

For Federal Reserve Bank Use Only	
FBO RSSD ID	_____
SUB RSSD ID	_____
C.I.	_____

Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations

Legal Name of Nonbank Subsidiary (TEXT 9012)

(Mailing Address of Nonbank Subsidiary) Street / P.O. Box (TEXT 9013)

If the name of the nonbank subsidiary has changed since the previous FR Y-7N was filed with the Federal Reserve, indicate the former name of the company. (TEXT 9023)

City (TEXT 9024)

State (TEXT 9026)

Zip Code (TEXT 9027)

Schedule IS—Income Statement (calendar year-to-date)

	Dollar Amounts in Thousands				
	FNBK	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income from nonrelated organizations	A028				1.a.
b. Interest and fee income from related organizations	A029				1.b.
c. Total interest income (sum of items 1.a and 1.b).....	4107				1.c.
2. Interest expense:					
a. Interest expense pertaining to nonrelated organizations.....	A030				2.a.
b. Interest expense pertaining to related organizations.....	A031				2.b.
c. Total interest expense (sum of items 2.a and 2.b).....	4073				2.c.
3. Net interest income (item 1.c minus item 2.c)	4074				3.
4. Provision for loan and lease losses (must equal Schedule IS-B, item 4).....	4230				4.
5. Noninterest income:					
a. From nonrelated organizations:					
(1) Income from fiduciary activities	4070				5.a.(1)
(2) Service charges on deposit accounts.....	4080				5.a.(2)
(3) Trading revenue	A220				5.a.(3)
(4) Investment banking, advisory, brokerage, and underwriting fees and commissions.	B490				5.a.(4)
(5) Venture capital revenue.....	B491				5.a.(5)
(6) Net servicing fees.....	B492				5.a.(6)
(7) Net securitization income	B493				5.a.(7)
(8) Insurance commissions and fees	B494				5.a.(8)
(9) Fees and commissions from annuity sales	C887				5.a.(9)
(10) Other noninterest income	B497				5.a.(10)
b. From related organizations.....	4619				5.b.
c. Total noninterest income (sum of items 5.a.(1) through 5.a.(10) and 5.b).....	4079				5.c.
6. Realized gains (losses) on securities not held in trading accounts.....	4091				6.
7. Noninterest expense:					
a. Pertaining to nonrelated organizations.....	A034				7.a.
b. Pertaining to related organizations.....	C376				7.b.
c. Total noninterest expense (sum of items 7.a and 7.b).....	4093				7.c.
8. Income (loss) before extraordinary items and other adjustments (sum of items 3, 5.c, and 6, minus items 4 and 7.c).....	3631				8.
9. Applicable income taxes (benefits) (estimated)	4302				9.
10. Extraordinary items, net of applicable income taxes.....	4320				10.
11. Equity in undistributed income (loss) of subsidiary(s)	3147				11.
12. Net income (loss) (sum of items 8, 10, and 11 minus item 9)	4340				12.

MEMORANDUM

Dollar Amounts in Thousands

Memorandum item 1 is to be completed by nonbank subsidiaries that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.

1. Net change in fair values of financial instruments accounted for under a fair value option

FNBK	Bil	Mil	Thou
F229			

M.1.

(included in items 5.a.(3), 5.a.(6), 5.a.(10) and 5.b. above)

Schedule BS-A—Loans and Lease Financing Receivables

(exclude balances with related institutions)

Dollar Amounts in Thousands					FNBK	Bil	Mil	Thou	
1. Loans secured by real estate.....	1410								1.
2. Loans to depository institutions.....	3622								2.
3. Commercial and industrial loans.....	3623								3.
4. Loans to individuals for personal, household, and other personal expenditures.....	1975								4.
5. All other loans and lease financing receivables.....	A017								5.
6. Total loans and lease financing receivables (sum of items 1 through 5 above) (must equal Schedule BS, item 3.a).....	fnbt								6.
7. Past due and nonaccrual loans and leases:	FNBK								
a. Loans and leases past due 30 through 89 days.....	1406								7.a.
b. Loans and leases past due 90 days or more.....	1407								7.b.
c. Nonaccrual loans and leases.....	1403								7.c.
d. Restructured loans and leases (included in items 7.a through 7.c above).....	A018								7.d.

Loans restructured in troubled debt restructurings

Schedule BS-B—Memoranda

Dollar Amounts in Thousands					FNBK	Bil	Mil	Thou	
1. Loans to non-U.S. addressees.....	1722								1.
2. Assets held in trading accounts (excluding trading balances with related organizations):									
a. Securities of U.S. government and its agencies.....	5468								2.a.
b. Securities of all foreign governments and official institutions.....	5469								2.b.
c. Equity securities.....	5470								2.c.
d. Corporate bonds, notes and debentures.....	5477								2.d.
e. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts.....	A210								2.e.
f. Loans.....	G208								2.f.
(1) Loans that are past due 90 days or more									
(a) Fair value.....	F639								2.f.(1)(a)
(b) Unpaid principal balance.....	F640								2.f.(1)(b)
g. Other (including commercial paper).....	5478								2.g.
3. Other assets:									
a. Accrued interest receivable.....	B556								3.a.
b. Prepaid expenses.....	A022								3.b.
c. Net deferred tax assets.....	A023								3.c.
d. Accounts receivable.....	A024								3.d.
e. Intangible assets.....	2143								3.e.
4. Balances due from related institutions, gross:									
a. Balances due from related institutions located in the United States, gross.....	C382								4.a.
b. Balances due from related institutions located outside the United States, gross.....	C383								4.b.
5. Commercial paper issued.....	2309								5.
6. Other liabilities:									
a. Expenses accrued and unpaid.....	A025								6.a.
b. Net deferred tax liabilities.....	A026								6.b.
c. Accounts payable.....	A027								6.c.
7. Balances due to related institutions, gross:									
a. Balances due to related institutions located in the United States, gross.....	C384								7.a.
b. Balances due to related institutions located outside the United States, gross.....	C385								7.b.

Schedule IS

assets and liabilities to fair value should be reported as “Other noninterest income” in Schedule IS, item 5(a)(10).

Line Item 1 Net change in fair values of financial instruments accounted for under a fair value option.

Report the net change in fair values of all financial instruments that the subsidiary has elected to account for

under the fair value option that is included in Schedule IS, ~~item 5(a)(10), “Other noninterest income.”~~

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

items 5.a.(3), "Trading revenue, 5.a.(6), "Net servicing fees, 5.a.(10), "Other noninterest income, and 5(b), "From related organizations."

Schedule BS-A

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subsidiary's bank holding company or parent organization).

Exclude acceptances accepted by related banks (i.e., banks that are direct or indirect subsidiaries of the subsidiary's bank holding company or parent organization). Also exclude loans to foreign governments and foreign official institutions.

Line Item 3 Commercial and industrial loans.

Report all loans (regardless of domicile) for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single-payment or installment. These loans may take the form of direct or purchased loans. Include commercial and industrial loans guaranteed by foreign governmental institutions.

Exclude:

- (1) Loans secured by real estate (report in item 1);
- (2) Loans for the purpose of financing agricultural production, whether made to farmers or to nonagricultural businesses (report in item 5);
- (3) Loans to finance companies and insurance companies (report in item 5);
- (4) Loans to broker and dealers in securities, investment companies, and mutual funds (report in item 5);
- (5) Loans to depository institutions (report in item 2);
- (6) Loans to nonprofit organizations (report in item 5); and
- (7) Loans to nondepository financial institutions (report in item 5).

Line Item 4 Loans to individuals for personal, household, and other personal expenditures.

Report credit card and related plans and other loans to individuals for household, family, and other personal expenditures. Include all loans to individuals for household, family, and other personal expenditures that are not secured by real estate, whether direct loans or purchased paper. Exclude loans secured by real estate (report in item 1) and loans to individuals for the purpose of purchasing or carrying securities (report in item 5).

Line Item 5 All other loans and lease financing receivables.

Report all other loans held by the subsidiary that are not properly included in items 1 through 4 above and all lease financing receivables. Report all outstanding receivable balances relating to direct financing and leveraged leases on property acquired by the subsidiary for leasing purposes. These balances should include the estimated residual value of leased property and must be net of unearned income. Include all lease financing receivables of states and political subdivisions in the U.S. Also include all loans to foreign governments and official institutions.

Line Item 6 Total loans and lease financing receivables.

Report the sum of items 1 through 5.

included in item 6 above

Line Item 7 Past due and nonaccrual loans and leases.

Report the subsidiary loans and lease financing receivables that are past due 30 through 89 days and still accruing in item 7(a), past due 90 days or more and still accruing in item 7(b), in nonaccrual status in item 7(c), and ~~restructured loans and leases~~ included in past due and nonaccrual loans in item 7(d). Report the full outstanding balances of the past due loans and lease financing receivables, not simply the delinquent payments.

loans restructured in troubled debt restructurings

Line Item 7(a) Loans and leases past due 30 through 89 days.

Report loans and lease financing receivables that are contractually past due 30 through 89 days as to principal or interest payments, and still accruing. Include ~~restructured loans and leases~~ past due 30 through 89 days and still accruing.

Line Item 7(b) Loans and leases past due 90 days or more.

Report loans and lease financing receivables that are contractually past due 90 days or more as to principal or interest payments, and still accruing. Include ~~restructured loans and leases~~ past due 90 days or more and still accruing.

Schedule BS-A

loans restructured in troubled debt restructurings

Loans restructured in troubled debt restructurings

Line Item 7(c) Nonaccrual loans and leases.

Report loans and lease financing receivables accounted for on a nonaccrual status. Include ~~restructured loans and leases~~ that are in nonaccrual status. For purposes of this report, report loans and leases as being in nonaccrual status if: (a) they are maintained on a cash basis because of deterioration in the financial position of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for a period of 90 days or more unless the obligation is both well-secured and in the process of collection.

NOTE: Loans to individuals for household, family, and other personal expenditures and loans secured by 1-4 family residential properties on which principal or interest is due and unpaid for 90 days or more are not required to be reported as nonaccrual loans. Nevertheless, such loans should be subject to other alternative methods of evaluation to assure that the subsidiary's net income is not materially overstated. To the extent that the subsidiary has elected to carry any loans in nonaccrual status on its books, such loans must be reported as nonaccrual in this item.

Line Item 7(d) ~~Restructured loans and leases included in items 7(a) through 7(c) above.~~

Report loans ~~are past due 90 days or more and still accruing or are in nonaccrual status as of the report date.~~ Report such loans and leases in items 7(a), 7(b), or 7(e), ~~(and exclude from item 6).~~ **Loans restructured in troubled debt restructurings** Restructured debt includes those loans and lease financing receivables that have been restructured or renegotiated to provide a reduction of either interest or principal because of a deterioration in the financial position of the borrower. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered restructured debt.

Include

~~Exclude~~ all loans to individuals for household, family, and other personal expenditures, and all loans secured by 1-4 family residential properties. ~~(However, restructured loans of these two types that subsequently become past due 90 days or more or are placed in nonaccrual status should be reported accordingly.)~~