

Federal Financial Institutions Examination Council

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

Report at the close of business September 30, 2012

(20120930)

(RCON 9999)

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

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

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

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

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

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

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

J. Scott Harkness

Director (Trustee)

Michael A. Schelble

Director (Trustee)

Thomas N. Tuttle

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

October 24, 2012

Date of Signature

Submission of Reports

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

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

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

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

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

Provident Trust Company

Legal Title of Bank (RSSD 9017)

Waukesha

City (RSSD 9130)

WI

State Abbrev. (RSSD 9200)

53188

Zip Code (RSSD 9220)

FDIC Certificate Number

57404

(RSSD 9050)

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

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) Signing the Reports

Thomas N. Tuttle, Jr.

Name (TEXT C490)

Chief Compliance Officer

Title (TEXT C491)

ttuttle@provtrust.com

E-mail Address (TEXT C492)

(262) 521-2332

Telephone: Area code/phone number/extension (TEXT C493)

(262) 521-2301

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Tamara J Messmer

Name (TEXT C495)

Administrative Officer/Equity Trader

Title (TEXT C496)

tmessmer@provtrust.com

E-mail Address (TEXT 4086)

(262) 521-2322

Telephone: Area code/phone number/extension (TEXT 8902)

(262) 521-2301

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

Title (TEXT C367)

tmessmer@provtrust.com

E-mail Address (TEXT C368)

(262) 521-2322

Telephone: Area code/phone number/extension (TEXT C369)

(262) 521-2301

FAX: Area code/phone number (TEXT C370)

Secondary Contact

Thomas N. Tuttle, Jr.

Name (TEXT C371)

Chief Compliance Officer

Title (TEXT C372)

ttuttle@provtrust.com

E-mail Address (TEXT C373)

(262) 521-2332

Telephone: Area code/phone number/extension (TEXT C374)

(262) 521-2301

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.

 Name (TEXT C437)
 Chief Compliance Officer

 Title (TEXT C438)
 ttuttle@provtrust.com

 E-mail Address (TEXT C439)
 (262) 521-2332

 Telephone: Area code/phone number/extension (TEXT C440)

Secondary Contact

Tammy Messmer

 Name (TEXT C442)
 Equity Trader

 Title (TEXT C443)
 tmessmer@provtrust.com

 E-mail Address (TEXT C444)
 (262) 521-2322

 Telephone: Area code/phone number/extension (TEXT C445)

Third Contact

 Name (TEXT C870)

 Title (TEXT C871)

 E-mail Address (TEXT C872)

 Telephone: Area code/phone number/extension (TEXT C873)

Fourth Contact

 Name (TEXT C875)

 Title (TEXT C876)

 E-mail Address (TEXT C877)

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

Consolidated Report of Income for the period January 1, 2012 – September 30, 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

	RIAD	Bil	Mil	Thou	
1. Interest Income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	4435			0	1.a.1.a
(b) All other loans secured by real estate	4436			0	1.a.1.b
(2) Commercial and industrial loans	4012			0	1.a.2
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B485			0	1.a.3.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486			0	1.a.3.b
(4) Loans to foreign governments and official institutions	4056			0	1.a.4
(5) All other loans (1)	4058			0	1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010			0	1.a.6
b. Income from lease financing receivables	4065			0	1.b
c. Interest income on balances due from depository institutions (2)	4115			0	1.c
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488			0	1.d.1
(2) Mortgage-backed securities	B489			0	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060			82	1.d.3
e. Interest income from trading assets	4069			0	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020			0	1.f
g. Other interest income	4518			0	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107			82	1.h
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508			0	2.a.1
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs)	0093			0	2.a.2.a
(b) Time deposits of \$100,000 or more	A517			0	2.a.2.b
(c) Time deposits of less than \$100,000	A518			0	2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180			0	2.b
c. Interest on trading liabilities and other borrowed money	4185			0	2.c

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

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

Schedule RI—Continued

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
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 82 3
4. Provision for loan and lease losses			4230 0 4
5. Noninterest income:			
a. Income from fiduciary activities (1)	4070	5,848	5.a
b. Service charges on deposit accounts	4080	0	5.b
c. Trading revenue (2)	A220	0	5.c
d. (1) Fees and commissions from securities brokerage	C886	0	5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888	0	5.d.2
(3) Fees and commissions from annuity sales	C887	0	5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386	0	5.d.4
(5) Income from other insurance activities	C387	0	5.d.5
e. Venture capital revenue	B491	0	5.e
f. Net servicing fees	B492	0	5.f
g. Net securitization income	B493	0	5.g
h. Not applicable			
i. Net gains (losses) on sales of loans and leases	5416	0	5.i
j. Net gains (losses) on sales of other real estate owned	5415	0	5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496	0	5.k
l. Other noninterest income*	B497	0	5.l
m. Total noninterest income (sum of items 5.a through 5.l)			4079 5,848 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	1,983	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	7	7.b
c. (1) Goodwill impairment losses	C216	0	7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232	0	7.c.2
d. Other noninterest expense*	4092	494	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)			4093 2,484 7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301 3,450 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 3,450 10
11. Extraordinary items and other adjustments, net of income taxes*			4320 0 11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)			G104 3,450 12
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)			G103 0 13
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340 3,450 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 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. (1)</i>			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) _____	8431	N/A	M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) _____	4313	0	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) _____	4507	69	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____		Number	
	4150	12	M.5
<i>Memorandum item 6 is to be completed by: (1)</i>			
• banks with \$300 million or more in total assets, and			
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) _____	4024	N/A	M.6
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) _____	RIAD	CCYY/MM/DD	
	9106	0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures _____	8757	N/A	M.8.a
b. Foreign exchange exposures _____	8758	N/A	M.8.b
c. Equity security and index exposures _____	8759	N/A	M.8.c
d. Commodity and other exposures _____	8760	N/A	M.8.d
e. Credit exposures _____	F186	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.(1)</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) _____	K090	N/A	M.8.f
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above) _____	K094	N/A	M.8.g
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading _____	C889	0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890	0	M.9.b
10. <i>To be completed by banks with \$300 million or more in total assets:(1)</i> Credit losses on derivatives (see instructions) _____	A251	N/A	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____	RIAD	YES / NO	
	A530	YES	M.11
<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 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) _____	F228	N/A	M.12

(1) The asset size tests and the 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

	Dollar Amounts in Thousands	Year-to-date			
		RIAD	Bil	Mil Thou	
<i>Memorandum item 13 is to be completed by banks that have elected to account for 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		J319		0	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)		J320		0	M.14.b
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)		J321		0	M.14.c

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands			
	RIAD	Bil Mil Thou		
1. Total bank equity capital most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	4,653		1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	4,653		3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	3,450		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0		5
6. Treasury stock transactions, net	B510	0		6
7. Changes incident to business combinations, net	4356	0		7
8. LESS: Cash dividends declared on preferred stock	4470	0		8
9. LESS: Cash dividends declared on common stock	4460	986		9
10. Other comprehensive income(1)	B511	8		10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	0		11
12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal Schedule RC, item 27.a)	3210	7,125		12

* Describe on Schedule RI-E - Explanations.

(1) Includes 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.

	Dollar Amounts in Thousands				Calendar year-to-date				
	(Column A) Charge-offs(1)		(Column B) Recoveries		(Column A) Charge-offs(1)		(Column B) Recoveries		
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans	C891	0	C892	0					1.a.1
(2) Other construction loans and all land development and other land loans	C893	0	C894	0					1.a.2
b. Secured by farmland	3584	0	3585	0					1.b
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	0	5412	0					1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234	0	C217	0					1.c.2.a
(b) Secured by junior liens	C235	0	C218	0					1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	0					1.d
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	0					1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	0	C898	0					1.e.2
2. Loans to depository institutions and acceptances of other banks	4481	0	4482	0					2
3. Not applicable									
4. Commercial and industrial loans	4638	0	4608	0					4
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514	0	B515	0					5.a
b. Automobile Loans	K129	0	K133	0					5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205	0	K206	0					5.c
6. Loans to foreign governments and official institutions	4643	0	4627	0					6
7. All other loans (2)	4644	0	4628	0					7
8. Lease financing receivables	4266	0	4267	0					8
9. Total (sum of items 1 through 8)	4635	0	4605	0					9

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

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

Schedule RI-B Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

	(Column A) Charge-offs(1)			(Column B) Recoveries			
	Calendar year-to-date						
	RIAD	Bil Mil Thou		RIAD	Bil Mil Thou		
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409		0	5410		0	M.1
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets:(2)							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	4652		N/A	4662		N/A	M.2.a
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654		N/A	4664		N/A	M.2.b
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	4646		N/A	4618		N/A	M.2.c
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	F185		N/A	F187		N/A	M.2.d
3. Memorandum item 3 is to be completed by:(2)							
• banks with \$300 million or more in total assets, and							
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:							
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	4655		N/A	4665		N/A	M.3
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.							
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	Calendar year-to-date						
	RIAD	Bil Mil Thou					
	C388			N/A			M.4

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

(2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.

Schedule RI-B Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	0	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	0	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	0	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	0	5
6. Adjustments* (see instructions for this schedule)	C233	0	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	0	7

* Describe on Schedule RI-E—Explanations.

Memoranda	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <i>Memorandum item 4 is to be completed by all banks.</i>	C390	N/A	M.3
4. Amount of allowance for post-acquisition credit losses on purchased credit impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	C781	0	M.4

Schedule RI-E—Explanations

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

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

(See instructions for details.)

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Bil	
1. Other noninterest income (from Schedule RI, item 5.i)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.i:						
a.	Income and fees from the printing and sale of checks	C013		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		0		1.b
c.	Income and fees from automated teller machines (ATMs)	C016		0		1.c
d.	Rent and other income from other real estate owned	4042		0		1.d
e.	Safe deposit box rent	C015		0		1.e
f.	Net change in the fair values of financial instruments accounted for under a fair value option	F229		0		1.f
g.	Bank card and credit card interchange fees	F555		0		1.g
h.	Gains on bargain purchases	J447		0		1.h
TEXT						
i.	4461	4461		0		1.i
j.	4462	4462		0		1.j
k.	4463	4463		0		1.k
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
a.	Data processing expenses	C017		0		2.a
b.	Advertising and marketing expenses	0497		0		2.b
c.	Directors' fees	4136		0		2.c
d.	Printing, stationery, and supplies	C018		0		2.d
e.	Postage	8403		0		2.e
f.	Legal fees and expenses	4141		0		2.f
g.	FDIC deposit insurance assessments	4146		0		2.g
h.	Accounting and auditing expenses	F556		0		2.h
i.	Consulting and advisory expenses	F557		0		2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0		2.j
k.	Telecommunications expenses	F559		0		2.k
TEXT						
l.	4464 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 Schedule RI, 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 September 30, 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		RCON	Bil Mil Thou	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin(1)				0081	2,701	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	3,811	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold				B987	0	3.a
b. Securities purchased under agreements to resell(3)				B989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	0	4.a
b. Loans and leases, net of unearned income		B528	0			4.b
c. LESS: Allowance for loan and lease losses (must equal Report of Income Schedule RI B, part II, item 7)		3123	0			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	0	4.d
5. Trading assets (from Schedule RC-D)				3545	0	5
6. Premises and fixed assets (including capitalized leases)				2145	10	6
7. Other real estate owned (from Schedule RC-M)				2150	0	7
8. Investments in unconsolidated subsidiaries and associated companies				2130	0	8
9. Direct and indirect investments in real estate ventures				3656	0	9
10. Intangible assets:						
a. Goodwill				3163	590	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	7,124	12

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

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

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

Schedule RC - Continued

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
Liabilities								
13. Deposits:								
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)				2200			0	13.a
(1) Noninterest-bearing(1)		6631		0				13.a.1
(2) Interest-bearing		6636		0				13.a.2
b. Not Applicable								
14. Federal funds purchased and securities sold under agreements to repurchase:								
a. Federal funds purchased(2)				B993			0	14.a
b. Securities sold under agreements to repurchase(3)				B995			0	14.b
15. Trading liabilities (from Schedule RC-D)				3548			0	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				3190			0	16
17. and 18. Not Applicable								
19. Subordinated notes and debentures(4)				3200			0	19
20. Other liabilities (from Schedule RC-G)				2930			0	20
21. Total liabilities (sum of items 13 through 20)				2948			0	21
22. Not Applicable								
Equity Capital								
Bank Equity Capital								
23. Perpetual preferred stock and related surplus				3838			0	23
24. Common stock				3230			400	24
25. Surplus (excludes all surplus related to preferred stock)				3839			1,667	25
26. a. Retained earnings				3632			4,879	26.a
b. Accumulated other comprehensive income(5)				B530			178	26.b
c. Other equity capital components (6)				A130			0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)				3210			7,124	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries				3000			0	27.b
28. Total equity capital (sum of items 27.a and 27.b)				G105			7,124	28
29. Total liabilities and equity capital (sum of items 21 and 28)				3300			7,124	29

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2011	RCON	Number	
	6724	N/A	M.1

- | | |
|---|---|
| 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank | 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority) |
| 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately) | 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority) |
| 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 | 6 = Review of the bank's financial statements by external auditors |
| | 7 = Compilation of the bank's financial statements by external auditors |
| | 8 = Other audit procedures (excluding tax preparation work) |
| | 9 = No external audit work |

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date	RCON	MM / DD	
	8678	N/A	M.2

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

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government-agencies(1)	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Government-sponsored agencies(2)	1294	0	1295	0	1297	0	1298	0	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	0	8497	0	8498	2,543	8499	2,704	3

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

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

Schedule RC-B—Continued

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RC0N	Bil	Mil	Thou	RC0N	Bil	Mil	Thou	RC0N	Bil	Mil	Thou	RC0N	Bil	Mil	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	1737			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 readily determinable fair values(1)																	
									A510			750	A511			750	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754			0	1771			0	1772			3,632	1773			3,811	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		
	RCON	Bil Mil Thou	
1. Pledged securities(1) _____	0416	0	M.1
2. Maturity and repricing data for debt securities(1,2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,4)			
(1) Three months or less _____	A549	200	M.2.a.1
(2) Over three months through 12 months _____	A550	389	M.2.a.2
(3) Over one year through three years _____	A551	1,335	M.2.a.3
(4) Over three years through five years _____	A552	1,136	M.2.a.4
(5) Over five years through 15 years _____	A553	0	M.2.a.5
(6) Over 15 years _____	A554	0	M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,5)			
(1) Three months or less _____	A555	0	M.2.b.1
(2) Over three months through 12 months _____	A556	0	M.2.b.2
(3) Over one year through three years _____	A557	0	M.2.b.3
(4) Over three years through five years _____	A558	0	M.2.b.4
(5) Over five years through 15 years _____	A559	0	M.2.b.5
(6) Over 15 years _____	A560	0	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:(6)			
(1) Three years or less _____	A561	0	M.2.c.1
(2) Over three years _____	A562	0	M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) _____	A248	0	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) _____	1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost _____	8782	0	M.4.a
b. Fair value _____	8783	0	M.4.b

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

Schedule RC-B—Continued

Memoranda — Continued

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

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

Schedule RC-B—Continued

Memoranda — Continued

Dollar Amounts in Thousands

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report

- (1) loans and leases held for sale at the lower of cost or fair value,
- (2) loans and leases held for investment, net of unearned income, and
- (3) loans and leases accounted for at fair value under a fair value option.

Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1)				(Column B) To Be Completed by All Banks			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Loans secured by real estate:								
a. Construction, land development, and other land loans:								
(1) 1-4 family residential construction loans					F158			0
(2) Other construction loans and all land development and other land loans					F159			0
b. Secured by farmland (including farm residential and other improvements)					1420			0
c. Secured by 1-4 family residential properties:								
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					1797			0
(2) Closed-end loans secured by 1-4 family residential properties:								
(a) Secured by first liens					5367			0
(b) Secured by junior liens					5368			0
d. Secured by multifamily (5 or more) residential properties					1460			0
e. Secured by nonfarm nonresidential properties:								
(1) Loans secured by owner-occupied nonfarm nonresidential properties					F160			0
(2) Loans secured by other nonfarm nonresidential properties					F161			0
2. Loans to depository institutions and acceptances of other banks					1288			0
a. To commercial banks in the U.S.:								
(1) To U.S. branches and agencies of foreign banks	B532			N/A				
(2) To other commercial banks in the U.S.	B533			N/A				
b. To other depository institutions in the U.S.	B534			N/A				
c. To banks in foreign countries:								
(1) To foreign branches of other U.S. banks	B536			N/A				
(2) To other banks in foreign countries	B537			N/A				
3. Loans to finance agricultural production and other loans to farmers					1590			0
4. Commercial and industrial loans					1766			0
a. To U.S. addressees (domicile)	1763			N/A				
b. To non-U.S. addressees (domicile)	1764			N/A				
5. Not applicable								
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
a. Credit cards					B538			0
b. Other revolving credit plans					B539			0
c. Automobile Loans					K137			0
d. Other consumer loans (includes single payment, installment, and all student loans)					K207			0
7. Loans to foreign governments and official institutions (including foreign central banks)					2081			0
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.					2107			0

(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

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

Memoranda

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1.Loans restructured in troubled debt restructurings that are in compliance with their modified terms(included in Schedule RC-C, Part 1, and not reported as past due or nonaccrual in Schedule RC-N,Memorandum item 1):			
a.Construction, land development, and other land loans:			
(1) 1 - 4 family residential construction loans	K158	0	M.1.a.1
(2)Other construction loans and all land development and other land loans	K159	0	M.1.a.2
b. Loans secured by 1-4 residential properties	F576	0	M.1.b
c. Secured by multifamily (5 or more) residential properties	K160	0	M.1.c
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	0	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K162	0	M.1.d.2
e. Commercial and Industrial loans:	K256	0	M.1.e
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (1) (Sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):</i>			
(1) To U.S.addressees (domicile)	K163	N/A	M.1.e.1
(2) To non-U.S. addressees (domicile)	K164	N/A	M.1.e.2
f. All other loans(include loans to individuals for household, family, and other personal expenditures)	K165	0	M.1.f
<i>Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructutings that are in compliance with their modified terms(sum of memorandum items 1.a through 1.e plus 1.f):</i>			
(1) Loans secured by farmland	K166	0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks	K167	0	M.1.f.2
(3) Not applicable			

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

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

	Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit Cards	K098					0	M.1.f.4(a)
(b) Automobile Loans	K203					0	M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204					0	M.1.f.4(c)
(5) Loans to foreign governments and official institutions	K212					0	M.1.f.5
(6) Other loans(1)	K267					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	K168					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 or next repricing date of:(3,4)							
(1) Three months or less	A564					0	M.2.a.1
(2) Over three months through 12 months	A565					0	M.2.a.2
(3) Over one year through three years	A566					0	M.2.a.3
(4) Over three years through five years	A567					0	M.2.a.4
(5) Over five years through 15 years	A568					0	M.2.a.5
(6) Over 15 years	A569					0	M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) 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 or next repricing date of:(3,5)							
(1) Three months or less	A570					0	M.2.b.1
(2) Over three months through 12 months	A571					0	M.2.b.2
(3) Over one year through three years	A572					0	M.2.b.3
(4) Over three years through five years	A573					0	M.2.b.4
(5) Over five years through 15 years	A574					0	M.2.b.5
(6) Over 15 years	A575					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)	A247					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)	2746					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)	5370					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		RCON	Bil	Mil	Thou	
<i>5. To be completed by banks with \$300 million or more in total assets:(1)</i>							
Loans secured by real estate to non-U.S. addressees (domicile)							
(included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837					N/A	M.5
<i>Memorandum item 6 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.</i>							
<i>6. Outstanding credit card fees and finance charges included in Schedule RC-C,</i>							
part I, item 6.a.	C391					N/A	M.6
<i>Memorandum item 7 is to be completed by all banks.</i>							
<i>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):</i>							
a. Outstanding balance	C779					0	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780					0	M.7.b
<i>8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:</i>							
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, items 1.c.(2)(a) and (b))	F230					0	M.8.a
<i>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 (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2011, that exceeded 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).</i>							
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231					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 above	F232					N/A	M.8.c
<i>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))</i>							
	F577					0	M.9
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>							
<i>10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):</i>							
a. Loans secured by real estate:							
(1) Construction, land development, and other land loans	F578					N/A	M.10.a.1
(2) Secured by farmland (including farm residential and other improvements)	F579					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	F580					N/A	M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	F581					N/A	M.10.a.3.b.1
(2) Secured by junior liens	F582					N/A	M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F583					N/A	M.10.a.4
(5) Secured by nonfarm nonresidential properties	F584					N/A	M.10.a.5
b. Commercial and industrial loans	F585					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	F586					N/A	M.10.c.1
(2) Other revolving credit plans	F587					N/A	M.10.c.2
(3) Automobile loans	K196					N/A	M.10.c.3
(4) Other consumer loans	K208					N/A	M.10.c.4
d. Other loans	F589					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		RCON	Bil Mil Thou	
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, 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 _____	F597			N/A	M.11.b
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 _____	K195			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

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of 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	G092	0	G093	0	M.12.a
b. Commercial and industrial loans _____	G094	0	G095	0	G096	0	M.12.b
c. Loans to individuals for household, family, and other personal expenditures _____	G097	0	G098	0	G099	0	M.12.c
d. All other loans and all leases _____	G100	0	G101	0	G102	0	M.12.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

		Dollar Amounts in Thousands			
		RCON	Bil Mil Thou		
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of 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) _____	G376		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 on loans during the quarter (included in Schedule RI, item 1a.(1)(b)) _____	RIAD			
		G377		N/A	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>		RCON			
14.	Pledged loans and leases _____	G378		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):	RCON	Bil Mil Thou		
(1)	Home Equity Conversion Mortgage (HECM) reverse mortgages _____	J466		N/A	M.15.a.1
(2)	Proprietary reverse mortgages _____	J467		N/A	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:	RCON	Number		
(1)	Home Equity Conversion Mortgage (HECM) reverse mortgages _____	J468		N/A	M.15.b.1
(2)	Proprietary reverse mortgages _____	J469		N/A	M.15.b.2
c.	Principal amount of reverse mortgage originations that have been sold during the year:	RCON	Bil Mil Thou		
(1)	Home Equity Conversion Mortgage (HECM) reverse mortgages _____	J470		N/A	M.15.c.1
(2)	Proprietary reverse mortgages _____	J471		N/A	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 your bank has no loans outstanding in both of these two loan categories, place the word "NO" in the box to the right.)

RCON	YES / NO
6999	NO

1

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

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

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

Number of Loans	
RCON	
5562	N/A
RCON	
5563	N/A

2.a

2.b

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.)

b. "Commercial and industrial loans " reported in Schedule RC-C, part I, Item 4,(1) (Note: Item 4,(1) divided by the number of loans should NOT exceed \$100,000.)

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	RCON		RCON	Bil Mil 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
b. With original amounts of more than \$100,000 through \$250,000	5566	N/A	5567	N/A
c. With original amounts of more than \$250,000 through \$1,000,000	5568	N/A	5569	N/A
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
b. With original amounts of more than \$100,000 through \$250,000	5572	N/A	5573	N/A
c. With original amounts of more than \$250,000 through \$1,000,000	5574	N/A	5575	N/A

3.a

3.b

3.c

4.a

4.b

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 outstanding in both of these two loan categories, place the word "NO" in the box to the right.)

RCON	YES / NO
6860	NO

5

If YES, complete items 6.a and 6.b below and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

Number of Loans	
RCON	
5576	N/A
5577	N/A

6.a

6.b

- 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.)
- 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.)

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
7. Number and amount currently outstanding of "Loans secured by farmland (including 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 Thousands		
		RCON	Bil Mil Thou	
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 FNMA, FHLMC, or GNMA _____	G379	N/A	4.a
b.	Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored 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 sponsored 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 improvements) _____	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 properties and extended under lines of credit _____	F606	N/A	6.a.3.a
(b)	Closed-end loans secured by 1-4 family residential properties:			
(1)	Secured by first liens _____	F607	N/A	6.a.3.b.1
(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 15) _____	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 Thousands		RCON	Bil Mil Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F625	N/A			M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)	F626	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	F627	N/A			M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens	F628	N/A			M.1.a.3.b.1
(2) Secured by junior liens	F629	N/A			M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F630	N/A			M.1.a.4
(5) Secured by nonfarm nonresidential properties	F631	N/A			M.1.a.5
b. Commercial and industrial loans	F632	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	F633	N/A			M.1.c.1
(2) Other revolving credit plans	F634	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	F636	N/A			M.1.d
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639	N/A			M.2.a
b. Unpaid principal balance	F640	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 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	G299	N/A			M.3.a
b. Trust preferred securities issued by real estate investment trusts	G332	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	G652	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	F643	N/A			M.5.a
b. Home equity lines	F644	N/A			M.5.b
c. Automobile loans	F645	N/A			M.5.c
d. Other consumer loans	F646	N/A			M.5.d
e. Commercial and industrial loans	F647	N/A			M.5.e
f. Other	F648	N/A			M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	N/A			M.6
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values	F652	N/A			M.7.a
b. Other	F653	N/A			M.7.b
8. Loans pending securitization	F654	N/A			M.8

Schedule RC-D - Continued

Memoranda - Continued

		Dollar Amounts in Thousands	RCON	Bil Mil Thou	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, 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-D, item 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

Dollar Amounts in Thousands	Transaction Accounts						Nontransaction Accounts						
	(Column A) Total transaction accounts (including total demand deposits)			(Column B) Memo: Total demand deposits(1) (included in column A)			(Column C) Total nontransaction accounts (including MMDAs)						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships, and corporations (include all certified and official checks)	B549			0					B550			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.	B551			0					B552			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)	2215			0	2210			0	2385			0	7

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	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	M.1.a
b. Total brokered deposits	2365			0	M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above):(2)					
(1) Brokered deposits of less than \$100,000	2343			0	M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472			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)	A243			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)	K219			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)	K220			0	M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590			N/A	M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223			0	M.1.f
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810			0	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352			0	M.2.a.2
b. Total time deposits of less than \$100,000	6648			0	M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473			0	M.2.c
d. Total time deposits of more than \$250,000	J474			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	F233			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

RCON	Bil	Mil	Thou
3. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:(1,2)			
A579		0	M.3.a.1
A580		0	M.3.a.2
A581		0	M.3.a.3
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)			
A584		0	M.4.a.1
A585		0	M.4.a.2
A586		0	M.4.a.3
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		RCON	Bil Mil Thou	
1.	Accrued interest receivable(1)			B556	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			A519	0	3.a
b.	Other financial assets			A520	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			K201	0	5.a
b.	Separate account life insurance assets			K202	0	5.b
c.	Hybrid account life insurance assets			K270	0	5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			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 other than trading	C010	0			6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0			6.d
e.	FDIC loss-sharing indemnification assets	J448	0			6.e
f.	Prepaid deposit insurance assessments	J449	0			6.f
	TEXT					
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		RCON	Bil Mil Thou	
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			B557	0	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	0	4
a.	Accounts Payable	3066	0			4.a
b.	Deferred compensation liabilities	C011	0			4.b
c.	Dividends declared but not yet payable	2932	0			4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
	TEXT					
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			
		RCON	Bil Mil Thou		
Assets					
1.	Interest-bearing balances due from depository institutions	3381	12		1
2.	U.S. Treasury securities and U.S. Government agency obligations(2) <i>(excluding mortgage-backed securities)</i>	B558	0		2
3.	Mortgage-backed securities(2)	B559	0		3
4.	All other securities(2,3) <i>(includes securities issued by states and political subdivisions in the U.S.)</i>	B560	3,800		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	B561	0		6.d.1
(2)	Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562	0		6.d.2
7.	To be completed by banks with \$100 million or more in total assets:(4) Trading assets	3401	N/A		7
8.	Lease financing receivables (net of unearned income)	3484	0		8
9.	Total assets(5)	3368	6,789		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)	B563	0		11.a
b.	Time deposits of \$100,000 or more	A514	0		11.b
c.	Time deposits of less than \$100,000	A529	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			
		RCON	Bil Mil Thou		
<p><i>Memorandum item 1 is to be completed by:(4)</i></p> <ul style="list-style-type: none"> <i>banks with \$300 million or more in total assets, and</i> <i>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.</i> 					
1.	Loans to finance agricultural production and other loans to farmers	3386	N/A		M.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).
- Quarterly averages for all debt securities should be based on amortized cost.
- Quarterly averages for all equity securities should be based on historical cost.
- 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.
- 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 Thousands		RCON	Bil Mil Thou	
1. Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines _____			3814	0	1.a
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>						
(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above) _____			J477	N/A	1.a.(1)
(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) _____			J478	N/A	1.a.(2)
b.	Credit card lines _____			3815	0	1.b
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more 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 _____			J455	N/A	1.b.(1)
(2)	Other unused credit card lines _____			J456	N/A	1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a)	1-4 family residential construction loan commitments _____			F164	0	1.c.1.a
(b)	Commercial real estate, other construction loan, and land development loan commitments _____			F165	0	1.c.1.b
(2)	NOT secured by real estate _____			6550	0	1.c.2
d.	Securities underwriting _____			3817	0	1.d
e. Other unused commitments:						
(1)	Commercial and industrial loans _____			J457	0	1.e.(1)
(2)	Loans to financial institutions _____			J458	0	1.e.(2)
(3)	All other unused commitments _____			J459	0	1.e.(3)
2. Financial standby letters of credit _____						
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.(1)</i>						
a.	Amount of financial standby letters of credit conveyed to others _____	3820	N/A			2.a
3. Performance standby letters of credit _____						
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.(1)</i>						
a.	Amount of performance standby letters of credit conveyed to others _____	3822	N/A			3.a
4. Commercial and similar letters of credit _____						
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____						
7. Credit derivatives:						
a. Notional amounts:		(Column A) Sold Protection		(Column B) Purchased Protection		
		RCON	Bil Mil Thou	RCON	Bil Mil Thou	
(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			RCON	Bil	Mil	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 capital purposes_____		G404		0				7.c.(2)(b)	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital 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						
Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	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)

		RCON	Tril	Bil	Mil	Thou		
8. Spot foreign exchange contracts_____		8765				0	8	
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")_____		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 each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")_____		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

		RCON	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:							
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

Dollar Amounts in Thousands		(Column A)	(Column B)	(Column C)	(Column D)
Derivatives Position Indicators		Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):		Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou
		RCON 8693	RCON 8694	RCON 8695	RCON 8696
a. Futures contracts	0	0	0	0	12.a
		RCON 8697	RCON 8698	RCON 8699	RCON 8700
b. Forward contracts	0	0	0	0	12.b
c. Exchange-traded option contracts:		RCON 8701	RCON 8702	RCON 8703	RCON 8704
(1) Written options	0	0	0	0	12.c.1
		RCON 8705	RCON 8706	RCON 8707	RCON 8708
(2) Purchased options	0	0	0	0	12.c.2
d. Over-the-counter option contracts:		RCON 8709	RCON 8710	RCON 8711	RCON 8712
(1) Written options	0	0	0	0	12.d.1
		RCON 8713	RCON 8714	RCON 8715	RCON 8716
(2) Purchased options	0	0	0	0	12.d.2
		RCON 3450	RCON 3826	RCON 8719	RCON 8720
e. Swaps	0	0	0	0	12.e
13. Total gross notional amount of derivative contracts held for trading	RCON A126 0	RCON A127 0	RCON 8723 0	RCON 8724 0	13
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON 8725 0	RCON 8726 0	RCON 8727 0	RCON 8728 0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCON A589 0				14.a
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:		RCON 8733	RCON 8734	RCON 8735	RCON 8736
(1) Gross positive fair value	0	0	0	0	15.a.1
		RCON 8737	RCON 8738	RCON 8739	RCON 8740
(2) Gross negative fair value	0	0	0	0	15.a.2
b. Contracts held for purposes other than trading:		RCON 8741	RCON 8742	RCON 8743	RCON 8744
(1) Gross positive fair value	0	0	0	0	15.b.1
		RCON 8745	RCON 8746	RCON 8747	RCON 8748
(2) Gross negative fair value	0	0	0	0	15.b.2

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(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			
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		
16. Over-the-counter derivatives:																
a. Net current credit exposure _____	G418	N/A		G419	N/A		G420	N/A		G421	N/A		G422	N/A		16.a
b. Fair value of collateral: _____																
(1) Cash - U.S. dollar _____	G423	N/A		G424	N/A		G425	N/A		G426	N/A		G427	N/A		16.b(1)
(2) Cash - Other currencies _____	G428	N/A		G429	N/A		G430	N/A		G431	N/A		G432	N/A		16.b(2)
(3) U.S. Treasury securities _____	G433	N/A		G434	N/A		G435	N/A		G436	N/A		G437	N/A		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	N/A		16.b(4)
(5) Corporate bonds _____	G443	N/A		G444	N/A		G445	N/A		G446	N/A		G447	N/A		16.b(5)
(6) Equity securities _____	G448	N/A		G449	N/A		G450	N/A		G451	N/A		G452	N/A		16.b(6)
(7) All other collateral _____	G453	N/A		G454	N/A		G455	N/A		G456	N/A		G457	N/A		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	N/A		16.b(8)

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

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou			
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 the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations								6165	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								A590	0	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets								B026	0	2.b
c. All other identifiable intangible assets								5507	0	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)								0426	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"								C979	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)								B571	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)								3190	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		
		RCON	YES / NO	
6.	Does the reporting bank sell private label or third party mutual funds and annuities? _____	B569	NO	6
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities _____	B570	166,738	7
8.	Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) (TEXT 4087) http://www.provtrust.com			8
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? _____	RCON 4088	YES / NO NO	9
10.	Secured liabilities:	RCON	Bil Mil Thou	
a.	Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) _____	F064	0	10.a
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____	F065	0	10.b
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____	RCON G463	YES / NO YES	11
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____	RCON G464	YES / NO NO	12
13.	Assets covered by loss-sharing agreements with the FDIC:	RCON	Bil Mil Thou	
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 _____	K169	0	13.a.(1)(a)(1)
(2)	Other construction loans and all land development and other land loans _____	K170	0	13.a.(1)(a)(2)
(b)	Secured by farmland _____	K171	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 and extended under lines of credit _____	K172	0	13.a(1)(c)(1)
(2)	Closed-end loans secured by 1-4 family residential properties:			
(a)	Secured by first liens _____	K173	0	13.a.(1)(c)(2)(a)
(b)	Secured by junior liens _____	K174	0	13.a.(1)(c)(2)(b)
(d)	Secured by multifamily(5 or more) residential properties _____	K175	0	13.a.(1)(d)
(e)	Secured by nonfarm, nonresidential properties:			
(1)	Loans secured by owner-occupied nonfarm nonresidential properties _____	K176	0	13.a.(1)(e)(1)
(2)	Loans secured by other nonfarm nonresidential properties _____	K177	0	13.a.(1)(e)(2)
(2)	Not Applicable			
(3)	Commercial and industrial loans _____	K179	0	13.a.(3)
(4)	Loans to individuals for household, family, and other personal expenditures:			
(a)	Credit cards _____	K180	0	13.a.(4)(a)
(b)	Automobile loans _____	K181	0	13.a.(4)(b)
(c)	Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K182	0	13.a.(4)(c)

Schedule RC-M—Continued

	RCON	Bil Mil Thou	
13. a. (5) All other loans and all leases _____	K183	0	13. a.(5)
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part 1) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):</i>			
(a) Loans to depository institutions and acceptances of other banks _____	K184	0	13. a.(5)(a)
(b) Loans to foreign government and official institutions _____	K185	0	13. a.(5)(b)
(c) Other loans(1) _____	K186	0	13. a.(5)(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, item 3) exceeding five percent of total loans			
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above _____	K178	N/A	13. a.(5)(c)(1)
(d) Lease financing receivables _____	K273	0	13. a.(5)(d)
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land _____	K187	0	13. b.(1)
(2) Farmland _____	K188	0	13. b.(2)
(3) 1-4 family residential properties _____	K189	0	13. b.(3)
(4) Multifamily (5 or more) residential properties _____	K190	0	13. b.(4)
(5) Nonfarm nonresidential properties _____	K191	0	13. b.(5)
(6) Not applicable			
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements _____	K192	0	13. b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b) _____	J461	0	13. c
d. Other assets (exclude FDIC loss-sharing indemnification assets) _____	J462	0	13. d
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries(3) _____	K193	0	14. a
b. Total assets of captive reinsurance subsidiaries(3) _____	K194	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) _____			
	RCON	Number	
	L133	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? _____			
	RCON	YES / NO	
	L135	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		
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans	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	3493	0		3494	0		3495	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 nonfarm 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	B834	0		B835	0		B836	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)	3505	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

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

	(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			
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		
Dollar Amounts in Thousands										
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	K036	0		K037	0		K038	0		10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	K039	0		K040	0		K041	0		10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	K042	0		K043	0		K044	0		10.b
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:										
a. Loans secured by real estate:										
(1) Construction, land development, and other land loans:										
(a) 1-4 family residential construction loans	K045	0		K046	0		K047	0		11.a.(1)(a)
(b) Other construction loans and all land development and other land loans	K048	0		K049	0		K050	0		11.a.(1)(b)
(2) Secured by farmland	K051	0		K052	0		K053	0		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	K054	0		K055	0		K056	0		11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:										
(1) Secured by first liens	K057	0		K058	0		K059	0		11.a.(3)(b)(1)
(2) Secured by junior liens	K060	0		K061	0		K062	0		11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	K063	0		K064	0		K065	0		11.a.(4)
(5) Secured by nonfarm nonresidential properties:										
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	0		K067	0		K068	0		11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties	K069	0		K070	0		K071	0		11.a.(5)(b)
b. Not applicable										
c. Commercial and industrial loans	K075	0		K076	0		K077	0		11.c

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		
	RC0N	Bil Mil Thou		RC0N	Bil Mil Thou		RC0N	Bil Mil Thou	
Dollar Amounts in Thousands									
11.d. Loans to individuals for household, family, and other personal expenditures:									
(1) Credit cards	K078	0		K079	0		K080	0	11.d.(1)
(2) Automobile loans	K081	0		K082	0		K083	0	11.d.(2)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	K084	0		K085	0		K086	0	11.d.(3)
e. All other loans and all leases	K087	0		K088	0		K089	0	11.e
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (d):									
(1) Loans to depository institutions and acceptances of other banks	K091	0		K092	0		K093	0	11.e.(1)
(2) Loans to foreign governments and official institutions	K095	0		K096	0		K097	0	11.e.(2)
(3) Other loans(1)	K099	0		K100	0		K101	0	11.e.(3)
<i>Item 11.e.(3)(a) is to be completed by:(2)</i> <i>. Banks with \$300 million or more in total assets</i> <i>. 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</i>									
(a) Loans to finance agricultural production and other loans to farmers included in Schule RC-N, item 11.e.(3), above	K072	N/A		K073	N/A		K074	N/A	11.e.(3)(a)
(4) Lease financing receivables	K269	0		K271	0		K272	0	11.e.(4)
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	11.f

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

Schedule RC-N—Continued

Memoranda

	(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		
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou	
Dollar Amounts in Thousands									
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	F661	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 nonfarm 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 item 1.f, 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, 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.a through 1.e plus 1.f, columns A through C):</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 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		
Dollar Amounts in Thousands										
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:(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, 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), above	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
<i>3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million in total assets:(2)</i>										
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, 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			
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		
Dollar Amounts in Thousands										
<i>Memorandum item 4 is to be completed by:(1)</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:										
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594		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 8, 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			
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		
Dollar Amounts in Thousands							
<i>Memorandum item 6 is to be completed by</i>							
<i>banks with \$300 million or more in total assets:(1)</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	RCON	Bil Mil Thou		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			
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil 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	L183		0	L184		0	L185		0	M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	L186		0	L187		0	L188		0	M.9.b

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

Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments

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

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations _____	F236	N/A			1
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions _____	F237	N/A			2
3.	Not applicable					
4.	Average consolidated total assets _____	K652	N/A			4
	a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2) _____	K653	Number N/A			4.a
					Bil Mil Thou	
5.	Average tangible equity(1) _____	K654	N/A			5
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions _____	K655	N/A			6
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):					
	a. One year or less _____	G465	N/A			7.a
	b. Over one year through three years _____	G466	N/A			7.b
	c. Over three years through five years _____	G467	N/A			7.c
	d. Over five years _____	G468	N/A			7.d
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):					
	a. One year or less _____	G469	N/A			8.a
	b. Over one year through three years _____	G470	N/A			8.b
	c. Over three years through five years _____	G471	N/A			8.c
	d. Over five years _____	G472	N/A			8.d
9.	Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b) _____	G803	N/A			9
	Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.					
	a. Fully consolidated reciprocal brokered deposits _____	L190	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? _____	K656	YES / NO N/A			10
	If the answer to item 10 is "YES," complete items 10.a and 10.b.				Bil Mil Thou	
	a. Banker's bank deduction _____	K657	N/A			10.a
	b. Banker's bank deduction limit _____	K658	N/A			10.b
11.	Custodial bank certification:					
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? _____	K659	YES / NO N/A			11
	If the answer to item 11 is "YES," complete items 11.a and 11.b.				Bil Mil Thou	
	a. Custodial bank deduction _____	K660	N/A			11.a
	b. Custodial bank deduction limit _____	K661	N/A			11.b

(1) 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		RCON	Bil	Mil	Thou					
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 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								RCON	Number			
								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								RCON	Number			
								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								RCON	Number			
								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								RCON	Number			
								F048		N/A	M.1.d.(2)	
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.(2)</i>												
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions):(3)								5597		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		RCON	Bil	Mil	Thou				
4. Not Applicable											
<i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>											
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								J944		N/A	M.5.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000								J945	Number	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	RCON	Bil Mil Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly 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 (including the FDIC)	K677	N/A	M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under guarantee 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-E, 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 FDIC 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 extended under 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 expenditures	K671	N/A	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans	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 Thousands		RCON	Bil	Mill	Thou	
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 in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189					N/A	M.16
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own 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 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194					N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	L195					N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196					N/A	M.17.c
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	L197					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		RCON	Bil Mil Thou	
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):					
	RIAD				
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 _____	F560		N/A		5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:					
	RCON				
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 _____					
	L191		N/A		7.a
b. For representations and warranties made to other parties _____					
	L192		N/A		7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b) _____					
	M288		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		
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou	
Dollar Amounts in Thousands															
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 at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, 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 _____	G391	N/A	G392	N/A	G395	N/A	G396	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	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands											
Liabilities											
8. Deposits	F252	N/A	F686	N/A	F694	N/A	F253	N/A	F254	N/A	8
9. Federal funds purchased and securities 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	3547	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	G805	N/A	G806	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		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil 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											
c. G546	G546	N/A	G547	N/A	G548	N/A	G549	N/A	G550	N/A	M.1.c
d. G551	G551	N/A	G552	N/A	G553	N/A	G554	N/A	G555	N/A	M.1.d
e. G556	G556	N/A	G557	N/A	G558	N/A	G559	N/A	G560	N/A	M.1.e
f. G561	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	G566	N/A	G567	N/A	G568	N/A	G569	N/A	G570	N/A	M.2.b
TEXT											
c. G571	G571	N/A	G572	N/A	G573	N/A	G574	N/A	G575	N/A	M.2.c
d. G576	G576	N/A	G577	N/A	G578	N/A	G579	N/A	G580	N/A	M.2.d
e. G581	G581	N/A	G582	N/A	G583	N/A	G584	N/A	G585	N/A	M.2.e
f. G586	G586	N/A	G587	N/A	G588	N/A	G589	N/A	G590	N/A	M.2.f

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

	RCON	Bil Mil Thou	
Tier 1 capital			
1. Total bank equity capital (from Schedule RC, item 27.a)	3210	7,124	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	178	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities(1)(report loss as a positive value)	A221	0	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)	4336	0	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	0	6
7.a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	0	7.a
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264	0	7.b
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227	6,946	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	0	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	0	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	6,946	11
Tier 2 capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	0	12
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0	13
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	0	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15
16. Other Tier 2 capital components	B594	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)	8275	0	18
19. Tier 3 capital allocated for market risk	1395	0	19
20. LESS: Deductions for total risk-based capital	B595	0	20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	6,946	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)	L136	6,789	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	0	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	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	L137	0	26
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	L138	6,789	27
Adjustments for financial subsidiaries			
28. a. Adjustment to Tier 1 capital reported in item 11	C228	0	28.a
b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b
29. Adjustment to risk-weighted assets reported in item 62	B504	0	29
30. Adjustment to average total assets reported in item 27	B505	0	30

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

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

RCN	Bil	Mil	Thou
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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)		
	RCN	Percentage	RCN	Percentage	
31. Tier 1 leverage ratio(1)	7273	0.00%	7204	102.31%	31
32. Tier 1 risk-based capital ratio(2)	7274	0.00%	7206	266.33%	32
33. Total risk-based capital ratio(3)	7275	0.00%	7205	266.33%	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)		(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	
	Totals		Items Not	Allocation by Risk Weight Category				
	(from Schedule RC)		Subject to Risk-Weighting	0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories								
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCON 0010 2,713		RCON C869 0	RCON B600 0	RCON B601 2,713		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 3,811		RCON B608 178	RCON B609 0	RCON B610 2,419	RCON B611 464	RCON B612 750	36
37. Federal funds sold and securities purchased under agreements to resell	RCON C225 0			RCON C063 0	RCON C064 0		RCON B520 0	37
38. Loans and leases held for sale(Column A must equal RC 4.a)	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 4.b)	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 600		RCON B640 0	RCON B641 0	RCON B642 0	RCON B643 0	RCON 5339 600	42
43. Total assets (sum of items 34 through 42)	RCON 2170 7,124		RCON B644 178	RCON 5320 0	RCON 5327 5,132	RCON 5334 464	RCON 5340 1,350	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 C)	(Column D)	(Column E)	(Column F)	
				Allocation by Risk Weight Category				
				0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
Derivatives and Off-Balance Sheet Items	RCON B546	See footnote(2)	RCON B547	RCON B548	RCON B581	RCON B582	RCON B583	
44. Financial standby letters of credit	0	1.000	0	0	0	0	0	44
45. Performance standby letters of credit(Column A must equal RC-L.3)	RCON 3821		RCON B650	RCON B651	RCON B652	RCON B653	RCON B654	
	0	.50	0	0	0	0	0	45
46. Commercial and similar letters of credit(Column A must equal RC-L.4)	RCON 3411		RCON B655	RCON B656	RCON B657	RCON B658	RCON B659	
	0	.20	0	0	0	0	0	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCON 3429		RCON B660	RCON B661	RCON B662		RCON B663	
	0	1.00	0	0	0		0	47
48. Securities lent (must equal RC-L.6)	RCON 3433		RCON B664	RCON B665	RCON B666	RCON B667	RCON B668	
	0	1.00	0	0	0	0	0	48
49. Retained recourse on small business obligations sold with recourse(Column A must equal RC-S.M.1.b)	RCON A250		RCON B669	RCON B670	RCON B671	RCON B672	RCON B673	
	0	1.00	0	0	0	0	0	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 (Column F must equal Column B)	RCON B541	See footnote(3)	RCON B542				RCON B543	
	0	12.500	0				0	50
51. All other financial assets sold with recourse	RCON B675		RCON B676	RCON B677	RCON B678	RCON B679	RCON B680	
	0	1.00	0	0	0	0	0	51
52. All other off-balance sheet liabilities	RCON B681		RCON B682	RCON B683	RCON B684	RCON B685	RCON B686	
	0	1.00	0	0	0	0	0	52
53. Unused commitments:								
a. With an original maturity exceeding one year	RCON 3833		RCON B687	RCON B688	RCON B689	RCON B690	RCON B691	
	0	.50	0	0	0	0	0	53.a
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCON G591		RCON G592	RCON G593	RCON G594	RCON G595	RCON G596	
	0	.10	0	0	0	0	0	53.b
54. Derivative contracts			RCON A167	RCON B693	RCON B694	RCON B695		
			0	0	0	0		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 C)	(Column D)	(Column E)	(Column F)		
	Allocation by Risk Weight Category					
	0%	20%	50%	100%		
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
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	RCON B697	RCON B698	RCON B699		
	0	5,132	464	1,350	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	RCON B701	RCON B702	RCON B703		
	0	1,026	232	1,350	57	
58. Market risk equivalent assets				RCON 1651		
				0	58	
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCON B704		
				2,608	59	
60. LESS: Excess allowance for loan and lease losses				RCON A222		
				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		
				2,608	62	
Memoranda						
	Dollar Amounts in Thousands			RCON	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards				8764	0	M.1

Schedule RC-R—Continued

Memoranda—Continued

Dollar Amounts in Thousands	With a remaining maturity of									
	(Column A) One year or less			(Column B) Over one year through five years			(Column C) Over five years			
	RCON	Tril Bil Mil Thou		RCON	Tril Bil Mil Thou		RCON	Tril Bil Mil Thou		
2. Notional principal amounts of derivative contracts:(1)										
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 risk-based capital purposes:										
(1) Investment grade										G597
(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
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Securitization Activities							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCON B705 0	RCON B706 0	RCON B707 0	RCON B708 0	RCON B709 0	RCON B710 0	RCON B711 0
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 strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCON B712 0	RCON B713 0	RCON B714 0	RCON B715 0	RCON B716 0	RCON B717 0	RCON B718 0
b. Subordinated securities and other residual interests	RCON C393 0	RCON C394 0	RCON C395 0	RCON C396 0	RCON C397 0	RCON C398 0	RCON C399 0
c. Standby letters of credit and other enhancements	RCON C400 0	RCON C401 0	RCON C402 0	RCON C403 0	RCON C404 0	RCON C405 0	RCON C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726 0	RCON B727 0	RCON B728 0	RCON B729 0	RCON B730 0	RCON B731 0	RCON B732 0
4. Past due loan amounts included in item 1:	RCON B733 0	RCON B734 0	RCON B735 0	RCON B736 0	RCON B737 0	RCON B738 0	RCON B739 0
a. 30-89 days past due	RCON B740 0	RCON B741 0	RCON B742 0	RCON B743 0	RCON B744 0	RCON B745 0	RCON B746 0
b. 90 days or more past due							
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

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		
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
6. Amount of ownership (or seller's) interests carried as:									
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCON B761 0	RCON B762 0			RCON B763 0	6.a		
b. Loans (included in Schedule RC-C)		RCON B500 0	RCON B501 0			RCON B502 0	6.b		
7. Past due loan amounts included in interests reported in item 6.a:									
a. 30-89 days past due		RCON B764 0	RCON B765 0			RCON B766 0	7.a		
b. 90 days or more past due		RCON B767 0	RCON B768 0			RCON B769 0	7.b		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):									
a. Charge-offs		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a		
b. Recoveries		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions									
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements		RCON B776 0	RCON B777 0	RCON B778 0	RCON B779 0	RCON B780 0	RCON B781 0	RCON B782 0	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures		RCON B783 0	RCON B784 0	RCON B785 0	RCON B786 0	RCON B787 0	RCON B788 0	RCON B789 0	10

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
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCON B790 0	RCON B791 0	RCON B792 0	RCON B793 0	RCON B794 0	RCON B795 0	RCON B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCON B797 0	RCON B798 0	RCON B799 0	RCON B800 0	RCON B801 0	RCON B802 0	RCON B803 0

Memoranda

	Dollar Amounts in Thousands		
	RCON	Bil Mil 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 the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	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 accounts) 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			
Dollar Amounts in Thousands					
Fiduciary and Related Assets	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts_____	101,132	0	95	0	4
5. Employee benefit and retirement-related trust and agency accounts:	RCON B872	RCON B873	RCON B874	RCON B875	
a. Employee benefit-defined contribution_____	3,443	0	7	0	5.a
b. Employee benefit-defined benefit_____	3,577	0	4	0	5.b
c. Other employee benefit and retirement-related accounts_____	RCON B880	RCON B881	RCON B882	RCON B883	
	162,102	0	199	0	5.c
	RCON B884	RCON B885	RCON C001	RCON C002	
6. Corporate trust and agency accounts_____	0	0	0	0	6
7. Investment management and investment advisory agency accounts_____	RCON B886	RCON J253	RCON B888	RCON J254	
	1,177,623	0	507	0	7
8. Foundation and endowment trust and agency accounts_____	RCON J255	RCON J256	RCON J257	RCON J258	
	85,226	0	25	0	8
	RCON B890	RCON B891	RCON B892	RCON B893	
9. Other fiduciary accounts_____	0	0	0	0	9
10. Total fiduciary accounts (sum of items 4 through 9)_____	RCON B894	RCON B895	RCON B896	RCON B897	
	1,533,103	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 Mil Thou	Tril Bil Mil Thou			
Dollar Amounts in Thousands					
11. Custody and safekeeping accounts		RCON B898 903		RCON B899 1	11
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCON J259 162,102	RCON J260 0	RCON J261 199	RCON J262 0	13

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
Fiduciary and Related Services Income			
14. Personal trust and agency accounts	B904	360	14
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit—defined contribution	B905	85	15.a
b. Employee benefit—defined benefit	B906	14	15.b
c. Other employee benefit and retirement-related accounts	B907	716	15.c
16. Corporate trust and agency accounts	A479	0	16
17. Investment management and investment advisory agency accounts	J315	4,344	17
18. Foundation and endowment trust and agency accounts	J316	327	18
19. Other fiduciary accounts	A480	0	19
20. Custody and safekeeping accounts	B909	2	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	5,848	22
23. LESS: Expenses	C058	N/A	23
24. LESS: Net losses from fiduciary and related services	A488	N/A	24
25. PLUS: Intracompany income credits for fiduciary and related services	B911	N/A	25
26. Net fiduciary and related services income	A491	N/A	26

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

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
	1. l. Other common and preferred stocks	J296	N/A	J297	N/A	J298	
m. Real estate mortgages	J299	N/A	J300	N/A	J301	N/A	M.1.m
n. Real estate	J302	N/A	J303	N/A	J304	N/A	M.1.n
o. Miscellaneous assets	J305	N/A	J306	N/A	J307	N/A	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	N/A	J309	N/A	J310	N/A	M.1.p

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	RCON	Bil Mil Thou	RCON		
	1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311	N/A	J312	

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCON		Tril Bil Mil Thou		
	2. Corporate trust and agency accounts:			RCON B928	
a. Corporate and municipal trusteeships	B927	N/A		N/A	M.2.a
(1) Issues reported in Memorandum item 2.a. that are in default	J313	N/A		N/A	M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	N/A			M.2.b

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

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou	
Dollar Amounts in Thousands							
4. Fiduciary settlements, surcharges and other losses:							
a. Personal trust and agency accounts	B947	N/A	B948	N/A	B949	N/A	M.4.a
b. Employee benefit and retirement related trust and agency accounts	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management and investment advisory agency accounts	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services	B956	N/A	B957	N/A	B958	N/A	M.4.d
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	B959	N/A	B960	N/A	B961	N/A	M.4.e

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

Tammy Messmer, Admin Officer/Equity Trad

Name and Title (TEXT B962)

tmessmer@provtrust.com

E-mail Address (TEXT B926)

(262) 521-2322

Telephone: Area code/phone number/extension (TEXT B963)

(262) 521-2301

FAX: Area code/phone number (TEXT B964)

Schedule RC-V— Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles				(Column B) ABCP Conduits				(Column C) Other VIEs				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
	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	J981		0		J982		0		J983		0		1.a
b. Held-to-maturity securities	J984		0		J985		0		J986		0		1.b
c. Available-for-sale securities	J987		0		J988		0		J989		0		1.c
d. Securities purchased under agreements to resell	J990		0		J991		0		J992		0		1.d
e. Loans and leases held for sale	J993		0		J994		0		J995		0		1.e
f. Loans and leases, net of unearned income	J996		0		J997		0		J998		0		1.f
g. Less: Allowance for loan and lease losses	J999		0		K001		0		K002		0		1.g
h. Trading assets (other than derivatives)	K003		0		K004		0		K005		0		1.h
i. Derivative trading assets	K006		0		K007		0		K008		0		1.i
j. Other real estate owned	K009		0		K010		0		K011		0		1.j
k. Other assets	K012		0		K013		0		K014		0		1.k
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:													
a. Securities sold under agreements to repurchase	K015		0		K016		0		K017		0		2.a
b. Derivative trading liabilities	K018		0		K019		0		K020		0		2.b
c. Commercial paper	K021		0		K022		0		K023		0		2.c
d. Other borrowed money (exclude commercial paper)	K024		0		K025		0		K026		0		2.d
e. Other liabilities	K027		0		K028		0		K029		0		2.e
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)													
	K030		0		K031		0		K032		0		3
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)													
	K033		0		K034		0		K035		0		4

REPORT OF CONDITION

Consolidating domestic subsidiaries of
Provident Trust Company
in the state of WI at close of business on September 30, 2012
published in response to call made by (Enter additional information below)

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS	
Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	2,701
Interest-bearing balances	12
Securities:	
Held-to-maturity securities	0
Available-for-sale securities	3,811
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)	10
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	590
Other intangible assets	0
Other assets	0
Total assets	7,124

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 capitalized leases)		0
Subordinated notes and debentures		0
Other liabilities		0
Total liabilities		0

EQUITY CAPITAL

Bank Equity Capital		
Perpetual preferred stock and related surplus		0
Common stock		400
Surplus (excludes all surplus related to preferred stock)		1,667
Retained earnings		4,879
Accumulated other comprehensive income		178
Other equity capital components		0
Total bank equity capital		7,124
Noncontrolling (minority) interest in consolidated subsidiaries		0
Total equity capital		7,124
Total liabilities and equity capital		7,124

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

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

of the above named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Director #1	J. Scott Harkness	_____
Director #2	Michael A. Schelble	_____
Director #3	Thomas N. Tuttle	_____