

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.

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:

December 31, 1996

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.

For Federal Reserve Bank Use Only

BHC Number _____
RSSD Number _____
C.I. _____ S.F. _____

Person to whom questions about this report should be directed:

Name / Title (TEXT 8901)

Area Code / Phone Number (TEXT 8902)

For Federal Reserve Bank Use Only	
BHC Number	_____
RSSD Number	_____
C.I.	_____ S.F. _____

Name of Bank Holding Company _____

Parent Company Only Financial Statements for Small Bank Holding Companies

Balance Sheet

Dollar Amounts in Thousands

	BHSP	Mil	Thou	
ASSETS				
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.
LIABILITIES AND EQUITY CAPITAL				
10. Short-term borrowings:				
a. Commercial paper	2309			10.a.
b. Other short-term borrowings	2724			10.b.
11. Long-term borrowings	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. Limited-life preferred stock	3282			15.
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 (net of Treasury stock)	3247			16.c.
d. Net unrealized holding gains (losses) on available-for-sale securities	8434			16.d.
e. Total equity capital (sum of 16.a through 16.d)	3210			16.e.
17. TOTAL LIABILITIES AND EQUITY CAPITAL (Sum of items 10 through 15, and 16.e)	3300			17.

MEMORANDA

Item 1 is to be completed only by multibank 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.

	BHSP	Mil	Thou	
1. Total consolidated assets of the bank holding company	8519			M.1.

Dollar Amounts in Thousands

MEMORANDA (Continued) (Items 2-13 to be completed by all bank holding companies.)		BHSP	Mil	Thou	
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) as deducted from item 16.c above	3153			M.3.
4.	Mandatory convertible securities, net (included in items 10.b and 11 above)	3154			M.4.
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.	Total combined nonbank assets of nonbank subsidiaries	4778			M.8.
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 (itemize and describe amounts that exceed 25 percent of balance sheet, line item 7)

	For Federal Reserve Use Only				
a.	TEXC 8520	TEXT 8520		8520	M.11.a.
b.	TEXC 8521	TEXT 8521		8521	M.11.b.
c.	TEXC 8522	TEXT 8522		8522	M.11.c.

12. Other liabilities (itemize and describe amounts that exceed 25 percent of balance sheet, line item 13)

	For Federal Reserve Use Only				
a.	TEXC 8523	TEXT 8523		8523	M.12.a.
b.	TEXC 8524	TEXT 8524		8524	M.12.b.
c.	TEXC 8525	TEXT 8525		8525	M.12.c.

13. All changes in investments and activities have been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Investments and Activities (FR Y-6A). (Enter "1" for yes; enter "2" for no)

BHSP		M.13.
6416		

TEXT
6428

Name of bank holding company official verifying FRY-6A reporting (Please type or print name)

Area Code and Phone Number (TEXT 9009)

The following memoranda items should only be completed by tiered bank holding companies:

14.	Short-term borrowings included in item 14.b:				
a.	From parent bank holding company	3524			M.14.a.
b.	From subsidiary bank holding company	3526			M.14.b.
15.	Long-term borrowings included in item 14.b:				
a.	From parent bank holding company	3525			M.15.a.
b.	From subsidiary bank holding company	3527			M.15.b.

For Federal Reserve Bank Use Only				
BHC Number				

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.
MEMORANDA				
1. Cash dividends declared by the bank holding company to its shareholders	3158			M.1.

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.