

Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for  
A Bank With Domestic and Foreign Offices Only—FFIEC 031

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Report at the close of business September 30, 2012

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

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

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

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

THE NORTHERN TRUST COMPANY

Legal Title of Bank (RSSD 9017)

CHICAGO

City (RSSD 9130)

FDIC Certificate Number 00913  
(RSSD 9050)

IL

State Abbreviation (RSSD 9200)

60603-

Zip Code (RSSD 9220)

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

# Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2012

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

## Schedule RC—Balance Sheet

| Dollar Amounts in Thousands  |          |            |      |       |
|--|----------|------------|------|-------|
|  |          | Bil        | Mill | Thou  |
| <b>Assets</b>  |          |            |      |       |
| 1. Cash and balances due from depository institutions (from Schedule RC-A):    |          |            |      |       |
| a. Noninterest-bearing balances and currency and coin <sup>(1)</sup>           | RCFD0081 | 3,354,825  |      | 1.a.  |
| b. Interest-bearing balances <sup>(2)</sup>                                    | RCFD0071 | 25,787,384 |      | 1.b.  |
| 2. Securities:   |          |            |      |       |
| a. Held-to-maturity securities (from Schedule RC-B, column A)                  | RCFD1754 | 784,134    |      | 2.a.  |
| b. Available-for-sale securities (from Schedule RC-B, column D)                | RCFD1773 | 28,131,100 |      | 2.b.  |
| 3. Federal funds sold and securities purchased under agreements to resell:     |          |            |      |       |
| a. Federal funds sold in domestic offices                                      | RCONB987 | 36,000     |      | 3.a.  |
| b. Securities purchased under agreements to resell <sup>(3)</sup>              | RCFDB989 | 537,410    |      | 3.b.  |
| 4. Loans and lease financing receivables (from Schedule RC-C):                 |          |            |      |       |
| a. Loans and leases held for sale  | RCFD5369 | 0          |      | 4.a.  |
| b. Loans and leases, net of unearned income                                    | RCFDB528 | 29,548,280 |      | 4.b.  |
| c. LESS: Allowance for loan and lease losses                                   | RCFD3123 | 298,634    |      | 4.c.  |
| d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c) | RCFDB529 | 29,249,646 |      | 4.d.  |
| 5. Trading assets (from Schedule RC-D)   | RCFD3545 | 722,938    |      | 5.    |
| 6. Premises and fixed assets (including capitalized leases)                    | RCFD2145 | 446,631    |      | 6.    |
| 7. Other real estate owned (from Schedule RC-M)                                | RCFD2150 | 20,637     |      | 7.    |
| 8. Investments in unconsolidated subsidiaries and associated companies         | RCFD2130 | 0          |      | 8.    |
| 9. Direct and indirect investments in real estate ventures                     | RCFD3656 | 0          |      | 9.    |
| 10. Intangible assets:   |          |            |      |       |
| a. Goodwill  | RCFD3163 | 499,202    |      | 10.a. |
| b. Other intangible assets (from Schedule RC-M)                                | RCFD0426 | 108,551    |      | 10.b. |
| 11. Other assets (from Schedule RC-F)  | RCFD2160 | 3,704,906  |      | 11.   |
| 12. Total assets (sum of items 1 through 11)                                   | RCFD2170 | 93,383,364 |      | 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 in domestic and foreign offices, regardless of maturity.

**Schedule RC—Continued**

| Dollar Amounts in Thousands   |           | Bil               | Mil               | Thou     |
|---|-----------|-------------------|-------------------|----------|
| <b>Liabilities</b>  |           |                   |                   |          |
| 13. Deposits:   |           |                   |                   |          |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I) .....                                    | RCON2200  | <b>34,873,089</b> |                   | 13.a.    |
| (1) Noninterest-bearing <sup>(1)</sup> .....  | RCON6631  | 18,379,146        |                   | 13.a.(1) |
| (2) Interest-bearing .....  | RCON6636  | 16,493,943        |                   | 13.a.(2) |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) .....                          | RCFN2200  | <b>44,158,646</b> |                   | 13.b.    |
| (1) Noninterest-bearing .....   | RCFN6631  | 3,136,646         |                   | 13.b.(1) |
| (2) Interest-bearing .....  | RCFN6636  | 41,022,000        |                   | 13.b.(2) |
| 14. Federal funds purchased and securities sold under agreements to repurchase:   |           |                   |                   |          |
| a. Federal funds purchased in domestic offices <sup>(2)</sup> .....   | RCONB993  |                   | 37,000            | 14.a.    |
| b. Securities sold under agreements to repurchase <sup>(3)</sup> .....  | RCFDB995  |                   | 382,644           | 14.b.    |
| 15. Trading liabilities (from Schedule RC-D) .....  | RCFD3548  |                   | <b>480,931</b>    | 15.      |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) ..... | RCFD3190  |                   | <b>2,140,777</b>  | 16.      |
| 17. Not applicable  |           |                   |                   |          |
| 18. Not applicable  |           |                   |                   |          |
| 19. Subordinated notes and debentures <sup>(4)</sup> .....  | RCFD3200  |                   | 1,336,240         | 19.      |
| 20. Other liabilities (from Schedule RC-G) .....  | RCFD2930  |                   | <b>2,743,281</b>  | 20.      |
| 21. Total liabilities (sum of items 13 through 20) .....  | RCFD2948  |                   | <b>86,152,608</b> | 21.      |
| 22. Not applicable  |           |                   |                   | 22.      |
| <b>Equity Capital</b>   |           |                   |                   |          |
| <b>Bank Equity Capital</b>  |           |                   |                   |          |
| 23. Perpetual preferred stock and related surplus .....   | RCFD3838  |                   | 0                 | 23.      |
| 24. Common stock .....  | RCFD3230  |                   | 3,563             | 24.      |
| 25. Surplus (exclude all surplus related to preferred stock) .....  | RCFD3839  |                   | 1,766,084         | 25.      |
| 26.   |           |                   |                   |          |
| a. Retained earnings .....  | RCFD3632  |                   | 5,638,095         | 26.a.    |
| b. Accumulated other comprehensive income <sup>(5)</sup> .....  | RCFDB530  |                   | (178,344)         | 26.b.    |
| c. Other equity capital components <sup>(6)</sup> .....   | RCFDA 130 |                   | 0                 | 26.c.    |
| 27.   |           |                   |                   | 27.      |
| a. Total bank equity capital (sum of items 23 through 26.c) .....   | RCFD3210  |                   | <b>7,229,398</b>  | 27.a.    |
| b. Noncontrolling (minority) interests in consolidated subsidiaries .....   | RCFD3000  |                   | 1,358             | 27.b.    |
| 28. Total equity capital (sum of items 27.a and 27.b) .....   | RCFDG105  |                   | <b>7,230,756</b>  | 28.      |
| 29. Total liabilities and equity capital (sum of items 21 and 28) .....   | RCFD3300  |                   | <b>93,383,364</b> | 29.      |

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

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

(3) Includes all securities repurchase agreements in domestic and foreign offices, 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, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.