

Federal Financial Institutions Examination Council

Consolidated Reports of Condition and Income for a Bank With Domestic Offices Only—FFIEC 041

Report at the close of business December 31, 2012

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §1464 (Savings associations); 12 U.S.C. §1464 (Savings associations).

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

NOTE: Each bank's board of directors and senior management are responsible for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief. The Reports of Condition and Income are to be prepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than three directors (trustees) for State nonmember banks and three directors for member banks, national banks, and savings associations. The undersigned directors (trustees) attest to the correctness of the Reports of Condition and Income (including the supporting schedules) and believe have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)
January 31, 2013
Date of Signature

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging for a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

The (Call Report) signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files. The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

Provident Trust Company
Legal Title of Bank (RSSD 9017)

Waukesha
City (RSSD 9009)
WI **53188**
State Abbrev. (RSSD 9200) Zip Code (RSSD 9220)

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (708) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

FDIC Certificate Number 57404
(RSSD 9050)

The estimated average burden associated with this information collection is 50.1 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency 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. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only

Table of Contents

Signature Page	1	Schedule RC-G - Other Liabilities	RC-22
Contact Information		Schedule RC-K - Quarterly Averages	RC-23
Report of Income		Schedule RC-L - Derivatives and Off-Balance Sheet Items	RC-24, 25, 26, 27
Schedule RI - Income Statement	RI-1, 2, 3, 4	Schedule RC-M - Memoranda	RC-28, 29, 30
Schedule RI-A - Changes in Bank Equity Capital	RI-5	Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets	RC-31, 32, 33, 34, 35, 36
Schedule RI-B - Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses	RI-5, 6, 7	Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments	RC-37, 38, 39, 40
Schedule RI-E - Explanations	RI-8, 9	Schedule RC-P— 1-4 Family Residential Mortgage Banking Activities (to be completed only by selected banks)	RC-41
Report of Condition		Schedule RC-Q— Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks)	RC-42, 43
Schedule RC - Balance Sheet	RC-1, 2	Schedule RC-R - Regulatory Capital	RC-44, 45, 46, 47, 48, 49
Schedule RC-A - Cash and Balances Due From Depository Institutions (to be completed only by selected banks)	RC-3	Schedule RC-S - Servicing, Securitization, and Asset Sale Activities	RC- 50, 51, 52
Schedule RC-B - Securities	RC-3, 4, 5, 6, 7	Schedule RC-T - Fiduciary and Related Services	RC- 53, 54, 55, 56
Schedule RC-C - Loans and Lease Financing Receivables: Part I. Loans and Leases Part II. Loans to Small Businesses and Small Farms	RC- 9, 10, 11, 12, 13, 14	Schedule RC-V - Variable Interest Entities	RC-57
Schedule RC-D - Trading Assets and Liabilities (to be completed only by selected banks)	RC-17, 18, 19	Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income	RC-58
Schedule RC-E - Deposit Liabilities	RC-20	Schedule RC-F - Other Assets	RC-22

For information or assistance, National banks, State nonmember banks, and savings associations should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., eastern standard time (EST). State member banks should contact their Federal Reserve District Bank.

Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank - other than the Chief Financial Officer (or equivalent) - to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter "none" for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) ~~Signer~~ Person to Whom Questions about the Reports Should be Directed

<u>Thomas N Tuttle, Jr</u>	<u>Tamara J Messmer</u>
Name (TEXT C490)	Name (TEXT C495)
<u>Chief Compliance Officer</u>	<u>Administrative Officer/Equity Trader</u>
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E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
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<u>(262) 521-2301</u>	<u>(262) 521-2301</u>
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact

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FAX: Area code/phone number (TEXT C375)

USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

Please provide information for a primary and secondary contact. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

Primary Contact

Thomas N. Tuttle, Jr.
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Third Contact

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Telephone: Area code/phone number/extension (TEXT C870)

Fourth Contact

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Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C875)

Consolidated Report of Income for the period January 1, 2012 – December 31, 2012

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	2012	2011	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	4435	0	1.a.1.a
(b) All other loans secured by real estate	4436	0	1.a.1.b
(2) Commercial and industrial loans	4071	0	1.a.2
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	1485	0	1.a.3.a
(b) Other (includes revolving credit plans other than credit cards, automobile and other consumer loans)	1486	0	1.a.3.b
(4) Loans to foreign governments and official institutions	4056	0	1.a.4
(5) All other loans (1)	4058	0	1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(1)(f))	4070	0	1.a.6
b. Income from lease financing receivables	4065	0	1.b
c. Interest income on balances due from depository institutions (2)	4115	0	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	1488	0	1.d.1
(2) Mortgage-backed securities	1489	0	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	100	1.d.3
e. Interest income from trading assets	4069	0	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4070	0	1.f
g. Other interest income	4518	0	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	100	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts and telephone and preauthorized transfer accounts)	4508	0	2.a.1
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	1093	0	2.a.2.a
(b) Time deposits of \$100,000 or more	1517	0	2.a.2.b
(c) Time deposits of less than \$100,000	1518	0	2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	0	2.b
c. Interest on trading liabilities and other borrowed money	4185	0	2.c

- (1) Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
 (2) Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

	Year-to-date		
	Dollar Amounts in Thousands	Dollar Amounts in Millions	
2. Interest expense (continued):			
d. Interest on subordinated notes and debentures	4200	0	2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	0	2.e
3. Net interest income (item 1.h minus 2.e)		4074	100
4. Provision for loan and lease losses		4230	0
5. Noninterest income:			
a. Income from fiduciary activities (1)	4070	7,959	5.a
b. Service charges on deposit accounts	4080	0	5.b
c. Trading revenue (2)	4220	0	5.c
d. (1) Fees and commissions from securities brokerage	1886	0	5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	1888	0	5.d.2
(3) Fees and commissions from annuity sales	1887	0	5.d.3
(4) Underwriting income from insurance and reinsurance activities	1888	0	5.d.4
(5) Income from other insurance activities	1887	0	5.d.5
e. Venture capital revenue	1491	0	5.e
f. Net servicing fees	1492	0	5.f
g. Net securitization income	1493	0	5.g
h. Not applicable			
i. Net gains (losses) on sales of loans and leases	5416	0	5.i
j. Net gains (losses) on sales of other real estate owned	5415	0	5.j
k. Net gains (losses) on sales of other assets (excluding securities)	1495	0	5.k
l. Other noninterest income*	1497	0	5.l
m. Total noninterest income (sum of items 5.a through 5.l)		4079	7,959
6. a. Realized gains (losses) on held-to-maturity securities		3521	0
b. Realized gains (losses) on available-for-sale securities		3196	4
7. Noninterest expense:			
a. Salaries and employee benefits	4135	4,296	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest expense)	2217	188	7.b
c. (1) Goodwill impairment losses	216	0	7.c.1
(2) Amortization expense and impairment losses for other intangible assets	232	0	7.c.2
d. Other noninterest expense*	4097	531	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)		4093	5,015
8. Income (loss) before income taxes and extraordinary items and adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 6.c)		4301	3,048
9. Applicable income taxes (on item 8)		4302	0
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)		4300	3,048
11. Extraordinary items and other adjustments, net of income tax expense		4320	0
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)		6104	3,048
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)		6103	0
14. Net income (loss) attributable to bank (item 12 minus item 13)		4340	3,048

* Describe on Schedule RI-E—Explanations

- (1) For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- (2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

Schedule RI—Continued

Memoranda

	Year-to-date		
	RIAD	Bil Mil Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired on or after August 7, 1986, that is not deductible for federal income tax purposes	4513	0	M.1
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</i>			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 1.c.)	6433	N/A	M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the current period (included in Schedule RI, items 1.a and 1.b)	4313	0	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the current period (included in Schedule RI, item 1.d.(3))	4507	86	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	11	M.5
<i>Memorandum item 6 is to be completed by:</i> (1) <ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total assets. 			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	4024	N/A	M.6
7. If the reporting bank has restated its balance sheet as a result of applying pushdown accounting this calendar year, report the date of the bank's acquisition (2)	RIAD YYYY/MM/DD	0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>Memorandum items 8.a through 8.e are to be completed by banks that reported trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures	8757	N/A	M.8.a
b. Foreign exchange exposures	8758	N/A	M.8.b
c. Equity security and index exposures	8759	N/A	M.8.c
d. Commodity and other exposures	8760	N/A	M.8.d
e. Credit exposures	1186	N/A	M.8.e
<i>Memoranda Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e above.</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)	8989	N/A	M.8.f
g. Impact on trading revenue of changes in the creditworthiness of the bank's counterparties on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)	8994	N/A	M.8.g
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading	C889	0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	0	M.9.b
10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions)	A251	N/A	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD YES / NO		M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>			
12. Noncash income from negative amortization on closed-end loans secured by residential properties (included in Schedule RI, item 1.a.(1)(a))	F228	N/A	M.12

(1) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.
 (2) For example, a bank acquired on March 1, 2012, would report 2012/03/01

Schedule RI—Continued

Memoranda — Continued

	Year-to-date		
	Dollar Amounts in Millions	Dollar Amounts in Thousands	
<i>Memorandum item 13 is to be completed by banks that have elected to account assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	F551	N/A	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	N/A	M.13.a.1
b. Net gains (losses) on liabilities	F553	N/A	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	N/A	M.13.b.1
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses	1319	0	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	1320	0	M.14.b
c. Net impairment losses recognized in earnings (included in Schedule RI, item 13.c) (Memorandum item 14.a minus Memorandum item 14.b)	1321	0	M.14.c

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands		Footnote
	2011	2010	
1. Total bank equity capital most recently reported for the December 31, 2011, Report of Condition and Income (i.e., after adjustments from amended Reports of Income)	3,217	4,653	1
2. Cumulative effect of changes in accounting principles and corrections of material errors	0	0	2*
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	1,508	4,653	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	434	3,048	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	1,509	0	5
6. Treasury stock transactions, net	1,517	0	6
7. Changes incident to business combinations, net	435	0	7
8. LESS: Cash dividends declared on preferred stock	447	0	8
9. LESS: Cash dividends declared on common stock	446	2,443	9
10. Other comprehensive income(1)	1,511	-10	10
11. Other transactions with parent holding company* (not included in items 5, 6, 7, 8, 9, 10)	443	0	11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3,210	5,248	12

* Describe on Schedule RI-E - Explanations.

(1) Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs and Recoveries on Loans and Leases

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.	(Column A) Charge-offs (1)		(Column B) Recoveries		Footnote
	2011	2010	2011	2010	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	891	0	897	0	1.a.1
(2) Other construction loans and all land development and other land loans	893	0	894	0	1.a.2
b. Secured by farmland	358	0	358	0	1.b
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	541	0	547	0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	234	0	217	0	1.c.2.a
(b) Secured by junior liens	235	0	218	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	358	0	358	0	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	895	0	896	0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	897	0	898	0	1.e.2
2. Loans to depository institutions and acceptances of other banks	448	0	448	0	2
3. Not applicable					
4. Commercial and industrial loans	463	0	460	0	4
5. Loans to individuals for household, family, and other personal purposes:					
a. Credit cards	154	0	154	0	5.a
b. Automobile Loans	129	0	133	0	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	205	0	206	0	5.c
6. Loans to foreign governments and official institutions	464	0	462	0	6
7. All other loans (2)	464	0	462	0	7
8. Lease financing receivables	426	0	426	0	8
9. Total (sum of items 1 through 8)	4,635	0	4,605	0	9

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

(2) Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Schedule RI-B Continued

Part I. Continued

Memoranda

	(Column A) Charge-offs ⁽¹⁾				(Column B) Recoveries				Calendar year-to-date
	Thou	Mill	Thou	Mill	Thou	Mill	Thou	Mill	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409	0	5410	0					M.1
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: ⁽²⁾									
a. Loans secured by real estate to non-U.S. addressees (domestic) (included in Schedule RI-B, part I, item 1, above)	4657	N/A	4667	N/A					M.2.a
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654	N/A	4664	N/A					M.2.b
c. Commercial and industrial loans to non-U.S. addressees (domestic) (included in Schedule RI-B, part I, item 4, above)	4646	N/A	4618	N/A					M.2.c
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	5185	N/A	5187	N/A					M.2.d
3. Memorandum item 3 is to be completed by: ⁽²⁾									
• banks with \$300 million or more in total assets, and									
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	4655	N/A	4665	N/A					M.3
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.									
4. Uncollectible retail credit card fees and finance charges reversed against income in charge-offs against the allowance for loan and lease losses)	388	N/A							M.4

(1) Include write-downs arising from transfers of loans to a held-for-sale account.
 (2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.

Schedule RI-B Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Tens of Billions		
	2012	2011	Item
1. Balance most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	1522	0	1
2. Recoveries (must equal part I, item 9, column B, above)	460	0	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	1079	0	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	552	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	423	0	5
6. Adjustments* (see instructions for this schedule)	123	0	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	0	7

* Describe on Schedule RI-E—Explanations.

	Dollar Amounts in Tens of Billions		
	2012	2011	Item
Memoranda			
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	435	0	M.1
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with institutions, have outstanding credit card receivables (as defined in the instructions that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	289	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	390	N/A	M.3
<i>Memorandum item 4 is to be completed by all banks.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit impaired loans (included in Schedule RI-B, part II, item 7, above)	784	0	M.4

Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

		Year-to-date		
		Dollar Amounts in	Thousands of	
		Dollars	Dollars	
1. Other noninterest income (from Schedule RI, item 5.i)				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI-A				
a.	Income and fees from the printing and sale of checks	(0013)	0	1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	(0014)	0	1.b
c.	Income and fees from automated teller machines (ATMs)	(0016)	0	1.c
d.	Rent and other income from other real estate owned	4042	0	1.d
e.	Safe deposit box rent	(0015)	0	1.e
f.	Net change in the fair values of financial instruments accounted for under	0224	0	1.f
g.	Bank card and credit card interchange fees	F555	0	1.g
h.	Gains on bargain purchases	1447	0	1.h
TEXT				
i.	4461	4461	0	1.i
j.	4462	4462	0	1.j
k.	4463	4463	0	1.k
2. Other noninterest expense (from Schedule RI, item 7.d)				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI-A				
a.	Data processing expenses	(0017)	0	2.a
b.	Advertising and marketing expenses	0497	0	2.b
c.	Directors' fees	4136	0	2.c
d.	Printing, stationery, and supplies	(0018)	0	2.d
e.	Postage	8403	0	2.e
f.	Legal fees and expenses	4141	0	2.f
g.	FDIC deposit insurance assessments	4146	0	2.g
h.	Accounting and auditing expenses	F556	0	2.h
i.	Consulting and advisory expenses	F557	0	2.i
j.	Automated teller machine (ATM) and interchange expenses	F558	0	2.j
k.	Telecommunications expenses	F559	0	2.k
TEXT				
l.	4464 liability insurance	4464	49	2.l
m.	4467	4467	0	2.m
n.	4468	4468	0	2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from item 11) (itemize and describe all extraordinary items and other adjustments):				
TEXT				
a.	(1) 4469	4469	0	3.a.1
	(2) Applicable income tax effect	4486	0	3.a.2
b.	(1) 4487	4487	0	3.b.1
	(2) Applicable income tax effect	4488	0	3.b.2
c.	(1) 4489	4489	0	3.c.1
	(2) Applicable income tax effect	4491	0	3.c.2

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2012

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

	Dollar Amounts in Thousands		
	Ten	Bill	Thou
	000	ion	
Assets			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin(1)	0081	849	1.a
b. Interest-bearing balances(2)	0071	12	1.b
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)	1754	0	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)	1773	3,810	2.b
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold	8987	0	3.a
b. Securities purchased under agreements to resell(3)	8989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale	5369	0	4.a
b. Loans and leases, net of unearned income	18528	0	4.b
c. LESS: Allowance for loan and lease losses (must equal Report of Income Schedule RI B, part II, item 7)	3123	0	4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	1529	0	4.d
5. Trading assets (from Schedule RC-D)	3545	0	5
6. Premises and fixed assets (including capitalized leases)	2145	0	6
7. Other real estate owned (from Schedule RC-M)	2150	0	7
8. Investments in unconsolidated subsidiaries and associated companies	2130	0	8
9. Direct and indirect investments in real estate ventures	3656	0	9
10. Intangible assets:			
a. Goodwill	3163	577	10.a
b. Other intangible assets (from Schedule RC-M)	0426	0	10.b
11. Other assets (from Schedule RC-F)	2160	0	11
12. Total assets (sum of items 1 through 11)	2170	5,248	12

- (1) Includes cash items in process of collection and unposted debits.
 (2) Includes time certificates of deposit not held for trading.
 (3) Includes all securities resale agreements, regardless of maturity.

Schedule RC - Continued

Dollar Amounts in Thousands

	TR	60	00	00	00	00	00	00
Liabilities								
13. Deposits:								
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	2200				0			13.a
(1) Noninterest-bearing(1)	6631				0			13.a.1
(2) Interest-bearing	6636				0			13.a.2
b. Not Applicable								
14. Federal funds purchased and securities sold under agreements to repurchase:								
a. Federal funds purchased(2)	8993				0			14.a
b. Securities sold under agreements to repurchase(3)	8995				0			14.b
15. Trading liabilities (from Schedule RC-D)	3548				0			15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	3190				0			16
17. and 18. Not Applicable								
19. Subordinated notes and debentures(4)	3200				0			19
20. Other liabilities (from Schedule RC-G)	2930				0			20
21. Total liabilities (sum of items 13 through 20)	2948				0			21
22. Not Applicable								
Equity Capital								
Bank Equity Capital								
23. Perpetual preferred stock and related surplus	3838				0			23
24. Common stock	3230				400			24
25. Surplus (excludes all surplus related to preferred stock)	3839				1,667			25
26. a. Retained earnings	3632				3,020			26.a
b. Accumulated other comprehensive income(5)	8530				161			26.b
c. Other equity capital components (6)	1130				0			26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210				5,248			27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000				0			27.b
28. Total equity capital (sum of items 27.a and 27.b)	6105				5,248			28
29. Total liabilities and equity capital (sum of items 21 and 28)	4300				5,248			29

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent auditors as of any date during 2011

RC-1	Number
6724	N/A

M.1

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company and Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company and the bank separately
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors or compilation of the bank's financial statements by external auditors
- 7 = Other audit procedures (excluding tax preparation work) and no external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RC-1	MM / DD
8678	N/A

M.2

- (1) Includes noninterest-bearing demand, time, and savings deposits.
- (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- (3) Includes all securities repurchase agreements, regardless of maturity.
- (4) Includes limited-life preferred stock and related surplus.
- (5) Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other post retirement plan adjustments.
- (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC-A—Cash and Balances Due From Depository Institutions

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.
 Exclude assets held for trading.

	Dollar Amounts in Thousands				
	Thousands	Millions	Billions	Totals	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits	0020				1.a
b. Currency and coin	0080				1.b
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks	0083				2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	0085				2.b
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks	0073				3.a
b. Other banks in foreign countries and foreign central banks	0074				3.b
4. Balances due from Federal Reserve Banks	0090				4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b, 2.a, 2.b, 3.a, 3.b, 4, and 5)	0010				5

Schedule RC-B—Securities

Exclude assets held for trading.

	Dollar Amounts in Thousands								
	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies(1)	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Government sponsored agencies(2)	1294	0	1295	0	1297	0	1298	0	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	0	8497	0	8498	2 596	8499	2 739	3

- (1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.
 (2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

	Held-to-maturity						Available-for-sale					
	(Column A)			(Column B)			(Column C)			(Column D)		
	Amortized Cost	Fair Value		Amortized Cost	Fair Value		Amortized Cost	Fair Value		Amortized Cost	Fair Value	
Dollar Amounts in Thousands												
4. Mortgage-backed securities												
a. Residential mortgage												
pass-through securities:												
(1) Guaranteed by GNMA	G300	0	G301	0	G302	0	G303	0				4.a.1
(2) Issued by FNMA and	G304	0	G305	0	G306	0	G307	0				4.a.2
(3) Other pass-through s	G308	0	G309	0	G310	0	G311	0				4.a.3
b. Other residential mortga												
backed securities (includ												
REMICs, and stripped M												
(1) Issued or guaranteed												
U.S. Government agencie	G312	0	G313	0	G314	0	G315	0				4.b.1
or sponsored agencie												
(2) Collateralized by MBS												
or guaranteed by												
U.S. Government agencie	G316	0	G317	0	G318	0	G319	0				4.b.2
or sponsored agencie												
(3) All other residential												
MBS	G320	0	G321	0	G322	0	G323	0				4.b.3
c. Commercial MBS:												
(1) Commercial mortgage												
pass-through securiti												
(a). Issued or guarant												
FNMA, FHLMC or GN	K142	0	K143	0	K144	0	K145	0				4.c.1.a
(b). Other pass-throug	K146	0	K147	0	K148	0	K149	0				4.c.1.b
(2) Other commercial MB												
(a). Issued or guarant												
U.S. Government agencie	K150	0	K151	0	K152	0	K153	0				4.c.2.a
or sponsored agencie												
(b). All other commerci	K154	0	K155	0	K156	0	K157	0				4.c.2.b

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-B—Continued

	Held-to-maturity						Available-for-sale					
	(Column A)			(Column B)			(Column C)			(Column D)		
	Amortized Cost		Fair Value	Amortized Cost		Fair Value	Amortized Cost		Fair Value	Amortized Cost		Fair Value
Dollar Amounts in Thousands	Bill	Mill	Thou	CON	Bill	Mill	Thou	CON	Bill	Mill	Thou	CON
5. Asset-backed securities and structured financial products												
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a			
b. Structured financial products												
(1) Cash	G336	0	G337	0	G338	0	G339	0	5.b.1			
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2			
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3			
6. Other debt securities:												
a. Other domestic debt securities	H732	0	1738	0	1739	339	1741	357	6.a			
b. Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b			
7. Investments in mutual funds and other equity securities with determinable fair values(1)							A510	714	A511	714	7	
8. Total (sum of items 1 through 7) (total of column A must equal total of column C and total of column D must equal total of column B)	1754	0	1771	0	1772	3,649	1773	3,810	8			

(1) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B—Continued
Memoranda

	Dollar Amounts in Thousands		
	Table A	Table B	
1. Pledged securities(1)	0416	0	M.1
2. Maturity and repricing data for debt securities(1,2) (excluding those in nonaccrual)			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and state and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,4)			
(1) Three months or less	A549	265	M.2.a.1
(2) Over three months through 12 months	A550	121	M.2.a.2
(3) Over one year through three years	A551	1 455	M.2.a.3
(4) Over three years through five years	A552	1 126	M.2.a.4
(5) Over five years through 15 years	A553	128	M.2.a.5
(6) Over 15 years	A554	0	M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,5)			
(1) Three months or less	A555	0	M.2.b.1
(2) Over three months through 12 months	A556	0	M.2.b.2
(3) Over one year through three years	A557	0	M.2.b.3
(4) Over three years through five years	A558	0	M.2.b.4
(5) Over five years through 15 years	A559	0	M.2.b.5
(6) Over 15 years	A560	0	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS exclude mortgage pass-through securities) with an expected average life of:			
(1) Three years or less	A561	0	M.2.c.1
(2) Over three years	A562	0	M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248	0	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a
b. Fair value	8783	0	M.4.b

- (1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda — Continued

	Held-to-maturity				Available-for-sale														
	(Column A)		(Column B)		(Column C)		(Column D)												
	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value											
Dollar Amounts in Thousands	Report	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
<p>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.(1)</p>																			
<p>5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):</p>																			
a. Credit card receivables	B838	N/A	B839	N/A	B840	N/A	B841	N/A	B842	N/A	B843	N/A	B844	N/A	B845	N/A	B846	N/A	M.5.a
b. Home equity lines	B847	N/A	B848	N/A	B849	N/A	B850	N/A	B851	N/A	B852	N/A	B853	N/A	B854	N/A	B855	N/A	M.5.b
c. Automobile loans	B856	N/A	B857	N/A	B858	N/A	B859	N/A	B860	N/A	B861	N/A	B862	N/A	B863	N/A	B864	N/A	M.5.c
d. Other consumer loans	B865	N/A	B866	N/A	B867	N/A	B868	N/A	B869	N/A	B870	N/A	B871	N/A	B872	N/A	B873	N/A	M.5.d
e. Commercial and industrial	B874	N/A	B875	N/A	B876	N/A	B877	N/A	B878	N/A	B879	N/A	B880	N/A	B881	N/A	B882	N/A	M.5.e
f. Other	B883	N/A	B884	N/A	B885	N/A	B886	N/A	B887	N/A	B888	N/A	B889	N/A	B890	N/A	B891	N/A	M.5.f

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-B—Continued

Memoranda — Continued

	Held-to-maturity						Available-for-sale						
	(Column A)			(Column B)			(Column C)			(Column D)			
	Amortized Cost		Fair Value	Amortized Cost		Fair Value	Amortized Cost		Fair Value	Amortized Cost		Fair Value	
	Thou	Mill	Thou	Mill	Thou	Mill	Thou	Mill	Thou	Mill	Thou	Mill	Thou
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC sum of items 5.b(1) through (3)):													
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	0	G351	0	M.6.a				
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b				
c. Corporate and similar loans	G356	0	G357	0	G358	0	G359	0	M.6.c				
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d				
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0	M.6.e				
f. Diversified (mixed) pools of structured financial products	G368	0	G369	0	G370	0	G371	0	M.6.f				
g. Other collateral or reference assets	G372	0	G373	0	G374	0	G375	0	M.6.g				

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report
 (1) loans and leases held for sale at the lower of cost or fair value,
 (2) loans and leases held for investment, net of unearned income, and
 (3) loans and leases accounted for at fair value under a fair value election.
 Exclude assets held for trading and commercial paper.

	Dollar Amounts in		By All Banks		
	Trillions	Billions	Trillions	Billions	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			158	0	1.a.1
(2) Other construction loans and all land development and land loans			159	0	1.a.2
b. Secured by farmland (including farm residential and other)			142	0	1.b
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential extended under lines of credit			179	0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			536	0	1.c.2.a
(b) Secured by junior liens			538	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties			146	0	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			160	0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties			161	0	1.e.2
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks	853	N/A			2.a.1
(2) To other commercial banks in the U.S.	853	N/A			2.a.2
b. To other depository institutions in the U.S.	853	N/A			2.b
c. To banks in foreign countries:					
(1) To foreign branches of other U.S. banks	853	N/A			2.c.1
(2) To other banks in foreign countries	853	N/A			2.c.2
3. Loans to finance agricultural production and other loans to farmers			159	0	3
4. Commercial and industrial loans			176	0	4
a. To U.S. addressees (domicile)	176	N/A			4.a
b. To non-U.S. addressees (domicile)	176	N/A			4.b
5. Not applicable					
6. Loans to individuals for household, family, and other personal (i.e., consumer loans) (includes purchased paper):					
a. Credit cards			853	0	6.a
b. Other revolving credit plans			853	0	6.b
c. Automobile Loans			137	0	6.c
d. Other consumer loans (includes single payment, installment, and all student loans)			207	0	6.d
7. Loans to foreign governments and official institutions (including foreign central banks)			208	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			210	0	8

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-C—Continued
Part I. Continued

	(Column A) To Be Completed by Banks with \$300 Million or More Total Assets (1)				(Column B) To Be Completed by All Banks				
	RC	CON	Bill	Thou	RC	CON	Bill	Thou	
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions					1454		0		9.a
b. Other loans					1464		0		9.b
(1) Loans for purchasing or carrying securities (secured and unsecured)	1445		N/A						9.b.1
(2) All other loans (exclude consumer loans)	1451		N/A						9.b.2
10. Lease financing receivables (net of unearned income)					2165		0		10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	1162		N/A						10.a
b. All other leases	1163		N/A						10.b
11. LESS: Any unearned income on loans reflected in items 1-9 a and b					2123		0		11.
12. Total loans and leases, net of unearned income (sum of items 9 through 11)					2123		0		12

Memoranda

	Dollar Amounts in Thousands				Dollar Amounts in Billions				
	RC	CON	Bill	Thou	RC	CON	Bill	Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with the terms (included in Schedule RC-C, Part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):									
a. Construction, land development, and other land loans:									
(1) 1 - 4 family residential construction loans					158		0		M.1.a.1
(2) Other construction loans and all land development and other land loans					159		0		M.1.a.2
b. Loans secured by 1-4 residential properties					576		0		M.1.b
c. Secured by multifamily (5 or more) residential properties					160		0		M.1.c
d. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties					161		0		M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties					162		0		M.1.d.2
e. Commercial and Industrial loans:					256		0		M.1.e
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million total assets (1) (Sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.)</i>									
(1) To U.S. addressees (domicile)					163		N/A		M.1.e.1
(2) To non-U.S. addressees (domicile)					164		N/A		M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures)					165		0		M.1.f
<i>Itemize loan categories included in memorandum item 1.f, above that exceed 1 percent of total loans restructured in troubled debt restructurings that are in compliance with modified terms (sum of memorandum items 1.a through 1.e plus 1.f):</i>									
(1) Loans secured by farmland					166		0		M.1.f.1
(2) Loans to depository institutions and acceptances of other banks					167		0		M.1.f.2
(3) Not applicable									

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands of Dollars

	2011	2010	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit Cards	0	0	M.1.f.4(a)
(b) Automobile Loans	0	0	M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other loans)	0	0	M.1.f.4(c)
(5) Loans to foreign governments and official institutions	0	0	M.1.f.5
(6) Other loans(1)	0	0	M.1.f.6
<i>Memorandum item 1.f.(6)(a) is to be completed by(2):</i>			
- Banks with \$300 million or more in total assets			
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans			
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6), above	0	N/A	M.1.f.6(a)
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity of or next repricing date of:(3,4)			
(1) Three months or less	0	0	M.2.a.1
(2) Over three months through 12 months	0	0	M.2.a.2
(3) Over one year through three years	0	0	M.2.a.3
(4) Over three years through five years	0	0	M.2.a.4
(5) Over five years through 15 years	0	0	M.2.a.5
(6) Over 15 years	0	0	M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity of or next repricing date of:(3,5)			
(1) Three months or less	0	0	M.2.b.1
(2) Over three months through 12 months	0	0	M.2.b.2
(3) Over one year through three years	0	0	M.2.b.3
(4) Over three years through five years	0	0	M.2.b.4
(5) Over five years through 15 years	0	0	M.2.b.5
(6) Over 15 years	0	0	M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	0	0	M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B(6)	0	0	M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	0	0	M.4

- (1) Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and loans) of states and political subdivisions in the US.," and "Loans to nondepository financial institutions and other loans."
- (2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.
- (3) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (6) Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

	Dollar Amounts in Thousands		
	2011	2010	
5. To be completed by banks with \$300 million or more in total assets:(1) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	8837	N/A	M.5
Memorandum item 6 is to be completed by banks that (1) together with affiliated credit card receivables (as defined in the instructions) that exceed \$500 million are credit card specialty banks as defined for Uniform Bank Performance Report			of the outstanding amount or (2)
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.	391	N/A	M.6
Memorandum item 7 is to be completed by all banks.			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale)			
a. Outstanding balance	779	0	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	780	0	M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, item 8.a.)	30	0	(b) M.8.a
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2011, the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	231	N/A	M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a.	783	N/A	M.8.c
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	577	0	M.9
Memorandum items 10 and 11 are to be completed by banks that have elected to include in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value election			
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	578	N/A	M.10.a.1
(2) Secured by farmland (including farm residential and other improvements)	579	N/A	M.10.a.2
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	580	N/A	M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	581	N/A	M.10.a.3.b.1
(2) Secured by junior liens	582	N/A	M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	583	N/A	M.10.a.4
(5) Secured by nonfarm nonresidential properties	584	N/A	M.10.a.5
b. Commercial and industrial loans	585	N/A	M.10.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	586	N/A	M.10.c.1
(2) Other revolving credit plans	587	N/A	M.10.c.2
(3) Automobile loans	106	N/A	M.10.c.3
(4) Other consumer loans	208	N/A	M.10.c.4
d. Other loans	589	N/A	M.10.d

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

		Dollar Amounts in Thousands			
		RC	CON	Bil Mil Thou	
11. Unpaid principal balance of loans measured at fair value (reported in Schedule part I, Memorandum item 10):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans		F590		N/A	M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)		F591		N/A	M.11.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		F592		N/A	M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens		F593		N/A	M.11.a.3.b.1
(2) Secured by junior liens		F594		N/A	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F595		N/A	M.11.a.4
(5) Secured by nonfarm nonresidential properties		F596		N/A	M.11.a.5
b. Commercial and industrial loans					
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards		F598		N/A	M.11.c.1
(2) Other revolving credit plans		F599		N/A	M.11.c.2
(3) Automobile loans		K105		N/A	M.11.c.3
(4) Other consumer loans		K209		N/A	M.11.c.4
d. Other loans					
		F601		N/A	M.11.d

	Fair value of acquired loans and leases at acquisition date			Gross contractual amounts receivable at acquisition date			Best estimate at acquisition date of contractual cash flows not expected to be collected		
	RC	CON	Bil Mil Thou	RC	CON	Bil Mil Thou	RC	CON	Bil Mil Thou
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:									
a. Loans secured by real estate									
	G091		0	G091		0	G093		0
b. Commercial and industrial loans									
	G092		0	G095		0	G094		0
c. Loans to individuals for household, family and other personal expenditures									
	G097		0	G098		0	G099		0
d. All other loans and all leases									
	G100		0	G101		0	G101		0

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

		Dollar Amounts in Thousands			
		RC-C	Part I	Item	
<i>Memorandum item 13 is to be completed by banks that had construction, land and other land loans (as reported in Schedule RC-C, part I, item 1.a, column 100 percent of total risk-based capital (as reported in Schedule RC-R, item 2) December 31, 2011.</i>					
13.	Construction, land development, and other land loans with interest reserves:				
	a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	6376	N/A		M.13.a
	b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income during the quarter (included in Schedule RI, item 1a.(1)(b))	6377	N/A		M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>					
14.	Pledged loans and leases	RC-C	6378	0	M.14
<i>Memorandum item 15 is to be completed for the December report only.</i>					
15.	Reverse mortgages:				
	a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RC-C	Bill	Mill	Thou
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	1466	0		M.15.a.1
	(2) Proprietary reverse mortgages	1467	0		M.15.a.2
	b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:	RC-C	Number		
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	1468	0		M.15.b.1
	(2) Proprietary reverse mortgages	1469	0		M.15.b.2
	c. Principal amount of reverse mortgage originations that have been sold during the year:	RC-C	Bill	Mill	Thou
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	1470	0		M.15.c.1
	(2) Proprietary reverse mortgages	1471	0		M.15.c.2

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, (1) have original amounts of \$100,000 or less (If **NO**, place the word "NO" in the box). If **YES**, 1

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.
 If NO, and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.
 If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following:
- | | Number of Loans | |
|---|-----------------|---------|
| a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.) | RC01
5562 | N/A 2.a |
| b. "Commercial and industrial loans" reported in Schedule RC-C, part I, Item 4 (Note: Item 4,(1) divided by the number of loans should NOT exceed \$100,000.) | RC02
5563 | N/A 2.b |

	(Column A)		(Column B)		
	Number of Loans	Dollar Amounts in TR608	Amount Currently Outstanding	RC03 Bill I Mill I Thou	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of \$100,000 or less	5564	N/A	5565	N/A	3.a
b. With original amounts of more than \$100,000 through \$250,000	5565	N/A	5566	N/A	3.b
c. With original amounts of more than \$250,000 through \$1,000,000	5566	N/A	5567	N/A	3.c
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4(1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4(1)):					
a. With original amounts of \$100,000 or less	5570	N/A	5571	N/A	4.a
b. With original amounts of more than \$100,000 through \$250,000	5571	N/A	5572	N/A	4.b
c. With original amounts of more than \$250,000 through \$1,000,000	5572	N/A	5573	N/A	4.c

(1) Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, part I item 4.a, column A, "Commercial and industrial loans to U.S. addressees."

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans in either category in both of these two loan categories, place the word "NO" in the box to the right.)

YES	NO
6861	5

If YES, complete items 6.a and 6.b below and do not complete items 7 and 8.
 If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.
 If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

	Number of Loans	
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:		
a. "Loans secured by farmland (including farm residential and other improvements) reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.)"	5574	N/A 6.a
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)"	5577	N/A 6.b

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RC01	RC02	RC03	RC04	
7. Number and amount currently outstanding of "Loans secured by farm residential and other improvements" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):					
a. With original amounts of \$100,000 or less	5578	N/A	5579	N/A	7.a
b. With original amounts of more than \$100,000 through \$250,000	5580	N/A	5581	N/A	7.b
c. With original amounts of more than \$250,000 through \$500,000	5582	N/A	5583	N/A	7.c
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):					
a. With original amounts of \$100,000 or less	5584	N/A	5585	N/A	8.a
b. With original amounts of more than \$100,000 through \$250,000	5586	N/A	5587	N/A	8.b
c. With original amounts of more than \$250,000 through \$500,000	5588	N/A	5589	N/A	8.c

Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

		Dollar Amounts in Billions		Dollar Amounts in Millions	
		RC	CON	RC	CON
Assets					
1.	U.S. Treasury securities	3531	N/A		1
2.	U.S. Government agency obligations (exclude mortgage-backed securities)	3532	N/A		2
3.	Securities issued by states and political subdivisions in the U.S.	3533	N/A		3
4.	Mortgage-backed securities (MBS):				
a.	Residential mortgage pass-through securities issued or guaranteed by FNM or GNMA	G374	N/A		4.a
b.	Other residential MBS issued or guaranteed by U.S. Government agencies				
	agencies(1)(include CMOs, REMICs, and stripped MBS)	G380	N/A		4.b
c.	All other residential MBS	G381	N/A		4.c
d.	Commercial MBS issued or guaranteed by U.S. Government agencies or sp				
	agencies(1)	K197	N/A		4.d
e.	All other commercial MBS	K198	N/A		4.e
5.	Other debt securities				
a.	Structured financial products:				
	(1) Cash	G383	N/A		5.a.1
	(2) Synthetic	G384	N/A		5.a.2
	(3) Hybrid	G385	N/A		5.a.3
b.	All other debt securities	G386	N/A		5.b
6.	Loans:				
a.	Loans secured by real estate:				
	(1) Construction, land development, and other land loans	E604	N/A		6.a.1
	(2) Secured by farmland (including farm residential and other improve	E605	N/A		6.a.2
	(3) Secured by 1-4 family residential properties:				
	(a) Revolving, open-end loans secured by 1-4 family residential prop	E606	N/A		6.a.3.a
	and extended under lines of credit				
	(b) Closed-end loans secured by 1-4 family residential properties:				
	(1) Secured by first liens	E607	N/A		6.a.3.b.1
	(2) Secured by junior liens	E611	N/A		6.a.3.b.2
	(4) Secured by multifamily (5 or more) residential properties	E612	N/A		6.a.4
	(5) Secured by nonfarm nonresidential properties	E613	N/A		6.a.5
b.	Commercial and industrial loans	E614	N/A		6.b
c.	Loans to individuals for household, family, and other personal				
	expenditures (i.e., consumer loans) (includes purchased paper):				
	(1) Credit cards	E615	N/A		6.c.1
	(2) Other revolving credit plans	E616	N/A		6.c.2
	(3) Automobile Loans	K199	N/A		6.c.3
	(4) Other consumer loans	K210	N/A		6.c.4
d.	Other loans	E618	N/A		6.d
7.	and 8. Not applicable				
9.	Other trading assets	3541	N/A		9
10.	Not applicable				
11.	Derivatives with a positive fair value	3543	N/A		11
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	N/A		12
Liabilities					
13.	a. Liability for short positions	3546	N/A		13.a
	b. Other trading liabilities	E624	N/A		13.b
14.	Derivatives with a negative fair value	3547	N/A		14
15.	Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 13)	3548	N/A		15

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-D - Continued
Memoranda

	Dollar Amounts in		Reporting Period
	Thousands	Millions	Thou-
1. Unpaid principal balance of loans measured at fair value (reported in Schedule items 6.a.(1) through 6.d):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	E625	N/A	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)	E626	N/A	M.1.a.2
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	E627	N/A	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	E628	N/A	M.1.a.3.b.1
(2) Secured by junior liens	E629	N/A	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	E630	N/A	M.1.a.4
(5) Secured by nonfarm nonresidential properties	E631	N/A	M.1.a.5
b. Commercial and industrial loans	E632	N/A	M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	E633	N/A	M.1.c.1
(2) Other revolving credit plans	E634	N/A	M.1.c.2
(3) Automobile Loans	K200	N/A	M.1.c.3
(4) Other consumer loans	K211	N/A	M.1.c.4
d. Other loans	E636	N/A	M.1.d
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value	E639	N/A	M.2.a
b. Unpaid principal balance	E640	N/A	M.2.b
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 3.a through (3)):			
a. Trust preferred securities issued by financial institutions	G209	N/A	M.3.a
b. Trust preferred securities issued by real estate investment trusts	G333	N/A	M.3.b
c. Corporate and similar loans	G333	N/A	M.3.c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334	N/A	M.3.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335	N/A	M.3.e
f. Diversified (mixed) pools of structured financial products	G651	N/A	M.3.f
g. Other collateral or reference assets	G651	N/A	M.3.g
4. Pledged trading assets:			
a. Pledged securities	G387	N/A	M.4.a
b. Pledged Loans	G388	N/A	M.4.b
<i>Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.</i>			
5. Asset-backed securities:			
a. Credit card receivables	E643	N/A	M.5.a
b. Home equity lines	E644	N/A	M.5.b
c. Automobile loans	E645	N/A	M.5.c
d. Other consumer loans	E646	N/A	M.5.d
e. Commercial and industrial loans	E647	N/A	M.5.e
f. Other	E648	N/A	M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	E651	N/A	M.6
7. Equity securities (included in Schedule RC-D, item 9, above):			
a. Readily determinable fair values	E652	N/A	M.7.a
b. Other	E653	N/A	M.7.b
8. Loans pending securitization	E654	N/A	M.8

Schedule RC-D - Continued
Memoranda - Continued

		Dollar Amounts in Thousands		
		RC-D	RC-D	
9. Other trading assets (itemize and describe amounts included in Schedule RC-13.b that are greater than \$25,000 and exceed 25 percent of the item): (1)				
TEXT				
a.	F655 N/A	F655	N/A	M.9.a
b.	F656 N/A	F656	N/A	M.9.b
c.	F657 N/A	F657	N/A	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-13.b, that are greater than \$25,000 and exceed 25% of the item):				
TEXT				
a.	F658 N/A	F658	N/A	M.10.a
b.	F659 N/A	F659	N/A	M.10.b
c.	F660 N/A	F660	N/A	M.10.c

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

	Transaction Accounts												Nontransaction Accounts					
	(Column A)						(Column B)						(Column C)					
	Total transaction accounts (including total demand deposits)						Memo: Total demand deposits (included in column A)						Total nontransaction accounts (including MMDAs)					
Dollar Amounts in Thousands	R	C	O	N	B	I	R	C	O	N	B	I	R	C	O	N	B	I
Deposits of:																		
1. Individuals, partnerships, and corporations (include all certified and official checks)	8549					0							8550					0
2. U.S. Government	2202					0							2520					0
3. States and political subdivisions in the U.S.	2203					0							2530					0
4. Commercial banks and other depository institutions in the U.S.	8551					0							8552					0
5. Banks in foreign countries	2213					0							2236					0
6. Foreign governments and official institutions (including foreign central banks)	2216					0							2377					0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2219					0	2210					0	2385					0

Memoranda

	Dollar Amounts in Thousands												Footnote	
	R	C	O	N	B	I	R	C	O	N	B	I		
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):														
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835					0								M.1.a
b. Total brokered deposits	2365					0								M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above):														
(1) Brokered deposits of less than \$100,000	2343					0								M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	1472					0								M.1.c.2
d. Maturity data for brokered deposits:														
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	1343					0								M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	6319					0								M.1.d.2
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	1220					0								M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in reported in item 3 above which are secured or collateralized as required under (to be completed for the December report only)	5590					0								M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	1223					0								M.1.f
2. Components of total nontransaction accounts (sum of Memorandum items 2.a must equal item 7, column C above):														
a. Savings deposits:														
(1) Money market deposit accounts (MMDAs)	6810					0								M.2.a.1
(2) Other savings deposits (excludes MMDAs)	1352					0								M.2.a.2
b. Total time deposits of less than \$100,000	6638					0								M.2.b
c. Total time deposits of \$100,000 through \$250,000	1473					0								M.2.c
d. Total time deposits of more than \$250,000	1472					0								M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above	1233					0								M.2.e

(1) Includes interest-bearing and noninterest-bearing demand deposits.
 (2) The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

Schedule RC-E—Continued
Memoranda — Continued

	Dollar Amounts in Thousands		
	Assets	Liabilities	
3. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:(1,2)			
(1) Three months or less	A579	0	M.3.a.1
(2) Over three months through 12 months	A580	0	M.3.a.2
(3) Over one year through three years	A581	0	M.3.a.3
(4) Over three years	A582	0	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3)	A241	0	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:(1,4)			
(1) Three months or less	A584	0	M.4.a.1
(2) Over three months through 12 months	A585	0	M.4.a.2
(3) Over one year through three years	A586	0	M.4.a.3
(4) Over three years	A587	0	M.4.a.4
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)	K221	0	M.4.b
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)	K222	0	M.4.c

- (1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- (2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
- (3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- (4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

Schedule RC-F—Other Assets

		Dollar Amounts in		Thousands	Millions	Thousands
		Thousands	Millions	Thousands	Millions	Thousands
1.	Accrued interest receivable(1)	8556	0			1
2.	Net deferred tax assets(2)	2148	0			2
3.	Interest-only strips receivable (not in the form of a security)(3)on:					
a.	Mortgage loans	4519	0			3.a
b.	Other financial assets	4520	0			3.b
4.	Equity securities that DO NOT have readily determinable fair values(4)	1752	0			4
5.	Life insurance assets					
a.	General account life insurance assets	1201	0			5.a
b.	Separate account life insurance assets	1202	0			5.b
c.	Hybrid account life insurance assets	1270	0			5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed \$100,000)	2160	0			6
a.	Prepaid expenses (excluding prepaid assessments)	2166	0			6.a
b.	Repossessed personal property (including vehicles)	1578	0			6.b
c.	Derivatives with a positive fair value held for purposes of hedging	6010	0			6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	436	0			6.d
e.	FDIC loss-sharing indemnification assets	1448	0			6.e
f.	Prepaid deposit insurance assessments	1449	0			6.f
g.	3549	3549	0			6.g
h.	3550	3550	0			6.h
i.	3551	3551	0			6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	2160	0			7

- (1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G—Other Liabilities

		Dollar Amounts in		Thousands	Millions	Thousands
		Thousands	Millions	Thousands	Millions	Thousands
1.	a. Interest accrued and unpaid on deposits(1)	3645	0			1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)	3646	0			1.b
2.	Net deferred tax liabilities(2)	3049	0			2
3.	Allowance for credit losses on off-balance sheet credit exposures	1557	0			3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed \$100,000)	2930	0			4
a.	Accounts Payable	3066	0			4.a
b.	Deferred compensation liabilities	1011	0			4.b
c.	Dividends declared but not yet payable	2932	0			4.c
d.	Derivatives with a negative fair value held for purposes of hedging	6010	0			4.d
e.	3552	3552	0			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	2930	0			5

- (1) For savings banks, include "dividends" accrued and unpaid on deposits.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in		
	Thousands	Millions	
Assets			
1. Interest-bearing balances due from depository institutions	3381	12	1
2. U.S. Treasury securities and U.S. Government agency obligations(2) (excluding mortgage-backed securities)	8558	0	2
3. Mortgage-backed securities(2)	8559	0	3
4. All other securities(2,3) (includes securities issued by states and political subdivisions in the U.S.)	8560	3.808	4
5. Federal funds sold and securities purchased under agreements to resell	3365	0	5
6. Loans:			
a. Total loans	3360	0	6.a
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	3465	0	6.b.1
(2) All other loans secured by real estate	3466	0	6.b.2
c. Commercial and industrial loans	3387	0	6.c
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	8561	0	6.d.1
(2) Other (includes revolving credit plans other than credit cards, automobiles and other consumer loans)	8562	0	6.d.2
7. To be completed by banks with \$100 million or more in total assets:(4) Trading assets	3401	N/A	7
8. Lease financing receivables (net of unearned income)	3484	0	8
9. Total assets(5)	3368	6.937	9
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485	0	10
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	8563	0	11.a
b. Time deposits of \$100,000 or more	8514	0	11.b
c. Time deposits of less than \$100,000	8529	0	11.c
12. Federal funds purchased and securities sold under agreements to repurchase	3353	0	12
13. To be completed by banks with \$100 million or more in total assets:(4) Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	N/A	13

Memorandum

	Dollar Amounts in		
	Thousands	Millions	
Memorandum item 1 is to be completed by:(4)			
• banks with \$300 million or more in total assets, and			
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.			
1. Loans to finance agricultural production and other loans to farmers	3386	N/A	M.1

- (1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

