

# Board of Governors of the Federal Reserve System



## Annual Financial Statements of Nonbank Subsidiaries of Bank Holding Companies—FR Y-111

### Report at the close of business as of the last calendar day of the year

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

The Annual Financial Statements of Nonbank Subsidiaries of Bank Holding Companies are to be prepared in accordance with the instructions provided by the Federal Reserve System.

NOTE: The Annual Financial Statements of Nonbank Subsidiaries of Bank Holding Companies must be signed by an authorized officer of the bank holding company.

Date of Report:

**December 31, 1996**

Month / Date / Year (BHCC 9999)

I, \_\_\_\_\_  
Name and Title of Officer

have reviewed the Annual Financial Statements of Nonbank Subsidiaries of Bank Holding Companies and believe that the report has been prepared in accordance with the instructions issued by the Federal Reserve.

\_\_\_\_\_  
Legal Title of the Top-Tier Bank Holding Company (TEXT 9010)

\_\_\_\_\_  
Signature of Officer

\_\_\_\_\_  
(Mailing Address of the Bank Holding Company) Street / P.O. Box (TEXT 9110)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
City (TEXT 9130) State (TEXT 9200) Zip Code (TEXT 9220)

Return to the appropriate Federal Reserve District Bank the completed original and the number of copies specified by that District Bank.

#### For Federal Reserve Bank Use Only

BHC Number \_\_\_\_\_

RSSD ID \_\_\_\_\_

SUB Number \_\_\_\_\_

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

Person to whom questions about this report should be directed:

\_\_\_\_\_  
Name / Title (TEXT 8901)

\_\_\_\_\_  
Area Code / Phone Number (TEXT 8902)

# Annual Financial Statements of Nonbank Subsidiaries of Bank Holding Companies

Legal Name of Nonbank Subsidiary (TEXT 9012)

(Mailing Address of Nonbank Subsidiary) Street / P.O. Box (TEXT 9013)

If the name of the nonbank subsidiary has changed since the previous FR Y-111 was filed with the Federal Reserve, indicate the former name of the company. (TEXT 9023)

City (TEXT 9024)

State (TEXT 9026)

Zip Code (TEXT 9027)

Report at the close of business December 31, 19 \_\_\_\_ .

## Balance Sheet

Dollar Amounts in Thousands

ASSETS	BHCC	Bil	Mil	Thou	
1. Cash and balances due from depository institutions .....	0010				1.
2. Held-to-maturity and available-for-sale securities .....	A036				2.
3. Federal funds sold and securities purchased under agreements to resell .....	1350				3.
4. Loans and lease financing receivables:					
a. Loans and lease financing receivables, net of unearned income .....	2122				4.a.
b. LESS: Allowance for loan and lease losses .....	3123				4.b.
c. Loans and lease financing receivables, net of unearned income and allowance for loan and lease losses (item 4.a minus 4.b) .....	2125				4.c.
5. Assets held in trading accounts .....	3545				5.
6. Premises and fixed assets (including capitalized leases) .....	2145				6.
7. Other real estate owned .....	2150				7.
8. Investments in other companies .....	2130				8.
9. Intangible assets .....	2143				9.
10. All other assets .....	2160				10.
11. Balances with related institutions, gross:					
a. Balances due from bank holding company (parent companies only), gross .....	1725				11.a.
b. Balances due from subsidiary banks of the bank holding company, gross .....	1726				11.b.
c. Balances due from other nonbank subsidiaries of the bank holding company, gross .....	1793				11.c.
12. Total assets (sum of items 1, 2, 3, 4.c through 11.c) .....	2170				12.
<b>LIABILITIES AND EQUITY CAPITAL</b>					
13. Deposits .....	2200				13.
14. Borrowings with a remaining maturity of one year or less (including federal funds purchased) .....	5490				14.
15. Borrowings with a remaining maturity of more than one year (including subordinated debt) .....	1729				15.
16. All other liabilities .....	2750				16.
17. Balances due to related institutions, gross:					
a. Balances due to bank holding company (parent companies only), gross .....	1781				17.a.
b. Balances due to subsidiary banks of the bank holding company, gross .....	1782				17.b.
c. Balances due to other nonbank subsidiaries of the bank holding company, gross .....	1794				17.c.
18. Total liabilities (sum of items 13 through 17.c) .....	2948				18.
19. Limited-life preferred stock (including related surplus) .....	3282				19.
20. Total equity capital .....	3210				20.
21. Total liabilities, limited-life preferred stock, and equity capital (sum of items 18, 19, and 20) .....	3300				21.

For Federal Reserve Bank Use Only	
C.I.	<input type="text"/>

Dollar Amounts in Thousands

OFF-BALANCE-SHEET ITEMS	BHCC	Bil	Mil	Thou	
22. Unused commitments on securities underwriting .....	3817				22.
23. Unused commitments on loans and all other unused commitments .....	A013				23.
24. Standby letters of credit and foreign office guarantees .....	A014				24.
25. Commercial and similar letters of credit .....	3411				25.
26. Commitments to purchase foreign currencies and U.S. dollar exchanges (spot, forward, and futures) .....	3415				26.
27. All other futures and forward contracts (excluding contracts involving foreign exchange) ..	A015				27.
28. Option contracts:					
a. Written option contracts .....	A098				28.a.
b. Purchased option contracts .....	A099				28.b.
29. Notional value of interest rate swaps .....	3450				29.
30. Notional value of exchange swaps (e.g., cross currency swaps) .....	3826				30.
31. Notional value of other swaps .....	3829				31.
32. Assets sold with recourse .....	A016				32.
33. All other off-balance-sheet liabilities .....	A100				33.

**Income Statement (calendar year-to-date)**

Dollar Amounts in Thousands

	BHCC	Bil	Mil	Thou	
1. Total interest income .....	4107				1.
2. Total interest expense .....	4073				2.
3. Net interest income (item 1 minus item 2) .....	4074				3.
4. Provision for loan and lease losses .....	4230				4.
5. Total noninterest income .....	4079				5.
6. Realized gains (losses) on held-to-maturity securities and available-for-sale securities ....	4091				6.
7. Total noninterest expense .....	4093				7.
8. Intercompany income .....	3628				8.
9. Intercompany expense .....	3630				9.
10. Income before taxes, extraordinary items, and other adjustments (sum of items 3, 5, 6, and 8 minus the sum of items 4, 7, and 9) .....	3631				10.
11. Applicable income taxes (benefits) (estimated) .....	4302				11.
12. Extraordinary items, net of income taxes .....	4320				12.
13. Equity in undistributed income (loss) of subsidiary(s) .....	3147				13.
14. Net income (loss) (sum of items 10, 12, and 13 minus item 11) .....	4340				14.

**Changes in Equity Capital**

Dollar Amounts in Thousands

	BHCC	Bil	Mil	Thou	
1. Equity capital end of previous calendar year .....	3215				1.
	bhct				
2. Net income (loss) (must equal Income Statement, item 14) .....	4340				2.
	BHCC				
	A035				3.
3. Sale, conversion, acquisition, or retirement of capital stock .....					
4. LESS: Cash dividends declared:					
a. Preferred .....	A101				4.a.
b. Common .....	4460				4.b.
5. Foreign currency translation adjustments .....	4414				5.
6. Other adjustments .....	3581				6.
	bhct				
7. Equity capital at end of period (sum of items 1, 2, 3, 5, and 6 minus items 4.a and 4.b) (must equal Balance Sheet, item 20) .....	3210				7.

## Schedule A—Loans and Lease Financing Receivables

(To be completed only by nonbanking subsidiaries engaged in credit extending activities)

The Federal Reserve regards the information submitted in response to Schedule A, items 7.a and 7.d as confidential.

Dollar Amounts in Thousands

(Exclude balances with related institutions)	BHCC	Bil	Mil	Thou									
1. Loans secured by real estate .....	1410				1.								
2. Commercial and industrial loans .....	3623				2.								
3. Loans to depository institutions .....	3622				3.								
4. Loans to individuals for personal, household, and other personal expenditures .....	1975				4.								
5. All other loans and lease financing receivables .....	A017				5.								
6. Loans and lease financing receivables:													
a. To U.S. addressees .....	1721				6.a.								
b. To non-U.S. addressees .....	1722				6.b.								
7. Past due and nonaccrual loans and leases:													
a. Loans and leases past due 30 through 89 days .....	1406				7.a.								
b. Loans and leases past due 90 days or more .....	1407				7.b.								
c. Nonaccrual loans and leases .....	1403				7.c.								
d. Loans and leases restructured and included in past due and nonaccrual loans .....	A018				7.d.								
e. Loans and leases restructured and in compliance with modified terms .....	1616				7.e.								
8. Loan and lease losses:													
a. Charge-offs .....	4635				8.a.								
b. Recoveries .....	4605				8.b.								
9. Loan servicing portfolio:													
a. Number of loans in servicing portfolio (report the actual number) .....	<table border="1" style="width: 100%; text-align: center;"> <tr> <td colspan="4">NUMBER</td> </tr> <tr> <td>A019</td> <td></td> <td></td> <td></td> </tr> </table>				NUMBER				A019				9.a.
NUMBER													
A019													
b. Dollar amount of loans in servicing portfolio .....	A020				9.b.								
10. Loans that have been securitized and sold without recourse with servicing retained (year-to-date) .....	A021				10.								