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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)).

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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)

Legal Name of Foreign Banking Organization (RSSD 9017)

Title of Officer (FNBT C491)

City (RSSD 9130) Country (RSSD 9005)

Signature of Officer (FNBT H321)

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

Number of reports attested to under this signature ..

| | | |
|------|------|--|
| FNBK | J444 | |
|------|------|--|

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 | |
|------|------|--|

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 | FNBK | |
| 1=Yes | 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)
2. a letter justifying this request has been provided separately (FNBK KY38).....

Reporting institutions must maintain in their files a manually signed and attested printout of the data submitted.

Public reporting burden for this information collection is estimated to vary from 3.2 to 8.6 hours per response, with an average of 6.8 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0125), Washington, DC 20503.

09/2024
12/2024

Legal Name of Nonbank Subsidiary (TEXT 9012)

(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) | | | | 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. |

and off-balance sheet credit exposures

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.

Insert A

| | FNBK | Amount | |
|--|------|--------|-----|
| 3. Provisions for credit losses on off-balance-sheet credit exposures..... | xxxx | | M.3 |

| | | | |
|--|------|--|-----|
| 4. Estimated amount of expected recoveries of amounts previously written off included within the ACL on loans and leases held for investment (included in item 6, column A, Balance end of current period, above)..... | xxxx | | M.4 |
|--|------|--|-----|

DRAFT

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)

modifications to borrowers experiencing financial difficulty

| 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.

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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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 | |
|------|------|--|

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

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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