#### 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, 20(20121231)

This report is rea	quired by law: 12	2 U.S.C. §324 (	(State kolie keeks	setheeooke);	ext ind	dicates	s oth	erwi	se, tł	ne te	erm "	bank	<" in this	5
12 U.S.C. §1817	(State nonmemb	per banks); 12	U.S.C.réptont	t (Ovlantione Éde	rs to	both b	banks	s and	l Sav	ings	s asso	ociati	ons.	
banks) and 12 U	.S.C. §1464 (Sav	rings association	ons).											

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

NOTE: Each bank's board of directors and senior managements for this report date have been prepared in conformance responsible for establishing and maintaining an effective the system structions issued by the appropriate Federal regulatory internal control, including controls over the Reports of a Condition and are true and correct to the best of my knowledge and Income. The Reports of Condition and Income are to be imprepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Weather and derectors (trustees), attest to the correctness of Officer (CFO) of the reporting bank (or by the individual preferring and derectors (trustees), attest to the supporting schedules) equivalent function) and attested to by not less than two there in the report date and declare that the Reports of Condition and Income banks and three directors responsive responsible for the best of our knowledge member banks, national banks, and savings associational belief have been prepared in conformance with the instructions. member banks, national banks, and savings associations belief have been prepared in conformance with the instructions latory authority and are true

	issued by the appropriate Federal regu
I, the undersigned CFO (or equivalent) of the named	badkconteest
that the Reports of Condition and Income (including	the supporting

	and each and
	Director (Trustee)
Signature of Chief Financial Officer (or Equivalent)	Director (Trustee)
January 31, 2013 Date of Signature	Director (Trustee)

#### Submission of Reports

Each bank must file its Reports of Condition and Incor**fie (Calil Rupsigh**ature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a new record version of this page) to the hard-come record

	photocopy of a computer-generated version of this page) to the hard-copy record
(a)	Using computer software to prepare its Call Report and the date file submitted to the CDR that your bank must place in its files.
	submitting the report data directly to the FFIEC's Central Data
	Repository (CDR), an Internet-based system for date appearance of your bank's hard-copy record of the submitted data file need
	collection (https://cdr.ffiec.gov/cdr/), or not match exactly the appearance of the FFIEC's sample report forms, but should
(b)	Completing its Call Report in paper form and arrasigning avitations the caption of each Call Report item and the reported amount.
	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 electronic format that can be processed by i	INE CDR. THE		
software vendor or other party then must electr	onically submit		
the bank's data file to the CDR.	Provident Trust Company		
	Legal Title of Bank (RSSD 9017)		
For technical assistance with submissions to the CDR	Waukeshatact		
the CDR Help Desk by telephone at (888) CDR-3111,	( BUYEBS SEP (9409)		
774 2046 as hus a mail at CDD Lials Office south	ŴT	53188	

774-3946, or by e-mail at CDR.⊦	lelnôffier aov	WI	53188
	icip@niccigovi	State Abbrev. (RSSD 9200)	Zip Code (RSSD 9220)
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.

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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.

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#### **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) - to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) - to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) - to whom 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) **Gigreing**erson to Whom Questions about the Reports Should be Directed

Thomas N Tuttle Ir	Tamara 1 Messmer
Name (TEXT C490)	Name (TEXT C495)
Chief Compliance Officer	Administrative Officer/Equity Trader
Title (TEXT C491)	Title (TEXT C496)
ttuttle@provtrust.com	tmessmer@provtrust.com
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
(262) 521-2332	(262) 521-2322
Telephone: Area code/phone number/extension (TEXT (262) 521-2301	(262) 521-2301
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**

#### Secondary Contact

Tamara J. Messmer	Thomas N. Tuttle, Jr.
Name (TEXT C366)	Name (TEXT C371)
Equity Trader	Chief Compliance Officer
Title (TEXT C367)	Title (TEXT <sup>'</sup> C372)
tmessmer@provtrust.com	ttuttle@provtrust.com
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
(262) 521-2322	(262) 521-2332
Telephone: Area code/phone number/extension (TEXT	Cisep hone: Area code/phone number/extension (TEXT C374)
(262) 521-2301	(262) 521-2301
FAX: Area code/phone number (TEXT C370)	FAX: Area code/phone number (TEXT C375)

#### FFIEC 041 Page 4 of 71 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	Secondary Contact
Thomas N. Tuttle, Jr.	Tammy Messmer
Name (TEXT C437)	Name (TEXT C442)
Chief Compliance Officer	Equity Trader
Title (TEXT <sup>C</sup> 438)	Title (TEXT C443)
ttuttle@provtrust.com	tmessmer@provtrust.com
E-mail Address (TEXT C439)	E-mail Address (TEXT C444)
(262) 521-2332	(262) 521-2322
Telephone: Area code/phone number/extension (TEXT	Č <b>řete</b> ý hone: Area code/phone number/extension (TEXT C445)
Third Contact	Fourth Contact
Name (TEXT C870)	Name (TEXT C875)
Title (TEXT C871)	Title (TEXT C876)
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT (3)) hone: Area code/phone number/extension (TEXT C878)

Provident Trust Company	/
Legal Title of Bank	
Waukesha	
City	
WÍ	53188
State	Zip Code
FDIC Certificate Number 404	

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# 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 Ti	ARIA En Ekit   Mil   Th	ou
1. Interest Income:		
a. Interest and fee income on loans:		
(1) Loans secured by real estate:	4435 0	1 - 1 -
(a) Loans secured by 1-4 family residential properties	4436 0	1141114
(b) All other loans secured by real estate	4012 0	1.0.1.0
(2) Commercial and industrial loans (3) Loans to individuals for household, family, and other personal		1.d.2
(3) Loans to individuals for household, family, and other personal		
expenditures:	B485 0	1.a.3.a
<ul> <li>(a) Credit cards</li> <li>(b) Other (includes revolving credit plans other than credit cards, autom other consumer loans)</li> </ul>	- 0	1.a.J.a
(b) Other (includes revolving credit plans other than credit cards, autom	B486 0	1.a.3.b
other consumer loans)	4056 0	
(4) Loans to foreign governments and official institutions	4058 0	
(5) All other loans (1)		1.a.6
(6) Total interest and ree income on loans (sum of items 1.a.(1)(a) through	4065 0	1.b
<ul> <li>(4) Loans to folgin governments and ornicla institutions</li></ul>	4115 0	
	- 0	1.0
d. Interest and dividend income on securities:		
(1) U.S. Treasury securities and U.S. Government agency obligations	B488 0	1.d.1
(excluding mortgage-backed securities)	B489 0	
(2) Mortgage-backed securities	- 0	1.0.2
(3) All other securities (includes securities issued by states and	4060 100	1.d.3
political subdivisions in the U.S.)	4069 0	11015
e. Interest income from trading assets		
<ul> <li>f. Interest income non ideal funds sold and securities purchased under agree a. Other interest income</li> </ul>	4518 0	
g. Other interest income	4107 100	
		1.11
2. Interest expense: a. Interest on deposits:		
<ul> <li>a. Interest on deposits:         <ul> <li>(1) Transaction accounts (interest-bearing demand deposits, NOW account and telephone and preauthorized transfer accounts)</li> </ul> </li> </ul>	-	
and telephone and preauthorized transfer accounts)	4508 0	2.a.1
(2) Nontransaction accounts:	-	
(a) Savings deposits (includes MMDAs)	0093 0	2.a.2.a
(b) Time deposits of \$100,000 or more	A517 0	2.a.2.b
(c) Time deposits of less than \$100,000	A518 0	
b. Expense of federal funds purchased and securities sold		
under agreements to repurchase	4180 0	
c. Interest on trading liabilities and other borrowed money	4180 0 4185 0	
er interest of rading habilities and other borrowed money		

(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
	Rhanidain Halil   Thou
<ol> <li>Interest expense (continued):</li> <li>Interest on subordinated notes and debentures</li> </ol>	420d 0 2.d
	4073 <b>0</b> 2 e
<ul> <li>e. Total interest expense (sum of items 2.a through 2.d)</li> <li>3. Net interest income (item 1.h minus 2.e)</li> </ul>	4074 100 3
4. Provision for loan and lease losses	4230 0 4
5. Noninterest income:	
a. Income from fiduciary activities (1)	<u>4070 7 959</u> 5.a
b. Service charges on deposit accounts	<u>4080 0 5.b</u>
c. Trading revenue (2)	A220 0 5.c
d. (1) Fees and commissions from securities brokerage	C886 0 5.d.1
(2) Investment banking, advisory, and underwriting fees a	
commissions	<u>C888</u> 0 5.d.2
(3) Fees and commissions from annuity sales	<u>C887</u> 0 <u>5.d.3</u>
<ul> <li>(4) Underwriting income from insurance and reinsurance a</li> <li>(5) Income from other insurance activities</li> </ul>	<u>6786</u> 0 5.d.4
e. Vénture capital revenue	B491 0 5.e
f. Net servicing fees	B492 0 5.f
g. Net securitization income	B493 0 5.g
h. Not applicable	5416 0 5.i
i. Net gains (losses) on sales of loans and leases	
<ol> <li>Net gains (losses) on sales of other real estate owned</li> </ol>	
k. Net gains (losses) on sales of other assets (excluding secu	B497 0 5.1
	4079 <b>7.959</b> 5.m
m. Total noninterest income (sum of items 5.a through 5.l)_	3521 0 6.a
<ol> <li>a. Realized gains (losses) on held-to-maturity securities</li></ol>	3196 4 6.b
7. Noninterest expense:	
	4139 4.296 7.a
<ul> <li>a. Salaries and employee benefits</li> <li>b. Expenses of premises and fixed assets (net of rental incon (excluding salaries and employee benefits and mortgage in c. (1) Goodwill impairment losses</li> </ul>	
(excluding salaries and employee benefits and mortgage in	4217 188 7.b
c. (1) Goodwill impairment losses	<u>C216</u> 0 7.c.1
(2) Amortization expense and impairment losses for	
other intangible assets	<u>C232</u> 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 <b>5.015</b> 7.e
8. Income (loss) before income taxes and extraordinary items a	
adjustments (item 3 plus or minus items 4, 5, m, 6, a, 6, b, and	<u>4301</u> <b>3.048</b> 8
9. Applicable income taxes (on item 8)	4304 0 9
10. Income (loss) before extraordinary items and other adjustme	430 <b>d 3.048</b> 10
(item 8 minus item 9)	
11. Extraordinary items and other adjustments, net of income tax	
12. Net income (loss) attributable to bank and noncontrolling (mi	G104 <b>3.048</b> 12
interests (sum of items 10 and 11)	
13. LESS: Net income (loss) attributable to noncontrolling (minor	
interests (if net incomé, report as a positive value; if net los	G103 0 13
as a negative value)	
די. ואבר וווכטווופ (ווסגג) מננוווטענמטופ נט טמווג (ונפווו 12 ווווועג ונפווו 1.	

\* 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.

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### **Schedule RI—Continued**

Schedule RI-Continued	
Memoranda	Year-to-date
<ol> <li>Interest expense incurred to carry tax-exempt securities, loans, and leases acc August 7, 1986, that is not deductible for federal income tax purposes</li> </ol>	451 <u>3</u> 0 M.1
Memorandum item 2 is to be completed by banks with \$1 billion or more in total 2. Income from the sale and servicing of mutual funds and annuities (included in	8433 N/A 81.2
3. Income on tax-exempt loans and leases to states and political subdivisions in t	
(included in Schedule RI, items 1.a and 1.b)	<u>4313 0 M.3</u>
4. Income on tax-exempt securities issued by states and political subdivisions in	
(included in Schedule RI, item 1.d.(3))	<u>4504 86</u> M.4
5. Number of full-time equivalent employees at end of current period (round to	Number 44 N F
nearest whole number)	415d 11 M.5
Memorandum item 6 is to be completed by: (1)	
banks with \$300 million or more in total assets, and     banks with least than \$200 million in total assets that have leave to finance a	tion
<ul> <li>banks with less than \$300 million in total assets that have loans to finance a and other loans to farmers (Schedulo BC C, part L, item 2) exceeding five parts</li> </ul>	
and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five pe 6. Interest and fee income on loans to finance agricultural production and other	5.
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 pus	RIAD YYYY/MM/DD
down accounting this calendar year, report the date of the bank's acquisition (	<u>balod 0</u> 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)	
of Memorandum items 8.a through 8.e must equal Schedule R1, item 5.c) Memorandum items 8.a through 8.e are to be completed by banks that report trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of preceding calendar year.	t <del>ed average</del>
trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of	<del>f the Year-to-date</del>
	8757 N/A M.8.a
a. Interest rate exposures	8758 N/A M.8.b
b. Foreign exchange exposures	8759 N/A M.8.C
c. Equity security and index exposures d. Commodity and other exposures	8760 N/A M.8.d
e. Credit exposures	F186 N/A M.8.e
Memoranda Items 8.f and 8.g are to be completed by banks \$100 billion or m	
that are required to complete Schedule RI, Memorandum items 8.a through 8	
<ul> <li>Impact on trading revenue of changes in the creditworthiness of the bank's counterparties on the bank's derivative assets (included in Memorandum items through 8 e above)</li> </ul>	Sonari
through 8.e above)	K090 N/A M.8.f
g. Impact on trading revenue of changes in the creditworthiness of the bank of derivative liabilities (included in Memorandum items 8 a, through 8 e above).	
9. Net gains (losses) recognized in earnings on credit derivatives that economical	
credit exposures held outside the trading account:	<u>C889</u> 0 M.9.a
<ul> <li>a. Net gains (losses) on credit derivatives held for trading</li> <li>b. Net gains (losses) on credit derivatives held for purposes other than trading</li> </ul>	
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
	RIAD YES / NO
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	A530 YES M.11
, , , , , , , , , , , , , , , , , , , ,	
Memorandum item 12 is to be completed by banks that are required to complete	s <del>Scholer to</del> -date Riad Bil   Mil   Thou
RC-C, part I, Memorandum items 8.b and 8.c.	
<ol> <li>Noncash income from negative amortization on closed-end loans secured by residential properties (included in Schedule RI, item 1.a.(1)(a))</li> </ol>	F228 N/A M.12

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

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### Schedule RI—Continued

Memoranda — Continued	Dollar Amounts in IRIANS#ilds/iil   Thou
Memorandum item 13 is to be completed by banks that have assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and lia	
at fair value under a fair value option: a. Net gains (losses) on assets	E551 N/A M.13.a
<ol> <li>Estimated net gains (losses) on loans attributable t instrument-specific credit risk</li></ol>	E552 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 attributab instrument-specific credit risk	<u>F554 N/A</u> M.13.b.1
14. Other-than-temporary impairment losses on held-to-matur	irity and
available-for-sale debt securities: a. Total other-than-temporary impairment losses b. Portion of losses recognized in other comprehensive in	1319 0 M.14.a
c. Net impairment losses recognized in other comprehensive in (Memorandum item 14.a minus Memorandum item 14.	d in Schedule RI, item and a second

Legal Title of Bank FDIC Certificate Number 404

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## Schedule RI-A—Changes in Bank Equity Capital

Dollar A	mounts in Rhanissinher in thou
<ol> <li>Total bank equity capital most recently reported for the December 3 and Income (i.e., after adjustments from amended Reports of Incom 2. Cumulative effect of changes in accounting principles and correction 3. Balance end of previous calendar year as restated (sum of items 1 a</li> </ol>	s of materia 0 rors*
<ol> <li>Net income (loss) attributable to bank (must equal Schedule RI, iten</li> <li>Sale, conversion, acquisition, or retirement of capital stock, net (excl 6. Treasury stock transactions, net</li> </ol>	14) 4340 3048 4
	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$
7. Changes incident to business combinations, net 8. LESS: Cash dividends declared on preferred stock	4470 0 8
9. LESS: Cash dividends declared on common stock 10. Other comprehensive income(1)	<u>4460 2.443 9</u> B511 -10 10
11 Other transportions with parent holding company's (not included in it	ems 5, 6, <b>644</b> 0 11
12. Total bank equity capital end of current period (sum of items 3 thro Schedule RC, item 27.a)	ugii 11)(11) <u>321d <b>5.248</b></u> 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		1	<b>-</b>
-	(Column		
Part I includes charge-offs and recoveries through the	Charge-off		
allocated transfer risk reserve.		<u>Calendar year-to-</u>	date
Dollar Amounts in	Indalisandsmill	INDALALI BILIMILI I	ou
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:	C891 (	0 C892 0	1 - 1
(1) 1-4 family residential construction loans	0.091	0 ( . 694 0	<u>1.a.1</u>
(2) Other construction loans and all land development	C893 (	0 C894 0	1 2 2
and other land loans		0 3585 0	1.a.2 1.b
b. Secured by farmland		0 338.1 0	1.0
c. Secured by 1-4 family residential properties:			
<ul> <li>c. Secured by 1-4 family residential properties:</li> <li>(1) Revolving, open-end loans secured by 1-4 family reside properties and extended under lines of credit</li> </ul>	5411 (	0 5412 0	1.c.1
<ul> <li>(2) Closed-end loans secured by 1-4 family residential prop (a) Secured by first liens</li> </ul>		01.5112 0	
(2) Closed-end loans secured by 1-4 family residential prop	C234 (	0 C217 0	1.c.2.a
(a) Secured by first liens	C235 (	0 C218 0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties_		0 3589 0	1.d
<ul> <li>Secured by ponfarm ponrecidential properties;</li> </ul>			
<ol> <li>Loans secured by owner-occupied nonfarm nonresiden</li> <li>Loans secured by owner-occupied nonfarm nonresidential properties.</li> <li>Loans to depository institutions and acceptances of other ban</li> <li>Net applicable.</li> </ol>	+;6895 (	0 C896 0	1.e.1
(2) Loans secured by other ponfarm ponresidential propert	6897 (	0 C898 0	1.e.2
2 Loans to denository institutions and accentances of other han	4481 (	0 4487 0	2
3. Not applicable			
	4638 (	0 4608 0	4
<ol> <li>Commercial and industrial loans</li> <li>Loans to individuals for household, family, and other personal a. Credit cards</li> </ol>			
a. Credit cards	B514 (	0 B515 0	5.a
	K129 (	0 к133 0	5.b
<ul> <li>b. Automobile Loans_</li> <li>c. Other (includes revolving credit plans other than credit care other consumer loans)</li> </ul>	J uni		
other consumer loans)	K205 (	0 к206 0	5.c
6. Loans to foreign governments and official institutions		0 4627 0	6
7. All other loans (2)		0 4628 0	- 7
8. Lease financing réceivables		0 4267 0	
<u>9. T</u> otal (sum of items 1 through 8)	4635	<b>0</b> 4605 <b>0</b>	9

Include write-downs arising for transfers of loans to a held-for-sale account.
 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."

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## **Schedule RI-B Continued**

Part I. Continued	(Column A		
Memoranda Dollar Amounts in	Č	alendar vear-to-d	
<ol> <li>Loans to finance commercial real estate, construction, and lar development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above</li> <li>Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets:(2)</li> </ol>	5409 0	541d 0	M.1
a. Loans secured by real estate to non-U.S. addressees (domi (included in Schedule RI-B, part I, item 1, above)	4652 N/A	4662 N/A	M.2.a
<ul> <li>b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)</li> </ul>	4654 N/A	4664 N/A	M.2.b
c. Commercial and industrial loans to non-U.S. addressees (do (included in Schedule RI-B, part I, item 4, above)		4618 N/A	M.2.c
<ul> <li>d. Leases to individuals for household, family, and other person expenditures (included in Schedule RI-B, part I, item 8, about 3. Memorandum item 3 is to be completed by:(2)</li> <li>banks with \$300 million or more in total assets, and</li> <li>banks with less than \$300 million in total assets that have lot finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of tot Loans to finance agricultural production and other loans to</li> </ul>		F187 N/A	M.2.d
farmers (included in Schedule RI-B, part I, item 7, above)		4665 N/A	M.3
<ul> <li>Memorandum item 4 is to be completed by banks that (1) toget institutions, have outstanding credit card receivables (as defined that exceed \$500 million as of the report date or (2) are credit or as defined for Uniform Bank Performance Report purposes.</li> <li>Uncollectible retail credit card fees and finance charges revers in charge-offs against the allowance for loan and lease losses.</li> </ul>	d in the instruction card specialty ban sed against incom	ns) <del>ks</del> Calendar year-to	-date 썬 M.4

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

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### **Schedule RI-B Continued**

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in	THIAD SHILL THOU
Balance most recently reported for the December 31, 2011, Reports of Conditional Income (i.e., after adjustments from amended Reports of Income)     Recoveries (must equal part I, item 9, column B, above)	6 <u>B522</u> 0 1 <u>4609</u> 0 2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079 0 3 5523 0 4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	
<ol> <li>Adjustments* (see instructions for this schedule)</li> <li>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)</li> </ol>	312 <b>3 0</b> 7

\* Describe on Schedule RI-E—Explanations.

Dollar Amounts in	in TROADEBINS MILL THOU
Memoranda	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, abc	0 M.1
Memorandum items 2 and 3 are to be completed by banks that (1) together v	wit
institutions, have outstanding credit card receivables (as defined in the instruc that exceed \$500 million as of the report date or (2) are credit card specialty	
as defined for Uniform Bank Performance Report purposes.	
	ance Case N/A M.2
<ol> <li>Separate valuation allowance for uncollectible retail credit card rees and fina</li> <li>Amount of allowance for loan and lease losses attributable to retail credit cal and finance charges</li> </ol>	ard ees
	C390 N/A M.3
Memorandum item 4 is to be completed by all banks.	
<ol> <li>Amount of allowance for post-acquisition credit losses on purchased credit in for in accordance with EASE ASC 310 30 (former ALCDA Statement of Desition)</li> </ol>	imp nted
<ol> <li>Amount of anowance for post-acquisition credit losses on purchased credit if for in accordance with FASB ASC 310-30 (former AICPA Statement of Positic (included in Schedule RI-B, part II, item 7, above)</li></ol>	оп <u>Стя́н</u> о М.4

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### 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.)

Dollar Amounts in Nuls Bidle Bidle U Tou         Dollar Amounts in Nuls Bidle Bidle U Tou         1. Other noninterest income (from Schedule RI, item 5.1)       Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedment almonts of the printing and sale of checks.       Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedment almonts of the printing and sale of checks.         almone and fees from automated teller machines (ATMS)       Ite income and fees from automated teller machines (ATMS)       Ite income and fees from automated teller machines (ATMS)         dRent and other income from other real estate owned       Ite income and fees from automated teller machines (ATMS)       Ite income and fees from schedule RI, item 7.4)         gBank Card and credit card interchange fees       Ite income and fees from schedule RI, item 7.4)       Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedment almonter schedule RI, item 7.4)         Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedment and the processing expenses       Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedment and the processing expenses         abate processing expenses       Itemize and describe amounts greater schedule RI, item 7.4)       Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedment almonter schedule RI item 2.4         c. Other noninterest expense (from Schedule RI, item 7.4)       Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedment almonter schedule RI item 2.4       Itemize and describe amounts greater th	(See instructions for details.)			
1. Other noninterest income (from Schedule RI, item 5.1)         Itemize and describe amounts greater than \$25,000 that exceed 3% of Sched         a.Income and fees from the printing and sale of checks         b.Earnings on/increase in value of cash surrender value of life insurance         c.Income and fees from atomatic teller machines (ATMS)         d.Rent and other income from other real estate owned         e.Safe deposit box rent         f.Net change in the fair values of financial instruments accounted for unde/24 (000 nt.f.         g.Bank card and credit card interchange fees         h.Gains on bargain purchases         1.4443         4464         1.44443         4465         1.1         1.44443         4464         1.44443         2.0 ther noninterest expense (from Schedule RI, item 7.d)         Itemize and describe amounts greater than \$25,000 that exceed 3% of Sched         1.1         a.Data processing expenses         a.Data processing expenses         4.134         c.Directors' fees         4.134         4.2.6         2.10         2.2.6         2.30         2.4443         2.50         3.610         2.6				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Sched Constant       1.a         a.Income and fees from the printing and sale of checks       CO12       0       1.b         c.Income and fees from the cash surrender value of life insurance       CO12       0       1.c         d.Rent and other income from other real estate owned       GO13       0       1.d         e.Safe deposit box rent       0       1.d       1.e         g.Bank card and credit card interchange fees       1.444       0       1.f         g.Bank card and credit card interchange fees       1.444       0       1.f         i.       4465       0       1.i         i.       4466       0       1.i         i.       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 Sched       1.a         Itemize and describe amounts greater than \$25,000 that exceed 3% of Sched       2.c       2.b         o.Ditrectors' fees       1340 <td< td=""><td></td><td>ar Amounts in</td><td>In International Internation</td><td>ou</td></td<>		ar Amounts in	In International Internation	ou
bEarnings on/increase in value of cash surrender value of life insurance <u>COTE</u> 0 1.b	<ol> <li>Other noninterest income (from Schedule RI, item 5.I)</li> </ol>			
bEarnings on/increase in value of cash surrender value of life insurance <u>COTE</u> 0 1.b	Itemize and describe amounts greater than \$25,000 that excee	ed 3% of Sched		
bEarnings on/increase in value of cash surrender value of life insurance. C.Income and fees from automated teller machines (ATMS). dRent and other income from other real estate owned eSafe deposit box rent. f. Net change in the fair values of financial instruments accounted for unde F3X 0 gBank card and credit card interchange fees hGains on bargain purchases. 1947 0 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.			C013 0	
c.Income and fees from automated teller machines (ATMS) (1116 (1) (112 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	bEarnings on/increase in value of cash surrender value of li	ife insurance		
dRent and other income from other real estate owned $4022$ 01.deSafe deposit box rent(1001.ef.Net change in the fair values of financial instruments accounted for unde $\frac{1237}{55}$ 0orl.fgBank card and credit card interchange fees $\frac{1247}{64}$ 01.hh.Gains on bargain purchases $\frac{1447}{446}$ 01.hi. $\frac{1446}{446}$ 446501.ii. $\frac{1446}{446}$ 446601.ii. $\frac{1446}{446}$ 446601.ii.446601.i1.k2.Other noninterest expense (from Schedule RI, item 7.d)1.k1.kItemize and describe amounts greater than \$25,000 that exceed 3% of Sched2.a2.ba.Data processing expenses1.92702.bc.Directors' fees1.1302.c2.bc.Directors' fees1.1302.c2.bf.Legal fees and expenses1.1302.c1.ci. Consulting and additionery, and supplies1.1302.c1.cj.Automated teller machine (ATM) and interchange expenses1.5502.hi. Consulting and additiony expenses1.5502.ij.Automated teller machine (ATM) and interchange expenses1.5502.ii.Automated teller machine (ATM) and interchange expenses1.5502.ii.Automated teller machine (ATM) and interchange expenses1.5502.ii.Automated teller machine (	c.Income and fees from automated teller machines (ATMs)			
eSale uposit Dux refut       eSale uposit Dux refut         f. Net change in the fair values of financial instruments accounted for unde #23       0       on 1.7         gBank card and credit card interchange fees       143       0       1.6         h.Gains on bargain purchases       143       0       1.6         i. [446]       4461       0       1.1         i. [446]       4462       0       1.1         k. [446]       4463       0       1.1         J. Letting and describe amounts greater than \$25,000 that exceed 3% of Sched       0       1.1         a. Data processing expenses       0       0       2.0         c.Directors fees       0       2.7       2.a         d.Printing, stationery, and supplies       0       2.7         f. Legal fees and expenses       113       0       2.7         g.FDIC deposit insurance assessments       413       0       2.9         h.Accounting and advisory expenses       1555       0       2.1         j. Automated teller machine (ATM) and interchange expenses       1555       0       2.1         j. Automated teller machine (ATM) and applicable income tax effect (fritter 11) (itemize and describe all extraordinary items and other adjustments):       3.a.1         a.1[4466]       <				
f. Net change in the fair values of financial instruments accounted for under 247 0 0 00-1.7 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	e.Safe deposit box rent			1.e
Distribution       1443       1.1         1.445       4461       1.i         1.445       4462       1.i         1.4461       4463       1.i         2.0 ther noninterest expense (from Schedule RI, item 7.d)       1.k         1temize and describe amounts greater than \$25,000 that exceed 3% of Schedule       1.k         2.0 ther noninterest expenses       1.4463         0.1 textury frees       1.4463         0.2.c       2.a         0.2.d       2.d         1.4440       2.d         1.4441       2.d         1.4446       1.4440         1.4446       2.d         1.4446       1.d         1.4446       1.d         1.4446       1.d         1.4446       1.d	f. Net change in the fair values of financial instruments acco	ounted for unde	F324 0	ion1.f
fiGains on bargain purchases       1442       0       1.h         i.       4461       0       1.i         i.       4461       0       1.i         i.       4463       0       1.i         i.       4463       0       1.i         i.       4463       0       1.i         a.Data processing expenses       14463       0       1.k         a.Data processing expenses       0492       0       2.a         b.Advertising and marketing expenses       0492       0       2.c         c.Directors' fees       0118       0       2.c         d.Printing, stationery, and supplies       6018       0       2.e         f.Legal fees and expenses       4144       0       2.f         g.FDIC deposit insurance assessments       4144       0       2.f         g.FDIC deposit insurance assessments       4144       0       2.f         i. Consulting and advisory expenses       1555       0       2.h         i.Automated teller machine (ATM) and interchange expenses       1555       0       2.h         i.Automated teller machine (ATM) and interchange expenses       1555       0       2.h         i.Automated teller machine (ATM) and inter	a Bank card and credit card interchange fees			1.g
i. 4461       4461       1.i         i. 4463       4462       1.i         i. 4463       4463       1.i         i. 4463       1.i       1.i         a. Data processing expenses       1.ii       1.ii         a. Data processing and marketing expenses       1.ii       1.ii         c. Directors' fees       1.ii       2.a         d. Drinting, stationery, and supplies       1.ii       2.d         g. FDIC deposit insurance assessments       4144       2.f         g. FDIC deposit insurance assessments       4144       2.g         h. Accounting and auditing expenses       1.555       0.2.h         i. Consulting and advisory expenses       1.555       0.2.h         j. Automated teller machine (ATM) and interchange expenses       1.555       0.2.h         j. Automated teller machine (ATM) and interchange expenses       1.555       0.2.h         j. Automated teller machine (ATM) and interchange expenses       1.555       0.2.h         i. 1.4464			1447 0	1.ň
i. 4461 0 1.i i. 4463 4463 0 1.i i. 4463 0 1.i i. 4465 0 1.i 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Sched a Data processing expenses 0497 0 2.b bAdvertising and marketing expenses 0497 0 2.c bAdvertising and marketing expenses 0497 0 2.c c. Directors' fees 0 2.c d Printing, stationery, and supplies 0 2.c ePostage 1413 0 2.c f. Legal fees and expenses 1414 0 2.c gFDIC deposit insurance assessments 1414 0 2.c i. Consulting and advisory expenses 1555 0 2.i i. Consulting and advisory expenses 1555 0 2.i i. Consulting and advisory expenses 1555 0 2.i k. Telecommunications expenses 1555 0 2.i i. Automated teller machine (ATM) and interchange expenses 1555 0 2.i k. Telecommunications expenses 1555 0 2.i i. Automated teller machine (ATM) and pilcable income tax effect (fr item 11) (itemize and other adjustments and applicable income tax effect (fr item 11) (itemize and other adjustments and other adjustments): a.(14446 0 4486 0 2.n 3.a.1 (2) Annlicable income tax effect 4488 0 4486 0 3.b.1 (2) Annlicable income tax effect 4488 0 4486 0 3.c.1				
i.       14462       0       1.j         2.       Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Scheduret aData processing expenses       0       2.a         b.Advertising and marketing expenses       0492       0       2.b         c.Directors' fees       0492       0       2.c         c.Directors' fees       0112       0       2.c         d.Printing, stationery, and supplies       012       0       2.d         e.Postage       8400       0       2.e         f.Legal fees and expenses       0143       0       2.f         g.FDIC deposit insurance assessments       0       0       2.f         h.Accounting and advisory expenses       1555       0       2.h         i. Consulting and advisory expenses       1555       0       2.h         j.Automated teller machine (ATM) and interchange expenses       1555       0       2.h         i.tetation and other adjustments and applicable income tax effect (frite item 11) (itemize and describe all extraordinary items and other adjustments):       2.n       3.a.1         a.114463       4465       0       3.a.1       3.a.2         j.14464       4484       0       3.b.1         c.14464	j. 4461		4461 0	1.i
k. L4463       1       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 Sched aData processing expenses       0       2.a         aData processing expenses       0       2.b       2.a         bAdvertising and marketing expenses       0       2.b       2.a         c.Directors' fees       0       2.c       2.b         dPrinting, stationery, and supplies       0       2.c       2.c         ePostage       8400       0       2.e       2.e         f.Legal fees and expenses       4144       0       2.f       2.g         hAccounting and advisory expenses       1555       0       2.h       1.consulting and advisory expenses         i. Consulting and advisory expenses       1555       0       2.h       2.h         j.Automated teller machine (ATM) and interchange expenses       1555       0       2.k         k.Telecommunications expenses       1555       0       2.h         i.telecommunications expenses       4465       0       2.n         a.14465       4465       0       2.n       2.n         a.14465       4465       0       2.n       2.n         i.446	i. 4467		4462 0	
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Sched a Data processing expenses       CO12       0       2.a         b Advertising and marketing expenses       1492       0       2.b       0         c.Directors' fees       1413       0       2.c       0         d.Printing, stationery, and supplies       CO15       0       2.d       0         e.Postage       8403       0       2.e       0         f.Legal fees and expenses       4144       0       2.f         gFDIC deposit insurance assessments       4144       0       2.f         h.Accounting and advisory expenses       F556       0       2.h         i. Consulting and advisory expenses       F555       0       2.h         i. Consulting and advisory expenses       F555       0       2.h         i.Attomated teller machine (ATM) and interchange expenses       F555       0       2.k         i.Leaded lability Insurance       4464       4462       0       2.n         i.Attice and describe all extraordinary items and other adjustments and applicable income tax effect (fritemit11) (itemize and describe all extraordinary items and other adjustments):       3.a.1         a.(14446       Annolicable income tax effect       4465       0 </td <td>k. 4463</td> <td></td> <td>4463 0</td> <td>1.k</td>	k. 4463		4463 0	1.k
Itemize and describe amounts greater than \$25,000 that exceed 3% of Sched       0       2.a         a Data processing expenses       0492       0       2.b         b Advertising and marketing expenses       0492       0       2.c         c Directors' fees       0113       0       2.c         d Printing, stationery, and supplies       0       2.c       2.d         e Postage       8400       0       2.e       2.e         f. Legal fees and expenses       1144       0       2.f       2.g         g FDIC deposit insurance assessments       1144       0       2.f       2.g         h Accounting and auditing expenses       1555       0       2.i       1.         i. Consulting and advisory expenses       1555       0       2.i       1.         i. Automated teller machine (ATM) and interchange expenses       1555       0       2.i       1.         k.Telecommunications expenses       1555       0       2.i       2.n       2.n         1. 4464       4464       0       2.n       2.n       2.n         a.1.1       4464       4464       0       2.n       2.n         i.4.4.4.4.4.4       4464       0       3.a.1       3.a.2	2 Other popinterest expense (from Schedule PI, item 7 d)			
bAdvertising and marketing expenses	Itomize and describe amounts greater than \$25,000 that even	d 20/ of Schod		
bAdvertising and marketing expenses	a Data processing expenses	a 370 of Scheu		2 a
Drawetusing expenses       4137       0       2.0         c.Directors' fees       4137       0       2.1         dPrinting, stationery, and supplies       600       2.1       2.1         e.Postage       4141       0       2.1         g.FpliC deposit insurance assessments       4147       0       2.1         hAccounting and auditing expenses       1555       0       2.1         i. Consulting and advisory expenses       1555       0       2.1         j. Automated teller machine (ATM) and interchange expenses       1555       0       2.1         i. Consulting and advisory expenses       1555       0       2.1         j. Automated teller machine (ATM) and interchange expenses       1555       0       2.1         i. Call automatications expenses       1555       0       2.1         i. Call automatications expenses       14462       0       2.1         i. Call automatications expenses       14462       0       2.1         i. Call automatications expenses       14465       0       2.1         i. Call automatications expenses       14466       0       2.1         i. Call automatications automatications and applicable income tax effect (frinterm 11) (itemize and describe all extraordinary items and other adjus			0497 0	
dPrinting, stationery, and supplies       COIR       0       2.d         ePostage       8403       0       2.e         f.Legal fees and expenses       4144       0       2.f         gFDIC deposit insurance assessments       4144       0       2.g         hAccounting and auditing expenses       F556       0       2.h         i. Consulting and advisory expenses       F555       0       2.i         j. Automated teller machine (ATM) and interchange expenses       F555       0       2.k         K.Telecommunications expenses       F555       0       2.k         rever       4464       4462       0       2.m         1.4464       1ability Insurance       4464       4463       0         1.4465       1ability Insurance       4466       0       2.n         3. Extraordinary items and other adjustments and applicable income tax effect (fr       2.n       2.n         item 11) (itemize and describe all extraordinary items and other adjustments):       3.a.1       3.a.2         a.(14464       4484       0       3.a.1       3.b.2         (2)       Applicable income tax effect       4488       0       3.b.2         (2)       Applicable income tax effect       4488				
a. Postage				
F. Legal fees and expenses       414       0       2.7         gFDIC deposit insurance assessments       4144       0       2.g         hAccounting and auditing expenses       F555       0       2.h         i. Consulting and advisory expenses       F555       0       2.i         j. Automated teller machine (ATM) and interchange expenses       F555       0       2.i         k. Telecommunications expenses       F559       0       2.k         H.4462       0       2.m       1         n       4464       49       2.l         n       4465       0       2.m         n       4464       9       2.l         n       4464       0       2.n         3. Extraordinary items and other adjustments and applicable income tax effect (fritem 11) (itemize and describe all extraordinary items and other adjustments):       3.a.1         a.(1[4469       4469       3.a.1         (2)       Annlicable income tax effect       4488       0         (2)       Annlicable income tax effect       4488       0         (2)       Annlicable income tax effect       4488       0         (2)       Annlicable income tax effect       4488       0       3.b.1				
1. Legal rees and expenses       414       0       2.n         gFDIC deposit insurance assessments       414       0       2.n         h Accounting and advisory expenses       E556       0       2.n         i. Consulting and advisory expenses       E557       0       2.i         j. Automated teller machine (ATM) and interchange expenses       E558       0       2.i         k.Telecommunications expenses       E559       0       2.k         I. 4464 lability Insurance       4464       4462       0         m 4465       0       2.n       2.n         s. Extraordinary items and other adjustments and applicable income tax effect (fritem 11) (itemize and describe all extraordinary items and other adjustments):       3.a.1         a.(1/4465       4465       0       3.a.1         b.(1/4484       4485       0       3.b.1         (2)       Annlicable income tax effect       4485       0       3.b.2				
b. 10 doping and auditing expenses       F557       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       F558       0       2.k         I. 4464       iability Insurance       4464       49       2.l         m       4464       4467       0       2.m         I. 4464       Iability Insurance       4464       2.l         m       4463       0       2.m         s. Extraordinary items and other adjustments and applicable income tax effect (fritem 11) (itemize and describe all extraordinary items and other adjustments):       3.a.1         a.(1/4465       4465       3.a.1         b.(1/4484       4485       0         (2)       Annicable income tax effect       4485       0         (2)       Annicable income tax effect       4488       0       3.b.1         (2)       Annicable income tax effect       4488       0       3.b.2         c.(1/4489       4489       0       3.c.1				
i. Consulting and advisory expenses				
i. Consulting and advisory expenses       F558       0       2.1         j. Automated teller machine (ATM) and interchange expenses       F559       0       2.k         k.Telecommunications expenses       F559       0       2.k         I. 4464       4464       49       2.l         m4462       4464       0       2.m         n 4464       4463       0       2.m         a. (1468       0       2.n       3.a.1         a. (1469       4469       3.a.1       3.a.2         b. (14484       4483       0       3.b.1         (2)       Annlicable income tax effect       4488       0	n Accounting and auditing expenses			
i. Addonated teller machine (km) and metchange expenses       F553       0       2.k         i. 4464       4464       49       2.l         m       4464       4467       0       2.m         n       4468       0       2.n       3.         S. Extraordinary items and other adjustments and applicable income tax effect (fritem 11) (itemize and describe all extraordinary items and other adjustments):       4464       0       3.a.1         a.(1)       4464       4484       0       3.a.2       3.a.2         b.(1)       4484       4484       0       3.b.1         (2)       Annlicable income tax effect       4484       0       3.b.1         (2)       Annlicable income tax effect       4488       0       3.b.2         c.(1)       4489       0       3.c.1	i. Consulting and advisory expenses			
I. 4464 lability Insurance       4464       49       2.1         m 4463       4464       0       2.m         n 4464       4463       0       2.m         s. Extraordinary items and other adjustments and applicable income tax effect (fritemize and describe all extraordinary items and other adjustments):       2.m         a.(1/4464       4464       0       3.a.1         b.(1/4484       4484       0       3.a.1         c.(1/4484       4484       0       3.b.1         (2)       Annlicable income tax effect       4484       0         (2)       Annlicable income tax effect       4488       0		es		
m 4467       0       2.m         n 4468       0       2.n         3. Extraordinary items and other adjustments and applicable income tax effect (fritem 11) (itemize and describe all extraordinary items and other adjustments):       2.n         a.(1 4464       4469       0         3. Extraordinary items and describe all extraordinary items and other adjustments):       3.a.1         a.(1 4464       4469       0         (2)       Annlicable income tax effect       4487       0         (2)       Annlicable income tax effect       4488       0	k.lelecommunications expenses		F339 U	2.R
m 4467       0       2.m         n 4468       0       2.n         3. Extraordinary items and other adjustments and applicable income tax effect (fritem 11) (itemize and describe all extraordinary items and other adjustments):       2.n         a.(1 4464       4469       0         3. Extraordinary items and describe all extraordinary items and other adjustments):       3.a.1         a.(1 4464       4469       0         (2)       Annlicable income tax effect       4487       0         (2)       Annlicable income tax effect       4488       0	I 4464 inhibity Indurance		4464 40	21
a.(1)     4463     0     2.n       a.(1)     4464     0     3.a.1       (2)     Annlicable income tax effect     4484     0				
3. Extraordinary items and other adjustments and applicable income tax effect (fritem 11) (itemize and describe all extraordinary items and other adjustments):       2.11         a.(1)446d       446d       0         3.a.1       3.a.2         Annlicable income tax effect       448d       0         b.(1)448J       448d       0         (2)       Annlicable income tax effect       448d       0				
item 11) (itemize and describe all extraordinary items and other adjustments):          TFXT       4469       0       3.a.1         a.(1]4464       4484       0       3.a.2         b.(1]4487       4484       0       3.b.1         (2)       Applicable income tax effect       4484       0       3.b.1         (2)       Applicable income tax effect       4488       0       3.b.1         (2)       Applicable income tax effect       4488       0       3.b.2         c.(1] 4489       4489       0       3.c.1	11			2.0
a.(1)4469     4469     0     3.a.1       (2)     Applicable income tax effect     4489     0     3.a.2       b.(1)4484     4483     0     3.b.1       (2)     Applicable income tax effect     4483     0       (1)4484     4489     0     3.b.2	<ol><li>Extraordinary items and other adjustments and applicable incom</li></ol>	ne tax effect (fr		
a.(1)4469     4469     0     3.a.1       (2)     Applicable income tax effect     4489     0     3.a.2       b.(1)4484     4483     0     3.b.1       (2)     Applicable income tax effect     4483     0       (1)4484     4489     0     3.b.2	item 11) (itemize and describe all extraordinary items and other	<sup>•</sup> adjustments):		
(2)       Applicable income tax effect       448d       0       3.a.2         b.(1)4483       4483       0       3.b.1         (2)       Applicable income tax effect       4488       0       3.b.2         c.(1)4489       4489       0       3.c.1				<b>D</b> = 1
b.(1)4487 0 3.b.1 (2) Applicable income tax effect 4488 0 3.b.2 c.(1)4489 0 3.c.1	a.(1)4469	101 0		
(2)         Applicable income tax effect         4488         0         3.b.2           c.(1)         4489         0         3.c.1		486 0		
c.(1)4489 0 3.c.1	D.(11448A	400 0	4484 0	
		<u>488</u> 0	4.400	
(2) Applicable income tax effect		101 0		
	(2) Applicable income tax effect	491 ()		3.C.Z

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# Schedule RI-E—Continued

	Year-to-date
Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such	ich effects):
a.B52d	B526 0 4.a
т <b>ЕХТ</b> h[B527	B527 0 4,b
Other transactions with parent holding company (from Sch (itemize and describe all such transactions):	
a 4498	4498 0 5.a
bl 4499	<u>44990</u> _5.b
Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe TEXT	be all adjustments):
a 4521	4521 0 6.a
<u>6</u> ]452 <b>2</b>	
Other explanations (the space below is provided for the ba significant items affecting the Report of Income):	bank to briefly describe, at its option, any other
significant items anecting the Report of Income).	RIAD YES / NO
Comments?	4769 NO 7

Other explanations (please type or print clearly):

Provident Trust Company	/
Legal Title of Bank	
Waukesha	
City	
wť	53188
State	Zip Code
FDIC Certificate Number 404	

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# **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	TR604 and Bill Mill T	hou
Assets		
1. Cash and balances due from depository institutions (from Schedule RC-A):		
a. Noninterest-bearing balances and currency and coin(1)	0081 849	
b. Interest-bearing balances(2)	0071 12	1.b
2. Securities:		
<ul> <li>a. Held-to-maturity securities (from Schedule RC-B, column A)</li> </ul>	1754 0	2.a
<ul> <li>b. Available-for-sale securities (from Schedule RC-B, column D)</li> </ul>	1773 3.810	2.b
3. Federal funds sold and securities purchased under agreements to resell:	B987 0	2 -
a. Federal funds sold	B987 0	3.a
b. Securities purchased under agreements to resell(3)	<u> </u>	3.b
4. Loans and lease financing receivables (from Schedule RC-C):	5369 0	4.a
a. Loans and leases held for sale	5509 0	4.b
		<u> </u>
c. LESS: Allowance for loan and lease losses (must equal Rep <del>ort of Income</del>		4.c
	/ B529 0	4.d
<ul> <li>d. Loans and leases, net of uncarned income and allowance (item 4.b minus 4</li> <li>5. Trading assets (from Schedule RC-D)</li> </ul>	3545 0	5
6. Premises and fixed assets (including capitalized leases)	2149 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 <b>5.248</b>	12

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

Legal Title of Bank FDIC Certificate Number 404

#### Schedule RC - Continued

Dollar Amounts in	B6045millBillMillT	
Liabilities		
13 Denosits		
a. In domestic offices (sum of totals of columns A and C from Schedulo PC E) (1) Noninterest-bearing(1)	2200 0	13.a
(1) Noninterest-bearing(1)66310	-	13.a.1
(2) Interest-bearing		13.a.2
b. Not Applicable		
14. Federal funds purchased and securities sold under agreements to repurchase:	B993 0	14 -
a. Federal funds purchased(2)		14.a
b. Securities sold under agreements to repurchase(3)	B995 0 3548 0	14.b 15
15. Trading liabilities (from Schedule RC-D)		15
<ol> <li>Irading liabilities (from Schedule RC-D)</li> <li>Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)</li> </ol>	3190 0	16
		10
17. and 18. Not Applicable 19. Subordinated notes and debentures(4)	3200 0	19
	2930 0	20
20. Other liabilities (from Schedule RC-G)         21. Total liabilities (sum of items 13 through 20)	2948 <b>0</b>	-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	3637 3.020	26.a
b. Accumulated other comprehensive income(5)	B530 161	26.b
c. Other equity capital components (6)	A130 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)	G105 5.248	
29. Total liabilities and equity capital (sum of items 21 and 28)	3300 <b>5.248</b>	29

#### Memoranda

#### To be reported with the March Report of Condition.

1.	ndicate in the box at the right the n nost comprehensive level of auditin auditors as of any date during 2011	umber of the statement belo g work performed for the bar	w that best d <del>escr</del> nk by indepen <del>den</del> 6724	bes the LovAlumber N/A	M.1

1 = Independent audit of the bank conducted in acc**4**rdaDirectors' examination of the bank conducted in accordance with with generally accepted auditing standards by a certified public public accounting firm which submits a report on the bankning firm (may be required by state chartering authority)
 2 = Independent audit of the bank's parent holding bomDirectors' examination of the bank performed by other external conducted in accordance with generally accepted auditiditors (may be required by state chartering authority) standards by a certified public accounting firm while Review of the bank's financial statements by external auditors submits a report on the consolidated holding contents of the bank's financial statements by external auditors on the bank senarately)

not on the bank separately) 3 = Attestation on bank management's assertion on 8the Other audit procedures (excluding tax preparation work) effectiveness of the bank's internal control over9finalNoiatxternal audit work reporting by a certified public accounting firm

To be reported	with the Mar	ch Report of	Condition.

2. Bank's fiscal year-end date

- Dunks inseri year end date
   Includes noninterest-bearing demand, time, and savings deposits.
   Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
   Includes all securities repurchase agreements, regardless of maturity.
   Includes limited-life preferred stock and related surplus.
   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.
   Includes treasury stock and unearned Employee Stock Ownership Plan shares.

rcon **MM / DD** 

N/A

M.2

8678

### 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	RIGONS Shind Mil   Thou	
<ol> <li>Cash items in process of collection, unposted debits, and currency and coin:         <ul> <li>Cash items in process of collection and unposted debits</li> <li>Currency and coin</li> </ul> </li> </ol>	002d N/A 1.a 008d N/A 1.b	_
<ol> <li>Balances due from depository institutions in the U.S.:         <ul> <li>a. U.S. branches and agencies of foreign banks</li> <li>b. Other commercial banks in the U.S. and other depository institutions in the</li> <li>Balances due from banks in foreign countries and foreign central banks:</li> </ul> </li> </ol>	0083 N/A 2.a 0689 N/A 2.b	_
<ul> <li>a. Foreign branches of other U.S. banks</li></ul>	0073 N/A 3.a 0072 N/A 3.b 0090 N/A 4 10090 N/A 5	

# Schedule RC-B—Securities

Exclude assets held for trading.									
		Held-to-maturity		Available-for-sale					
		(Column Amortized C	A)	(Column B) Fair Value		(Column Amortized C	C)	(Column D) Fair Value	
Dollar Amounts in The			r Broi		കുറ്റവ			I Bil   Mil   Th	ou
1. U.S. Treasury securities	021	1 0	0213	0	1286	0	1287	0	1
<ol> <li>U.S. Government agency ob (exclude mortgage-backed s a. Issued by U.S. Governme agencies(1)</li> </ol>									
agencies(1)	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Governme		-							
sponsored agencies(2)	1294	1 0	1295	0	1297	0	1298	0	2.b
		T							
<ol><li>Securities issued by states a political subdivisions in the</li></ol>	8496	1 D	8497	0	8498	2,596	8499	2,739	3
•									

Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.
 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.

Provident Trust Company Legal Title of Bank FDIC Certificate Numbar404

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#### Schedule RC-B—Continued

Schedule RC D C	PHUM	Held-to-ma	an antina a	Available-for	anla
	(Calu				
	(Colu			olumn C) (Colu	imn D)
					Value
Dollar Amounts in The	<b>RCanid B</b> il   Mi	l I Thoricon Bil I	Mil   Thore on Bil	Mil   Thore ON Bil	<u>Mil I Th</u> ou
<ol><li>Mortgage-backed securities</li></ol>					
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	<b>1630</b> 4	0 G305	0 G306	0 G307	0 4.a.2
(3) Other pass-through s	6308	0 G309	0 G310	0 G311	0 4.a.3
(3) Other pass-tillough s		010101			1.0.5
<ul> <li>b. Other residential mortga</li> </ul>					
backed securities (inclue					
REMICs, and stripped M	5				
<ol><li>Issued or guaranteed</li></ol>					
U.S. Government age		0.0014	0.001	0 001	
or sponsored agencie		0 G313	0 G314	0 G315	0 4.b.1
(2) Collateralized by MBS	S				
or guaranteed by					
U.S. Government ag					
U.S. Government age or sponsored agencie	6316	0 G317	0 G318	0 G319	0 4.b.2
(3) All other residential			<del></del>		
MBS	G320	0 G321	0 G322	0 G323	0 4.b.3
c. Commercial MBS:	-				
(1) Commercial mortgage					
pass-through securit					
(a). Issued or guarant					
FNMA,FHLMC or G	K142	0 K143	0 K144	0 K145	0 4.c.1.a
(b). Other pass-through	IK 146	0 K147	0 K148	0 K149	0 4.c.1.b
(2) Other commercial ME					
(a). Issued or guarant	-				
Ú.S. Government a	9512	0 K151	0 K152	0 K153	0 4.c.2.a
or sponsored agen		0 K155	0 K154	0 K153	0 4.c.2.a
(b). All other commerce			UINIDU	U INID/I	4.C.Z.D

(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

	Hold	-to-maturity	Available-	for-calo	
	(Column A)	(Column B)		olumn D)	
	Amortized Cost	Fair Value A		air Value	
Dollar Amounts in Th	ncircatid sil   Mil   Thore	DIN BILL MILL THANCOIN	Bil   Mil   Thorcon B	iil   Mil   Th <mark>ou</mark>	u
5. Asset-backed securities and					
structured financial product	ts				
a. Asset-backed	C026 0 C98	38 0 0 0	0 C027	0	5.a
securities (ABS) b. Structured financial prod (1) Cash	di orex		010027		5.0
(1) Cash	G336 0 G3		0 G339	0	5.b.1
(2) Synthetic	G340 0 G34		0 G343	0	5.b.2
(3) Hybrid	G344 0 G34	19 0 G346	0 G347	0	5.b.3
6. Other debt securities:	0 17	0 1739	339 1741	357	6 -
a. Other domestic debt sec b. Foreign debt securities	CU <b>rities 0 17.</b> 1747 0 174		0 1746	0	6.a 6.b
<ul> <li>b. Foreign debt securities_</li> <li>7. Investments in mutual func-</li> </ul>					0.0
other equity securities with					
determinable fair values(1)	)	A510	714 A511	714	7
<ol><li>8. Total (sum of items 1 throu</li></ol>	úg				
(total of column A must equ					
Schedule RC, item 2.a) (tot	ta				
column D must equal Scher item 2.b)	1754 <b>0</b> 17	71 <b>0</b> 1772	<b>3.649</b> 1773	3.810	8
		· · · · · · · · · · · · · · · · · · ·			-

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

FDIC Certificate Number 404

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# Schedule RC-B—Continued

Memoranda				
Dollar Amounts in	0416		M.1	
1. Pledged securities(1)			INI.1	
2. Maturity and repricing data for debt securities (1,2) (excluding those in nonacci	1			
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; a				
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	
(2) Over one very through through the very	A551	1 4 5 5	M.2.a.3	
(3) Over one year through three years	A552	1 126	M.2.a.4	
(4) Over three years through five years	A553	128	M.2.a.5	
(5) Over five years through 15 years(6) Over 15 years	A554	0	M.2.a.6	
b. Mortgage pass-through securities backed by closed-end first lien			11121010	
1-4 family residential mortgages with a remaining maturity or				
next repricing date of:(3,5)				
	A555	0	M.2.b.1	
(1) Three months or less (2) Over three months through 12 months (2) Over three months through 12 months	A556	0	M2h2	
(2) Over one year through three years	A557	0	M2h3	
(3) Over one year through three 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	
		-		
evolute mortgage backed securities (include CMOS, REPIRES, and supped MDS				
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MB exclude mortgage pass-through securities) with an expected average life o (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	
O Associational as at a filled at a sector with a second time and a second terminal termin				
<ol> <li>Amortized cost of held-to-maturity securities sold or transferred to available-to trading securities during the calendar year-to-date (report the amortized cost a of cale or transfer)</li> </ol>				
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.

Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
 Exclude investments in mutual funds and other equity securities with readily determinable fair values.
 Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
 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.
 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-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.
 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.

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# Schedule RC-B—Continued

#### Memoranda — Continued

		-to-maturity	Ava	uilable-for-sale	
	(Column A)	(Column B)	(Column	C) (Column D)	
	Amortized Cost	Fair Value	Amortized Co	st Fair Value	
Dollar Amounts in The	REANHBILLMILLTHARCO	D <mark>N</mark> Bil   Mil   Th	RACON Bil   Mil   The	λα⊂ONN Bil   Mil   Th	ou
<ul> <li>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.(1)</li> <li>5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f</li> </ul>					
must equal Schedule RC-B, item 5.a):					
a. Credit card receivables	B838 N/A B83	N/A	B840 N/A	B841 N/A	M.5.a
b. Home equity lines	B842 N/A B84		B844 N/A		M.5.b
c. Automobile loans	B846 N/A B84	7 N/A	B848 N/A		M.5.c
d. Other consumer loans	B850 N/A B8	51 N/A	B852 N/A	B853 N/A	M.5.d
<ul> <li>Outer consumer loans</li> <li>Commercial and industria</li> </ul>			B856 N/A		M.5.e
e. Commercial and industria	B858 N/A B85		B860 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.

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### Schedule RC-B—Continued

Schedule KC-B-C	ontinue					
			maturity		le-for-sale	
Memoranda — Continue			Column B)	(Column C)	(Column D)	
	Amortize			mortized Chst	Fair Value	
Dollar Amounts in The	RCON HBil   Mil	I THARCON F	Bil   Mil   THARCON	Bil   Mil   Thore O	N Bil   Mil   Th	ou
<ol><li>Structured financial</li></ol>						
products by underlying coll						
or reference assets (for						
each column, sum of						
Memorandum items 6.a thr	-					
6.g must equal Schedule R						
sum of items 5.b(1) throug						
(3)):						
a. Trust preferred securities						
issued by financial institu	6348	0 G349	0 G350	0 G35	0	M.6.a
b. Trust preferred securities						i noid
	1					
issued by real estate investment trusts	G352	0 G353	0 G354	0 G35	0	M.6.b
		0 0 0.000	0,0.0.0		· · · · ·	11.0.0
c. Corporate and similar loans	G356	0 G357	0 G358	0 G359	0	M.6.c
		0101.7.74	01012.4		• • • •	Phote
d. 1-4 family residential ME						
issued or guaranteed by	<b>1</b>					
U.S. government-spons enterprises (GSEs)	G36d	0 G361	0 G362	0 G363	0	M.6.d
	-	010.001	010.004	0,0.0.		11.0.0
e. 1-4 family residential						
MBS not issued or	G364	0 G365	0 G366	0 G367	0	M.6.e
guaranteed by GSEs		010.00.1	0 TCLOOU	0,050		11.0.0
<ul> <li>f. Diversified (mixed) pools of structured finan products</li> </ul>						
pools of structured finan	6369	0 G369	0 G370	0 G37	0	M.6.f
		01009	010370	01(6.57)		11.0.1
g. Other collateral or	G372	0 G373	0 G374	0 G37	0	Mea
reference assets	<u>(11)/4</u>	01037.1	0103/4	0163/3		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       (Column B)         (1) loans and leases held for investment, net of unamed income, aphy Banks with by All Banks       (3) loans and leases held for investment, net of unamed income, aphy Banks with by All Banks         (3) loans and leases held for trading and commercial paper.       (aphy Banks with by All Banks         (3) loans and leases held for trading and commercial paper.       (b) folial Association of the trading and commercial paper.         (1) Loans secured by real estate:       (b) construction, land development, and other land loans:       (1) the construction loans and all land development and land loans secured by 1-4 family residential properties.         (2) Closed-end loans secured by 1-4 family residential properties.       (1) Column Secured by first liens.       (1) Column Secured by first liens.         (2) Loans secured by owner-occupied nonfarm nonresidential properties.       (1) To set secured by owner-occupied nonfarm nonresidential properties.       (1) Colema secured by owner-occupied nonfarm nonresidential properties.         (2) Loans secured by other nonfarm nonresidential properties.       (1) To set approximations in the U.S.       (1) Colema secured by owner-occupied nonfarm nonresidential properties.         (1) To use secured by other nonfarm nonresidential properties.       (1) To foreign branches of other U.S.       (1) Column Secured by other nonfarm nonresidential properties.         (2) To bars secured by other nonfarm nonresidential properties.       (1) To foreign branches of other U.S. <th></th> <th></th> <th></th>			
1. Loans secured by real estate:       a. Construction, land development, and other land loans:       (2) Other construction loans and all land development and land loans       (2) Other construction loans and all land development and land loans:       (3) Other construction loans and all land development and land loans:       (4) Other construction loans and all land development and land loans:       (5) Secured by 1-4 family residential properties:       (1) Leans secured by 1-4 family residential properties:       (1) Leans secured by 1-4 family residential properties:       (1) Closed-end loans secured by 1-4 family residential properties:       (1) Closed-end loans secured by 1-4 family residential properties:       (1) Closed-end loans secured by 1-4 family residential properties:       (1) Closed-end loans secured by 1-4 family residential properties:       (1) Closed-end loans secured by 1-4 family residential properties:       (1) Closed-end loans secured by nonfarm nonresidential properties:       (1) Closed-end loans secured by owner-occupied nonfarm nonresidential properties:       (1) Closed-end loans and acceptances of other bars       (1) Closed-end loans and acceptances of other bars         (2) Loans secured by owner-occupied nonfarm nonresidential properties:       (1) Closed-end loans and acceptances of other bars       (1) Closed-end loans and acceptances of other bars         (2) To other commercial banks in the U.S.       (1) Closed-end loans and acceptances of other bars       (1) Closed-end loans       (2) Closed-end loans and acceptances of other bars         (2) To other depository institutions in the U.S.       (2) Closed-end loans bars in foreign countries:       (	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 uncarned income. (3) loans and leases held for investment, net of uncarned income.	(Column A) (Column B) - To Be CompletedTo Be Comple , anay Banks with by All Bank \$300 Million or More	
<ul> <li>a. Construction, land development, and other land loans: <ul> <li>(1) 1-4 family residential construction loans and all land development and land loans</li> <li>(2) Other construction loans and all land development and land loans</li> <li>(3) Secured by farmiland (including farm residential and other</li> <li>c. Secured by 1-4 family residential and other</li> <li>(2) Closed-end loans secured by 1-4 family residential properties.</li> <li>(3) Secured by first liens.</li> <li>(4) Secured by minor liens</li> <li>(5) Secured by minor liens</li> <li>(1) Loans secured by 1-4 family residential properties.</li> <li>(1) Closed-secured by 1-4 family residential properties.</li> <li>(2) Cloans secured by 1-4 family residential properties.</li> <li>(3) Secured by minor liens</li> <li>(4) Secured by wither nonfarm nonresidential properties.</li> <li>(1) To U.S. branches and agencies of foreign banks.</li> <li>(1) To U.S. branches and agencies of foreign banks.</li> <li>(2) To other commercial banks in the U.S</li> <li>(3) Loans to foreign countries.</li> <li>(4) To other depository institutions in the U.S</li> <li>(5) Conter banks in foreign countries.</li> <li>(2) To other banks in foreign countries.</li> <li>(3) Loans to functe agon dividuals for household, family, and other persona (i.e., consumer loans (includes single payment, installmer al student loans).</li> <li>(1) To the securities and official institutions (including foreign central banks).</li> <li>(2) Loans to foreign governments and official institutions (including foreign central banks).</li> <li>(3) Conter thans curities and leases) of states and payment, installmer al student loans.</li> </ul> </li> </ul>	1 Leans segured by real estates		
(1) 1-4 family residential construction loans       1.a.1         (2) Other construction loans and all land development and land loans       1.a.1         (2) Other construction loans and all land development and land loans       1.a.2         (1) Revolving, open-end loans secured by 1-4 family residential properties:       1.a.2         (1) Revolving, open-end loans secured by 1-4 family residential properties.       1.a.2         (2) Closed-end loans secured by 1-4 family residential properties.       1.a.2         (3) Secured by first liens       5.362         (5) Secured by properties       1.a.2         (a) Secured by nonfarm norresidential properties.       1.a.2         (a) Loans secured by other nonfarm nonresidential properties.       1.a.2         (1) Loans secured by other nonfarm nonresidential properties.       1.a.2         (2) Loans secured by other nonfarm nonresidential properties.       1.a.2         (2) Loans secured by other nonfarm nonresidential properties.       1.a.2         (2) To other commercial banks in the U.S.       B533       N/A         (2) To other depository institutions in the U.S.       B533       N/A         (2) To other banks in foreign countries.       B533       N/A         (3) Loans to finance agricultural production and other loans to finance agricultural production and other persona (i.e., consumer loans) (includes purchased paper):       1.a.2	1. Loans secured by real estate.		
(2) Of the construction loans and all land development and land loans       1.a.2         (2) Other construction loans and all land development and land loans       1.a.2         b. Secured by firmland (including farm residential and other       1.a.2         c. Secured by farmland (including farm residential properties:       1.a.2         (1) Revolving, open-end loans secured by 1-4 family residential properties:       1.a.2         (2) Closed-end loans secured by 1-4 family residential properties.       1.a.2         (3) Secured by first liens       1.a.2         (1) Revolving, open-end loans secured by 1-4 family residential properties.       1.a.2         (2) Closed-end loans secured by 1-4 family residential properties.       1.a.2         (3) Secured by junior liens       1.a.2         (1) Lars secured by owner-occupied nonfarm nonresidential properties.       1.c.2.a         (2) Loans to depository institutions and acceptances of other bars.       1.a.2         (2) To other commercial banks in the U.S.       1.a.2         (1) To U.S. branches and agencies of foreign banks.       1.a.2         (2) To other depository institutions in the U.S.       1.a.2         (1) To oriegin branches of other U.S. banks.       1.a.2         (2) To other banks in foreign countries.       1.a.2         (3) Loans to finance agricultural production and other loans to famola and industrial loans. <td< td=""><td>a. Construction, land development, and other land loans:</td><td>E1Ed O</td><td>1 - 1</td></td<>	a. Construction, land development, and other land loans:	E1Ed O	1 - 1
<ul> <li>b. Secured by familand (including farm residential and other c. Secured by 1-4 family residential properties:</li> <li>(1) Revolving, open-end loans secured by 1-4 family residential progerties:</li> <li>(2) Closed-end loans secured by 1-4 family residential profit (and the secured by first liens.</li> <li>(3) Secured by first liens.</li> <li>(4) Secured by nultifamily (5 or more) residential properties.</li> <li>(1) Loans secured by other nonfarm nonresidential properties.</li> <li>(2) To other depository institutions in the U.S.</li> <li>(3) Loans to finance agricultural production and other loans to fator and industrial loans.</li> <li>(4) Commercial banks in foreign countries.</li> <li>(5) Addressees (domicile).</li> <li>(1) To dusplicable</li> <li>(2) Loans to individuals for household, family, and other persona (i.e., consumer loans (includes single payment, installmer all student loans).</li> <li>(6) Conter consumer loans (includes single payment, installmer all student loans).</li> <li>(6) Addressees (domicile).</li> <li>(7) Loans to foreign overnments and official institutions (including foreign central banks).</li> <li>(6) Addressees (of single payment, ins</li></ul>			1.d.1
b. Secured by farmland (including farm residential and other c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential pro- (a) Secured by first liens (b) Secured by first liens (c) Closed-end loans secured by 1-4 family residential properties (c) Secured by nonfarm norresidential properties (c) Loans secured by owner-occupied nonfarm nonresidential properties (c) Loans secured by owner-occupied nonfarm nonresidential properties (c) Loans secured by wonter-occupied nonfarm nonresidential properties (c) Loans secured by other nonfarm nonresidential properties (c) To other commercial banks in the U.S. (c) To other depository institutions in the U.S. (c) To other soft order U.S. banks (c) To other soft order U.S. banks (c) Loans to finance agricultural production and other loans to fa a. To U.S. addressees (domicile) (i.e., consumer loans) (includes purchased paper): a. Credit cards b. Other revolving credit plans c. Automobile Loans (i.e., consumer loans) (includes single payment, installmer all student loans) (i.e. donsumer loans) (includes single payment, installmer all student loans) (i.e. donsumer loans (includes single payment, installmer all student loans) (i.e. donsumer l		Et Ed	1 2
<ul> <li>c. Secured by 1-4 family residential properties:</li> <li>(1) Revolving, open-end loans secured by 1-4 family residential properties:</li> <li>(2) Closed-end loans secured by 1-4 family residential properties.</li> <li>(3) Secured by first liens.</li> <li>(4) Secured by multifamily (5 or more) residential properties.</li> <li>(1) Loans secured by owner-occupied nonfarm nonresidential properties.</li> <li>(2) Loans secured by other nonfarm nonresidential properties.</li> <li>(2) To other depository institutions and acceptances of other bars.</li> <li>(2) To other depository institutions in the U.S.</li> <li>(1) To foreign countries.</li> <li>(2) To other banks in foreign countries.</li> <li>(2) To other banks in foreign countries.</li> <li>(3) Loans to finance agricultural production and other loans to fa</li> <li>(2) Commercial and industrial loans.</li> <li>(4) Commercial and industrial loans.</li> <li>(6) Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper):</li> <li>(2) Cother consumer loans (includes single payment, installmer all student loans.</li> <li>(4) Other consumer loans (includes single payment, installmer all student loans.</li> <li>(6) Colans to individuals for household, family, and other persona (i.e., consumer loans) (includes single payment, installmer all student loans.</li> <li>(6) Colans to individuals for household, family, and other persona (i.e., consumer loans)</li></ul>			
<ul> <li>c. Secured by 1-4 family residential properties:</li> <li>(1) Revolving, open-end loans secured by 1-4 family reside extended under lines of credit.</li> <li>(2) Closed-end loans secured by 1-4 family residential properties.</li> <li>(3) Secured by first liens.</li> <li>(b) Secured by pinnor liens.</li> <li>(c) Secured by nonfarm nonresidential properties.</li> <li>(c) Loans secured by other nonfarm nonresidential properties.</li> <li>(c) To ther commercial banks in the U.S.</li> <li>(c) To other depository institutions in the U.S.</li> <li>(d) To foreign countries.</li> <li>(e) To other depository institutions in the U.S.</li> <li>(f) To foreign countries.</li> <li>(h) To foreign countries.</li> <li>(h) To foreign countries.</li> <li>(h) To other depository institutions and other loans to fa</li> <li>(h) To one-U.S. addressees (domicile).</li> <li>(h) To nor-U.S. addressees (domicile).</li> <li>(h) To ther revolving credit plans.</li> <li>(h) Care to ans.</li> <li>(h) The credit cards.</li> <li>(h) Cher depository institutions and other persona (i.e., consumer loans) (includes purchased paper):</li> <li>(h) Cher evolving credit plans.</li> <li>(h) Cher evolving credit pl</li></ul>	b. Secured by farmland (including farm residential and other	1420 0	1.b
(1) Revolving, open-end loans secured by 1-4 family residential properties.       1793       0         (2) Closed-end loans secured by 1-4 family residential properties.       5367       0         (b) Secured by function liens.       5368       0       1.c.2.a         (b) Secured by multifamily (5 or more) residential properties.       1460       0       1.d         (c) Secured by monfarm nonresidential properties.       1460       0       1.d         (c) Loans secured by owner-occupied nonfarm nonresidet properties.       1460       0       1.e.1         (c) Loans secured by other nonfarm nonresidet properties.       1161       0       1.e.2         (c) Loans secured by other nonfarm nonresidet properties.       1161       0       1.e.2         (c) Loans secured by other nonfarm nonresidet properties.       1161       0       1.e.1         (c) Loans secured by other nonfarm nonresidet properties.       1161       0       1.e.2         (c) Loans secured by other nonfarm nonresidet properties.       1283       0       2.a.1         (1) To U.S. branches and agencies of foreign banks.       1853       N/A       2.a.1       2.a.2         (1) To other depository institutions in the U.S.       1853       N/A       2.c.1       2.c.2         (a) To ther depository institutions in the U.S.       1533	c. Secured by 1-4 family residential properties:		
extended under lines of credit       1/29/2       0       1.c.1         (2) Closed-end loans secured by first liens       1.c.2.a       1.c.2.a         (b) Secured by first liens       1.c.2.a       1.c.2.a         (c) Secured by nonfarm nonresidential properties:       1.c.1       1.c.2.a         (c) Loans secured by owner-occupied nonfarm nonresidential properties.       1.dd       1.c.2.a         (c) Loans secured by other nonfarm nonresidential properties.       1.dd       1.e.1         (2) Loans secured by other nonfarm nonresidential properties.       1.dd       1.e.1         (2) Loans secured by other nonfarm nonresidential proper       1.c.3       1.e.1         (2) Loans secured by other nonfarm nonresidential proper       1.c.3       1.e.1         (2) Loans to depository institutions and acceptances of there bara       1.283       0       2         a. To commercial banks in the U.S.       1.533       N/A       2.a.1       2.a.2         (1) To foreign branches of other U.S. banks       1.533       N/A       2.a.2       2.e.3         (1) To foreign pranches of other U.S. banks       1.533       N/A       2.c.1       2.c.2         (2) To other commercial banks in the U.S.       1.533       N/A       2.e.1       2.c.1         (2) To other banks in foreign countries       1.5	(1) Revolving, open-end loans secured by 1-4 family reside		
(2) Closed-end loans secured by 1-4 family residential pro       (a) Secured by first liens       (b) Secured by junior liens       (c) Secured by nultifamily (5 or more) residential properties:       (c) Secured by nultifamily (5 or more) residential properties:       (c) Secured by nultifamily (5 or more) residential properties:       (c) Secured by nultifamily (5 or more) residential properties:       (c) Secured by other nonfarm nonresidential properties:       (c) Secured by other nonfarm nonresidential properties:       (c) Loans secure	extended under lines of credit	1797 0	1.c.1
(a) Secured by first liens       1.c.2.a         (b) Secured by junior liens       5364       1.c.2.b         (a) Secured by nultifamily (5 or more) residential properties.       1460       1.d         (a) Loans secured by owner-occupied nonfarm nonresidential properties.       1460       1.d         (b) Loans secured by other nonfarm nonresidential properties.       1.e.2       1.e.2         (c) Loans secured by other nonfarm nonresidential properties.       1.e.2       2.a.1         (c) Loans secured by other commercial banks in the U.S.       1.e.2       2.a.1         (d) To U.S. branches and agencies of foreign banks       8532       N/A       2.a.1         (d) To other commercial banks in the U.S.       8533       N/A       2.a.1         (e) To other commercial banks in the U.S.       8533       N/A       2.c.1         (f) To foreign branches of other U.S. banks       8533       N/A       2.c.1         (f) To foreign branches of other U.S. banks       8533       N/A       2.c.1         (f) To foreign branches of other U.S. banks       8533       N/A       2.c.1         (f) To foreign countries       8533       N/A       2.c.1         (f) To foreign countries       8533       N/A       2.c.1         (f) To other consumer loans (includes purchased paper): <t< td=""><td>(2) Closed-end loans secured by 1-4 family residential pro</td><td></td><td></td></t<>	(2) Closed-end loans secured by 1-4 family residential pro		
(b) Secured by junior liens       5455       0       1.c.2.b         (c) Secured by multifamily (5 or more) residential properties.       1460       0       1.d         (c) Loans secured by owner-occupied nonfarm nonresider properties.       1460       0       1.d         (c) Loans secured by other nonfarm nonresidential properties.       1460       0       1.e.1         (c) Loans secured by other nonfarm nonresidential properties.       1160       1.e.2         (c) Loans secured banks in the U.S       11288       0       2         (d) To U.S. branches and agencies of foreign banks       8532       N/A       2.a.1         (e) To other commercial banks in the U.S.       8533       N/A       2.a.1         (f) To foreign countries       8533       N/A       2.a.1         (f) To other banks in foreign countries       8533       N/A       2.c.1         (f) To other banks in foreign countries       8533       N/A       2.c.1         (f) To other banks in foreign countries       8533       N/A       2.c.1         (f) To other banks in foreign countries       8533       N/A       2.c.1         (f) To other banks in foreign countries       8533       N/A       2.c.1         (g) To other banks in foreign countries       8533       N/A       2.	(a) Secured by first liens	5367 0	1.c.2.a
d. Secured by multifamily (5 or more) residential properties       1460       1.d         e. Secured by nonfarm nonresidential properties:       11.d       1.e.1         (1) Loans secured by other nonfarm nonresidential properties       11.d       1.e.1         (2) Loans secured by other nonfarm nonresidential proper       11.d       1.e.1         (2) Loans secured by other nonfarm nonresidential proper       11.d       1.e.1         (2) Loans secured by other nonfarm nonresidential proper       11.d       1.e.1         (2) Loans to depository institutions and acceptances of other bar       1.e.2       2.a.1         (2) To other commercial banks in the U.S.       11.d       2.a.1         (1) To Oreign branches of other U.S. banks       11.d       2.a.1         (1) To foreign countries:       11.d       2.a.1         (1) To foreign countries:       11.d       2.a.1         (1) To foreign branches of other U.S. banks       11.d       2.a.1         (2) To other banks in foreign countries:       11.d       2.a.1         (1) To foreign branches of other U.S. banks       11.d       2.c.1         (2) To other banks in foreign countries:       11.d       2.c.1         (2) To other commercial and industrial loans       11.d       3.d         a. To U.S. addressees (domicile)       11.d		5368 0	
a. Secured by nonfarm nonresidential properties:       1         (1) Loans secured by owner-occupied nonfarm nonresider       properties:         (2) Loans secured by other nonfarm nonresidential proper       1         (2) Loans secured by other nonfarm nonresidential proper       1         (2) Loans secured by other nonfarm nonresidential proper       1         (2) Loans secured banks in the U.S.:       1         (1) To U.S. branches and agencies of foreign banks       8533         (2) To other commercial banks in the U.S.       8533         (2) To other commercial banks in the U.S.       8533         (2) To other banks in foreign countries:       1         (1) To foreign branches of other U.S. banks       8533         (2) To other banks in foreign countries:       8533         (2) To other banks in foreign countries:       1593         (2) To other banks in foreign countries:       8533         (2) To other banks in foreign countries:       1765         (3) Loans to finance agricultural production and other loans to far       1765         (4) Commercial and industrial loans       1765         (5) To onn-U.S. addressees (domicile)       1765         (6) Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper):       6.a         (6) Cher revolving credit plans <td< td=""><td>d Secured by multifamily (5 or more) residential properties</td><td>1460 0</td><td>1.d</td></td<>	d Secured by multifamily (5 or more) residential properties	1460 0	1.d
(1) Loans secured by owner-occupied nonfarm nonresiden properties       I.e.1         (2) Loans secured by other nonfarm nonresidential proper       FIG       0         2. Loans to depository institutions and acceptances of other bar       I.e.1         a. To commercial banks in the U.S.:       B533       N/A         (1) To U.S. branches and agencies of foreign banks       B533       N/A         (2) To other commercial banks in the U.S.       B533       N/A         (2) To other depository institutions in the U.S.       B533       N/A         (1) To foreign branches of other U.S. banks       B533       N/A         (1) To foreign branches of other U.S. banks       B533       N/A         (2) To other banks in foreign countries       B533       N/A         (2) To other banks in foreign countries       B533       N/A         3. Loans to finance agricultural production and other loans to fa       1591       0         4. Commercial and industrial loans       1766       4       4.a         a. To U.S. addressees (domicile)       1766       4       4.a         b. To non-U.S. addressees (domicile)       1766       6.a       6.a         b. Other revolving credit plans       6.b       6.c       6.c         c. Automobile Loans       6.c       6.c       6.d <td>e. Secured by matananing (5 of more) residential properties</td> <td></td> <td></td>	e. Secured by matananing (5 of more) residential properties		
ropperties       1161       0       1.e.1         (2) Loans secured by other nonfarm nonresidential proper       1161       0       1.e.2         2. Loans to depository institutions and acceptances of other bar       1788       0       2         a. To commercial banks in the U.S.       B532       N/A       2.a.1       2.a.1         (2) To other commercial banks in the U.S.       B533       N/A       2.a.1       2.a.1         (2) To other commercial banks in the U.S.       B533       N/A       2.a.1       2.a.1         (2) To other commercial banks in the U.S.       B533       N/A       2.c.1       2.b         (2) To other banks in foreign countries:       B533       N/A       2.c.1       2.c.2         (2) To other banks in foreign countries:       B533       N/A       2.c.1       2.c.2         3. Loans to finance agricultural production and other loans to fa       1590       3       4.a       4.a         4. Commercial and industrial loans       1765       N/A       4.a       4.b       4.b         5. Not applicable       6. Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper):       6.b       6.b       6.c       6.c         6. Other consumer loans (includes single payment, installmer all student loans)<	(1) Loops secured by owner-occupied ponform ponresiden		
(2) Loans secured by other nonfarm nonresidential proper       1.6.2         (2) Loans so depository institutions and acceptances of other bar       1.6.2         (1) To U.S. branches and agencies of foreign banks       8533         (2) To other commercial banks in the U.S.       8533         (2) To other commercial banks in the U.S.       8533         (1) To foreign branches of other U.S.       8533         (1) To foreign branches of other U.S. banks       8533         (1) To other banks in foreign countries:       8533         (2) To other banks in foreign countries.       8533         (3) Loans to finance agricultural production and other loans to fa       1.591       0.3         4. Commercial and industrial loans.       1.766       0.4       4.a         a. To U.S. addressees (domicile)       1.763       N/A       4.b         5. Not applicable       6.b       6.c       6.c         6. Other consumer loans (inclu		F160 0	1e1
12 Loans to depository institutions and acceptances of other bar         a. To commercial banks in the U.S.:         (1) To U.S. branches and agencies of foreign banks         B532       N/A         (2) To other commercial banks in the U.S.         b. To other depository institutions in the U.S.         (1) To foreign branches of other U.S. banks         (1) To foreign branches of other U.S. banks         (1) To other banks in foreign countries:         (1) To other banks in foreign countries         (2) To other charks in foreign countries         (2) To other consumer loans (includes purchased paper):         a. To U.S. addressees (domicile)         176d         0. Other consumer loans (includes single payment, installmer all student loans)         1. Loans to foreign governments and official institutions (including foreign central banks)         2. Loans to foreign governments and official institutions (including foreign central banks)         3. Loans to foreign governments and official institutions (includes angle payment, in			
2. Loans to the positive institutions and agencies of origin banks       B533       N/A       2.a.1         (2) To other commercial banks in the U.S.       B533       N/A       2.a.1         (2) To other commercial banks in the U.S.       B533       N/A       2.b.         b. To other depository institutions in the U.S.       B533       N/A       2.c.1         (1) To foreign branches of other U.S. banks       B533       N/A       2.c.1         (2) To other banks in foreign countries:       B533       N/A       2.c.1         (2) To other banks in foreign countries:       B533       N/A       2.c.1         (2) To other banks in foreign countries:       B533       N/A       2.c.2         3. Loans to finance agricultural production and other loans to fa       1591       0       3         4. Commercial and industrial loans       1766       4       4.a         a. To U.S. addressees (domicile)       1764       N/A       4.a         5. Not applicable       1764       N/A       4.b.         6. Loans to individuals for household, family, and other persona (i.e., consumer loans (includes purchased paper):       a. Credit cards       6.a         b. Other revolving credit plans       (i.et and banks)       6.c       6.d         7. Loans to foreign governments and official ins			
(1) To U.S. branches and agencies of foreign banksB532N/A2.a.1(2) To other commercial banks in the U.S.B533N/AZ.a.2b. To other depository institutions in the U.S.B533N/AZ.bc. To banks in foreign countries:B534N/AZ.c.1(1) To foreign branches of other U.S. banksB533N/AZ.c.1(2) To other banks in foreign countriesB533N/AZ.c.13. Loans to finance agricultural production and other loans to faT.7591034. Commercial and industrial loans17263N/A4.aa. To U.S. addressees (domicile)17263N/A4.ab. To onon-U.S. addressees (domicile)17263N/A4.ac. consumer loans) (includes purchased paper):a. Credit cards6.b6.ab. Other revolving credit plans6.b6.c6.c6.cc. Automobile LoansG. Consumer loans (includes single payment, installmer all student loans)6.c6.d77. Loans to foreign governments and official institutions (including foreign central banks)2081778. Obligations (other than securities and leases) of states and p208107			2
(1) To O.S. Drainers and agencies of loter and backs in the U.S.       B533       N/A         (2) To other commercial banks in the U.S.       B533       N/A         c. To banks in foreign countries:       B533       N/A         (1) To foreign branches of other U.S. banks       B533       N/A         (2) To other banks in foreign countries       B533       N/A         (2) To other banks in foreign countries       B533       N/A         2.c.1       2.c.1         (2) To other banks in foreign countries       B533       N/A         3. Loans to finance agricultural production and other loans to fa       1591       0         4. Commercial and industrial loans       1763       N/A       4.a         a. To U.S. addressees (domicile)       1763       N/A       4.a         b. To ono-U.S. addressees (domicile)       1763       N/A       4.a         6. Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper):       a. Credit cards       6.a         b. Other revolving credit plans       K133       0       6.b         c. Automobile Loans       K133       0       6.c         d. Other consumer loans (includes single payment, installmer all student loans)       2081       0       7         7. Loans to foreign		8532 N/A	2 - 1
b. To other depository institutions in the U.S.       B533       N/A       2.b         c. To banks in foreign countries:       (1) To foreign branches of other U.S. banks       B533       N/A       2.c.1         (2) To other banks in foreign countries:       (2) To other banks in foreign countries       (2) To other banks       (3) To ot			
c. To banks in foreign countries:       11 To foreign branches of other U.S. banks       B536       N/A       2.c.1         (2) To other banks in foreign countries:       B533       N/A       2.c.2         3. Loans to finance agricultural production and other loans to fa       1591       0       3         4. Commercial and industrial loans       1766       0       4         a. To U.S. addressees (domicile)       1763       N/A       4.a         b. To non-U.S. addressees (domicile)       1763       N/A       4.a         5. Not applicable       1764       4.a       4.b         6. Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper):       B538       0       6.a         a. Credit cards       B533       0       6.b       6.c       6.c         b. Other revolving credit plans       6.c       6.c       6.c       6.c         c. Automobile Loans       6.c       6.c       6.d       7         7. Loans to foreign governments and official institutions (including foreign central banks)       7       6.d       7         8. Obligations (other than securities and leases) of states and p       7       7       6.d			
(1) To foreign branches of other U.S. banks       B536       N/A       2.c.1         (2) To other banks in foreign countries       B537       N/A       2.c.2         3. Loans to finance agricultural production and other loans to fa       1591       0       3         4. Commercial and industrial loans       1763       N/A       4.a         a. To U.S. addressees (domicile)       1763       N/A       4.a         b. To non-U.S. addressees (domicile)       1764       N/A       4.a         5. Not applicable       1764       N/A       4.b         6. Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper):       B538       0       6.a         a. Credit cards       b. Other revolving credit plans       6.b       6.c       6.c         c. Automobile Loans       6.c       K137       0       6.c         d. Other consumer loans (includes single payment, installmer all student loans)       6.d       7       6.d         7. Loans to foreign governments and official institutions (including foreign central banks)       7       7       6.d         8. Obligations (other than securities and leases) of states and p       7       7       6.d			2.0
(1) To other banks in foreign countries       B537       N/A       2.C.2         3. Loans to finance agricultural production and other loans to fa       1591       0       3         4. Commercial and industrial loans       1763       N/A       4.a         a. To U.S. addressees (domicile)       1763       N/A       4.a         b. To non-U.S. addressees (domicile)       1764       N/A       4.a         5. Not applicable       1764       N/A       4.b         6. Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper):       a. Credit cards       6.a         b. Other revolving credit plans       6.b       6.c       6.c         c. Automobile Loans       6.c       6.c       6.c         d. Other consumer loans (includes single payment, installmer all student loans)       6.d       7         7. Loans to foreign governments and official institutions (including foreign central banks)       2081       7         8. Obligations (other than securities and leases) of states and p       7       7       6.d		N/A	2 c 1
3. Loans to finance agricultural production and other loans to fa       1591       0       3         4. Commercial and industrial loans       1763       0       4         a. To U.S. addressees (domicile)       1763       N/A       4.a         b. To non-U.S. addressees (domicile)       1763       N/A       4.a         5. Not applicable       1764       4.a       4.b         6. Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper):       8538       0       6.a         a. Credit cards       8533       0       6.b       6.c         b. Other revolving credit plans       6.c       6.c       6.c         c. Automobile Loans       6.c       6.c       6.c         d. Other consumer loans (includes single payment, installmer all student loans)       6.d       7         7. Loans to foreign governments and official institutions (including foreign central banks)       2081       0       7         8. Obligations (other than securities and leases) of states and p       7       6.d       7			
3. Evaluation inductive production of the other rotation of the sector of the secto			
a. To U.S. addressees (domicile)       1763       N/A       4.a         b. To non-U.S. addressees (domicile)       1763       N/A       4.a         5. Not applicable       1763       N/A       4.b         6. Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper):       a. Credit cards       6.a         b. Other revolving credit plans       6.b       6.b       6.c         c. Automobile Loans       6.c       6.c         d. Other consumer loans (includes single payment, installmer all student loans)       6.c       6.c         7. Loans to foreign governments and official institutions (including foreign central banks)       7       6.d         8. Obligations (other than securities and leases) of states and p       7       7	3. Loans to finance agricultural production and other loans to fa		
b. To ono-U.S. addressees (domicile) 5. Not applicable 6. Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper): a. Credit cards b. Other revolving credit plans c. Automobile Loans d. Other consumer loans (includes single payment, installmer all student loans) 7. Loans to foreign governments and official institutions (including foreign central banks) 8. Obligations (other than securities and leases) of states and p			-
b. 10 for 10-15.3. addressees (domicile)       1.0       1.0         5. Not applicable       1.0       1.0         6. Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper):       8538       0       6.a         a. Credit cards       8538       0       6.a       6.a         b. Other revolving credit plans       8533       0       6.b       6.c         c. Automobile Loans       8533       0       6.c       6.c         d. Other consumer loans (includes single payment, installmer all student loans)       8.0       6.d       7.         7. Loans to foreign governments and official institutions (including foreign central banks)       0       7.       7.         8. Obligations (other than securities and leases) of states and p       10.0       7       10.0			
6. Loans to individuals for household, family, and other persona (i.e., consumer loans) (includes purchased paper):       a. Credit cards       6.a         a. Credit cards       b. Other revolving credit plans       6.b       6.b         b. Other revolving credit plans       6.c       6.c         c. Automobile Loans       6.c       6.c         d. Other consumer loans (includes single payment, installmer all student loans)       6.d       6.d         7. Loans to foreign governments and official institutions (including foreign central banks)       0       6.d         8. Obligations (other than securities and leases) of states and p       7       6.d		709 N/A	4.0
(i.e., consumer loans) (includes purchased paper):       B538       0       6.a         a. Credit cards       B539       0       6.b         b. Other revolving credit plans       B539       0       6.b         c. Automobile Loans       B539       0       6.c         d. Other consumer loans (includes single payment, installmer all student loans)       0       6.c         7. Loans to foreign governments and official institutions (including foreign central banks)       0       7         8. Obligations (other than securities and leases) of states and p       5       0			
a. Credit cards       B538       6.a         b. Other revolving credit plans       6.b       6.c         c. Automobile Loans       6.c       6.c         d. Other consumer loans (includes single payment, installmer all student loans)       6.c       6.d         7. Loans to foreign governments and official institutions (including foreign central banks)       6.d       7         8. Obligations (other than securities and leases) of states and p       5.a       7			
b. Other revolving credit plans		prod 0	6.0
c. Automobile Loans       6.C         d. Other consumer loans (includes single payment, installmer all student loans)       6.C         7. Loans to foreign governments and official institutions (including foreign central banks)       6.d         8. Obligations (other than securities and leases) of states and p       7.			
c. Automobile Loans			
all student loans)       6.d         7. Loans to foreign governments and official institutions (including foreign central banks)       2081       0         8. Obligations (other than securities and leases) of states and p       7       0	c. Automobile Loans	KL34U	_6.C
7. Loans to foreign governments and official institutions (including foreign central banks)		1/207	
(including foreign central banks)		K207 U	6.d
8. Obligations (other than securities and leases) of states and p	7. Loans to foreign governments and official institutions	2001	7
8. Obligations (other than securities and leases) of states and provide the U.S. 8	(including foreign central banks)	2081 0	/
in the U.S 8	<ol><li>Obligations (other than securities and leases) of states and per</li></ol>	310	0
	in the U.S		ŏ

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

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# Schedule RC-C—Continued

Schedule RC-C—Continued			
Part I. Continued	(Column A	) (Column B)	
	To Be Compl	étedTo Be Compl	eted
	by Banks w	th by All Ban	ks
	\$300 Million or	More	
Dollar Amounts in	Thoursand Asset	<b>s</b> (1)	
	RCON Bil   Mil   Th	rancón Bil   Mil   Th	ou
9. Loans to nondepository financial institutions and other loan	s:		
<ul> <li>Loans to nondepository financial institutions</li> </ul>		1454 0	
b. Other loans		1464 0	515
(1) Loans for purchasing or carrying securities (secured (2) All other loans (exclude consumer loans)	an <del>d 5115</del> N/A		9.b.1
	1451 N/A		9.b.2
<ol><li>Lease financing receivables (net of unearned income)</li></ol>		2165 0	10
<ol> <li>Lease financing receivables (net of unearned income)</li></ol>	ersonal		10
	F167 N/A		10.a
b. All other leases			10.b
11. LESS: Any unearned income on loans reflected in items 1-9		2123 0	11.
12. Total loans and leases, net of unearned income (sum of ite	m	2122 0	10
minus item 11) (must equal Schedule RC, sum of items 4	a <del>unu 1107</del>	<u>2124</u> U	12
Memoranda			
Memoranua	Dollar Amounts in T	B604 Bills Mil I Th	01
1.Loans restructured in troubled debt restructurings that are in			00
terms(included in Schedule RC-C, Part 1, and not reported as	nact due or popac		
Schedule RC-N, Memorandum item 1):	past due of hohad		
a.Construction, land development, and other land loans:			
(1)1 - 4 family residential construction loans		K158 0	M 1 a 1
(2)Other construction loans and all land development and	other land loans	K159 0	M.1.a.1 M.1.a.2
b. Loans secured by 1-4 residential properties		F576 0	M.1.b
c. Secured by multifamily (5 or more) residential properties_		K160 0	M.1.c
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresiden	tial properties	K161 0	M.1.d.1
(2) Loans secured by other nonfarm nonresidential proper	ties	K167 0	
(2) Loans secured by other nonfarm nonresidential proper e. Commercial and Industrial loans:		K256 0	M.1.e
Memorandum items 1.e.(1) and (2) are to be completed by ba	nks with \$300 mill		
total assets (1) (Sum of Memorandum items 1.e.(1) and (2) n	u <del>st equal Momora</del>	4	
(1) To U.S.addressees (domicile)			M.1.e.1
(2) To non-U.S. addressees (domicile)	K164 N/A		M.1.e.2
<li>f. All other loans(include loans to individuals for household, fa</li>	mily, and other pe		
			M.1.f
Itemize loan categories included in memorandum item 1.f, a	bove that exceed 1		
total loans restructured in troubled debt restructutings that a			
modified terms(sum of memorandum items 1.a through 1.e	olus 1.f):	kicd 0	M 4 6 4
(1) Loans secured by farmland		K166 0	M.1.f.1
(2) Loans to depository institutions and acceptances of oth	er banks	ктбл 0	M.1.f.2
(3) Not applicable			

(2) Loans to depose(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.

Part I. Continued		
Memoranda — Continued Dollar Amounts in	<b>R604 bBills</b> Mil   Th	ou
1.f. (4) Loans to individuals for household, family, and other personal expenditure (a) Credit Cards		
(a) Credit Cards	<u>K098</u> 0	
(b) Automobile Loans	K203 0	M.1.f.4(b)
<ul> <li>(b) Automobile Loans</li></ul>	- con	
loans)	KŽ04 0	
(5) Loans to foreign govenments and official instutuitions	K212 0	
(6) Other loans(1)	K267 0	M.1.f.6
Memorandum item 1.f.(6)(a) is to be completed by(2):		
- Banks with \$300 million or more in total assets		
<ul> <li>Banks with less than \$300 million in total assets that have loans to finance</li> </ul>		
production and other loans to farmers (Schedule RC-C, part I, item 3) exceed	2	
percent of total loans		
(a) Loans to finance agricultural production and other loans to farmers in Schedule BC C part I. Memorandum item 1 f (6) above		
		M.1.f.6(a)
<ol><li>Maturity and repricing data for loans and leases (excluding those in nonaccrua</li></ol>		
a. Closed-end loans secured by first liens on 1-4 family residential properties		
<ul> <li>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</li> </ul>	3	rity
or next repricing date of:(3.4)	-	NO 1
(1) Three months or less		M.2.a.1
2) Over three months through 12 months	A565 0 A566 0	M.2.a.2
(3) Over one year through three years	A566 0	M.2.a.3
(4) Over three years through five years		M.2.a.4
(5) Over five years through 15 years	A568 0 A569 0	M.2.a.5
(6) Over 15 years		M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10,		0
EXCLUDING closed-end loans secured by first liens on 1-4 family residential		
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with	i i	rity
or next repricing date of:(3,5) (1) Three months or less	A570 0	M.2.b.1
(1) Three months or less		M.2.b.2
(2) Over three months through 12 months		M.2.b.3
(3) Over one year through three years	A573 0	M.2.b.4
(4) Over three years through five years	A574 0	
(5) Over five years through 15 years	A575 0	
(6) Over 15 years		M.2.0.0
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, cc with a REMAINING MATURITY of one year or less (excluding those in nona	A247 0	M.2.c
with a REMAINING MATURITY of one year or less (excluding those in nona		M.Z.C
3. Loans to finance commercial real estate, construction, and land development a	3	
(not secured by real estate)	2746 0	М.3
included in Schedule RC-C, part I, items 4 and 9, column B(6)		
<ol> <li>Included in Schedule RC-C, part 1, items 4 and 9, column B(b)</li> <li>Adjustable rate closed-end loans secured by first liens on 1-4 family residential (included in Schedule RC-C, part 1, item 1 c (2)(a), column B)</li> </ol>	5370 0	M.4
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		

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RC-11

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# Schedule RC-C—Continued Part I. Continued

Memoranda — Continued       Dollar Amounts in T8004bBitls Mil L Trout         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)       B837       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 a are credit card specialty banks as defined for Uniform Bank Performance Report       R.3       M.6         6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.       To to be completed by all banks.       M.6         7. Purchased credit-impaired loans held for investment accounted for in accordan FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held a. Outstanding balance       M.7.a
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) 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 a are credit card specialty banks as defined for Uniform Bank Performance Report 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. Memorandum item 7 is to be completed by all banks.
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) 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 a are credit card specialty banks as defined for Uniform Bank Performance Report 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. Memorandum item 7 is to be completed by all banks.
(included in Schedule RC-C, part I, items 1.a through 1.e, column B) HB34 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 a are credit card specialty banks as defined for Uniform Bank Performance Report, 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. Memorandum item 7 is to be completed by all banks.
credit card receivables (as defined in the instructions) that exceed \$500 million a are credit card specialty banks as defined for Uniform Bank Performance Report 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. Memorandum item 7 is to be completed by all banks.
are credit card specialty banks as defined for Uniform Bank Performance Report , 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a
part I, item 6.a. <u>C391 N/A M.6</u> Memorandum item 7 is to be completed by all banks.
Memorandum item 7 is to be completed by all banks.
/. Purchased credit-impaired loans held for investment accounted for in accordan
a Outstanding balance M.7.a
8. Closed-end loans with negative amortization features secured by 1–4 family re
a. Total carrying amount of closed-end loans with negative amortization features (by)8.a
Memorandum items 8.b and 8.c are to be completed by banks that had close
with negative amortization features secured by $1-4$ family residential propert
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 unear
b. Total maximum remaining amount of negative amortization contractually permanent
closed-end loans secured by 1–4 family residential propertiesF231N/AM.8.b
c. Total amount of negative amortization on closed-end loans secured by 1–4 minutes and the second second second
residential properties included in the carrying amount reported in Memoran 5333 N/A pveM.8.c
9. Loans secured by 1-4 family residential properties in process of foreclosure (increased)
Memorandum items 10 and 11 are to be completed by banks that have elected to
included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair val
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through the second s
a. Loans secured by real estate: (1) Construction, land development, and other land loans
(3) Secured by 1-4 family residential properties:
(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
and extended under lines of credit
(1) Secured by first liens
(1) Secured by instrinens
(4) Secured by multifamily (5 or more) residential properties
(5) Secured by nonfarm nonresidential properties
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 LE58d N/A M.10.C.1
(2) Other revolving credit plans
(3) Automobile loans
(4) Other consumer loans
d. Other loansLE58dN/AM.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.

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# Schedule RC-C—Continued Part I. Continued Memoranda — Continued

# M

Iemoranda — Continued Dollar Amounts	in TR604 Bilds Mil L Thou
1. Unpaid principal balance of loans measured at fair value (reported in Sche	
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 improve	emen 591 N/A M.11.a.2
<ul> <li>(1) Construction, land development, and other land loans</li> <li>(2) Secured by farmland (including farm residential and other improve</li> <li>(3) Secured by 1-4 family residential properties:</li> </ul>	
(a) Revolving, open-end loans secured by 1-4 family residential pr	ropercest N/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 F594 N/A M.11.a.3.b.2
(2) Secured by junior liens	F594 N/A M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	
(5) Secured by nonfarm nonresidential properties	E596 N/A M.11.a.5
b. Commercial and industrial loans	<u>FS97 N/A</u> M.11.D
c. Loans to individuals for household, family, and other personal	
expenditures (i.e., consumer loans) (includes purchased paper):	F598 N/A M.11.c.1
(1) Credit cards (2) Other revolving credit plans	F599 N/A M.11.c.2
(3) Automobile loans	K199 N/A M.11.c.3
(4) Other consumer loans	<u>k200</u> N/A M.11.c.4
d. Other loans	E601 N/A M.11.d
(Column A) (Colum	n B) (Column C)
Fair value of Gross cont	tractual Best estimate at
	nts acquisition date of

		icquii c			·				
								contractual	
	l ac	cauisit	ion da	ate a	cauisition	ו da	teflov	vs not exp	ected
Dollar Amount								o be collec	
12. Loans (not subject to the requirements of	RCON	Bil I M	lil   Th	ക്രവ	N Bil   Mil	I Th	<b>BCOI</b>	Bil   Mil   1	hou
FASB ASC 310-30 (former AICPA Statement									
Position 03-3)) and leases held for investme									
that were acquired in business combinations									
acquisition dates in the current calendar yea									
a. Loans secured by real estate	G091		0	G092		0	G093		ป M.12.a
b. Commercial and industrial loans	G094		0	G095		0	G096	(	M.12.b
					•				
c. Loans to individuals for household, family	G097		0	GUOS	1	0	GNGG	(	M.12.c
other personal expenditures									
<ul> <li>All other loans and all leases</li> </ul>	G100		0	G101		0	G102	(	M.12.d וֹ

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# Schedule RC-C—Continued Part I. Continued

#### Memoranda — Continued

Memoranda — Continued Dollar Amounts in	TROO BHILS MILL THOU
Memorandum item 13 is to be completed by banks that had construction, lar 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.	
<ol> <li>Construction, land development, and other land loans with interest reserves:</li> <li>a. Amount of loans that provide for the use of interest reserves (included in</li> </ol>	
Schedule RC-C, part I, item 1.a, column B)	G374 N/A M.13.a
b. Amount of interest capitalized from interest reserves on construction, lan development, and other land loans that is included in interest and fee in during the quarter (included in Schedule RI, item 1a.(1)(b))	
during the guarter (included in Schedule RI, item 1a.(1)(b))	
Memorandum item 14 is to be completed by all banks. 14. Pledged loans and leases	RCOI G378 0 M.14
Memorandum item 15 is to be completed for the December report only.	
15. Reverse mortgages:	
a. Reverse mortgages outstanding that are held for investment	
(included in Schedule RC-C, item 1.c, above):	RCON Bil   Mil   Thou
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	<u>1466</u> 0 M.15.a.1 1467 0 M.15.a.2
(2) Proprietary reverse mortgages	1467 0 M.15.a.2
h Èstimation availant of an anno a sector of long affermation of the standard day	r
b. Estimated number of reverse mortgage loan reterrais to other lenders du the year from whom compensation has been received for services perfor in connection with the origination of the reverse mortgages:	í neu j
in connection with the origination of the reverse mortgages:	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	<u>1468</u> 0 M.15.b.1 1469 0 M.15.b.2
(2) Proprietary reverse mortgages	1469 0 M.15.b.2
c. Principal amount of reverse mortgage originations that have been	
sold during the year:	RCON Bil   Mil   Thou
<ol> <li>Home Equity Conversion Mortgage (HECM) reverse mortgages</li> </ol>	<u>1470</u> 0 M.15.c.1
(2) Proprietary reverse mortgages	<u>1471</u> 0 M.15.c.2

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#### 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 recentlyapproved,

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 all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of (3) For the report date, whichever is larger.

#### Loans to Small Businesses

 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 (IRCOLL VES LANG) to loans outstanding in both of these two loan categories, place the word "NO" in the both the second statement of the second statement

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.

<ol> <li>Report the total number of loans currently outstanding for enschedule RC-C, part I, loan categories:         <ul> <li>a. "Loans secured by nonfarm nonresidential properties" reports Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Stitems 1.e.(1) and 1.e.(2) divided by the number of loans exceed \$100,000.]</li> <li>b. "Commercial and industrial loans " reported in Schedule RC (Note: Item 4,(1) divided by the number of loans should N</li> </ul> </li> </ol>	orted in um of should NOT	RCO1 5562	mber of Loa N/A N/A	2.a 2.b	
	(Column /		(Column B)		
	(Column /	ייך	Amount		
	Number		Currently		
	of Loans		Outstanding		
Dollar Amounts in	18604	RCON F	<u>Bil   Mil   Th</u> o	u	
<ol> <li>Number and amount currently outstanding of "Loans secured nonfarm nonresidential properties" reported in Schedule RC- items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c mus or equal to Schedule RC-C, part I, sum of items 1.e.(1) and</li> </ol>	d t				
a. With original amounts of \$100,000 or less	<u>5564 N/A</u>	5565	N/A	3.a	
b. With original amounts of more than \$100,000 through \$2		5567	N/A	3.b	
c. With original amounts of more than \$250,000 through \$1,	0 6 6 6 N/A	5569	N/A	3.c	
<ol> <li>Number and amount currently outstanding of "Commercial ai 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)):</li> </ol>	ו				
a. With original amounts of \$100,000 or less		5571	N/A	4.a	
b. With original amounts of more than \$100,000 through \$2		5573	N/A	4.b	
c. With original amounts of more than \$250,000 through \$1	.0 <u>557</u> 1N/A	5575	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." FDIC Certificate Number 404

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#### Schedule RC-C—Continued

#### Part II. Continued

#### **Agricultural Loans to Small Farms**

Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's 5 "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 <u>Schedule RC-C</u> part I, item 3, haveoriginal amounts of \$100,000 or less (If your bank has no <u>BRAND XES FIND</u> in both of these two loan categories, place the word "NO" in the box to the right.) <u>6860</u> NO 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 Report the total number of loans currently outstanding for each of the following the second se а. N/A 6.a h. N/A 6.b (Column A (Column B) Amount Number Currently of Loans Outstandir RCON Bil | Mil | Thou Dollar Amounts in TR604 Number and amount currently outstanding of "Loans secured farm residential and other improvements)" reported in Schedu (sum of items 7.a through 7.c must be less than or equal to S item 1.b): a. With original amounts of \$100,000 or less N/A 5579 N/A 7.a a. with original amounts of \$100,000 or less
 b. With original amounts of more than \$100,000 through \$25
 c. With original amounts of more than \$250,000 through \$50
 8. Number and amount currently outstanding of "Loans to finand and other loans to farmers" reported in Schedule RC-C, part I items 8.a through 8.c must be less than or equal to Schedule
 a. With original amounts of \$100,000 or less
 b. Withoriginal amounts of shore than \$100,000 through \$25 N/A 558 N/A 5586 7.b N/A 5583 N/A N/A 558 N/A 8.a N/A 558 Withoriginal amounts of more than \$100,000 through \$25 N/A 8.b b. With original amounts of more than \$250,000 through \$500,500 N/A 5589 N/A 8.0 c.

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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	HOODEAN	lsMil   The	DU
ssets			
. U.S. Treasury securities	3531		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
<ul> <li>Mortgage-backed securities (MBS):</li> <li>a. Residential mortgage pass-through securities issued or guaranteed by FNI or GNMA</li> </ul>			
or GNMA	G379	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
	G381	N/A	4.c
<ul> <li>c. All other residential MBS</li></ul>			
agencies(1)		N/A	4.d
e. All other commercial MBS	K198	N/A	4.e
. Other debt securities			
a. Structured financial products:			
(1) Cash	G383	N/A	5.a.1
(1) Cash (2) Synthetic	G384	N/A	5.a.2
(3) Hybrid	G385	N/A	5.a.3
(3) Hybridb. All other debt securities	G386	N/A	5.b
. Loans:	-		
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F604	N/A	6.a.1
(2) Secured by farmland (including farm residential and other improvement)	F605	N/A	6.a.2
<ul> <li>(3) Secured by 1-4 family residential properties:</li> <li>(a) Revolving, open-end loans secured by 1-4 family residential prop and extended under lines of credit</li> </ul>	6		
and extended under lines of credit	E606	N/A	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F607	N/A	6.a.3.b.1
(1) Secured by first liens (2) Secured by junior liens (4) Secured by multifamily (5 or more) residential properties	F611	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 mathaning (5 of more) residential properties(5)	F613	N/A	
b. Commercial and industrial loans	E614	N/A	6.b
c. Loans to individuals for household, family, and other personal	_	-	015
expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	E615	N/A	6.c.1
(2) Other revolving credit plans	F616	N/A	6.c.2
(3) Automobile Loans	K190	N/A	
(3) Automobile Loans (4) Other consumer loans	K210	N/A	6.c.4
d. Other loans	F618	N/A	6.d
and 8. Not applicable	-		
. Other trading assets	3541	N/A	9
. Not applicable	-		
	3543	N/A	11
. Derivatives with a positive fair value		N/A	
. Total inaulity assets (suff of items 1 unrough 11) (must equal schedule RC, if	u <del>entr 95</del>		16
abilities	RCON Bil	I MILL TH	
	3546		13.a
	LUTU		13.0
a. Liability for short positions	E622		12 h
b. Other trading liabilities	F624	N/A N/A	13.b 14

15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule 🕵 🧮 💷

(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).

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# Schedule RC-D - Continued

Memoranda Dollar Amounts in	BCOLLARIA		
1. Unpaid principal balance of loans measured at fair value (reported in Schedu			00
items 6.a.(1) through 6.d):			
a. Loans secured by real estate:	-		
<ul> <li>(1) Construction, land development, and other land loans</li> <li>(2) Secured by farmland (including farm residential and other improvem</li> </ul>	F625	N/A	M.1.a.1
(2) Secured by farmland (including farm residential and other improvem	ep <b>F6</b> VA	N/A	M.1.a.2
<ul> <li>(3) Secured by 1-4 family residential properties:</li> <li>(a) Revolving, open-end loans secured by 1-4 family residential propand extended under lines of credit</li> </ul>			
and extended under lines of credit	F627	N/A	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:	_		
(1) Secured by first liens	F628	N/A	M.1.a.3.b.1
(2) Secured by junior liens	F629	N/A	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F630	N/A	M.1.a.4
(4) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties	F631	N/A	MIDE
b. Commercial and industrial loans	E632	N/A	M.1.b
a Long to individual for household, family, and other personal	-		11110
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Crudit ender	F633	N/A	M.1.c.1
(1) Credit cards	F634	N/A	M.1.c.2
(2) Other revolving credit plans	K200	N/A	M.1.c.3
(3) Automobile Loans (4) Other consumer loans	K211	N/A	M.1.c.4
(4) Other consumer loans	F636	N/A	
d. Other loans	E638	N/A	M.1.d
2. Loans measured at fair value that are past due 90 days or more:	<b>- c c d</b>	N/A	MDe
a. Fair value	F639	N/A	M.2.a
b. Unpaid principal balance		N/A	M.2.b
3. Structured financial products by underlying collateral or reference assets (su	IN		
Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of iter	ns		
through (3)):			
a. Trust préferred securities issued by financial institutions	G299	N/A	M.3.a
b. Trust preferred securities issued by real estate investment trusts	G331	N/A	M.3.b
c. Corporate and similar loans	G331	N/A	M.3.c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-spo	noreg		
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 Pleged securities	G387	N/A	M.4.a
a. Pledged securitiesb. Pledged Loans	G388	N/A	M.4.b
b. neugeu Louns			
Memorandum items 5 through 10 are to be completed by banks that reported a	Va		
rading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four p	rc		
calendar quarters.	' <sup>q</sup>		
5. Asset-backed securities:			
	F643	N/A	M.5.a
a. Credit card receivables	F644	N/A	M.5.b
b. Home equity lines	F645	N/A	M.5.C
c. Automobile loans	F645 F646	N/A	
d. Other consumer loanse. Commercial and industrial loans	F646 F647	N/A	M.5.d
			M.5.e
f. Other	F648	N/A	M.5.f
	F651	N/A	M.6
6. Retained beneficial interests in securitizations (first-loss or equity tranches)_			
7. Equity securities (included in Schedule RC-D, item 9, above):			
<ol> <li>Retained beneficial interests in securitizations (first-loss or equity tranches)_</li> <li>Equity securities (included in Schedule RC-D, item 9, above):         <ul> <li>a. Readily determinable fair values</li> </ul> </li> </ol>	F652	N/A	M.7.a
7. Equity securities (included in Schedule RC-D, item 9, above):	E652 E653 E654	N/A N/A N/A	M.7.b

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# Schedule RC-D - Continued

Dollar Amounts in RookatidsMil 1 Thou	
9. Other trading assets (itemize and describe amounts included in Schedule RC- that are greater than \$25,000 and exceed 25 percent of the item): (1)	
a F659 N/A M.	9.a
h E656N/A E656 N/A M	9.b
<u>c F657 N/A F657 N/A M</u>	9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule 13.b, that are greater than \$25,000 and exceed 25% of the item):	
a F658N/A F658 N/A M.	10.a
<u>Б Е659 N/A Е659 N/A М.</u>	10.b
CLEGEDIN/A FEED N/A M	10.c

(1) Exclude equity securities.

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#### Schedule RC-E—Deposit Liabilities

		Nontransaction
	Transaction Account	
	(Column A) (Column E	
	Total transaction Memo: Tot	al Total
	accounts (includidemand depos	its(1)ontransaction
	total demand (included in	
Delley America		
	s in Tho <b>deposit</b> s) column A)	
Deposits of:	RCON BIL   MIL   THRECON BIL   MIL   TH	<b>RCON Bil   Mil   Th</b> ou
1. Individuals, partnerships, and corporations		
	B549 0	B550 0 1
(include all certified and official checks)	2202 0	$\frac{1}{2520}$ 0 2
2. Ú.S. Government		
3. States and political subdivisions in the U.S.	2203 0	2530 0 3
4. Commercial banks and other depository		
institutions in the U.S.	B551 0	B552 0 4
	2213 0	2236 0 5
5. Banks in foreign countries		2230 0 5
<ol><li>Foreign governments and official institutions</li></ol>		
(including foreign central banks)	2216 0	2377 0 6
7. Total (sum of items 1 through 6) (sum of	1	
columns A and C must equal Schedule RC,		
item 13.a)	2215 <b>0</b> 2210 0	238 <b>5 0</b> 7
,		

Memoranda Dollar Amounts in	Thromat And Shire a month	ווכ
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 M.1.b
<ul> <li>b. Total brokered deposits</li> <li>c. Fully insured brokered deposits (included in Memorandum item 1.b above):(         <ol> <li>(1) Brokered deposits of less than \$100,000</li></ol></li></ul>	2343 0	M.1.c.1
d. Maturity data for brokered deposits:	1472 0	M.1.c.2
<ul> <li>(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) abo</li> <li>(2) Brokered deposits of \$100,000 through \$250,000 with a remaining</li> </ul>		M.1.d.1
maturity of one year or less (included in Memorandum item 1.c. $(\tilde{2})$ abo (3) Brokered deposits of more than \$250,000 with a remaining maturity	κλ1d 0	M.1.d.2 M.1.d.3
<ul> <li>of one year or less (included in Memorandum item 1.b above)</li> <li>e. Preferred deposits (uninsured deposits of states and political subdivisions in reported in item 3 above which are secured or collateralized as required une (to be completed for the December report only)</li> </ul>		
f. Estimated amount of deposits obtained through the use of deposit	5590 0 K223 0	M.1.e M.1.f
<ul> <li>listing services that are not brokered deposits</li> <li>Components of total nontransaction accounts (sum of Memorandum items 2.a must equal item 7, column C above):         <ul> <li>Savings deposits:</li> </ul> </li> </ul>		
(1) Money market deposit accounts (MMDAs)(2) Other savings deposits (excludes MMDAs)	6810 0 0352 0 6648 0	M.2.a.1 M.2.a.2 M.2.b
b. Total time deposits of less than \$100,000 c. Total time deposits of \$100,000 through \$250,000 d. Total time deposits of more than \$250,000	0048 0 1473 0 1474 0	M.2.0 M.2.c M.2.d
<ul> <li>e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above</li> </ul>	F233 0	M.2.e

Includes interest-bearing and noninterest-bearing demand deposits.
 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 IRCOM and Mil | Thou 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) Three months or less Over three months through 12 mor Over one year through three years Over three years A579 0 M.3.a.1 0 M.3.a.2 M.3.a.3 A58( Over three months through 12 months 0 A581 A582 0 M.3.a.4 b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one Ă241 0 M.3.b (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3)\_\_\_\_\_\_ 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 a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:(1,4) (1) Three months or less (2) Over three months through 12 months (3) Over one year through three years (4) Over three years b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURIT (induced in Mamorandum items 4 of (1) and 4 of (2) above)(2) A584 0 M.4.a.1 0 A585 M.4.a.2 A586 0 M.4.a.3 0 A587 M.4.a.4 K221 0 (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3) Time deposits of more than \$250,000 with a REMAINING MATURITY of one M.4.b с. k777 n M.4.c (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)

(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.

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### **Schedule RC-F—Other Assets**

Dollar Amoun	ts in ThomakanidsMil   Thou
1. Accrued interest receivable(1)	<u>B556 0 1</u>
2. Net deferred tax assets(2)	2148 0 2
3. Interest-only strips receivable (not in the form of a security)(3)on:	hered a
a. Mortgage loans	A519 0 3.a
b. Other financial assets	A520 0 3.b
4. Equity securities that DO NOT have readily determinable fair values(4)	4
5. Life insurance assets	K201 0 5 3
a. General account life insurance assets	<u>K201</u> <u>0</u> 5.a <u>K202</u> <u>0</u> 5.b
c. Hybrid account life insurance assets	<u>K270 0 5.c</u>
6 All other assets (itemize and describe amounts greater than \$25,000 that	ovcod/168 0 em6
<ol> <li>All other assets (itemize and describe amounts greater than \$25,000 that a Prepaid expenses (excluding prepaid assessments)</li> </ol>	06.a
b Repossessed personal property (including vehicles) 15/8	<u> </u>
c.Derivatives with a positive fair value held for purposes d	<u> </u>
c.Derivatives with a positive fair value held for purposes device d Retained interests in accrued interest receivable related	
securitized credit cards <u>C436</u>	<u>0</u> 6.d
e.FDIC loss-sharing indemnification assets 1448	6.e 6.f
	0:1
eFDIC loss-sharing indemnification assets	0 6.g
9 <u>3550</u> <u>3550</u>	0 6.h
13551 3551	6.i
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	216d 0 7

Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
 See discussion of deferred income taxes in Glossary entry on "income taxes."
 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.
 Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule RC-G—Other Liabilities

D	ollar Amounts in	TI I limediate a lime	ou
1. a. Interest accrued and unpaid on deposits(1)		3645 0	1.a
<ul> <li>b. Other expenses accrued and unpaid (includes accrued inco</li> <li>2. Net deferred tax liabilities(2)</li> </ul>	me taxes payable	3049 0	1.D 2
<ol><li>Allowance for credit losses on off-balance sheet credit exposu</li></ol>	res	B557 0	3
<ol> <li>All other liabilities (itemize and describe amounts greater than a Accounts Payable</li> </ol>	3066 0		item) 4.a
b.Deferred compensation liabilities	C011 0 2932 0		4.b
c.Dividends declared but not yet payable d.Derivatives with a negative fair value held for purposes			4.c 4.d
	3552 0		1.2
f 3553	3553 0		4.e 4.f
gl.3554	3554 0	2024	4.g
5. Total (sum of items 1 through 4) (must equal Schedule RC, ite	em 20)	293d <b>0</b>	5

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

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# Schedule RC-K—Quarterly Averages (1)

Acasta	RCOL		04
Assets	3381	12	1
1. Interest-bearing balances due from depository institutions	338	12	1
2. U.S. Treasury securities and U.S. Government agency obligations(2)	DEEd	0	2
(excluding mortgage-backed securities)	B558 B559	0	2
3. Mortgage-backed securities(2)	B559	0	3
4. All other securities(2,3)			
(includes securities issued by states and political subdivisions in the U.S.)	B560	3.808	•
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	3465 3466 3387	0	6.b.2
	3387	0	б.с
<ul> <li>c. Commercial and industrial loans</li> <li>d. Loans to individuals for household, family, and other personal expenditure (1) Credit cards</li> </ul>	c		
(1) Credit cards	B561	0	6.d.1
<ol> <li>Creat cards</li> <li>Other (includes revolving credit plans other than credit cards, automol and other consumer loans)</li> </ol>	ni li		
and other consumer loans)	B562	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. Total assets(5)		0.007	
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits,	3485	0	10
NOW accounts, ATS accounts, and telephone and preauthorized transfer acc 11. Nontransaction accounts:		Ų	10
	B563	0	11.a
a. Savings deposits (includes MMDAs)	A514	0	11.b
b. Time deposits of \$100,000 or more	A529	0	11.D 11.C
c. Time deposits of less than \$100,000			12
2. Federal funds purchased and securities sold under agreements to repurchase	_	0	12
<ol> <li>To be completed by banks with \$100 million or more in total assets: (4) Other borrowed money (includes mortgage indebtedness and obligations und capitalized leases)</li> </ol>			
Other borrowed money (includes mortgage indebtedness and obligations und		NI/A	13
capitalized leases)			

Memorandum

Dollar Amounts in IRCON # aridsMil | Thou

3386

N/A M.1

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. Loans to finance agricultural production and other loans to farmers\_\_\_\_\_ 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 the lower of cost or fair value, and equity securities without readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable. determinable fair values at historical cost.

**Schedule RC-L—Derivatives and Off-Balance Sheet Items** Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in	TRankabildsMil   Thou
1. Unused commitments:	
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g.	
Items 1.a.(1) and 1.a.(2) are to be completed for the December report of (1) Unused commitments for Home Equity Conversion Mortgage (HECM) re mortgages outstanding that are held for investment (included in item	
mortgages outstanding that are held for investment (included in item	147 <u>7</u> 0 1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)	1478 0 1.a.(2)
b. Credit card lines	<u>3815</u> 0 1.b
	1.5
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300	
in total assets or \$300 million or more in credit card lines.(1)	
(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)	1455 N/A 1.b.(1)
(1) Unused consumer credit card lines	1456 N/A 1.b.(2)
(2) Other unused credit card lines	1.5.(2)
c. Commitments to fund commercial real estate, construction, and land develo	q
(1) Secured by real estate:	F164 0 1.c.1.a
(a) 1–4 family residential construction loan commitments	F164 0 1.c.1.a
(b) Commercial real estate, other construction loan, and land	F165 0 1.c.1.b
development loan commitments	
(2) NOT secured by real estate	TICLE
d. Securities underwriting	<u> </u>
e. Other unused commitments:	1457 0 1.e.(1)
(1) Commercial and industrial loans	
(2) Loans to financial institutions	
(3) All other unused commitments	1101(5)
2. Financial standby letters of credit	
Item 2.a is to be completed by banks with \$1 billion or more in total accest (	
a. Amount of financial standby letters of credit conveyed to others	2.a
3. Performance standby lefters of credit	3821 0 3
Item 3.a is to be completed by banks with \$1 billion or more in total access	
a. Amount of performance standby letters of credit conveyed	3.a
4. Commercial and similar letters of credit	3411 0 4
5. Not applicable	
<ol> <li>Securities lent (including customers' securities lent where the customer is independent loss by the reporting bank)</li> </ol>	
	-
7 Credit derivatives: (Column A) (Column B)	
7. Credit derivatives: <u>Sold Protédtionrèhased Prot</u>	
a. Notional amounts:	
(1) Credit default example $10968 = 0.0969 = 0.0969$	
(2) Total return swaps <u>C970 0 C971 0</u>	
(2) Total return swaps <u>C970 0 (7971 0</u> (3) Credit options <u>C972 0 (7973 0</u>	
(4) Other credit derivatives C974 0 C975 0	7.a.(4)
b Gross fair values:	
(1) Gross positive fair value C219 0 C221 0	
(2) Gross negative fair value C220 0 C227 0	7.b.(2)

(1) The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in June 30, 2011, Report of Condition.

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## Schedule RC-L—Continued

7.c. Notional amounts by regulatory capital treatment:(1)       Gain       0       7.c. (1)(a)         (a) Sold protection       Gain       0       7.c. (1)(b)         (b) Purchased protection       Gain       0       7.c. (2)(a)         (c) Purchased protection that is recognized as a guarantee for regulation (a) purposes       0       7.c. (2)(b)         (c) Purchased protection that is not recognized as a guarantee for regulation (a) purposes       0       7.c. (2)(c)         (c) Purchased protection: (2)       (Column A)       (Column B)       0       7.c. (2)(c)         (1) Sold credit protection: (2)       (Column A)       (Column B)       (Column C)       0       7.d. (1)(a)         (1) Sold credit protection: (2)       (Gold Bil Jall Jall Theorem View Cole Bil Jall Theor		Dollar Amounts in	n <b>Flocouls</b> tatildsMil   Th	DU
(a) Sold protection       Gate 0       7.c.(1)(a)         (b) Purchased protection that is recognized as a guarantee for regulate       Gate 0       7.c.(2)(a)         (c) Purchased protection that is recognized as a guarantee for regulate       Gate 0       7.c.(2)(b)         (c) Purchased protection that is not recognized as a guarantee for regulate       Gate 0       7.c.(2)(b)         (c) Purchased protection that is not recognized as a guarantee for regulate       Gate 0       7.c.(2)(b)         (c) Purchased protection that is not recognized as a guarantee for regulate       Gate 0       7.c.(2)(b)         (c) Purchased protection (2)       (Column A)       (Column C)       (Column C)         (c) Sold rotection (2)       (a) Investment grade       Gate 0       7.c.(1)(a)         (a) Investment grade       Gate 0       Gate 0       Gate 0       7.d.(1)(b)         (c) Purchased credit protection:(3)       Gate 0       Gate 0       Gate 0       7.d.(2)(b)         (a) Investment grade       Gate 0       Gate 0       Gate 0       Gate 0       Gate 0       7.d.(2)(b)         (b) Subinvestment grade       Gate 0       Ga				
(1)       Double control       2432       0       7.C(1)(5)         (2)       All other positions:       2432       0       7.C(2)(a)         (3)       Sold protection that is recognized as a guarantee for regulate purposes       2432       0       7.C(2)(b)         (2)       Purchased protection that is not recognized as a guarantee for regulate purposes       0       7.C(2)(b)       7.C(2)(c)         (2)       Purchased protection that is not recognized as a guarantee for regulate purposes       0       7.C(2)(c)       7.C(2)(c)         (2)       Purchased protection that is not recognized as a guarantee for regulate purposes       0       7.C(2)(c)       7.C(2)(c)         (2)       Purchased protection: (2)       (Column A)       (Column B)       7.C(2)(c)         (1)       Sold credit protection: (2)       (Column A)       (Column C)       0       7.C(2)(c)         (1)       Sold credit protection: (2)       (Column A)       (Column A)       7.C(1)(a)       7.d.(1)(a)         (1)       Sold credit protection: (2)       (Column A)       (Column A)       7.d.(1)(a)       7.d.(1)(a)         (1)       Sold credit protection: (3)       (Column A)       (Column A)       7.d.(2)(a)       7.d.(2)(a)         (1)       Nuestment grade       (Column A) <t< td=""><td></td><td>et Risk Rule:</td><td>C401 0</td><td>7 c(1)(3)</td></t<>		et Risk Rule:	C401 0	7 c(1)(3)
(2) All other positions:       (2) All other positions:       (2) All other positions:       (2) All other positions:         (2) All other positions:       (3) Sold protection that is recognized as a guarantee for regulation of the purposes       (2) All other positions:       (2) All other positions:         (c) Purchased protection that is not recognized as a guarantee for regulation of the purposes       (c) Purchased protection that is not recognized as a guarantee for regulation of the purposes       (c) Purchased protection that is not recognized as a guarantee for regulation of the positions:         7.d. Notional amounts by remaining maturity:       (Column A)       (Column B)       (Column C)         (1) Sold credit protection:       (2) Purchased redit protection:       (2) Purchased redit protection:       (2) Purchased redit protection:       (2) Purchased redit protection:         (1) Sold credit protection:       (2) Purchased redit protection:         (2) Purchased redit protection:       (2) Purchased redit protection:       (2) Purchased redit Protection:       (2) Purchased redit Protection:       (2) Purchased redit Protection:         (2) Subinvestment grade       (catif of catif of purchase	(a) Sold protection			7.0.(1)(a)
(a) Sold protection       Canadian       7.c.(2)(a)         (b) Purchased protection that is recognized as a guarantee for regulation of the purposes       C.C.(2)(b)       7.c.(2)(b)         (c) Purchased protection that is not recognized as a guarantee for regulation of the purposes       C.C.(2)(c)       7.c.(2)(c)         Dollar Amounts in Thousands       (Column A)       (Column B)       Column C)         (c) Purchased redit protection: (2)       (Column A)       (Column B)       (Column C)         (a) Sold credit protection: (2)       (Column A)       (Column C)       (Column C)         (a) Investment grade       (Cadadian C)       (Column C)       (Column C)         (a) Investment grade       (Cadadian C)       (Column C)       (Column C)         (a) Investment grade       (Cadadian C)       (Column C)       (Column C)         (a) Investment grade       (Cadadian C)       (Column C)       (Column C)         (a) Investment grade       (Cadadian C)       (Column C)       (Column C)         (a) Investment grade       (Cadadian C)       (Column C)       (Column C)         (a) Investment grade       (Cadadian C)       (Column C)       (Column C)         (a) Investment grade       (Cadadian C)       (Cadadian C)       (Column C)         (a) Investment grade       (Cadad				
(b) Purchased protection that is recognized as a guarantee for regulated for the second purposes. (c) Purchased protection that is not recognized as a guarantee for regulation of the second purposes. (c) Purchased protection that is not recognized as a guarantee for regulation of the second purposes. (c) Purchased reference in the second purpose. (c) Purchased purpose. (c) Purpose.			G407 0	7.c.(2)(a)
(c) Purchased protection that is not recognized as a guarantee for regundent of the purposes       7.c.(2)(c)         Dollar Amounts in Thousands       (Column A)       (Column B)       (Column C)         One Year of Diversion of the protection (2)       (Column B)       (Column B)       (Column C)         (a) Investment grade       (Column C)       (Column B)       (Column C)         (b) Subinvestment grade       (Column C)       (Column C)       (Column C)         (c) Purchased credit protection: (2)       (Column C)       (Column C)       (Column C)         (c) Disubinvestment grade       (Column C)       (Column C)       (Column C)         (a) Investment grade       (Column C)       (Column C)       (Column C)         (b) Subinvestment grade       (Column C)       (Column C)       (Column C)         (c) Purchased credit protection: (3)       (Column C)       (Column C)       (Column C)         (c) Subinvestment grade       (Calid 0)       (Calid 0)       (Column C)         (b) Subinvestment grade       (Calid 0)       (Calid 0)       (Column C)         (c) Hurchased credit protection: (3)       (Calid 0)       (Calid 0)       (Column C)         (c) Subinvestment grade       (Calid 0)       (Calid 0)       (Column C)         (b) Subinvestment grade       (Cal	(b) Purchased protection that is re	cognized as a guarantee for regula	to y cu	
Dollar Amounts in Thousand       Remaining Maturity of: (Column R)       Column C         7.d. Notional amounts by remaining maturity:       COM Par of the Years       Over One Year Over Five Years         7.d. Notional amounts by remaining maturity:       COM Bill Mill Theorodu Bill Mill Mill Theorodu Bill Mill Mill Theorodu Bill Mill Mill Theorodu Bill Mill Mill Mill Mill Mill Mill Mill	purposes		<u> </u>	7.c.(2)(b)
Dollar Amounts in Thousand       Remaining Maturity of: (Column R)       Column C         7.d. Notional amounts by remaining maturity:       COM Par of the Years       Over One Year Over Five Years         7.d. Notional amounts by remaining maturity:       COM Bill Mill Theorodu Bill Mill Mill Theorodu Bill Mill Theorodu Bill Mill Mill Theorodu Bill Mill Mill Mill Mill Mill Mill Mill	(c) Purchased protection that is no	t recognized as a guarantee for req		7 c(2)(c)
Dollar Amounts in Thousands       (Column A Over Five Years Through Five Years         7.d. Notional amounts by remaining maturity: (1) Sold credit protection:(2) (a) Investment grade       RCOL BIL MILL THACOUR BILL MILL MILL THACOUR BILL MILL THACOUR BILL MIL	purposes		19403	7.0.(2)(0)
Dollar Amounts in Thousands       (Column A Over Five Years Through Five Years         7.d. Notional amounts by remaining maturity: (1) Sold credit protection:(2) (a) Investment grade       RCOL BIL MILL THACOUR BILL MILL MILL THACOUR BILL MILL THACOUR BILL MIL		Remaining Ma	turity of:	
7.d. Notional amounts by remaining maturity:				
7.d. Notional amounts by remaining maturity:       Iscole Bill Mill TherCole Bill Mill	Dollar Amounts in Thousar	de One Year of Over One	Year Over Five Yea	rs
(1) Sold credit protection:(2)       Gand       0       Gand <td></td> <td></td> <td>Years</td> <td></td>			Years	
(a) Investment grade       Gath       0 Gath       7.d.(1)(a)         (b) Subinvestment grade       Gath       0 Gath       0 Gath       7.d.(1)(b)         (c) Purchased credit protection:(3)       Gath       0 Gath       0 Gath       7.d.(2)(a)         (c) Purchased credit protection:(3)       Gath       0 Gath       0 Gath       7.d.(2)(b)         (c) Subinvestment grade       Gath       0 Gath       0 Gath       7.d.(2)(b)         (c) Subinvestment grade       Gath       0 Gath       0 Gath       7.d.(2)(b)         8. Spot foreign exchange contracts       9       7.d.(2)(b)       7.d.(2)(b)         8. Spot foreign exchange contracts       9       8.       9.a)       9.a)         9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")       9.a)       9.a)         TEXT       a Securities borrowed       3432       0       9.a)       9.c         (c) Standby letters of credit issued by a Federal Home Loan       Banh       9.c       9.d       9.d         (c) All other off-balance sheet assets (exclude derivatives) (itemize and describe of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")       5591       0       10.a         (c) All other off-balance sheet		RCOIN BILLMILL THRUCOIN BILLMILL		bu
(a) Investment grade       rand       0	(1) Sold credit protection:(2)	G404 0 G407	0 G408 0	7 d (1)(a)
(2) Purchased credit protection:(3)       C411       0       C411       C411       C411       C411       C411       C411				7.d.(1)(b)
(a) Investment grade <u>G412</u> 0 [G413 0 [G414 0] 7.d.(2)(a) (b) Subinvestment grade <u>G412 0 [G413 0] G414 0</u> 7.d.(2)(b) 8. Spot foreign exchange contracts <u>S433 0</u> 9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") <u>TEXT</u> a Securities borrowed <u>S433 0</u> b.Commitments to purchase when-issued securities <u>S433 0</u> b.Commitments to purchase when-issued securities <u>S433 0</u> c.Standby letters of credit issued by a Federal Home Loan <u>Bank</u> 9.d 10.0 All other off-balance sheet assets (exclude derivatives) (itemize and describe of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") 7.d 10.a 10.a 10.a 10.b 10.c 10.b 10.c 10.c 10.c 10.d 10.c 10.d <				
8. Spot foreign exchange contracts          9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describ of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")       8. Spot foreign exchange contracts       9. a         9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describ of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")       9.a       9.a         9.a       9.a       9.a       9.a         9.b       c.Standby letters of credit issued by a Federal Home Loan Bank or the bank's bobs!       9.a       9.c         9.a       9.c       9.a       9.c       9.d         1355       9.c       9.d       9.c       9.c         1355       9.c       9.c       9.c       9.c         9.a       9.c       9.c       9.c       9.c         1355       9.c       9.c       9.c       9.c         10.a       10.a       10.a       10.b       10.c         10.b       10.b       10.b       10.c       10.c         10.b       10.c       10.c       10.c       10.c         10.c       10.c       10.c       10.c       10.c         10.c       10.c       10.c       10.c       10.c         10.a       10.c	(a) Investment grade			7.d.(2)(a)
<ul> <li>8. Spot foreign exchange contracts</li></ul>	(b) Subinvestment grade	<u>G419</u> 0 G416	0 G41 $1$ 0	/.d.(2)(b)
<ul> <li>8. Spot foreign exchange contracts</li></ul>			RCONTril   Bil   Mil   I	-hou
<ul> <li>9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describ of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")</li> <li>a Securities borrowed</li> <li>b Commitments to purchase when-issued securities</li> <li>c.Standby letters of credit issued by a Federal Home Loan Bank</li> <li>c.Standby letters of credit issued by a Federal Home Loan Bank</li> <li>d 3555</li> <li>d 3555</li> <li>d 3555</li> <li>d 3555</li> <li>d 3555</li> <li>d 3555</li> <li>d 10</li> <li>9.c</li> <li>9.c</li> <li>9.d</li> <li>9.c</li> <li>9.d</li> <li>9.c</li> <li>9.d</li> <li>9.e</li> <li>9.f</li> <li>9.f</li> <li>10</li> <li>10</li> <li>10.a</li> <li>10.a</li> <li>10.a</li> <li>10.b</li> <li>10.c</li> <li>11.a</li> </ul>	8 Spot foreign exchange contracts			
of this item over 25% of Schedule RČ, item 27.a, "Total bank equity capital") 3430 0 9 TEXT a Securities borrowed 3432 0 b Commitments to purchase when-issued securities 3433 0 c.Standby letters of credit issued by a Federal Home Loan Bank c.Standby letters of credit issued by a Federal Home Loan Bank c.Standby letters of credit issued by a Federal Home Loan Bank c.Standby letters of credit issued by a Federal Home Loan Bank c.Standby letters of credit issued by a Federal Home Loan Bank c.Standby letters of credit issued by a Federal Home Loan Bank c.Standby letters of credit issued by a Federal Home Loan Bank d 3551 e 3554 d 3555 d 3555 d 3555 d 3555 d 3555 d 3555 d 3557 f. 3555 d 3559 f. 35		de derivatives) (itemize and descri	b- cay	t
a Securities borrowed       3432       0       9.a         b.Commitments to purchase when-issued securities       3432       0       9.b         c.Standby letters of credit issued by a Federal Home Loan Bank       0       9.c       9.c         on the bank's bank's bank's       0       0       9.c       9.c         d 3555       0       3555       0       9.c       9.d         e 3355       0       3556       0       9.e       9.f         10. All other off-balance sheet assets (exclude derivatives) (itemize and describe of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")       10       10         TEXT       3433       0       10.a       10.b         c 5593       0       10.c       10.b       10.c         c 5593       0       5593       0       10.d         c 5593       0       5594       0       10.d         c 5595       0       10.d       10.c       10.d         c 5595       0       10.d       10.c       10.d         c 5595       0       10.d       10.d       10.d         c 5595       0       10.d       10.d       10.d         c 5595       0       10.d </td <td>of this item over 25% of Schedule RC, ite</td> <td>m 27.a, "Total bànk equity capital"</td> <td>) 3430 0</td> <td>9</td>	of this item over 25% of Schedule RC, ite	m 27.a, "Total bànk equity capital"	) 3430 0	9
a Securities of credit issued securities       3433       0       9.b         c.Standby letters of credit issued by a Federal Home Loan Bank       9.c       9.c         c.Standby letters of credit issued by a Federal Home Loan Bank       9.c       9.c         d 3555       0       9.c       9.c         d 10.b       10.a       10.a       10.a         t EXT       5593       0       10.c       10.c         a Soles for which the reporting bank is the acquiring bank       5594       0       10.d         t State for which the reporting bank is the acquiring bank       722       0       11.a		2422	0	0.5
c.Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf 3555 a 3555 a 3555 a 3555 a 3555 b 3557 c 3593 c 360 c 3435 c 3593 c 3	a Securities porrowed		<u> </u>	
d 3555 0 e 3556 0 f. 3557 0 10. All other off-balance sheet assets (exclude derivatives) (itemize and describe of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital"). TEXT 0 a Commitments to cell when issued cocurities 3435 0 b 5592 0 c 5593 0 c 5593 0 c 5593 0 total bank equity capital"). Text 1 a Commitments to cell when issued cocurities 3435 0 total bank equity capital"). Text 1 a Commitments to cell when issued cocurities 3435 0 total bank equity capital"). a Sales for which the reporting bank is the acquiring bank (222 0) 11.a	c Standby letters of credit issued by a	Federal Home Loan-Bank		5.6
e       355d       0       9.e         f. 355d       355d       0       9.f         10. All other off-balance sheet assets (exclude derivatives) (itemize and describe e of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").       9.e       9.f         TEXT       10         a Commitmente to cell when iccued coccuritice       3435       0         b       5592       0       10.b       10.c         c       5593       0       10.c       10.c         d       5594       5593       0       10.c         e       5594       5594       0       10.d         e       5594       5594       0       10.d         e       5594       0       10.d       10.e         11. Year-to-date merchant credit card sales volume:       5594       0       11.a			<u> </u>	
f. 3557       3557       0       9.f         10. All other off-balance sheet assets (exclude derivatives) (itemize and describe of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").       9.f       10         TEXT       10         o 5591       0       10         C 5592       0       10.a         c 5592       0       10.b         C 5593       0       10.b         c 5593       0       10.b         C 5593       0       10.b         c 5593       0       10.c         d 5594       0       10.c         d 5595       0       10.c         d 5595       0       10.c         d 5595       0       10.c         d 5595       0       Thou	0			
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")       10         TEXT         0         10.a         10.a         10.a         10.a         10.a         10.b         5593         0         10.a         10.a         10.a         10.b         5593         0         10.a         10.b         5593         0         10.c         10.c <td>£ 2557</td> <td>2557</td> <td></td> <td></td>	£ 2557	2557		
TEXT         a Commitments to cell when iscued cocurities         343       0         b 5593       5593         c 5593       0         d 5594       5594         e 5595       0         10.d       10.c         10.d       10.d         10.d       10.d         10.d       10.d         10.d       10.d         10.d       10.d         10.d       10.d         c 5595       0         10.d       10.d         c 5595       0         11. Year-to-date merchant credit card sales volume:       a. Sales for which the reporting bank is the acquiring bank	1. All other off-balance sheet assets (exclude	derivatives) (itemize and describe		9.1
TEXT     10.7       a Commitments to cell when issued securities     343°     0       b 5593     5592     0       c 5593     10.b       c 5593     0       d 5594     5594       e 5595     0       10.a     10.b       10.b     10.c       10.c     10.c       10.d     10.c       10.d <td< td=""><td>of this item over 25% of Schedule RC, ite</td><td>m 27.a. "Total bank equity capital"</td><td>5591 0</td><td>10</td></td<>	of this item over 25% of Schedule RC, ite	m 27.a. "Total bank equity capital"	5591 0	10
b 5593       5593       0       10.b         c 5593       5593       0       10.c         d 5594       5594       0       10.d         e 5595       5595       0       10.e         11. Year-to-date merchant credit card sales volume:       a. Sales for which the reporting bank is the acquiring bank       C223       0       11.a		, , ,	-	
c       5593       0       10.c         d       5594       0       10.d         e       5594       0       10.d         e       5594       0       10.e         11. Year-to-date merchant credit card sales volume:       a. Sales for which the reporting bank is the acquiring bank       C223       0       11.a				
d 5594 0 10.d e 5595 0 10.d 10.d 10.e 11. Year-to-date merchant credit card sales volume: a. Sales for which the reporting bank is the acquiring bank C223 0 11.a	D 5594			
e 5599 0 10.e 10.e RCOMTRIL BILL MILL Thou a. Sales for which the reporting bank is the acquiring bank C22 0 11.a				
1. Year-to-date merchant credit card sales volume: a. Sales for which the reporting bank is the acquiring bank <u>C223</u> 0 11.a			0	
1. Year-to-date merchant credit card sales volume: a. Sales for which the reporting bank is the acquiring bank <u>C223</u> 0 11.a				Thou
a. Sales for which the reporting bank is the acquiring bank C223 0 11.a	11 Vear-to-date merchant credit card calor w	lume		nou
b. Sales for which the reporting bank is the agent bank with risk to 11.b				11.a
	b. Sales for which the reporting bank is th	e agent bank with risk	C224 0	11.b

(1) Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b) and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.
 (2) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.
 (3) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

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# Schedule RC-L—Continued

Dollar Amounts in	The Insemple	(Column <b>B</b> )	(Column C)	(Column D)	
Derivatives Position Indi	Interest	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts	
12. Gross amounts (e.g., notional ar (for each column, sum of items		Tril  Bil  Mil	Tril  Bil  Mil	Tril  Bil  Mil	าอน
12.e must equal sum of items 18 a. Futures contracts	0 RCON 8697	RCON 8694 0 RCON 8698	RCON 8695 0 RCON 8699	RCON 8696 0 RCON 8700	12.a
b. Forward contracts	0	0 RCON 8702	0 RCON 8703	RCON 8700 0 RCON 8704	12.b
c. Exchange-traded option contr (1) Written options	0 RCON 870	0 RCON 8706	0 RCON 8707	0 RCON 8708	12.c.1
(2) Purchased options	0	0 RCON 8710	0 RCON 8711	0 RCON 8712	12.c.2
d. Over-the-counter option contr (1) Written options	0 RCON 8713	0 RCON 8714	0 RCON 871	0 RCON 8716	12.d.1
(2) Purchased options	0 RCON 3450	0 RCON 3826	0 RCON 8719	0 RCON 8720	12.d.2
e. Swaps	0 RCON A126	0 RCON A127	0 RCON 8723	0 RCON 8724	12.e
13. Total gross notional amount of derivative contracts held for trac		0	0	0	13
<ol> <li>Total gross notional amount of derivative contracts held for purposes other than trading a. Interest rate swaps where the</li> </ol>	RCON 8725 0 bBGQN A585	RCON 8726 0	RCON 8727 0	RCON 8728	14
has agreed to pay a fixed rate 15. Gross fair values of derivative co-	0				14.a
a. Contracts held for trading: (1) Gross positive fair value_	RCON 8733	RCON 8734 0 RCON 8738	RCON 8735 0 RCON 8735	RCON 8736	15.a.1
(2) Gross negative fair value	0	0	0	0	15.a.2
<ul> <li>b. Contracts held for purposes of than trading:         <ul> <li>(1) Gross positive fair value_</li> </ul> </li> </ul>	RCON 8741 0 RCON 8745	RCON 8742 0 RCON 8746	RCON 8743 0 RCON 8747	RCON 8744 0 RCON 8748	15.b.1
(2) Gross negative fair value	0	0	0	0	15.b.2

# Schedule RC-L—Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more.1

Dollar Amounts in Th		(Column A) Banks and ecurities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Fund	\$ (	(Column D) Sovereign Governments	Corpo Other	Column E) rations and <i>I</i> Counterparti	es
		Hall Mil That CO	Bil   Mil   There	D <mark>N Bil   Mil   T</mark> ł	കുറവ	I Bil   Mil   Thou	RCON	Bil   Mil   Th	ou
16. Over-the-counter derivation	ر 418	N/A G419	N/A G42	d N/A	G421	N/A	G422	N/A	16.a
b. Fair value of collateral: (1) Cash - U.S. dollar	G423	N/A G424	N/A G4	T N/A	G426	N/A	G427	N/A	16.b(1)
(2) Cash - Other currer (3) U.S. Treasury secur	<b>6</b> 478	N/A G429			G431	N/A	G432	N/A	16.b(2)
(3) U.S. Treasury secur (4) U.S. Government a and U.S. Governm sponsored agency	9	N/A 16434	N/A IG4	39 N/A	<b>I</b> G436	N/A	G437	N/A.	16.b(3)
debt securities	G438				G441		G442	N/A	16.b(4)
(5) Corporate bonds	G443	N/A G444			G446		G447	N/A	16.b(5)
(6) Equity securities	G448				G451	N/A	G452	N/A	16.b(6)
(7) All other collateral_ (8) Total fair value of c (sum of items	G453 C	N/A 16454	N/A G4	04 N/A	G456	N/A	G457	N/A	16.b(7)
16.b.(1) through (	<b>1994</b> 58	<b>N/A</b> G459	<b>N/A</b> G40	o N/A	G461	N/A	G462	N/A	16.b(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

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#### Schedule RC-M—Memoranda

	<b>E</b> . <b>I</b>	1
Dollar Amounts in	RCCOLL& BriddsMil   Th	ou
1. Extensions of credit by the reporting bank to its executive officers, directors, p		
snareholders, and their related interests as of the report date: a. Aggregate amount of all extensions of credit to all executive officers, direct shareholders, and their related interests		
shareholders, and their related interests	6164 0	1.a
		110
<ul> <li>b. Number of executive officers, directors, and principal shareholders to whon all extensions of credit by the reporting bank (including extensions of credit related interests) equals or exceeds the lesser of \$500,000 Bord - Number</li> </ul>		
all extensions of credit by the reporting bank (including extensions of credit		
related interests) equals or exceeds the lesser of \$500,000		1.b
of total capital as defined for this purpose in agency regulations.		1.0
2. Intangible assets other than goodwill:	3164 0	2
a. Mortgage servicing assets (1) Estimated fair value of mortgage servicing assets (A590) 0		210
		2.a.1
<ul> <li>b. Purchased credit card relationships and nonmortgage servicing assets</li> </ul>	B026 0	2.b
c. All other identifiable intangible assets	5507 0	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426 <b>0</b>	2.d
3. Other real estate owned:		
a. Construction, land development, and other land	5508 0	
b. Farmland	5509 0	3.b
c. 1-4 family residential properties	5510 0	
d. Multifamily (5 or more) residential properties	5511 0	3.d
e. Nonfarm nonresidential properties	5517 0	3.e
f. Foreclosed properties from "GNMA loans"	C979 0	3.f
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)	2150 <b>0</b>	3.g
4. Not Applicable		
5. Other borrowed money:		
a. Federal Home Loan Bank advances:		
a. Federal home Loan bank duvances. (1) Advances with a remaining maturity or part repricing data $of(1)$		
(1) Advances with a remaining maturity or next repricing date of:(1)	F055 0	5.a.1.a
(a) One year or less	F056 0	
(b) Over one year through three years(c) Over three years through five years	F057 0	5.a.1.c
(d) Over five years (2) Advances with a REMAINING MATURITY of one year or less (included in 5.a.(1)(a) above)(2)	F0.5d 0	5.a.1.u
(2) Advances with a REMAINING MATURITY of one year or less (included in	2651 0	F = 2
	F059 0	0.0.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)	F059 0	5.a.3
b. Other borrowings:		
<ul> <li>b. Other borrowings:         <ul> <li>(1) Other borrowings with a remaining maturity or next repricing date of:(3</li> <li>(a) One year or less</li> </ul> </li> </ul>	/	
	ÝF060 0	5151114
	F061 0	0.0.1.0
(c) Over three years through five years	F062 0	0.0.1.0
	F063 0	5.b.1.d
<ul> <li>(d) Over five years</li> <li>(2) Other borrowings with a REMAINING MATURITY of one year or less (in item 5 b (1)(a) above(4)</li> </ul>	Linda	
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Sc		6)5.c

c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule re-**.41**0)..(

Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.
 Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
 Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.
 Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings date.
 Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

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# Schedule RC-M—Continued

Dollar Amounts in Ricolar Amount	
6. Does the reporting bank sell private label or third party mutual funds and annutses. NO 6	
RCON BILL MILL THOU	
7. Assets under the reporting bank's management in proprietary mutual funds ar 8571160_399	
8. Primary Internet Web site address of the bank (home page), if any	
(Example: www.examplebank.com) (TEXT 40 <b>btyp://www.provtrust.com</b> 8	
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allor <b>PGMLYES / ND</b> bank's customers to execute transactions on their accounts through the Web sites NO 9	
10. Secured liabilities:	
a. Amount of "Federal funds purchased" that are secured (included in Schedu E064 0 10.a 10.a	
items 5.b.(1)(a)-(d))	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Recourts / No Savings Accounts, and other similar accounts?	
Savings Accounts, and other similar accounts?	
12. Does the bank provide custody, safekeeping, or other services involving the area of securities?	
orders for the sale or purchase of securities?	
13. Assets covered by loss-sharing agreements with the FDIC: RCON BILL MILL THOU	
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):	
<ul> <li>(1) Loans secured by real estate:</li> <li>(a) Construction , land development, and other land loans:</li> </ul>	
(1) 1-4 family residential construction loans $k169 = 0$ 13 a (1)(a)(1)	_
(2) Other construction loans and all land development and other la <u>K1410013.a.(1)(a)(2)</u> (b) Secured by farmland	-
(1) Revolving open-end loans secured by 1-4 family residential property	
(2) Closed-end loans secured by 1-4 family residential properties:	
(a) Secured by first liens $\frac{k_{1/3}}{2}$ 13.a.(1)(c)(2)(a)	
(b) Secured by junior liens <u>K177 0 13.a.(1)(C)(2)(b)</u> (d) Secured by multifemily(5 or more) residential properties K175 0 13.a.(1)(d)	
(d) Secured by multifamily(5 or more) residential properties (4175 0 13.a.(1)(d) (2) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	
(1) Loans secured by owner-occupied nonfarm nonresidential properties 0 13.a.(1)(e)(1)	
(2) Not Applicable (3) Commercial and industrial loansK17d13.a.(3)	
(4) Loans to individuals for household, family, and other personal expenditory	-
(a) Credit cards (4)(a) (b) Automobile loans (4)(b)	
(c) Other (includes revolving credit plans other than credit cards and bther consumer	_
loans) 13.a.(4)(c)	

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Cabadula	DC M (	Continued.
Schedule		Continued

Dollar Amounts in	RCIONUBAINTAN	ou
13. a. (5) All other loans and all leases	K183 0	13.a.(5)
Itemize the categories of loans and leases (as defined in ScheduleRC-C,	-	13.0.(5)
in item 13.a.(5) above that exceed 10% of total loans and leases covere		
agreements with the EDIC (sum of items 13 a 1 (1) through (5)).		
(a) Loans to depository institutions and acceptances of other banks	К184 О	13.a.(5)(a)
(b) Loans to foreign government and official institutions	K185 0	13.a.(5)(b)
(c) Other loans(1)	K186 0	13.a.(5)(č)
(c) Other loans(1) $\overline{}$ $\overline{$ $\overline{}$ $\overline{}$ $$		
- Banks with \$300 million or more in total assets		
- Banks with less than \$300 million in total assets that have loans to f		
agricultural production and other loans to farmers (Schedule RC-C, p		
exceeding five percent of total loans		
exceeding five percent of total loans (1) Loans to finance agricultural production and other loans to farr in Schedule RC-M, item 13 a (5)(c), above		
		13.a.(5)(c)(1)
(d) Lease financing receivables	K273 0	13.a.(5)(d)
b. Other real estate owned (included in Schedule RC, item 7):	к187 0	
(1) Construction, land development, and other land	K187 0	<u>13.b.(1)</u>
(2) Farmland		13.b.(2)
	K190 0	<u>13.b.(3)</u>
(4) Multifamily (5 or more) residential properties	K190 0	13.0.(7)
(5) Nonfarm nonresidential properties		13.b.(5)
(6) Not applicable		
<ul> <li>(6) Not applicable</li> <li>(7) Portion of covered other real estate owned included in items 13.b.(1) above that is protected by EDIC loss-sharing agreements</li> </ul>	K192 0	10 h (7)
	1461 0	<u>13.b.(7)</u> 13.c
c. Debt securities (included in Schdule RC. items 2.a and 2.b)	1462 0	
d. Other assets (exclude FDIC loss-sharing indemnification assets)		15:0
<ol> <li>Captive insurance and reinsurance subsidiaries:</li> <li>a. Total assets of captive insurance subsidiaries(3)</li> </ol>	К193 О	14.a
b. Total assets of captive reinsurance subsidiaries(3)	K194 0	
Item 15 is to be completed by institutions that are required or have ele		
treated as a Qualified Thrift Lender.		
15. Qualified Thrift Lender (QTL) test:		
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL te		
or the Internal Revenue Service Domestic Building and Loan		
Association (IRS DBLA) test to determine its QTL compliance?	RCON Number	
(for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	L133 N/A	15.a
h Has the institution been in compliance with the HOLA OTL test as o	f	
each month end during the quarter or the IRS DBLA test for its mos	RCON YES / NO	)
recent taxable year, as applicable?	L135 N/A	15.b

Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans"
 The 300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.
 Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

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# Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

	(Column A Past due 30 through 8	Past due 9     days or mo	Ó Nonaccrua	)
	days and st accruing			
Dollar Amou	n IRGOINTBiblu Mihdt		RACONN BILL MILL TH	ou
1. Loans secured by real estate:				
<ul> <li>a. Construction, land development, and othe (1) 1-4 family residential construction loa</li> </ul>			avad o	
<ol> <li>1-4 family residential construction loa</li> </ol>	r#1/4 0	F174 0	F176 0	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173 0	F175 0	F177 0	1.a.(2)
b. Secured by farmland			3495 0	1.b
c. Secured by 1-4 family residential propertie	e			
<ol><li>Revolving, open-end loans secured by</li></ol>	/			
1-4 family residential properties and	5398 0	5399 0	5400 0	$1 \circ (1)$
extended under lines of credit (2) Closed-end loans secured by 1-4 fami		5599 0	540 <b>u</b> 0	1.c.(1)
residential properties:				
(a) Secured by first liens			C229 0	1.c.(2)(a)
	C238 0	C239 0	<u>C230</u> 0	1.c.(2)(b)
<ul> <li>(b) Secured by junior liens</li> <li>d. Secured by multifamily (5 or more) reside properties</li> </ul>		3500 0	3501 0	1.d
<ul> <li>Conversion human forms non-nonidential means</li> </ul>		5500 0	.550	1.0
<ul> <li>e. Secured by nonrarm nonresidential prope</li> <li>(1) Loans secured by owner-occupied nor nonresidential properties</li> </ul>				
nonresidential properties	F178 0	F180 0	F182 0	1.e(1)
(2) Loans secured by other nonfarm			E L O O	
nonresidential properties	F179 0	F181 0	F183 0	1.e(2)
<ol><li>Loans to depository institutions and acceptances of other banks</li></ol>	B834 0	B835 0	B836 0	2
3. Not applicable		0.0.1	0	2
4. Commercial and industrial loans	1606 0	1607 0	1608 0	4
5. Loans to individuals for household, family,				
and other personal expenditures:	B575 0	B576 0	B577 0	5.a
a. Credit cards b. Automobile loans			K215 0	5.a 5.b
c Other (includes revolving credit plans other				5.6
than credit cards and other consumer loa	K216 0	K217 0	К218 О	5.c
6. Loans to foreign governments and official	-	Food O		
institutions			5391 0 5461 0	6 7
7. All other loans(1)			1228 0	8
<ol> <li>Lease financing receivables</li> <li>Debt securities and other assets (exclude other assets)</li> </ol>				
real estate owned and other repossessed as	Ga505 0	3506 0	3507 0	9

(1) Includes past due and nonaccrual "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."

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## Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

the amounts reported in items 1 through 8.	(Column A Past due 30 through 8 days and st accruing	Past due 9 9 days or mo 11 and still accruing	0 Nonaccrua re	
		IGNULOIN BILL MILL TR	GROCON Bil   Mil   Tho	JU
<ol><li>Loans and leases reported in items 1 through</li></ol>				
that are wholly or partially guaranteed by the	1			
Government, excluding loans and leases cov		козт О	коза О	10
		NU34 U	NU30 U	10
<ul> <li>Guaranteed portion of loans and leases i item 10 above, excluding rebooked "GNM</li> </ul>	¥020 0	ко40 0	к041 0	10.a
item 10 above, excluding rebooked "GNM		<u>K04</u> 0 0	N041 0	10.a
b. Rebooked "GNMA loans" that have been				
D. REDOOKED "GIVINA IOADS" that have been repurchased or are eligible for repurchase in item 10 above	K043 0	к043 0	к044 0	10.b
			0	10.0
11. Loans and leases reported in items 1 through				
that are covered by loss-sharing agreements FDIC:				
a. Loans secured by real estate:				
(1) Construction, land development, and				
land loans:				
(a) 1-4 family residential construction	K045 0	к046 0	к047 0	11.a.(1)(a)
(b) Other construction loans and all				(-)(-)
(b) Other coństruction loans and all development and other land loar	<u>K048</u> 0		ко50 О	11.a.(1)(b)
(2) Secured by farmland	K051 0	ко52 О	к053 О	11.a.2
(3) Secured by 1-4 family residential pro	1			
(a) Development and a solution of the second second				
(a) Revolving, open-end loans secure 1-4 family residential properties al under lines of credit				
under lines of credit	K054 0	ко55 О	K056 0	11.a.(3)(a)
(b) Closed-end loans secured by 1-4 f				
residential properties:				
(1) Secured by first liens			К059 О	11.a.(3)(b)(1)
(2) Secured by junior liens	коес О	кобі О	к062 О	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more)	K063 0	к064 0	к065 0	11 - (4)
	KU6.1 U	KU64 U	ко65 О	11.a.(4)
(5) Secured by nonfarm nonresidential				
properties:				
(a) Loans secured by owner-occup nonfarm nonresidential proper	-¥064 0	коб7 0	к068 0	11 - (E)(-)
	0	0	K00d 0	11.a.(5)(a)
nontarm nonresidential proper (b) Loans secured by other nonfai nonresidential properties		ко70 0	к071 0	11.a.(5)(b)
				11.0.(3)(0)
b. Not applicable	ко75 О	ко76 0	к077 0	11.c
c. Commercial and industrial loans				11.0

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#### Schedule RC-N—Continued

	(Column A		) (Column C	)
	Past due		0 Nonaccrua	1
	30 through		re	
	days and st			
	accruing			
Dollar Amoun	RCONDIGNUS	RACON Bil   Mil   Th	Racon Bil   Mil   Th	ou
<ol><li>Loans to individuals for household, family,</li></ol>				
other personal expenditures:	vord 0	Luce and Local Contract of the second s	unand O	
(1) Credit cards			ково О	11.d.(1)
(2) Automobile loans		K087 0	кова О	11.d.(2)
(3) Other (includes revolving credit plan	]			
other than credit cards and other	waad O		unad 0	44 4 (2)
consumer loans)			K086 0	11.d.(3)
e. All other loans and all leases		K088 0	ко89 О	11.e
Itemize the past due and nonaccrual amo				
included in item 11.e above for the loan a				
categories for which amounts were report				
Schedule RC-M, items 13.a.(5)(a) through				
(1) Loans to depository institutions and	к091 0	к092 0	ко93 О	11 - (1)
acceptances of other banks	K091 0	KU94 U	К093 О	11.e.(1)
(2) Loans to foreign governments and o institutions		ко96 О	к097 0	11 - (2)
	K099 0		K101 0	11.e.(2)
(3) Other loans(1)				11.e.(3)
Item 11.e.(3)(a) is to be completed by				
. Banks with \$300 million or more in a				
. Banks with less than \$300 millon in				
that have loans to finance agricultu				
production and other loans to farme				
RC-C, part I, item 3) exceeding five				
of total loans				
(a) Loans to finance agricultural produ	i .			
and other loans to farmers include Schule RC-N, item 11.e.(3), above	κήτα Ν/Α	K073 N/A	K074 N/A	11.e.(3)(a)
Schule RC-N, Item 11.e.(3), above	K269 0		K272 0	11.e.(4)
(4) Lease financing receivables				11.6.(1)
f. Portión of covered loans and leases include	j			
items 11.a through 11.e.3 above that is p	K107 0	К103 0	K104 0	11.f
FDIC loss-sharing agreements				±±.1

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(1) Includes "Loans to finance agricultural prouction and other loans to farmers," "Obligations (other than securities and loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.

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# Schedule RC-N—Continued

	(Columr	n /l)	(Column E)	(Column C	)
Memoranda	Past d		Past due 90	Nonaccrua	
riemoranda	30 throug		days or more		1
	days and	still	and still	-	
	accruii	nal	accruing		
Dollar Amour	RGONTBiblethibb	I <u>T</u> ARCOI	Bil   Mil   The	acon <mark>n</mark> Bil   Mil   Th	ou
1. Loans restructured in troubled debt					
restructurings included in Schedule RC-N,					
items 1 through 7, above (and not reported it					
Schedule RC-Č, Part 1, Memorandum item 1)					
a. Construction, land development, and othe					
land loans:	K105	0 K106	0.1	K107 0	M = (1)
(1) 1-4 family residential construction lo		UIKIUU	011		M.1.a.(1)
(2) Other construction loans and all land	K108	0 K109	0.0	K110 0	M = (2)
development and other land loans b. Loans secured by 1-4 family residential pr		0 F662		F663 0	M.1.a.(2) M.1.b
c. Secured by multifamily (5 or more)					M.1.0
residential properties	K111	0 K112	0	K113 0	M.1.c
					Milic
<ul> <li>a. Secured by nontarm nonresidential proper (1) Loans secured by owner-ocupied no nonresidential properties</li> </ul>					
nonresidential properties	K114	0 K115	0 1	K116 0	M.1.d.(1)
(2) Loans secured by other nonfarm non properties	II COM				
	K117 K257	0 K118 0 K258		K119 0 K259 0	M.1.d.(2)
e. Commercial and industrial loans:	K257	U K258	01	(259 0	M.1.e
Memorandum items 1.e.(1) and (2) are to be					
completed by banks with \$300 millon or					
more in total assets. (Sum of Memorandum					
items 1.e.(1) and (2)`must equal Memorandum item 1.e):(1)					
(1) To U.S. addressees (domicile)	K120 N/	/A K121	N/A I	K122 N/A	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123 N/	/A K124	N/A I	K125 N/A	M.1.e.(2)
f All other loans (Include loans to individuals					
household, family, and other personal expe	K126	0 K127	0	K128 0	M.1.f
temize loan categories included in Memorandu					
bove that exceed 10% of total loans restructu					
roubled debt restructurings that are past due 3					
nore or in nonaccrual status (sum of Memorand					
temize loan categories included in Memorandu					
sum of Memorandum items 1.a through 1.e plu					
olumns A through C):	141.20	0 1/1 21	0	(1 a a	
(1) Loans secured by farmland	К130	0 К131	01	K132 0	M.1.f.(1)
(2) Loans to depository institutions and	K134	0 K135		K136 0	M.1.f.(2)
acceptances of other banks	K1.) <sup>4</sup>			<u>U</u>	m.1.1.(Z)
(3) Not applicable (4) Loans to individuals for household, f					
other personal expenditures:					
(a) Credit cards	K274	0 K275		K276 0	M.1.f.(4)(a)
(b) Automobile loans	K277	0 K278	0	(279 0	M.1.f.(4)(b)
(c) Other (includes revolving credit pla					/
other than credit cards and other					
consumer loans)	K280	0 K281	0	(282 0	M.1.f.(4)(c)

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

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## Schedule RC-N—Continued \_

Memoranda—Continued	(Column A Past due 30 through 8 days and st accruing	Past due 9 9 days or mo 11 and still	0 Nonaccrua	
Dollar Amoun			RACONN Bil   Mil   Th	ou
<ul> <li>1.f.(5) Loans to foreign governments and offcial institutions</li> <li>(6) Other Loans(1)</li> <li>Memorandum item 1.f.(6)(a) is to be comple</li> <li>Banks with \$300 million or more in total a</li> <li>Banks with less than \$300 million in total a that have loans to finance agricultural production in the second se</li></ul>	<u>к283 0</u> К286 0	K284 0	K285 0 K288 0	M.1.f.(5) M.1.f.(6)
and other loans to farmers (Schedule RC- item 3) exceeding five percent of total loa (a) Loans to finance agricultural prod other loans to farmers included in RC-N, Memorandum item 1.f.(6), 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate)	KIN N/A	<u>K139 N/A</u>	K140 N/A	M.1.f.(6)(a)
included in Schedule RC-N, items 4 and 7, at 3. Memorandum items 3.a through 3.d are to b by banks with \$300 million in total assets:(2		6559 0	6560 0	M.2
a. Loans secured by real estate to non-U.S. a (domicile) (included in Schedule RC-N, ite	1248 N/A	1249 N/A	1250 N/A	M.3.a
<ul> <li>b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above c. Commercial and industrial loans to non-U.</li> </ul>	15380 N/A	5381 N/A	5382 N/A	M.3.b
addressees (domicile) (included in Schedule RC-N, item 4, above) d. Leases to individuals for household, family and other personal expenditures (included		1259 N/A	1256 N/A	M.3.c
in Schedule RC-N, item 8, above)	F166 N/A	F167 N/A	F168 N/A	M.3.d

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(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 U.S.," 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.

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# Schedule RC-N—Continued

Memoranda—Continued	(Column /	4) (Co	olumn B)	(Column C	)
	Past due		t due 90	Nonaccrua	
	30 through days and s		s or more nd still		
			cruina		
Dollar Amour	RCIONBIDUSAIDHT			l Bil   Mil   Th	bu
<ul> <li>Memorandum item 4 is to be completed by:(</li> <li>banks with \$300 million or more in total a.</li> <li>banks with less than \$300 million in total of that have loans to finance agricultural production other loans to farmers (Schedule RC-C, paexceeding five percent of total loans:</li> <li>Loans to finance agricultural production and</li> </ul>		1597	N/A 158	NVA	
<ul> <li>farmers (included in Schedule RC-N, item 7,</li> <li>Loans and leases held for sale and loans me value (included Schedule RC-N, items 1 thro a Loans and leases held for sale</li> </ul>		11597	N/A 1583	N/A	M.4
a. Loans and leases held for saleb. Loans measured at fair value:		C241	0 C226	0	M.5.a
(1) Fair value		F665 F668	0 F666 0 F669	0	M.5.b.(1)
(2) Unpaid principal balance	TF6670	_ F008	<u>U</u> F009	0	M.5.b.(2)
Dollar Amour	(Column / Past due ts int <b>Tihough</b> nße	10 Pas	olumn E) t due 90 s or more		
Memorandum item 6 is to be completed by banks with \$300 million or more in total assets 6. Derivative contracts:	RCON Bil   Mil   T	racon bií i	Mil I Thou		
Fair value of amounts carried as assets	3529 N/A	3530	N/A M.	6	
			RCOI	I Bil   Mil   The	
<ol> <li>Additions to nonaccrual assets during the qu</li> <li>Nonaccrual assets sold during the quarter</li> </ol>	arter		C411	0	M.7 M.8
	(Column / Past due 30 through days and s	Pàs 89 days 111 ai	olumn E) t due 90 s or more nd still cruing	(Column C Nonaccrua	)
Dollar Amour	BCIONTBIDUSAIDUS			l Bil   Mil   Th	bu
9. Purchased credit-impaired loans accou for in accordance with FASB ASC 310-3 (former AICPA Statement of Position 0) a. Outstanding balance	1				
		L184	0 L185	0	M.9.a
b. Carrying amount included in Schedul RC-N, items 1 through 7, above	<b>e</b> L186 0	L187	0 L188	0	M.9.b

(1) 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 RC-O—Other Data for Deposit Insurance and FICO Assessments

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum items 1 and 5, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 17 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an"unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 17 on a fully consolidated basis.

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(1) of the sector
2. Total allowable exclusions, including interest accrued and unpaid on allowable
3. Not applicable
4. Average consolidated total assets for the calendar quarter K652 N/A 4
a. Averaging method used (for daily averaging, enter 1, for week) Number averaging, enter 2) 4.a
averaging, enter 2) <u>LK653 N/A</u> 4.a
5. Average tangible equity for the calendar quarter(1)
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository K655
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 1.464 N/A 7.a
c. Over three years through the years
8. Subordinated notes and debentures with a remaining maturity of (sum of items
8.d must equal Schedule RC, item 19):
d. Over five years 9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1 680.3 N/A 9
Item 9.a is to be completed on a fully consolidated basis by all institution in the provide state of the stat
insured depository institution.
a. Fully consolidated reciprocal brokered deposits
10 Banker's hank certification:
Does the reporting institution meet both the statutory definition of a banker's bank <b>Stat. ND</b> business conduct test set forth in FDIC regulations?K65610
business conduct test set forth in FDIC regulations?
If the answer to item 10 is "YES" complete items 10 a and 10 b Bil   Mil   Thou
a. Banker's bank deduction K654 N/A 10.a
b. Banker's bank deduction limit K658 N/A 10.b
11. Custodial bank certification:
Does the reporting institution meet the definition of a custodial bank set forth in Farmers / NO
Does the reporting institution meet the definition of a custodial bank set forth the set forth the set of the
If the answer to item 11 is "YES," complete items 11.a and 11.b.
a. Custodial bank deduction
b. Custodial bank deduction limit

(1) See instructions for averaging methods. Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

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# Schedule RC-O—Continued

Memoranda	Dollar Amounts in TR604 Bills Mil I Th	ou
<ol> <li>Total deposit liabilities of the bank, including related intere exclusions, including related interest accrued and unpaid ( 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, ite a. Deposit accounts (excluding retirement accounts) of \$2</li> </ol>	est accrued and unpa sum of Memorandur em 1 less item 2):	
<ul> <li>(1) Amount of deposit accounts (excluding retirement a</li> <li>(2) Number of deposit accounts (excluding retirement a of \$250,000 or less</li> </ul>	acco <del>unts) of \$2\$0,000F849</del> N/A acco <mark>unts) Number</mark> F050N/A	M.1.a.(1) M.1.a.(2)
<ul> <li>b. Deposit accounts (excluding retirement accounts) of mo (1) Amount of deposit accounts (excluding retirement a (2) Number of deposit accounts (excluding retirement a</li> </ul>	pre than \$250,000:(1, iccou <del>nts) of more that fost</del> N/A iccounts Number iccounts N/A	M.1.b.(1) M.1.b.(2)
of more than \$250,000 c. Retirement deposit accounts of \$250,000 or less:(1) (1) Amount of retirement deposit accounts of \$250,000	or less F045 N/A RCOl Number	M.1.c.(1)
<ul> <li>(2) Number of retirement deposit accounts of \$250,000</li> <li>d. Retirement deposit accounts of more than \$250,000:(1)</li> <li>(1) Amount of retirement deposit accounts of more that</li> </ul>		M.1.c.(2) M.1.d.(1)
(2) Number of retirement deposit accounts of more that		M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 bill 2. Estimated amount of uninsured deposits, including related (see instructions):(3)	interest accrued and 5597 N/A	M.2
<ol> <li>Has the reporting institution been consolidated with a pare in that parent bank's or parent Saving association's Call Re If so, report the legal title and FDIC Certificate Number of proprietion.</li> </ol>	eport or Thrift Financial Report?	
association: TEXT [A549]	RCON FDIC Cert N A545 N/A	
	Dollar Amounts in TR60 habits Mil   Th	ou
<ol> <li>Not Applicable Memorandum items 5.a and 5.b are to be completed by all b.</li> <li>Noninterest-bearing transaction accounts (as defined in Second for more than \$250,000 (see instructions):(4)</li> </ol>		
<ul> <li>a. Amount of noninterest-bearing transaction accounts of b. Number of noninterest-bearing transaction accounts of</li> </ul>	more than \$250,000 1944 N/A mor <del>e Number</del>	
than \$250,000	1945 N/A	M.5.b

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
 (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.
 (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
 (4) Excludes interest-bearing demand deposits.

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#### Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis Memoranda—Continued

Memoranda—Continued Dollar Amounts in Dollar Amo	R604bBills M	lil   The	u c
Memorandum items 6 through 12 are to be completed by "large institutions" and complex institutions" as defined in FDIC regulations.			
6. Criticized and classified items: a. Special mention	K663	N/A	M.6.a
b. Substandard	K664	N/A	M.6.b
c. Doubtful	K665	N/A	M.6.C
	K666	N/A	M.6.d
<ul> <li>d. Loss</li> <li>7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessme only in EDIC regulations</li> </ul>			
only in FDIC regulations	K675	N/A	M.7
<ol> <li>"Subprime consumer loans" as defined for assessment purposes only in FDIC 9.</li> <li>"Leveraged loans and securities" as defined for assessment purposes only in F</li> </ol>	egaiz	N/A	M.8
<ol><li>"Leveraged loans and securities" as defined for assessment purposes only in F</li></ol>	14668	N/A	M.9
10. Commitments to fund construction, land development, and other land loans s	5		
real estate:	К676	N/A	M.10.a
a. Total unfunded commitments		N/A	M.10.a
<ul> <li>a. Lotal unfunded commitments</li> <li>b. Portion of unfunded commitments guaranteed or insured by the U.S. goverr (including the FDIC)</li> </ul>	K677	N/A	M.10.b
11. Amount of other real estate owned recoverable from the U.S. government ur		N/A	NA 11
		N/A	M.11
<ol> <li>Nonbrokered time deposits of more than \$250,000 (included in Schedule RC- Memorandum item 2.d)</li> </ol>	K678	N/A	M.12
<ul> <li>Memorandum item 13.a is to be completed by "large institutions" and "highly corinstitutions" as defined in FDIC regulations. Memorandum items 13.b through 13 completed by "large institutions" only.</li> <li>13. Portion of funded loans guaranteed or insured by the U.S. government (exclusions-sharing agreements): <ul> <li>a. Construction, land development, and other land loans secured by real esta</li> <li>b. Loans secured by multifamily residential and nonfarm nonresidential properties.</li> <li>d. Closed-end loans secured by first liens on 1-4 family residential properties revolving, open-end loans secured by 1-4 family residential properties and under lines of credit</li> </ul> </li> </ul>	L L K679 K681	N/A N/A N/A	M.13.a M.13.b M.13.c
under lines of credit		N/A	M.13.d
e. Commercial and industrial loans	K670	N/A	M.13.e
f. Credit card loans to individuals for household, family, and other personal ex	denta	N/A	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other	- <del>K672</del>	N/A	M.13.g
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.			M 14
14. Amount of the institution's largest counterparty exposure	K673	N/A N/A	M.14
15. Total amount of the institution's 20 largest counterparty exposures	K674	IN/A	M.15

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# Schedule RC-O—Continued

Memoranda—Continued	aills Mil I Thou
Memorandum item 16 is to be completed by "large institutions" and "hig institutions" as defined in FDIC regulations.	
16. Portion of loans restructured in troubled debt restructurings that are their modified terms and are guaranteed or insured by the U.S. government the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	with 9 M.16
Memorandum item 17 is to be completed on a fully consolidated basis by institutions" and "highly complex institutions" as defined in FDIC regula another insured depository institution.	
17. Selected fully consolidated data for deposit insurance assessment pu a. Total deposit liabilities before exclusions (gross) as defined in Sector Federal Deposit Insurance Act and FDIC regulations b. Total allowable exclusions, including interest accrued and unpaid on Si- c. Unsecured "Other borrowings" with a remaining maturity of one year d. Estimated amount of uninsured deposits, including related interest accrued interes	N/A M.17.a N/A clustoria N/A m.17.c M.17.c

**Schedule RC-P—1-4 Family Residential Mortgage Banking Activities** Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale<sup>2</sup> from all sources, loan sales, or quarter-end loans held for sale exceed \$10 million for two consecutive quarters.

Dollar Amounts in	Theory and	IdMil   Tho	Du	
1. Retail originations during the quarter of 1-4 family residential mortgage				
loans for sale:(2)				
a. Closed-end first liens	F066	N/A	1.a	
b. Closed-end junior liens	E067	N/A	1.b	
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F670	N/A	1.c.(1)	
(2) Principal amount funded under the lines of credit	F671	N/A	1.c.(2)	
2. Wholesale originations and purchases during the quarter of 1-4 family				
residential mortgage loans for sale:(2)				
a. Closed-end first liens	F068	N/A	2.a	
b. Closed-end junior liens	F069	N/A	2.b	
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F672	N/A	2.c.(1)	
(2) Principal amount funded under the lines of credit	F673	N/A	2.c.(2)	
3. 1-4 family residential mortgage loans sold during the quarter:				
a. Closed-end first liens	F070	N/A	3.a	
b. Closed-end junior liens	F071	N/A	3.b	
c. Open-end loans extended under lines of credit:	a ca d	N1/A	2 (1)	
(1) Total commitment under the lines of credit	F674	N/A	<u>3.c.(1)</u>	
(2) Principal amount funded under the lines of credit	F675	N/A	3.c.(2)	
4. 1-4 fámily residential mortgage loans held for sale at quarter-end (included in				
Schedule RC, item 4.a and 5):	5072	N1/A		
a. Closed-end first liens	F072	N/A	<u>4.a</u>	
b. Closed-end junior liens	F07.1	N/A	4.b	
c. Open-end loans extended under lines of credit:	5670	N1/A	4 - (1)	
(1) Total commitment under the lines of credit	F676 F677	N/A N/A	4.c.(1)	
(2) Principal amount funded under the lines of credit	F677	IN/A	4.c.(2)	
<ol> <li>(2) Principal amount funded under the lines of credit.</li> <li>5. Noninterest income for the quarter from the sale, securitization, and servicing residential mortgage loans (included in Schedule RL items 5.f. 5.g. and 5.i);</li> </ol>	NTA-FI			
	F184	N/A	Га	
a. Closed-end 1-4 family residential mortgage loans		N/A	<u>5.a</u> 5.b	
b. Open-end 1-4 family residential mortgage loans extended under lines of c		IV/A	5.0	
<ol> <li>Repurchases and indemnifications of 1-4 family residential mortgage loans du</li> </ol>	RCO			
the quarter:	F678	N/A	6.a	
a. Closed-end first liens	F679	N/A	6.b	
b. Closed-end junior liens	10/3		0.0	
c. Open-end loans extended under line of credit:	F680	N/A	6.c.(1)	
(1) Total commitment under the lines of credit	F681	N/A	<u> </u>	
(2) Principal amount funded under the lines of credit			······	
<ol> <li>Representation and warranty reserves for 1–4 family residential mo a. For representations and warranties made to U.S. government age sponsored agencies</li> </ol>	rtgage lo	d ans so	la:	
a. For representations and warranties made to U.S. government age	1191	N/A	7 a	
	1192	N/A	7.b	
b. For representations and warranties made to other parties		N/A		
c. Total representation and warranty reserves (sum of items 7.a and	<u>۳۳۵۶)</u>		///	

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.
 (2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

Provident Trust Company	
Legal Title of Bank	
FDIC Certificate Number 404	

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#### Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

(1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
(2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

Dollar Amounts in The		otal Fair Valúe LES Reported on Ne Schedule RC Det	S: Amourits Level etted in the Mea ermination	1 Fair Valueevel surements Me	asurements	Measu	-air Value rements	
Dollar Amounts in The	RCOID	<u>Bil   Mil   Thercoin F</u>	Bil   Mil   There on Bil	Mil   Thore ON Bil	Mil   Thou	RCON	Bil   Mil   Th	ou
Assets 1. Available-for-sale securities 2. Federal funds sold and secu		N/A G474	N/A G475	N/A G476	N/A	G477	N/A	1
<ol> <li>Federal fullos sold and sect purchased under agreemen to resell</li> <li>Loans and leases held for so</li> <li>Loans and leases held for so</li> </ol>	G478 G483	N/A G479 N/A G484	N/A G480 N/A G485	N/A G481 N/A G486	N/A N/A	G482 G487	N/A N/A	2 3
investment	G488	N/A G489	N/A G490	N/A G491	N/A	G492	N/A	4
5. Trading assets: a. Derivative assets b. Other trading assets (1) Nontrading securitie with changes in fair		N/A G493 N/A G498	N/A G494 N/A G494	N/A G495 N/A G500	N/A N/A	G496 G501	N/A N/A	5.a 5.b
reported in current (included in Schedu item 5.b, above) 6. All other assets 7. Total assets measured at fa	Ĕ240 G391	N/A F684 N/A G392	N/A F692 N/A TG394	N/A F241 N/A G396	N/A N/A	F242 G804	N/A N/A	5.b.1 6
value on a recurring basis items 1 through 5b plus it		<b>N/A</b> G501	N/A G504	N/A G509	N/A	G506	N/A	7

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# Schedule RC-Q—Continued

Dollar Amounts in The	Total Repo Sche	Fair Valúe LESS orted on Nei edule RC Dete	S: Amounts Level tted in the Meas prmination	1 Fair Valueevel surements Mea	2 Fair Valueeve asurements Me	Column E) I 3 Fair Value easurements	
Dollar Amounts in The	RCONHBil	Mil I Thorcon Bi	Mil I THOREON BIL	Mil   Thorcon Bil	Mil   Thou RCC	N Bil   Mil   Th	ou
Liabilities					I		-
8. Deposits	F252	N/A F686	N/A F694	N/A E253	N/A F25	4 N/A	8
<ol> <li>Deposits</li></ol>	0.501	N/A G508		N/A G510	N/A G51	1 NI/A	
	6000	N/A 10508	N/A [G509	N/A1G510	N/A G51	1 N/A	9
10. Trading liablities:	3547	N/A G512	N/A G513	N/A G514	N/A G51	5 N/A	10 -
a. Derivative liabilities		N/A G512	N/A G518	N/A G514	N/A G51		10.a 10.b
b. Other trading liabilities_	G521	N/A G522	N/A G521	N/A G524	N/A G52		11
		N/A G527	N/A G528	N/A G529	N/A G53		12
12. Subordinated notes and del 13. All other liabilities	G80	N/A G806	N/A G807	N/A G808	N/A G80		13
14. Total liabilities measured at							10
fair value on a recurring ba (sum of items 8 through 1	<u>6</u> 531	N/A G532	<b>N/A</b> G531	N/A G534	<b>N/A</b> G53	5 <b>N/A</b>	14

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# Schedule RC-Q—Continued

	Total Rep Sch	Fair Valúe LESS orted on Ne edule RC Dete	5: Amounts Level tted in the Mea ermination	1 Fair Valueevel Isurements Me	2 Fair Valueev asurements		
Dollar Amounts in The	RCOTH Bil	Mill THARCON Bi	Mil I THACON BI	I Mil I THORCON Bil	Mil   Thou RO	CON Bil   Mil   Th	ou
Memoranda 1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are great than \$25,000 and exceed							
25% of item 6): a. Mortgage servicing asset b. Nontrading derivative as	-131041 J	N/A G537 N/A G542	N/A G538 N/A G543	N/A G539 N/A G544	N/A G	540 N/A 545 N/A	M.1.a M.1.b
G544 G551 G556 G566	G546 G551 G556 G561	N/A G542 N/A G552 N/A G552 N/A G562	N/A G548 N/A G553 N/A G558 N/A G563	N/A G549 N/A G554 N/A G559 N/A G564	N/A G N/A G	550 N/A 555 N/A 560 N/A 565 N/A	M.1.c M.1.d M.1.e M.1.f
<ol> <li>All other liabilities (itemize a describe amounts included Schedule RC-Q, item 13, th are greater than \$25,000 a exceed 25% of item 13) a. Loan commitments (not</li> </ol>							
b. Nontrading derivative lia	;i <del>.</del> 269	N/A F689 N/A G567	N/A F697 N/A G568	N/A F262 N/A G569		263 N/A 570 N/A	M.2.a M.2.b
-G571	G571	N/A G572	N/A G573	N/A G574	N/A G	575 N/A	M.2.c
Ğ57	G576	N/A G577	N/A G578	N/A G579		580 N/A	M.2.d
G576 G581	G581	N/A G582	N/A G583	N/A G584	N/A G	585 N/A	M.2.e
G586	G586	N/A G587	N/A G588	N/A G589	N/A G	590 N/A	M.2.f

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# Schedule RC-R—Regulatory Capital

Dollar Amounts in	HT   IiMonkaailda	011
Tier 1 capital		
1. Total bank equity capital (from Schedule RC, item 27.a)	3210 5.248	1
2. LESS: Net unrealized gains (losses) on available-for-sale securities(1)		
(if a gain, report as a positive value; if a loss, report as a negative value)	8434 161	2
<ol> <li>LESS: Net unrealized loss on available-for-sale EQUITY securities(1)(report los</li> </ol>	A221 0	luð)
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts r		
resulting from the initial and subsequent application of FASB ASC 715-20 (for		
Statement No. 158) to defined benefit postretirement plans (if a gain, report a if a loss, report as a negative value)	4336 0	<sup>-</sup> ′ 4
5. LESS: Nonqualifying perpetual preferred stock	B588 0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589 0	6
7.a. LESS: Disallowed goodwill and other disallowed intangible assets	B590 0	7.a
<ul> <li>LESS: Cumulative change in fair value of all financial liabilities accounted for</li> </ul>		
fair value option that is included in retained earnings and is attributable to o		
fair value option that is included in retained earnings and is attributable to o the bank's own creditworthiness (if a net gain, report as a positive value; if report as a negative value)	F264 0	7.b
	C227 5.087	8
<ol> <li>Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) 9.a. LESS: Disallowed servicing assets and purchased credit card relationships</li> </ol>	B591 0	<u> </u>
b. LESS: Disallowed deferred tax assets	5610 0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592 0	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274 <b>5.087</b>	11
Tier 2 capital		
12. Qualifying subordinated debt and redeemable preferred stock	5306 0	12
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593 0	13
14. Allowance for loan and lease losses includible in Tier 2 capital	<u>5310 0</u>	14
<ol> <li>Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.</li> <li>Other Tier 2 capital components</li> </ol>	B594 0	<u>15</u> 16
	5311 <b>0</b>	17
17. Tier 2 capital (sum of items 12 through 16) 18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275 <b>0</b>	18
	1395 0	19
19. Tier 3 capital allocated for market risk	B595 0	20
<ol> <li>20. LESS: Deductions for total risk-based capital</li> <li>21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)</li> </ol>	3797 <b>5.087</b>	
Total assets for leverage ratio		
22. Total assets (for banks, from Schedule RC-K, item 9; for savings		
associations from Schedule PC item 12)	L136 6.937	22
<ol> <li>LESS: Disallowed goodwill and other disallowed intangible assets (from item 7</li> <li>LESS: Disallowed servicing assets and purchased credit card relationships (from 25, LESS: Disallowed deferred tax assets (from item 9.b above)</li> </ol>	<u>8-88</u> 0	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from	B501 0	
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610 0	25
<ol> <li>Other additions to (deductions from) assets for leverage capital purp 27. Total assets for leverage capital purposes (sum of items 22 and 26 le</li> </ol>		20
27. Total assets for leverage capital purposes (sum of items 22 and 26 le	355 Herris 232/!	ougn 25)
Adjustments for financial subsidiaries	C228 0	29 5
28. a. Adjustment to Tier 1 capital reported in item 11	C228 0 B503 0	28.a 28.b
b. Adjustment to total risk-based capital reported in item 21 29. Adjustment to risk-weighted assets reported in item 62	B504 0	29
30. Adjustment to average total assets reported in item 27	B505 0	

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income(AOC1)."

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## Schedule RC-R—Regulatory Capital

Dollar Amounts in RookaaidsMil | Thou

Capital ratios		
(Column B is to be completed by all banks. Column A is to be	(Column A) (Column B)	
completed by banks with financial subsidiaries.)	RCON PercentageRCON Percentage	
31. Tier 1 leverage ratio(1)	7273 <b>0.00%</b> 7204 <b>73.33%</b> 31	
32. Tier 1 risk-based capital ratio(2)	7274 0.00% 7208 236.38% 32	-
33. Total risk-based capital ratio(3)	7275 0.00% 7205 236.38% 33	-
		_

(1) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30). (2) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29). (3) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

#### Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

Γ	(Column A) Totals	(Column B) Items Not	(Column (	) (Column D Allocation by			)
	(from Schedule RC)	Subject to Risk-Weighting	0%	20%	50%	100%	I
Dollar Amounts	Bil Thhius an dis	Bil   Mil   Thou	Bil   Mil   Th	ouBil   Mil   Th	ouBil   Mil   Th	ouBil   Mil   Th	ou
Balance Sheet Asset Categories 34. Cash and balances due from depository institution (Column A equals the sum of Schedule RC items	<u>- RCON 0010</u> 861	RCON C869	RCON B600	RCON B601 861		RCON B602 0	34
35. Held-to-maturity securities(Column A must equal Schedule RC-B, item 8, column A)	RCON 1754 0	RCON B60 <sup>3</sup>	RCON B604	RCON B60 0	RCON B606 0	RCON B607 0	35
<ul> <li>36. Available-for-sale securities(Column A must equal Schedule RC-B, item 8, column D)</li> <li>37. Federal funds sold and securities purchased under agreements to resell</li> </ul>	RCON 1773 3.810 RCON C22 0	RCON B608 161	RCON B609 0 RCON C063 0	RCON B610 2.595 RCON C064 0	RCON B611 339	RCON B612 714 RCON B520 0	36 37
38. Loans and leases held for sale(Column A must equ	RCON 5369	RCON B612 0	RCON B618	RCON B619	0	0	38
20 Losses and losses met of uncomend in some (Col A	RCON 8528 0 RCON 3123	RCON B622 0 RCON 3123	RCON B623	RCON B624 0	RCON B62 0	RCON B626	39
40. LESS: Allowance for loan and lease losses	0 RCON 3545	0 RCON B627	RCON B628	RCON B629	RCON B630	RCON B631	40
41. Trading assets (Column A must equal RC 5)	0 RCON B639	0 RCON B640	0 RCON B641	0 RCON B642	0 RCON B643	0	41
42. All other assets(1)	577 BCON 2170	CON BOH	0 RCON 5320	0	0	577	42
43. Total assets (sum of items 34 through 42)	5.248	161		3.456	RCON 5334 339	<b>1.291</b>	43

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.

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#### Schodula PC-P\_Continued

Schedule RC-R—Cont	inued			. <u> </u>		-
	(Column A)		(Column B)	(Column ()) (Column ()		
	Face Valué	Credit	Credit	Allocation by	<u> </u>	ľ
	or Notional	Conversion	Equivalent	Í		
	Amount	Factor	Amount(1)	0% 20%	50% 100%	1
Dollar Amounts in The			Bil   Mil   Thou	Bil   Mil   ThouBil   Mil   Tho		ou
Derivatives and Off-Balance She	RCON-R546	See footnote	RCON B547	RCON B548 RCON B581	RCON B582 RCON B58	
44. Financial standby letters of credi		1.000	0	0 0	00	
45. Performance standby letters of	RCON 3821		RCON B650	RCON B651 RCON B652	RCON B653 RCON B65	
of credit(Column A must equal R	<u> </u>	50		0 0	00	
46. Commercial and similar letters	RCON 3411		RCON B65	RCON B656 RCON B657	RCON B658 RCON B65	
of credit(Column A must equal R	0	20	0	0 0	00	46
47. Risk participations in bankers	D0011 2 424		DOON DOOL		Deent Dee	1
acceptances acquired by the	RCON 3429	1.00	RCON B660	RCON B661 RCON B662	RCON B66	
reporting institution	RCON 3433	1 00	BCON B664	RCON B665 RCON B666	RCON B667 RCON B66	1/
	RCON 343.	1.00				-
48. Securities lent (must equal RC-L		1.00		0 0		48
49. Retained recourse on small busin			RCON B669	RCON B670 RCON B67	RCON B672 RCON B67	-
obligations sold with recourse(C		1.00				
equal RC-S.M.1.b)		1.00				<sup>47</sup>
50. Recourse and direct credit						
substitutes (other than financial						
standby letters of credit) subject						
the low-level exposure rule and residual interests subject to a						
dollar-for-dollar capital requireme	mR((ON)B54	See footnote	RCON B542		RCON B54	1
must equal Column B)	0	12.500	0		0	50
51. All other financial assets sold with	RCON B67		RCON B676	RCON B677 RCON B678	RCON B679 RCON B68	
recourse	0	1.00	0	0 0	0 0	51
52. All other off-balance sheet	RCON B681		RCON B682	RCON B683 RCON B684	RCON B685 RCON B68	
liabilities	0	1.00	0	0 0	00	52
53. Unused commitments:						
a. With an original maturity	RCON 3833		RCON B687	RCON B688 RCON B689		
exceeding one year	0	-50		0 0	00	53.a
b. With an original maturity of						4
year or less to asset-backed	RCON G59	10	RCON G59	RCON G593 RCON G594	RCON G595 RCON G59	
commercial paper conduits		10				53.b
			RCON A167	RCON B693 RCON B694	RCON B69	
54. Derivative contracts						54

Column A multiplied by credit conversion factor.
 (2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information. (Entering an 'M' allows for data entry in Column B.)
 (3) Or institution specific factor.

# Schedule RC-R—Continued

	(Column (	) (Column F	V (Column d	) (Column F	`		
			v Risk Weiah		)		
		Allocation D	<u>Y RISK Weigh</u>	it category			
		2001		1000/			
	0%	20%	50%	100%			
Dollar Amounts in	TBilolu Mahridish	ouBil   Mil   Th	ouBil   Mil   Th	ouBil   Mil   Th	ou		
Totals							
55. Total assets, derivatives, and off-balance sheet items by risk weight category	RCON B696	RCON B697	' RCON B698	RCON B699			
(for each column, sum of items 43 through 54)	0	3.456	339	1.291	55		
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56		
		RCON B701					
57. Risk-weighted assets by risk weight category (for each column,		691	170		57		
item 55 multiplied by item 56)		0.91	170	RCON 1651			
58. Market risk equivalent assets				0	58		
59. Risk-weighted assets before deductions for excess allowance for loan and lease los				RCON B704			
and allocated transfer risk reserve (sum of item 57, columns C through F, and iten	-			2.152	59		
				RCON A222			
60. LESS: Excess allowance for loan and lease losses				0	60		
	-		le l	RCON 3128	00	 	
				0	61		
61. LESS: Allocated transfer risk reserve				RCON A223	01	 	
					62		
62. Total risk-weighted assets (item 59 minus items 60 and 61)				2.152	62	 	
Memoranda							
Dollar	Amounts in T	housands	RCON	Bil   Mil   Th	ou		
1. Current credit exposure across all derivative contracts covered by the risk-based ca	nital standa	de	8764	0	M.1		
1. Current creat exposure across an derivative contracts covered by the fisk-based ca	apital stanual	us				 -	

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Schedule RC-R—Continued			\\/ith	a remaining	a mə	turity of	ו
Hemoranda Continued		(Column A)		(Column B)		(Column C)	
Dollar Amounts in Tho	cano	One year or	<b>+</b> +	rough fivé v	oarc		
2. Notional principal amounts of derivative con		uTarnils Bil Mil	1R00	(Tril   Bil   Mil	RCO	Tril   Bil   Mil	Thou
a. Interest rate contracts b. Foreign exchange contracts	380	<u> </u>	8760	U	876 8770	4 0	M.2.a M.2.b
c. Gold contracts	<u>877</u> 877		8772		877 877		M.2.c
<ul> <li>d. Other precious metals contracts</li> <li>e. Other commodity contracts</li> </ul>	877		8778		8779		M.2.d M.2.e
f. Equity derivative contracts	A00(	0	A001	0	A002	0 1	M.2.f
<ul> <li>G. Credit derivative contracts:</li> <li>Purchased credit protecton that (a) is a contract of the second second</li></ul>							
position under the market risk rule or (b)	1						
a covered position under the market risk r and is not recognized as a guarantee for r							
capital purposes:	G59	0	G598	0	G59	d o	M2a1
(1) Investment grade (2) Subinvestment grade	G59 G60		G597 G601		G59 G60		M.2.g.1 M.2.g.2
							-

(1) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

# Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column E Auto Loans	) (Column E Other Consumer Loans	Commerci	) (Column G) al All Other ialLoans, All Leases, and All Other Assets	
Dollar Amounts in	hBilulsAttildsThou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Th	ouBil   Mil   Th	onBil   Mil   Th	o <u>Bil   Mil   Th</u> a	u
Bank Securitization Activities 1. Outstanding principal balance of and securitized by the reporting								
and securitized by the reporting servicing retained or with recou	RCON-BZO	RCON B706	RCON B707	RCON B708	RCON B709	RCON B710	RCON B711 0	4
seller-provided credit enhancem			U	0	0	0	0	1
<ol> <li>Maximum amount of credit expo arising from recourse or other</li> </ol>	1							
seller-provided credit enhancem								
provided to structures reported								
item 1 in the form of:								
a. Credit-enhancing interest-onl (included in Schedules RC-B		RCON B713	RCON B714	RCON B715	RCON B716	RCON B717	RCON B718	
(Included in Schedules RC-B		0						2.a
or in Schedule RC, item 5) b. Subordinated securities and	RCON C393	RCON C394	RCON C39	RCON C396	RCON C39	RCON C398	RCON C399	2.0
other residual interests	0	0	0	0	0	0	0	2.b
c. Standby letters of credit and	RCON C400	RCON C40	RCON C402	RCON C403			RCON C406	
other enhancements	0	0	0	0	0	0	0	2.c
<ol><li>Reporting bank's unused commit</li></ol>								
to provide liquidity to structures	RCON B/26	RCON B727	RCON B728	RCON B729	RCON B730	RCON B731	RCON B732	2
reported in item 1		RCON B734	RCON B73	RCON B736	0	RCON B738	RCON B739	3
4. Past due loan amounts included			0				0	4.a
a. 30-89 days past due	RCON B740	RCON B74	RCON B742	RCON B743	RCON B744	RCON B74	RCON B746	та
b. 90 days or more past due	0	0	0	0	0	0	0	4.b
5. Charge-offs and recoveries on a								
and securitized with servicing re								
with recourse or other seller-pro enhancements (calendar year-to	Hucu create							
enhancements (calendar year-te		RIAD B748	RIAD B749	RIAD B750	RIAD B751 0	RIAD B752	RIAD B753	Γ.
a. Charge-offs	RIAD B754	RIAD B755	RIAD B756	RIAD B757	0	RIAD B759	U	5.a
h Deceveries		RIAD 6755				RIAD 6759		5.b
b. Recoveries				. 0	U		0	5.0

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#### Schedule RC-S—Continued

Schedule RC-S—Con	tinued							
	(Column A)	(Column B)	(Column C)	(Column D	) (Column E	) (Column F	) (Column G)	1
	1-4 Family	`Home Í	Credit	Auto	Other	Ćommerci	al `All Other	
	Residential	Equity	Card	Loans	Consumer	and Indust	rialLoans, All	
	Loans	Lines	Receivables		Loans	Loans	Leases, and	1
							All Other	
							Assets	
Dollar Amounts in T	h&ildaMids Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Th	ouBil   Mil   Th	ouBillMillTh	ouBil I Mil I Tho	u
6. Amount of ownership (or seller's								
interests carried as:								
a. Securities (included in Schedu		RCON B761	RCON B762			RCON B763		
or in Schedule RC, item 5)		0	0			0		6.a
er in eeneddie rie, reen e)		RCON B500	RCON B501			RCON B502		
b. Loans (included in Schedule F		0	0			0		6.b
7. Past due loan amounts included								
interests reported in item 6.a:		RCON B764	RCON B76			RCON B766		
a. 30-89 days past due		0	0			0		7.a
		RCON B767	RCON B768			RCON B769		
b. 90 days or more past due		0	0			0		7.b
8. Charge-offs and recoveries on lo								
amounts included in interests re								
in item 6.a (calendar year-to-da		RIAD B770	RIAD B771			RIAD B772		
a. Charge-offs		0	0			0		8.a
		RIAD B773	RIAD B774			RIAD B775		
b. Recoveries		0	0			0		8.b
For Securitization Facilities Spo								
By or Otherwise Established By								
Institutions								
<ol><li>Maximum amount of credit expo</li></ol>								
arising from credit enhancemen								
provided by the reporting bank								
institutions' securitization struct								
the form of standby letters of cr								
the form of standby letters of cr purchased subordinated securiti	RCON B776	RCON B777	RCON B778	RCON B779				
and other enhancements		0	0	0	0	0	0	9
10. Reporting bank's unused commit	mento							
10. Reporting bank's unused commit to provide liquidity to other insti	LITRGON B783	RCON B784	RCON B78	RCON B786				
securitization structures		0		0	0	0	0	10

Provident Trust Company Legal Title of Bank FDIC Certificate Numbar404

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#### Schedule RC-S—Continued

	(Column A) 1-4 Family Residential	(Column B) Home Equity	(Column C) Credit Card	(Column E Auto Loans	) (Column E Other Consumer	´ Commerci	) (Column G) al All Other rialLoans, All	
	Loans	Lines	Receivables		Loans	Loans	Leases, and All Other Assets	
Dollar Amounts in	hRijuls MildsThou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Th	ouBil IMil ITh	onBillMillTh	ouBil   Mil   Thou	
Bank Asset Sales 11. Assets sold with recourse or othe								
provided credit enhancements a securitized by the reporting ban 12. Maximum amount of credit expo	പRഹൈN B790 0	RCON B791	<u>RCON B792</u> 0	RCON B793	RCON B794	RCON B79 0	<u>RCON B796</u> 0 11	
arising from recourse or other so provided credit enhancements p vided to assets reported in item	RCON B797	RCON B798	RCON B799	RCON B800	RCON B801	RCON B802	<u>RCON B803</u> 0 12	
vided to assets reported in item		· · · · · · · · · · · · · · · · · · ·			V		<u> </u>	

#### Memoranda

Dollar Amounts in Tho	ousan& GON Bill Mill Thou
1. Small business obligations transferred with recourse under Section 208 of the Riegle	
Community Development and Regulatory Improvement Act of 1994:	
a. Outstanding principal balance	<u>A249</u> <u>0</u> M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250 0 M.1.b
2 Outstanding principal balance of assets serviced for others (includes participations serviced for others)	
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enh	h <del>anceMehtsQ</del> M.2.a
<ul> <li>a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enh b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit in c. Other financial assets (includes home equity lines)(1)</li> </ul>	enhamed M.2.b
	A5910M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end	
(includes closed-end and open-end loans)	<u>F699</u> 0. M.2.d
3. Asset-backed commercial paper conduits:	
<ul> <li>Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in</li> </ul>	n ers of
credit, subordinated securities, and other enhancements:	
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806 0 M.3.a.1
(2) Conduits sponsored by other unrelated institutions	<u>B807</u> M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:	
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808 0 M.3.b.1
(2) Conduits sponsored by other unrelated institutions	<u> </u>
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C(2)	<u>C407 N/A M.4</u>

Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
 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.

# Schedule RC-T—Fiduciary and Related Services

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedul	1
2. Does the institution exercise the fiduciary powers it has been granted?	2
3. Does the institution have any fiduciary or related activity (in the form of assets Route XES A No to report in this schedule? (If "NO," do not complete the rest of Schedule RC-19861 YES	3

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete: • Items 4 through 22 and Memorandum item 3 quarterly, • Items 23 through 26 annually with the December report, and • Memorandum items 1,2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
Items 4 through 26 annually with the December report, and
Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete: • Items 4 through 13 annually with the December report, and • Memorandum items 1 through 3 annually with the December report.

-			-		
	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed	(Column D) Number of Non-Manage	) ed
			Accounts	Accounts	
Dollar Amounts in Th					
Fiduciary and Related Assets	RCON B868	RCON B869	RCON B870	RCON B871	
<ol><li>Personal trust and agency account</li></ol>	106.226		98	0	4
5 Employee benefit and retirement					
related trust and agency account	RCON B872	RCON B873	RCON B874	RCON B875	
a Employee benefit-defined cor	3.491	0	7	0	5.a
a. Employee benefit-defined cor	RCON B876	RCON B877	RCON B878	RCON B879	
b. Employee benefit-defined ber	3 631	0	4	0	5.b
c. Other employee benefit and	RCON B880	RCON B881	RCON B882	RCON B883	5.0
	157.509		199		5.c
retirement-related accounts_	RCON B884	RCON B88	RCON C001	RCON C002	J.C
	RCUN Door				6
6. Corporate trust and agency according to the former of t			RCON B888		0
<ol><li>Investment management and</li></ol>	RCUN 8886	RCON J253		RCON 1254	-
investment advisory agency ac	Jul 153 722		503		/
8. Foundation and endowment true		RCON J256	RCON 1257	RCON 1258	_
agency accounts	85.048	0	26	0	8
	RCON B890	RCON B891	RCON B892	RCON B893	
<ol><li>Other fiduciary accounts</li></ol>	0	0	0	0	9
10. Total fiduciary accounts	RCON B894	RCON B895	RCON B896	RCON B897	
(sum of items 4 through 9)	1.509.627	0	837	0	10

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# Schedule RC-T—Continued

(Column A) (Column B) (Column C	(Column D)
Managed Non-Managed Number o	
Assets Assets Managed	Non-Managed
Accounts	Accounts
Dollar Amounts in ThoTiisaBillsMil   Thou Tril   Bil   Mil   Thou	
RCON B898	RCON B899
11. Custody and safekeeping accour 893	0 11
12. Not applicable	
13. Individual Retirement Accounts,	
Health Savings Accounts and	
other similar accounts (included in RCON J259 RCON J260 RCON J261	
items 5.c and 11) 0 199	0 13
,	
Dollar Amounts in The	n Kilskalin (Hali   Mil   Ini
Fiduciary and Related Services Income	100 4 400 14
14. Personal trust and agency accounts	B904 489 14
15. Employee benefit and retirement-related trust and agency accounts:	B905 92 15 a
a. Employee benefit—defined contribution	1510
b. Employee benefit—defined benefit	
c. Other employee benefit and retirement-related accounts	1510
16. Corporate trust and agency accounts	A479 0 16 1315 5.962 17
17. Investment management and investment advisory agency accounts	<u>1315 5.962 17</u> 1316 436 18
18. Foundation and endowment trust and agency accounts	A480 0 19
19. Other fiduciary accounts	B909 3 20
20. Custody and safekeeping accounts	B909 3 20 B910 0 21
21. Other fiduciary and related services income	
22. Total gross fiduciary and related services income (sum of items 14 through 21	407d <b>7.959</b> 22
	<u>4070 7.333</u> 22 C058 0 23
23. LESS: Expenses	A488 0 24
24. LESS: Net losses from fiduciary and related services	B911 0 25
25. PLUS: Intracompany income credits for fiduciary and related services	A491 <b>7.959</b> 26
26. Net fiduciary and related services income	

26. Net fiduciary and related services income\_ -

f. Equity mutual funds 1278 11.325 1279 3.040 1280 193 M.1.f	
b. Interest-bearing deposits	
c. U.S. Treasury and U.S.       1269       2       1270       2       1271       0       M.1.c         Government agency obligations       1269       2       1277       0       1272       0       1273       0       M.1.c         d. State, county, and municipal obligations       1272       11       907       1273       0       1274       0       M.1.d         e. Money market mutual funds       1275       273       230       1276       29       291       1277       16       493       M.1.e         f. Equity mutual funds       1278       11.325       1279       3.040       1280       193       M.1.f	
Government agency obligations         1269         2         1270         2         1271         0         M.1.c           d. State, county, and municipal obligations         1272         11         907         1273         0         1274         0         M.1.d           e. Money market mutual funds         1275         273         230         1276         29         291         1277         16         493         M.1.e           f. Equity mutual funds         1278         11.325         1279         3.040         1280         193         M.1.f	M.1.0
d. State, county, and municipal obligations         1272         11 907 1273         0 1274         0 1110           e. Money market mutual funds         1275         273 230 1276         29 291 1277         16 493         M.I.e           f. Equity mutual funds         12278         11.325         1279         3.040         1280         193         M.I.f	0 M1c
e. Money markét mutual funds <u>1275</u> 273.230 1276 29.291 1277 16.493 M.1.e f. Equity mutual funds <u>1278</u> 11.325 1279 3.040 1280 193 M.1.f	
f. Equity mutual funds 1228 11.325 1279 3.040 1280 193 M.1.f	193 M.1.e
	0 M.1.g
h. Common trust funds and collective investment funds 1284 0 1285 0 1286 0 M 1 h	
	0 M.1.h
i. Other short-term obligations 1284 01 1288 01 1289 01 M.1.1 j. Other notes and bonds 1290 92.952 1791 25.420 1297 9.481 M.1.j	
k. Investments in unregistered funds and	
private equity investments 1293 0 1294 0 M.1.k	0 M.1.k

Schedule RC-T—Continued		
	(Column A) (Column B)	(Column C)
Memoranda—Continued	Personal Trust and Employee Benefit	ll Other Accounts
	Agency and and Retirement-	
	Investment Related Trust and	
	Management Agency Accounts	
Dollar Amounts in Tho	an <b>atsency Accounts</b> RCON Bil   Mil   Thour CON Bil   Mil   Thour CO	
	RCON BIL MIL INGURCON BIL	
1. I. Other common and preferred stocks	1296 870 172 1297 106 878 129 1299 0 1300 0 130	
m. Real estate mortgages	1299 0 1300 0 130 1307 0 1303 0 130	
n. Real estate	1302  0 1303	
o. Miscellaneous assets		<u>₩</u> .1.0
p. Total managed assets held in		
fiduciary accounts (for each		
column, sum of Mèmorandum	1308 1.259.948 1309 164.631 13	ld 85.048 M.1.p
items 1.a through 1.o)		<u></u>
	(Column A)	(Column B)
	Managed Assets	Number of
		anaged Accounts
Γ	Ilar Amounts in IRcontsanBis Mil   The C	
1. g. Investments of managed fiduciary accou		
advised or sponsored mutual funds	1311 9.973 13	128 M.1.q
	(Column A)	(Column B)
	Number of	Principal Amount
	Issues	Outstanding
	Ilar Amounts in RCOI	<u>Tril   Bil   Mil   </u> hou
2. Corporate trust and agency accounts:		RCON B928
a. Corporate and municipal trusteeships	B927 0	0 M.2.a
· · · · ·		RCON J314
(1) Issues reported in Memorandum item	2.a. that are in defail 0	0 M.2.a.1
b. Tránsfer agent, registrar, paying agent, a	d other corporate address 0	M.2.b
	(Column A)	(Column E)
	Number of	Market Value of
_		
De	Funds	Fund Assets
	lar Amounts in TR604 RC	<u>Fund Assets</u> D <mark>N Bil I Mil I Th</mark> ou
3. Collective investment funds and common tru	lar Amounts in TR60: RC	D <mark>N Bil   Mil   Th</mark> ou
	lar Amounts in TR60: RC	20 <mark>1 Bil   Mil   Th</mark> ou 32 0 M.3.a
a. Domestic equityb. International/Global equity	Lar Amounts in TR608 RC st funds: B931 0 B93 B933 0 B93	Div Bil   Mil   Thou 32 0 M.3.a 34 0 M.3.b
a. Domestic equity b. International/Global equity c. Stock/Bond blend	Box         Box         BCx         BCx <td>DN         Bill         Mill         Theou           32         0         M.3.a           34         0         M.3.b           36         0         M.3.c</td>	DN         Bill         Mill         Theou           32         0         M.3.a           34         0         M.3.b           36         0         M.3.c
a. Domestic equity	lar Amounts in <b>TR60</b> 8 RC st funds: B931 0 B9 B933 0 B9 B933 0 B9 B933 0 B9 B937 0 B9	DM         Bill         Mill         Thou           32         0         M.3.a           33         0         M.3.b           36         0         M.3.c           38         0         M.3.d
a. Domestic equityb. International/Global equity c. Stock/Bond blend d. Taxable bond e. Municipal bond	lar Amounts in <b>TR60</b> 8 RC st funds: <u>B931</u> 0 B9 B933 0 B9 B935 0 B9 B937 0 B9 B937 0 B9 B937 0 B9 B937 0 B9	DM         Bill         Mill         Thou           32         0         M.3.a           34         0         M.3.b           36         0         M.3.c           38         0         M.3.d           41         0         M.3.e
a. Domestic equity	lar Amounts in TR608 st funds: 8931 0 893 8932 0 89 8937 0 89 89 89 80 80 80 80 80 80 80 80 80 80	DN Bill Mill Thou           32         0         M.3.a           34         0         M.3.b           36         0         M.3.c           38         0         M.3.d           41         0         M.3.c           35         0         M.3.c           36         0         M.3.c           37         0         M.3.c           38         0         M.3.c           37         0         M.3.c
a. Domestic equityb. International/Global equity c. Stock/Bond blend d. Taxable bond e. Municipal bond	lar Amounts in TB608 B931 0 B93 B933 0 B93 B935 0 B93 B935 0 B93 B937 0 B93 B937 0 B93 B941 0 B94 B943 0 B94 B943 0 B94	DM Bil Mil Thou           32         0         M.3.a           33         0         M.3.b           34         0         M.3.c           35         0         M.3.d           36         0         M.3.d           37         0         M.3.d           38         0         M.3.d           32         0         M.3.f           32         0         M.3.f           32         0         M.3.f

#### Schedule RC-T—Continued

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#### Schedule RC-T—Continued

Memoranda—Continued	(Column A Gross Losse Managed Accounts	ś Gross Losse Non-Manage Accounts	ś Řecoverie: d	)
Dollar Amounts	RomAThouManhothou	RIAD Mil   Thou	RIAD Mil   Thou	
<ol> <li>Fiduciary settlements, surcharges and other         <ul> <li>Personal trust and agency accounts</li> <li>Empolyee benefit and             retirement related trust and agency accounts</li> <li>Investment management             and investment advisory agency accounts</li> <li>Other fiduciary accounts and related servi             e. Total fiduciary settlements, surcharges, ai             (sum of Memorandum items 4.a through             columns A and B minus column C must er             Schedule BC-T item 24)</li> </ul> </li> </ol>	B947         0           IB950         0           B953         0           IB956         0	B951 0 B954 0	B949 0 B957 0 B957 0 B958 0	M.4.a M.4.b M.4.c M.4.d
Schedule RC-T, item 24)	18959 <b>0</b>	B960 <b>0</b>	B961 0	M.4.e

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

 Tammy Messmer

 Name and Title (TEXT B962)

 Imessmer@provtrust.com

 E-mail Address (TEXT B926)

 [262] 521-2322

 Telephone: Area code/phone number/extensidat:(AFEXT G8067) hone number (TEXT B964)

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# Schedule RC-V— Variable Interest Entities

	(Colum	n A) (Colu	mn E) (Colui	mn ()
	Securitization	Véhicle BCP C	onduits Other	
1. Assets of consolidated variable		tshaqucon Bill M	III THANGCON BILLMI	<u>Li In</u> ou
interest entities (VIEs) that can				
be used only to settle obligations of the consolidated VIEs:				
a. Cash and balances due				
from depository institutions	1981	0 1982	0 1983	0 1.a
b. Held-to-maturity securities	.1984	0 1985	0_1986	1.b
c. Available-for-sale securities	.1987	0 3988	0 1989	0 1.c
d. Securities purchased under				
agreements to resell	1990	0 1991	0 1992	0 1.d
e. Loans and leases held for	1003	0 100 4	0 1001	0
sale	1993	0_1994	0 1995	0 1.e
f. Loans and leases, net of	1996	0 1997	0 1998	0 1.f
unearned income	1990	01,1997	0 1996	<u> </u>
g. Less: Allowance for loan and lease losses	1999	0 K001	0 K002	0 1 a
				<u> </u>
h. Trading assets (other than derivatives)	K003	0 K004	0 K005	0 1.h
i. Derivative trading assets	K006	0 K007	0 K008	0 1.i
j. Other real estate owned	K009	0 K010	0 K011	
k. Other assets	K012	0 K013	0 K014	0 1.j 0 1.k
2. Liabilities of consolidated VIEs				
for which creditors do not have				
recourse to the general credit of				
the reporting bank:				
a. Securities sold under			<b>A</b> 1.12.14	
agreements to repurchase	K015	0 K016	0 ко17	0 2.a
<ul> <li>b. Derivative trading liabilities</li> </ul>	K018 K021	0 K019	0 K020	0 2.b
c. Commercial paper	KU2J	0 ко22	0 K023	<u>0 2.c</u>
d. Other borrowed money	K024	0 K025	0 K026	0 2 d
(exclude commercial paper)	K024	0 K028	0 K029	2.0
e. Other liabilities	102/	U NUZO	0 1029	0 <u>2.e</u>
3. All other assets of consolidated				
VIEs (not included in items 1.a.	K030	0 K031	0 K032	0 3
through 1.k above) 4. All other liabilities of	-			
consolidated VIEs (not included				
in items 2.a through 2.e above)	K033	0 K034	0 K035	0 4
in items 2.a through 2.e above)				— т



#### **Optional Narrative Statement Concerning the Amounts** Reported in the Reports of Condition and Income

The management of the reporting bank may, if it wisbeshawabeits as defined, it will be truncated at 750 characters brief narrative statement on the amounts reported witthe Reports to the submitting bank and the truncated statement of Condition and Income. This optional statement will be presented as the bank's statement both on agency computerized available to the public, along with the publicly availation data and the computer-file releases to the public. Reports of Condition and Income, in response to any request for individual bank report data. However, the information furnished by the bank in the narrative statement.

in Schedule RI-E, item 2.g; Schedule RCF, item 6.fmarsd Scheduleate and not misleading. Appropriate efforts shall be RC-O, Memorandum items 6 through 9,14, and 15taketSighedelsubmitting bank to ensure the statement's accuracy.

RC-O, Memorandum items 6 through 9,14, and 15,taken Sayhede Baubarte and not inisteading. Appropriate errors shall be RC-O, Memorandum items 6 through 9,14, and 15,taken Sayhede Baubarting bank to ensure the statement's accuracy. RC-P, items 7.a and 7.b, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SIGBADE addition to the original submission, material changes are NARATIVE STATEMENT SHOULD ENSURE THAT Bub mitted for the data reported in the Reports of Condition and STATEMENT DOES NOT CONTAIN THE NAMES ORIGODIER, the existing narrative statement will be deleted from the IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOM the say and from disclosure; the bank, at its option, may replace it with REFERENCES TO THE AMOUNTS REPORTED IN THE CONTENTING to the amended data. ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLICOM to the proceeding paragraph) by the management of "No comment" box below and should make no entities black vision the preceding paragraph) by the management of "No comment," and "None." AGENCIES FOR ACCURACY OR RELEVANCE DISCLOSURE OF THE INFORMATION THAT space such phrases as "No statement, BETNET FIGURE FIRE ACCURACY OR RELEVANCE. DISCLOSURE OF THE material entities the addition of the statement will be ontered on this sheet at the sheet of the truncation of the statement will NOT enter in this space such phrases as "No statement, BETNET FIGURE FIRE ACCURACY OR RELEVANCE DISCLOSURE OF THE THE optional statement must be entered on this sheet at the Sheet of the ACCURACY OR RELEVANCE DISCLOSURE OF THE number of words, the statement must not exceed ASSCHERED FILE OF CONTRACT ON CONTAINED THERIN. A including punctuation, indentation, and standard space for the SHEET OF CONTRACT of the SHEET OF CONTRACT ON ANY PUBLIC.

including punctuation, indentation, and standard space of this effect will APPEAR ON ANY PUBLIC words and sentences. If any submission should exceded ASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments?	RCO <b>N YES / NO</b> 6979 NO
BANK MANAGEMENT STATEMENT (please type or print clearly):	
have	

# **REPORT OF CONDITION**

Consolidating domestic subsidiaries of Provident Trust Company in the state of WI at close of business on December 31, 2012 published in response to call made by (Enter additional information below)

#### **Statement of Resources and Liabilities**

Statement of Resources and Liabilities	Dollar Amounts in Thousands
ASSETS	
Cash and balances due from depository institutions:	849
Noninterest-bearing balances and currency and coin	12
Interest-bearing balances Securities:	
Held-to-maturity securities	0
Available-for-sale securities	3.810
Federal funds sold and securities purchased under agreements to resell:	
Federal funds sold	
Securities purchased under agreements to resell	
Loans and lease financing receivables:	0
Loans and leases, net of unearned income	0
LESS: Allowance for loan and lease losses	
Loans and leases, net of unearned income and allowance	
Trading Assets	
Premises and fixed assets (including capitalized leases)	
Other real estate owned Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	
Intangible assets:	
Goodwill	577
Other intangible assets	0
Other assets	
Total assets	5.248

# **REPORT OF CONDITION** (Continued)

#### LIABILITIES

	Dollar Amounts in Thousands
Deposits: In domestic offices	
Noninterest-bearing Interest-bearing Federal funds purchased and securities sold under agreements to repurchase	
Federal funds purchased Securities sold under agreements to repurchase	
Trading liabilities Other borrowed money (includes mortgage indebtedness and obligations under	er capita 0
Subordinated notes and debenturesOther liabilities Total liabilities	

#### EQUITY CAPITAL

Bank Equity Capital	
Perpetual preferred stock and related surplus	
Common stock	400
Surplus (excludes all surplus related to preferred stock)	1.667
Retained earnings	3.020
Accumulated other comprehensive income	161
Other equity capital components	
Total bank equity capital	5.248
Noncontrolling (minority) interest in consolidated subsidiaries	
Total equity capital	5.248
Total liabilities and equity capital	5.248

We, the undersigned directors (trustees), attest **LoTthemas N. Tuttle, Ir., Chief Compliance Officer** correctness of the Reports of Condition and Income (including **(Name, Title)**) the supporting schedules) for this report date and deolate above named bank do hereby declare that the Reports of Condition and Income have been the attributed eport of Condition is true and by us and to the best of our knowledge and belief have been the best of my knowledge and belief. prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Director #1	<b>i</b> .		
Director #2	<b>i</b> .		
Director #3	<b>i</b> .	 	