

## 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:

**December 31, 1999**

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

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

RSSD Number \_\_\_\_\_

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

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	
<b>ASSETS</b>					
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 (net of Treasury stock) .....	3247			16.c.
d.	Net unrealized holding gains (losses) on available-for-sale securities .....	8434			16.d.
e.	Accumulated net gains (losses) on cash flow hedges .....	4336			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.

### 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 <b>consolidated</b> 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.	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 (itemize and describe amounts that exceed 25 percent of balance sheet, line item 7)

	For Federal Reserve Use Only	TEXT			
a.	TEXC 8520	8520		8520	M.11.a.
b.	TEXC 8521	8521		8521	M.11.b.
c.	TEXC 8522	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	TEXT			
a.	TEXC 8523	8523		8523	M.12.a.
b.	TEXC 8524	8524		8524	M.12.b.
c.	TEXC 8525	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). **This item must be completed only by the top-tier bank holding company. 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 no change, or enter "2" for no.....

BHSP			
6416			M.13.

TEXT
6428

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

Area Code and Phone Number (TEXT 9009)

For Federal Reserve Bank Use Only				
BHC Number				

**Memoranda items 14 and 15 should only be completed by tiered bank holding companies:**

Dollar Amounts in Thousands

MEMORANDA (Continued)	BHSP	Mil	Thou	
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.
<b>Memorandum Item 16 is to be completed only by the top-tier bank holding company</b>				
16. a. Total combined nonbank assets of nonbank subsidiaries .....	4778			M.16.a.
b. Combined thrift assets included in 16.a .....	2792			M.16.b.
	NUMBER (UNROUNDED)			
c. Number of nonbank subsidiaries included in 16.a .....	2794			M.16.c.
d. Number of thrift subsidiaries included in 16.b .....	2796			M.16.d.

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.

## 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	Bi	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	Bi	Mil	Thou	
1.	8526					
		8526				1.
2.	8527					
		8527				2.
3.	8528					
		8528				3.
4.	8529					
		8529				4.
5.	8530					
		8530				5.