

Guidelines for Filing the Annual Report on Operating Subsidiaries

General Information and Instructions

Preparation and Use

This report is used to identify certain national bank operating subsidiaries (OS) that are subject to Office of the Comptroller of the Currency (OCC) supervisory authority. This report identifies a bank's operating subsidiaries that do business directly with consumers in the United States and are not functionally regulated as defined in section 5(c)(5) of the Bank Holding Company Act of 1956, as amended (12 USC 1844(c)(5)). Specifically, an OS does business directly with consumers if it provides products or services to individuals to be used primarily for personal, family, or household purposes.

National banks that have OS covered by the annual reporting requirements can find additional information at 69 FR 64478 (November 5, 2004), and 12 CFR 5.34(e)(7).

All items must be answered with complete and accurate information that is subject to verification. If the answer is "none" or "not applicable," so state. The OCC encourages national banks to submit this report using the BankNet secure mailbox. BankNet access is a free service available at the BankNet site, www.banknet.gov/entrance/default.aspx. The OCC provides a sample report document on BankNet and its public Web site (refer to the *Comptroller's Licensing Manual*, "Investment in Subsidiaries and Equities" booklet, "Application Documents" page).

Report Submission

The report may be attached as a Word, Excel, RTF, or text document. Whichever format is used, the data should be in numerical order as on the line item requirements numbered (1) through (14) below, with each data element clearly labeled. NOTE: All e-mailed reports must be sent through the BankNet-secure site.

BankNet Members:

Attach the completed report to the e-mail created in BankNet's secure mailbox, opsubreporting@occ.treas.gov. This report may be written directly into the body of an e-mail message as long as each field is the proper length and listed sequentially down the page as displayed below.

Non-BankNet Members:

Mail or fax a hardcopy report, including the information that identifies the bank official submitting the report, to

Licensing Activities, Attn: Op Sub Reporting
Mail Stop 10E-2
Comptroller of the Currency
400 7th St. SW
Washington, DC 20219
Fax: (202) 649-5728

Annual Report on Operating Subsidiaries (OS) Line Item Requirements

| Line item requirements | Maximum character length |
|--|---|
| 1. Parent national bank name (legal name) | 72 |
| 2. Charter number | 6 |
| <i>A blank line between line numbers 2 and 3.</i> | <i>(Line intentionally left blank)</i> |
| 3. Name of the OS | 72 |
| 4. Any doing business as (DBA), abbreviated, or trade name(s) of the OS, separating each name with a comma if there are multiple names | 40 |
| 5. Street address or PO box of the OS | 60 |
| 6. City of the OS | 28 |
| 7. State of the OS | 2 |
| 8. Zip code of the OS | 10, include dash |
| 9. E-mail address of the contact person, if available | 40 |
| 10. Telephone number of the OS | 12, including dashes |
| 11. Principal place of business (PPB) of the OS, if different from the information reported on lines 5–8 and using the same layout as in line numbers 5–8 above. (11)a Street address of the PPB (11)b City of the PPB (11)c State of the PPB (11)d Zip code of the PPB (11)e Telephone number of the PPB | 60 28 2 10, including dash 12, including dashes |
| 12. The types of activities in which the OS does business directly with consumers, using the appropriate code from appendix B of the North American Industry Classification System (NAICS) Activity Codes for Commonly Reported Activities to the Instructions for Preparation of Report of Changes in Organizational Structure, Form FR Y-10. (If an OS is engaged in an activity not listed in appendix B to the instructions for Form FR Y-10, a national bank should report the code "0000" and provide a brief description of the activity on line 13.) Separate each activity code by a comma if there are multiple reportable lines of business. The NAICS activity codes for commonly reported banking activities are located at www.federalreserve.gov/reportforms/forms/FR_Y-1020121201_i.pdf . A copy of the current codes is attached. | 4-6 per code |
| 13. Brief description of activity. Use only if code 0000 is reported on line 12. | Unlimited |
| <i>A blank line between each operating subsidiary listing of items 1 through 13, when applicable.</i> | <i>(Line intentionally left blank)</i> |
| <i>A blank line between items 13 and 14.</i> | <i>(Line intentionally left blank)</i> |
| 14. Name, title, mailing address, telephone number, and e-mail address, if available, of the bank official submitting the report. | |

Example of Required Layout for a Bank With Two Operating Subsidiaries

| | |
|------------------------------------|--|
| Bank name (legal name) | ABC National Bank and Trust Company |
| Charter number | 000000 |
| Operating subsidiary name | ABC National Bank and Trust Mortgage Loans |
| DBA, abbreviated, or trade name(s) | Anytime Mortgage Loans |
| Street address or PO box | PO Box 61582 |
| City name | Anytime |
| State | NE |
| Zip code+4 | 99999-0000 |
| E-mail address | AnytimeLoan@ABCNBT.com |
| Telephone number | 999-999-9999 |
| PPB street address | 12 Main Street |
| PPB city name | Anytime |
| PPB state | NE |
| PPB zip code+4 | 99999-0000 |
| PPB telephone number | 999-999-9999 |
| NAICS codes | 52231 |
| Activity description | (Use only if the NAICS code is 0000) |
| Operating subsidiary name | ABC National Bank and Finance |
| DBA, abbreviated, or trade name(s) | Anytime Finance |
| Street address or PO box | 1 Main Street |
| City name | Anywhere |
| State | MA |
| Zip code+4 | 99999-0000 |
| E-mail address of contact person | AnytimeFinance@ABCNBT.com |
| Telephone number | 999-999-9999 |
| PPB street address | NA |
| PPB city name | NA |
| PPB state | NA |
| PPB zip code+4 | NA |
| PPB telephone number | NA |
| NAICS codes | 52231 |
| Activity description | (Use only if the NAICS code is 0000) |
| John Doe | |
| Assistant Vice President | |
| 1 Main St. | |
| Anywhere | |
| MA | |
| 99999-0000 | |
| johndoe@ABCNBT.com | |
| 555-555-9999 | |

ATTACHMENT

(Extracted from appendix B of the Board of Governors of the Federal Reserve System Instructions for Preparation of Report of Changes in Organizational Structure, Reporting Form FR Y-10, Effective December 2012)

NAICS Activity Codes for Commonly Reported Activities

Note: *If an appropriate code that best describes the activity being reported is not listed here, select a five or six-digit North American Industry Classification System (NAICS) code that accurately describes the activity from the Census Bureau's Web site at www.census.gov/epcd/www/naics.html.*

Credit Intermediation and Related Activities

52211 Commercial Banking

Entities primarily engaged in accepting demand and other deposits, and making commercial, industrial, and consumer loans.

- Branches of foreign banks
- Commercial banking
- Commercial banks
- Depository trust companies
- National commercial banks
- State commercial banks

52212 Savings Institutions

Entities primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high-grade securities.

- Federal savings and loan associations
- Federal savings banks
- Mutual savings banks
- Savings and loan associations
- Savings banks
- Savings institutions
- State savings and loan associations
- State savings banks

52219 Other Depository Institutions

Entities primarily engaged in accepting deposits and lending funds (except commercial banking, savings institutions, and credit unions).

- Industrial banks
- Morris Plans
- Private banks

52221 Credit Card Issuing

Entities primarily engaged in providing credit by issuing credit cards. Credit card issuance provides the funds required to purchase goods and services in return for payment of the full balance or payments on an installment basis.

- Charge card issuing
- Credit card banks
- Credit card issuing

52222 Sales Financing

Entities primarily engaged in sales financing in combination with leasing. Sales financing establishments are primarily engaged in lending money for the purpose of providing collateralized goods through a contractual installment sales agreement, either directly from or through arrangements with dealers.

- Automobile finance leasing companies
- Automobile financing
- Equipment finance leasing
- Installment sales financing
- Leasing in combination with sales financing
- Machinery finance leasing
- Sales financing
- Truck finance leasing

522291 Consumer Lending

Entities primarily engaged in making unsecured cash loans to consumers.

- Consumer finance companies
- Consumer lending
- Finance companies
- Loan companies (i.e., consumer, personal, small, student)
- Personal credit institutions
- Personal finance companies
- Small loan companies
- Student loan companies

522292 Real Estate Credit

Entities primarily engaged in lending funds with real estate as collateral.

- Construction lending
- Farm mortgage lending
- Federal land banks
- Home equity credit lending

- Loan correspondents
- Mortgage banking (i.e., nondepository mortgage lending)
- Mortgage companies
- Real estate credit lending
- Reverse mortgage lending

522293 International Trade Financing

Entities primarily engaged in providing one or more of the following: working capital funds to U.S. exporters, lending funds to foreign buyers of U.S. goods, and/or lending fund to domestic buyers of imported goods.

- Agencies of foreign banks
- Agreement corporations (except offices of other holding companies, see 551112)
- Edge Act corporations (except nondepository credit intermediation, see 522298)
- Export trading companies
- Export-import banks
- International trade financing
- Trade banks
- Trade financing, international

522294 Secondary Market Financing

Entities primarily engaged in buying, pooling, and repackaging loans for sale to others on the secondary market.

- Financing, secondary market
- Real estate mortgage investment conduits (REMICs) issuing, private
- Repackaging loans for sale to others (i.e., private conduits)
- Secondary market financing

522298 All Other Nondepository Credit Intermediation

Entities primarily engaged in providing nondepository credit (except credit card issuing, sales finance, consumer lending, real estate credit, international trade financing, and secondary market financing).

Examples of types of lending in this industry are short-term inventory credit, agricultural lending (except real estate and sales financing), and consumer cash lending secured by personal property.

- Agricultural credit institutions, making loans or extending credit
- Agricultural lending (except real estate, sales financing)
- Commodity Credit Corporation
- Edge Act corporations (except international trade financing, see 522293)
- Factoring account receivable
- Industrial banks, nondepository
- Industrial loan companies, nondepository

- Morris Plans, nondepository
- Pawnshops
- Purchasing of accounts receivable
- Short-term inventory credit lending

52231 Mortgage and Nonmortgage Loan Brokers

Entities primarily engaged in arranging loans by bringing borrowers and lenders together on a commission or fee basis.

- Loan agencies
- Loan brokerages
- Loan brokers' or agents' offices (i.e., independent)
- Mortgage brokerages
- Mortgage brokers' or agents' offices (i.e., independent)

52232 Financial Transactions Processing, Reserve, and Clearinghouse Activities

Entities primarily engaged in one of more of the following: financial transaction processing (except central bank), reserve and liquidity services (except central bank), and/or check or other financial instrument clearinghouse services (except central bank).

- Automated clearinghouses, bank or check
- Bank clearinghouse associations
- Check clearing services
- Check clearinghouse services
- Check validation services
- Credit card processing services
- Electronic financial payment services
- Electronic funds transfer services
- Financial transactions processing
- Processing financial transactions
- Reserve and liquidity services

52239 Other Activities Related to Credit Intermediation

Entities primarily engaged in facilitating credit intermediation (except mortgage and loan brokerage, and financial transactions processing, reserve, and clearinghouse activities).

- Check cashing services
- Loan servicing
- Money order issuance services
- Travelers' check issuance services

Securities, Commodity Contracts, and Other Financial Investments

52311 Investment Banking and Securities Dealing

Entities primarily engaged in underwriting, originating, and/or maintaining markets for issues of securities.

Investment bankers act as principals (i.e., investors who buy or sell on their own account) in firm commitment transactions or act as agents in best effort and standby commitments. This also includes entities acting as principals in buying or selling securities generally on a spread basis, such as securities dealers or stock option dealers.

- Bond dealing
- Commercial paper dealing
- Investment banking
- Making markets for securities
- Market making for securities
- Paper, dealing of commercial
- Securities dealer
- Securities dealing
- Securities distributing
- Securities floor traders
- Securities flotation companies
- Securities originating
- Securities trading
- Securities underwriting
- Securities options dealing
- Trading securities
- Underwriting securities

52312 Securities Brokerage

Entities primarily engaged in acting as agents (i.e., brokers) between buyers and sellers in buying or selling securities on a commission or transaction fee basis.

- Bond brokerage
- Brokerages, securities
- Certificate of deposit (CD) brokers' offices
- Commercial note brokers' offices
- Mutual fund agencies (i.e., brokerages)
- Mutual fund agents' (i.e., brokers') offices
- Securities brokers' offices
- Securities floor brokers
- Stock brokerages
- Stock brokers' offices
- Stock options brokerages

52313 Commodity Contracts Dealing

Entities primarily engaged in acting as principals (i.e., investors who buy or sell for their own account) in buying or selling spot or futures commodity contracts or options, such as

precious metals, foreign currency, oil, or agricultural products, generally on a spread basis.

- Commodity contract trading companies
- Commodity contracts dealing
- Commodity contracts floor traders
- Commodity contracts floor trading
- Commodity contracts options dealing
- Commodity contracts traders
- Foreign currency exchange dealing
- Foreign currency exchange services
- Futures commodity contracts dealing
- Trading companies, commodity contracts

52314 Commodity Contracts Brokerage

Entities primarily engaged in acting as agents (i.e., brokers) in buying or selling spot or future commodity contracts or options on a commission or transaction fee basis.

- Brokerages, commodity contracts
- Commodity contracts brokerages
- Commodity contracts brokers' offices
- Commodity contracts floor brokers
- Commodity contracts options brokerages
- Commodity futures brokerages
- Financial futures brokerages
- Futures commodity contracts brokerages
- Futures commodity contracts brokers' offices

52391 Miscellaneous Intermediation

Entities primarily engaged in acting as principals (except investment bankers, securities dealers, and commodity contracts dealers) in buying or selling of financial contracts generally on a spread basis.

- Principals are investors that buy or sell for their own account
- Individuals investing in financial contracts on own account
- Investment clubs
- Mineral royalties or leases dealing
- Oil royalty dealing
- Tax liens dealing
- Venture capital companies
- Viatical settlement companies

52392 Portfolio Management

Entities primarily engaged in managing the portfolio assets (i.e., funds) of others on a fee or commission basis. Entities have the authority to make investment decisions, and they derive fees based on the size and/or overall performance of the portfolio.

- Investment management
- Managing investment funds
- Managing mutual funds
- Managing personal investment trusts
- Managing trusts
- Mutual fund managing
- Pension fund managing
- Personal investment trusts, managing
- Portfolio fund managing

52393 Investment Advice

Entities primarily engaged in providing customized investment advice to clients on a fee basis, but do not have the authority to execute trades. Primary activities performed by these entities are providing financial planning advice and investment counseling to meet the goals and needs of specific clients.

- Certified financial planners, customized, fees paid by client
- Financial investment advice services, customized, fees paid by client
- Financial planning services, customized, fees paid by client
- Investment advice consulting services, customized, fees paid by client
- Investment advice counseling services, customized, fees paid by client
- Investment advisory services, customized, fees paid by client

523991 Trust, Fiduciary, and Custody Activities

Entities primarily engaged in providing trust, fiduciary, and custody services to others, as instructed, on a fee or contract basis, such as bank trust offices and escrow agencies (except real estate).

- Administrators of private estates
- Bank trust offices
- Escrow agencies (except real estate)
- Fiduciary agencies (except real estate)
- Personal investments trust administration
- Securities custodians
- Trust administration, personal investment
- Trust companies, nondepository

523999 Miscellaneous Financial Investment Activities

Entities primarily engaged in acting as agents and/or brokers (except securities brokerages and commodity contracts brokerages) in buying or selling financial contracts and those providing financial investment services (except securities and commodity

exchanges; portfolio management; investment advice; and trust, fiduciary, and custody services) on a fee or commission basis.

- Clearinghouses, commodity exchange, or securities exchange
- Deposit brokers
- Exchange clearinghouses, commodities or securities
- Gas lease brokers' offices
- Oil lease brokers' offices
- Protective committees, security holders
- Quotation services, securities
- Quotation services, stock
- Securities holders' protective services
- Securities transfer agencies
- Stock quotation services
- Stock transfer agencies
- Transfer agencies, securities

Insurance Carriers and Related Activities

524113 Direct Life Insurance Carriers

Entities primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) annuities and life insurance policies, disability income insurance policies, and accidental death and dismemberment insurance policies.

- Accidental death and dismemberment insurance carriers, direct
- Accidental death and dismemberment insurance underwriting, direct
- Cooperative life insurance organizations
- Credit life insurance carriers, direct
- Disability insurance carriers, direct
- Disability insurance underwriters, direct
- Fraternal life insurance organizations
- Insurance carriers, disability, direct
- Insurance carriers, life, direct
- Insurance underwriting, disability, direct
- Life insurance carriers, direct
- Savings bank life insurance carriers, direct

524114 Direct Health and Medical Insurance Carriers

Entities primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) health and medical insurance policies. Group hospitalization plans and HMO establishments (except those providing health care services) that provide health and medical insurance policies without providing health care services are included in this industry.

- Dental insurance carriers, direct
- Health insurance carriers, direct

- Hospitalization insurance carriers, direct, without providing health care services
- Insurance carriers, health, direct
- Insurance underwriting, health and medical, direct
- Medical insurance carriers, direct

524126 Direct Property and Casualty Insurance Carriers

Entities primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) insurance policies that protect policyholders against losses that may occur as a result of property damage or liability.

- Agricultural (i.e., crop, livestock) insurance carriers, direct
- Automobile insurance carriers, direct
- Burglary and theft insurance carriers, direct
- Casualty insurance carriers, direct
- Credit and other financial responsibility insurance carriers, direct
- Crop insurance carriers, direct
- Fidelity insurance carriers, direct
- Fire insurance carriers, direct
- Homeowners' insurance carriers, direct
- Insurance carriers, fidelity, direct
- Insurance carriers, property and casualty, direct
- Insurance carriers, surety, direct
- Insurance underwriting, property and casualty, direct
- Liability insurance carriers, direct
- Malpractice insurance carriers, direct
- Marine insurance carriers, direct
- Mortgage guaranty insurance carriers, direct
- Plate glass insurance carriers, direct
- Property and casualty insurance carriers, direct
- Property damage insurance carriers, direct
- Surety insurance carriers, direct
- Workers' compensation insurance underwriting

524127 Direct Title Insurance Carriers

Entities primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) insurance policies to protect the owners of real estate or real estate creditors against loss sustained by reason of any title defect to real property.

- Guaranteeing titles
- Insurance carriers, title, direct
- Insurance underwriting, title, direct
- Real estate title insurance carriers, direct
- Title insurance carriers, real estate, direct

524128 Other Direct Insurance (except Life, Health, & Medical) Carriers

Entities primarily engaged in initially underwriting (e.g., assuming the risk, assigning premiums) insurance policies (except life, disability income, accidental death and dismemberment, health and medical, property and casualty, and title insurance policies).

- Bank deposit insurance carriers, direct
- Burial insurance carriers, direct
- Contact lens insurance, direct
- Deposit or share insurance carriers, direct
- Funeral insurance carriers, direct
- Homeowners' warranty insurance carriers, direct
- Pet health insurance carriers, direct
- Product warranty insurance carriers, direct
- Warranty insurance carriers (e.g., appliance, auto, homeowners, product)

52413 Reinsurance Carriers

Entities primarily engaged in assuming all or part of the risk associated with existing insurance policies originally underwritten by other insurance carriers.

- Accidental and health reinsurance carriers
- Life reinsurance carriers
- Marine reinsurance carriers
- Medical reinsurance carriers
- Property and casualty reinsurance carriers
- Reinsurance carriers

52421 Insurance Agencies and Brokerages

Entities primarily engaged in acting as agents (i.e., brokers) in selling annuities and insurance policies.

- Agencies, insurance
- Brokerages, insurance
- Brokers' offices, insurance
- Insurance agencies
- Insurance brokerages
- Life insurance agencies

524291 Claims Adjusting

Entities primarily engaged in investigating, appraising, and settling insurance claims.

- Cause-of-loss investigators, insurance
- Claims adjusting, insurance
- Fire investigators
- Insurance claims adjusting
- Insurance claims investigation services
- Insurance settlement offices

- Loss control consultants

524292 Third-Party Administration of Insurance & Pension Funds

Entities primarily engaged in providing third-party administration services of insurance and pension funds, such as claims processing and other administrative services to insurance carriers, employee-benefit plans, and self-insurance funds.

- Claims processing services, insurance, third party
- Employee benefit plans, third-party administrative processing services
- Insurance claims, processing services, third party
- Insurance fund, third-party administrative services (except claims adjusting only)
- Insurance plan, third-party administrative services (except claims adjusting only)
- Pension fund, third-party administrative services

524298 All Other Insurance Related Activities

Entities primarily engaged in providing insurance services on a contract or fee basis (except insurance agencies and brokerages, claims adjusting, and third-party administration). Insurance advisory services and insurance retaking services are included in this industry.

- Actuaries
- Insurance actuarial services
- Insurance advisory services
- Insurance coverage consulting services
- Insurance exchanges
- Insurance investigation services (except claims investigation)
- Insurance loss prevention services
- Insurance processing, contract or fee basis
- Insurance rate making services
- Insurance reporting services
- Insurance underwriting laboratories and standards services
- Medical cost evaluation services
- Rate making services, insurance

52519 Other Insurance Funds

Legal entities (i.e., funds [except pension, and health- and welfare-related employee benefit funds]) organized to provide insurance exclusively for the sponsor, firm, or its employees or members. Self-insurance funds (except employee benefit funds) and workers' compensation insurance funds are included in this industry.

- Compensation, workers, insurance funds
- Funds, self-insurance (except employee benefit funds)
- Self-insurance funds (except employee benefit funds)
- Workers' compensation insurance funds

Real Estate and Rental and Leasing

Entities primarily engaged in renting, leasing, or otherwise allowing the use of tangible or intangible assets, and entities providing related services. This also includes entities primarily engaged in managing real estate for others, selling, renting and/or buying real estate for others, and appraising real estate.

| | |
|--------|---|
| 52593 | Real estate investment trusts |
| 53111 | Lessors of residential buildings and dwellings |
| 53112 | Lessors of nonresidential buildings (except mini-warehouses) |
| 53113 | Lessors of mini-warehouses and self-storage units |
| 53119 | Lessors of other real estate property |
| 53121 | Offices of real estate agents and brokers |
| 531311 | Residential property managers |
| 53131 | Nonresidential property managers |
| 53132 | Offices of real estate appraisers |
| 53139 | Other activities related to real estate |
| 532111 | Passenger car rental |
| 532112 | Passenger car leasing |
| 53212 | Truck, utility trailer, and RV rental and leasing |
| 53221 | Consumer electronics and appliance rental |
| 532411 | Commercial air, rail, and water transportation equipment rental and leasing |
| 532412 | Construction, mining, and forestry machinery and equipment rental and leasing |
| 53242 | Office machinery and equipment rental and leasing |
| 53249 | Other commercial and industrial machinery and equipment rental and leasing |

Management of Companies and Enterprises

551111 Offices of Bank Holding Companies

Legal entities known as bank holding companies primarily engaged in holding the securities of (or other equity interests in) companies and enterprises for the purpose of owning a controlling interest or influencing the management decisions of these firms. The holding companies in this industry do not administer, oversee, and manage other establishments of the company or enterprise whose securities they hold.

- Bank holding companies (except managing)

551112 Offices of Other Holding Companies

Legal entities known as holding companies (except bank holding) primarily engaged in holding the securities of (or other equity interests in) companies and enterprises for the purpose of owning a controlling interest or influencing the management decisions of these firms. The holding companies in this industry do not administer, oversee, and manage other establishments of the company or enterprise whose securities they hold.

- Agreement corporation (except international trade financing, see 522293)
- Financial holding companies

- Holding companies (except bank, managing)
- Insurance holding companies
- Nonbank holding companies (except managing)
- Personal holding companies
- Public utility holding companies

551114 Corporate, Subsidiary, and Regional Managing Offices

Entities (except government establishments) primarily engaged in administering, overseeing, and managing other establishments of the entity or enterprise. These entities normally undertake the strategic or organizational planning and decision-making role of the entity or enterprise. Entities in this industry may hold the securities of the entity or enterprise.

- Centralized administrative offices
- Corporate offices
- District and regional offices
- Head offices
- Holding companies that manage
- Subsidiary management offices

Appendix B (FR Y-10)

Board to NAICS Activity Codes Conversion Table

| Board Activity | Board Alphanumeric Code ¹ | NAICS Code | NAICS Activity |
|---|--------------------------------------|------------|---|
| Bank Holding Company | OOAA | 551111 | Offices of Bank Holding Companies |
| Other Holding Company | OOAB | 551112 | Offices of Other Holding Companies |
| Foreign Banks | OOBA | 52211 | Commercial Banking |
| Edge/Agreement - Investment | OObD | 522293 | International Trade Financing |
| Edge/Agreement - Banking | OObE | 522293 | International Trade Financing |
| Commercial, Business, Consumer Finance | OIAA | 52222 | Sales Financing |
| Mortgage Banking | OILB | 522292 | Real Estate Credit |
| Industrial Bank, Industrial Loan, Morris Plan - Depository | 02AA | 52219 | Other Depository Credit Intermediation |
| Industrial Bank, Industrial Loan, Morris Plan - Nondepository | 02AA | 522298 | All Other Nondepository Credit Intermediation |
| Trust Company Functions, Acting as a Fiduciary | 04AA | 523991 | Trust, Fiduciary, and Custody Activities |
| Investment, Financial or Economic Advisory Services | 05AE | 52393 | Investment Advice |
| Leasing Property - Land, Buildings, Motor Vehicles, Equipment | 06AF | 53111 | Lessors of Residential Buildings & Dwellings |
| Community Development Investment or Advisory Services | 07AA | 62422 | Community Housing Services |
| Data Processing and Data Transmission Services | 08AA | 51821 | Data Processing, Hosting and Related Services |
| Insurance or Annuities Agent or Broker | 09BB | 52421 | Insurance Agencies and Brokerages |

¹In 2004, the Federal Reserve converted from using alphanumeric activity codes to NAICS codes. Therefore, the codes in this column are no longer used.

| Board Activity | Board Alphanumeric Code ¹ | NAICS Code | NAICS Activity |
|--|--------------------------------------|------------|---|
| Underwriting as a Reinsurer Insurance (an extension of credit by a BHC) | 09EA | 52413 | Reinsurance Carriers |
| Courier Services | 11BA | 49211 | Couriers |
| Consulting Services for Management, Employee Benefits, Compensation, Insurance Plans & Career Counseling | 12AA | 54161 | Management Consulting Services |
| Issuing or Selling Money Orders, Savings Bonds, Traveler's Checks | 13AA | 52239 | Other Activities Related to Credit Intermediation |
| Real Estate Appraisals | 14AA | 53132 | Offices of Real Estate Appraisers |
| Commercial Real Estate Equity Financing | 14AB | 52231 | Mortgage and Nonmortgage Loan Brokers |
| Securities Brokerage Services | 15AA | 52312 | Securities Brokerage |
| Transactional Services (swaps, foreign exchange, derivative contract) | 17AA | 52314 | Commodity Contracts Brokerage |
| Credit Card Banks | 20CC | 52221 | Credit Card Issuing |
| Commercial Banking | 21AA | 52211 | Commercial Banking |
| Underwriting as a Reinsurer Life, Health, Disability or Medical Insurance | 31BA | 52411 | Direct Life, Health, and Medical Insurance Carriers |
| Administrative and Other Services to Mutual Funds | 31BB | 523991 | Trust, Fiduciary, and Custody Activities |
| Owning Shares of a Securities Exchange | 31BC | 52231 | Mortgage and Nonmortgage Loan Brokers |
| Certification Authority for Digital Signatures | 31BD | 51821 | Data Processing, Hosting and Related Services |
| Providing Credit Bureau Services | 31BE | 56145 | Credit Bureaus |
| Check Cashing & Wire Transmission Services | 31EA | 52239 | Other Activities Related to Credit Intermediation |
| Real Estate Title Abstracting | 31IA | 541191 | Title Abstract and Settlement Offices |
| Travel Agency Activities | 31LA | 56151 | Travel Agencies |
| Managing Mutual Funds | 31MA | 52392 | Portfolio Management |
| FHC Lending, Exchanging, Transferring, Investing for Others | 31NA | 52393 | Investment Advice |

¹In 2004, the Federal Reserve converted from using alphanumeric activity codes to NAICS codes. Therefore, the codes in this column are no longer used.

| Board Activity | Board Alphanumeric Code ¹ | NAICS Code | NAICS Activity |
|---|--------------------------------------|------------|--|
| Underwriting, Dealing in or making a market in Securities (also may provide brokerage services) | 31QA | 52311 | Investment Banking and Securities Dealing |
| Issuing Instruments Representing Interests in Pools of Assets | 31RA | 52591 | Open-End Investment Funds |
| Merchant Banking or Insurance Company Investments | 31UA | 52391 | Miscellaneous Intermediation |
| Conducting a Safe Deposit Business | 32CA | 523991 | Trust, Fiduciary, and Custody Activities |
| Acquiring a Debt in Default (excludes DPC) | 32CB | 52229 | Other Nondepository Credit Intermediation |
| Underwriting as a Reinsurer Property, Casualty or Title Insurance | 32GA | 524126 | Direct Property and Casualty Insurance Carriers |
| Underwriting Annuities | 32GB | 524113 | Direct Life Insurance Carriers |
| Underwriting as a Reinsurer Other Insurance (not in 31 BA, 32GA, 32GB) | 32GC | 524128 | Other Direct Insurance (except life, health, and medical) Carriers |
| Finder Activities (bring together others to negotiate and consummate transactions) | 32IA | 52393 | Investment Advice |
| Lending, Exchanging, Investing for Others | 3218 | 523991 | Trust, Fiduciary, and Custody Activities |
| Providing Devices for Transferring Money or Other Financial Assets | 32IC | 523999 | Miscellaneous Financial Investment Activities |
| Arranging Financial Transactions for the Account of Third Parties | 3210 | 523991 | Trust, Fiduciary, and Custody Activities |
| Underwriting or Dealing in Bank Eligible Securities | 90AB | 523999 | Miscellaneous Financial Investment Activities |
| Providing a Check Guarantee Service | 90AC | 52232 | Financial Transactions Processing, Reserve, and Clearinghouse Activities |
| Buying & Selling Bullion, Silver, Gold and Platinum Coins | 90AE | 52313 | Commodity Contracts Dealing |
| Savings Associations | 90AG | 52212 | Savings Institutions |
| Credit Unions | 90AG | 52213 | Credit Unions |
| Export Trading Companies | 90BA | 522293 | International Trade Financing |

¹In 2004, the Federal Reserve converted from using alphanumeric activity codes to NAICS codes. Therefore, the codes in this column are no longer used.

| Board Activity | Board Alphanumeric Code ¹ | NAICS Code | NAICS Activity |
|--|--------------------------------------|------------|--|
| Futures Commission or Commodity Merchant | 90BD | 52314 | Commodity Contracts Brokerage |
| Venture Capital Investments | 90BN | 52391 | Miscellaneous Intermediation |
| Collecting Overdue Accounts Receivable (retail or commercial) | 90BQ | 56144 | Collection Agencies |
| Printing and Selling Check (micr-encoded) | 91AC | 323116 | Manifold Business Forms Printing |
| Principal in Foreign Exchange, Swaps or Derivatives Contracts | 91AQ | 52313 | Commodity Contracts Dealing |
| Agent for Private Placement of Securities | 91AR | 52312 | Securities Brokerage |
| Real Estate Settlement Services | 91AV | 541191 | Title Abstract and Settlement Offices |
| Buying & Selling in the Secondary Market as "Riskless Principal" | 91BC | 523999 | Miscellaneous Financial Investment Activities |
| Providing Services to an Affiliated BHC (accounting, appraising, auditing) | 91CA | 54199 | All Other Professional, Scientific, and Technical Services |
| Other Servicing Activities | 91CD | 54199 | All Other Professional, Scientific, and Technical Services |
| Liquidating Property Acquired from a BHC Subsidiary (excluding DPC) | 91CE | 52239 | Other Activities Related to Credit Intermediation |
| Asset Management, Servicing and Collection of Assets (excluding properties acquired DPC) | 91FA | 52239 | Other Activities Related to Credit Intermediation |
| Issuing Trust Preferred Securities, Commercial Paper and Long-Term Debt | 97AA | 52599 | Other Financial Vehicles |
| Co-generator of Electric Power | 99CG | 22111 | Electric Power Generation |

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