

DRAFT - 12/01/04

FR Y-9SP
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Expires

Board of Governors of the Federal Reserve System



**Parent Company Only Financial Statements
for Small Bank Holding Companies—FR Y-9SP**

Report at the close of business as of the last calendar day of June and December

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by small bank holding companies. For purposes of this report, small bank holding companies are bank holding companies that have one subsidiary bank and have total consolidated assets of less than \$150 million, or multi-bank holding companies with total consolidated assets of less than \$150 million, without any debt outstanding to the

general public and not engaged in a nonbank activity (either directly or indirectly) involving financial leverage and not engaged in credit extending activities. When such bank holding companies are tiered bank holding companies, separate reports are also to be filed by each of the subsidiary bank holding companies. 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 Parent Company Only Financial Statements for Small Bank Holding Companies must be signed by an authorized officer of the bank holding company.

The Parent Company Only Financial Statements for Small Bank Holding Companies is to be prepared in accordance with the instructions provided by the Federal Reserve System.

I, _____
Name and Title of Officer

Date of Report:

June 30, 2005

Month / Date / Year (BHSP 9999)

have reviewed the Parent Company Only Financial Statements for Small Bank Holding Companies filed by the named bank holding company and believe that the report has been prepared in accordance with instructions issued by the Federal Reserve.

Legal Title of Bank Holding Company (TEXT 9010)

Signature of Bank Holding Company Official

(Mailing Address of the Bank Holding Company) Street / P.O. Box (TEXT 9110)

Date of Signature

City (TEXT 9130)

State (TEXT 9200)

Zip Code (TEXT 9220)

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

Person to whom questions about this report should be directed:

Name / Title (TEXT 8901)

Area Code / Phone Number (TEXT 8902)

FAX Number (TEXT 9116)

E-mail Address of Contact (TEXT 4086)

For Federal Reserve Bank Use Only	
RSSD ID _____	
C.I. _____	S.F. _____

Public reporting burden for this information collection is estimated to vary from 1.5 to 6 hours per response, with an average of 4.85 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, Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, D.C. 20503.

Schedule SC—Balance Sheet

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Dollar Amounts in Thousands

ASSETS		BHSP	Mil	Thou	
1. Cash and due from depository institutions:					
a. Balances with subsidiary or affiliated depository institutions.....	5993				1.a.
b. Balances with unrelated depository institutions	0010				1.b.
2. Securities	0390				2.
3. Loans and lease financing receivables (exclusive of loans and lease financing receivables due from bank(s) and nonbank subsidiaries):					
a. Loans and leases, net of unearned income	2122				3.a.
b. LESS: Allowance for loan and lease losses	3123				3.b.
c. Loans and leases, net of unearned income and the allowance for loan and lease losses (Item 3.a minus 3.b)	2723				3.c.
4. Investment in bank subsidiary(s): (See instructions)					
a. Equity investment.....	3239				4.a.
b. Goodwill	3238				4.b.
c. Loans and advances to and receivables due from bank subsidiary(s)	3148				4.c.
5. Investment in nonbank subsidiary(s): (See instructions)					
a. Equity investment.....	0088				5.a.
b. Goodwill	0087				5.b.
c. Loans and advances to and receivables due from nonbank subsidiary(s)	0089				5.c.
6. Investment in subsidiary bank holding company(s) (These items are to be completed only by tiered bank holding companies):					
a. Equity investment.....	0201				6.a.
b. Goodwill	0202				6.b.
c. Loans and advances to and receivables due from subsidiary bank holding company(s)	3523				6.c.
7. Other assets.....	0027				7.
8. Balances due from related nonbank companies (other than investments).....	3620				8.
9. TOTAL ASSETS (Sum of items 1 through 8)	2170				9.
LIABILITIES AND EQUITY CAPITAL					
10. Short-term borrowings:					
a. Commercial paper.....	2309				10.a.
b. Other short-term borrowings	2724				10.b.
11. Long-term borrowings (includes limited-life preferred stock and related surplus).....	3151				11.
12. Accrued interest payable (See instructions)	3166				12.
13. Other liabilities	3167				13.
14. Balances due to subsidiaries and related institutions:					
a. Subsidiary bank(s)	3605				14.a.
b. Nonbank subsidiaries and related institutions.....	3621				14.b.
15. Not applicable					
16. Equity capital:					
a. Perpetual preferred stock (including related surplus).....	3283				16.a.
b. Common stock (including related surplus)	3230				16.b.
c. Retained earnings.....	3247				16.c.
d. Accumulated other comprehensive income ¹	B530				16.d.
e. Other equity capital components ²	A130				16.e.
f. Total equity capital (sum of 16.a through 16.e)	3210				16.f.
17. TOTAL LIABILITIES AND EQUITY CAPITAL (Sum of items 10 through 14.b, and 16.f)	3300				17.

MEMORANDUM (to be completed only by top-tier bank holding companies)

1. Indicate below the name and address of the bank holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner.³

a. _____
Name of External Auditing Firm (TEXT C703)

City (TEXT C708)

State Abbrev. (TEXT C714)

Zip Code (TEXT C715)

b. _____
Name of Engagement Partner (TEXT C704)

E-mail Address (TEXT C705)

1. 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.

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

3. The Federal Reserve regards information submitted in response to Memorandum item 1.b. as confidential.

Schedule SC-M—Memoranda

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Items 1 through 13 are to be completed by all bank holding companies filing the FR Y-9SP report.

Dollar Amounts in Thousands

	BHSP	Mil	Thou	
1. Total consolidated assets of the bank holding company	8519			M.1.
2. Bank holding company (parent company only) borrowings not held by financial institution(s) or by insiders (including directors) and their interests (included in items 10 or 11 above)	3152			M.2.
3. Treasury stock (report only if the amount exceeds 5% of equity capital) included in item 16.e above	3153			M.3.
4. Amount of nonvoting equity capital, including related surplus (included in balance sheet items 16.a., 16.b., 16.c., and 16.d.)	C702			M.4.
5. Total loans from parent bank holding company and nonbank subsidiary(s) to insiders (excluding directors) and their interests	3155			M.5.
6. Pledged securities	0416			M.6.
7. a. Fair value of securities classified as available-for-sale in item 2 of the balance sheet	8516			M.7.a.
b. Amortized cost of securities classified as held-to-maturity in item 2 of the balance sheet	8517			M.7.b.
8. Not applicable.				
9. Balances held by the subsidiary bank(s) due from nonbank subsidiaries of the parent bank holding company	6796			M.9.
10. Balances held by the subsidiary bank(s) due to nonbank subsidiaries of the parent bank holding company	6797			M.10.
11. Other assets (only report amounts that exceed 25 percent of balance sheet, line item 7):				
a. Accounts receivable	A024			M.11.a.
b. Income taxes receivable	C256			M.11.b.
c. Premises and fixed assets	2145			M.11.c.
d. Net deferred tax assets	2148			M.11.d.
e. Cash surrender value of life insurance policies	C009			M.11.e.
f. TEXT 8520	8520			M.11.f.
g. TEXT 8521	8521			M.11.g.
h. TEXT 8522	8522			M.11.h.
12. Other liabilities (only report amounts that exceed 25 percent of balance sheet, line item 13):				
a. Accounts payable	3066			M.12.a.
b. Income taxes payable	C257			M.12.b.
c. Dividends payable	2932			M.12.c.
d. Net deferred tax liabilities	3049			M.12.d.
e. TEXT 8523	8523			M.12.e.
f. TEXT 8524	8524			M.12.f.
g. TEXT 8525	8525			M.12.g.
13. Notes payable to special-purpose subsidiaries that issued trust preferred securities (included in balance sheet, item 14.b)	C255			M.13.
14. Have all changes in investments and activities been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Organizational Structure (FR Y-10)? This item must be completed only by the top-tier bank holding company (and single-tier bank holding companies). The top-tier bank holding company must not leave blank or enter "N/A." Lower-tier bank holding companies should report "N/A." The top-tier bank holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10.	BHSP 6416			M.14.

TEXT
6428

Name of bank holding company official verifying FR Y-10 reporting
(Please type or print name)

Area Code and Phone Number (TEXT 9009)

Schedule SC-M—Continued

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Memoranda items 15 and 16 should only be completed by tiered bank holding companies.

Dollar Amounts in Thousands

MEMORANDA (Continued)	BHSP	Mil	Thou	
15. Short-term borrowings included in balance sheet item 14.b:				
a. From parent bank holding company.....	3524			M.15.a.
b. From subsidiary bank holding company.....	3526			M.15.b.
16. Long-term borrowings included in balance sheet item 14.b:				
a. From parent bank holding company.....	3525			M.16.a.
b. From subsidiary bank holding company.....	3527			M.16.b.
Memorandum Item 17 is to be completed only by the top-tier bank holding company (and single-tier bank holding companies):				
17. a. Total combined nonbank assets of nonbank subsidiaries	4778			M.17.a.
b. Total combined loans and leases of nonbank subsidiaries	C427			M.17.b.
c. Total aggregate operating revenue of nonbank subsidiaries.....	C428			M.17.c.
d. Combined thrift assets included in 17.a	2792			M.17.d.
	NUMBER (UNROUNDED)			
e. Number of nonbank subsidiaries included in 17.a	2794			M.17.e.
f. Number of thrift subsidiaries included in 17.d	2796			M.17.f.

The following two questions (items 18 and 19) will be used to determine if the reporting bank holding company must complete the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). In most cases, these questions are only applicable to the top-tier BHC. See the line item instructions for further details.

18. Does the bank holding company hold, either directly or indirectly through a subsidiary or affiliate, any nonfinancial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)(4)(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? (Enter "1" for yes; enter "0" for no).....	BHSP			M.18.
	C161			

If the answer to item 18 is no, your organization does not need to complete the FR Y-12. Skip item 19 and proceed to items 20.a. and 20.b., below. If the answer to item 18 is yes, proceed to item 19.

19. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed (on an acquisition cost basis) 10 percent of the BHC's total capital as of the report date? (Enter "1" for yes; enter "0" for no)	BHSP			M.19.
	C159			

If the answer to both item 18 and item 19 is yes, your organization must complete the FR Y-12. Skip items 20.a. and 20.b., and proceed to item 21 below.

If the answer to either item 18 or item 19 is no, your organization does not need to complete the FR Y-12. Proceed to items 20.a. and 20.b. below.

Items 20.a. and 20.b. are to be completed by all bank holding companies that are not required to file the FR Y-12.

20. a. Has the bank holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Enter "1" for yes; enter "0" for no).....	BHSP			M.20.a.
b. Does the bank holding company manage any nonfinancial equity investments for the benefit of others? (Enter "1" for yes; enter "0" for no).....	C700			
	C701			M.20.b.

If the answer to either item 19 or item 20 is yes, your organization must complete the FR Y-12. If the answer is no to both item 19 and item 20, your organization does not need to complete the FR Y-12.

Memoranda items 21 and 22 are to be completed only by top-tier bank holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.

	BHSP	Mil	Thou	
21. Net assets of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act	C252			M.21.
22. Net assets of insurance underwriting subsidiaries	C253			M.22.