

Board of Governors of the Federal Reserve System



Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations—FR Y-7N

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. § 1844); Section 7 and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106 and 3108 (a)); Section 25 of the FRA (12 U.S.C. §§ 601-604(a)); Section 25A of the FRA (12 U.S.C. §§ 611-631); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)).

The Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations are to be prepared in accordance with the instructions provided by the Federal Reserve System. 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 of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations must be signed by an authorized officer of the foreign banking organization.

Date of Report: _____
 Month / Day / Year (FNBK 9999)

I, the undersigned officer of the foreign banking organization attest that the FR Y-7N reports listed on the following page(s) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

 Printed Name of Officer (FNBT C490)

 Title of Officer (FNBT C491)

 Signature of Officer (FNBT H321)

 Date of Signature (MM/DD/YYYY) (FNBT J196)

 Legal Name of Foreign Banking Organization (RSSD 9017)

 City (RSSD 9130) Country (RSSD 9005)

Number of reports attested to under this signature ..

FNBK	J444	
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Person in the U.S. to whom questions about these reports should be directed:

To be completed for the December report only.
 Indicate whether the subsidiary(ies) meets the annual or quarterly filing criteria for December (Enter "1" for annual; enter "2" for quarterly).....

FNBK	6909	
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 Name / Title (FNBT 8901)

 Area Code / Phone Number (FNBT 8902)

 Area Code / FAX Number (FNBT 9116)

 E-mail Address of Contact (FNBT 4086)

Return to the appropriate Federal Reserve District Bank the completed original and the number of copies specified by that District Bank.

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

Is confidential treatment requested for any portion of this report submission?	0=No <table border="1" style="display: inline-table;"><tr><td style="width: 40px;">FNBK</td><td style="width: 40px;"></td></tr></table>	FNBK	
FNBK			
	1=Yes <table border="1" style="display: inline-table;"><tr><td style="width: 40px;">C447</td><td style="width: 40px;"></td></tr></table>	C447	
C447			
In accordance with the General Instructions for this report (check only one),			
1. a letter justifying this request is being provided along with the report (FNBK KY38)	<input type="checkbox"/>		
2. a letter justifying this request has been provided separately (FNBK KY38).....	<input type="checkbox"/>		

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Detailed Listing of Subsidiaries

Foreign banking organizations must provide the information requested below for each nonbank subsidiary included in this submission. This page must be attached to page 1 and placed in the foreign banking organization's file and should not be submitted to the Reserve Bank.

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(Mailing Address of Nonbank Subsidiary) Street / PO 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	Amount	
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 ¹		JJ33		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. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3, 5.c, and 6 minus items 4 and 7.c).....		HT69		8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading ² ...		HT70		8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)		4301		8.c.
9. Applicable income taxes (benefits) (estimated)		4302		9.
10. Discontinued operations, net of applicable income taxes		FT28		10.
11. Equity in undistributed income (loss) of subsidiary(ies).....		3147		11.
12. Net income (loss) (sum of items 8.c, 10, and 11 minus item 9).....		4340		12.

1. Entities that have adopted ASU 2016-13 should report item 4 the provision for credit losses for all financial assets that fall within the scope of the standard.

2. Item 8.b is to be completed by all institutions because all institutions are now required to have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for this item and the FR Y-9C Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Schedule IS—Continued

Memorandum

Dollar Amounts in Thousands	FNBK	Amount	
<i>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.</i>			
1. Net change in fair values of financial instruments accounted for under a fair value option (included in items 5.a.(3), 5.a.(6), 5.a.(10), and 5.b above)	J980		M.1.

Schedule IS-A—Changes in Equity Capital

Dollar Amounts in Thousands	FNBK	Amount	
1. Equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Income Statements)	3217		1.
	FNBK		
2. Net income (loss) (must equal Income Statement, item 12)	4340		2.
	FNBK		
3. Sale, conversion, acquisition, or retirement of common stock and perpetual preferred stock	A035		3.
4. LESS: Cash dividends declared	4598		4.
5. Other comprehensive income ¹	B511		5.
6. Other adjustments to equity capital	3581		6.
7. Total equity capital at end of current period (sum of items 1, 2, 3, 5, and 6 minus item 4) (must equal Schedule BS, item 18.g)	FNBK		
	3210		7.

1. Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and changes in minimum pension liability adjustments.

Schedule IS-B—Changes in Allowance for Credit Losses¹

Dollar Amounts in Thousands	(Column A) Loan and Leases		(Column B) Held-to-Maturity Debt Securities ²		(Column C) Available-for-Sale Debt Securities ²		
	FNBK	Amount	FNBK	Amount	FNBK	Amount	
1. Balance most recently reported at end of previous calendar year (i.e., after adjustments from amended Income Statements)	3124		JH88		JH94		1.
2. Recoveries	4605		JH89		JH95		2.
3. LESS: Charge-offs	C079		JH92		JH98		3.
4. Provision for credit losses ³	4230		JH90		JH96		4.
5. Adjustments	4815		JH91		JH97		5.
6. Balance at end of current period (sum of items 1, 2, 4, and 5 minus item 3) (must equal Schedule BS, item 3.b)	FNBK						
	3123		JH93		JH99		6.

Memoranda

Dollar Amounts in Thousands	FNBK	Amount	
<i>Memoranda items 1 and 2 is to be reported by institutions that have adopted ASU 2016-13.</i>			
1. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 4)	JJ02		M.1.
2. Allowance for credit losses on other financial assets measured at amortized cost (not included in memorandum item 1 above)	JJ03		M.2.

1. Entities that have not adopted ASU 2016-13 should report changes in allowance for loan and lease losses.
 2. Columns B and C are to be completed only by entities that have adopted ASU 2016-13.
 3. For Entities that have adopted ASU 2016-13, the sum of item 4, column A through C plus Schedule IS-B memorandum item 1, below, must equal Schedule IS item 4. Entities that have not adopted ASU 2016-13 should report provision for loan and lease losses in this item.

Schedule BS—Balance Sheet

		Dollar Amounts in Thousands		FNBK	Amount	
Assets						
1.	Cash and balances due from depository institutions			0010		1.
2.	Securities:					
a.	Held-to-maturity securities ¹			JJ34		2.a.
b.	Available-for-sale debt securities			1773		2.b.
c.	Equity securities with readily determinable fair values not held for trading ²			JA22		2.c.
3.	Loans and lease financing receivables (including federal funds sold):					
a.	Loans and lease financing receivables, held for investment and held for sale (from Schedule BS-A, item 6)			2122		3.a.
b.	LESS: Allowance for loan and lease losses ³			3123		3.b.
c.	Loans and lease financing receivables, held for investment and held for sale, net of the allowance for loan and lease losses (item 3.a minus 3.b)			2125		3.c.
4.	Trading assets			3545		4.
5.	Premises and fixed assets (including capitalized leases)			2145		5.
6.	Other real estate owned			2150		6.
7.	All other assets ¹			1724		7.
8.	Claims on nonrelated organizations (sum of items 1, 2, 3.c through 7)			C377		8.
9.	Balances due from related institutions, gross			C378		9.
10.	Total assets (sum of items 8 and 9) (must equal item 19)			2170		10.
Liabilities and Equity Capital						
11.	Trading liabilities			3548		11.
12.	Other borrowed money with a remaining maturity of one year or less (including commercial paper issued and federal funds purchased)			C379		12.
13.	Other borrowed money with a remaining maturity of more than one year (including subordinated debt and limited-life preferred stock and related surplus)			1729		13.
14.	Other liabilities			2750		14.
15.	Liabilities to nonrelated organizations (sum of items 11 through 14)			A012		15.
16.	Balances due to related institutions, gross			C380		16.
17.	Total liabilities (sum of items 15 and 16)			2948		17.
18.	Equity capital:					
a.	Stock			3230		18.a.
b.	Surplus (exclude all surplus related to preferred stock)			3240		18.b.
c.	Retained earnings			3247		18.c.
d.	Accumulated other comprehensive income ⁴			B530		18.d.
e.	General and limited partnership shares and interests			F033		18.e.
f.	Other equity capital components ⁵			A130		18.f.
g.	Total equity capital (sum of items 18.a through 18.f) (must equal Schedule IS-A, item 7)			3210		18.g.
19.	Total liabilities and equity capital (sum of items 17 and 18.g) (must equal item 10)			3300		19.

1. Entities that have adopted ASU 2016-13 should report in item 2.a and 7, amounts net of any applicable allowance for credit loss.

2. Item 2.c is to be completed by all institutions because all institutions are now required to have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for this item and the FR Y-9C Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

3. Entities that have adopted ASU 2016-13 should report in item 3.b the allowance for credit losses on loans and leases.

4. Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

5. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule BS—Continued

For Federal Reserve Bank Use Only
C.I. _____

Dollar Amounts in Thousands	FNBK	Amount	
Derivatives and Off-Balance-sheet Items			
20. Unused commitments on securities underwriting.....	3817		20.
21. Unused commitments on loans and all other unused commitments.....	A013		21.
22. Standby letters of credit and foreign office guarantees.....	A014		22.
23. Commercial and similar letters of credit.....	3411		23.
24. Commitments to purchase foreign currencies and U.S. dollar exchanges (spot, forward, and futures).....	3415		24.
25. All other futures and forward contracts (excluding contracts involving foreign exchange).....	A015		25.
26. Option contracts:			
a. Written option contracts.....	A098		26.a.
b. Purchased option contracts.....	A099		26.b.
27. Notional value of interest rate swaps.....	3450		27.
28. Notional value of exchange swaps (e.g., cross currency swaps).....	3826		28.
29. Notional value of other swaps.....	3829		29.
30. All other off-balance-sheet liabilities.....	A100		30.

Memoranda

Dollar Amounts in Thousands	FNBK	Amount	
<i>Memoranda items 1.a. and 1.b. are 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.</i>			
1. Financial assets and liabilities measured at fair value under a fair value option			
a. Total assets.....	F819		M.1.a.
b. Total liabilities.....	F820		M.1.b.

Schedule BS-A—Loans and Lease Financing Receivables¹

(exclude balances with related institutions)

Dollar Amounts in Thousands	FNBK	Amount	
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 2122		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. Loans restructured in troubled debt restructurings (included in items 7.a through 7.c above).....	J979		7.d.

1. Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases from amounts reported on this schedule.

Schedule BS-M—Memoranda

Dollar Amounts in Thousands		FNBK	Amount	
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.

Notes to the Financial Statements

Enter in the lines provided below any additional information on specific line items on the financial statements that the foreign banking organization wishes to explain that are material in amount and cannot be disclosed separately in the existing line items.

Each additional piece of information disclosed should include the appropriate reference to the financial statement and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A foreign banking organization's nonbank subsidiary reports \$1 million in "All other assets." Of this amount, \$500,000 is related to accounts receivable. Enter on the line item below the following information:

FNBT		FNBK	Amount
0000	Accounts receivable of \$500,000 are included in line item 7,		
	"All other assets," on the balance sheet.		
		0000	500

Notes to the Financial Statements

	FNBT	Dollar Amounts in Thousands	FNBK	Amount	
1.	B057				
			B057		1.
2.	B058				
			B058		2.
3.	B059				
			B059		3.
4.	B060				
			B060		4.
5.	B061				
			B061		5.
6.	B062				
			B062		6.
7.	B063				
			B063		7.
8.	B064				
			B064		8.
9.	B065				
			B065		9.
10.	B066				
			B066		10.

Board of Governors of the Federal Reserve System



Abbreviated Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations—FR Y-7NS

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); Section 7 and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106 and 3108 (a)); Section 25 of the FRA (12 U.S.C. §§ 601-604(a)); Section 25A of the FRA (12 U.S.C. §§ 611-631); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)).

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Date of Report: _____
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I, the undersigned officer of the foreign banking organization attest that the FR Y-7NS reports listed on the following page(s) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Printed Name of Officer (FNBT C490) _____

Legal Name of Foreign Banking Organization (TEXT 9010) _____

Title of Officer (FNBT C491) _____

City (TEXT 9130) _____ Country (TEXT 9005) _____

Signature of Officer (FNBT H321) _____

Date of Signature (MM/DD/YYYY) (FNBT J196) _____

Number of reports attested to under this signature ...

FNBK	J444	
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Person in the U.S. to whom questions about these reports should be directed:

Return to the appropriate Federal Reserve District Bank the completed original and the number of copies specified by that District Bank.

Name / Title (TEXT 8901) _____

Area Code / Phone Number (TEXT 8902) _____

Area Code / FAX Number (TEXT 9116) _____

E-mail Address of Contact (TEXT 4086) _____

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

Is confidential treatment requested for any portion of this report submission?	0=No	FNBK
	1=Yes	C447
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Abbreviated Financial Statements

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 City (TEXT 9024) State (TEXT 9026) Zip Code (TEXT 9027)

	Dollar Amounts in Thousands	FNBK	Amount	
1. Net income	4340			1.
2. Total assets	2170			2.
3. Equity capital	3210			3.
4. Total off-balance-sheet items	2013			4.

5. Has the nonbank subsidiary elected to account for certain assets and liabilities under a fair value option with changes in fair value recognized in earnings? (Enter "1" for Yes; enter "0" for No).....

0=No	FNBK	
1=Yes	F822	

5.