

# Annual Report on Operating Subsidiaries National Bank

## 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).

### Submission

The OCC encourages national banks to submit this report using Central Application Tracking System (CATS). [Access to CATS requires BankNet access.](#) CATS is the OCC's web-based system for submitting and processing Licensing and Public Welfare Investment applications and notices (collectively, filings). CATS enables authorized bank employees to draft, submit, and track filings, and allows OCC analysts to receive, process, and manage those filings.

Alternatively, the report may be completed offline and attached to an e-mail. All e-mailed reports must be sent through [BankNet](#).

*BankNet Members:* Use CATs to submit the annual operating subsidiaries report OR attach the completed report to the e-mail created in BankNet's secure mailbox, [opsubreporting@occ.treas.gov](mailto:opsubreporting@occ.treas.gov).

*Non-BankNet Members:* Mail or fax a hardcopy report to Licensing Activities, Attn: Op Sub Reporting, Mail Stop 10E-2, Office of the Comptroller of the Currency, 400 7th St. SW, Washington, DC 20219, Fax: (202) 649-5728.

## Annual Report on Operating Subsidiaries (OS) for Year Ended \_\_\_\_\_

Parent national bank name (legal name)	
Charter number	
	<i>(Line intentionally left blank)</i>
Name of OS #1	
Doing business as (DBA), abbreviated, or trade name(s)	
Current street or PO box of OS	
City of OS	
State of OS	
Zip code of OS	
E-mail address of OS	
Telephone number of OS	
Street address of principal place of business (PPB), if different from above	
PPB city	
PPB state	
PPB zip code	
North American Industry Classification System code (NAICS) <sup>1</sup>	
Activity description (use only if the NAICS code is 0000)	
	<i>(Line intentionally left blank)</i>
Name of OS #2	
DBA, abbreviated, or trade name(s)	
Current street or PO box of OS	
City of OS	
State of OS	
Zip code of OS	
E-mail address of OS	
Telephone number	
Street address of PPB, if different from above	
PPB city	
PPB state	
PPB zip code	
NAICS code (separate multiples with a comma)	
Activity description (use only if the NAICS code is 0000)	
If reporting data for more than two OS, copy and paste the above template here and complete for the additional operating subsidiaries.	<i>(Line intentionally left blank)</i>

<sup>1</sup> Include the types of activities in which the OS does business directly with consumers using the appropriate code from appendix B (NAICS Activity Codes for Commonly Reported Activities) to the Instructions for Preparation of Report of Changes in Organization Structure, Form FY Y-10. If an OS is engaged in an activity not listed in appendix B to Form FR Y-10, a national bank should report the code “0000” and provide a brief description of the activity. Separate each activity by a comma if there are multiple activities. The NAICS activity codes for commonly reported banking activities are located at [https://www.federalreserve.gov/reportforms/forms/FR\\_Y-1020161014\\_i.pdf](https://www.federalreserve.gov/reportforms/forms/FR_Y-1020161014_i.pdf). A copy of the current codes is attached.

Bank official's title	
Bank official's current street or PO box	
Bank official's city	
Bank official's state	
Bank official's zip code	
Bank official's e-mail address, if applicable	
Bank official's telephone number:	

## Appendix B (FR Y-10)

**Board to NAICS Activity Codes Conversion Table**

Board Activity	Board Alphanumeric Code <sup>1</sup>	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

<sup>1</sup>In 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 <sup>1</sup>	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

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Board Activity	Board Alphanumeric Code <sup>1</sup>	NAICS Code	NAICS Activity
Underwriting, Dealing in or making a market in Securities (also may provide brokerage)	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

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Board Activity	Board Alphanumeric Code <sup>1</sup>	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

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