

# Federal Financial Institutions Examination Council

Please refer to page i,

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Table of Contents, for  
the required disclosure  
of estimated burden.

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

Report at the close of Business March 31, 2009

(20090331)

(RCON 9999)

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

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 and National banks.

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 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.

### J. Scott Harkness

Director (Trustee)

### Michael A. Schelble

Director (Trustee)

### Max E. Grefig

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

**April 30, 2009**

Date of Signature

### Submission of Reports

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

- 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
- Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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

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

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

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

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The estimated average burden associated with this information collection is 41.2 hours per respondent and is estimated to vary from 16 to 650 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, D.C. 20503, and to one of the following:		Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments _____	RC-25, 26
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Assistant Executive Secretary			
Federal Deposit Insurance Corporation			
Washington, D.C. 20429			

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

**Contact Information for the Reports of Condition and Income**

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

**Chief Financial Officer (or Equivalent) Signing the Reports**

Michael A. Schelble

Name (TEXT C490)

Vice President, Chief Compliance Officer

Title (TEXT C491)

mschelble@provtrust.com

E-mail Address (TEXT C492)

(262) 521-2331

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)

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**

Michael A. Schelble

Name (TEXT C371)

Vice President/CCO

Title (TEXT C372)

mschelble@provtrust.com

E-mail Address (TEXT C373)

(262) 521-2331

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**

Michael A. Schelble

Name (TEXT C437)

Vice President

Title (TEXT C438)

mschelble@provtrust.com

E-mail Address (TEXT C439)

(262) 521-2331

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

**Secondary Contact**

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

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)

**Waukesha**

City

**WI 53188**

State Zip Code

FDIC Certificate Number: 57404

## Consolidated Report of Income for the period January 1, 2009 – March 31, 2009

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	
<b>1. Interest Income:</b>			
<b>a. Interest and fee income on loans:</b>			
<b>(1) Loans secured by real estate:</b>			
(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
<b>(2) Commercial and industrial loans</b>	4012	0	1.a.2
<b>(3) Loans to individuals for household, family, and other personal expenditures:</b>			
(a) Credit cards	B485	0	1.a.3.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	0	1.a.3.b
<b>(4) Loans to foreign governments and official institutions</b>	4056	0	1.a.4
<b>(5) All other loans (1)</b>	4058	0	1.a.5
<b>(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))</b>	4010	0	1.a.6
<b>b. Income from lease financing receivables</b>	4065	0	1.b
<b>c. Interest income on balances due from depository institutions (2)</b>	4115	1	1.c
<b>d. Interest and dividend income on securities:</b>			
(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	25	1.d.3
<b>e. Interest income from trading assets</b>	4069	0	1.e
<b>f. Interest income on federal funds sold and securities purchased under agreements to resell</b>	4020	0	1.f
<b>g. Other interest income</b>	4518	0	1.g
<b>h. Total interest income (sum of items 1.a.(6) through 1.g)</b>	4107	26	1.h
<b>2. Interest expense:</b>			
<b>a. Interest on deposits:</b>			
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	0	2.a.1
<b>(2) Nontransaction accounts:</b>			
<b>(a) Savings deposits (includes MMDAs)</b>	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>b. Expense of federal funds purchased and securities sold under agreements to repurchase</b>	4180	0	2.b
<b>c. Interest on trading liabilities and other borrowed money</b>	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 "Other loans."

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

## Schedule RI—Continued

	Year-to-date		
Dollar Amounts in Thousands			
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	26
4. Provision for loan and lease losses		4230	0
5. Noninterest income:			
a. Income from fiduciary activities (1)	4070	981	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	981
6. a. Realized gains (losses) on held-to-maturity securities		3521	0
b. Realized gains (losses) on available-for-sale securities		3196	0
7. Noninterest expense:			
a. Salaries and employee benefits	4135	379	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	29	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	55	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)		4093	463
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	544
9. Applicable income taxes (on item 8)		4302	0
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)		4300	544
11. Extraordinary items and other adjustments, net of income taxes*		4320	0
<b>12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)</b>		G104	544
<b>13. LESS: Net income (loss) attributable to noncontrolling (minority) interest (if net income, report as a positive value; if net loss, report as a negative value)</b>		G103	0
<b>14. Net income (loss) attributable to bank (item 12 minus item 13)</b>		4340	544

\* Describe on Schedule RI-E—Explanations

(1) For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

(2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

## Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

		Year-to-date				
		RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes		4513			0	M.1
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</b>						
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			25	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)			Number			
		4150			11	M.5
<b>Memorandum item 6 is to be completed by: (1)</b>						
• 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

**(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.):**

		Year-to-date				
		RIAD	Bil	Mil	Thou	
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
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading		C889			0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading		C890			0	M.9.b
10. To be completed by banks with \$300 million or more in total assets: (1)						
Credit losses on derivatives (see instructions)		A251			N/A	M.10

11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?

RIAD	YES / NO	
A530	YES	M.11

**Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.**

12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))

		Year-to-date				
		RIAD	Bil	Mil	Thou	
		F228			N/A	M.12

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

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

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

F551			N/A	M.13.a
F552			N/A	M.13.a.1

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

F553			N/A	M.13.b
F554			N/A	M.13.b.1

(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, 2008, Report of Condition.

(2) For example, a bank acquired on March 1, 2008, would report 2008/03/01

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

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands		RIAD	Bil   Mil   Thou	
	RIAD	Bil   Mil   Thou			
1. Total bank equity capital most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	3,603			1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507	0			2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	3,603			3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	544			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	0			9
10. Other comprehensive income (1)	B511	34			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	4,181			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.

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:	Dollar Amounts in Thousands								
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. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B516		0		B517		0		5.b
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 "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
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
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654			N/A	4664			N/A
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
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
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.1

M.2.a

M.2.b

M.2.c

M.2.d

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, 2008, 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, 2008, 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

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 _____	C390	N/A	M.3
<b>Memorandum item 4 is to be completed by all banks.</b>			
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)_____	C781	0	M.4

\* Describe on Schedule RI-E—Explanations.

### 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	Mill	Thou	
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:						
<b>TEXT</b>						
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.	4461	4461			0	1.h
i.	4462	4462			0	1.i
j.	4463	4463			0	1.j
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
<b>TEXT</b>						
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			11	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
l.	4464	4464			0	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):						
<b>TEXT</b>						
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



**Waukesha**

City

**WI** **53188**

State Zip Code

FDIC Certificate Number: 57404

## Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2009

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	
<b>ASSETS</b>								
1. Cash and balances due from depository institutions (from Schedule RC-A):								
a. Noninterest-bearing balances and currency and coin (1)			827	0081				1.a
b. Interest-bearing balances (2)			12	0071				1.b
2. Securities:								
a. Held-to-maturity securities (from Schedule RC-B, column A)			0	1754				2.a
b. Available-for-sale securities (from Schedule RC-B, column D)			3,346	1773				2.b
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold			0	B987				3.a
b. Securities purchased under agreements to resell (3)			0	B989				3.b
4. Loans and lease financing receivables (from Schedule RC-C):								
a. Loans and leases held for sale			0	5369				4.a
b. Loans and leases, net of unearned income		B528	0					4.b
c. LESS: Allowance for loan and lease losses		3123	0					4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			0	B529				4.d
5. Trading assets (from Schedule RC-D)			0	3545				5
6. Premises and fixed assets (including capitalized leases)			0	2145				6
7. Other real estate owned (from Schedule RC-M)			0	2150				7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)			0	2130				8
9. Not Applicable								
10. Intangible assets:								
a. Goodwill			0	3163				10.a
b. Other intangible assets (from Schedule RC-M)			0	0426				10.b
11. Other assets (from Schedule RC-F)			0	2160				11
12. Total assets (sum of items 1 through 11)			<b>4,185</b>	2170				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	
<b>LIABILITIES</b>								
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			5	20
21. Total liabilities (sum of items 13 through 20)				2948			5	21
<b>22. Not applicable</b>								
<b>EQUITY CAPITAL</b>								
<b>Bank Equity Capital</b>								
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			2,022	26.a
b. Accumulated other comprehensive income (5)				B530			91	26.b
c. Other equity capital components (6)				A130			0	26.c
<b>27. a. Total bank equity capital (sum of items 23 through 26.c)</b>				3210			<b>4,180</b>	27.a
<b>b. Noncontrolling (minority) interests in consolidated subsidiaries</b>				3000			0	27.b
<b>28. Total equity capital (sum of items 27.a and 27.b)</b>				G105			<b>4,180</b>	28
<b>29. Total liabilities and equity capital (sum of items 21 and 28)</b>				3300			<b>4,185</b>	29

**Memorandum**

**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 2008 \_\_\_\_\_

RCON	Number
6724	4

M.1

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

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

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

**2. Bank's fiscal year-end date** \_\_\_\_\_

RCON	MM / DD
8678	12/31

M.2

- (1) Includes total demand deposits and noninterest-bearing 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 minimum pension liability 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			
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)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government-agencies (1)	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Government-sponsored agencies (2)	1294	0	1295	0	1297	0	1298	0	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	0	8497	0	8498	2,835	8499	2,926	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. Pass-through securities:									
(1) Guaranteed by GNMA	1698	0	1699	0	1701	0	1702	0	4.a.1
(2) Issued by FNMA and FHLMC	1703	0	1705	0	1706	0	1707	0	4.a.2
(3) Other pass-through securities	1709	0	1710	0	1711	0	1713	0	4.a.3
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714	0	1715	0	1716	0	1717	0	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	0	1719	0	1731	0	1732	0	4.b.2
(3) All other mortgage-backed securities	1733	0	1734	0	1735	0	1736	0	4.b.3
5. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	0	1741	0	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	420	A511	420	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	3,255	1773	3,346	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	227	M.2.a.2
(3) Over one year through three years_____	A551	1,134	M.2.a.3
(4) Over three years through five years _____	A552	870	M.2.a.4
(5) Over five years through 15 years_____	A553	495	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, 5, and 6, columns A and D, plus 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 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, item 4.b, sum of columns A and D.

Schedule RC-B—Continued

Memoranda — Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
<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. 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, 2008, Report of Condition.

# 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 risk reserve from amounts reported in this schedule. Report

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

Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)				(Column B) To Be Completed by All Banks				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans					F158			0	1.a.1
(2) Other construction loans and all land development and other land loans					F159			0	1.a.2
b. Secured by farmland (including farm residential and other improvements)					1420			0	1.b
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					1797			0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens					5367			0	1.c.2.a
(b) Secured by junior liens					5368			0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties					1460			0	1.d
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties					F160			0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties					F161			0	1.e.2
2. Loans to depository institutions and acceptances of other banks					1288			0	2
a. To commercial banks in the U.S.:									
(1) To U.S. branches and agencies of foreign banks	B532			N/A					2.a.1
(2) To other commercial banks in the U.S.	B533			N/A					2.a.2
b. To other depository institutions in the U.S.	B534			N/A					2.b
c. To banks in foreign countries:									
(1) To foreign branches of other U.S. banks	B536			N/A					2.c.1
(2) To other banks in foreign countries	B537			N/A					2.c.2
3. Loans to finance agricultural production and other loans to farmers					1590			0	3
4. Commercial and industrial loans					1766			0	4
a. To U.S. addressees (domicile)	1763			N/A					4.a
b. To non-U.S. addressees (domicile)	1764			N/A					4.b
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards					B538			0	6.a
b. Other revolving credit plans					B539			0	6.b
c. Other consumer loans (includes single payment, installment, and all student loans)					2011			0	6.c
7. Loans to foreign governments and official institutions (including foreign central banks)					2081			0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.					2107			0	8
9. Other Loans					1563			0	9
a. Loans for purchasing or carrying securities (secured and unsecured)	1545			N/A					9.a
b. All other loans (exclude consumer loans)	1564			N/A					9.b

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, 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
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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
<b>Memoranda</b>					
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Loans secured by 1-4 family residential properties _____	F576			0	M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures _____)	1616			0	M.1.b
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 (reporting in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2, 3)					
(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 (reporting in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2, 4)					
(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

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.  
(2) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.  
(3) 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.  
(4) 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.

## Schedule RC-C—Continued

### Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
3. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RC-C, part I, items 4 and 9, column B (5) _____		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
5. <i>To be completed by banks with \$300 million or more in total assets: (6)</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>						
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. _____		C391			N/A	M.6
<b>Memorandum item 7 is to be completed by all banks.</b>						
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):						
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
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:						
a. Total carrying amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, part I, 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, 2008, 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
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)) _____		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>						
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):						
a. Loans secured by real estate:						
(1) Construction, land development, and other land loans _____		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

(5) Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

(6) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

**Schedule RC-C—Continued**

**Part I. Continued**

Memoranda — Continued		Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
10.	a. (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
10.	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) Other consumer loans (includes single payment, installment, and all student loans)			F588	N/A	M.10.c.3
	d. Other loans			F589	N/A	M.10.d
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) Other consumer loans (includes single payment, installment, and all student loans)			F600	N/A	M.11.c.3
	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		
	RCON	Bil   Mil   Thou		RCON	Bil   Mil   Thou		RCON	Bil   Mil   Thou	
Dollar Amounts in Thousands									
12. Loans (not subject to the requirements of 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
b. Commercial and industrial loans	G094		0	G095		0	G096		0
c. Loans to individuals for household, family, and other personal expenditures	G097		0	G098		0	G099		0
d. All other loans and all leases	G100		0	G101		0	G102		0

## 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	
<b>ASSETS</b>				
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.	Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA _____	3534	N/A	4.a
b.	Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) _____	3535	N/A	4.b
c.	All other mortgage-backed securities _____	3536	N/A	4.c
5.	Other debt securities _____	3537	N/A	5
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)	Other consumer loans (includes single payment, installment, and all student loans) _____	F617	N/A	6.c.3
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
<b>LIABILITIES</b>				
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

**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) Other consumer loans (includes single payment, installment, and all student loans)	F635	N/A			M.1.c.3
d. Other loans	F636	N/A			M.1.d
2. Not applicable					
3. Loans measured at fair value that are past due 90 days or more:(1)					
a. Fair value	F639	N/A			M.3.a
b. Unpaid principal balance	F640	N/A			M.3.b
<i>Memorandum items 4 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>					
4. Asset-backed securities:					
a. Residential mortgage-backed securities	F641	N/A			M.4.a
b. Commercial mortgage-backed securities	F642	N/A			M.4.b
c. Credit card receivables	F643	N/A			M.4.c
d. Home equity lines	F644	N/A			M.4.d
e. Automobile loans	F645	N/A			M.4.e
f. Other consumer loans	F646	N/A			M.4.f
g. Commercial and industrial loans	F647	N/A			M.4.g
h. Other	F648	N/A			M.4.h
5. Collateralized debt obligations:					
a. Synthetic	F649	N/A			M.5.a
b. Other	F650	N/A			M.5.b
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	N/A			M.6
7. Equity securities:					
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% of the item):					
<b>TEXT</b>					
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):					
<b>TEXT</b>					
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

### 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 (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): (1)					
(1) Brokered deposits issued in denominations of less than \$100,000	2343			0	M.1.c.1
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts	2344			0	M.1.c.2
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations 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 issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	A244			0	M.1.d.2
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) <b>(to be completed for the December report only)</b>	5590			N/A	M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c 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 or more	2604			0	M.2.c
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	F233			0	M.2.c.1

(1) Report brokered retirement deposit accounts eligible for \$250,000 in deposit insurance coverage in Memorandum item 1.c.(1) only if they have been issued in denominations of less than \$100,000 (see instructions). Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly \$100,000 through exactly \$250,000 or in denominations greater than \$250,000 and participated out by the broker in shares of exactly \$100,000 through exactly \$250,000 or less.

## 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)				
(1) Three months or less	A579			0
(2) Over three months through 12 months	A580			0
(3) Over one year through three years	A581			0
(4) Over three years	A582			0
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
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1, 4)				
(1) Three months or less	A584			0
(2) Over three months through 12 months	A585			0
(3) Over one year through three years	A586			0
(4) Over three years	A587			0
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)				
	A242			0

M.3.a.1

M.3.a.2

M.3.a.3

M.3.a.4

M.3.b

M.4.a.1

M.4.a.2

M.4.a.3

M.4.a.4

M.4.b

- (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, Memorandum item 2.c.

### 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			C009	0	5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	0	6
	<b>TEXT</b>					
a.	Prepaid Expenses	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.	3549	3549	0			6.e
f.	3550	3550	0			6.f
g.	3551	3551	0			6.g
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	0	7

### Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1. a.	Interest accrued and unpaid on deposits (5)			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	5	4
	<b>TEXT</b>					
a.	Accounts Payable	3066	5			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
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	5	5

(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.

(5) For savings banks, include "dividends" accrued and unpaid on deposits.

### Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
<b>ASSETS</b>					
1. Interest-bearing balances due from depository institutions	3381		253		1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558		0		2
3. Mortgage-backed securities (2)	B559		0		3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560		3,156		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 single payment, installment, all student loans, and revolving credit plans other than credit cards)	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		3,993		9
<b>LIABILITIES</b>					
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	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	
<i>Memorandum item 1 is to be completed by: (4)</i>					
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>					
1. Loans to finance agricultural production and other loans to farmers	3386		N/A		M.1

- (1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

## Schedule RC-L—Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

		Dollar Amounts in 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
b. Credit card lines _____				3815	0	1.b
c. (1) Commitments to fund commercial real estate, construction, and land development loans 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) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate _____				6550	0	1.c.2
d. Securities underwriting _____				3817	0	1.d
e. Other unused commitments _____				3818	0	1.e
2. Financial standby letters of credit				3819	0	2
<b>Item 2.a is to be completed by banks with \$1 billion or more in total assets. <sup>1</sup></b>						
a. Amount of financial standby letters of credit conveyed to others _____		3820	N/A			2.a
3. Performance standby letters of credit _____				3821	0	3
<b>Item 3.a is to be completed by banks with \$1 billion or more in total assets. <sup>1</sup></b>						
a. Amount of performance standby letters of credit conveyed to others _____		3822	N/A			3.a
4. Commercial and similar letters of credit _____				3411	0	4
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____				3433	0	6
7. Credit derivatives:		(Column A) Guarantor		(Column B) Beneficiary		
a. Notional amounts:		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)
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
<b>TEXT</b>						
a. <u>Securities borrowed</u> _____		3432		0		9.a
b. <u>Commitments to purchase when-issued securities</u> _____		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
<b>TEXT</b>						
a. <u>Commitments to sell when-issued securities</u> _____		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

(1) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.

### Schedule RC-L—Continued

Dollar Amounts in Thousands

		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											
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				12.b
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				12.c.2
(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				12.d.2
(2) Purchased options		0				0				0				0				12.d.2
		RCON 3450				RCON 3826				RCON 8719				RCON 8720				12.e
e. Swaps		0				0				0				0				12.e
13. Total gross notional amount of derivative contracts held for trading		RCON A126				RCON A127				RCON 8723				RCON 8724				13
		0				0				0				0				
14. Total gross notional amount of derivative contracts held for purposes other than trading		RCON 8725				RCON 8726				RCON 8727				RCON 8728				14
		0				0				0				0				
a. Interest rate swaps where the bank has agreed to pay a fixed rate		RCON A589																14.a
		0																
15. Gross fair values of derivative contracts:		RCON 8733				RCON 8734				RCON 8735				RCON 8736				
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				15.a.2
(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				15.b.2
(2) Gross negative fair value		0				0				0				0				15.b.2

## 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 _____						
	RCON	Number				
	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. Direct and indirect investments in real estate ventures _____						
		5372	0			3.a
b. All other real estate owned:						
(1) Construction, land development, and other land _____						
		5508	0			3.b.1
(2) Farmland _____						
		5509	0			3.b.2
(3) 1-4 family residential properties _____						
		5510	0			3.b.3
(4) Multifamily (5 or more) residential properties _____						
		5511	0			3.b.4
(5) Nonfarm nonresidential properties _____						
		5512	0			3.b.5
(6) Foreclosed properties from "GNMA loans" _____						
		C979	0			3.b.6
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) _____						
		2150	0			3.c
4. Investments in unconsolidated subsidiaries and associated companies:						
a. Direct and indirect investments in real estate ventures _____						
		5374	0			4.a
b. All other investments in unconsolidated subsidiaries and associated companies _____						
		5375	0			4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) _____						
		2130	0			4.c
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 _____		RCON B570	Bil   Mil   Thou 0	7
8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) (TEXT 4087) _____				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

### 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. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	0	B579	0	B580	0	5.b
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 "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 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 which are wholly or partially guaranteed by the U.S. Government	5612	0		5613	0		5614	0	10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	0		5616	0		5617	0	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	0		C867	0		C868	0	10.b

**Schedule RC-N—Continued**

Memoranda	Dollar Amounts in Thousands												
	(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	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):													
a. Loans secured by 1-4 family residential properties	F661			0	F662			0	F663			0	M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	1658			0	1659			0	1661			0	M.1.b
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558			0	6559			0	6560			0	M.2
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets: (1)													
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
Memorandum item 4 is to be completed by: (1)													
• banks with \$300 million or more in total assets													
• banks with less than \$300 million or more 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

(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, 2008, Report of Condition.

### Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: (1)</i>								
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets	3529			N/A	3530			N/A

M.6

7. Additions to nonaccrual assets during the quarter \_\_\_\_\_

8. Nonaccrual assets sold during the quarter \_\_\_\_\_

RCON	Bil	Mil	Thou
C410			0
C411			0

M.7

M.8

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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

All banks must complete items 1 and 2, Memorandum item 1, and, if applicable, Memorandum items 2, 3, and 4 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 and 5 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 and 5 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 and 5 each quarter. Any other bank may choose to complete items 4 and 5, but the bank must then continue to complete items 4 and 5 each quarter thereafter.

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			0
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions _____	F237			0
3. Not applicable				
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations _____	F238			N/A
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions _____	F239			N/A

1

2

4

5

Schedule RC-O—Continued

Memorandum

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Total assessable deposits of the bank, 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 \$100,000 or less: (1)								
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less				F049			0	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only)		RCON	Number					
		F050	N/A					M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)								
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000				F051			0	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000		RCON	Number					
		F052	0					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			0	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)		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			0	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000		RCON	Number					
		F048	0					M.1.d.2

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

2. Estimated amount of uninsured assessable 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		0

**Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.**

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):								
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts).				G167			N/A	M.4.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000		RCON	Number					
		G168	N/A					M.4.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 without taking into account the temporary increase in deposit insurance in effect through December 31, 2009.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.
- (3) Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d without taking into account the temporary increase in deposit insurance in effect through December 31, 2009, or a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

## Schedule RC-P—1-4 Family Residential Mortgage Banking Activities

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

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of closed-end 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):						
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

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

### Schedule RC-Q—Financial Assets and Liabilities Measured at Fair Value

Schedule RC-Q is to be completed by banks that (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D—Trading Assets and Liabilities.

Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule RC)																				
	(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																				
<b>ASSETS</b>																				
1. Loans and leases _____	F243		N/A	F682		N/A	F690		N/A	F244		N/A	F245		N/A					1
2. Trading assets _____	F246		N/A	F683		N/A	F691		N/A	F247		N/A	F248		N/A					2
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above) _____	F240		N/A	F684		N/A	F692		N/A	F241		N/A	F242		N/A					2.a
3. All other financial assets and servicing assets _____	F249		N/A	F685		N/A	F693		N/A	F250		N/A	F251		N/A					3
<b>LIABILITIES</b>																				
4. Deposits _____	F252		N/A	F686		N/A	F694		N/A	F253		N/A	F254		N/A					4
5. Trading liabilities _____	F255		N/A	F687		N/A	F695		N/A	F256		N/A	F257		N/A					5
6. All other financial liabilities and and servicing liabilities _____	F258		N/A	F688		N/A	F696		N/A	F259		N/A	F260		N/A					6
7. Loan commitments (not accounted for as derivatives) _____	F261		N/A	F689		N/A	F697		N/A	F262		N/A	F263		N/A					7

## Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

### Tier 1 capital

	RCON	Bil   Mil   Thou	
1. Total bank equity capital (from Schedule RC, item 27.a)	3210	4,180	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	91	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) (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	4,089	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	4,089	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	4,089	21

### Total assets for leverage ratio

22. Average total assets (from Schedule RC-K, item 9)	3368	3,993	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. LESS: Other deductions from assets for leverage capital purposes	B596	0	26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	3,993	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

### 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)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio (2)	7273	0.00%	7204	102.40%	31
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	354.03%	32
33. Total risk-based capital ratio (4)	7275	0.00%	7205	354.03%	33

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."  
 (2) 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).  
 (3) 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).  
 (4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

## Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column 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	Bil   Mil   Thou	
<b>Balance Sheet Asset Categories</b>							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCON 0010 <b>839</b>	RCON C869 0	RCON B600 0	RCON B601 839		RCON B602 0	34
35. Held-to-maturity securities	RCON 1754 <b>0</b>	RCON B603 0	RCON B604 0	RCON B605 0	RCON B606 0	RCON B607 0	35
36. Available-for-sale securities	RCON 1773 <b>3,346</b>	RCON B608 91	RCON B609 0	RCON B610 2,835	RCON B611 0	RCON B612 420	36
37. Federal funds sold and securities purchased under agreements to resell	RCON C225 <b>0</b>		RCON C063 0	RCON C064 0		RCON B520 0	37
38. Loans and leases held for sale	RCON 5369 <b>0</b>	RCON B617 0	RCON B618 0	RCON B619 0	RCON B620 0	RCON B621 0	38
39. Loans and leases, net of unearned income	RCON B528 <b>0</b>	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 <b>0</b>	RCON 3123 0					40
41. Trading assets	RCON 3545 <b>0</b>	RCON B627 0	RCON B628 0	RCON B629 0	RCON B630 0	RCON B631 0	41
42. All other assets (1)	RCON B639 <b>0</b>	RCON B640 0	RCON B641 0	RCON B642 0	RCON B643 0	RCON 5339 0	42
43. Total assets (sum of items 34 through 42)	RCON 2170 <b>4,185</b>	RCON B644 <b>91</b>	RCON 5320 <b>0</b>	RCON 5327 <b>3,674</b>	RCON 5334 <b>0</b>	RCON 5340 <b>420</b>	43

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

Schedule RC-R—Continued

	(Column A)	Credit Conversion Factor	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)		
	Face Value or Notional Amount			Credit Equivalent Amount (1)	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	Bil   Mil   Thou	Bil   Mil   Thou		
<b>Derivatives and Off-Balance Sheet Items</b>	RCON B546	See footnote 2	RCON B547	RCON B548	RCON B581	RCON B582	RCON B583		
44. Financial standby letters of credit	0	1.00	0	0	0	0	0	44	
45. Performance standby letters of credit	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	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	
	RCON 3433		RCON B664	RCON B665	RCON B666	RCON B667	RCON B668		
48. Securities lent	0	1.00	0	0	0	0	0	48	
49. Retained recourse on small business obligations sold with recourse	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	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 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	
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

	Dollar Amounts in Thousands											
	(Column C)			(Column D)			(Column E)			(Column F)		
	Allocation by Risk Weight Category											
	0%			20%			50%			100%		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<b>Totals</b>												
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			3,674			0			420		
56. Risk weight factor	x 0%			x 20%			x 50%			x 100%		
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			735			0			420		
58. Market risk equivalent assets							RCON 1651			0		
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			1,155		
60. LESS: Excess allowance for loan and lease losses							RCON A222			0		
61. LESS: Allocated transfer risk reserve							RCON 3128			0		
62. Total risk-weighted assets (item 59 minus items 60 and 61)							RCON A223			1,155		

	Dollar Amounts in Thousands		M.1
	RCON	Bil   Mil   Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	0	

	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
b. Foreign exchange contracts	3812	0	8769	0	8770	0
c. Gold contracts	8771	0	8772	0	8773	0
d. Other precious metals contracts	8774	0	8775	0	8776	0
e. Other commodity contracts	8777	0	8778	0	8779	0
f. Equity derivative contracts	A000	0	A001	0	A002	0
g. Credit derivative contracts:						
(1) Investment grade	C980	0	C981	0	C982	0
(2) Subinvestment grade	C983	0	C984	0	C985	0

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



**Schedule RC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
Dollar Amounts in Thousands							
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
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
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
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

Schedule RC-S—Continued

	(Column A)		(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family Residential Loans		Home Equity Lines		Credit Card Receivables		Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	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
<b>Bank Asset Sales</b>										
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCON B790		RCON B791		RCON B792		RCON B793	RCON B794	RCON B795	RCON B796
	0		0		0		0	0	0	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		RCON B798		RCON B799		RCON B800	RCON B801	RCON B802	RCON B803
	0		0		0		0	0	0	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

	RCON	<b>YES / NO</b>	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T)_____	A345	YES	1
	RCON	<b>YES / NO</b>	
2. Does the institution exercise the fiduciary powers it has been granted?_____	A346	YES	2
	RCON	<b>YES / NO</b>	
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.)_____	B867	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 9, 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 19 quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, 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 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, 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 10 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					
<b>FIDUCIARY AND RELATED ASSETS</b>	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts_____	54,937	0	82	0	4
5. Retirement related trust & agency accounts:	RCON B872	RCON B873	RCON B874	RCON B875	
a. Employee benefit-defined contribution_____	1,276	0	1	0	5.a
b. Employee benefit-defined benefit_____	2,051	0	2	0	5.b
c. Other retirement accounts_____	67,998	0	79	0	5.c
6. Corporate trust and agency accounts_____	0	0	0	0	6
7. Investment management agency accounts_____	635,616		291		7
8. Other fiduciary accounts_____	0	0	0	0	8
9. Total fiduciary accounts (sum of items 4 through 8)_____	<b>761,878</b>	<b>0</b>	<b>455</b>	<b>0</b>	9
10. Custody and safekeeping accounts_____		802		1	10
11. Not applicable					

### Schedule RC-T—Continued

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou	
<b>FIDUCIARY AND RELATED SERVICES INCOME</b>						
12. Personal trust and agency accounts		B904			79	12
13. Retirement related trust and agency accounts:						
a. Employee benefit—defined contribution		B905			2	13.a
b. Employee benefit—defined benefit		B906			2	13.b
c. Other retirement accounts		B907			112	13.c
14. Corporate trust and agency accounts		A479			0	14
15. Investment management agency accounts		B908			785	15
16. Other fiduciary accounts		A480			0	16
17. Custody and safekeeping accounts		B909			1	17
18. Other fiduciary and related services income		B910			0	18
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)		4070			<b>981</b>	19
20. LESS: Expenses		C058			N/A	20
21. LESS: Net losses from fiduciary and related services		A488			N/A	21
22. PLUS: Intracompany income credits for fiduciary and related services		B911			N/A	22
23. Net fiduciary and related services income		A491			<b>N/A</b>	23

Memoranda	Dollar Amounts in Thousands				Managed Assets		
	RCN	Bil	Mil	Thou			
1. Managed assets held in personal trust and agency accounts:							
a. Noninterest-bearing deposits	B913				N/A		M.1.a
b. Interest-bearing deposits	B914				N/A		M.1.b
c. U.S. Treasury and U.S. Government agency obligations	B915				N/A		M.1.c
d. State, county and municipal obligations	B916				N/A		M.1.d
e. Money market mutual funds	B917				N/A		M.1.e
f. Other short-term obligations	B918				N/A		M.1.f
g. Other notes and bonds	B919				N/A		M.1.g
h. Common and preferred stocks	B920				N/A		M.1.h
i. Real estate mortgages	B921				N/A		M.1.i
j. Real estate	B922				N/A		M.1.j
k. Miscellaneous assets	B923				N/A		M.1.k
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868				<b>N/A</b>		M.1.l

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCN		Tril	Bil   Mil   Thou	
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	B927	N/A		N/A	M.2.a
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	N/A		N/A	M.2.b

**Schedule RC-T—Continued**

Memoranda—Continued

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

	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		M.4.a
	(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries	RIAD	Mil   Thou		
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. Retirement related trust and agency accounts	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management 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 21)	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

Name and Title (TEXT B962)

tmessmer@provtrust.com

E-mail Address (TEXT B926)

(262) 521-2322

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

FAX: Area code/phone number (TEXT B964)



**REPORT OF CONDITION**

Consolidating domestic subsidiaries of  
**Provident Trust Company**  
**in the state of WI at close of business on March 31, 2009**  
 published in response to call made by (Enter additional information below)


**Statement of Resources and Liabilities**

Dollar Amounts in Thousands

<b>ASSETS</b>		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		827
Interest-bearing balances		12
Securities:		
Held-to-maturity securities		0
Available-for-sale securities		3,346
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold		0
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases held for sale		0
Loans and leases, net of unearned income	0	
LESS: Allowance for loan and lease losses	0	
Loans and leases, net of unearned income and allowance		0
Trading Assets		0
Premises and fixed assets (including capitalized leases)		0
Other real estate owned		0
Investments in unconsolidated subsidiaries and associated companies		0
Intangible assets:		
Goodwill		0
Other intangible assets		0
Other assets		0
<b>Total assets</b>		<b>4,185</b>

**REPORT OF CONDITION (Continued)**

**LIABILITIES**

Dollar Amounts in Thousands

<b>Deposits:</b>		
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		5
<b>Total liabilities</b>		<b>5</b>

**EQUITY CAPITAL**

Bank Equity Capital		
Perpetual preferred stock and related surplus		0
Common stock		400
Surplus (exclude all surplus related to preferred stock)		1,667
Retained earnings		2,022
Accumulated other comprehensive income		91
Other equity capital components		0
<b>Total bank equity capital</b>		<b>4,180</b>
Minority interest in consolidated subsidiaries		0
<b>Total equity capital</b>		<b>4,180</b>
<b>Total liabilities, minority interest, and equity capital</b>		<b>4,185</b>

We, the undersigned directors, attest to the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief has been prepared in conformance with the instructions and is true and correct.

**I, Michael A. Schelble, Vice President, 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

Director #2

Director #3

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