

## Board of Governors of the Federal Reserve System



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

## Report at the close of business as of the last calendar day of June and December

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)].

This report form is to be filed by small bank holding companies. For purposes of this report, small bank holding companies are bank holding companies that have one subsidiary bank and have total consolidated assets of less than \$150 million, or multi-bank holding companies with total consolidated assets of less than \$150 million, without any debt outstanding to the

general public and not engaged in a nonbank activity (either directly or indirectly) involving financial leverage and not engaged in credit extending activities. When such bank holding companies are tiered bank holding companies, separate reports are also to be filed by each of the subsidiary bank holding companies. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: The Parent Company Only Financial Statements for Small Bank Holding Companies must be signed by an authorized officer of the bank holding company.

The Parent Company Only Financial Statements for Small Bank Holding Companies is to be prepared in accordance with the instructions provided by the Federal Reserve System.

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

Date of Report:

**June 30, 2002**

Month / Date / Year (BHSP 9999)

have reviewed the Parent Company Only Financial Statements for Small Bank Holding Companies filed by the named bank holding company and believe that the report has been prepared in accordance with instructions issued by the Federal Reserve.

\_\_\_\_\_  
Legal Title of Bank Holding Company (TEXT 9010)

\_\_\_\_\_  
Signature of Bank Holding Company Official

\_\_\_\_\_  
(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.

Person to whom questions about this report should be directed:

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

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

\_\_\_\_\_  
FAX Number (TEXT 9116)

For Federal Reserve Bank Use Only

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

C.I. \_\_\_\_\_ S.F. \_\_\_\_\_

# Parent Company Only Financial Statements for Small Bank Holding Companies

The Income Statement is to be reported on a calendar year-to-date basis in thousands of dollars.

## Income Statement (for Calendar Year-to-Date)

Dollar Amounts in Thousands

	BHSP	Mil	Thou	
1. Income from bank subsidiary(s):				
a. Dividends .....	0508			1.a.
b. Other income.....	2111			1.b.
2. Income from nonbank subsidiary(s):				
a. Dividends .....	0523			2.a.
b. Other income.....	0530			2.b.
3. Income from subsidiary bank holding company(s):				
a. Dividends .....	0206			3.a.
b. Other income.....	1283			3.b.
4. Other income .....	0447			4.
5. TOTAL OPERATING INCOME (Sum of items 1, 2, 3, and 4) .....	4000			5.
6. Interest expense .....	4073			6.
7. Other expenses.....	4093			7.
8. TOTAL OPERATING EXPENSE (Sum of items 6 and 7).....	4130			8.
9. Income (loss) before income taxes and before undistributed income of subsidiary(s) (item 5 minus item 8).....	4250			9.
10. Applicable income taxes (benefits) (estimated) (See instructions) .....	4302			10.
11. Income (loss) before undistributed income of subsidiary(s) (item 9 minus item 10) .....	0496			11.
12. Equity in undistributed income (loss) of subsidiary(s): (See instructions)				
a. Bank subsidiary(s).....	3156			12.a.
b. Nonbank subsidiary(s) .....	2112			12.b.
c. Subsidiary bank holding company(s) .....	3513			12.c.
13. Net income (loss) (Sum of items 11 and 12) .....	4340			13.
<b>MEMORANDA</b>				
1. Cash dividends declared by the bank holding company to its shareholders .....	3158			M.1.
2. 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 "2" for no.) .....	BHSP A530			M.2.
3. Interest expense paid to special-purpose subsidiaries that issued trust preferred securities (included in item 7 above) .....	BHSP C254			M.3.

# Balance Sheet

Dollar Amounts in Thousands

ASSETS		BHSP	Mil	Thou	
1. Cash and due from depository institutions:					
a. Balances with subsidiary or affiliated depository institutions.....		5993			1.a.
b. Balances with unrelated depository institutions .....		0010			1.b.
2. Securities .....		0390			2.
3. Loans and lease financing receivables (exclusive of loans and lease financing receivables due from bank(s) and nonbank subsidiaries):					
a. Loans and leases, net of unearned income .....	2122				3.a.
b. LESS: Allowance for loan and lease losses .....	3123				3.b.
c. Loans and leases, net of unearned income and the allowance for loan and lease losses (Item 3.a minus 3.b) .....		2723			3.c.
4. Investment in bank subsidiary(s): (See instructions)					
a. Equity investment.....		3239			4.a.
b. Goodwill .....		3238			4.b.
c. Loans and advances to and receivables due from bank subsidiary(s) .....		3148			4.c.
5. Investment in nonbank subsidiary(s): (See instructions)					
a. Equity investment.....		0088			5.a.
b. Goodwill .....		0087			5.b.
c. Loans and advances to and receivables due from nonbank subsidiary(s) .....		0089			5.c.
6. Investment in subsidiary bank holding company(s) (These items are to be completed only by tiered bank holding companies):					
a. Equity investment.....		0201			6.a.
b. Goodwill .....		0202			6.b.
c. Loans and advances to and receivables due from subsidiary bank holding company(s) .....		3523			6.c.
7. Other assets.....		0027			7.
8. Balances due from related nonbank companies (other than investments) .....		3620			8.
9. TOTAL ASSETS (Sum of items 1 through 8) .....		2170			9.
<b>LIABILITIES AND EQUITY CAPITAL</b>					
10. Short-term borrowings:					
a. Commercial paper .....		2309			10.a.
b. Other short-term borrowings .....		2724			10.b.
11. Long-term borrowings (includes limited-life preferred stock and related surplus).....		3151			11.
12. Accrued interest payable (See instructions) .....		3166			12.
13. Other liabilities .....		3167			13.
14. Balances due to subsidiaries and related institutions:					
a. Subsidiary bank(s) .....		3605			14.a.
b. Nonbank subsidiaries and related institutions .....		3621			14.b.
15. Not applicable					
16. Equity capital:					
a. Perpetual preferred stock (including related surplus).....		3283			16.a.
b. Common stock (including related surplus) .....		3230			16.b.
c. Retained earnings .....		3247			16.c.
d. Accumulated other comprehensive income <sup>1</sup> .....		B530			16.d.
e. Other equity capital components <sup>2</sup> .....		A130			16.e.
f. Total equity capital (sum of 16.a through 16.e) .....		3210			16.f.
17. TOTAL LIABILITIES AND EQUITY CAPITAL (Sum of items 10 through 14.b, and 16.f) .....		3300			17.

1. Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

2. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

MEMORANDA

Items 1 through 13 are to be completed by all bank holding companies filing the FR Y-9SP report.

Dollar Amounts in Thousands

		BHSP	Mil	Thou	
1.	Total <b>consolidated</b> assets of the bank holding company .....	8519			M.1.
2.	Bank holding company (parent company only) borrowings not held by financial institution(s) or by insiders (including directors) and their interests (included in items 10 or 11 above) .....	3152			M.2.
3.	Treasury stock (report only if the amount exceeds 5% of equity capital) included in item 16.e above .....	3153			M.3.
4.	Not applicable				
5.	Total loans from parent bank holding company and nonbank subsidiary(s) to insiders (excluding directors) and their interests .....	3155			M.5.
6.	Pledged securities .....	0416			M.6.
7. a.	Fair value of securities classified as available-for-sale in item 2 of the balance sheet .....	8516			M.7.a.
b.	Amortized cost of securities classified as held-to-maturity in item 2 of the balance sheet .....	8517			M.7.b.
8.	Not applicable.				
9.	Balances held by the subsidiary bank(s) due from nonbank subsidiaries of the parent bank holding company .....	6796			M.9.
10.	Balances held by the subsidiary bank(s) due to nonbank subsidiaries of the parent bank holding company .....	6797			M.10.
11.	Other assets ( <b>only report</b> amounts that exceed 25 percent of balance sheet, line item 7):				
a.	<b>Accounts receivable</b> .....	A024			M.11.a.
b.	<b>Income taxes receivable</b> .....	C256			M.11.b.
c.	<b>Premises and fixed assets</b> .....	2145			M.11.c.
d.	<b>Net deferred tax assets</b> .....	2148			M.11.d.
e.	<b>Cash surrender value of life insurance policies</b> .....	C009			M.11.e.
f.	TEXT 8520 .....	8520			M.11.f.
g.	TEXT 8521 .....	8521			M.11.g.
h.	TEXT 8522 .....	8522			M.11.h.
12.	Other liabilities ( <b>only report</b> amounts that exceed 25 percent of balance sheet, line item 13):				
a.	<b>Accounts payable</b> .....	3066			M.12.a.
b.	<b>Income taxes payable</b> .....	C257			M.12.b.
c.	<b>Dividends payable</b> .....	2932			M.12.c.
d.	<b>Net deferred tax liabilities</b> .....	3049			M.12.d.
e.	TEXT 8523 .....	8523			M.12.e.
f.	TEXT 8524 .....	8524			M.12.f.
g.	TEXT 8525 .....	8525			M.12.g.
13.	<b>Notes payable to special-purpose subsidiaries that issued trust preferred securities (included in balance sheet, item 14.b and item 10 above)</b> .....	C255			M.13.
14.	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 must be completed only by the top-tier bank holding company (and single-tier bank holding companies). The top-tier bank holding company must not leave blank or enter "N/A." Lower-tier bank holding companies should report "N/A." The top-tier bank holding company must enter "1" for yes or for no changes to report; or enter "2" for no. <b>If the answer to this question is no, complete the FR Y-10.</b> .....	BHSP 6416			M.14.
	TEXT 6428 .....				

Name of bank holding company official verifying FR Y-10 reporting  
(Please type or print name)

Area Code and Phone Number (TEXT 9009)

**Memoranda items 15 and 16 should only be completed by tiered bank holding companies:**

Dollar Amounts in Thousands

MEMORANDA (Continued)	BHSP	Mil	Thou	
15. Short-term borrowings included in balance sheet item 14.b:				
a. From parent bank holding company .....	3524			M.15.a.
b. From subsidiary bank holding company .....	3526			M.15.b.
16. Long-term borrowings included in balance sheet item 14.b:				
a. From parent bank holding company .....	3525			M.16.a.
b. From subsidiary bank holding company .....	3527			M.16.b.
<b>Memorandum Item 17 is to be completed only by the top-tier bank holding company (and single-tier bank holding companies):</b>				
17. a. Total combined nonbank assets of nonbank subsidiaries .....	4778			M.17.a.
b. Combined thrift assets included in 17.a .....	2792			M.17.b.
	NUMBER (UNROUNDED)			
c. Number of nonbank subsidiaries included in 17.a .....	2794			M.17.c.
d. Number of thrift subsidiaries included in 17.b .....	2796			M.17.d.

The following three questions (items 18 through 20) 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 most cases, these questions are only applicable to the top-tier BHC. See the line item instructions for further details.

18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed (on an acquisition cost basis) 5 percent of the BHC's total capital as of the report date? (Enter "1" for yes; enter "2" for no) .....

BHSP	
C159	

M.18.

If the answer to item 18 is no, your organization does not need to complete the FR Y-12. Skip items 19 and 20. If the answer to item 18 is yes, proceed to items 19 and 20 below.

19. Has the bank holding company made an effective election to become a financial holding company? (Enter "1" for yes; enter "2" for no) .....

BHSP	
C160	

M.19.

20. Does the bank holding company hold, directly or indirectly, an Edge corporation, agreement corporation, or Small business investment company (SBIC) subsidiary or hold equities under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act? (Enter "1" for yes; enter "2" for no) .....

BHSP	
C161	

M.20.

If the answer to either item 19 or item 20 is yes, your organization must complete the FR Y-12. If the answer is no to both item 19 and item 20, your organization does not need to complete the FR Y-12.

**Memoranda items 21 and 22 are to be completed only by top-tier bank holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.**

	BHSP	Mil	Thou	
21. Net assets of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act .....	C252			M.21.
22. Net assets of insurance underwriting subsidiaries .....	C253			M.22.

### Notes to the Parent Company Only Financial Statements

Enter in the lines provided below any additional information on specific line items on the financial statements that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC).

Also include any transactions which previously would have appeared as footnotes to the Balance Sheet and Income Statement. Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

### Example

A parent bank holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$50 thousand and that amount has increased the parent company's long-term unsecured debt by a material amount. Enter on the line item below the following information:

TEXT	BHSP	Bil	Mil	Thou
0000 Balance Sheet, item 11, New loan to holding company's ESOP				
guaranteed by bank holding company parent				
				50

### Notes to the Financial Statements

Dollar amount in thousands

	TEXT	BHSP	Bil	Mil	Thou	
1.	8526					
		8526				1.
2.	8527					
		8527				2.
3.	8528					
		8528				3.
4.	8529					
		8529				4.
5.	8530					
		8530				5.