

## Board of Governors of the Federal Reserve System



# Financial Statements for Employee Stock Ownership Plan Bank Holding Companies—FR Y-9ES

## Report at the close of business as of the last calendar day in 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 is to be filed by Employee Stock Ownership Plans that also are bank holding companies. When such bank holding com-

panies are tiered bank holding companies, separate reports are also to be filed by each of the subsidiary bank holding companies as discussed in the instructions. 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 Financial Statements for Employee Stock Ownership Plan Bank Holding Companies must be signed by an authorized officer of the Employee Stock Ownership Plan.

The Financial Statements for Employee Stock Ownership Plan Bank Holding Companies is to be prepared in accordance with the instructions provided by the Federal Reserve System.

I, \_\_\_\_\_  
Name and Title of Trustee or Other Authorized Representative of the ESOP

Date of Report:

have reviewed the Financial Statements for Employee Stock Ownership Plan Bank Holding Companies filed by the named ESOP bank holding company and believe that the report has been prepared in accordance with instructions issued by the Federal Reserve.

\_\_\_\_\_  
Month / Date / Year (ESOP 9999)

\_\_\_\_\_  
Signature of Trustee or Other Authorized Representative of the ESOP

\_\_\_\_\_  
Legal Title of ESOP BHC (TEXT 9010)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
(Mailing Address of the ESOP BHC) Street / P.O. Box (TEXT 9110)

\_\_\_\_\_  
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:

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

\_\_\_\_\_  
Name / Title (TEXT 8901)

\_\_\_\_\_  
Area Code / Phone Number (TEXT 8902)

\_\_\_\_\_  
FAX Number (TEXT 9116)

\_\_\_\_\_  
E-mail Address of Contact (TEXT 4086)

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

Name of ESOP Bank Holding Company \_\_\_\_\_

## Financial Statements for Employee Stock Ownership Plan Bank Holding Companies

The Statement of Changes in Net Assets is to be reported on a calendar year basis in thousands of dollars.

### Schedule SC—Statement of Changes in Net Assets Available for Benefits (for the Calendar Year)

Dollar Amounts in Thousands

	ESOP	Bil	Mil	Thou	
1. Net appreciation (depreciation) in fair value of investments:					
a. Employer securities .....	C316				1.a.
b. Other securities .....	C317				1.b.
2. Interest income .....	C318				2.
3. Dividend income .....	C319				3.
4. Employer contributions .....	C320				4.
5. Participant contributions.....	C321				5.
6. Other additions.....	3328				6.
7. <b>Total additions</b> (sum of items 1.a through 6) .....	C323				7.
8. Interest expense .....	C324				8.
9. Insurance expense.....	C330				9.
10. Distributions paid to participants .....	C325				10.
11. Other deductions.....	C326				11.
12. <b>Total deductions</b> (sum of items 8 through 11) .....	C327				12.
13. <b>Net increase (decrease)</b> (item 7 minus item 12) .....	C328				13.
14. Beginning of year: net assets available for benefits.....	C329				14.
15. End of year: net assets available for benefits (sum of item 13 and item 14) (must equal Schedule SB, item 15) .....	espt C342				15.

### Schedule SB—Statement of Net Assets Available for Benefits

Dollar Amounts in Thousands

	ESOP	Bil	Mil	Thou	
<b>ASSETS</b>					
1. Cash and cash equivalents (including money market instruments) .....	C322				1.
2. Bank holding company securities:					
a. Equity securities .....	C331				2.a.
b. Debt securities .....	C332				2.b.
3. Bank securities:					
a. Equity securities .....	C333				3.a.
b. Debt securities .....	C334				3.b.
4. Securities (other than securities reported in items 1, 2, 3, and 9).....	C335				4.
5. Employer's contribution receivable .....	C336				5.
6. Participants' contribution receivable.....	C337				6.
7. Dividends and interest receivable .....	C363				7.
8. Cash surrender value of life insurance .....	C009				8.
9. Other assets.....	C338				9.
10. <b>Total assets</b> (sum of items 1 through 9).....	2170				10.
<b>LIABILITIES</b>					
11. Loans payable.....	C339				11.
12. Interest payable .....	C340				12.
13. Other liabilities .....	C341				13.
14. <b>Total liabilities</b> (sum of items 11 through 13).....	2948				14.
<b>NET ASSETS AVAILABLE FOR BENEFITS</b>					
15. <b>Net assets available for benefits</b> (item 10 minus item 14).....	C342				15.

**Schedule SB-M—Memoranda**

1. Sponsoring employer \_\_\_\_\_ M.1.  
(TEXT 9152)
2. Shares held by ESOP:
- a. Total number of bank shares held by ESOP ..... 

ESOP	Number
C343	

 M.2.a.
- b. Percentage of bank shares held by ESOP included in 2.a..... 

	Percentage
7285	— — . — — %

 M.2.b.
- c. Number of bank shares allocated to ESOP participants ..... 

	Number
C344	

 M.2.c.
- d. Total number of bank holding company shares held by ESOP ..... 

	Number
C345	

 M.2.d.
- e. Percentage of bank holding company shares held by ESOP included in 2.d ..... 

	Percentage
7286	— — . — — %

 M.2.e.
- f. Number of bank holding company shares allocated to ESOP participants ..... 

	Number
C346	

 M.2.f.
3. Amount of ESOP debt reported as contra-equity by the sponsoring employer or unearned ESOP shares on:
- a. Bank Report of Condition ..... 

	Bil	Mil	Thou
C347			

 M.3.a.
- b. Bank holding company balance sheet ..... 

C348			
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 M.3.b.
4. Year ESOP was initially adopted..... 

	Year (CCYY)
C349	

 M.4.
- a. Accounted for under AICPA Statement of Position 76-3 or Statement of Position 93-6  
(Enter "1" for SOP 76-3; enter "2" for SOP 93-6) ..... 

C350	
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 M.4.a.
- b. Total number of plan participants as of December 31 of the report year ..... 

	Number
C351	

 M.4.b.
5. Estimated employer liability for payment of plan benefits/distributions within two (2) years after December 31 of the report year ..... 

	Bil	Mil	Thou
C352			

 M.5.
6. The net amount of plan participant balances eligible for diversification under the diversification requirement ..... 

C353			
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 M.6.
7. Did the plan engage in any transaction with parties-in-interest during the current report year?  
(Enter "1" for yes; enter "0" for no) ..... 

C354	
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 M.7.
8. Has there been a change in plan trustees or the plan administrative committee during the current report year? (Enter "1" for yes; enter "0" for no)..... 

C355	
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 M.8.

**Notes to the Financial Statements for Employee Stock Ownership Plan Bank Holding Companies**

Enter in the lines provided below any additional information on specific line items on the financial statements that the Employee Stock Ownership Plan bank holding company wishes to explain, that has been separately disclosed in the bank holding company's Reports to Shareholders, in its press releases, or in its Form 5500.

Also include any transactions which previously would have appeared as footnotes to the Statement of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits. Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional piece of information and the dollar amount (in thousands of dollars) associated with that disclosure.

**Example**

Qualifying employer real estate that is not considered part of compensation expense by the employer is contributed to the ESOP.

TEXT	ESOP	Bil	Mil	Thou
0000 Schedule SC, item 4 (noncash contribution): Qualifying employer real estate				
	0000		1	490

**Notes to the Financial Statements**

Dollar amount in thousands

TEXT	ESOP	Bil	Mil	Thou
1. C356				
	C356			1.
2. C357				
	C357			2.
3. C358				
	C358			3.
4. C359				
	C359			4.
5. C360				
	C360			5.