
Table of Contents - Holding Companies Handbook

Section 100 – Supervisory Approach

This section outlines OTS’s supervisory approach to holding companies. It provides a historic perspective on holding company regulation, and outlines our authority.

Section 200 – Administration

This section sets forth the more procedural aspects of scoping and performing an examination. The classification of holding companies into risk category is covered, as well as rating, examination and report requirements.

- *Appendix 200A* – Holding Company PERK
- *Appendix 200B* – Holding Company ROE Shell

Section 300 – Capital

This section outlines the factors, including debt, relevant to capital that examiners will review in determining its adequacy.

Section 400 – Organizational Structure

This section provides guidance in identifying and assessing the risk of non-thrift activities and investments of the holding company enterprise. Issues regarding ownership of the thrift are also addressed within this section.

Section 500 – Relationship

This section highlights the importance of accurately assessing the degree of influence the holding company has over the thrift and how this influence affects the thrift’s operations.

- *Appendix 500A* – Interagency Policy Statement on Income Tax Allocation in a Holding Company Structure

Section 600 – Earnings

This section addresses the earnings and profitability, liquidity, and cash flow aspects of the financial analysis of a holding company.

Table of Contents – Holding Companies Handbook

Section 700 – Holding Company Programs

- *Section 710 – Holding Company Administrative Program*
- *Section 720 – Abbreviated Holding Company Examination Program*
- *Section 730 – CORE Holding Company Examination Program*

Section 800 – Off-site Monitoring – To be Issued at a Later Date

Section 900 – Specialized Holding Company Populations

- *Section 910 – HOLA 10(1)s – To Be Issued at a Later Date*
- *Section 920 – Mutual Holding Companies – To Be Issued at a Later Date*
- *Section 930 – Insurance Holding Companies*
 - *Appendix 930A – Industry Background*
 - *Appendix 930B – State Regulation*
 - *Appendix 930C – A. M. Best*
- *Section 940 – Large and Complex Enterprises (Conglomerates)*
 - *Appendix 940A – Financial Activities in the European Union*
 - *Appendix 940B – Methods to Assess Capital Adequacy*
 - *Appendix 940C – Prudential Treatment of Minority and Majority Interests in Subsidiaries*