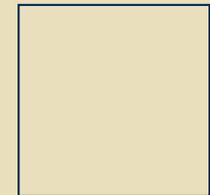


# STATISTICS and RESERVE ACCOUNTS



FR Y-9C and FR Y-9LP Reports



Updated: 01/01/2014



THE FEDERAL RESERVE BANK OF RICHMOND  
RICHMOND ■ BALTIMORE ■ CHARLOTTE



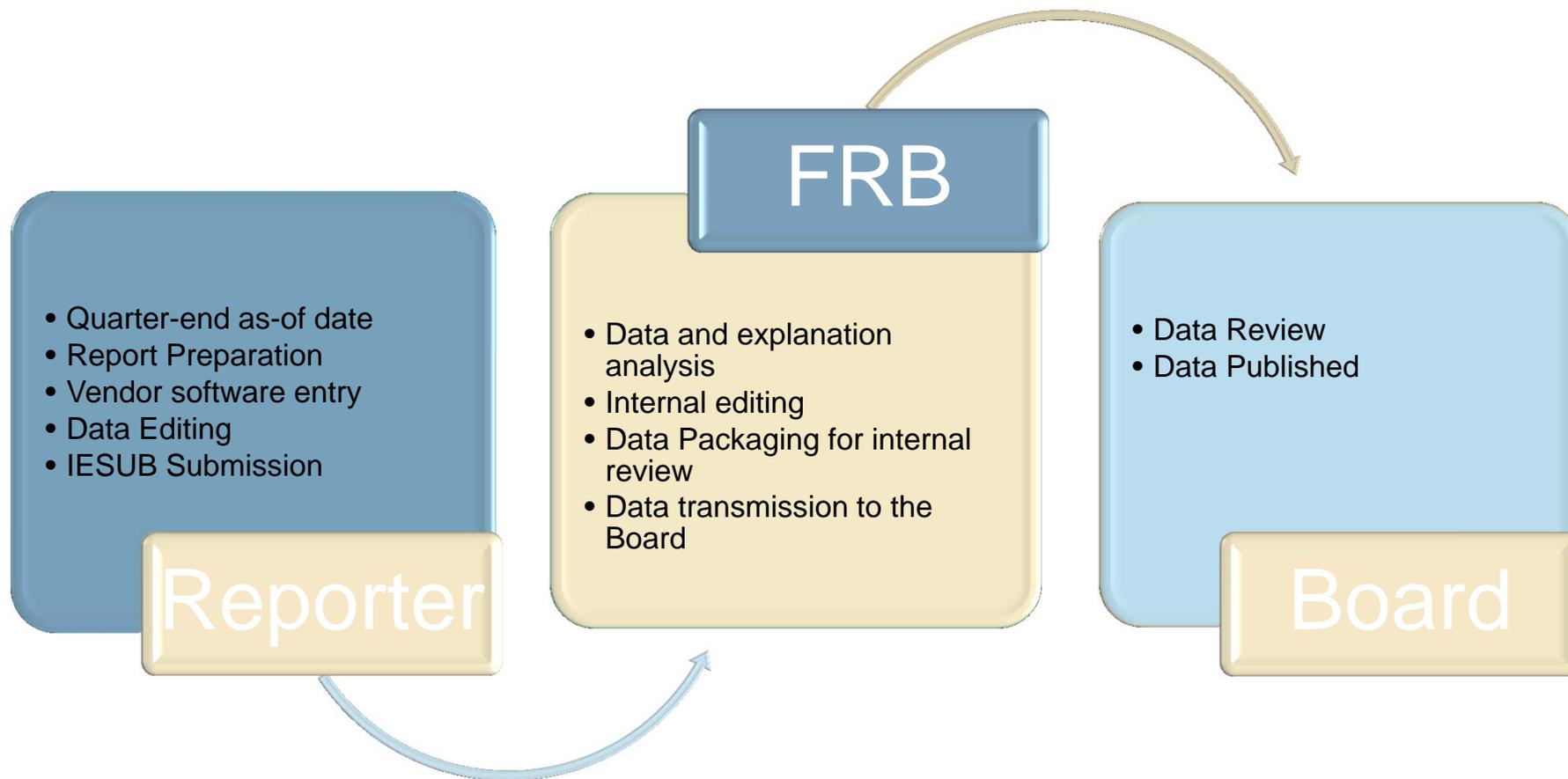
# Agenda

- Introduction
  - Report Processing Cycle
  - Reporting Requirements
  - Definitions
    - Tiered Holding Company
  
- Overview and Schedules of the FR Y-9C
  
- Overview and Schedules of the Parent Only report
  - FR Y-9LP





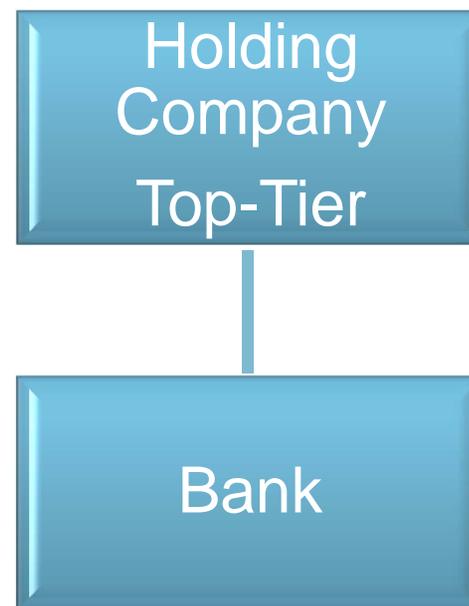
# Report Processing Cycle

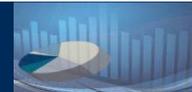




# Definition of Single-Tiered Holding Company

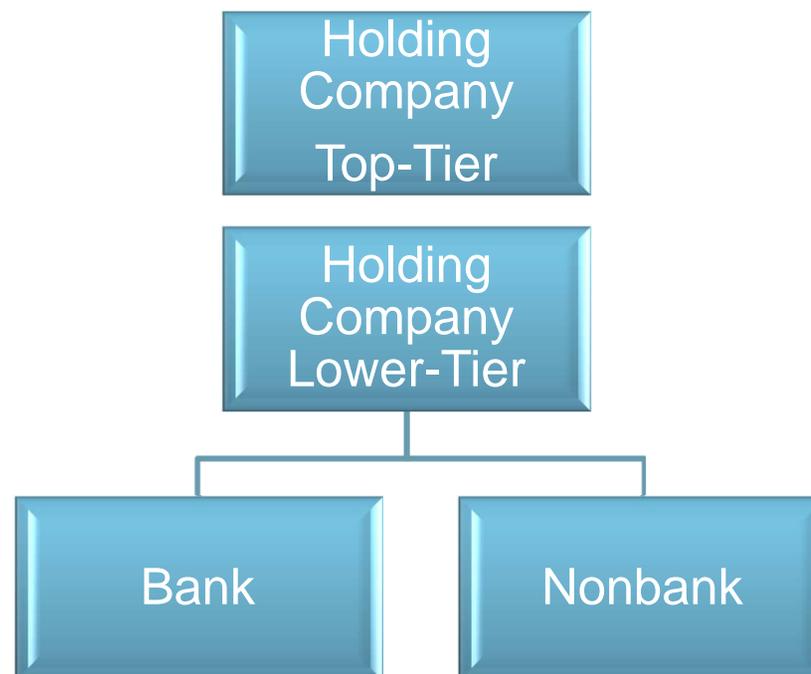
- The most common organizational structure of a single-tier holding company
- A holding company that directly owns a bank





# Definition of Multi-Tiered Holding Company

- Directly owns another holding company or companies or is directly owned by another holding company or companies
- Directly or indirectly owns a Bank



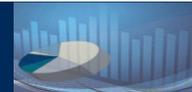


# FR Y-9C OVERVIEW AND SCHEDULES

## CONSOLIDATED FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES

### INCOME STATEMENT



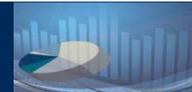


# FR Y-9C: Consolidated Financial Statements for Bank Holding Companies

- The FR Y-9C is filed by top-tier bank holding companies with total consolidated assets greater than or equal to \$500 million.\*
  - Only the top-tier holding company must file the FR Y-9C.
- Data are reported quarterly as of March 31, June 30, September 30, and December 31.
  - The March, June, and September reports are due to the Federal Reserve Bank no later than 40 days after the as-of date.
  - The December report is due to the Federal Reserve Bank no later than 45 days after the as-of date.

\*Note: The Federal Reserve may require a bank holding company with total consolidated assets of less than \$500 million to submit the FR Y-9C and the FR Y-9LP reports to meet specific supervisory needs.





# FRY9-C Income Statement General Facts

- General Accepted Accounting Principles (GAAP)
- Report all income and expenses for the consolidated BHC for the calendar year-to-date

## General Instructions

Report in accordance with these instructions all income and expense of the consolidated bank holding company for the **calendar year-to-date**, include adjustments of accruals and other accounting estimates made shortly after the end of a reporting period which relate to the income and expense of the reporting period.

- Report adjustments of accruals and other accounting estimates made shortly after the end of the reporting period





# Schedule HI: Consolidated Income Statement

Consists of:

- Interest Income
- Interest Expense
- Provision for Loan Lease Loss
- Non Interest Income
- Realized Gains & Losses
- Non Interest Expense
- Income Taxes
- Net Income (loss)



# Schedule HI: Consolidated Income Statement

Consists of: (continued)

- Memoranda
- HI-A Changes in holding company equity capital
- HI-B Charge-Offs and Recoveries on Loans and Leases

Income Statement:

- Generally compares to Consolidated column on Schedule SO of the TFR
- Schedule HI of FR Y-9C is more in depth
  - Requires greater amount detail





## Negative Entries

Negative entries are generally not appropriate

- Some exceptions are:
  - HI-5E Venture capital revenue
  - HI-5F Net servicing fees
  - HI-5G Net securitization income
  - HI-A12 Other comprehensive income
  - HI-M6 Other noninterest income
  - HI-M7 Other noninterest expense
- Assets with credit balances should be reported in liability items
- Liabilities with debit balances should be reported in asset items





# FR Y-9C SCHEDULES

## CONSOLIDATED FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES

### BALANCE SHEET





# Schedule HC: Consolidated Balance Sheet

- Consists of:
  - Assets
  - Liabilities
  - Equity Capital
  - Memoranda





## Negative Entries

Negative entries are generally not appropriate.

Some exceptions are:

- HC-8 Investments in unconsolidated subs and associated companies
  - HC-26a Retained earnings
  - HC-26b Accumulated other comprehensive income
  - HC-26c Other equity capital components
  - HC-27a Total bank holding company equity capital
  - HC-28 Equity capital
- Assets with credit balances should be reported in liability items
  - Liabilities with debit balances should be reported in asset items





# FR Y-9C SCHEDULES

## CONSOLIDATED FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES

**SCHEDULE B – SECURITIES**

**SCHEDULE D – TRADING ASSETS  
AND LIABILITIES**





## Schedule HC-B: Securities

- US Treasury Securities
- US Government agency obligations (agency and GSE)
- Securities issued by US state and political subdivisions
- Mortgage-backed securities
- Asset backed securities and structured financial products
- Other debt securities
- Investments in mutual funds and equity securities with readily determinable fair values





## Schedule HC-B: Securities

The schedule is set up in four columns:

- Column A & B reflect **held-to-maturity** securities reported at:
  - Amortized Cost (Column A) and
  - Fair Value (Column B)
- Column C & D reflect **available-for-sale** securities reported at:
  - Amortized Cost (Column C) and
  - Fair Value (Column D)





## Schedule HC-B: Securities

Memoranda section related to:

- Pledged securities
- Remaining maturity or next repricing dates on debt securities
- Amortized cost of HTM securities sold or transferred to AFS or trading during the calendar year
- Structured notes
- Asset-backed securities (only for BHC's with \$1B or more in total assets or BHC's with foreign offices)





## Trade Date vs. Settlement Date Accounting

- Securities transactions should be reported on the basis of trade date accounting
- Settlement date accounting is acceptable if the reported amounts under settlement date accounting would not be materially different from trade date accounting
- Method should be applied consistently





## Schedule HC-D: Trading Assets & Liabilities

To report on this schedule a BHC must:

- Report a quarterly average for trading assets of \$2M or more on Schedule HC-K.4a for any of the four preceding quarters

*additionally,*

- Only BHC's that reported a quarterly average for trading assets of \$1B or more on Schedule HC-K.4a for any of the four preceding quarters must complete HC-D.M5-10





## Schedule HC-D: Trading Assets & Liabilities

- Assets, liabilities, and other financial instruments classified as trading shall be consistently valued at fair value
- Securities may be classified as trading if:
  - The BHC has elected to report at fair value under a fair value option with changes in fair value reported in current earnings
- Assets (other than securities) and liabilities may be classified as trading if:
  - The BHC applies fair value accounting with changes in fair value reported in current earnings
  - The BHC manages the assets and liabilities as trading positions





# FR Y-9C SCHEDULES

## CONSOLIDATED FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES

**SCHEDULE E – DEPOSITS**

**SCHEDULE G – OTHER LIABILITIES**

**SCHEDULE F – OTHER ASSETS**

**SCHEDULE H – INTEREST SENSITIVITY**

**SCHEDULE I – INSURANCE-RELATED UNDERWRITING ACTIVITIES**





## Schedule HC-E: Deposits

- The term “deposits” is defined in the Glossary and follows the definition of deposits used in the Federal Deposit Insurance Act
  - Demand deposits
  - Savings deposits
  - Time deposits
  - Time certificates of deposit
  - Time deposits, open account
  - Transaction accounts
  - Non transaction accounts
  - NOW accounts





## Schedule HC-E: Deposits

- Sum of total deposits must tie back to schedule HC, the balance sheet
- Overdrafts in deposit accounts
  - Reported as loans in Schedule HC-C, and not as negative deposits





## Schedule HC-F: Other Assets

Reclass negative balances

Net deferred tax assets

Equity securities that do not have readily determinable fair values

***This amount must equal Schedule HC, item 11, "Other Assets."***





## Schedule HC-G: Other Liabilities

Reclass negative balances

Net deferred tax liabilities

Dividends declared but not yet payable

***This amount must equal Schedule HC, item 20, "Other liabilities."***





## Schedule HC-H : Interest Sensitivity

- Interest rate sensitivity on selected assets and liabilities
  - For instance,
    - Earning assets
    - Interest-bearing deposit liabilities
- Balances must be consolidated





## Schedule HC-I : Insurance-Related Underwriting Activities (Including Reinsurance)

- Must be submitted **by all bank holding companies on a consolidated basis**
- Report all items in this schedule in accordance with generally accepted accounting principles (GAAP)



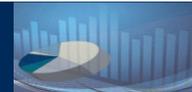


# FR Y-9C SCHEDULES

## CONSOLIDATED FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES

### SCHEDULE K - QUARTERLY AVERAGES





## Schedule HC-K: Quarterly Averages

- Certain assets and liabilities and total equity capital
- Corresponds to line items on other schedules of the report
- Two options to report quarterly averages
  - The average of the balances as of the close of business for *each day* of the calendar quarter
  - The average of the balances as of the close of business on *each Wednesday* during the calendar quarter





## Schedule HC-K—Quarterly Averages

	Dollar Amounts in Thousands				
	BHCK	BII	MII	Thou	
<b>ASSETS</b>					
1. Securities:					
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) .....	B558				1.a.
b. Mortgage-backed securities .....	B559				1.b.
c. All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	B560				1.c.
2. Federal funds sold and securities purchased under agreements to resell .....	3365				2.
	BHDM				
3. a. Total loans and leases in domestic offices .....	3516				3.a.
(1) Loans secured by 1–4 family residential properties .....	3465				3.a.(1)
(2) All other loans secured by real estate .....	3466				3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers .....	3386				3.a.(3)
(4) Commercial and industrial loans .....	3387				3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....	B561				3.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	B562				3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs .....	BHFN				
	3360				3.b.
	BHCK				
4. a. Trading assets .....	3401				4.a.
b. Other earning assets .....	B985				4.b.
5. Total consolidated assets .....	3368				5.
<b>LIABILITIES</b>					
6. Interest-bearing deposits (domestic) <sup>1</sup> .....	3517				6.
7. Interest-bearing deposits (foreign) <sup>1</sup> .....	3404				7.
8. Federal funds purchased and securities sold under agreements to repurchase .....	3353				8.
9. All other borrowed money .....	2635				9.
10. Not applicable .....					
<b>EQUITY CAPITAL</b>					
11. Total equity capital (excludes limited-life preferred stock) .....	3519				11.

<sup>1</sup> Includes interest-bearing demand deposits.





# Schedule HC-K: Quarterly Averages

## Corresponding Line Item Examples:

HC-K	Corresponding Line Item
1a- U.S. Treasury securities and U.S. government agency obligations	HC-B.1, Columns A and C and HC-B.2, Columns A and C
1b- Mortgage backed securities	HC-B4, Columns A and C
1c- All other securities	HC-B.3, 5, and 6, Columns A and C plus HC-B.7, Column C
3a1- Loans secured by 1-4 Family Residential	HC-C.1C1 Column B, HC-C.1C2 Column A and B
3a2- All Other Loans Secured by Real Estate	HC-C.1A1 Col B, HC-C.1A2 Col B, HC-C.1B, 1D, 1E1 and 1E2 Col B
5- Total consolidated assets	HC-12
8- Fed funds purchased and securities sold under agreements to repurchase	HC-14a and b





# FR Y-9C SCHEDULES

## CONSOLIDATED FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES

**SCHEDULE L – DERIVATIVES AND OFF-BALANCE-SHEET ITEMS**

**SCHEDULE Q – ASSETS AND LIABILITIES MEASURED AT FAIR VALUE**

**SCHEDULE P – 1-4 FAMILY RESIDENTIAL MORTGAGE BANKING ACTIVITIES**





## Schedule HC-L: Derivatives and Off-Balance-Sheet Items

- Reported on consolidated basis
- Unused and unfunded commitments, letters of credit, written option contracts and any other types of derivatives





# Schedule HC-P:1–4 Family Residential Mortgage Banking Activities

- Completed by all Bank Holdings Companies that meet the following threshold requirements:
  - (1) all bank holding companies with \$1 billion or more in total assets

-or-

- (2) those bank holding companies with less than \$1 billion in total assets where *any of the residential mortgage* banking activities (in domestic offices) that exceeds \$10 million for two consecutive quarters





## Schedule HC-Q: Assets and Liabilities Measured at Fair Value

- Completed by all Bank Holdings Companies
- Report all assets and liabilities that are measured at fair value in the financial statements on a recurring basis





# FR Y-9LP OVERVIEW AND SCHEDULES

## PARENT COMPANY ONLY FINANCIAL STATEMENTS FOR LARGE BANK HOLDING COMPANIES





# FR Y-9LP: Parent Company Only Financial Statements for Large Holding Companies

The FR Y-9LP

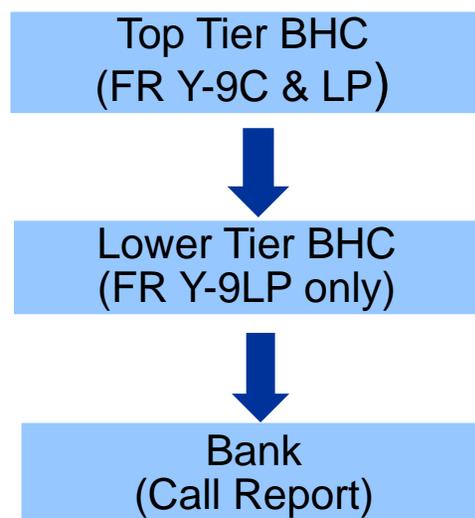
- Is filed by holding companies that are required to file the FR Y-9C report
- Collects basic financial data on a parent-only basis in the form of:
  - A balance sheet
  - An income statement
  - Supporting schedules relating to investments, cash flow, and certain memoranda items
- Data are reported quarterly as of March 31, June 30, September 30, and December 31.
  - Due to the Federal Reserve Bank 45 days after the respective as-of date





## FR Y-9LP Reporting: Tiered BHCs

**For tiered holding companies, the top tier and each subsidiary holding company must submit a separate FR Y-9LP**





## Characteristics of the Parent Only FR Y-9LP Report

- Parent Only reports isolate financial information at the holding company level.
  - Only balance sheet items held at the holding company level should be itemized on these reports.
  - Individual balance sheet items held at subsidiaries should not be separately itemized on these reports.
    - The net change in assets and liabilities at the subsidiary level are captured in various “Investment in Subsidiaries” line items through application of the Equity Method of Accounting.

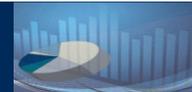




# Characteristics of the Parent Only FR Y-9LP Report (continued)

- The equity method of accounting:
  - Is used to account for the ownership interests in all subsidiaries (whether consolidated or unconsolidated)
  - Captures the amount of the holding company's direct investments in all subsidiaries adjusted by:
    - Its share of the investee's income
    - Losses
    - Dividends
  - Due to the application of the equity method on the FR Y-9LP report, the largest asset for most holding companies will be the investment in bank subsidiaries and investment in nonbank subsidiaries.





## Characteristics of the Parent Only FR Y-9LP Report (continued)

- Earnings that the subsidiary association has retained versus its dividends paid to the parent holding company affect slotting on the income statement and balance sheet.
  - “Investment in Subsidiary” is decreased when the dividend is declared from the subsidiary to the parent.
  - Dividends paid from the subsidiary to the parent will also be reflected in “Dividend Income” rather than the “Equity in Undistributed Income.”
- Classification of bank vs. nonbank subsidiaries is important when itemizing many income statement, balance sheet, and supplemental schedule items on these reports.





# FR Y-9LP Reporting Schedules

## Reporting Schedules

**PI: Parent Company Only Income Statement**

**PI-A: Cash Flow Statement**

**PC: Parent Company Only Balance Sheet**

**PC-A: Investments in Subsidiaries  
and Associated Companies**

**PC-B: Memoranda**





# FR Y-9LP REPORT

## SCHEDULE PI: INCOME STATEMENT





## FR Y-9LP Report Schedule PI: Parent Company Only Income Statement

- Itemizes income earned from:
  - Banks
  - Nonbanks
  - Lower tier BHCs (if applicable)
  - Operations at the BHC filing the report
- Income earned by savings association subsidiary will be reported in item 1a(1) (amount declared to parent as a dividend) or 7a (if retained at subsidiary savings association).





## FR Y-9LP - Income Statement

- Operating Income
  - Income from bank subsidiaries and associated companies (*PI1a(1) - PI1a(5)*)
    - Dividend income from the bank subsidiary declared or paid to the holding company should be reported in *PI1a(1)*
  - Income from nonbank subsidiaries and associated nonbank companies (*PI1b(1) - PI1b(5)*)
  - Income from subsidiary BHCs and associated BHCs (*PI1c(1) - PI1c(5)*)
  - Other operating income
- Realized net gains/(losses) on BHC securities (PI 1d)
  - If this is a net loss, report as a negative number





## Income Statement continued..

### Operating Expenses (*PI2(a) - PI2(d)*)

- Salaries and employee benefits
  - Salaries and benefits for employees that are shared between the holding company and the bank subsidiary should be reported proportionately on the FR Y-9LP
- Interest expense
- Provision for loan and lease losses
- All other expenses





## Subsidiary Bank's Net Income

- Equity in undistributed income/(losses)  
*(PI7(a) – PI7(c))*
- Example of reporting proportionate share of parent holding company income from bank subsidiary

Facts:

- Bank subsidiary reports \$6,500 in net income on Call Report
- Bank pays \$3,500 dividend to the holding company

Exercise: Reflect the parent holding company reporting of this transaction on the FR Y-9LP report: The holding company ownership in the bank sub is 100%.



# FR Y-9LP REPORT

## SCHEDULE PI-A: CASH FLOW STATEMENT





## FR Y-9 LP Schedule PI-A: Cash Flow Statement

- Financial statement analysis
- Reflects the cash effects from:
  - Operations
  - Investing activities
  - Financing activities
- Provides information on holding company cash receipts and cash payments





## Schedule PI-A: Cash Flow Statement

- Analysis of holding company on parent only basis of:
  - Ability to meet obligations
  - Need for financing
  - Ability to generate positive future net cash flows
- Should be prepared in accordance with ASC Subtopic 230-10, *Statement of Cash Flows-Overall*





# Cash Flow Statement

- Operating Activities (Part I)
  - Producing and delivering of goods and services
  - Cash effects of transactions and other events that enter into the determination of net income
- Investing Activities (Part II)
  - Making and collecting of loans
  - Acquiring and disposing of debt or equity instruments and property, plant and equipment



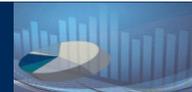


# Cash Flow Statement

## Financing Activities (Part III)

- Obtaining shareholder resources
- Providing shareholders a return on and return of their investment
- Borrowing money and repayments or otherwise settling obligations
- Obtaining credit and paying creditors on long-term credit





# Cash Flow Statement

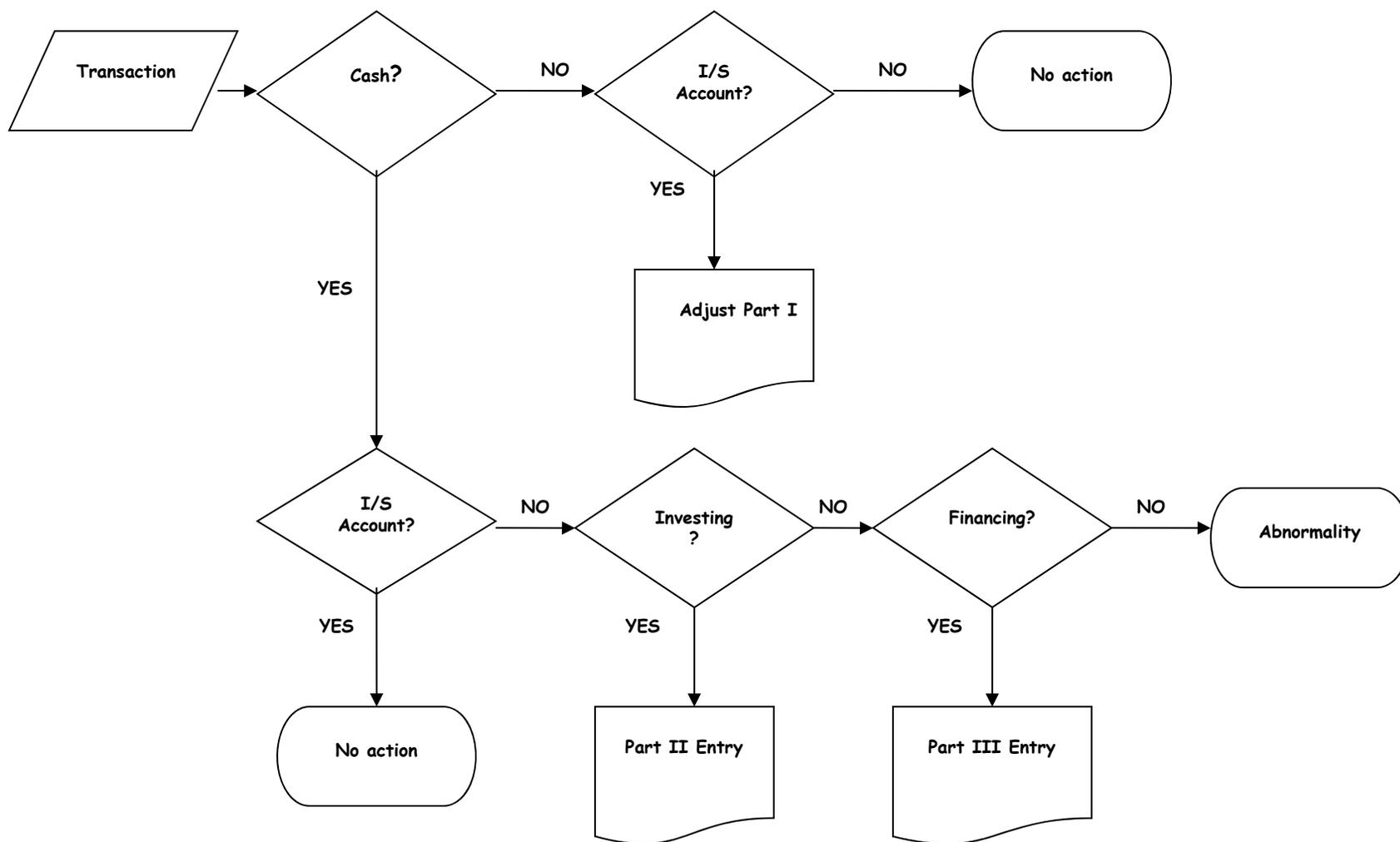
## Cash and Cash Equivalents (Part IV)

- Cash
- Demand deposits with financial institutions
- Cash equivalents – short-term, highly liquid investments
  - Readily convertible to known amounts of cash
  - Near maturity
  - Generally, only investments with maturities of 3 months or less qualify





# CASH FLOW STATEMENT FLOWCHART





# FR Y-9LP REPORT

## SCHEDULE PC: PARENT COMPANY ONLY BALANCE SHEET





# FR Y-9LP Balance Sheet-Assets

- Cash and balances due from depository institutions
- Securities
- Securities purchased under agreements to resell
- Loans and lease financing receivables
  - Allowance for loan and lease losses should be reported in accordance with GAAP





## Schedule PC: Balance Sheet

Investments in and receivables due from subsidiaries and associated companies

- Cost of parent holdings of capital stock including goodwill associated with acquisitions
- Proportionate share in earnings and losses of investment of common stock
- Advances made to or receivables due from direct and indirect subs and associated companies





## FR Y-9LP Report Schedule PC: Parent Company Only Balance Sheet

- Schedule PC includes only assets/liabilities held at the parent company level.
  - Subsidiaries' net change in equity is reflected in item PC-5 "Investments in and receivables due from subsidiaries."





## FR Y-9LP Report Definitions

For purposes of the FR Y-9LP report:

- Subsidiary- a company in which the parent holding company, directly or indirectly, owns 25 percent or more of the outstanding voting stock, or otherwise controls (PC-B uses 50% ownership when it refers to consolidated info from subs)
- Associated company- a corporation in which the holding company, directly or indirectly, owns 20 to 50 percent of the outstanding voting stock and over exercises significant influence
- Corporate joint venture- a corporation owned and operated by a group of companies, no one of which has a majority interest, as a separate and specific business or project for the mutual benefit of the joint venturers





## Balance Sheet

- Premises and fixed assets
- Intangible assets
  - Goodwill
  - Mortgage servicing assets
  - Other intangible assets
- Other assets
- Balances due from related institutions other than investments





## FR Y-9LP Balance Sheet-Liabilities

- Deposits
- Securities sold under agreements to repurchase
- Borrowings with a remaining maturity of one year or less
- Other borrowed money with a remaining maturity of more than one year
- Subordinated notes and debentures
- Other liabilities
  - Expenses accrued and unpaid
  - Deferred income taxes (Credit balance)
  - All other liabilities
- Balances due to subsidiaries and related institutions





# FR Y-9LP Balance Sheet-Equity Capital

- Perpetual preferred stock
- Common stock
- Surplus
- Retained Earnings
- Accumulated Other Comprehensive Income (AOCI)
  - Net unrealized gains/(losses) on available-for-sale securities
    - Including the holding company's proportionate share of its consolidated subsidiaries' gain or loss on available-for-sale securities
  - Accumulated net gains/(losses) on cash flow hedges
  - Foreign currency translation adjustments
  - Minimum pension liability adjustments
- Other equity capital components





## Balance Sheet Memoranda

Memoranda items 1(a) and 1(b) are to be completed by BHCs that have elected to account for financial instruments or servicing assets and liabilities under a fair value option

- Adopted Fair Value Measurements and Disclosures (ASC topic 820)
- Have elected to report certain assets and liabilities at fair value with changes recognized in “earnings”
  - ASC topic 825-10 Financial Instruments
  - ASC topic 815-15 Derivatives and Hedging
  - ASC topic 860-50 Transfers and Servicing





# FRY-9LP REPORT

## SCHEDULE PC-A: INVESTMENTS IN SUBSIDIARIES AND ASSOCIATED COMPANIES





## PC-A Investments in Subsidiaries and Associated Companies

Equity investments in:

- Bank subsidiaries and associated banks (1a)
- Nonbank subsidiaries and associated nonbanks (2a)
- Subsidiary BHCs (3a)

Non-equity (loans, advances, etc) investments in and receivables due from:

- Bank subsidiaries and associated banks (1b)
- Nonbank subsidiaries and associated nonbanks (2b)
- Subsidiary BHCs (3b)





## Schedule PC-A: Investments in Subsidiaries and Associated Companies

1. a. Equity investments in bank subsidiaries and associated banks:
  - (1) Common and preferred stock (net of amount reported in item 1.a(2)).....
  - (2) Intangible assets:
    - (a) Goodwill.....
    - (b) Other identifiable intangibles.....
- b. Nonequity investments in and receivables due from bank subsidiaries and associated banks:
  - (1) Loans, advances, notes, bonds, and debentures.....
  - (2) Other receivables.....
2. a. Equity investments in nonbank subsidiaries and associated nonbank companies:
  - (1) Common and preferred stock (net of amount reported in items 2.a(2)).....
  - (2) Intangible assets:
    - (a) Goodwill.....
    - (b) Other identifiable intangibles.....
- b. Nonequity investments in and receivables due from nonbank subsidiaries and associated nonbank companies:
  - (1) Loans, advances, notes, bonds, and debentures.....
  - (2) Other receivables.....
3. **(This item is to be completed only by bank holding companies that have subsidiary bank holding companies or associated bank holding companies)**
  - a. Equity investments in subsidiary bank holding companies and associated bank holding companies:
    - (1) Common and preferred stock (net of amount reported in Item 3.a(2)).....
    - (2) Intangible assets:
      - (a) Goodwill.....
      - (b) Other identifiable intangibles.....
  - b. Nonequity investments in and receivables due from subsidiary bank holding companies and associated bank holding companies:
    - (1) Loans, advances, notes, bonds, and debentures.....
    - (2) Other receivables.....
4. TOTAL (sum of items 1 through 3) (must equal Schedule PC, item 5).....





## Schedule PC-A: Investments in Subsidiaries and Associated Companies

1.	a. Equity investments in bank subsidiaries and associated banks:	
	(1) Common and preferred stock (net of amount reported in item 1.a(2)).....	
	(2) Intangible assets:	
	(a) Goodwill.....	
	(b) Other identifiable intangibles.....	
	b. Nonequity investments in and receivables due from bank subsidiaries and associated banks:	
	(1) Loans, advances, notes, bonds, and debentures.....	
	(2) Other receivables.....	
2.	a. Equity investments in nonbank subsidiaries and associated nonbank companies:	
	(1) Common and preferred stock (net of amount reported in items 2.a(2)).....	
	(2) Intangible assets:	
	(a) Goodwill.....	
	(b) Other identifiable intangibles.....	
	b. Nonequity investments in and receivables due from nonbank subsidiaries and associated nonbank companies:	
	(1) Loans, advances, notes, bonds, and debentures.....	
	(2) Other receivables.....	
3.	<b>(This item is to be completed only by bank holding companies that have subsidiary bank holding companies or associated bank holding companies)</b>	
	a. Equity investments in subsidiary bank holding companies and associated bank holding companies:	
	(1) Common and preferred stock (net of amount reported in Item 3.a(2)).....	
	(2) Intangible assets:	
	(a) Goodwill.....	
	(b) Other identifiable intangibles.....	
	b. Nonequity investments in and receivables due from subsidiary bank holding companies and associated bank holding companies:	
	(1) Loans, advances, notes, bonds, and debentures.....	
	(2) Other receivables.....	

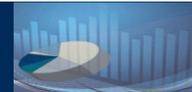




**FR Y-9LP**

**SCHEDULE PC-B: MEMORANDA**





## PC-B Memoranda

- Amount of assets, borrowings, and liabilities scheduled to mature within one year
- Amount of borrowings from unaffiliated parties guaranteed by the parent with respect to: sub banks, nonbank subs, and related BHC
- Borrowing by the parent from subsidiaries and associated companies (included in Schedule PC, item 18)





## PC-B Memoranda

- Long-term debt that re-prices within one year
- Loans and lease financing receivables of the parent (past due 90 days or more and still accruing and nonaccrual)
- Loans of the parent restructured in troubled debt restructurings that are in compliance with their modified terms (PC-B8)
  - Include all loans to individuals for household, family, and other personal expenditures and all loans secured by 1-4 family residential properties
  - Include only those loans restructured in troubled debt restructurings that are in compliance with the modified terms of the renegotiation
- Pledged securities
- Fair value of securities classified as available-for-sale
- Amortized cost of securities classified as held-to-maturity





## PC-B Memoranda

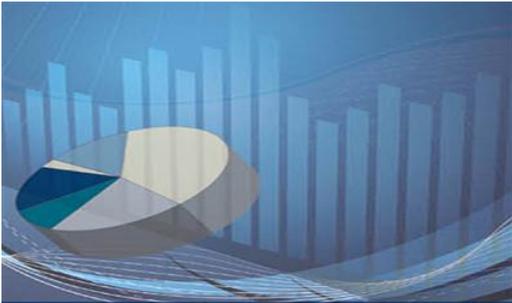
- Balances held by subsidiary banks of the BHC due from:
  - Other bank subsidiaries of the BHC
  - Nonbank subsidiaries of the BHC
- Balances held by subsidiary banks of the BHC due to:
  - Other bank subsidiaries of the BHC
  - Nonbank subsidiaries of the BHC
- BHC (parent company only) borrowings not held by financial institutions or by insiders (including directors) and their interests



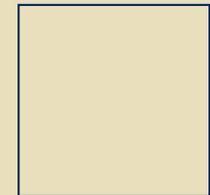


# Questions?





# STATISTICS and RESERVE ACCOUNTS



THE FEDERAL RESERVE BANK OF RICHMOND  
RICHMOND ■ BALTIMORE ■ CHARLOTTE