their related interests. A related interest is a company in which the officer or shareholder controls 25 percent or more of its stock.

#### **Line Item M6 Pledged securities.**

Report the amortized cost of all held-to-maturity securities and the fair value of all available-for-sale securities held by the reporting bank holding company (parent company only) that are pledged to secure deposits, repurchase transactions, or other borrowings (regardless of the balance of liabilities against which the securities are pledged), as performance bonds on futures or forward contracts, or for any other purpose.

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## Schedule SC-M

### **Line Item M7(a) Fair value of securities classified as available-for-sale in Schedule SC, item 2.**

Report in this item the fair value of all securities included in Schedule SC, item 2, "Securities," that have been designated as available-for-sale. The fair value (market value) of securities should be determined, to the extent possible, by timely reference to the best available source of current market quotations or other data on relative current value. For example, securities traded on national, regional, or foreign exchanges, or on organized over-the-counter markets should be valued at the most recently available quotation in the most active market. Quotations from brokers or others making markets in securities that are neither widely nor actively traded are acceptable if prudently used. Unrated debt securities for which no reliable market price data are available may be valued at cost adjusted for amortization of premium or accretion of discount unless credit problems of the obligor or upward movements in the level of interest rates warrant a lower estimate of current value. Equity securities that do not have readily determinable fair values shall be reported at historical cost. (NOTE: The sum of item 7(a) and 7(b) must equal the total amount reported in Schedule SC, item 2).

### **Line Item M7(b) Amortized cost of securities classified as held-to-maturity in Schedule SC, item 2.**

Report the amortized cost of securities classified as held-to-maturity in Schedule SC, item 2. (NOTE: The sum of item 7(a) and 7(b) must equal the total amount reported in Schedule SC, item 2).

### **Line Item M8(a) Total off-balance-sheet activities conducted either directly or through a nonbank subsidiary.**

Report the total amount of off-balance-sheet activities conducted either directly through the bank holding company or conducted through a nonbank subsidiary of the holding company. Off-balance-sheet activities include unused commitments, letters of credit, securities lent, spot foreign exchange contracts, and the notional value of derivative contracts. *Exclude* from this item contingencies arising in connection with litigation. For a description of these off-balance-sheet activities refer to the FR Y-9C line item instructions for Schedule HC-L, Derivatives and Off-Balance-Sheet Items, and the Glossary entry for "Derivative Contracts."

Also report in this item the outstanding principal amount of assets serviced, managed or administered either directly by the bank holding company or through a nonbank subsidiary. For common trust funds and collective investment funds that held for both managed and non-managed participating accounts, report the proportionate share of the assets of these funds that are held for the participating accounts that are managed.

### **Line Item M8(b) Total debt and equity securities (other than trust preferred securities) outstanding that are registered with the Securities and Exchange Commission.**

Report the amount of all debt instruments and equity securities outstanding that are registered with the Securities and Exchange Commission. Report the amounts of limited-life preferred stock issued and perpetual preferred stock issued inclusive of any amounts received in excess of its par or stated value. Report the aggregate par or stated value of common stock issued. For debt instruments, report the amount that is reported on the balance sheet (i.e., fair value or amortized cost).

*Exclude* from this item instruments generally referred to as trust preferred securities. Trust preferred securities are undated cumulative preferred securities issued out of a special purpose entity, usually in the form of a trust, in which a bank holding company owns all of the common securities.

### **Line Item M9 Balances held by the subsidiary bank(s) due from nonbank subsidiaries of the parent bank holding company.**

Report in this item any intercompany assets between the subsidiary bank(s) and the direct and indirect nonbank subsidiaries of the parent bank holding company. *Exclude* transactions between the bank(s) and its nonbank subsidiaries.

### **Line Item M10 Balances held by the subsidiary bank(s) due to nonbank subsidiaries of the parent bank holding company.**

Report in this item any intercompany liabilities between the subsidiary bank(s) and the direct and indirect nonbank subsidiaries of the parent bank holding company. *Exclude* transactions between the bank(s) and its nonbank subsidiaries.



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## Schedule SC-M

### **Line Item M11 Other assets (only report amounts that exceed 25 percent of Schedule SC, line item 7)**

Disclose in memoranda items 11(a) through 11(h) each component of other assets, and the dollar amount of such component, that exceeds 25 percent of the amount reported in Schedule SC, item 7. Preprinted captions have been provided for the following categories of “Other assets”:

- M11(a), “Accounts receivable,”
- M11(b), “Income taxes receivable,”
- M11(c), “Premises and fixed assets,”
- M11(d), “Net deferred tax assets,”
- M11(e), “Cash surrender value of life insurance policies.”

For other components of “other assets” that exceed the disclosure threshold, list and briefly describe these components in memoranda items 11(f) through 11(h). The description of these amounts should not exceed 132 characters in length (including space between words). Report the dollar amount of each item listed in the column provided on the right. Any component of other assets that does not round to one thousand dollars need not be reported. If there are no reportable amounts for memoranda items 11(f) through 11(h), enter “zero” (-0-) in the right-hand column of memoranda item 11(f).

### **Line Item M12 Other liabilities (only report amounts that exceed 25 percent of Schedule SC, line item 13)**

Disclose in memoranda items 12(a) through 12(g) each component of other liabilities, and the dollar amount of such component, that exceeds 25 percent of the amount reported in Schedule SC, item 13. Preprinted captions have been provided for the following categories of “Other liabilities”:

- M12(a), “Accounts payable,”
- M12(b), “Income taxes payable,”
- M12(c), “Dividends payable,”
- M12(d), “Net deferred tax liabilities.”

For other components of “other liabilities” that exceed the disclosure threshold, list and briefly describe these components in memoranda items 12(e) through 12(g).

The description of these amounts should not exceed 132 characters in length (including space between words). Report the dollar amount of each item listed in the column provided on the right. Any component of other liabilities that does not round to one thousand dollars need not be reported. If there are no reportable amounts for memoranda items 12(e) through 12(g), enter “zero” (-0-) in the right-hand column of memoranda item 12(e).

### **Line Item M13 Notes payable to special-purpose subsidiaries that issued trust preferred securities (included in Schedule SC, item 14(b)).**

Report the outstanding amount of notes payable by the parent bank holding company to special-purpose subsidiaries that have issued “trust preferred securities.” Exclude from this item any portion of the notes payable that does not directly relate to the amount of trust preferred securities issued such as the amount relating to the common stock of the special purpose subsidiary. In these transactions, a special purpose subsidiary (typically, a trust) of the parent company issues preferred securities and lends the proceeds of its issuance to its parent company in exchange for deeply subordinated intercompany note from the parent company.

NOTE: The amount of notes payable to special-purpose subsidiaries that have issued trust preferred securities reported in this item should also be included as part of the total amount reported in Schedule SC, item 14(b), “Balances due to nonbank subsidiaries and related institutions.” See the instructions for Schedule SC, item 14(b).

### **Line Item M14 Have all changes in investments and activities been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Organizational Structure (FR Y-10)?**

This item is to be completed by the top-tier bank holding company (and single-tier bank holding companies). **The top-tier bank holding company must not leave this item blank. A lower-tier holding company filing this report should leave this item blank.**

Enter a “1” for yes if the top-tier bank holding company has submitted all changes, if any, in its investments and activities on the FR Y-10. If the top-tier bank holding company had no changes in investments and activities and therefore was not required to file a FR Y-10, also



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## Schedule SC-M

enter a “1” in this item. Enter a “0” for no if it has not yet submitted all changes to investments and activities on the FR Y-10. The name of the holding company official responsible for verifying that the FR Y-10 has been completed should be typed or printed on the line provided whether the answer is “yes,” or “no.” In addition, enter the area code and phone number of the official responsible for verifying the FR Y-10.

**Line Item M15 Short-term borrowings included in balance sheet item 14(b).**

**Items M15(a) and M15(b) are to be completed only by tiered bank holding companies.**

**Line Item M15(a) From parent bank holding company(s).**

Report the amount of borrowings by the reporting bank holding company from its direct and indirect parent bank holding company(s) that mature in one year or less.

**Line Item M15(b) From subsidiary bank holding company(s).**

Report the amount of borrowings by the reporting parent bank holding company from the subsidiary bank holding company(s) that mature in one year or less.

**Line Item M16 Long-term borrowings included in balance sheet item 14(b).**

**Items M16(a) and M16(b) are to be completed only by tiered bank holding companies.**

**Line Item M16(a) From parent bank holding company(s).**

Report the amount of borrowings by the reporting bank holding company from its direct and indirect parent bank holding company(s) that have a maturity or a “scheduled debt retirement” of greater than one year, exclusive of amounts due within the year.

**Line Item M16(b) From subsidiary bank holding company(s).**

Report the amount of borrowings by the reporting parent bank holding company from the subsidiary bank holding company(s) that have a maturity or a “scheduled debt

retirement” of greater than one year, exclusive of amounts due within the year.

**Line Item M17 To be completed only by the top-tier bank holding company for its consolidated nonbank and thrift subsidiaries.**

*This item is to be completed only by the financial top-tier parent bank holding company (and single-tier bank holding companies) that files the FR Y-9SP. Lower-tier bank holding companies that file this report should leave memorandum items 17(a) through 17(f) blank.*

If the top-tier parent bank holding company is an ESOP, then the lower-tier parent bank holding company should report in memorandum items 17(a) through 17(f).

The term “**subsidiary**,” is defined by Section 225.2 of Federal Reserve Regulation Y, which generally includes companies 25 percent or more owned or controlled by another company. **However, for purposes of this reporting item, the term “subsidiary” includes only companies in which the bank holding company directly or indirectly owns or controls more than 50 percent of the outstanding voting stock, and these companies would be consolidated using generally accepted accounting principles for financial reporting purposes.**

Nonbank subsidiaries, for purposes of this reporting item, include but are not limited to: securities brokerage and underwriting firms (including Section 20 subsidiaries); federal savings associations, federal savings banks and thrift institutions (including any thrift institution filing the Thrift Financial Report); depository institutions (other than U.S. banks); industrial banks that do not file the commercial bank Reports of Condition and Income with the federal banking agencies; Edge and Agreement corporations and their subsidiaries that are *not* held through a bank subsidiary; industrial loan companies; venture capital corporations; leasing companies; bank premises subsidiaries; mortgage banking companies; consumer finance companies; sales finance companies; acceptance corporations; factoring companies; insurance brokerage and insurance underwriting companies; small business investment companies; data processing and information services companies; nondepository trust companies; management consulting companies; courier service companies; companies that print or sell MICR

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## Schedule SC-M

encoded items; financial and investment advisory companies; credit bureaus; collection agencies; real estate settlement companies.

For purposes of this reporting item, foreign nonbank subsidiaries include those subsidiaries that meet the definition of a nonbank subsidiary provided above that would be consolidated using generally accepted accounting principles for financial reporting purposes, but are not domiciled in the U.S. In addition, Edge and Agreement corporations and their subsidiaries that are *not* held through a bank subsidiary should be reported as foreign nonbank subsidiaries.

Nonbank subsidiaries exclude all banks (including commercial, savings and industrial banks that file the commercial bank Reports of Condition and Income) and their subsidiaries; Edge and Agreement corporations and their subsidiaries that are held through a bank subsidiary.

All intercompany assets among the nonbanking subsidiaries should be eliminated, but assets with the reporting bank holding company and with subsidiary banks should be included. For example, eliminate the loans made by one nonbank subsidiary to a second nonbank subsidiary, but do not eliminate loans made by one nonbank subsidiary to the parent bank holding company or a subsidiary bank.

Include the combined assets of inactive nonbanking subsidiaries to the extent that the top-tier bank holding company directly or indirectly owns or controls more than 50 percent of the outstanding voting stock, and these companies would be consolidated using generally accepted accounting principles for financial reporting purposes.

Enter “zero” if the reporting top-tier bank holding company does not have any nonbank subsidiary assets to report.

### **Line Item M17(a) Total combined nonbank assets of nonbank subsidiaries.**

Report the dollar amount of the reporting bank holding company’s total combined nonbank assets of nonbank subsidiaries. Nonbank assets include the assets of all foreign and domestic nonbank subsidiaries (as defined below) and their majority-owned direct and indirect subsidiaries.

The top-tier parent bank holding company should report in this item all assets of nonbank subsidiaries, whether held directly or indirectly or held through lower-tier bank holding companies. The lower-tier parent bank holding company in a multi-tier bank holding company who files this report (FR Y-9SP) should leave memorandum items 17(a) through 17(f) blank.

### **Line Item M17(b) Total combined loans and leases of nonbank subsidiaries.**

Report the dollar amount of total combined loans and leases on the books of nonbank subsidiaries of the reporting bank holding company even if on the report date they are past due and collection is doubtful. Nonbank loans and leases include the loans and leases of all foreign and domestic nonbank subsidiaries (as defined above) and their majority-owned direct and indirect subsidiaries.

Exclude balances due from related institutions on the books of nonbank subsidiaries of the reporting bank holding company (e.g., loans to the parent bank holding company). Report such balances in item 17(a).

Exclude any loans or leases the subsidiaries have sold or charged off. Report the combined book value of all loans and leases before deduction of the allowance for loan and lease losses. The amount should be reported net of unearned income (to the extent possible), and deposits accumulated for the payment of personal loans (hypothecated deposits).

### **Line Item M17(c) Total aggregate operating revenue of nonbank subsidiaries.**

Report the dollar amount of total aggregate operating revenue of nonbank subsidiaries of the reporting bank holding company. Nonbank operating revenue includes the operating revenue of all foreign and domestic nonbank subsidiaries (as defined above) and their majority-owned direct and indirect subsidiaries. Operating revenue is defined as the sum of total interest income and total noninterest income (before deduction of expenses and extraordinary items).

### **Line Item M17(d) Total combined thrift assets included in M17(a).**

Report the dollar amount of combined assets of federal savings associations, federal savings banks and thrift

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## Schedule SC-M

subsidiaries (including any thrift institution filing the Thrift Financial Report) that are included in the amount reported in line item 17(a) above. Enter “zero” if the reporting top-tier bank holding company does not have any thrift assets to report.

### **Line Item M17(e) Number of nonbank subsidiaries included in M17(a).**

Report the **number** of nonbank subsidiaries that have been included in the total combined nonbank subsidiary assets reported in item 17(a) above. Enter “zero” if the reporting top-tier bank holding company does not have any nonbank subsidiaries.

### **Line Item M17(f) Number of thrift subsidiaries included in M17(d).**

Report the **number** of federal savings associations, federal savings banks and thrift subsidiaries (including any thrift institution filing the Thrift Financial Report) that are included in the total combined nonbank subsidiary assets reported in line item 17(d) above. Enter “zero” if the reporting top-tier bank holding company does not have any thrift subsidiaries to report.

### **Information related to the filing of the FR Y-12 report (Memoranda Line Items 18, 19, 20(a), 20(b))**

Line items 18 and 19 will be used to determine if the reporting bank holding company must complete the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). In a multi-tiered organization with one or more bank holding companies (BHCs), only the top-tier BHC should complete items 18 and 19 on a consolidated basis. However, if a lower-tier BHC is functioning as the consolidated top-tier reporter for other financial reports (for example, when the top-tier is a non-U.S. BHC, ESOP, or limited partnership), this lower-tier BHC should complete memoranda items 18 and 19 on a consolidated basis.

Items 20(a) and 20(b) are to be completed by all bank holding companies that are not required to file the FR Y-12.

### **Line Item M18 Does the bank 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 granted by Regulation K?**

Enter a “1” if the answer to this question is yes. Enter a “0” if the response to this question is no.

*If the answer to this question is no, your organization does not need to complete the FR Y-12. Skip item 19 and proceed to items 20(a) and 20(b). If the answer to this question is yes, proceed to item 19 below.*

For purposes of this question, an *equity investment* refers to common stock, partnership interests, convertible preferred stock, convertible debt, and warrants, options, and other rights that give the holder the right to acquire common stock or instruments convertible into common stock. An equity investment does not include any position or security held in a trading account in accordance with applicable accounting principles and as part of an underwriting, market making or dealing activity.

A *nonfinancial equity investment* means an equity investment made by the BHC or any of its subsidiaries (including all U.S. offices, International Banking Facilities, foreign branches, branches in Puerto Rico and U.S. territories and possessions, and majority-owned bank and nonbank domestic and foreign subsidiaries, including Edge and agreement subsidiaries, domestic nonbanking subsidiaries, and small business investment companies (SBICs)):

- pursuant to the merchant banking authority of section 4(k)(4)(H) of the BHC Act (12 U.S.C. 1843(k)(4)(H)) and subpart J of the Board’s Regulation Y,
- under section 4(c)(6) or 4(c)(7) of the BHC Act (12 U.S.C. 1843(c)(6) and (c)(7)) in a nonfinancial company (as defined below) or in a company that makes investments in nonfinancial companies,
- investments made through a SBIC that is consolidated with the BHC or subsidiary, or in an SBIC that is not

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## Schedule SC-M

consolidated, under section 302(b) of the Small Business Investment Act of 1958,

- in a nonfinancial company under the portfolio investment provisions of the Board's Regulation K (12 CFR 211.8(c)(3), or
- in a nonfinancial company under section 24 of the Federal Deposit Insurance Act (12 U.S.C. 1831a).

This question does not apply to equity investments that a BHC or any of its subsidiaries may make under other legal authorities. For example, this question does not apply to nonfinancial investments made by an insurance company subsidiary of a financial holding company under section 4(k)(4)(I) of the BHC Act (12 U.S.C. 1843(k)(4)(I)). Also, this question does not apply to DPC investments.

A *nonfinancial company* is a company that is engaged in any activity that has not been determined to be financial in nature or incidental to a financial activity under section 4(k) of the BHC Act (12 U.S.C. 1843(k)).

### **Line Item M19 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 date?**

Enter a "1" if the answer to this question is yes. Enter a "0" if the response to this question is no. If the answer to **both** item 18 and item 19 is yes, your organization must complete the FR Y-12. Skip items 20(a) and 20(b), and proceed to item 21 below. If the answer to **either** item 18 or item 19 is no, your organization does not need to complete the FR Y-12. Proceed to items 20(a) and 20(b) below.

See the instructions for item 18 above for the definition of *nonfinancial equity investment*.

*Acquisition cost* is the amount paid by the BHC for the nonfinancial equity investment when it was acquired.

*Total capital* is the amount reported in Schedule SC, Balance Sheet, item 16(f).

***Items 20(a) and 20(b) are to be completed by all bank holding companies that are not required to file the FR Y-12.***

### **Line Item M20(a) Has the bank holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period?**

Enter a "1" if the answer to this question is yes. Enter a "0" if the response to this question is no. See the instructions for item 18 above for the definition of *nonfinancial equity investment*.

### **Line item M20(b) Does the bank holding company manage any nonfinancial equity investments for the benefit of others?**

Enter a "1" if the answer to this question is yes. Enter a "0" if the response to this question is no.

This item applies to all bank holding companies that do not file the FR Y-12 report that manage nonfinancial equity investments for others by serving as a general partner in a limited partnership or performing a similar function in a private equity fund. These investments are not owned by the bank holding company and are not consolidated in the bank holding company's financial statements. Exclude investments managed through a bank trust department in a fiduciary capacity. See the instructions for item 18 above for the definition of *nonfinancial equity investment*.

### **Line Item M21 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.**

***This item is to be completed only by the top-tier financial holding company in a multi-tiered organization (and single-tiered financial holding companies).*** A financial holding company is a U.S. bank holding company that has submitted a declaration to become a financial holding company with the appropriate Federal Reserve Bank and whose declaration has been determined to be effective as of the reporting period (e.g., June 30 or December 31).

Report the total net assets of all 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. The definition of assets generally corresponds to balance

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## Schedule SC-M

sheet item 9. *Include* both domestic and foreign subsidiaries that are owned by the financial holding company. *Exclude* from this item intercompany assets and claims on affiliates that are eliminated when preparing consolidated financial statements for the financial holding company. Also exclude any subsidiaries that are held through a U.S. depository institution.

**Line Item M22 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.**

*This item is to be completed only by the top-tier financial holding company in a multi-tiered organization (and single-tiered financial holding companies) and includes only newly authorized insurance underwriting activities permitted under the Gramm—Leach—Bliley Act.* A financial holding company is a U.S. bank holding company that has submitted a declaration to become a financial holding company with the appropriate Federal Reserve Bank and whose declaration has been determined to be effective as of the reporting period (e.g.,

June 30 or December 31). Report the total net assets for 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. The definition of assets generally corresponds to Schedule SC, item 9. *Include* both domestic and foreign subsidiaries that are owned by the financial holding company. *Exclude* from this item:

- (1) intercompany assets and claims on affiliates that are eliminated when preparing consolidated financial statements for the financial holding company,
- (2) subsidiaries that engage solely in underwriting credit-related insurance that was permissible for bank holding companies to engage in prior to the Gramm—Leach—Bliley Act under Section 225.23(b)(11)(I) of Regulation Y, and
- (3) subsidiaries that are principally engaged in insurance agency activities.



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

This section has been provided to allow small bank holding companies to provide additional explanations of the content of specific items in the parent company only financial statements. The reporting bank holding company should include any transactions reported on the Income Statement and Balance Sheet that it wishes to explain or that have been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or in its quarterly reports to the Securities and Exchange Commission (SEC).

Report in the space provided the schedule and line item for which the holding company is specifying additional information, a description of the transaction and, in the column provided, the dollar amount associated with the transaction being disclosed.



Validity (V) Edits for the FR Y-9SP  
(Effective as of December 31, 2006)

**Each edit in the checklist must balance, rounding errors are not allowed.**

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0030	Validity	SI-3a	BHSP	0206	SI	If the reporting institution is a multi-tiered BHC with a subsidiary BHC, then SI-3a must not equal null.	if the reporting institution is a multi-tiered BHC with a subsidiary BHC then bhsp0206 ne null
0035	Validity	SI-3b	BHSP	1283	SI	If the reporting institution is a multi-tiered BHC with a subsidiary BHC, then SI-3b must not equal null.	if the reporting institution is a multi-tiered BHC with a subsidiary BHC then bhsp1283 ne null
0040	Validity	SI-5	BHSP	4000	SI	Sum of SI-1a through SI-4 must equal SI-5.	(bhsp0508 + bhsp2111 + bhsp0523 + bhsp0530+ bhsp0206 + bhsp1283 + bhsp0447) eq bhsp4000
0050	Validity	SI-8	BHSP	4130	SI	Sum of SI-6 and SI-7 must equal SI-8.	(bhsp4073 + bhsp4093) eq bhsp4130
0060	Validity	SI-9	BHSP	4250	SI	SI-5 minus SI-8 must equal SI-9.	(bhsp4000 - bhsp4130) eq bhsp4250
0070	Validity	SI-11	BHSP	0496	SI	SI-9 minus SI-10 must equal SI-11.	(bhsp4250 - bhsp4302) eq bhsp0496
0075	Validity	SI-12c	BHSP	3513	SI	If the reporting institution is a multi-tiered BHC with a subsidiary BHC, then SI-12c must not equal null.	if the reporting institution is a multi-tiered BHC with a subsidiary BHC then bhsp3513 ne null
0080	Validity	SI-13	BHSP	4340	SI	Sum of SI-11 through SI-12c must equal SI-13.	(bhsp0496 + bhsp3156 + bhsp2112 + bhsp3513) eq bhsp4340
0095	Validity	SI-Mem2	BHSP	A530	SI	SI-Mem2 must equal "1" (yes) or "0" (no).	bhspa530 eq 1 or bhspa530 eq 0
0200	Validity	SC-3c	BHSP	2723	SC	SC-3a minus SC-3b must equal SC-3c.	(bhsp2122 - bhsp3123) eq bhsp2723
0205	Validity	SC-4a	BHSP	3239	SC	If the reporting institution is the lowest-tiered BHC with a direct bank subsidiary, then SC-4a must not equal null.	if the reporting institution is the lowest-tiered BHC with a direct bank subsidiary then bhsp3239 ne null
0210	Validity	SC-4b	BHSP	3238	SC	If the reporting institution is the lowest-tiered BHC with a direct bank subsidiary, then SC-4b must not equal null.	if the reporting institution is the lowest-tiered BHC with a direct bank subsidiary then bhsp3238 ne null
0215	Validity	SC-4c	BHSP	3148	SC	If the reporting institution is the lowest-tiered BHC with a direct bank subsidiary, then SC-4c must not equal null.	if the reporting institution is the lowest-tiered BHC with a direct bank subsidiary then bhsp3148 ne null
0220	Validity	SC-6a	BHSP	0201	SC	If the reporting institution is a multi-tiered BHC with a subsidiary BHC, then SC-6a must not equal null.	if the reporting institution is a multi-tiered BHC with a subsidiary BHC then bhsp0201 ne null
0225	Validity	SC-6b	BHSP	0202	SC	If the reporting institution is a multi-tiered BHC with a subsidiary BHC, then SC-6b must not equal null.	if the reporting institution is a multi-tiered BHC with a subsidiary BHC then bhsp0202 ne null
0230	Validity	SC-6c	BHSP	3523	SC	If the reporting institution is a multi-tiered BHC with a subsidiary BHC, then SC-6c must not equal null.	if the reporting institution is a multi-tiered BHC with a subsidiary BHC then bhsp3523 ne null
0250	Validity	SC-9	BHSP	2170	SC	Sum of SC-1a through SC-2 and SC-3c through SC-8 must equal SC-9.	(bhsp5993 + bhsp0010 + bhsp0390 + bhsp2723 + bhsp3239 + bhsp3238 + bhsp3148 + bhsp0088 + bhsp0087 + bhsp0089 + bhsp0201 + bhsp0202 + bhsp3523 + bhsp0027 + bhsp3620) eq bhsp2170
0320	Validity	SC-12	BHSP	3166	SC	SC-12 must be less than or equal to the sum of SC-10a through SC-11.	bhsp3166 le (bhsp2309 + bhsp2724 + bhsp3151)
0335	Validity	SC-16f	BHSP	3210	SC	Sum of SC-16a through SC-16e must equal SC-16f.	(bhsp3283 + bhsp3230 + bhsp3247 + bhsp5530 + bhspa130) eq bhsp3210

Validity (V) Edits for the FR Y-9SP  
(Effective as of December 31, 2006)

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Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0345	Validity	SC-17	BHSP	3300	SC	Sum of SC-10a through SC-14b and SC-16f must equal SC-17.	(bhsp2309 + bhsp2724 + bhsp3151 + bhsp3166 + bhsp3167 + bhsp3605 + bhsp3621 + bhsp3210) eq bhsp3300
0355	Validity	SC-17	BHSP	3300	SC	SC-17 must equal SC-9.	bhsp3300 eq bhsp2170
0360	Validity	SC-Mem1	BHSP	C884	SC	For December, if the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC, then SC-Mem1 must equal "1" (yes) or "0" (no).	if ((mm-q1 eq 12) and (the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC)) then bhspc884 eq 1 or bhspc884 eq 0
0371	Validity	SC-Mem1	BHSP	C884	SC	If SC-Mem1 is equal "1" (yes), then SC-Mem2a(1) through SC-Mem2b(2) must not equal null.	if (bhspc884 eq 1) then (textc703 ne null and textc708 ne null and textc714 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
0400	Validity	SC-M1	BHSP	8519	SC-M	If SC-9 does not equal zero, then SC-M1 must not equal zero or null.	bhsp2170 ne 0 then (bhsp8519 ne 0 or bhsp8519 ne null)
0410	Validity	SC-M2	BHSP	3152	SC-M	SC-M2 must be less than or equal to the sum of SC-10a through SC-11.	bhsp3152 le (bhsp2309 + bhsp2724 + bhsp3151)
0435	Validity	SC-M6	BHSP	0416	SC-M	SC-M6 must be less than or equal to SC-2.	bhsp0416 le bhsp0390
0445	Validity	SC-M7b	BHSP	8517	SC-M	The sum of SC-M7a and SC-M7b must equal SC-2.	(bhsp8516 + bhsp8517) eq bhsp0390
0450	Validity	SC-M14	BHSP	6416	SC-M	If the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC, then SC-M14 must equal "1" (yes) or "0" (no).	if the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC then bhsp6416 eq 1 or bhsp6416 eq 0
0455	Validity	SC-M15a	BHSP	3524	SC-M	If the reporting institution is a lower tier of a multi-tiered BHC, then SC-M15a must not equal null.	if the reporting institution is a lower tier of a multi-tiered BHC then bhsp3524 ne null
0465	Validity	SC-M15b	BHSP	3526	SC-M	If the reporting institution is a multi-tiered BHC with a subsidiary BHC, then SC-M15b must not equal null.	if the reporting institution is a multi-tiered BHC with a subsidiary BHC then bhsp3526 ne null
0470	Validity	SC-M16a	BHSP	3525	SC-M	If the reporting institution is a lower tier of a multi-tiered BHC, then SC-M16a must not equal null.	if the reporting institution is a lower tier of a multi-tiered BHC then bhsp3525 ne null
0475	Validity	SC-M16b	BHSP	3527	SC-M	If the reporting institution is a multi-tiered BHC with a subsidiary BHC, then SC-M16b must not equal null.	if the reporting institution is a multi-tiered BHC with a subsidiary BHC then bhsp3527 ne null
0480	Validity	SC-M16b	BHSP	3527	SC-M	Sum of SC-M15a through SC-M16b must be less than or equal to SC-14b.	(bhsp3524 + bhsp3526 + bhsp3525 + bhsp3527) le bhsp3621
0482	Validity	SC-M17a	BHSP	4778	SC-M	If the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC, then SC-M17a must not equal null.	if the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC then bhsp4778 ne null
0483	Validity	SC-M17b	BHSP	C427	SC-M	If the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC, then SC-M17b must not equal null.	if the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC then bhspc427 ne null
0484	Validity	SC-M17c	BHSP	C428	SC-M	If the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC, then SC-M17c must not equal null.	if the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC then bhspc428 ne null

Validity (V) Edits for the FR Y-9SP  
(Effective as of December 31, 2006)

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Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0485	Validity	SC-M17d	BHSP	2792	SC-M	If the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC, then SC-M17d must not equal null.	if the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC then bhsp2792 ne null
0490	Validity	SC-M17d	BHSP	2792	SC-M	SC-M17d must be less than or equal to SC-M17a.	bhsp2792 le bhsp4778
0495	Validity	SC-M17e	BHSP	2794	SC-M	If the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC, then SC-M17e must not equal null.	if the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC then bhsp2794 ne null
0500	Validity	SC-M17e	BHSP	2794	SC-M	If SC-M17a is greater than zero, then SC-M17e must be greater than zero.	if bhsp4778 gt 0 then bhsp2794 gt 0
0505	Validity	SC-M17f	BHSP	2796	SC-M	If the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC, then SC-M17f must not equal null.	if the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC then bhsp2796 ne null
0510	Validity	SC-M17f	BHSP	2796	SC-M	If SC-M17d is greater than zero, then SC-M17f must be greater than zero.	if bhsp2792 gt 0 then bhsp2796 gt 0
0520	Validity	SC-M17f	BHSP	2796	SC-M	SC-M17f must be less than or equal to SC-M17e.	bhsp2796 le bhsp2794
0525	Validity	SC-M18	BHSP	C161	SC-M	If the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC, then SC-M18 must equal "1" (yes) or "0" (no).	if the reporting institution is a top-tier BHC or is a lower-tier BHC functioning as the top-tier BHC then bhspc161 eq 1 or bhspc161 eq 0
0535	Validity	SC-M19	BHSP	C159	SC-M	If SC-M18 is equal to "1" (yes), then SC-M19 must equal "1" (yes) or "0" (no).	if bhspc161 eq 1 then bhspc159 eq 1 or bhspc159 eq 0
0538	Validity	SC-M19	BHSP	C159	SC-M	If SC-M18 is equal to "0" (no) or null, then SC-M19 must equal null.	if (bhspc161 eq 0 or bhspc161 eq null) then bhspc159 eq null
0540	Validity	SC-M20a	BHSP	C700	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M20a must equal "1" (yes) or "0" (no).	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc700 eq 1 or bhspc700 eq 0
0545	Validity	SC-M20b	BHSP	C701	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M20b must equal "1" (yes) or "0" (no).	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc701 eq 1 or bhspc701 eq 0

Quality (Q) and Intraseries (I) Edits for the FR Y-9SP  
(Effective as of December 31, 2006)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0605	Quality	SI-3a	BHSP	0206	SI	If the reporting institution is a BHC without a subsidiary BHC, then SI-3a should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhs0206 eq null
0615	Quality	SI-3b	BHSP	1283	SI	If the reporting institution is a BHC without a subsidiary BHC, then SI-3b should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhs1283 eq null
0620	Quality	SI-6	BHSP	4073	SI	If SC-12 is greater than zero, then SI-6 should be greater than zero.	if bhs3166 gt 0 then bhs4073 gt 0
0625	Quality	SI-7	BHSP	4093	SI	If SI-Mem3 is greater than zero, then SI-Mem3 should be less than or equal to SI-7.	if bhspc254 gt 0 then bhspc254 le bhs4093
0630	Quality	SI-12a	BHSP	3156	SI	If SC-4a is greater than zero, then the sum of SI-1a and SI-12a should not be equal to zero.	if bhs3239 gt 0 then (bhs0508 + bhs3156) ne 0
0635	Quality	SI-12a	BHSP	3156	SI	If SI-1a or SI-12a does not equal zero or null, then SC-4a should not equal zero or null.	if ((bhs0508 ne 0 or null) or (bhs3156 ne 0 or null)) then (bhs3239 ne 0 or null)
0650	Quality	SI-12b	BHSP	2112	SI	If SI-2a or SI-12b does not equal zero or null, then SC-5a should not equal zero or null.	if ((bhs0523 ne 0 or null) or (bhs2112 ne 0 or null)) then (bhs0088 ne 0 or null)
0665	Quality	SI-12c	BHSP	3513	SI	If SC-6a is greater than zero, then the sum of SI-3a and SI-12c should not be equal to zero.	if bhs0201 gt 0 then (bhs0206 + bhs3513) ne 0
0670	Quality	SI-12c	BHSP	3513	SI	If SI-3a or SI-12c does not equal zero or null, then SC-6a should not equal zero or null.	if ((bhs0206 ne 0 or null) or (bhs3513 ne 0 or null)) then (bhs0201 ne 0 or null)
0675	Quality	SI-12c	BHSP	3513	SI	If the reporting institution is a BHC without a subsidiary BHC, then SI-12c should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhs3513 eq null
0750	Quality	SI-Mem1	BHSP	3158	SI	If SI-Mem1 is greater than zero, then SI-Mem1 should be less than SC-16c.	if bhs3158 gt 0 then bhs3158 lt bhs3247
0765	Intraseries	SI-Mem2	BHSP	A530	SI	If SI-Mem2 (previous) equals "1" (yes), then SI-Mem2 (current) should equal "1" (yes).	if (bhspa530-q2 eq 1) then (bhspa530-q1 eq 1)
0767	Quality	SI-Mem3	BHSP	C254	SI	If SC-M13 is greater than zero, then SI-Mem3 should be greater than zero.	if bhspc255 gt 0 then bhspc254 gt 0
0773	Quality	SC-5a	BHSP	0088	SC	If SC-M13 is greater than zero, then SC-5a should be greater than zero.	if bhspc255 gt 0 then bhs0088 gt 0
0778	Quality	SC-6a	BHSP	0201	SC	If the reporting institution is a BHC without a subsidiary BHC, then SC-6a should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhs0201 eq null
0782	Quality	SC-6b	BHSP	0202	SC	If the reporting institution is a BHC without a subsidiary BHC, then SC-6b should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhs0202 eq null
0784	Quality	SC-6c	BHSP	3523	SC	If the reporting institution is a BHC without a subsidiary BHC, then SC-6c should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhs3523 eq null
0800	Intraseries	SC-9	BHSP	2170	SC	The period-to-period percentage change for SC-9 should be in the range of -25% to +25%.	((bhs2170-q1 - bhs2170-q2)/bhs2170-q1) * 100 ge -25 and ((bhs2170-q1 - bhs2170-q2)/bhs2170-q1) * 100 le 25
0805	Quality	SC-Mem1	BHSP	C884	SC	For December, if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-Mem1 should be equal to null.	if ((mm-q1 eq 12) and (the reporting institution is a lower-tier BHC not functioning as the top-tier BHC)) then bhspc884 eq null

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0810	Intraseries	SC-Mem1	BHSP	C884	SC	For December, if SC-Mem1 (previous) is equal to "1" (yes), then SC-Mem1 (current) should be equal "1" (yes).	if ((mm-q1 eq 12) and (bhspc884-q3 eq 1)) then (bhspc884-q1 eq 1)
0811	Quality	SC-Mem2a(1)	TEXT	C703	SC	If SC-Mem2a(1) is not null then SC-Mem2a(2), SC-Mem2a(3), SC-Mem2a(4), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc703 ne null) then (textc708 ne null and textc714 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
0812	Quality	SC-Mem2a(2)	TEXT	C708	SC	If SC-Mem2a(2) is not null then SC-Mem2a(1), SC-Mem2a(3), SC-Mem2a(4), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc708 ne null) then (textc703 ne null and textc714 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
0813	Quality	SC-Mem2a(3)	TEXT	C714	SC	If SC-Mem2a(3) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(4), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc714 ne null) then (textc703 ne null and textc708 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
0814	Quality	SC-Mem2a(4)	TEXT	C715	SC	If SC-Mem2a(4) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(3), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc715 ne null) then (textc703 ne null and textc708 ne null and textc714 ne null and textc704 ne null and textc705 ne null)
0815	Quality	SC-Mem2b(1)	TEXT	C704	SC	If SC-Mem2b(1) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(3), SC-Mem2a(4), and SC-Mem2b(2) should not be null.	if (textc704 ne null) then (textc703 ne null and textc708 ne null and textc714 ne null and textc715 ne null and textc705 ne null)
0816	Quality	SC-Mem2b(2)	TEXT	C705	SC	If SC-Mem2b(2) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(3), SC-Mem2a(4), and SC-Mem2b(1) should not be null.	if (textc705 ne null) then (textc703 ne null and textc708 ne null and textc714 ne null and textc715 ne null and textc704 ne null)
0865	Quality	SC-M1	BHSP	8519	SC-M	SC-M1 should be greater than SC-9.	bhsp8519 gt bhsp2170
0869	Quality	SC-M1	BHSP	8519	SC-M	For December, SC-M1 (previous) should be less than \$500 million.	if (mm-q1 eq 12) then bhsp8519-q2 lt 500000
0872	Quality	SC-M3	BHSP	3153	SC-M	If SC-M3 is greater than zero, then SC-16e should not equal zero.	if bhsp3153 gt 0 then bhspa130 ne 0
0874	Quality	SC-M3	BHSP	3153	SC-M	If SC-M3 is greater than zero, then SC-M3 should be greater than 5% of SC-16f.	if bhsp3153 gt 0 then bhsp3153 gt (0.05 * bhsp3210)
0876	Quality	SC-M4	BHSP	C702	SC-M	If SC-M4 is greater than zero, then the sum of SC-16a through SC-16d should not equal zero.	if bhspc702 gt 0 then (bhsp3283 + bhsp3230 + bhsp3247 + bhspb530) ne 0
0878	Quality	SC-M5	BHSP	3155	SC-M	SC-M5 should be less than or equal to SC-3a.	bhsp3155 le bhsp2122
0881	Quality	SC-M11f	BHSP	8520	SC-M	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8520 ne null or bhsp8520 ne 0 then text8520 ne null
0882	Quality	SC-M11f	TEXT	8520	SC-M	If text data is not equal to null, then financial data should not equal null or zero.	if text8520 ne null then bhsp8520 ne null or bhsp8520 ne 0
0883	Quality	SC-M11g	BHSP	8521	SC-M	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8521 ne null or bhsp8521 ne 0 then text8521 ne null
0884	Quality	SC-M11g	TEXT	8521	SC-M	If text data is not equal to null, then financial data should not equal null or zero.	if text8521 ne null then bhsp8521 ne null or bhsp8521 ne 0

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0894	Quality	SC-M11g	BHSP	8521	SC-M	If SC-M11g does not equal zero or null, then SC-M11f should not equal zero or null.	if (bhsp8521 ne 0 or null) then (bhsp8520 ne 0 or null)
0895	Quality	SC-M11h	BHSP	8522	SC-M	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8522 ne null or bhsp8522 ne 0 then text8522 ne null
0896	Quality	SC-M11h	TEXT	8522	SC-M	If text data is not equal to null, then financial data should not equal null or zero.	if text8522 ne null then bhsp8522 ne null or bhsp8522 ne 0
0898	Quality	SC-M11h	BHSP	8522	SC-M	If SC-M11h does not equal zero or null, then SC-M11g should not equal zero or null.	if (bhsp8522 ne 0 or null) then (bhsp8521 ne 0 or null)
0899	Quality	SC-M11h	BHSP	8522	SC-M	If SC-M11a through SC-M11h is greater than zero, then the sum should be less than or equal to SC-7.	if (bhspa024 + bhspc256 + bhsp2145 + bhsp2148 + bhspc009 + bhsp8520 + bhsp8521 + bhsp8522) gt 0 then (bhspa024 + bhspc256 + bhsp2145 + bhsp2148 + bhspc009 + bhsp8520 + bhsp8521 + bhsp8522) le bhsp0027
0908	Quality	SC-M12e	BHSP	8523	SC-M	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8523 ne null or bhsp8523 ne 0 then text8523 ne null
0909	Quality	SC-M12e	TEXT	8523	SC-M	If text data is not equal to null, then financial data should not equal null or zero.	if text8523 ne null then bhsp8523 ne null or bhsp8523 ne 0
0910	Quality	SC-M12f	BHSP	8524	SC-M	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8524 ne null or bhsp8524 ne 0 then text8524 ne null
0911	Quality	SC-M12f	TEXT	8524	SC-M	If text data is not equal to null, then financial data should not equal null or zero.	if text8524 ne null then bhsp8524 ne null or bhsp8524 ne 0
0912	Quality	SC-M12f	BHSP	8524	SC-M	If SC-M12f does not equal zero or null, then SC-M12e should not equal zero or null.	if (bhsp8524 ne 0 or null) then (bhsp8523 ne 0 or null)
0914	Quality	SC-M12g	BHSP	8525	SC-M	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8525 ne null or bhsp8525 ne 0 then text8525 ne null
0915	Quality	SC-M12g	TEXT	8525	SC-M	If text data is not equal to null, then financial data should not equal null or zero.	if text8525 ne null then bhsp8525 ne null or bhsp8525 ne 0
0916	Quality	SC-M12g	BHSP	8525	SC-M	If SC-M12g does not equal zero or null, then SC-M12f should not equal zero or null.	if (bhsp8525 ne 0 or null) then (bhsp8524 ne 0 or null)
0917	Quality	SC-M12g	BHSP	8525	SC-M	If SC-M12a through SC-M12g is greater than zero, then the sum should be less than or equal to SC-13.	if (bhsp3066 + bhspc257 + bhsp2932 + bhsp3049 + bhsp8523 + bhsp8524 + bhsp8525) gt 0 then (bhsp3066 + bhspc257 + bhsp2932 + bhsp3049 + bhsp8523 + bhsp8524 + bhsp8525) le bhsp3167
0920	Quality	SC-M14	BHSP	6416	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M14 should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhsp6416 eq null
0924	Quality	SC-M15a	BHSP	3524	SC-M	If the reporting institution is a single tier BHC or is a top-tier BHC, then SC-M15a should be equal to null.	if the reporting institution is a single tier BHC or is a top-tier BHC then bhsp3524 eq null
0926	Quality	SC-M15b	BHSP	3526	SC-M	If the reporting institution is a BHC without a subsidiary BHC, then SC-M15b should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhsp3526 eq null



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0930	Quality	SC-M16a	BHSP	3525	SC-M	If the reporting institution is a single tier BHC or is a top-tier BHC, then SC-M16a should be equal to null.	if the reporting institution is a single tier BHC or is a top-tier BHC then bhs3525 eq null
0932	Quality	SC-M16b	BHSP	3527	SC-M	If the reporting institution is a BHC without a subsidiary BHC, then SC-M16b should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhs3527 eq null
0940	Quality	SC-M17a	BHSP	4778	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17a should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhs4778 eq null
0950	Intraseries	SC-M17a	BHSP	4778	SC-M	If SC-M17e (previous) equals SC-M17e (current) and SC-M17a (previous) is greater than ten thousand, then SC-M17a (current minus previous) divided by SC-M17a (previous) should not exceed +/- 20%.	if ((bhs2794-q2 eq bhs2794-q1) and (bhs4778-q2 gt 10)) then (((bhs4778-q1 - bhs4778-q2) / bhs4778-q2) ge -0.2) and (((bhs4778-q1 - bhs4778-q2) / bhs4778-q2) le 0.2))
0952	Quality	SC-M17b	BHSP	C427	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17b should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc427 eq null
0954	Quality	SC-M17c	BHSP	C428	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17c should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc428 eq null
0959	Quality	SC-M17d	BHSP	2792	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17d should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhs2792 eq null
0965	Intraseries	SC-M17d	BHSP	2792	SC-M	If SC-M17f (previous) equals SC-M17f (current) and SC-M17d (previous) is greater than ten thousand, then SC-M17d (current minus previous) divided by SC-M17d (previous) should not exceed +/- 20%.	if ((bhs2796-q2 eq bhs2796-q1) and (bhs2792-q2 gt 10)) then (((bhs2792-q1 - bhs2792-q2) / bhs2792-q2) ge -0.2) and (((bhs2792-q1 - bhs2792-q2) / bhs2792-q2) le 0.2))
0968	Quality	SC-M17e	BHSP	2794	SC-M	If SC-M17e is greater than zero, then SC-M17a should be greater than zero.	if (bhs2794 gt 0) then (bhs4778 gt 0)
0970	Quality	SC-M17e	BHSP	2794	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17e should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhs2794 eq null
0972	Quality	SC-M17f	BHSP	2796	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17f should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhs2796 eq null
0975	Quality	SC-M17f	BHSP	2796	SC-M	If SC-M17f is greater than zero, then SC-M17d should be greater than zero.	if (bhs2796 gt 0) then (bhs2792 gt 0)
0982	Quality	SC-M18	BHSP	C161	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M18 should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc161 eq null
0985	Quality	SC-M20a	BHSP	C700	SC-M	If SC-M18 equals "1" (yes) and SC-M19 equals "1" (yes) then SC-M20a should be null.	if bhspc161 eq 1 and bhspc159 eq 1 then bhspc700 eq null

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0986	Quality	SC-M20a	BHSP	C700	SC-M	If SC-M18 equals "1" (yes) and SC-M19 equals "0" (no) then SC-M20a should be equal to "1" (yes) or "0" (no).	if bhspc161 eq 1 and bhspc159 eq 0 then (bhspc700 eq 1 or bhspc700 eq 0)
0988	Quality	SC-M20a	BHSP	C700	SC-M	If SC-M18 equals "0" (no), then SC-M19 should be null and SC-M20a should be equal to "1" (yes) or "0" (no).	if bhspc161 eq 0 then ((bhspc159 eq null) and (bhspc700 eq 1 or bhspc700 eq 0))
0990	Quality	SC-M20b	BHSP	C701	SC-M	If SC-M18 equals "1" (yes), and SC-M19 equals "1" (yes) then SC-M20b should be null.	if bhspc161 eq 1 and bhspc159 eq 1 then bhspc701 eq null
0991	Quality	SC-M20b	BHSP	C701	SC-M	If SC-M18 equals "1" (yes) and SC-M19 equals "0" (no) then SC-M20b should be equal to "1" (yes) or "0" (no).	if bhspc161 eq 1 and bhspc159 eq 0 then (bhspc701 eq 1 or bhspc701 eq 0)
0992	Quality	SC-M20b	BHSP	C701	SC-M	If SC-M18 equals "0" (no), then SC-M19 should be null and SC-M20b should be equal to "1" (yes) or "0" (no).	if bhspc161 eq 0 then ((bhspc159 eq null) and (bhspc701 eq 1 or bhspc701 eq 0))
0994	Quality	SC-M21	BHSP	C252	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M21 should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc252 eq null
0996	Quality	SC-M22	BHSP	C253	SC-M	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M22 should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc253 eq null
0998	Quality	CFO	BHSP	C490	Cover Page	Printed Name of Chief Financial Officer (or equivalent) should not be null.	bhspc490 ne null
1000	Quality	FN1	BHSP	8526	Notes	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8526 ne null or bhsp8526 ne 0 then text8526 ne null
1001	Quality	FN1	TEXT	8526	Notes	If text data is not equal to null, then financial data should not equal null or zero.	if text8526 ne null then bhsp8526 ne null or bhsp8526 ne 0
1002	Quality	FN2	BHSP	8527	Notes	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8527 ne null or bhsp8527 ne 0 then text8527 ne null
1003	Quality	FN2	TEXT	8527	Notes	If text data is not equal to null, then financial data should not equal null or zero.	if text8527 ne null then bhsp8527 ne null or bhsp8527 ne 0
1004	Quality	FN3	BHSP	8528	Notes	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8528 ne null or bhsp8528 ne 0 then text8528 ne null
1005	Quality	FN3	TEXT	8528	Notes	If text data is not equal to null, then financial data should not equal null or zero.	if text8528 ne null then bhsp8528 ne null or bhsp8528 ne 0
1006	Quality	FN4	BHSP	8529	Notes	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8529 ne null or bhsp8529 ne 0 then text8529 ne null
1007	Quality	FN4	TEXT	8529	Notes	If text data is not equal to null, then financial data should not equal null or zero.	if text8529 ne null then bhsp8529 ne null or bhsp8529 ne 0
1008	Quality	FN5	BHSP	8530	Notes	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8530 ne null or bhsp8530 ne 0 then text8530 ne null
1009	Quality	FN5	TEXT	8530	Notes	If text data is not equal to null, then financial data should not equal null or zero.	if text8530 ne null then bhsp8530 ne null or bhsp8530 ne 0

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9000	Quality	SI-1a	BHSP	0508	SI	SI-1a should not be null and should not be negative.	bhsp0508 ne null and bhsp0508 ge 0
9000	Quality	SI-1b	BHSP	2111	SI	SI-1b should not be null and should not be negative.	bhsp2111 ne null and bhsp2111 ge 0
9000	Quality	SI-2a	BHSP	0523	SI	SI-2a should not be null and should not be negative.	bhsp0523 ne null and bhsp0523 ge 0
9000	Quality	SI-2b	BHSP	0530	SI	SI-2b should not be null and should not be negative.	bhsp0530 ne null and bhsp0530 ge 0
9005	Quality	SI-3a	BHSP	0206	SI	SI-3a should should not be negative.	bhsp0206 ge 0 or bhsp0206 eq null
9005	Quality	SI-3b	BHSP	1283	SI	SI-3b should should not be negative.	bhsp1283 ge 0 or bhsp1283 eq null
9006	Quality	SI-4	BHSP	0447	SI	SI-4 should not be null and should not be negative.	bhsp0447 ne null and bhsp0447 ge 0
9006	Quality	SI-5	BHSP	4000	SI	SI-5 should not be null and should not be negative.	bhsp4000 ne null and bhsp4000 ge 0
9006	Quality	SI-6	BHSP	4073	SI	SI-6 should not be null and should not be negative.	bhsp4073 ne null and bhsp4073 ge 0
9006	Quality	SI-7	BHSP	4093	SI	SI-7 should not be null and should not be negative.	bhsp4093 ne null and bhsp4093 ge 0
9006	Quality	SI-8	BHSP	4130	SI	SI-8 should not be null and should not be negative.	bhsp4130 ne null and bhsp4130 ge 0
9010	Quality	SI-9	BHSP	4250	SI	SI-9 should not be null.	bhsp4250 ne null
9010	Quality	SI-10	BHSP	4302	SI	SI-10 should not be null.	bhsp4302 ne null
9010	Quality	SI-11	BHSP	0496	SI	SI-11 should not be null.	bhsp0496 ne null
9010	Quality	SI-12a	BHSP	3156	SI	SI-12a should not be null.	bhsp3156 ne null
9010	Quality	SI-12b	BHSP	2112	SI	SI-12b should not be null.	bhsp2112 ne null
9015	Quality	SI-13	BHSP	4340	SI	SI-13 should not be null.	bhsp4340 ne null
9020	Quality	SI-Mem1	BHSP	3158	SI	SI-Mem1 should not be null and should not be negative.	bhsp3158 ne null and bhsp3158 ge 0
9020	Quality	SI-Mem2	BHSP	A530	SI	SI-Mem2 should not be null and should not be negative.	bhspa530 ne null and bhspa530 ge 0
9020	Quality	SI-Mem3	BHSP	C254	SI	SI-Mem3 should not be null and should not be negative.	bhspc254 ne null and bhspc254 ge 0
9020	Quality	SC-1a	BHSP	5993	SC	SC-1a should not be null and should not be negative.	bhsp5993 ne null and bhsp5993 ge 0
9020	Quality	SC-1b	BHSP	0010	SC	SC-1b should not be null and should not be negative.	bhsp0010 ne null and bhsp0010 ge 0
9020	Quality	SC-2	BHSP	0390	SC	SC-2 should not be null and should not be negative.	bhsp0390 ne null and bhsp0390 ge 0
9020	Quality	SC-3a	BHSP	2122	SC	SC-3a should not be null and should not be negative.	bhsp2122 ne null and bhsp2122 ge 0
9020	Quality	SC-3b	BHSP	3123	SC	SC-3b should not be null and should not be negative.	bhsp3123 ne null and bhsp3123 ge 0
9020	Quality	SC-3c	BHSP	2723	SC	SC-3c should not be null and should not be negative.	bhsp2723 ne null and bhsp2723 ge 0
9030	Quality	SC-4a	BHSP	3239	SC	SC-4a should not be null.	bhsp3239 ne null
9030	Quality	SC-4b	BHSP	3238	SC	SC-4b should not be null.	bhsp3238 ne null
9040	Quality	SC-4c	BHSP	3148	SC	SC-4c should not be null and should not be negative.	bhsp3148 ne null and bhsp3148 ge 0
9050	Quality	SC-5a	BHSP	0088	SC	SC-5a should not be null.	bhsp0088 ne null
9050	Quality	SC-5b	BHSP	0087	SC	SC-5b should not be null.	bhsp0087 ne null
9060	Quality	SC-5c	BHSP	0089	SC	SC-5c should not be null and should not be negative.	bhsp0089 ne null or bhsp0089 ge 0
9070	Quality	SC-6c	BHSP	3523	SC	SC-6c should not be negative.	bhsp3523 ge 0 or bhsp3523 eq null
9080	Quality	SC-7	BHSP	0027	SC	SC-7 should not be null and should not be negative.	bhsp0027 ne null and bhsp0027 ge 0
9084	Quality	SC-8	BHSP	3620	SC	SC-8 should not be negative.	bhsp3620 ge 0 or bhsp3620 eq null
9087	Quality	SC-9	BHSP	2170	SC	SC-9 should not be null and should not be negative.	bhsp2170 ne null and bhsp2170 ge 0
9087	Quality	SC-10a	BHSP	2309	SC	SC-10a should not be null and should not be negative.	bhsp2309 ne null and bhsp2309 ge 0

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Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
9087	Quality	SC-10b	BHSP	2724	SC	SC-10b should not be null and should not be negative.	bhsp2724 ne null and bhsp2724 ge 0
9087	Quality	SC-11	BHSP	3151	SC	SC-11 should not be null and should not be negative.	bhsp3151 ne null and bhsp3151 ge 0
9087	Quality	SC-12	BHSP	3166	SC	SC-12 should not be null and should not be negative.	bhsp3166 ne null and bhsp3166 ge 0
9087	Quality	SC-13	BHSP	3167	SC	SC-13 should not be null and should not be negative.	bhsp3167 ne null and bhsp3167 ge 0
9087	Quality	SC-14a	BHSP	3605	SC	SC-14a should not be null and should not be negative.	bhsp3605 ne null and bhsp3605 ge 0
9087	Quality	SC-14b	BHSP	3621	SC	SC-14b should not be null and should not be negative.	bhsp3621 ne null and bhsp3621 ge 0
9087	Quality	SC-16a	BHSP	3283	SC	SC-16a should not be null and should not be negative.	bhsp3283 ne null and bhsp3283 ge 0
9087	Quality	SC-16b	BHSP	3230	SC	SC-16b should not be null and should not be negative.	bhsp3230 ne null and bhsp3230 ge 0
9090	Quality	SC-16c	BHSP	3247	SC	SC-16c should not be null.	bhsp3247 ne null
9090	Quality	SC-16d	BHSP	B530	SC	SC-16d should not be null.	bhspb530 ne null
9090	Quality	SC-16e	BHSP	A130	SC	SC-16e should not be null.	bhspa130 ne null
9090	Quality	SC-16f	BHSP	3210	SC	SC-16f should not be null.	bhsp3210 ne null
9100	Quality	SC-17	BHSP	3300	SC	SC-17 should not be null and should not be negative.	bhsp3300 ne null and bhsp3300 ge 0
9110	Quality	SC-Mem1	BHSP	C884	SC	SC-Mem1 should not be negative.	bhspc884 ge 0 or bhspc884 eq null
9120	Quality	SC-M1	BHSP	8519	SC-M	SC-M1 should not be null and should not be negative.	bhsp8519 ne null and bhsp8519 ge 0
9120	Quality	SC-M2	BHSP	3152	SC-M	SC-M2 should not be null and should not be negative.	bhsp3152 ne null and bhsp3152 ge 0
9120	Quality	SC-M3	BHSP	3153	SC-M	SC-M3 should not be null and should not be negative.	bhsp3153 ne null and bhsp3153 ge 0
9120	Quality	SC-M4	BHSP	C702	SC-M	SC-M4 should not be null and should not be negative.	bhspc702 ne null and bhspc702 ge 0
9120	Quality	SC-M5	BHSP	3155	SC-M	SC-M5 should not be null and should not be negative.	bhsp3155 ne null and bhsp3155 ge 0
9120	Quality	SC-M6	BHSP	0416	SC-M	SC-M6 should not be null and should not be negative.	bhsp0416 ne null and bhsp0416 ge 0
9120	Quality	SC-M7a	BHSP	8516	SC-M	SC-M7a should not be null and should not be negative.	bhsp8516 ne null and bhsp8516 ge 0
9120	Quality	SC-M7b	BHSP	8517	SC-M	SC-M7b should not be null and should not be negative.	bhsp8517 ne null and bhsp8517 ge 0
9120	Quality	SC-M8a	BHSP	F074	SC-M	SC-M8a should not be null and should not be negative.	bhspf074 ne null and bhspf074 ge 0
9120	Quality	SC-M8b	BHSP	F075	SC-M	SC-M8b should not be null and should not be negative.	bhspf075 ne null and bhspf075 ge 0
9120	Quality	SC-M9	BHSP	6796	SC-M	SC-M9 should not be null and should not be negative.	bhsp6796 ne null and bhsp6796 ge 0
9120	Quality	SC-M10	BHSP	6797	SC-M	SC-M10 should not be null and should not be negative.	bhsp6797 ne null and bhsp6797 ge 0
9120	Quality	SC-M11a	BHSP	A024	SC-M	SC-M11a should not be null and should not be negative.	bhspa024 ne null and bhspa024 ge 0
9120	Quality	SC-M11b	BHSP	C256	SC-M	SC-M11b should not be null and should not be negative.	bhspc256 ne null and bhspc256 ge 0
9120	Quality	SC-M11c	BHSP	2145	SC-M	SC-M11c should not be null and should not be negative.	bhsp2145 ne null and bhsp2145 ge 0
9120	Quality	SC-M11d	BHSP	2148	SC-M	SC-M11d should not be null and should not be negative.	bhsp2148 ne null and bhsp2148 ge 0
9120	Quality	SC-M11e	BHSP	C009	SC-M	SC-M11e should not be null and should not be negative.	bhspc009 ne null and bhspc009 ge 0
9120	Quality	SC-M12a	BHSP	3066	SC-M	SC-M12a should not be null and should not be negative.	bhsp3066 ne null and bhsp3066 ge 0
9120	Quality	SC-M12b	BHSP	C257	SC-M	SC-M12b should not be null and should not be negative.	bhspc257 ne null and bhspc257 ge 0

Quality (Q) and Intraseries (I) Edits for the FR Y-9SP  
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Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
9120	Quality	SC-M12c	BHSP	2932	SC-M	SC-M12c should not be null and should not be negative.	bhsp2932 ne null and bhsp2932 ge 0
9120	Quality	SC-M12d	BHSP	3049	SC-M	SC-M12d should not be null and should not be negative.	bhsp3049 ne null and bhsp3049 ge 0
9120	Quality	SC-M13	BHSP	C255	SC-M	SC-M13 should not be null and should not be negative.	bhspc255 ne null and bhspc255 ge 0
9130	Quality	SC-M14	BHSP	6416	SC-M	SC-M14 should not be negative.	bhsp6416 ge 0 or bhsp6416 eq null
9140	Quality	SC-M15a	BHSP	3524	SC-M	SC-M15a should not be negative.	bhsp3524 ge 0 or bhsp3524 eq null
9140	Quality	SC-M15b	BHSP	3526	SC-M	SC-M15b should not be negative.	bhsp3526 ge 0 or bhsp3526 eq null
9140	Quality	SC-M16a	BHSP	3525	SC-M	SC-M16a should not be negative.	bhsp3525 ge 0 or bhsp3525 eq null
9140	Quality	SC-M16b	BHSP	3527	SC-M	SC-M16b should not be negative.	bhsp3527 ge 0 or bhsp3527 eq null
9140	Quality	SC-M17a	BHSP	4778	SC-M	SC-M17a should not be negative.	bhsp4778 ge 0 or bhsp4778 eq null
9140	Quality	SC-M17b	BHSP	C427	SC-M	SC-M17b should not be negative.	bhspc427 ge 0 or bhspc427 eq null
9140	Quality	SC-M17c	BHSP	C428	SC-M	SC-M17c should not be negative.	bhspc428 ge 0 or bhspc428 eq null
9140	Quality	SC-M17d	BHSP	2792	SC-M	SC-M17d should not be negative.	bhsp2792 ge 0 or bhsp2792 eq null
9140	Quality	SC-M17e	BHSP	2794	SC-M	SC-M17e should not be negative.	bhsp2794 ge 0 or bhsp2794 eq null
9140	Quality	SC-M17f	BHSP	2796	SC-M	SC-M17f should not be negative.	bhsp2796 ge 0 or bhsp2796 eq null
9140	Quality	SC-M18	BHSP	C161	SC-M	SC-M18 should not be negative.	bhspc161 ge 0 or bhspc161 eq null
9140	Quality	SC-M19	BHSP	C159	SC-M	SC-M19 should not be negative.	bhspc159 ge 0 or bhspc159 eq null
9140	Quality	SC-M20a	BHSP	C700	SC-M	SC-M20a should not be negative.	bhspc700 ge 0 or bhspc700 eq null
9140	Quality	SC-M20b	BHSP	C701	SC-M	SC-M20b should not be negative.	bhspc701 ge 0 or bhspc701 eq null
9140	Quality	SC-M21	BHSP	C252	SC-M	SC-M21 should not be negative.	bhspc252 ge 0 or bhspc252 eq null
9140	Quality	SC-M22	BHSP	C253	SC-M	SC-M22 should not be negative.	bhspc253 ge 0 or bhspc253 eq null



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## Worksheet

### For the Y-9SP, Income Statement, Item 1(a), “Dividends from Bank Subsidiary(s)”

- (1) Copy the amount of the cash dividends declared by the bank subsidiary from its Consolidated Report of Income (FFIEC 031 or FFIEC 041), Schedule RI-A, items 8 and 9, “Cash dividends declared on preferred stock” and “Cash dividends declared on common stock.” \_\_\_\_\_
- (2) Determine the bank holding company’s percentage ownership in the subsidiary bank specified in (1) above. \_\_\_\_\_ %
- (3) Multiply (1) times (2) above. (This amount should be equal to the bank holding company’s dividends from the bank subsidiary, item 1 on the Income Statement of the FR Y-9SP if the bank holding company has only *one* bank subsidiary.) \_\_\_\_\_

*This worksheet may be completed at the bank holding company’s option. It is not to be submitted with the FR Y-9SP.*

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## Worksheet

### For the Y-9SP, Income Statement, Item 12(a), “Equity in Undistributed Income (Loss) of Bank Subsidiary(s)”

- (1) Copy the amount in the bank subsidiary’s Consolidated Report of Income (FFIEC 031 or FFIEC 041), Schedule RI, item 12, “Net Income.” \_\_\_\_\_
- (2) Determine the bank holding company’s percentage ownership in the subsidiary bank specified in (1) above. \_\_\_\_\_ %
- (3) Multiply (1) times (2) above. (This amount should be the equal to the bank holding company’s equity in the net income of the bank subsidiary specified in (1) above.) \_\_\_\_\_
- (4) Copy the amount reported on item 1 on the Income Statement of the FR Y-9SP “Dividends from bank subsidiary(s). (See attached worksheet for procedure to calculate such dividends.) \_\_\_\_\_
- (5) Subtract (4) from (3). (This amount generally is the amount that should be reported on the FR Y-9SP in item 12(a), “Equity in undistributed income (loss) of bank subsidiary(s).”) \_\_\_\_\_

If audit adjustments from either internal or external auditors, or from an inspection have been made to the subsidiary bank’s financial statements and these adjustments restate the bank subsidiary’s statements, the amount copied in (1) above should be the restated amount.

If the bank subsidiary(s) has issued preferred stock, the bank holding company should contact the Reserve Bank with which it files the FR Y-9SP for assistance in the calculation.

*This worksheet may be completed at the bank holding company’s option. It is not to be submitted with the FR Y-9SP.*

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## Worksheet

### For the Y-9SP, Balance Sheet, Item 4(a), “Equity Investment in Bank Subsidiary(s)”

- (1) Copy the amount of “Total equity capital” reported on the Consolidated Report of Condition (FFIEC 031 or FFIEC 041), Schedule RC, Balance Sheet, item 28, for the bank holding company’s bank subsidiary. \_\_\_\_\_
- (2) Determine the bank holding company’s percentage ownership in the subsidiary bank specified in (1) above. \_\_\_\_\_ %
- (3) Multiply (1) times (2) above. (This amount generally should be the amount that is reported on item 4(a) of the FR Y-9SP when the bank holding company has only *one* bank subsidiary.) \_\_\_\_\_

If audit adjustments from either internal or external auditors, or from an inspection have been made to the subsidiary bank’s financial statements and these adjustments restate the bank subsidiary’s statements, the amount copied in (1) above should be the restated amount.

If the bank subsidiary(s) has issued preferred stock, the bank holding company should contact the Reserve Bank with which it files the FR Y-9SP for assistance in the calculation.

*This worksheet may be completed at the bank holding company’s option. It is not to be submitted with the FR Y-9SP.*