

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 September 30, 2014

(20140930)

(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations).

Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and Savings associations.

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

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for state member banks, national banks, and savings associations.

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

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

J. Scott Harkness

Director (Trustee)

Michael A. Schelble

Director (Trustee)

Thomas N. Tuttle

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

October 23, 2014

Date of Signature

Submission of Reports

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

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

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

Provident Trust Company

Legal Title of Bank (RSSD 9017)

Waukesha

City (RSSD 9130)

WI

State Abbreviation (RSSD 9200)

53188

Zip Code (RSSD 9220)

FDIC Certificate Number

57404

(RSSD 9050)

The estimated average burden associated with this information collection is 48.3 hours per respondent and is estimated to vary from 18 to 750 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization(or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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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 Time. State member banks should contact their Federal Reserve District Bank.

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

James R. Daley
 Name (TEXT C490)
 Chief Compliance Officer
 Title (TEXT C491)
 jdaley@provtrust.com
 E-mail Address (TEXT C492)
 (262) 521-2337
 Area Code/Phone Number/Extension (TEXT C493)
 (262) 521-2301
 Area Code/FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Tamara J Messmer
 Name (TEXT C495)
 Administrative Officer
 Title (TEXT C496)
 tmessmer@provtrust.com
 E-mail Address (TEXT 4086)
 (262) 521-2322
 Area Code/Phone Number/Extension (TEXT 8902)
 (262) 521-2301
 Area code/FAX 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

Tamara J Messmer
 Name (TEXT C366)
 Administrative Officer
 Title (TEXT C367)
 tmessmer@provtrust.com
 E-mail Address (TEXT C368)
 (262) 521-2322
 Area Code/Phone Number/Extension (TEXT C369)
 (262) 521-2301
 Area Code/FAX Number (TEXT C370)

Secondary Contact

James R. Daley
 Name (TEXT C371)
 Chief Compliance Officer
 Title (TEXT C372)
 jdaley@provtrust.com
 E-mail Address (TEXT C373)
 (262) 521-2337
 Area Code/Phone Number/Extension (TEXT C374)
 (262) 521-2301
 Area Code/FAX Number (TEXT C375)

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

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

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

Primary Contact

James R. Daley
Name (TEXT C437)
Chief Compliance Officer
Title (TEXT C438)
jdaley@provtrust.com
E-mail Address (TEXT C439)
(262) 521-2337
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Secondary Contact

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Administrative Officer
Title (TEXT C443)
tmessmer@provtrust.com
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(262) 521-2322
Area Code/Phone Number/Extension (TEXT C445)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code/Phone number/Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code/Phone number/Extension (TEXT C878)

Provident Trust Company

Legal Title of Bank

Waukesha

City

WI**53188**

State

Zip Code

FDIC Certificate Number: 57404

**Consolidated Report of Income
for the period January 1, 2014 – September 30, 2014**

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

Schedule RI—Income Statement

| | Dollar Amounts in Thousands | | |
|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------|---------|
| | RIAD | Bil Mil Thou | |
| 1. Interest Income: | | | |
| a. Interest and fee income on loans: | | | |
| (1) Loans secured by real estate: | | | |
| (a) Loans secured by 1-4 family residential properties | 4435 | 0 | 1.a.1.a |
| (b) All other loans secured by real estate | 4436 | 0 | 1.a.1.b |
| (2) Commercial and industrial loans | 4012 | 0 | 1.a.2 |
| (3) Loans to individuals for household, family, and other personal expenditures: | | | |
| (a) Credit cards | B485 | 0 | 1.a.3.a |
| (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) | B486 | 0 | 1.a.3.b |
| (4) Loans to foreign governments and official institutions | 4056 | 0 | 1.a.4 |
| (5) All other loans (1) | 4058 | 0 | 1.a.5 |
| (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) | 4010 | 0 | 1.a.6 |
| b. Income from lease financing receivables | 4065 | 0 | 1.b |
| c. Interest income on balances due from depository institutions (2) | 4115 | 0 | 1.c |
| d. Interest and dividend income on securities: | | | |
| (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) | B488 | 0 | 1.d.1 |
| (2) Mortgage-backed securities | B489 | 0 | 1.d.2 |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) | 4060 | 65 | 1.d.3 |
| e. Interest income from trading assets | 4069 | 0 | 1.e |
| f. Interest income on federal funds sold and securities purchased under agreements to resell | 4020 | 0 | 1.f |
| g. Other interest income | 4518 | 0 | 1.g |
| h. Total interest income (sum of items 1.a.(6) through 1.g) | 4107 | 65 | 1.h |
| 2. Interest expense: | | | |
| a. Interest on deposits: | | | |
| (1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, 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 | 2.a.2.c |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase | 4180 | 0 | 2.b |
| c. Interest on trading liabilities and other borrowed money | 4185 | 0 | 2.c |

(1) Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

(2) Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

| Dollar Amounts in Thousands | Year-to-date | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|------------------|-------|-----------|
| | RIAD | Bil Mil Thou | | |
| 2. Interest expense (continued): | | | | |
| d. Interest on subordinated notes and debentures | 4200 | 0 | 2.d | |
| e. Total interest expense (sum of items 2.a through 2.d) | 4073 | 0 | 2.e | |
| 3. Net interest income (item 1.h minus 2.e) | | | 4074 | 65 3 |
| 4. Provision for loan and lease losses | | | 4230 | 0 4 |
| 5. Noninterest income: | | | | |
| a. Income from fiduciary activities (1) | 4070 | 8,978 | 5.a | |
| b. Service charges on deposit accounts | 4080 | 0 | 5.b | |
| 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 and commissions | C888 | 0 | 5.d.2 | |
| (3) Fees and commissions from annuity sales | C887 | 0 | 5.d.3 | |
| (4) Underwriting income from insurance and reinsurance activities | C386 | 0 | 5.d.4 | |
| (5) Income from other insurance activities | C387 | 0 | 5.d.5 | |
| e. Venture 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 | | | | |
| i. Net gains (losses) on sales of loans and leases | 5416 | 0 | 5.i | |
| j. Net gains (losses) on sales of other real estate owned | 5415 | 0 | 5.j | |
| k. Net gains (losses) on sales of other assets (excluding securities) | B496 | 0 | 5.k | |
| l. Other noninterest income* | B497 | 0 | 5.l | |
| m. Total noninterest income (sum of items 5.a through 5.l) | | | 4079 | 8,978 5.m |
| 6. a. Realized gains (losses) on held-to-maturity securities | | | 3521 | 0 6.a |
| b. Realized gains (losses) on available-for-sale securities | | | 3196 | 0 6.b |
| 7. Noninterest expense: | | | | |
| a. Salaries and employee benefits | 4135 | 2,197 | 7.a | |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) | 4217 | 140 | 7.b | |
| c. (1) Goodwill impairment losses | C216 | 0 | 7.c.1 | |
| (2) Amortization expense and impairment losses for other intangible assets | C232 | 0 | 7.c.2 | |
| d. Other noninterest expense* | 4092 | 452 | 7.d | |
| e. Total noninterest expense (sum of items 7.a through 7.d) | | | 4093 | 2,789 7.e |
| 8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) | | | 4301 | 6,254 8 |
| 9. Applicable income taxes (on item 8) | | | 4302 | 0 9 |
| 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) | | | 4300 | 6,254 10 |
| 11. Extraordinary items and other adjustments, net of income taxes* | | | 4320 | 0 11 |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) | | | G104 | 6,254 12 |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value) | | | G103 | 0 13 |
| 14. Net income (loss) attributable to bank (item 12 minus item 13) | | | 4340 | 6,254 14 |

* Describe on Schedule RI-E—Explanations

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

Schedule RI—Continued

| Memoranda | Dollar Amounts in Thousands | Year-to-date | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|--------------|------------------|-------|
| | | RIAD | Bil Mil Thou | |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes | | 4513 | 0 | M.1 |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1) | | | | |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) | | 8431 | N/A | M.2 |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) | | 4313 | 0 | M.3 |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) | | 4507 | 61 | M.4 |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) | | | Number | |
| | | 4150 | 13 | M.5 |
| Memorandum item 6 is to be completed by: (1) | | | | |
| • 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. | | | | |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) | | 4024 | N/A | M.6 |
| 7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) | | RIAD | YYYY/MM/DD | |
| | | 9106 | 0 | M.7 |
| 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) | | | | |
| Memoranda items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year. | | | | |
| a. Interest rate exposures | | 8757 | N/A | M.8.a |
| b. Foreign exchange exposures | | 8758 | N/A | M.8.b |
| c. Equity security and index exposures | | 8759 | N/A | M.8.c |
| d. Commodity and other exposures | | 8760 | N/A | M.8.d |
| e. Credit exposures | | F186 | N/A | M.8.e |
| Memoranda Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.(1) | | | | |
| f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a. through 8.e above) | | K090 | N/A | M.8.f |
| g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above) | | K094 | N/A | M.8.g |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: | | | | |
| a. Net gains (losses) on credit derivatives held for trading | | C889 | 0 | M.9.a |
| b. Net gains (losses) on credit derivatives held for purposes other than trading | | C890 | 0 | M.9.b |
| 10. To be completed by banks with \$300 million or more in total assets:(1) | | | | |
| Credit losses on derivatives (see instructions) | | A251 | N/A | M.10 |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? | | RIAD | YES / NO | |
| | | A530 | YES | M.11 |
| Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c. | | | | |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) | | F228 | N/A | M.12 |

(1) The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

(2)For example, a bank acquired on March 1, 2014, would report 20140301.

Schedule RI—Continued

Memoranda — Continued

Dollar Amounts in Thousands

| Year-to-date | |
|--------------|------------------|
| RIAD | Bil Mil Thou |
| | |
| F551 | N/A |
| | |
| F552 | N/A |
| | |
| F553 | N/A |
| | |
| F554 | N/A |
| | |
| J319 | 0 |
| | |
| J320 | 0 |
| | |
| J321 | 0 |

Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.

13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:

a. Net gains (losses) on assets

(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk

b. Net gains (losses) on liabilities

(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:

a. Total other-than-temporary impairment losses

b. Portion of losses recognized in other comprehensive income (before income taxes)

c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)

M.13.a

M.13.a.1

M.13.b

M.13.b.1

M.14.a

M.14.b

M.14.c

Schedule RI-A—Changes in Bank Equity Capital

| | Dollar Amounts in Thousands | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------|----|
| | RIAD | Bil Mil Thou | |
| 1. Total bank equity capital most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | 3217 | 5,514 | 1 |
| 2. Cumulative effect of changes in accounting principles and corrections of material accounting errors* | B507 | 0 | 2 |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2) | B508 | 5,514 | 3 |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) | 4340 | 6,254 | 4 |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) | B509 | 0 | 5 |
| 6. Treasury stock transactions, net | B510 | 0 | 6 |
| 7. Changes incident to business combinations, net | 4356 | 0 | 7 |
| 8. LESS: Cash dividends declared on preferred stock | 4470 | 0 | 8 |
| 9. LESS: Cash dividends declared on common stock | 4460 | 2,001 | 9 |
| 10. Other comprehensive income(1) | B511 | 2 | 10 |
| 11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) | 4415 | 0 | 11 |
| 12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal Schedule RC, item 27.a) | 3210 | 9,769 | 12 |

* Describe on Schedule RI-E - Explanations.

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

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

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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

| | (Column A) Charge-offs(1) | | (Column B) Recoveries | | |
|---------------------------------------------------------------------------------------------------------------|------------------------------|------------------|--------------------------|------------------|---------|
| | Calendar year-to-date | | | | |
| | RIAD | Bil Mil Thou | RIAD | Bil Mil Thou | |
| Dollar Amounts in Thousands | | | | | |
| 1. Loans secured by real estate: | | | | | |
| a. Construction, land development, and other land loans: | | | | | |
| (1) 1-4 family residential construction loans | C891 | 0 | C892 | 0 | 1.a.1 |
| (2) Other construction loans and all land development and other land loans | C893 | 0 | C894 | 0 | 1.a.2 |
| b. Secured by farmland | 3584 | 0 | 3585 | 0 | 1.b |
| c. Secured by 1-4 family residential properties: | | | | | |
| (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | 5411 | 0 | 5412 | 0 | 1.c.1 |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | | |
| (a) Secured by first liens | C234 | 0 | C217 | 0 | 1.c.2.a |
| (b) Secured by junior liens | C235 | 0 | C218 | 0 | 1.c.2.b |
| d. Secured by multifamily (5 or more) residential properties | 3588 | 0 | 3589 | 0 | 1.d |
| e. Secured by nonfarm nonresidential properties: | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | C895 | 0 | C896 | 0 | 1.e.1 |
| (2) Loans secured by other nonfarm nonresidential properties | C897 | 0 | C898 | 0 | 1.e.2 |
| 2. Loans to depository institutions and acceptances of other banks | 4481 | 0 | 4482 | 0 | 2 |
| 3. Not applicable | | | | | |
| 4. Commercial and industrial loans | 4638 | 0 | 4608 | 0 | 4 |

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

Schedule RI-B—Continued

| | (Column A) Charge-offs(1) | | (Column B) Recoveries | | |
|---------------------------------------------------------------------------------------------|------------------------------|------------------|--------------------------|------------------|-----|
| | Calendar year-to-date | | | | |
| | RIAD | Bil Mil Thou | RIAD | Bil Mil Thou | |
| Dollar Amounts in Thousands | | | | | |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | |
| a. Credit cards | B514 | 0 | B515 | 0 | 5.a |
| b. Automobile Loans | K129 | 0 | K133 | 0 | 5.b |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | K205 | 0 | K206 | 0 | 5.c |
| 6. Loans to foreign governments and official institutions | 4643 | 0 | 4627 | 0 | 6 |
| 7. All other loans (2) | 4644 | 0 | 4628 | 0 | 7 |
| 8. Lease financing receivables | 4266 | 0 | 4267 | 0 | 8 |
| 9. Total (sum of items 1 through 8) | 4635 | 0 | 4605 | 0 | 9 |

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

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

Memoranda

| | (Column A) Charge-offs(1) | | (Column B) Recoveries | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------|--------------------------|------------------|-------|
| | Calendar year-to-date | | | | |
| | RIAD | Bil Mil Thou | RIAD | Bil Mil Thou | |
| Dollar Amounts in Thousands | | | | | |
| 1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above | 5409 | 0 | 5410 | 0 | M.1 |
| 2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets:(2) | | | | | |
| a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) | 4652 | N/A | 4662 | N/A | M.2.a |
| b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above) | 4654 | N/A | 4664 | N/A | M.2.b |
| c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above) | 4646 | N/A | 4618 | N/A | M.2.c |
| d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above) | F185 | N/A | F187 | N/A | M.2.d |
| 3. Memorandum item 3 is to be completed by:(2) | | | | | |
| • banks with \$300 million or more in total assets, and | | | | | |
| • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans: Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above) | 4655 | N/A | 4665 | N/A | M.3 |

Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

| | Calendar year-to-date | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------|-----|
| | RIAD | Bil Mil Thou | |
| 4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) | C388 | N/A | M.4 |

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

(2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

Schedule RI-B Continued

Part II. Changes in Allowance for Loan and Lease Losses

| | Dollar Amounts in Thousands | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------|---|
| | RIAD | Bil Mil Thou | |
| 1. Balance most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | B522 | 0 | 1 |
| 2. Recoveries (must equal part I, item 9, column B, above) | 4605 | 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 |
| 4. LESS: Write-downs arising from transfers of loans to a held-for-sale account | 5523 | 0 | 4 |
| 5. Provision for loan and lease losses (must equal Schedule RI, item 4) | 4230 | 0 | 5 |
| 6. Adjustments* (see instructions for this schedule) | C233 | 0 | 6 |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) | 3123 | 0 | 7 |

* Describe on Schedule RI-E—Explanations.

| | Dollar Amounts in Thousands | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------|-----|
| | RIAD | Bil Mil Thou | |
| Memoranda | | | |
| 1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above Memorandum items 2 and 3 are 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. | C435 | 0 | M.1 |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges | C389 | N/A | M.2 |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges Memorandum item 4 is to be completed by all banks. | C390 | N/A | M.3 |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above) | C781 | 0 | M.4 |

Schedule RI-C – Disaggregated Data on the Allowance for Loan and Lease Losses

Schedule RI-C is to be completed by institutions with \$1 billion or more in Total Assets(1)

| | (Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35) | | | (Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35) | | | (Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20) | | | (Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20) | | | (Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30) | | (Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30) | | | |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|-----|------------|----------------------------------------------------------------------------------------------------------------------------------|-----|------------|----------------------------------------------------------------------------------------------------|-----|------------|--------------------------------------------------------------------------------------------------|-----|------------|-----------------------------------------------------------------------------------------------|------------------|---------------------------------------------------------------------------------------------|------------------|--|-----|
| | RCON | Bil | Mil Thou | RCON | Bil | Mil Thou | RCON | Bil | Mil Thou | RCON | Bil | Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | | |
| Dollar Amounts in Thousands | | | | | | | | | | | | | | | | | | |
| 1. Real estate loans: | | | | | | | | | | | | | | | | | | |
| a. Construction loans | M708 | | N/A | M709 | | N/A | M710 | | N/A | M711 | | N/A | M712 | | N/A | M713 | | N/A |
| b. Commercial real estate loans | M714 | | N/A | M715 | | N/A | M716 | | N/A | M717 | | N/A | M719 | | N/A | M720 | | N/A |
| c. Residential real estate loans | M721 | | N/A | M722 | | N/A | M723 | | N/A | M724 | | N/A | M725 | | N/A | M726 | | N/A |
| 2. Commercial loans(2) | M727 | | N/A | M728 | | N/A | M729 | | N/A | M730 | | N/A | M731 | | N/A | M732 | | N/A |
| 3. Credit cards | M733 | | N/A | M734 | | N/A | M735 | | N/A | M736 | | N/A | M737 | | N/A | M738 | | N/A |
| 4. Other consumer loans | M739 | | N/A | M740 | | N/A | M741 | | N/A | M742 | | N/A | M743 | | N/A | M744 | | N/A |
| 5. Unallocated, if any | | | | | | | | | | M745 | | N/A | | | | | | |
| 6. Total (sum of items 1.a through 5)(3) | M746 | | N/A | M747 | | N/A | M748 | | N/A | M749 | | N/A | M750 | | N/A | M751 | | N/A |

1.a
1.b
1.c
2
3
4
5
6

- 1. The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.
- 2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
- 3. The sum of item 6, column B, D and F, must equal Schedule RC item 4.c. Item 6, Column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, part II Memorandum item 4.

Schedule RI-E—Explanations

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

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI.

(See instructions for details.)

| | | Dollar Amounts in Thousands | | Year-to-date | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|-----------------------------|--|--------------|-----|-------|
| | | | | RIAD | Bil | |
| 1. Other noninterest income (from Schedule RI, item 5.I) | | | | | | |
| Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 5.I: | | | | | | |
| a. | Income and fees from the printing and sale of checks | C013 | | 0 | | 1.a |
| b. | Earnings on/increase in value of cash surrender value of life insurance | C014 | | 0 | | 1.b |
| c. | Income and fees from automated teller machines (ATMs) | C016 | | 0 | | 1.c |
| d. | Rent and other income from other real estate owned | 4042 | | 0 | | 1.d |
| e. | Safe deposit box rent | C015 | | 0 | | 1.e |
| f. | Net change in the fair values of financial instruments accounted for under a fair value option | F229 | | 0 | | 1.f |
| g. | Bank card and credit card interchange fees | F555 | | 0 | | 1.g |
| h. | Gains on bargain purchases | J447 | | 0 | | 1.h |
| TEXT | | | | | | |
| i. | 4461 | 4461 | | 0 | | 1.i |
| j. | 4462 | 4462 | | 0 | | 1.j |
| k. | 4463 | 4463 | | 0 | | 1.k |
| 2. Other noninterest expense (from Schedule RI, item 7.d) | | | | | | |
| Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d: | | | | | | |
| a. | Data processing expenses | C017 | | 0 | | 2.a |
| b. | Advertising and marketing expenses | 0497 | | 0 | | 2.b |
| c. | Directors' fees | 4136 | | 0 | | 2.c |
| d. | Printing, stationery, and supplies | C018 | | 0 | | 2.d |
| e. | Postage | 8403 | | 0 | | 2.e |
| f. | Legal fees and expenses | 4141 | | 0 | | 2.f |
| g. | FDIC deposit insurance assessments | 4146 | | 0 | | 2.g |
| h. | Accounting and auditing expenses | F556 | | 0 | | 2.h |
| i. | Consulting and advisory expenses | F557 | | 0 | | 2.i |
| j. | Automated teller machine (ATM) and interchange expenses | F558 | | 0 | | 2.j |
| k. | Telecommunications expenses | F559 | | 0 | | 2.k |
| TEXT | | | | | | |
| l. | 4464 Financial Bond insurance | 4464 | | 56 | | 2.l |
| m. | 4467 | 4467 | | 0 | | 2.m |
| n. | 4468 | 4468 | | 0 | | 2.n |
| 3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments): | | | | | | |
| TEXT | | | | | | |
| a.(1) | 4469 0 | 4469 | | 0 | | 3.a.1 |
| (2) | Applicable income tax effect | 4486 | | 0 | | 3.a.2 |
| b.(1) | 4487 | 4487 | | 0 | | 3.b.1 |
| (2) | Applicable income tax effect | 4488 | | 0 | | 3.b.2 |
| c.(1) | 4489 | 4489 | | 0 | | 3.c.1 |
| (2) | Applicable income tax effect | 4491 | | 0 | | 3.c.2 |

Provident Trust Company

Legal Title of Bank

Waukesha

City

WI**53188**

State

Zip Code

FDIC Certificate Number: 57404

**Consolidated Report of Condition for Insured Banks
and Savings Associations for September 30, 2014**

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

Schedule RC—Balance Sheet

| | | Dollar Amounts in Thousands | | RCON | Tril Bil Mil Thou | |
|-----------------------------------------------------------------------------------------------------------|--|-----------------------------|---|------|-------------------|------|
| Assets | | | | | | |
| 1. Cash and balances due from depository institutions (from Schedule RC-A): | | | | | | |
| a. Noninterest-bearing balances and currency and coin(1) | | | | 0081 | 5,325 | 1.a |
| b. Interest-bearing balances(2) | | | | 0071 | 12 | 1.b |
| 2. Securities: | | | | | | |
| a. Held-to-maturity securities (from Schedule RC-B, column A) | | | | 1754 | 0 | 2.a |
| b. Available-for-sale securities (from Schedule RC-B, column D) | | | | 1773 | 3,885 | 2.b |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | |
| a. Federal funds sold | | | | B987 | 0 | 3.a |
| b. Securities purchased under agreements to resell(3) | | | | B989 | 0 | 3.b |
| 4. Loans and lease financing receivables (from Schedule RC-C): | | | | | | |
| a. Loans and leases held for sale | | | | 5369 | 0 | 4.a |
| b. Loans and leases, net of unearned income | | B528 | 0 | | | 4.b |
| c. LESS: Allowance for loan and lease losses (must equal Report of Income Schedule RI B, part II, item 7) | | 3123 | 0 | | | 4.c |
| d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c) | | | | B529 | 0 | 4.d |
| 5. Trading assets (from Schedule RC-D) | | | | 3545 | 0 | 5 |
| 6. Premises and fixed assets (including capitalized leases) | | | | 2145 | 10 | 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 | 537 | 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 | 9,769 | 12 |

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements, regardless of maturity.

Schedule RC - Continued

Dollar Amounts in Thousands

| | | RCON | Tri Bil Mil Thou | | |
|-------------------------------------------------------------------------------------------------------------------------|--|------|------------------|---|--------|
| Liabilities | | | | | |
| 13. Deposits: | | | | | |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) | | 2200 | | 0 | 13.a |
| (4) Noninterest-bearing(4) | | 6631 | | 0 | 13.a.1 |
| (2) Interest-bearing | | 6636 | | 0 | 13.a.2 |
| b. Not Applicable | | | | | |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | | | |
| a. Federal funds purchased(5) | | B993 | | 0 | 14.a |
| b. Securities sold under agreements to repurchase(6) | | B995 | | 0 | 14.b |
| 15. Trading liabilities (from Schedule RC-D) | | 3548 | | 0 | 15 |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) | | 3190 | | 0 | 16 |
| 17. and 18. Not Applicable | | | | | |
| 19. Subordinated notes and debentures(7) | | 3200 | | 0 | 19 |
| 20. Other liabilities (from Schedule RC-G) | | 2930 | | 0 | 20 |
| 21. Total liabilities (sum of items 13 through 20) | | 2948 | | 0 | 21 |
| 22. Not Applicable | | | | | |

(4) Includes noninterest-bearing demand, time, and savings deposits.

(5) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

(6) Includes all securities repurchase agreements, regardless of maturity.

(7) Includes limited-life preferred stock and related surplus.

Schedule RC - Continued

Dollar Amounts in Thousands

| | RCON | Tri Bil Mil Thou | |
|---------------------------------------------------------------------|------|------------------|------|
| Equity Capital | | | |
| Bank Equity Capital | | | |
| 23. Perpetual preferred stock and related surplus | 3838 | 0 | 23 |
| 24. Common stock | 3230 | 400 | 24 |
| 25. Surplus (excludes all surplus related to preferred stock) | 3839 | 1,667 | 25 |
| 26. a. Retained earnings | 3632 | 7,613 | 26.a |
| b. Accumulated other comprehensive income(1) | 8530 | 89 | 26.b |
| c. Other equity capital components (2) | A130 | 0 | 26.c |
| 27. a. Total bank equity capital (sum of items 23 through 26.c) | 3210 | 9,769 | 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 | 9,769 | 28 |
| 29. Total liabilities and equity capital (sum of items 21 and 28) | 3300 | 9,769 | 29 |

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2013

| RCON | Number |
|------|--------|
| 6724 | N/A |

M.1

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

| RCON | MM / DD |
|------|---------|
| 8678 | N/A |

M.2

- (1) 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.
- (2) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets(1).
Exclude assets held for trading.

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

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

| Dollar Amounts in Thousands | Held-to-maturity | | | | Available-for-sale | | | | |
|-----------------------------------------------------------------------------|------------------|------------------|------------|------------------|--------------------|------------------|------------|------------------|-----|
| | (Column A) | | (Column B) | | (Column C) | | (Column D) | | |
| | Amortized Cost | | Fair Value | | Amortized Cost | | Fair Value | | |
| | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 1. U.S. Treasury securities | 0211 | 0 | 0213 | 0 | 1286 | 0 | 1287 | 0 | 1 |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities): | | | | | | | | | |
| a. Issued by U.S. Government-agencies(1) | 1289 | 0 | 1290 | 0 | 1291 | 0 | 1293 | 0 | 2.a |
| b. Issued by U.S. Government-sponsored agencies(2) | 1294 | 0 | 1295 | 0 | 1297 | 0 | 1298 | 0 | 2.b |
| 3. Securities issued by states and political subdivisions in the U.S. | 8496 | 0 | 8497 | 0 | 8498 | 3,026 | 8499 | 3,111 | 3 |

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

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

| Dollar Amounts in Thousands | Held-to-maturity | | | | Available-for-sale | | | | |
|------------------------------------------------------------------------------------------------------|------------------------------|------------------|--------------------------|------------------|------------------------------|------------------|--------------------------|------------------|---------|
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value | | |
| | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 4. Mortgage-backed securities (MBS): | | | | | | | | | |
| 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 FHLMC | G304 | 0 | G305 | 0 | G306 | 0 | G307 | 0 | 4.a.2 |
| (3) Other pass-through securities | G308 | 0 | G309 | 0 | G310 | 0 | G311 | 0 | 4.a.3 |
| b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): | | | | | | | | | |
| (1) Issued or guaranteed by U.S. Government agencies or sponsored agencies.(1) | G312 | 0 | G313 | 0 | G314 | 0 | G315 | 0 | 4.b.1 |
| (2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.(1) | G316 | 0 | G317 | 0 | G318 | 0 | G319 | 0 | 4.b.2 |
| (3) All other residential MBS | G320 | 0 | G321 | 0 | G322 | 0 | G323 | 0 | 4.b.3 |
| c. Commercial MBS: | | | | | | | | | |
| (1) Commercial mortgage pass-through securities: | | | | | | | | | |
| (a). Issued or guaranteed by FNMA, FHLMC or GNMA | K142 | 0 | K143 | 0 | K144 | 0 | K145 | 0 | 4.c.1.a |
| (b). Other pass-through securities | K146 | 0 | K147 | 0 | K148 | 0 | K149 | 0 | 4.c.1.b |

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

Schedule RC-B—Continued

| Dollar Amounts in Thousands | Held-to-maturity | | | | Available-for-sale | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------|--------------------------|------------------|------------------------------|------------------|--------------------------|------------------|---------|
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value | | |
| | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 4. c. (2) Other commercial MBS: | | | | | | | | | |
| (a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1) | K150 | 0 | K151 | 0 | K152 | 0 | K153 | 0 | 4.c.2.a |
| (b). All other commercial MBS | K154 | 0 | K155 | 0 | K156 | 0 | K157 | 0 | 4.c.2.b |
| 5. Asset-backed securities and structured financial products: | | | | | | | | | |
| a. Asset-backed securities (ABS) | C026 | 0 | C988 | 0 | C989 | 0 | C027 | 0 | 5.a |
| b. Structured financial products: | | | | | | | | | |
| (1) Cash | G336 | 0 | G337 | 0 | G338 | 0 | G339 | 0 | 5.b.1 |
| (2) Synthetic | G340 | 0 | G341 | 0 | G342 | 0 | G343 | 0 | 5.b.2 |
| (3) Hybrid | G344 | 0 | G345 | 0 | G346 | 0 | G347 | 0 | 5.b.3 |
| 6. Other debt securities: | | | | | | | | | |
| a. Other domestic debt securities | 1737 | 0 | 1738 | 0 | 1739 | 148 | 1741 | 152 | 6.a |
| b. Other Foreign debt securities | 1742 | 0 | 1743 | 0 | 1744 | 0 | 1746 | 0 | 6.b |
| 7. Investments in mutual funds and other equity securities with readily determinable fair values(2) | | | | | A510 | 622 | A511 | 622 | 7 |
| 8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b) | 1754 | 0 | 1771 | 0 | 1772 | 3,796 | 1773 | 3,885 | 8 |

(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).

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

Schedule RC-B—Continued

Memoranda

| | Dollar Amounts in Thousands | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------|---------|
| | RCON | Bil Mil Thou | |
| 1. Pledged securities(1) | 0416 | 0 | M.1 |
| 2. Maturity and repricing data for debt securities(1,2) (excluding those in nonaccrual status): | | | |
| a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,4) | | | |
| (1) Three months or less | A549 | 150 | M.2.a.1 |
| (2) Over three months through 12 months | A550 | 298 | M.2.a.2 |
| (3) Over one year through three years | A551 | 1,973 | M.2.a.3 |
| (4) Over three years through five years | A552 | 596 | M.2.a.4 |
| (5) Over five years through 15 years | A553 | 245 | M.2.a.5 |
| (6) Over 15 years | A554 | 0 | M.2.a.6 |
| b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,5) | | | |
| (1) Three months or less | A555 | 0 | M.2.b.1 |
| (2) Over three months through 12 months | A556 | 0 | M.2.b.2 |
| (3) Over one year through three years | A557 | 0 | M.2.b.3 |
| (4) Over three years through five years | A558 | 0 | M.2.b.4 |
| (5) Over five years through 15 years | A559 | 0 | M.2.b.5 |
| (6) Over 15 years | A560 | 0 | M.2.b.6 |
| c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:(6) | | | |
| (1) Three years or less | A561 | 0 | M.2.c.1 |
| (2) Over three years | A562 | 0 | M.2.c.2 |
| d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) | A248 | 0 | M.2.d |
| 3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) | 1778 | 0 | M.3 |
| 4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): | | | |
| a. Amortized cost | 8782 | 0 | M.4.a |
| b. Fair value | 8783 | 0 | M.4.b |

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

Schedule RC-B—Continued

Memoranda — Continued

| Dollar Amounts in Thousands | Held-to-maturity | | | | Available-for-sale | | | | |
|--------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------|--------------------------|------------------|------------------------------|------------------|--------------------------|------------------|-------|
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value | | |
| | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.(1) | | | | | | | | | |
| 5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a): | | | | | | | | | |
| a. Credit card receivables | B838 | N/A | B839 | N/A | B840 | N/A | B841 | N/A | M.5.a |
| b. Home equity lines | B842 | N/A | B843 | N/A | B844 | N/A | B845 | N/A | M.5.b |
| c. Automobile loans | B846 | N/A | B847 | N/A | B848 | N/A | B849 | N/A | M.5.c |
| d. Other consumer loans | B850 | N/A | B851 | N/A | B852 | N/A | B853 | N/A | M.5.d |
| e. Commercial and industrial loans | B854 | N/A | B855 | N/A | B856 | N/A | B857 | N/A | M.5.e |
| f. Other | B858 | N/A | B859 | N/A | B860 | N/A | B861 | N/A | M.5.f |

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

Schedule RC-B—Continued

Memoranda — Continued

Dollar Amounts in Thousands

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands

| | (Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1) | | | (Column B) To Be Completed by All Banks | | |
|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|------------------|------|-----------------------------------------------|------------------|---------|
| | RCON | Bil Mil Thou | | RCON | Bil Mil Thou | |
| 1. Loans secured by real estate: | | | | | | |
| a. Construction, land development, and other land loans: | | | | | | |
| (1) 1-4 family residential construction loans | | | F158 | | 0 | 1.a.1 |
| (2) Other construction loans and all land development and other land loans | | | F159 | | 0 | 1.a.2 |
| b. Secured by farmland (including farm residential and other improvements) | | | 1420 | | 0 | 1.b |
| c. Secured by 1-4 family residential properties: | | | | | | |
| (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | | | 1797 | | 0 | 1.c.1 |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | | | |
| (a) Secured by first liens | | | 5367 | | 0 | 1.c.2.a |
| (b) Secured by junior liens | | | 5368 | | 0 | 1.c.2.b |
| d. Secured by multifamily (5 or more) residential properties | | | 1460 | | 0 | 1.d |
| e. Secured by nonfarm nonresidential properties: | | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | | | F160 | | 0 | 1.e.1 |
| (2) Loans secured by other nonfarm nonresidential properties | | | F161 | | 0 | 1.e.2 |
| 2. Loans to depository institutions and acceptances of other banks | | | 1288 | | 0 | 2 |
| a. To commercial banks in the U.S.: | | | | | | |
| (1) To U.S. branches and agencies of foreign banks | B532 | N/A | | | | 2.a.1 |
| (2) To other commercial banks in the U.S. | B533 | N/A | | | | 2.a.2 |
| b. To other depository institutions in the U.S. | B534 | N/A | | | | 2.b |
| c. To banks in foreign countries: | | | | | | |
| (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 farmers | | | | 1590 | 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) | 1764 | N/A | | | | 4.b |
| 5. Not applicable | | | | | | |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | | | | |
| a. Credit cards | | | B538 | | 0 | 6.a |
| b. Other revolving credit plans | | | B539 | | 0 | 6.b |
| c. Automobile Loans | | | K137 | | 0 | 6.c |
| d. Other consumer loans (includes single payment, installment, and all student loans) | | | K207 | | 0 | 6.d |
| 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 political subdivisions in the U.S. | | | | 2107 | 0 | 8 |

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

| Dollar Amounts in Thousands | (Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1) | | | (Column B) To Be Completed by All Banks | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|-----|------------|-----------------------------------------------|-----|------------|-------|
| | RCON | Bil | Mil Thou | RCON | Bil | Mil Thou | |
| 9. Loans to nondepository financial institutions and other loans: | | | | | | | |
| a. Loans to nondepository financial institutions | | | | J454 | | 0 | 9.a |
| b. Other loans | | | | J464 | | 0 | 9.b |
| (1) Loans for purchasing or carrying securities (secured and unsecured) | 1545 | | N/A | | | | 9.b.1 |
| (2) All other loans (exclude consumer loans) | J451 | | N/A | | | | 9.b.2 |
| 10. Lease financing receivables (net of unearned income) | | | | 2165 | | 0 | 10 |
| a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) | F162 | | N/A | | | | 10.a |
| b. All other leases | F163 | | N/A | | | | 10.b |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above | | | | 2123 | | 0 | 11. |
| 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) | | | | 2122 | | 0 | 12 |

Memoranda

| Dollar Amounts in Thousands | RCON | Bil | Mil Thou | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-----|------------|---------|
| 1.Loans restructured in troubled debt restructurings that are in compliance with their modified terms(included in Schedule RC-C, Part 1, and not reported as past due or nonaccrual in Schedule RC-N,Memorandum item 1): | | | | |
| a.Construction, land development, and other land loans: | | | | |
| (1)1 - 4 family residential construction loans | K158 | | 0 | M.1.a.1 |
| (2)Other construction loans and all land development and other land loans | K159 | | 0 | 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 nonresidential properties | K161 | | 0 | M.1.d.1 |
| (2) Loans secured by other nonfarm nonresidential properties | K162 | | 0 | M.1.d.2 |
| e. Commercial and Industrial loans: | K256 | | 0 | M.1.e |
| Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (1) (Sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e): | | | | |
| (1) To U.S.addressees (domicile) | K163 | | N/A | M.1.e.1 |
| (2) To non-U.S. addressees (domicile) | K164 | | N/A | M.1.e.2 |
| f. All other loans(include loans to individuals for household, family, and other personal expenditures) | K165 | | 0 | M.1.f |
| Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructutings that are in compliance with their modified terms(sum of memorandum items 1.a through 1.e plus 1.f): | | | | |
| (1) Loans secured by farmland | K166 | | 0 | M.1.f.1 |
| (2) Loans to depository institutions and acceptances of other banks | K167 | | 0 | M.1.f.2 |
| (3) Not applicable | | | | |

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

