

Federal Financial Institutions Examination Council

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

Report at the close of business December 31, 2012

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §1461 (National banks) and 12 U.S.C. §1464 (Savings associations).

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

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

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

 Director (Trustee)

 Director (Trustee)

 Director (Trustee)

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

Submission of Reports

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

- (a) Using computer software to prepare its Call Report and 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.
- (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.

Provident Trust Company
 Legal Title of Bank (RSSD 9017)

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

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

FDIC Certificate Number 57404
 (RSSD 9050)

The estimated average burden associated with this information collection is 50.1 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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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.

Contact Information for the Reports of Condition and Income

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

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

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

Emergency Contact Information

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

Primary Contact

Tamara J Messmer
Name (TEXT C366)
Equity Trader
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tmessmer@provtrust.com
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Secondary Contact

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FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

Thomas N. Tuttle, Jr.
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Third Contact

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E-mail Address (TEXT C872)

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

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

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

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

Schedule RI—Income Statement

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

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

Schedule RI—Continued

	Year-to-date		
	Dollar Amounts in Thousands	Dollar Amounts in Millions	
2. Interest expense (continued):			
d. Interest on subordinated notes and debentures	4200	0	2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	0	2.e
3. Net interest income (item 1.h minus 2.e)		4074	100 3
4. Provision for loan and lease losses		4230	0 4
5. Noninterest income:			
a. Income from fiduciary activities (1)	4070	7 959	5.a
b. Service charges on deposit accounts	4080	0	5.b
c. Trading revenue (2)	4220	0	5.c
d. (1) Fees and commissions from securities brokerage	1886	0	5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	1888	0	5.d.2
(3) Fees and commissions from annuity sales	1887	0	5.d.3
(4) Underwriting income from insurance and reinsurance activities	1888	0	5.d.4
(5) Income from other insurance activities	1887	0	5.d.5
e. Venture capital revenue	1491	0	5.e
f. Net servicing fees	1492	0	5.f
g. Net securitization income	1493	0	5.g
h. Not applicable			
i. Net gains (losses) on sales of loans and leases	5416	0	5.i
j. Net gains (losses) on sales of other real estate owned	5415	0	5.j
k. Net gains (losses) on sales of other assets (excluding securities)	1495	0	5.k
l. Other noninterest income*	1497	0	5.l
m. Total noninterest income (sum of items 5.a through 5.l)		4079	7.959 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	4 6.b
7. Noninterest expense:			
a. Salaries and employee benefits	4135	4 296	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest expense)	2217	188	7.b
c. (1) Goodwill impairment losses	216	0	7.c.1
(2) Amortization expense and impairment losses for other intangible assets	232	0	7.c.2
d. Other noninterest expense*	4097	531	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)		4093	5.015 7.e
8. Income (loss) before income taxes and extraordinary items and adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)		4301	3.048 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	3.048 10
11. Extraordinary items and other adjustments, net of income tax effects		4320	0 11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)		6104	3.048 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)		6103	0 13
14. Net income (loss) attributable to bank (item 12 minus item 13)		4340	3.048 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

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

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

Schedule RI—Continued

Memoranda — Continued

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

Schedule RI-A—Changes in Bank Equity Capital

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

* Describe on Schedule RI-E - Explanations.

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

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

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

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

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

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

Schedule RI-B Continued

Part I. Continued

Memoranda

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

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

Schedule RI-B Continued

Part II. Changes in Allowance for Loan and Lease Losses

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

* Describe on Schedule RI-E—Explanations.

	Dollar Amounts in Tens of Billions		
	2012	2011	Item
Memoranda			
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	435	0	M.1
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with institutions, have outstanding credit card receivables (as defined in the instructions that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	289	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	390	N/A	M.3
<i>Memorandum item 4 is to be completed by all banks.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit impaired loans in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-1) (included in Schedule RI-B, part II, item 7, above)	784	0	M.4

Schedule RI-E—Explanations

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

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

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

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

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

Schedule RC—Balance Sheet

	Dollar Amounts in Thousands		
	Ten	Hundred	
	000	000	Million
			Thou
Assets			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin(1)	0081	849	1.a
b. Interest-bearing balances(2)	0071	12	1.b
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)	1754	0	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)	1773	3,810	2.b
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold	8987	0	3.a
b. Securities purchased under agreements to resell(3)	8989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale	5369	0	4.a
b. Loans and leases, net of unearned income	18528	0	4.b
c. LESS: Allowance for loan and lease losses (must equal Report of Income Schedule RI B, part II, item 7)	3123	0	4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	15405	0	4.d
5. Trading assets (from Schedule RC-D)	3545	0	5
6. Premises and fixed assets (including capitalized leases)	2145	0	6
7. Other real estate owned (from Schedule RC-M)	2150	0	7
8. Investments in unconsolidated subsidiaries and associated companies	2130	0	8
9. Direct and indirect investments in real estate ventures	3656	0	9
10. Intangible assets:			
a. Goodwill	3163	577	10.a
b. Other intangible assets (from Schedule RC-M)	0426	0	10.b
11. Other assets (from Schedule RC-F)	2160	0	11
12. Total assets (sum of items 1 through 11)	2170	5,248	12

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

Schedule RC - Continued

Dollar Amounts in Thousands

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

Memoranda

To be reported with the March Report of Condition.

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

RCOM	MM / DD	
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's financial statements to the bank's Board of Directors
 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's financial statements to the parent holding company's Board of Directors
 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

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCOM	MM / DD	
8678	N/A	M.2

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

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

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

	Dollar Amounts in Thousands				
	Real Estate	Other	Total	Other	
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, 2.a, 2.b, 3.a, 3.b, 4, and 5)	0010			N/A	5

Schedule RC-B—Securities

Exclude assets held for trading.

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

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

Schedule RC-B—Continued

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

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

Schedule RC-B—Continued

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

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

Schedule RC-B—Continued
Memoranda

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

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

Schedule RC-B—Continued

Memoranda — Continued

	Held-to-maturity				Available-for-sale																
	(Column A)		(Column B)		(Column C)		(Column D)														
	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value													
Dollar Amounts in Thousands	Report	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100			
<p>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.(1)</p>																					
<p>5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):</p>																					
a. Credit card receivables	B838	N/A	B839	N/A	B840	N/A	B841	N/A	B842	N/A	B843	N/A	B844	N/A	B845	N/A	B846	N/A	B847	N/A	M.5.a
b. Home equity lines	B847	N/A	B847	N/A	B848	N/A	B849	N/A	B850	N/A	B851	N/A	B852	N/A	B853	N/A	B854	N/A	B855	N/A	M.5.b
c. Automobile loans	B846	N/A	B847	N/A	B848	N/A	B849	N/A	B850	N/A	B851	N/A	B852	N/A	B853	N/A	B854	N/A	B855	N/A	M.5.c
d. Other consumer loans	B850	N/A	B851	N/A	B852	N/A	B853	N/A	B854	N/A	B855	N/A	B856	N/A	B857	N/A	B858	N/A	B859	N/A	M.5.d
e. Commercial and industrial	B852	N/A	B853	N/A	B854	N/A	B855	N/A	B856	N/A	B857	N/A	B858	N/A	B859	N/A	B860	N/A	B861	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, 2011, Report of Condition.

Schedule RC-B—Continued

Memoranda — Continued

	Held-to-maturity				Available-for-sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	
Dollar Amounts in Thousands	Col A	Col B	Col C	Col D	Col E	Col F	Col G	Col H	Col I
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 election.
 Exclude assets held for trading and commercial paper.

	Dollar Amounts in		By All Banks		
	Trillions	Billions	Trillions	Billions	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			158	0	1.a.1
(2) Other construction loans and all land development and land loans			159	0	1.a.2
b. Secured by farmland (including farm residential and other)			142	0	1.b
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential extended under lines of credit			179	0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			536	0	1.c.2.a
(b) Secured by junior liens			538	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties			146	0	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			160	0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties			161	0	1.e.2
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks	853	N/A			2.a.1
(2) To other commercial banks in the U.S.	853	N/A			2.a.2
b. To other depository institutions in the U.S.	854	N/A			2.b
c. To banks in foreign countries:					
(1) To foreign branches of other U.S. banks	856	N/A			2.c.1
(2) To other banks in foreign countries	857	N/A			2.c.2
3. Loans to finance agricultural production and other loans to farmers			159	0	3
4. Commercial and industrial loans			176	0	4
a. To U.S. addressees (domicile)	176	N/A			4.a
b. To non-U.S. addressees (domicile)	176	N/A			4.b
5. Not applicable					
6. Loans to individuals for household, family, and other personal (i.e., consumer loans) (includes purchased paper):					
a. Credit cards			858	0	6.a
b. Other revolving credit plans			859	0	6.b
c. Automobile Loans			137	0	6.c
d. Other consumer loans (includes single payment, installment, and all student loans)			207	0	6.d
7. Loans to foreign governments and official institutions (including foreign central banks)			208	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			210	0	8

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

Schedule RC-C—Continued

Part I. Continued

	(Column A) To Be Completed by Banks with \$300 Million or More Total Assets (1)				(Column B) To Be Completed by All Banks						
	Dollar Amounts in Thousands				Dollar Amounts in Billions						
	RC	CON	Bill	Mill	Thou	RC	CON	Bill	Mill	Thou	
9. Loans to nondepository financial institutions and other loans:											
a. Loans to nondepository financial institutions					1454					0	9.a
b. Other loans					1464					0	9.b
(1) Loans for purchasing or carrying securities (secured and unsecured)					545					N/A	9.b.1
(2) All other loans (exclude consumer loans)					1451					N/A	9.b.2
10. Lease financing receivables (net of unearned income)									2165	0	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)					162					N/A	10.a
b. All other leases					163					N/A	10.b
11. LESS: Any unearned income on loans reflected in items 1-9 and 10									2121	0	11.
12. Total loans and leases, net of unearned income (sum of items 9 through 11) (must equal Schedule RC, sum of items 4.a and 4.b)									2121	0	12

Memoranda

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

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

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands of Dollars

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

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

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

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

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

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

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

	Dollar Amounts in Thousands			Dollar Amounts in Thousands			Dollar Amounts in Thousands		
	RC	CC	TD	RC	CC	TD	RC	CC	TD
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:									
a. Loans secured by real estate									
	G091	0	G091	0	G093	0			
b. Commercial and industrial loans									
	G092	0	G095	0	G094	0			
c. Loans to individuals for household, family and other personal expenditures									
	G097	0	G098	0	G099	0			
d. All other loans and all leases									
	G100	0	G101	0	G101	0			

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

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

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Loans to Small Businesses

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

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

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

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

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

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

YES	NO
<input type="checkbox"/>	<input checked="" type="checkbox"/>

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

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

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

Schedule RC-D - Trading Assets and Liabilities

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

		Dollar Amounts in Billions		Dollar Amounts in Millions	
		RC-D	RC-D	RC-D	RC-D
		Assets	Liabilities	Assets	Liabilities
Assets					
1.	U.S. Treasury securities	3531	N/A		1
2.	U.S. Government agency obligations (exclude mortgage-backed securities)	3532	N/A		2
3.	Securities issued by states and political subdivisions in the U.S.	3533	N/A		3
4.	Mortgage-backed securities (MBS):				
a.	Residential mortgage pass-through securities issued or guaranteed by FNM or GNMA	G374	N/A		4.a
b.	Other residential MBS issued or guaranteed by U.S. Government agencies				
	agencies(1)(include CMOs, REMICs, and stripped MBS)	G380	N/A		4.b
c.	All other residential MBS	G381	N/A		4.c
d.	Commercial MBS issued or guaranteed by U.S. Government agencies or sp agencies(1)	K197	N/A		4.d
e.	All other commercial MBS	K198	N/A		4.e
5.	Other debt securities:				
a.	Structured financial products:				
	(1) Cash	G383	N/A		5.a.1
	(2) Synthetic	G384	N/A		5.a.2
	(3) Hybrid	G385	N/A		5.a.3
b.	All other debt securities	G386	N/A		5.b
6.	Loans:				
a.	Loans secured by real estate:				
	(1) Construction, land development, and other land loans	F604	N/A		6.a.1
	(2) Secured by farmland (including farm residential and other improve	F605	N/A		6.a.2
	(3) Secured by 1-4 family residential properties:				
	(a) Revolving, open-end loans secured by 1-4 family residential prop	F606	N/A		6.a.3.a
	and extended under lines of credit				
	(b) Closed-end loans secured by 1-4 family residential properties:				
	(1) Secured by first liens	F607	N/A		6.a.3.b.1
	(2) Secured by junior liens	F611	N/A		6.a.3.b.2
	(4) Secured by multifamily (5 or more) residential properties	F612	N/A		6.a.4
	(5) Secured by nonfarm nonresidential properties	F613	N/A		6.a.5
b.	Commercial and industrial loans	F614	N/A		6.b
c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
	(1) Credit cards	F615	N/A		6.c.1
	(2) Other revolving credit plans	F616	N/A		6.c.2
	(3) Automobile Loans	K199	N/A		6.c.3
	(4) Other consumer loans	K210	N/A		6.c.4
d.	Other loans	F618	N/A		6.d
7.	and 8. Not applicable				
9.	Other trading assets	3541	N/A		9
10.	Not applicable				
11.	Derivatives with a positive fair value	3543	N/A		11
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	N/A		12
Liabilities					
13.	a. Liability for short positions	3546	N/A		13.a
	b. Other trading liabilities	F624	N/A		13.b
14.	Derivatives with a negative fair value	3547	N/A		14
15.	Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 13)	3548	N/A		15

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

Schedule RC-D - Continued
Memoranda

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

Schedule RC-D - Continued
Memoranda - Continued

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

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

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

Memoranda

	Dollar Amounts in Thousands									Dollar Amounts in Millions								
	RC	ON	Bill	Mill	Thou	RC	ON	Bill	Mill	Thou	RC	ON	Bill	Mill	Thou			
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										0	M.1.a			
b. Total brokered deposits	2365			0										0	M.1.b			
c. Fully insured brokered deposits (included in Memorandum item 1.b above):																		
(1) Brokered deposits of less than \$100,000	2343			0										0	M.1.c.1			
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	1472			0										0	M.1.c.2			
d. Maturity data for brokered deposits:																		
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	1343			0										0	M.1.d.1			
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	6319			0										0	M.1.d.2			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	1220			0										0	M.1.d.3			
e. Preferred deposits (uninsured deposits of states and political subdivisions in reported in item 3 above which are secured or collateralized as required under (to be completed for the December report only)	5590			0										0	M.1.e			
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	1223			0										0	M.1.f			
2. Components of total nontransaction accounts (sum of Memorandum items 2.a must equal item 7, column C above):																		
a. Savings deposits:																		
(1) Money market deposit accounts (MMDAs)	6810			0										0	M.2.a.1			
(2) Other savings deposits (excludes MMDAs)	1352			0										0	M.2.a.2			
b. Total time deposits of less than \$100,000	6638			0										0	M.2.b			
c. Total time deposits of \$100,000 through \$250,000	1473			0										0	M.2.c			
d. Total time deposits of more than \$250,000	1474			0										0	M.2.d			
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above	1233			0										0	M.2.e			

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

Schedule RC-E—Continued
Memoranda — Continued

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

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

Schedule RC-F—Other Assets

		Dollar Amounts in		Thousands	Millions	Thousands
		100's	100's	000's	000's	000's
1.	Accrued interest receivable(1)	8556	0			1
2.	Net deferred tax assets(2)	2148	0			2
3.	Interest-only strips receivable (not in the form of a security)(3)on:					
a.	Mortgage loans	4519	0			3.a
b.	Other financial assets	4520	0			3.b
4.	Equity securities that DO NOT have readily determinable fair values(4)	1752	0			4
5.	Life insurance assets					
a.	General account life insurance assets	1201	0			5.a
b.	Separate account life insurance assets	1202	0			5.b
c.	Hybrid account life insurance assets	1270	0			5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed the amount of the asset)	2168	0			6
a.	Prepaid expenses (excluding prepaid assessments)	2166	0			6.a
b.	Repossessed personal property (including vehicles)	1578	0			6.b
c.	Derivatives with a positive fair value held for purposes of hedging	6010	0			6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	436	0			6.d
e.	FDIC loss-sharing indemnification assets	1448	0			6.e
f.	Prepaid deposit insurance assessments	1449	0			6.f
g.	3549	3549	0			6.g
h.	3550	3550	0			6.h
i.	3551	3551	0			6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	2160	0			7

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

Schedule RC-G—Other Liabilities

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

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

Schedule RC-K—Quarterly Averages (1)

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

Memorandum

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

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

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				
		RCOL	COL	TH	TH	
		Bill	Mill	Thou		
1.	Unused commitments:					
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g.,	8814	0	0		1.a
	<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report or</i>					
	(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse	1477	0	0		1.a.(1)
	mortgages outstanding that are held for investment (included in item					
	(2) Unused commitments for proprietary reverse mortgages outstanding	1478	0	0		1.a.(2)
	that are held for investment (included in item 1.a above)					
b.	Credit card lines	3819	0	0		1.b
	<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300</i>					
	<i>in total assets or \$300 million or more in credit card lines.(1)</i>					
	(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
	(1) Unused consumer credit card lines	1455	N/A			1.b.(1)
	(2) Other unused credit card lines	1456	N/A			1.b.(2)
c.	Commitments to fund commercial real estate, construction, and land develop					
	(1) Secured by real estate:					
	(a) 1-4 family residential construction loan commitments	F164	0	0		1.c.1.a
	(b) Commercial real estate, other construction loan, and land	F165	0	0		1.c.1.b
	development loan commitments					
	(2) NOT secured by real estate	6550	0	0		1.c.2
d.	Securities underwriting	3817	0	0		1.d
e.	Other unused commitments:					
	(1) Commercial and industrial loans	1457	0	0		1.e.(1)
	(2) Loans to financial institutions	1458	0	0		1.e.(2)
	(3) All other unused commitments	1459	0	0		1.e.(3)
2.	Financial standby letters of credit	3819	0	0		2
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets /</i>					
a.	Amount of financial standby letters of credit conveyed to others	3820	N/A			2.a
3.	Performance standby letters of credit	3821	0	0		3
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets /</i>					
a.	Amount of performance standby letters of credit conveyed to others	3821	N/A			3.a
4.	Commercial and similar letters of credit	3411	0	0		4
5.	Not applicable					
6.	Securities lent (including customers' securities lent where the customer is indemnified	3433	0	0		6
	against loss by the reporting bank)					
7.	Credit derivatives:					
a.	Notional amounts:					
	(1) Credit default swaps	C968	0	C969	0	7.a.(1)
	(2) Total return swaps	C970	0	C971	0	7.a.(2)
	(3) Credit options	C972	0	C973	0	7.a.(3)
	(4) Other credit derivatives	C974	0	C975	0	7.a.(4)
b.	Gross fair values:					
	(1) Gross positive fair value	C219	0	C221	0	7.b.(1)
	(2) Gross negative fair value	C220	0	C222	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.

Schedule RC-L—Continued

		Dollar Amounts in Thousands					
		RC	Tril	Bil	Mill	Thou	
7.c. Notional amounts by regulatory capital treatment:(1)							
(1) Positions covered under the Market Risk Rule:							
(a)	Sold protection	G401				0	7.c.(1)(a)
(b)	Purchased protection	G402				0	7.c.(1)(b)
(2) All other positions:							
(a)	Sold protection	G403				0	7.c.(2)(a)
(b)	Purchased protection that is recognized as a guarantee for regulatory purposes	G404				0	7.c.(2)(b)
(c)	Purchased protection that is not recognized as a guarantee for regulatory purposes	G405				0	7.c.(2)(c)

		Remaining Maturity of:															
		(Column A) One Year or Less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years							
		RC	Tril	Bil	Mill	Thou	RC	Tril	Bil	Mill	Thou	RC	Tril	Bil	Mill	Thou	
7.d. Notional amounts by remaining maturity:																	
(1) Sold credit protection:(2)																	
(a)	Investment grade	G406				0	G407				0	G408				0	7.d.(1)(a)
(b)	Subinvestment grade	G409				0	G410				0	G411				0	7.d.(1)(b)
(2) Purchased credit protection:(3)																	
(a)	Investment grade	G412				0	G413				0	G414				0	7.d.(2)(a)
(b)	Subinvestment grade	G415				0	G416				0	G417				0	7.d.(2)(b)

8. Spot foreign exchange contracts		RC	Tril	Bil	Mill	Thou	
		8765				0	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		RC	Tril	Bil	Mill	Thou	
		3430				0	9
TEXT							
a	Securities borrowed	3432				0	9.a
b	Commitments to purchase when-issued securities	3434				0	9.b
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf		C978				0	9.c
d	3555	3555				0	9.d
e	3556	3556				0	9.e
f	3557	3557				0	9.f

10. All other off-balance sheet assets (exclude derivatives) (itemize and describe this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		RC	Tril	Bil	Mill	Thou	
		5591				0	10
TEXT							
a	Commitments to sell when-issued securities	3435				0	10.a
b	5592	5592				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:		RC	Tril	Bil	Mill	Thou	
a. Sales for which the reporting bank is the acquiring bank		C223				0	11.a
b. Sales for which the reporting bank is the 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.

Schedule RC-L—Continued

Derivatives Position Indicator	(Column A) Interest Rate Contracts			(Column B) Foreign Exchange Contracts			(Column C) Equity Derivative Contracts			(Column D) Commodity and Other Contracts			Thou
	Tril	Bil	Mill	Tril	Bil	Mill	Tril	Bil	Mill	Tril	Bil	Mill	
12. Gross amounts (e.g., notional amount) (for each column, sum of items 12.a through 12.e must equal sum of items 13.a through 13.e)	RCON 8694			RCON 8694			RCON 8694			RCON 8694			
a. Futures contracts	0			0			0			0			12.a
b. Forward contracts	0			0			0			0			12.b
c. Exchange-traded option contracts:	RCON 8701			RCON 8701			RCON 8701			RCON 8701			
(1) Written options	0			0			0			0			12.c.1
(2) Purchased options	0			0			0			0			12.c.2
d. Over-the-counter option contracts:	RCON 8709			RCON 8709			RCON 8709			RCON 8709			
(1) Written options	0			0			0			0			12.d.1
(2) Purchased options	0			0			0			0			12.d.2
e. Swaps	0			0			0			0			12.e
13. Total gross notional amount of derivative contracts held for trading purposes	RCON 8724			RCON 8724			RCON 8724			RCON 8724			13
14. Total gross notional amount of derivative contracts held for purposes other than trading:	RCON 8725			RCON 8725			RCON 8725			RCON 8725			14
a. Interest rate swaps where the reporting institution has agreed to pay a fixed rate	0			0			0			0			14.a
15. Gross fair values of derivative contracts:	RCON 8734			RCON 8734			RCON 8734			RCON 8734			
a. Contracts held for trading:	RCON 8734			RCON 8734			RCON 8734			RCON 8734			
(1) Gross positive fair value	0			0			0			0			15.a.1
(2) Gross negative fair value	0			0			0			0			15.a.2
b. Contracts held for purposes other than trading:	RCON 8741			RCON 8741			RCON 8741			RCON 8741			
(1) Gross positive fair value	0			0			0			0			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

	(Column A) Banks and Securities Firms				(Column B) Monoline Financial Guarantors				(Column C) Hedge Funds				(Column D) Sovereign Governments				(Column E) Corporations and All Other Counterparties			
	Con	Dom	Int	Total	Con	Dom	Int	Total	Con	Dom	Int	Total	Con	Dom	Int	Total	Con	Dom	Int	Total
16. Over-the-counter derivatives																				
a. Net current credit exposure	G418	N/A	G419	N/A	G420	N/A	G421	N/A	G422											16.a
b. Fair value of collateral:																				
(1) Cash - U.S. dollar	G423	N/A	G424	N/A	G425	N/A	G426	N/A	G427											16.b(1)
(2) Cash - Other currencies	G428	N/A	G429	N/A	G430	N/A	G431	N/A	G432											16.b(2)
(3) U.S. Treasury securities	G433	N/A	G434	N/A	G435	N/A	G436	N/A	G437											16.b(3)
(4) U.S. Government agency and U.S. Government sponsored agency debt securities	G438	N/A	G439	N/A	G440	N/A	G441	N/A	G442											16.b(4)
(5) Corporate bonds	G443	N/A	G444	N/A	G445	N/A	G446	N/A	G447											16.b(5)
(6) Equity securities	G448	N/A	G449	N/A	G450	N/A	G451	N/A	G452											16.b(6)
(7) All other collateral	G453	N/A	G454	N/A	G455	N/A	G456	N/A	G457											16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	N/A	G459	N/A	G460	N/A	G461	N/A	G462											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.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands | Thousands | Millions | Thousands

	Thousands	Millions	Thousands
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	6164	0	1.a
b. Number of executive officers, directors, and principal shareholders to whom all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 1% of the total capital as defined for this purpose in agency regulations	10	0	1.b
2. Intangible assets other than goodwill:			
a. Mortgage servicing assets	3164	0	2.a
(1) Estimated fair value of mortgage servicing assets	1590	0	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets	8026	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)	10427	0	2.d
3. Other real estate owned:			
a. Construction, land development, and other land	5508	0	3.a
b. Farmland	5509	0	3.b
c. 1-4 family residential properties	5510	0	3.c
d. Multifamily (5 or more) residential properties	5511	0	3.d
e. Nonfarm nonresidential properties	5512	0	3.e
f. Foreclosed properties from "GNMA loans"	1979	0	3.f
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)	2150	0	3.g
4. Not Applicable			
5. Other borrowed money:			
a. Federal Home Loan Bank advances:			
(1) Advances with a remaining maturity or next repricing date of:(1)			
(a) One year or less	F055	0	5.a.1.a
(b) Over one year through three years	F056	0	5.a.1.b
(c) Over three years through five years	F057	0	5.a.1.c
(d) Over five years	F058	0	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)(2)	2651	0	5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)	F059	0	5.a.3
b. Other borrowings:			
(1) Other borrowings with a remaining maturity or next repricing date of:(3)			
(a) One year or less	F060	0	5.b.1.a
(b) Over one year through three years	F061	0	5.b.1.b
(c) Over three years through five years	F062	0	5.b.1.c
(d) Over five years	F063	0	5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above)(4)	1571	0	5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)	7880	0	5.c

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.
 (2) 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.
 (3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.
 (4) 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.

Schedule RC-M—Continued

		Dollar Amounts in Thousands				YES / NO
		R	Bil	Mil	Thou	
6.	Does the reporting bank sell private label or third party mutual funds and annuities?					NO
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities	8574	160	399		
8.	Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) (TEXT 40) http://www.provtrust.com					
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?					NO
10.	Secured liabilities:					
a.	Amount of "Federal funds purchased" that are secured (included in Schedule RC-M, item 5.b.(1)(a))	0	0	0		10.a
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	0	0	0		10.b
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Savings Accounts, and other similar accounts?					YES
12.	Does the bank provide custody, safekeeping, or other services involving the safekeeping of orders for the sale or purchase of securities?					NO
13.	Assets covered by loss-sharing agreements with the FDIC:					
a.	Loans and leases (included in Schedule RC, items 4.a and 4.b):					
(1)	Loans secured by real estate:					
(a)	Construction, land development, and other land loans:					
(1)	1-4 family residential construction loans	0	0	0		13.a.(1)(a)(1)
(2)	Other construction loans and all land development and other land loans	0	0	0		13.a.(1)(a)(2)
(b)	Secured by farmland	0	0	0		13.a.(1)(b)
(c)	Secured by 1-4 family residential properties:					
(1)	Revolving open-end loans secured by 1-4 family residential properties extended under lines of credit	0	0	0		13.a(1)(c)(1)
(2)	Closed-end loans secured by 1-4 family residential properties:					
(a)	Secured by first liens	0	0	0		13.a.(1)(c)(2)(a)
(b)	Secured by junior liens	0	0	0		13.a.(1)(c)(2)(b)
(d)	Secured by multifamily(5 or more) residential properties	0	0	0		13.a.(1)(d)
(e)	Secured by nonfarm, nonresidential properties:					
(1)	Loans secured by owner-occupied nonfarm nonresidential properties	0	0	0		13.a.(1)(e)(1)
(2)	Loans secured by other nonfarm nonresidential properties	0	0	0		13.a.(1)(e)(2)
(2)	Not Applicable					
(3)	Commercial and industrial loans	0	0	0		13.a.(3)
(4)	Loans to individuals for household, family, and other personal expenses:					
(a)	Credit cards	0	0	0		13.a.(4)(a)
(b)	Automobile loans	0	0	0		13.a.(4)(b)
(c)	Other (includes revolving credit plans other than credit cards and other consumer loans)	0	0	0		13.a.(4)(c)

Schedule RC-M—Continued

	Dollar Amounts in Thousands	
13. a. (5) All other loans and all leases <i>Itemize the categories of loans and leases (as defined in Schedule RC-C, in item 13.a.(5) above that exceed 10% of total loans and leases covered by FDIC loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):</i>	1183	0 13.a.(5)
(a) Loans to depository institutions and acceptances of other banks	184	0 13.a.(5)(a)
(b) Loans to foreign government and official institutions	185	0 13.a.(5)(b)
(c) Other loans(1)	186	0 13.a.(5)(c)
<i>Item 13.a.(5)(c)(1) is to be completed by:(2)</i>		
- Banks with \$300 million or more in total assets		
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part 1) exceeding five percent of total loans		
(1) Loans to finance agricultural production and other loans to farmers in Schedule RC-M, item 13.a.(5)(c), above	178	N/A 13.a.(5)(c)(1)
(d) Lease financing receivables	273	0 13.a.(5)(d)
b. Other real estate owned (included in Schedule RC, item 7):		
(1) Construction, land development, and other land	187	0 13.b.(1)
(2) Farmland	188	0 13.b.(2)
(3) 1-4 family residential properties	189	0 13.b.(3)
(4) Multifamily (5 or more) residential properties	190	0 13.b.(4)
(5) Nonfarm nonresidential properties	191	0 13.b.(5)
(6) Not applicable		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	192	0 13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	461	0 13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)	462	0 13.d
14. Captive insurance and reinsurance subsidiaries:		
a. Total assets of captive insurance subsidiaries(3)	193	0 14.a
b. Total assets of captive reinsurance subsidiaries(3)	194	0 14.b
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.		
15. Qualified Thrift Lender (QTL) test:		
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	RCOM Number 1133	N/A 15.a
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	RCOM YES / NO 1135	N/A 15.b

- (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 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.
- (3) Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

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

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	Dollar Amount	CON	Bil	Mil	Thou	Dollar Amount	CON	Bil	Mil	Thou
1. Loans secured by real estate:										
a. Construction, land development, and other:										
(1) 1-4 family residential construction loans	F172	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	3497	0	3499	0	3499	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	5398	0	5399	0	5400	0				1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens	C236	0	C237	0	C229	0				1.c.(2)(a)
(b) Secured by junior liens	C238	0	C239	0	C230	0				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3499	0	3500	0	3501	0				1.d
e. Secured by nonfarm nonresidential properties:										
(1) Loans secured by owner-occupied nonresidential properties	F178	0	F180	0	F182	0				1.e(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	0	F181	0	F183	0				1.e(2)
2. Loans to depository institutions and acceptances of other banks	8834	0	8835	0	8836	0				2
3. Not applicable										
4. Commercial and industrial loans	1606	0	1607	0	1608	0				4
5. Loans to individuals for household, family, and other personal expenditures:										
a. Credit cards	B575	0	B576	0	B577	0				5.a
b. Automobile loans	K213	0	K214	0	K215	0				5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	0	K217	0	K218	0				5.c
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0				6
7. All other loans(1)	5459	0	5460	0	5461	0				7
8. Lease financing receivables	1226	0	1227	0	1228	0				8
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3504	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."

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	CON	Bill	Thou	CON	Bill	Thou	CON	Bill	Thou
11.d. Loans to individuals for household, family, other personal expenditures:									
(1) Credit cards	k078	0		k079	0		k080	0	
(2) Automobile loans	k081	0		k082	0		k083	0	
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	k084	0		k085	0		k086	0	
e. All other loans and all leases	k087	0		k088	0		k089	0	
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan categories for which amounts were reported on Schedule RC-M, items 13.a.(5)(a) through 13.a.(5)(d):									
(1) Loans to depository institutions and acceptances of other banks	k091	0		k092	0		k093	0	
(2) Loans to foreign governments and other nondepository financial institutions	k094	0		k095	0		k096	0	
(3) Other loans(1)	k097	0		k098	0		k099	0	
Item 11.e.(3)(a) is to be completed by:									
. Banks with \$300 million or more in assets									
. Banks with less than \$300 million in assets that have loans to finance agricultural production and other loans to farmers									
(a) Loans to finance agricultural production and other loans to farmers included on Schedule RC-N, item 11.e.(3), above	k072	N/A		k073	N/A		k074	N/A	
(4) Lease financing receivables	k269	0		k271	0		k272	0	
f. Portion of covered loans and leases included in items 11.a through 11.e.3 above that is protected by FDIC loss-sharing agreements	k102	0		k103	0		k104	0	

(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 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.

Schedule RC-N—Continued

Memoranda

	(Column A) Past due 30 through 90 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	CON	BI	TH	CON	BI	TH	CON	BI	TH
Dollar Amount	Thou	Mill	Thou	Thou	Mill	Thou	Thou	Mill	Thou
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1)									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	0			M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108	0	K109	0	K110	0			M.1.a.(2)
b. Loans secured by 1-4 family residential properties	F664	0	F662	0	F663	0			M.1.b
c. Secured by multifamily (5 or more) residential properties	K111	0	K112	0	K113	0			M.1.c
d. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonresidential properties	K114	0	K115	0	K116	0			M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	0			M.1.d.(2)
e. Commercial and industrial loans:	K257	0	K258	0	K259	0			M.1.e
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets. (Sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):(1)</i>									
(1) To U.S. addressees (domicile)	K120	N/A	K121	N/A	K122	N/A			M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123	N/A	K124	N/A	K125	N/A			M.1.e.(2)
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126	0	K127	0	K128	0			M.1.f
<i>Itemize loan categories included in Memorandum items 1.f.(1) and (2) above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.f.(1) and (2) must equal Memorandum item 1.f):(1)</i>									
(1) Loans secured by farmland	K130	0	K131	0	K132	0			M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	K134	0	K135	0	K136	0			M.1.f.(2)
(3) Not applicable									
(4) Loans to individuals for household, family, and other personal expenditures:									
(a) Credit cards	K274	0	K275	0	K276	0			M.1.f.(4)(a)
(b) Automobile loans	K277	0	K278	0	K279	0			M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	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.

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 90 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	CON	Bill	Thou	CON	Bill	Thou	CON	Bill	Thou	
1.f.(5) Loans to foreign governments and official institutions	K283	0		K284	0		K285	0		M.1.f.(5)
(6) Other Loans(1)	K286	0		K287	0		K288	0		M.1.f.(6)
<i>Memorandum item 1.f.(6)(a) is to be completed by:</i>										
- Banks with \$300 million or more in total assets										
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-N, item 3) exceeding five percent of total loans										
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6),	K138	N/A		K139	N/A		K140	N/A		M.1.f.(6)(a)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	0		6559	0		6560	0		M.2
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million in total assets:(2)										
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1248	N/A		1249	N/A		1250	N/A		M.3.a
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380	N/A		5381	N/A		5382	N/A		M.3.b
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254	N/A		1255	N/A		1256	N/A		M.3.c
d. Leases to individuals for household, family and other personal expenditures (included in Schedule RC-N, item 8, above)	F166	N/A		F167	N/A		F168	N/A		M.3.d

(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.

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	CON	Bill	Thou	CON	Bill	Thou	CON	Bill	Thou	
Dollar Amounts in Thousands										
<i>Memorandum item 4 is to be completed by:</i>										
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part 1, paragraph 1) exceeding five percent of total loans: 										
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1589	N/A	1597	N/A	1583	N/A				M.4
5. Loans and leases held for sale and loans measured at fair value (included Schedule RC-N, items 1 through 4, above):										
a. Loans and leases held for sale	C240	0	C241	0	C226	0				M.5.a
b. Loans measured at fair value:										
(1) Fair value	F664	0	F665	0	F666	0				M.5.b.(1)
(2) Unpaid principal balance	F667	0	F668	0	F669	0				M.5.b.(2)

	(Column A) Past due 30 through 89 days			(Column B) Past due 90 days or more			
	CON	Bill	Thou	CON	Bill	Thou	
Dollar Amounts in Thousands							
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets.</i>							
6. Derivative contracts:							
Fair value of amounts carried as assets	3529	N/A	3530	N/A			M.6

7. Additions to nonaccrual assets during the quarter	C410	0					M.7
8. Nonaccrual assets sold during the quarter	C411	0					M.8

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	CON	Bill	Thou	CON	Bill	Thou	CON	Bill	Thou	
Dollar Amounts in Thousands										
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):										
a. Outstanding balance	1183	0	1184	0	1185	0				M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	1186	0	1187	0	1188	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.

	Dollar Amounts in Billions	Dollar Amounts in Millions	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Deposit Insurance Act and FDIC regulations	236	N/A	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable	27	N/A	2
3. Not applicable			
4. Average consolidated total assets for the calendar quarter	652	N/A	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	1	N/A	4.a
5. Average tangible equity for the calendar quarter(1)	654	N/A	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	55	N/A	6
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 7.a)			
a. One year or less	69	N/A	7.a
b. Over one year through three years	466	N/A	7.b
c. Over three years through five years	46	N/A	7.c
d. Over five years	468	N/A	7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.d must equal Schedule RC, item 19):			
a. One year or less	469	N/A	8.a
b. Over one year through three years	470	N/A	8.b
c. Over three years through five years	47	N/A	8.c
d. Over five years	472	N/A	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1)	803	N/A	9
Item 9.a is to be completed on a fully consolidated basis by all institutions insured depository institution.			other
a. Fully consolidated reciprocal brokered deposits	190	N/A	9.a
10. Banker's bank certification:			
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	YES	NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.			
a. Banker's bank deduction	657	N/A	10.a
b. Banker's bank deduction limit	658	N/A	10.b
11. Custodial bank certification:			
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	YES	NO	11
If the answer to item 11 is "YES," complete items 11.a and 11.b.			
a. Custodial bank deduction	660	N/A	11.a
b. Custodial bank deduction limit	661	N/A	11.b

(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.

Schedule RC-O—Continued
Memoranda

	Dollar Amounts in Thousands	FDIC Ins. Mil. Thou.	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:(1)			
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less	F049	N/A	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	F050	N/A	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:(1)			
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000	F051	N/A	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	F052	N/A	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less:(1)			
(1) Amount of retirement deposit accounts of \$250,000 or less	F045	N/A	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less	F046	N/A	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000:(1)			
(1) Amount of retirement deposit accounts of more than \$250,000	F047	N/A	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000	F048	N/A	M.1.d.(2)

Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.

2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions):(3)	F597	N/A	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:			
TEXT	RCON	FDIC Cert No.	
A545	A545	N/A	M.3

	Dollar Amounts in Thousands	FDIC Ins. Mil. Thou.	
4. Not Applicable			
Memorandum items 5.a and 5.b are to be completed by all banks.			
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):(4)			
a. Amount of noninterest-bearing transaction accounts of more than \$250,000	F944	N/A	M.5.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000	F945	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.

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

	Dollar Amounts in Thousands		
	TR60	60	Millions
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "complex institutions" as defined in FDIC regulations.</i>			
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
d. Loss	K666	N/A	M.6.d
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	K675	N/A	M.7
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations	K667	N/A	M.8
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations	K668	N/A	M.9
10. Commitments to fund construction, land development, and other land loans secured by real estate:			
a. Total unfunded commitments	K676	N/A	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government or insurance provisions (including the FDIC)	K677	N/A	M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under FDIC loss-sharing or insurance provisions (excluding FDIC loss-sharing agreements)	K669	N/A	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-F, Memorandum item 2.d)	K678	N/A	M.12
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.</i>			
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate	K679	N/A	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties	K680	N/A	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties	K681	N/A	M.13.c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and other lines of credit	K682	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 expenses	K674	N/A	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other	K672	N/A	M.13.g
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure	K673	N/A	M.14
15. Total amount of the institution's 20 largest counterparty exposures	K674	N/A	M.15

Schedule RC-O—Continued

Memoranda—Continued

	Dollar Amounts in TR60s		in Billions	in Millions	
Memorandum item 16 is to be completed by "large institutions" and "highly complex 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 or the FDIC (included in Schedule RC-C, Part I, Memorandum item 1)	1,189		N/A		with g M.16
Memorandum item 17 is to be completed on a fully consolidated basis by "large institutions" and "highly complex institutions" as defined in FDIC regulations and another insured depository institution.					
17. Selected fully consolidated data for deposit insurance assessment purposes					
a. Total deposit liabilities before exclusions (gross) as defined in Section 302 of the Federal Deposit Insurance Act and FDIC regulations	1,194		N/A		M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on all	1,195		N/A		M.17.b exclusions
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	1,196		N/A		M.17.c
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	1,197		N/A		M.17.d

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 assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale exceed \$10 million for two consecutive quarters.

	Dollar Amounts in Thousands		
	2011	2010	
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	F067	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:			
(1) Total commitment under the lines of credit	F674	N/A	3.c.(1)
(2) Principal amount funded under the lines of credit	F675	N/A	3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a and 5):			
a. Closed-end first liens	F072	N/A	4.a
b. Closed-end junior liens	F073	N/A	4.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F676	N/A	4.c.(1)
(2) Principal amount funded under the lines of credit	F677	N/A	4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):			
a. Closed-end 1-4 family residential mortgage loans	F184	N/A	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F680	N/A	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			
a. Closed-end first liens	F678	N/A	6.a
b. Closed-end junior liens	F679	N/A	6.b
c. Open-end loans extended under line of credit:			
(1) Total commitment under the lines of credit	F680	N/A	6.c.(1)
(2) Principal amount funded under the lines of credit	F681	N/A	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	1191	N/A	7.a
b. For representations and warranties made to other parties	1192	N/A	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	2383	N/A	7.c

(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.

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.

	(Column A) Total Fair Value Reported on Schedule RC			(Column B) LESS: Amounts Netted in the Determination of Total Fair Value			(Column C) Level 1 Fair Value Measurements			(Column D) Level 2 Fair Value Measurements			(Column E) Level 3 Fair Value Measurements			
	Dollars	Billions	Millions	Dollars	Billions	Millions	Dollars	Billions	Millions	Dollars	Billions	Millions	Dollars	Billions	Millions	
Assets																
1. Available-for-sale securities	1773		N/A	G474		N/A	G475		N/A	G476		N/A	G477		N/A	1
2. Federal funds sold and securities purchased under agreements to resell	G478		N/A	G479		N/A	G480		N/A	G481		N/A	G482		N/A	2
3. Loans and leases held for sale	G483		N/A	G484		N/A	G485		N/A	G486		N/A	G487		N/A	3
4. Loans and leases held for investment	G488		N/A	G489		N/A	G490		N/A	G491		N/A	G492		N/A	4
5. Trading assets:																
a. Derivative assets	3543		N/A	G493		N/A	G494		N/A	G495		N/A	G496		N/A	5.a
b. Other trading assets	G497		N/A	G498		N/A	G499		N/A	G500		N/A	G501		N/A	5.b
(1) Nontrading securities with changes in fair value reported in current earnings (included in Schedule RC-Item 5.b, above)	F240		N/A	F684		N/A	F692		N/A	F241		N/A	F242		N/A	5.b.1
6. All other assets	G397		N/A	G397		N/A	G399		N/A	G398		N/A	G804		N/A	6
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5b plus item 6)	G502		N/A	G503		N/A	G504		N/A	G505		N/A	G506		N/A	7

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC			(Column B) LESS: Amounts Netted in the Determination of Total Fair Value			(Column C) Level 1 Fair Value Measurements			(Column D) Level 2 Fair Value Measurements			(Column E) Level 3 Fair Value Measurements			
	RCON	Bill	Mill	Thou	RCON	Bill	Mill	Thou	RCON	Bill	Mill	Thou	RCON	Bill	Mill	
Liabilities																
8. Deposits	F252		N/A	F686		N/A	F694		N/A	F253		N/A	F254		N/A	8
9. Federal funds purchased and sold under agreements to repurchase	G507		N/A	G508		N/A	G509		N/A	G510		N/A	G511		N/A	9
10. Trading liabilities:																
a. Derivative liabilities	G547		N/A	G512		N/A	G513		N/A	G514		N/A	G515		N/A	10.a
b. Other trading liabilities	G516		N/A	G517		N/A	G518		N/A	G519		N/A	G520		N/A	10.b
11. Other borrowed money	G521		N/A	G522		N/A	G523		N/A	G524		N/A	G525		N/A	11
12. Subordinated notes and debentures	G526		N/A	G527		N/A	G528		N/A	G529		N/A	G530		N/A	12
13. All other liabilities	G803		N/A	G804		N/A	G807		N/A	G808		N/A	G809		N/A	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531		N/A	G532		N/A	G533		N/A	G534		N/A	G535		N/A	14

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC			(Column B) LESS: Amounts Netted in the Determination of Total Fair Value			(Column C) Level 1 Fair Value Measurements			(Column D) Level 2 Fair Value Measurements			(Column E) Level 3 Fair Value Measurements			
	RC	CON	Thou	RC	CON	Thou	RC	CON	Thou	RC	CON	Thou	RC	CON	Thou	
Dollar Amounts in Thousands																
Memoranda																
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):																
a. Mortgage servicing assets	G536	N/A		G537	N/A		G538	N/A		G539	N/A		G540	N/A		M.1.a
b. Nontrading derivative assets	G541	N/A		G542	N/A		G543	N/A		G544	N/A		G545	N/A		M.1.b
TEXT																
	G546	N/A		G547	N/A		G548	N/A		G549	N/A		G550	N/A		M.1.c
	G551	N/A		G552	N/A		G553	N/A		G554	N/A		G555	N/A		M.1.d
	G556	N/A		G557	N/A		G558	N/A		G559	N/A		G560	N/A		M.1.e
	G561	N/A		G562	N/A		G563	N/A		G564	N/A		G565	N/A		M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):																
a. Loan commitments (not accounted for as derivatives)	F261	N/A		F689	N/A		F697	N/A		F262	N/A		F263	N/A		M.2.a
b. Nontrading derivative liabilities	G567	N/A		G568	N/A		G569	N/A		G570	N/A		G571	N/A		M.2.b
TEXT																
	G572	N/A		G573	N/A		G574	N/A		G575	N/A		G576	N/A		M.2.c
	G577	N/A		G578	N/A		G579	N/A		G580	N/A		G581	N/A		M.2.d
	G582	N/A		G583	N/A		G584	N/A		G585	N/A		G586	N/A		M.2.e
	G587	N/A		G588	N/A		G589	N/A		G590	N/A		G591	N/A		M.2.f

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands of Dollars

	2019	2018	
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
3. LESS: Net unrealized loss on available-for-sale EQUITY securities(1)(report loss as a negative value)	4221	0	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts resulting from the initial and subsequent application of FASB ASC 715-20 (former Statement No. 158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)	4338	0	4
5. LESS: Nonqualifying perpetual preferred stock	1588	0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	1589	0	6
7.a. LESS: Disallowed goodwill and other disallowed intangible assets	1590	0	7.a
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under the fair value option that is included in retained earnings and is attributable to the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	1264	0	7.b
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	1227	5,087	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	1591	0	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	1592	0	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	18274	5,087	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	1593	0	13
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	0	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	4221	0	15
16. Other Tier 2 capital components	1594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	0	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	18274	0	18
19. Tier 3 capital allocated for market risk	1395	0	19
20. LESS: Deductions for total risk-based capital	1595	0	20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	13792	5,087	21
Total assets for leverage ratio			
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	1136	6,937	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7)	1596	0	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a)	1597	0	24
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25
26. Other additions to (deductions from) assets for leverage capital purposes	1136	0	26
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	1136	6,937	27
Adjustments for financial subsidiaries			
28. a. Adjustment to Tier 1 capital reported in item 11	1228	0	28.a
b. Adjustment to total risk-based capital reported in item 21	1503	0	28.b
29. Adjustment to risk-weighted assets reported in item 62	1504	0	29
30. Adjustment to average total assets reported in item 27	1505	0	30

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

Schedule RC-R—Regulatory Capital

Dollar Amounts in RCOLs and mil | Thou

Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A)		(Column B)		
	RCOL	Percentage	RCOL	Percentage	
31. Tier 1 leverage ratio(1)	7273	0.00%	7204	73.33%	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%	7209	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).

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting			(Column D) (Column E) (Column F) (Column G) Allocation by Risk Weight Category															
					0%				20%				50%				100%			
					Bil	Mill	Thou	Thou	Bil	Mill	Thou	Thou	Bil	Mill	Thou	Thou	Bil	Mill	Thou	
Balance Sheet Asset Categories																				
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items)	RCON 0010 861	RCON C869 0			RCON B600 0	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 B603 0			RCON B604 0	RCON B605 0	RCON B606 0	RCON B607 0									35			
36. Available-for-sale securities(Column A must equal Schedule RC-B, item 8, column D)	RCON 1773 3,810	RCON B608 161			RCON B609 0	RCON B610 2,595	RCON B611 339	RCON B612 714									36			
37. Federal funds sold and securities purchased under agreements to resell	RCON C229 0				RCON C063 0	RCON C064 0			RCON B520 0								37			
38. Loans and leases held for sale(Column A must equal RC 10)	RCON 5369 0	RCON B617 0			RCON B618 0	RCON B619 0	RCON B620 0	RCON B621 0									38			
39. Loans and leases, net of unearned income(Col A must equal RC 10)	RCON B528 0	RCON B622 0			RCON B623 0	RCON B624 0	RCON B625 0	RCON B626 0									39			
40. LESS: Allowance for loan and lease losses	RCON 3123 0	RCON 3123 0															40			
41. Trading assets (Column A must equal RC 5)	RCON 3545 0	RCON B627 0			RCON B628 0	RCON B629 0	RCON B630 0	RCON B631 0									41			
42. All other assets(1)	RCON B639 577	RCON B640 0			RCON B641 0	RCON B642 0	RCON B643 0	RCON 5339 577									42			
43. Total assets (sum of items 34 through 42)	RCON 2170 5,248	RCON B644 161			0	3,456	339	1,291									43			

(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.

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount(1)	(Column D) (Column E) (Column F) (Column G) Allocation by Risk Weight Category															
				0%				20%				50%				100%			
				Bil.	Mill.	Thou.		Bil.	Mill.	Thou.		Bil.	Mill.	Thou.		Bil.	Mill.	Thou.	
Derivatives and Off-Balance Sheet																			
44. Financial standby letters of credit	RCON B548 0	See footnote 1.000	RCON B547 0	RCON B548	RCON B581	RCON B582	RCON B583	RCON B584	RCON B585	RCON B586	RCON B587	RCON B588	RCON B589	RCON B590	RCON B591	RCON B592	44		
45. Performance standby letters of credit (Column A must equal RCON A350)	RCON 3827 0	50	RCON B650 0	RCON B651	RCON B652	RCON B653	RCON B654	RCON B655	RCON B656	RCON B657	RCON B658	RCON B659	RCON B660	RCON B661	RCON B662	RCON B663	45		
46. Commercial and similar letters of credit (Column A must equal RCON A350)	RCON 3417 0	20	RCON B655 0	RCON B656	RCON B657	RCON B658	RCON B659	RCON B660	RCON B661	RCON B662	RCON B663	RCON B664	RCON B665	RCON B666	RCON B667	RCON B668	46		
47. Risk participations in bankers acceptances acquired by the reporting institution	RCON 3429 0	1.00	RCON B660 0	RCON B661	RCON B662	RCON B663	RCON B664	RCON B665	RCON B666	RCON B667	RCON B668	RCON B669	RCON B670	RCON B671	RCON B672	RCON B673	47		
48. Securities lent (must equal RC-L-33)	RCON 3433 0	1.00	RCON B664 0	RCON B665	RCON B666	RCON B667	RCON B668	RCON B669	RCON B670	RCON B671	RCON B672	RCON B673	RCON B674	RCON B675	RCON B676	RCON B677	48		
49. Retained recourse on small business obligations sold with recourse (Column A must equal RC-S.M.1.b)	RCON A350 0	1.00	RCON B669 0	RCON B670	RCON B671	RCON B672	RCON B673	RCON B674	RCON B675	RCON B676	RCON B677	RCON B678	RCON B679	RCON B680	RCON B681	RCON B682	49		
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement (must equal Column B)	RCON B547 0	See footnote 12.500	RCON B547 0	RCON B548	RCON B549	RCON B550	RCON B551	RCON B552	RCON B553	RCON B554	RCON B555	RCON B556	RCON B557	RCON B558	RCON B559	RCON B560	50		
51. All other financial assets sold with recourse	RCON B674 0	1.00	RCON B674 0	RCON B675	RCON B676	RCON B677	RCON B678	RCON B679	RCON B680	RCON B681	RCON B682	RCON B683	RCON B684	RCON B685	RCON B686	RCON B687	51		
52. All other off-balance sheet liabilities	RCON B687 0	1.00	RCON B687 0	RCON B688	RCON B689	RCON B690	RCON B691	RCON B692	RCON B693	RCON B694	RCON B695	RCON B696	RCON B697	RCON B698	RCON B699	RCON B700	52		
53. Unused commitments:																			
a. With an original maturity exceeding one year	RCON 3833 0	50	RCON B687 0	RCON B688	RCON B689	RCON B690	RCON B691	RCON B692	RCON B693	RCON B694	RCON B695	RCON B696	RCON B697	RCON B698	RCON B699	RCON B700	53.a		
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCON G597 0	10	RCON G597 0	RCON G598	RCON G599	RCON G600	RCON G601	RCON G602	RCON G603	RCON G604	RCON G605	RCON G606	RCON G607	RCON G608	RCON G609	RCON G610	53.b		
54. Derivative contracts	RCON A167 0		RCON A167 0	RCON B693	RCON B694	RCON B695	RCON B696	RCON B697	RCON B698	RCON B699	RCON B700	RCON B701	RCON B702	RCON B703	RCON B704	RCON B705	54		

(1) 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 D) (Column E) (Column F) (Column G)				
	Allocation by Risk Weight Category				
	0%	20%	50%	100%	
Dollar Amounts in	Bil Mil Tho	Bil Mil Tho	Bil Mil Tho	Bil Mil Tho	
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCON B696 0	RCON B697 3,456	RCON B698 339	RCON B699 1,291	55
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCON B700 0	RCON B701 691	RCON B702 170	RCON B703 1,291	57
58. Market risk equivalent assets				RCON 1651 0	58
59. Risk-weighted assets before deductions for excess allowance for loan and lease loss and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCON B704 2,152	59
60. LESS: Excess allowance for loan and lease losses				RCON A224 0	60
61. LESS: Allocated transfer risk reserve				RCON 3128 0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCON A223 2,152	62
Memoranda	Dollar Amounts in Thousands				
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards		RCON	Bil Mil Thou	8764	0 M.1

Schedule RC-R—Continued
Memoranda—Continued

Dollar Amounts in Thousands	With a remaining maturity of												Thou			
	(Column A)				(Column B)				(Column C)							
	One year or less				Over one year through five years				Over five years							
	PC	CC	Tril	Bill	Mill	PC	CC	Tril	Bill	Mill	PC	CC	Tril	Bill	Mill	
2. Notional principal amounts of derivative contracts:																
a. Interest rate contracts	3809				0	8766				0	8767				0	M.2.a
b. Foreign exchange contracts	3812				0	8769				0	8770				0	M.2.b
c. Gold contracts	8771				0	8772				0	8773				0	M.2.c
d. Other precious metals contracts	8774				0	8775				0	8776				0	M.2.d
e. Other commodity contracts	8777				0	8778				0	8779				0	M.2.e
f. Equity derivative contracts	A000				0	A001				0	A002				0	M.2.f
g. Credit derivative contracts:																
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for capital purposes:																
(1) Investment grade	G597				0	G598				0	G599				0	M.2.g.1
(2) Subinvestment grade	G600				0	G601				0	G602				0	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 D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	
Bank Securitization Activities																						
1. Outstanding principal balance of and securitized by the reporting servicer retained or with recourse seller-provided credit enhancements	RCON B705			RCON B706			RCON B707			RCON B708			RCON B709			RCON B710			RCON B711			1
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																						
a. Credit-enhancing interest-only (included in Schedules RC-B or in Schedule RC, item 5)	RCON B712			RCON B713			RCON B714			RCON B715			RCON B716			RCON B717			RCON B718			2.a
b. Subordinated securities and other residual interests	RCON C395			RCON C396			RCON C397			RCON C398			RCON C399			RCON C400			RCON C401			2.b
c. Standby letters of credit and other enhancements	RCON C402			RCON C403			RCON C404			RCON C405			RCON C406			RCON C407			RCON C408			2.c
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726			RCON B727			RCON B728			RCON B729			RCON B730			RCON B731			RCON B732			3
4. Past due loan amounts included in:	RCON B733			RCON B734			RCON B735			RCON B736			RCON B737			RCON B738			RCON B739			
a. 30-89 days past due	RCON B740			RCON B741			RCON B742			RCON B743			RCON B744			RCON B745			RCON B746			4.a
b. 90 days or more past due																						4.b
5. Charge-offs and recoveries on assets securitized with servicing retained with recourse or other seller-provided credit enhancements (calendar year-to-date)																						
a. Charge-offs	RIAD B747			RIAD B748			RIAD B749			RIAD B750			RIAD B751			RIAD B752			RIAD B753			5.a
b. Recoveries	RIAD B754			RIAD B755			RIAD B756			RIAD B757			RIAD B758			RIAD B759			RIAD B760			5.b

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	l	Thou	Bil	l	Thou	Bil	l	Thou	Bil	l	Thou	Bil	l	Thou	Bil	l	Thou	Bil	l	Thou	
Bank Asset Sales																						
11. Assets sold with recourse or other provided credit enhancements and securitized by the reporting bank	RCN B796			RCN B796			RCN B796			RCN B796			RCN B796			RCN B796			RCN B796			11
12. Maximum amount of credit exposure arising from recourse or other securitized provided credit enhancements provided to assets reported in item 11	RCN B797			RCN B798			RCN B799			RCN B800			RCN B801			RCN B802			RCN B803			12

Memoranda

	Dollar Amounts in Thousands			RCN	Bil	l	Thou		
	Bil	l	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	A249						0	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 enhancements	B804						0	M.2.a	
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805						0	M.2.b	
c. Other financial assets (includes home equity lines)(1)	A591						0	M.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)	F699						0	M.2.d	
3. Asset-backed commercial paper conduits:									
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in credit, subordinated securities, and other enhancements:									ers of
(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	B807						0	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	B809						0	M.3.b.2	
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C(2)	C407						N/A	M.4	

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
 (2) 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 Schedule RC-T.) RCON A345 YES / NO YES 1
2. Does the institution exercise the fiduciary powers it has been granted? RCON A346 YES / NO YES 2
3. Does the institution have any fiduciary or related activity (in the form of assets or liabilities) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) RCON B867 YES / NO 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 Accounts	(Column D) Number of Non-Managed Accounts	
	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou			
Fiduciary and Related Assets							
4. Personal trust and agency accounts	RCON B868 106,226	RCON B869 0	RCON B870 0	RCON B871 0	RCON B872 98	RCON B873 0	4
5. Employee benefit and retirement-related trust and agency accounts	RCON B874 3,491	RCON B875 0	RCON B876 0	RCON B877 0	RCON B878 7	RCON B879 0	5.a
a. Employee benefit-defined contribution plans	RCON B874 3,491	RCON B875 0	RCON B876 0	RCON B877 0	RCON B878 4	RCON B879 0	5.b
b. Employee benefit-defined benefit plans	RCON B880 157,509	RCON B881 0	RCON B882 0	RCON B883 0	RCON B884 199	RCON B885 0	5.c
c. Other employee benefit and retirement-related accounts	RCON B882 0	RCON B883 0	RCON B884 0	RCON B885 0	RCON C001 0	RCON C002 0	6
6. Corporate trust and agency accounts	RCON B886 1,153,722	RCON B887 0	RCON B888 0	RCON B889 0	RCON B890 503	RCON B891 0	7
7. Investment management and investment advisory agency accounts	RCON B892 85,048	RCON B893 0	RCON B894 0	RCON B895 0	RCON B896 26	RCON B897 0	8
8. Foundation and endowment trust agency accounts	RCON B898 0	RCON B899 0	RCON B900 0	RCON B901 0	RCON B902 0	RCON B903 0	9
9. Other fiduciary accounts	RCON B894 0	RCON B895 0	RCON B896 0	RCON B897 0	RCON B898 0	RCON B899 0	9
10. Total fiduciary accounts (sum of items 4 through 9)	1,509,627	0	0	0	837	0	10

Schedule RC-T—Continued

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts				(Column D) Number of Non-Managed Accounts				
	Tril	Bil	Mill	Thou	Tril	Bil	Mill	Thou									
Dollar Amounts in Thousands																	
11. Custody and safekeeping accounts					RCON B898								RCON B899				11
12. Not applicable					893								0				
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included items 5.c and 11)	RCON J259				RCON J260				RCON J261				RCON J262				13
	157,509				0				199				0				
Dollar Amounts in Thousands																	
Fiduciary and Related Services Income																	
14. Personal trust and agency accounts					B904								489				14
15. Employee benefit and retirement-related trust and agency accounts:																	
a. Employee benefit—defined contribution					B905								92				15.a
b. Employee benefit—defined benefit					B906								19				15.b
c. Other employee benefit and retirement-related accounts					B907								958				15.c
16. Corporate trust and agency accounts					A479								0				16
17. Investment management and investment advisory agency accounts					J315								5,962				17
18. Foundation and endowment trust and agency accounts					J316								436				18
19. Other fiduciary accounts					A480								0				19
20. Custody and safekeeping accounts					B909								3				20
21. Other fiduciary and related services income					B910								0				21
22. Total gross fiduciary and related services income (sum of items 14 through 21 (must equal Schedule RI, item 5.a))					4070								7,959				22
23. LESS: Expenses					C058								0				23
24. LESS: Net losses from fiduciary and related services					A488								0				24
25. PLUS: Intracompany income credits for fiduciary and related services					B911								0				25
26. Net fiduciary and related services income					A491								7,959				26

Memoranda

	(Column A) Personal Trust and Agency Accounts				(Column B) Employee Benefit and Retirement-Related Trust and Management Agency Accounts				(Column C) All Other Accounts				
	Tril	Bil	Mill	Thou	Tril	Bil	Mill	Thou	Tril	Bil	Mill	Thou	
Dollar Amounts in Thousands													
1. Managed assets held in fiduciary accounts:	RCON												
a. Noninterest-bearing deposits	J263				J264				J265				M.1.a
b. Interest-bearing deposits	J266				J267				J268				M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269				J270				J271				M.1.c
d. State, county, and municipal obligations	J272				J273				J274				M.1.d
e. Money market mutual funds	J275				J276				J277				M.1.e
f. Equity mutual funds	J278				J279				J280				M.1.f
g. Other mutual funds	J281				J282				J283				M.1.g
h. Common trust funds and collective investment funds	J284				J285				J286				M.1.h
i. Other short-term obligations	J287				J288				J289				M.1.i
j. Other notes and bonds	J290				J291				J292				M.1.j
k. Investments in unregistered funds and private equity investments	J293				J294				J295				M.1.k

Schedule RC-T—Continued
Memoranda—Continued

	(Column A) Personal Trust and Agency Accounts			(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts			(Column C) All Other Accounts			
	RCON	Bil Mil Thou	Thou	RCON	Bil Mil Thou	Thou	RCON	Bil Mil Thou	Thou	
1. l. Other common and preferred stocks	1296	870	172	1297	106	878	1298	58	881	M.1.l
m. Real estate mortgages	1295	0	1300	0	1301	0	1301	0	1301	M.1.m
n. Real estate	1302	0	1303	0	1304	0	1304	0	1304	M.1.n
o. Miscellaneous assets	1305	360	1306	0	1307	0	1307	0	1307	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	1308	1,259,948	1309	164,631	1310	85,048				M.1.p

	(Column A) Managed Assets			(Column B) Number of Managed Accounts		
	RCON	Bil Mil Thou	Thou	RCON	Bil Mil Thou	Thou
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	1311	9,973	1312	128		

	(Column A) Number of Issues			(Column B) Principal Amount Outstanding		
	RCON	Bil Mil Thou	Thou	RCON	Bil Mil Thou	Thou
2. Corporate trust and agency accounts:						
a. Corporate and municipal trusteeships	B927	0		B928	0	
(1) Issues reported in Memorandum item 2.a. that are in	1313	0		1314	0	
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	0				

	(Column A) Number of Funds			(Column B) Market Value of Fund Assets		
	RCON	Bil Mil Thou	Thou	RCON	Bil Mil Thou	Thou
3. Collective investment funds and common trust funds:						
a. Domestic equity	B931	0		B932	0	
b. International/Global equity	B933	0		B934	0	
c. Stock/Bond blend	B935	0		B936	0	
d. Taxable bond	B937	0		B938	0	
e. Municipal bond	B939	0		B940	0	
f. Short term investments/Money market	B941	0		B942	0	
g. Specialty/Other	B943	0		B944	0	
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	0		B946	0	

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries	
	Dollar Amounts in Thousands	RIAD	Dollar Amounts in Thousands	RIAD	Dollar Amounts in Thousands	RIAD
4. Fiduciary settlements, surcharges and other						
a. Personal trust and agency accounts	B947	0	B948	0	B949	0
b. Employee benefit and retirement related trust and agency accounts	B950	0	B951	0	B952	0
c. Investment management and investment advisory agency accounts	B953	0	B954	0	B955	0
d. Other fiduciary accounts and related services	B956	0	B957	0	B958	0
e. Total fiduciary settlements, surcharges, and related services (sum of Memorandum items 4.a through 4.d minus column C must equal zero)	B959	0	B960	0	B961	0

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

Tammy Messmer

Name and Title (TEXT B962)

tmessmer@provtrust.com

E-mail Address (TEXT B926)

(262) 521-2322

Telephone: Area code/phone number/extension (TEXT B964)

Schedule RC-V— Variable Interest Entities

	(Column A) Securitization Vehicle			(Column B) RCP Conduits			(Column C) Other VIEs		
	Dollar Amount	COL Bill	COL Mil	Dollar Amount	COL Bill	COL Mil	Dollar Amount	COL Bill	COL Mil
1. Assets of consolidated variable 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	0	1982	0	0	1983	0	0
b. Held-to-maturity securities	1984	0	0	1985	0	0	1986	0	0
c. Available-for-sale securities	1987	0	0	1988	0	0	1989	0	0
d. Securities purchased under agreements to resell	1990	0	0	1991	0	0	1992	0	0
e. Loans and leases held for sale	1993	0	0	1994	0	0	1995	0	0
f. Loans and leases, net of unearned income	1996	0	0	1997	0	0	1998	0	0
g. Less: Allowance for loan and lease losses	1999	0	0	K001	0	0	K002	0	0
h. Trading assets (other than derivatives)	K003	0	0	K004	0	0	K005	0	0
i. Derivative trading assets	K006	0	0	K007	0	0	K008	0	0
j. Other real estate owned	K009	0	0	K010	0	0	K011	0	0
k. Other assets	K012	0	0	K013	0	0	K014	0	0
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:									
a. Securities sold under agreements to repurchase	K015	0	0	K016	0	0	K017	0	0
b. Derivative trading liabilities	K018	0	0	K019	0	0	K020	0	0
c. Commercial paper	K021	0	0	K022	0	0	K023	0	0
d. Other borrowed money (exclude commercial paper)	K024	0	0	K025	0	0	K026	0	0
e. Other liabilities	K027	0	0	K028	0	0	K029	0	0
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)	K030	0	0	K031	0	0	K032	0	0
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	K033	0	0	K034	0	0	K035	0	0

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)

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Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		849
Interest-bearing balances		12
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		0
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases held for sale		0
Loans and leases, net of unearned income	0	
LESS: Allowance for loan and lease losses	0	
Loans and leases, net of unearned income and allowance		0
Trading Assets		0
Premises and fixed assets (including capitalized leases)		0
Other real estate owned		0
Investments in unconsolidated subsidiaries and associated companies		0
Direct and indirect investments in real estate ventures		0
Intangible assets:		
Goodwill		577
Other intangible assets		0
Other assets		0
Total assets		5,248

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:

In domestic offices	0
Noninterest-bearing	0
Interest-bearing	0
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	0
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness and obligations under capital leases)	0
Subordinated notes and debentures	0
Other liabilities	0
Total liabilities	0

EQUITY CAPITAL

Bank Equity Capital	0
Perpetual preferred stock and related surplus	400
Common stock	1,667
Surplus (excludes all surplus related to preferred stock)	3,020
Retained earnings	161
Accumulated other comprehensive income	0
Other equity capital components	5,248
Total bank equity capital	0
Noncontrolling (minority) interest in consolidated subsidiaries	5,248
Total equity capital	5,248
Total liabilities and equity capital	5,248

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 prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, Thomas N. Tuttle, Jr., Chief Compliance Officer
(Name, Title)

Director #1 _____

Director #2 _____

Director #3 _____