

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, 1995

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 nonrelated institutions (sum of items 1, 2, 3, and 4.c through 7, and items 9 and 10 above)	A011				11.
12. Balances with related institutions, gross:					
a. Balances due from bank holding company (parent companies only), gross	1725				12.a.
b. Balances due from subsidiary banks of the bank holding company, gross	1726				12.b.
c. Balances due from other nonbank subsidiaries of the bank holding company, gross ...	1793				12.c.
13. Total assets (sum of items 8, 11, 12.a through 12.c)	2170				13.
LIABILITIES AND EQUITY CAPITAL					
14. Deposits	2200				14.
15. Borrowing with an original maturity of one year or less (including federal funds purchased)	5490				15.
16. Borrowing with an original maturity of more than one year (including subordinated debt)	1729				16.
17. All other liabilities	2750				17.
18. Balances with nonrelated institutions (sum of items 14 through 17)	A012				18.
19. Balances due to related institutions, gross:					
a. Balances due to bank holding company (parent companies only), gross	1781				19.a.
b. Balances due to subsidiary banks of the bank holding company, gross	1782				19.b.
c. Balances due to other nonbank subsidiaries of the bank holding company, gross	1794				19.c.
20. Total liabilities (sum of 18 and 19.a through 19.c)	2948				20.
21. Limited-life preferred stock (including related surplus)	3282				21.
22. Total equity capital	3210				22.
23. Total liabilities, limited-life preferred stock, and equity capital (sum of items 20, 21, and 22)	3300				23.

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Dollar Amounts in Thousands

OFF-BALANCE-SHEET ITEMS	BHCC	Bil	Mil	Thou	
24. Unused commitments on securities underwriting	3817				24.
25. Unused commitments on loans and all other unused commitments	A013				25.
26. Standby letters of credit and foreign office guarantees	A014				26.
27. Commercial and similar letters of credit	3411				27.
28. Commitments to purchase foreign currencies and U.S. dollar exchanges (spot, forward, and futures)	3415				28.
29. All other futures and forward contracts (excluding contracts involving foreign exchange) ..	A015				29.
30. Option contracts:					
a. Written option contracts	A098				30.a.
b. Purchased option contracts	A099				30.b.
31. Notional value of interest rate swaps	3450				31.
32. Notional value of exchange swaps (e.g., cross currency swaps).....	3826				32.
33. Notional value of other swaps	3829				33.
34. Assets sold with recourse	A016				34.
35. All other off-balance-sheet liabilities	A100				35.

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. Net income (losses) (sum of items 10 and 12 minus item 11)	4340				13.

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 13)	4340				2.
	BHCC				
	A035				3.
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.
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 22)	bhct				
	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.								