



Memoranda Items

Overview

Memoranda items are easy to forget, but they are just as important as other items on the report. Some of the most commonly misreported memoranda items include:



Cash dividends declared by the holding company to its shareholders (SI M1)

- ➔ The amount reported on this line includes:
 - Dividends that have been declared by the holding company and paid during the reporting period.
 - Dividends that were declared by the holding company during the period but not paid out during the reporting period.
- ➔ The amount reported on this line does NOT include:
 - Dividends paid out during this reporting period but declared by the holding company in a prior reporting period.
- ➔ The amount reported in SI M1 may not necessarily equal the dividends declared by the subsidiary bank to the holding company.



Other assets (SC-M 11) and Other liabilities (SC-M 12)

- ➔ Lines SC-M 11a through SC-M 11h and SC-M 12a through SC-M 12g should reflect the components that exceed 25% of other assets (SC 7) and other liabilities (SC 13).
- ➔ For other assets and liabilities not listed on the form, record and briefly describe these amounts on lines SC-M 11f through SC-M 11h and SC-M 12e through SC-M 12g, respectively.



Equity investments in nonfinancial companies (SC-M 18, SC-M 19, SC-M 20a and/or SC-M 20b)

- ➔ Questions SC-M 18 and SC-M 19 are used to determine whether the holding company has an investment in a non-financial company that may require submission of the FR Y-12 report.

Complete the ★ items based on answer combinations.

SC-M 18 NO	SC-M 18 YES	SC-M 18 YES
SC-M 19 skip	SC-M 19 YES	SC-M 19 NO
SC-M 20a ★	SC-M 20a skip	SC-M 20a ★
SC-M 20b ★	SC-M 20b skip	SC-M 20b ★
	SC-M 21 ★	

FR Y-12 Required