

Federal Financial Institutions Examination Council

**Consolidated Reports of Condition and Income for
a Bank with Domestic and Foreign Offices—FFIEC 031**

Report at the close of business December 31, 2015

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

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.

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature 02/04/2016

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.

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.

FDIC Certificate Number

00628
(RSSD 9050)

(20151231)

(RCON 9999)

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

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

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

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.

JPMorgan Chase Bank, National Association

Legal Title of Bank (RSSD 9017)

Columbus

City (RSSD 9130)

OH

State Abbreviation (RSSD 9200)

43240

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 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, 20th and C Streets, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Consolidated Reports of Condition and Income for a Bank With Domestic and Foreign Offices

Table of Contents

Signature Page _____	1	Schedule RC-H - Selected Balance Sheet Items for Domestic Offices _____	RC-23
Contact Information _____	3,4	Schedule RC-I - Assets and Liabilities of IBFs _____	RC-24
Report of Income		Schedule RC-K - Quarterly Averages _____	RC-24
Schedule RI - Income Statement _____	RI-1, 2, 3, 4	Schedule RC-L - Derivatives and Off-Balance Sheet Items _____	RC-25, 26, 27, 28
Schedule RI-A - Changes in Bank Equity Capital _____	RI-5	Schedule RC-M - Memoranda _____	RC-29, 30, 31, 32
Schedule RI-B - Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses _____	RI-5, 6, 7	Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets _____	RC-33, 34, 35, 36, 37
Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses (to be completed only by selected banks) _____	RI-8	Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments _____	RC-38, 39, 40, 41, 42, 43
Schedule RI-D - Income from Foreign Offices _____	RI-9	Schedule RC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices (to be completed only by selected banks) _____	RC-44
Schedule RI-E - Explanations _____	RI-10, 11	Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks) _____	RC-45, 46
Report of Condition		Schedule RC-R - Regulatory Capital: Part I. Regulatory Capital Components and Ratios _____	RC-47, 48, 49
Schedule RC - Balance Sheet _____	RC-1, 2	Part II. Risk Weighted Assets _____	RC-50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60
Schedule RC-A - Cash and Balances Due From Depository Institutions _____	RC-3	Schedule RC-S - Servicing, Securitization, and Asset Sale Activities _____	RC- 61, 62, 63
Schedule RC-B - Securities _____	RC-3, 4, 5, 6, 7	Schedule RC-T - Fiduciary and Related Services _____	RC-64, 65, 66, 67
Schedule RC-C - Loans and Lease Financing Receivables: Part I. Loans and Leases _____	RC-8, 9, 10, 11, 12, 13	Schedule RC-V - Variable Interest Entities _____	RC-68
Part II. Loans to Small Businesses and Small Farms _____	RC-14, 15	Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income _____	RC-69
Schedule RC-D - Trading Assets and Liabilities (to be completed only by selected banks) _____	RC-16, 17, 18		
Schedule RC-E - Deposit Liabilities _____	RC-19, 20, 21		
Schedule RC-F - Other Assets _____	RC-22		
Schedule RC-G - Other Liabilities _____	RC-22		

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**

Marianne Lake

Name (TEXT C490)

MD & CFO

Title (TEXT C491)

marianne.lake@jpmorgan.com

E-mail Address (TEXT C492)

(212) 270-1212

Area code/Phone Number/Extension (TEXT C493)

(212) 270-1398

Area Code/FAX Number (TEXT C494)

**Other Person to Whom Questions about the
Reports Should be Directed**

DennisMikolay/M Guglielmetti

Name (TEXT C495)

Vice President

Title (TEXT C496)

mikolay_dennis@jpmorgan.com

E-mail Address (TEXT 4086)

(212) 552-9470

Area code/Phone Number/Extension (TEXT 8902)

(212) 552-0881

Area Code/FAX number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Marianne Lake

Name (TEXT C366)

MD & CFO

Title (TEXT C367)

marianne.lake@jpmorgan.com

E-mail Address (TEXT C368)

(212) 270-1212

Area Code/Phone Number/Extension (TEXT C369)

(212) 270-1398

Area code/FAX Number (TEXT C370)

Secondary Contact

Kathryn V. McCulloch

Name (TEXT C371)

Senior Vice President

Title (TEXT C372)

kathryn.mcculloch@chase.com

E-mail Address (TEXT C373)

(212) 270-5922

Telephone: Area Code/Phone Number/Extension (TEXT C374)

(212) 270-7473

Area Code/FAX Number (TEXT C375)

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

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

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

Primary Contact

Brittany L Warner
Name (TEXT C437)
Senior Compliance Officer
Title (TEXT C438)
brittany.l.warner@jpmchase.com
E-mail Address (TEXT C439)
(813) 432-2896
Area Code/Phone Number/Extension (TEXT C440)

Secondary Contact

Melissa T Cromie
Name (TEXT C442)
Compliance Analyst
Title (TEXT C443)
melissa.t.cromie@jpmchase.com
E-mail Address (TEXT C444)
(813) 371-5347
Area Code/Phone Number/Extension (TEXT C445)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code/Phone Number/Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code/Phone Number/Extension (TEXT C878)

Columbus

City

OH

43240

State

Zip Code

FDIC Certificate Number: 00628

Submitted to CDR on 2/4/2016 at 5:39 PM

Consolidated Report of Income

for the period January 1, 2015 – December 31, 2015

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	4435	8,278,000	1.a.1.a.1
(2) All other loans secured by real estate	4436	3,397,000	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	12,000	1.a.1.b
(c) Commercial and industrial loans	4012	3,077,000	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	2,481,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	2,269,000	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	0	1.a.1.e
(f) All other loans in domestic offices	B487	1,502,000	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	1,903,000	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	22,919,000	1.a.3
b. Income from lease financing receivables	4065	47,000	1.b
c. Interest income on balances due from depository institutions (1)	4115	1,211,000	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	32,000	1.d.1
(2) Mortgage-backed securities	B489	4,224,000	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	3,806,000	1.d.3
e. Interest income from trading assets	4069	4,097,000	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	950,000	1.f
g. Other interest income	4518	393,000	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	37,679,000	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	122,000	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	353,000	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	335,000	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	49,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	550,000	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	253,000	2.b
c. Interest on trading liabilities and other borrowed money	4185	1,881,000	2.c

(1) Includes interest income on time certificates of deposits not held for trading.

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date				
	RIAD	Bil	Mil	Thou	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures	4200		193,000		2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073		3,736,000		2.e
3. Net interest income (item 1.h minus 2.e)				4074	33,943,000 3
4. Provision for loan and lease losses				4230	1,210,000 4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070		4,016,000		5.a
b. Service charges on deposit accounts	4080		4,533,000		5.b
c. Trading revenue (2)	A220		9,764,000		5.c
d. (1) Fees and commissions from securities brokerage	C886		1,033,000		5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888		2,068,000		5.d.2
(3) Fees and commissions from annuity sales	C887		0		5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386		14,000		5.d.4
(5) Income from other insurance activities	C387		9,000		5.d.5
e. Venture capital revenue	B491		20,000		5.e
f. Net servicing fees	B492		1,181,000		5.f
g. Net securitization income	B493		0		5.g
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	5416		352,000		5.i
j. Net gains (losses) on sales of other real estate owned	5415		1,000		5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496		197,000		5.k
l. Other noninterest income*	B497		16,155,000		5.l
m. Total noninterest income (sum of items 5.a through 5.l)				4079	39,343,000 5.m
6. a. Realized gains (losses) on held-to-maturity securities				3521	0 6.a
b. Realized gains (losses) on available-for-sale securities				3196	202,000 6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135		23,236,000		7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		7,427,000		7.b
c. (1) Goodwill impairment losses	C216		0		7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232		88,000		7.c.2
d. Other noninterest expense*	4092		18,607,000		7.d
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	49,358,000 7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301	22,920,000 8
9. Applicable income taxes (on item 8)				4302	5,980,000 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	16,940,000 10
11. Extraordinary items and other adjustments, net of income taxes*				4320	0 11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)				G104	16,940,000 12
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)				G103	12,000 13
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	16,928,000 14

* Describe on Schedule RI-E - Explanations.

(1) For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

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

Schedule RI—Continued**Memoranda**

Dollar Amounts in Thousands		Year-to-date				
		RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513		55,000			M.1
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		224,000			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		265,000			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		1,562,000			M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150		180,583			M.5
6. Not applicable						
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2) _____	RIAD	YYYY/MM/DD				
	9106		0			M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) _____						
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>						
a. Interest rate exposures _____	8757		3,400,000			M.8.a
b. Foreign exchange exposures _____	8758		2,632,000			M.8.b
c. Equity security and index exposures _____	8759		2,043,000			M.8.c
d. Commodity and other exposures _____	8760		610,000			M.8.d
e. Credit exposures _____	F186		1,079,000			M.8.e
<i>Memorandum Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above(1).</i>						
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) _____	K090		620,000			M.8.f
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above) _____	K094		-6,000			M.8.g
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading _____	C889		68,000			M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890		0			M.9.b
10. Credit losses on derivatives (see instructions) _____	A251		-12,000			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		NO			M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>						
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) _____	F228		0			M.12

(1) The asset size tests are generally based on the total assets reported in the June 30, 2014, Report of Condition

(2) For example, a bank acquired on March 1, 2015, would report 20150301.

Schedule RI—Continued

Memoranda — Continued

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	F551	3,305,000	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	179,000	M.13.a.1
b. Net gains (losses) on liabilities	F553	1,121,000	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	171,000	M.13.b.1
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses	J319	22,000	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	0	M.14.b
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum 14.b)	J321	22,000	M.14.c
Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets(1) that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H032	1,866,000	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H033	627,000	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H034	249,000	M.15.c.
d. All other service charges on deposit accounts	H035	1,791,000	M.15.d.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1. Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		3217	185,623,000	1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*		B507	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)		B508	185,623,000	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		4340	16,928,000	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	1,646,000	7
8. LESS: Cash dividends declared on preferred stock		4470	0	8
9. LESS: Cash dividends declared on common stock		4460	8,000,000	9
10. Other comprehensive income (1)		B511	-1,935,000	10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)		4415	1,276,000	11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)		3210	195,538,000	12

* Describe on Schedule RI-E - Explanations.

(1) Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, 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.**

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.		(Column A) Charge-offs (1)				(Column B) Recoveries				
		Calendar year-to-date								
		RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands										
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices:										
(1) 1-4 family residential construction loans		C891			0	C892			2,000	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 in domestic offices		3584			0	3585			0	1.b
c. Secured by 1-4 family residential properties in domestic offices:										
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		5411			390,000	5412			173,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens		C234			267,000	C217			234,000	1.c.2.a
(b) Secured by junior liens		C235			78,000	C218			46,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices		3588			3,000	3589			4,000	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:										
(1) Loans secured by owner-occupied nonfarm nonresidential properties		C895			20,000	C896			15,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties		C897			3,000	C898			6,000	1.e.2
f. In foreign offices		B512			0	B513			0	1.f

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

Schedule RI-B—Continued**Part I. Continued**

Part I. Continued	(Column A) Charge-offs (1)				(Column B) Recoveries			
	Calendar year-to-date							
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands								
2. Loans to depository institutions and acceptances of other banks:								
a. To U.S. banks and other U.S. depository institutions _____	4653			0	4663			0
b. To foreign banks _____	4654			0	4664			0
3. Loans to finance agricultural production and other loans to farmers _____	4655			0	4665			1,000
4. Commercial and industrial loans:								
a. To U.S. addressees (domicile) _____	4645			280,000	4617			107,000
b. To non-U.S. addressees (domicile) _____	4646			5,000	4618			0
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards _____	B514			664,000	B515			72,000
b. Automobile Loans _____	K129			310,000	K133			96,000
c. Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K205			246,000	K206			28,000
6. Loans to foreign governments and official institutions _____	4643			0	4627			0
7. All other loans _____	4644			214,000	4628			75,000
8. Lease financing receivables:								
a. Leases to individuals for household, family, and other personal expenditures _____	F185			0	F187			0
b. All other leases _____	C880			0	F188			0
9. Total (sum of items 1 through 8)	4635			2,480,000	4605			859,000

Memoranda

Memoranda	(Column A)				(Column B)				
	Charge-offs (1)				Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above									M.1
	5409			0	5410			0	
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above):									M.2
	4652			0	4662			0	
3. Not applicable									
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)									M.4
	C388							109,000	

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

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, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522	11,352,000		1
2. Recoveries (must equal part I, item 9, column B, above) _____	4605	859,000		2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____	C079	2,475,000		3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____	5523	5,000		4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230	1,210,000		5
6. Adjustments* (see instructions for this schedule) _____	C233	-134,000		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	10,807,000		7

* Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands			
	RIAD	Bil Mil Thou		
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above _____	C435	0		M.1
<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>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges _____	C389	52,000		M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____	C390	0		M.3
<i>Memorandum item 4 is to be completed by all banks.</i>				
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above) _____	C781	2,742,000		M.4

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

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35)			(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35)			(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)			(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)			(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)			(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)								
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
1. Real estate loans:																								
a. Construction loans	M708	16,000			M709	1,000			M710	6,111,000			M711	53,000			M712	11,000			M713	1,000		
b. Commercial real estate loans	M714	371,000			M715	59,000			M716	88,036,000			M717	1,397,000			M719	4,000			M720	0		
c. Residential real estate loans	M721	12,862,000			M722	247,000			M723	202,007,000			M724	1,358,000			M725	40,928,000			M726	2,734,000		
2. Commercial loans(2)	M727	840,000			M728	262,000			M729	285,854,000			M730	3,348,000			M731	0			M732	0		
3. Credit cards	M733	288,000			M734	91,000			M735	26,954,000			M736	570,000			M737	0			M738	0		
4. Other consumer loans	M739	304,000			M740	68,000			M741	67,143,000			M742	611,000			M743	59,000			M744	7,000		
5. Unallocated, if any										M745	0													
6. Total (sum of items 1.a through 5)(3)	M746	14,681,000			M747	728,000			M748	676,105,000			M749	7,337,000			M750	41,002,000			M751	2,742,000		

1. The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1,3, or 4 of Schedule RI-C.

3. The sum of item 6, column B, D and F, must equal Schedule RC item 4.c. Item 6, column E, must equal Schedule RC-C, Part I,

Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RI-D—Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

Dollar Amounts in Thousands	Year-to-date				
	RIAD	Bil	Mil		Thou
1. Total interest income in foreign offices _____	C899	8,603,000			1
2. Total interest expense in foreign offices _____	C900	2,079,000			2
3. Provision for loan and lease losses in foreign offices _____	C901	160,000			3
4. Noninterest income in foreign offices:					
a. Trading revenue _____	C902	6,795,000			4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions _____	C903	2,770,000			4.b
c. Net securitization income _____	C904	0			4.c
d. Other noninterest income _____	C905	7,530,000			4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____	C906	147,000			5
6. Total noninterest expense in foreign offices _____	C907	15,666,000			6
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs _____	C908	0			7
8. Applicable income taxes (on items 1 through 7) _____	C909	1,363,000			8
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices _____	C910	0			9
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9) _____	C911	6,577,000			10
11. Not applicable.					
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____	C913	-1,409,000			12
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) _____	C914	5,168,000			13

Schedule RI-E—Explanations

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

Detail all adjustments in Schedules 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 Mil Thou	
1. Other noninterest income (from Schedule RI, item 5.I)						
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 5.I:						
a.	Income and fees from the printing and sale of checks			C013	0	1.a
b.	Earnings on/increase in value of cash surrender value of life insurance			C014	0	1.b
c.	Income and fees from automated teller machines (ATMs)			C016	0	1.c
d.	Rent and other income from other real estate owned			4042	0	1.d
e.	Safe deposit box rent			C015	0	1.e
f.	Net change in the fair values of financial instruments accounted for under a fair value option			F229	0	1.f
g.	Bank card and credit card interchange fees			F555	2,840,000	1.g
h.	Gains on bargain purchases			J447	0	1.h
TEXT						
i.	4461 Operating Leases			4461	2,073,000	1.i
j.	4462 Credit Card Revenue			4462	1,493,000	1.j
k.	4463 Loan Commitment fees			4463	625,000	1.k
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
a.	Data processing expenses			C017	0	2.a
b.	Advertising and marketing expenses			0497	796,000	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	628,000	2.f
g.	FDIC deposit insurance assessments			4146	CONF	2.g
h.	Accounting and auditing expenses			F556	0	2.h
i.	Consulting and advisory expenses			F557	3,939,000	2.i
j.	Automated teller machine (ATM) and interchange expenses			F558	0	2.j
k.	Telecommunications expenses			F559	792,000	2.k
TEXT						
l.	4464 Litigation Expense			4464	2,035,000	2.l
m.	4467 Amortization of Software			4467	967,000	2.m
n.	4468 Operating Losses			4468	582,000	2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469			4469	0	3.a.1
	(2) Applicable income tax effect	4486	0			3.a.2
b.(1)	4487			4487	0	3.b.1
	(2) Applicable income tax effect	4488	0			3.b.2
c.(1)	4489			4489	0	3.c.1
	(2) Applicable income tax effect	4491	0			3.c.2

Schedule RI-E—Continued

Dollar Amounts in Thousands			Year-to-date		
			RIAD	Bil Mil Thou	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
TEXT					
a.	B526		B526	0	4.a
TEXT					
b.	B527		B527	0	4.b
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
TEXT					
a.	4498	Capital Contributions and Other	4498	1,276,000	5.a
b.	4499		4499	0	5.b
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
TEXT					
a.	4521	Transfer of Allowance	4521	72,000	6.a
b.	4522	Write-off of PCI loans and other	4522	-206,000	6.b
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):					
Comments?			RIAD	YES / NO	7
			4769	YES	

Other explanations (please type or print clearly):

TEXT	
4769	Other Non interest income greater than \$25,000 that exceeds 3% of Schedule
	RI, 5.L Valuation Adjustment of derivatives risk managing MSR's \$292,000
	Accelerated amortization of cash flow hedge losses related to the exit of
	certain non-operational deposits \$(150,000)
	Letters of Credit Commitment Fees \$429,000

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2015

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				RCFD	Tril Bil Mil Thou	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	19,368,000	1.a
b. Interest-bearing balances (2)				0071	318,423,000	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	49,073,000	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	235,672,000	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON		
				B987	685,000	3.a
				RCFD		
b. Securities purchased under agreements to resell (3)				B989	173,317,000	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	1,645,000	4.a
b. Loans and leases, net of unearned income			B528	734,540,000		4.b
c. LESS: Allowance for loan and lease losses			3123	10,807,000		4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	723,733,000	4.d
5. Trading assets (from Schedule RC-D)						
				3545	242,385,000	5
6. Premises and fixed assets (including capitalized leases)						
				2145	10,647,000	6
7. Other real estate owned (from Schedule RC-M)						
				2150	680,000	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	261,000	8
9. Direct and indirect investments in real estate ventures						
				3656	7,939,000	9
10. Intangible assets:						
a. Goodwill				3163	27,100,000	10.a
b. Other intangible assets (from Schedule RC-M)				0426	6,854,000	10.b
11. Other assets (from Schedule RC-F)						
				2160	96,876,000	11
12. Total assets (sum of items 1 through 11)						
				2170	1,914,658,000	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			RCN	Tril Bil Mil Thou	
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)			2200	1,077,380,000	13.a
(1) Noninterest-bearing (4)	6631	396,277,000			13.a.1
(2) Interest-bearing	6636	681,103,000			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs			RCFN		
(from Schedule RC-E, part II)	2200			235,560,000	13.b
(1) Noninterest-bearing	6631	19,041,000			13.b.1
(2) Interest-bearing	6636	216,519,000			13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (5)			B993	775,000	14.a
b. Securities sold under agreements to repurchase (6)			B995	76,487,000	14.b
15. Trading liabilities (from Schedule RC-D)			3548	100,862,000	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190	143,124,000	16
17. and 18. Not applicable					

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

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

(6) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
Liabilities—Continued				
19. Subordinated notes and debentures (1)		3200	8,581,000	19
20. Other liabilities (from Schedule RC-G)		2930	76,092,000	20
21. Total liabilities (sum of items 13 through 20)		2948	1,718,861,000	21
22. Not applicable				
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus		3838	0	23
24. Common stock		3230	1,785,000	24
25. Surplus (excludes all surplus related to preferred stock)		3839	92,782,000	25
26. a. Retained earnings		3632	98,951,000	26.a
b. Accumulated other comprehensive income (2)		B530	2,020,000	26.b
c. Other equity capital components (3)		A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)		3210	195,538,000	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries		3000	259,000	27.b
28. Total equity capital (sum of items 27.a and 27.b)		G105	195,797,000	28
29. Total liabilities and equity capital (sum of items 21 and 28)		3300	1,914,658,000	29

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2014

RCFD	Number
6724	N/A

M.1

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

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

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MMDD
8678	N/A

M.2

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

(2) Includes, but is not limited to, 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.

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices					
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022		16,558,000						1
a. Cash items in process of collection and unposted debits _____					0020		7,054,000		1.a
b. Currency and coin _____					0080		9,499,000		1.b
2. Balances due from depository institutions in the U.S. _____					0082		7,292,000		2
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083		502,000						2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085		6,917,000						2.b
3. Balances due from banks in foreign countries and foreign central banks _____					0070		601,000		3
a. Foreign branches of other U.S. banks _____	0073		663,000						3.a
b. Other banks in foreign countries and foreign central banks _____	0074		48,870,000						3.b
4. Balances due from Federal Reserve Banks _____	0090		264,281,000		0090		264,281,000		4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) _____	0010		337,791,000		0010		288,727,000		5

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. U.S. Treasury securities _____	0211	0	0213	0	1286	11,164,000	1287	10,998,000	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	38,000	1298	38,000	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	12,802,000	8497	13,506,000	8498	28,467,000	8499	30,405,000	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		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage									
pass-through securities:									
(1) Guaranteed by GNMA	G300	5,493,000	G301	5,505,000	G302	12,015,000	G303	12,148,000	4.a.1
(2) Issued by FNMA and FHLMC	G304	30,778,000	G305	31,576,000	G306	38,959,000	G307	40,176,000	4.a.2
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	4.a.3
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G312	0	G313	0	G314	1,657,000	G315	1,676,000	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G316	0	G317	0	G318	0	G319	0	4.b.2
(3) All other residential MBS	G320	0	G321	0	G322	16,972,000	G323	17,161,000	4.b.3
c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a). Issued or guaranteed by FNMA,FHLMC or GNMA	K142	0	K143	0	K144	694,000	K145	695,000	4.c.1.a
(b). Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale									
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value					
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
4. c .(2) Other commercial MBS:																	4.c.2.a 4.c.2.b	
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150			0	K151			0	K152			364,000	K153			371,000		
(b). All other commercial MBS	K154			0	K155			0	K156			22,424,000	K157			22,316,000		
5. Asset-backed securities and structured financial products:																	5.a 5.b.1 5.b.2 5.b.3	
a. Asset-backed securities (ABS)	C026			0	C988			0	C989			9,088,000	C027			9,054,000		
b. Structured financial products:																		
(1) Cash	G336			0	G337			0	G338			31,146,000	G339			31,007,000		
(2) Synthetic	G340			0	G341			0	G342			0	G343			0		
(3) Hybrid	G344			0	G345			0	G346			0	G347			0		
6. Other debt securities:																	6.a 6.b	
a. Other domestic debt securities	1737			0	1738			0	1739			1,834,000	1741			1,861,000		
b. Other foreign debt securities	1742			0	1743			0	1744			56,811,000	1746			57,697,000		
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)																	7	
													A510		58,000	A511		
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)																	8	
	1754			49,073,000	1771			50,587,000	1772			231,691,000	1773			235,672,000		

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

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

Schedule RC-B—Continued**Memoranda**

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Pledged securities (1) _____		0416	125,592,000	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	48,017,000		M.2.a.1
(2) Over three months through 12 months _____	A550	6,071,000		M.2.a.2
(3) Over one year through three years _____	A551	11,611,000		M.2.a.3
(4) Over three years through five years _____	A552	12,366,000		M.2.a.4
(5) Over five years through 15 years _____	A553	40,290,000		M.2.a.5
(6) Over 15 years _____	A554	36,202,000		M.2.a.6

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.

(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

Schedule RC-B—Continued

Memoranda-Continued

2. 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	76,000	M.2.b.1
(2) Over three months through 12 months	A556	298,000	M.2.b.2
(3) Over one year through three years	A557	1,527,000	M.2.b.3
(4) Over three years through five years	A558	3,618,000	M.2.b.4
(5) Over five years through 15 years	A559	7,219,000	M.2.b.5
(6) Over 15 years	A560	75,857,000	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	15,474,000	M.2.c.1
(2) Over three years	A562	26,050,000	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	11,845,000	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

(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued**Memoranda—Continued**

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>																
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):																
a. Credit card receivables _____	B838			0	B839			0	B840		321,000		B841		318,000	M.5.a
b. Home equity lines _____	B842			0	B843			0	B844		0		B845		0	M.5.b
c. Automobile loans _____	B846			0	B847			0	B848		1,051,000		B849		1,054,000	M.5.c
d. Other consumer loans _____	B850			0	B851			0	B852		6,648,000		B853		6,605,000	M.5.d
e. Commercial and industrial loans _____	B854			0	B855			0	B856		935,000		B857		944,000	M.5.e
f. Other _____	B858			0	B859			0	B860		133,000		B861		133,000	M.5.f

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

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	
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):								
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	0	G351	0
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0
c. Corporate and similar loans	G356	0	G357	0	G358	31,146,000	G359	31,007,000
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0
f. Diversified (mixed) pools of structured financial products	G368	0	G369	0	G370	0	G371	0
g. Other collateral or reference assets	G372	0	G373	0	G374	0	G375	0

M.6.a

M.6.b

M.6.c

M.6.d

M.6.e

M.6.f

M.6.g

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices		
	RCFD	Bil Mil Thou		RCN	Bil Mil Thou	
1. Loans secured by real estate: (1) _____	1410	N/A				1
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans _____	F158	471,000		F158	471,000	1.a.1
(2) Other construction loans and all land development and other land loans _____	F159	5,666,000		F159	5,666,000	1.a.2
b. Secured by farmland (including farm residential and other improvements) _____	1420	273,000		1420	273,000	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	54,618,000		1797	53,920,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens _____	5367	198,622,000		5367	196,727,000	1.c.2.a
(b) Secured by junior liens _____	5368	3,022,000		5368	3,022,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____	1460	58,846,000		1460	58,834,000	1.d
e. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____	F160	15,298,000		F160	15,297,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties _____	F161	14,830,000		F161	14,001,000	1.e.2
2. Loans to depository institutions and acceptances of other banks:						
a. To commercial banks in the U.S. _____				B531	3,191,000	2.a
(1) To U.S. branches and agencies of foreign banks _____	B532	0				2.a.1
(2) To other commercial banks in the U.S. _____	B533	3,192,000				2.a.2
b. To other depository institutions in the U.S. _____	B534	0		B534	0	2.b
c. To banks in foreign countries _____				B535	3,070,000	2.c
(1) To foreign branches of other U.S. banks _____	B536	0				2.c.1
(2) To other banks in foreign countries _____	B537	12,938,000				2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	818,000		1590	531,000	3
4. Commercial and industrial loans:						
a. To U.S. addressees (domicile) _____	1763	103,858,000		1763	101,430,000	4.a
b. To non-U.S. addressees (domicile) _____	1764	31,086,000		1764	7,279,000	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	27,319,000		B538	27,242,000	6.a
b. Other revolving credit plans _____	B539	7,988,000		B539	6,754,000	6.b
c. Automobile Loans _____	K137	47,588,000		K137	47,587,000	6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) _____	K207	11,932,000		K207	11,464,000	6.d
7. Loans to foreign government and official institutions (including foreign central banks) _____	2081	901,000		2081	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. _____	2107	18,028,000		2107	18,028,000	8

(1) When reporting "Loans secured by real estate," "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).

Schedule RC-C—Continued**Part I—Continued**

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
9. Loans to nondepository financial institutions and other loans _____	1563	118,501,000							9
a. Loans to nondepository financial institutions _____					J454	18,406,000			9.a
b. Other loans: _____									
(1) Loans for purchasing or carrying securities (secured and unsecured) _____					1545	5,795,000			9.b.1
(2) All other loans (exclude consumer loans) _____					J451	54,298,000			9.b.2
10. Lease financing receivables (net of unearned income) _____					2165	390,000			10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) _____	F162	0							10.a
b. All other leases _____	F163	390,000							10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above _____	2123	0			2123	0			11
12. Total loans and leases, net of unearned income(1) _____									
(item 12, column A must equal Schedule RC, sum of items 4.a and 4.b) _____	2122	736,185,000			2122	653,676,000			12

Memoranda

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part 1) and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1 - 4 family residential construction loans _____					K158	0			M.1.a.1
(2) Other construction loans and all land development and other land loans _____					K159	0			M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices _____					F576	7,005,000			M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices _____					K160	16,000			M.1.c
d. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____					K161	35,000			M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties _____					K162	17,000			M.1.d.2
e. Commercial and Industrial loans:					RCFD				
(1) To U.S. addressees (domicile) _____					K163	41,000			M.1.e.1
(2) To non-U.S. addressees (domicile) _____					K164	0			M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures) _____					K165	299,000			M.1.f
Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of memorandum items 1.a through 1.f):									
(1) Loans secured by farmland in domestic offices _____					RCON				
					K166	0			M.1.f.1
					RCFD				
(2) Loans to depository institutions and acceptances of other banks _____					K167	0			M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers _____					K168	0			M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:									
(a) Credit cards _____					K098	0			M.1.f.4(a)
(b) Automobile loans _____					K203	0			M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) _____					K204	0			M.1.f.4(c)
(5) Loans to foreign governments and official institutions _____					K212	0			M.1.f.5
(6) Other loans (2) _____					K267	0			M.1.f.6
					RCFN				
(7) Loans secured by real estate in foreign offices _____					K289	0			M.1.f.7

(1) For "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, item 12, column A, must equal the sum of items 1.a.(1) through 10.b, column A, less item 11, column A. For all other institutions, item 12, column A, must equal the sum of item 1 and items 2.a.(1) through 10.b, column A, less item 11, column A. For all institutions, item 12, column B, must equal the sum of items 1.a.(1) through 10, column B, less item 11, column B.

(2) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "loans to nondepository financial institutions and other loans."

Schedule RC-C—Continued

Part I— Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
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 in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON				
(1) Three months or less	A564	9,625,000			M.2.a.1
(2) Over three months through 12 months	A565	9,272,000			M.2.a.2
(3) Over one year through three years	A566	7,849,000			M.2.a.3
(4) Over three years through five years	A567	12,084,000			M.2.a.4
(5) Over five years through 15 years	A568	31,466,000			M.2.a.5
(6) Over 15 years	A569	119,666,000			M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 3)	RCFD				
(1) Three months or less	A570	344,873,000			M.2.b.1
(2) Over three months through 12 months	A571	36,826,000			M.2.b.2
(3) Over one year through three years	A572	47,833,000			M.2.b.3
(4) Over three years through five years	A573	52,854,000			M.2.b.4
(5) Over five years through 15 years	A574	47,947,000			M.2.b.5
(6) Over 15 years	A575	5,815,000			M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	142,390,000			M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746	16,642,000			M.3
4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON				
	5370	64,011,000			M.4
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part 1, items 1.a.(1) through 1.e.(2), column A, as appropriate)	RCFD				
	B837	3,674,000			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., column A	C391	316,000			M.6
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance	C779	43,403,000			M.7.a
b. Amount included in Schedule RC-C, part I, items 1 through 9	C780	41,002,000			M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total 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))	RCON				
	F230	17,987,000			M.8.a

(1) Report fixed-rate loans and leases by remaining maturity and floating-rate loans by next repricing date.

(2) 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 in domestic offices 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.

(3) 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 in domestic offices 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 A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

(4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
<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, 2014, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (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	4,278,000	M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above		F232	459,000	M.8.c
9. Loans secured by 1-4 family residential properties in domestic offices 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	8,544,000	M.9

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.

Dollar Amounts in Thousands		(Column A) Consolidated Bank				(Column B) Domestic Offices				
		RCFD	Bil Mil Thou	RCON	Bil Mil Thou					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):										
a. Loans secured by real estate		F608	1,635,000							M.10.a
(1) Construction, land development, and other land loans				F578	0					M.10.a.1
(2) Secured by farmland (including farm residential and other improvements)				F579	0					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	0					M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:										
(1) Secured by first liens				F581	0					M.10.a.3.b.1
(2) Secured by junior liens				F582	0					M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F583	0					M.10.a.4
(5) Secured by nonfarm nonresidential properties				F584	814,000					M.10.a.5
b. Commercial and industrial loans		F585	1,058,000	F585	0					M.10.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):										
(1) Credit cards		F586	0	F586	0					M.10.c.1
(2) Other revolving credit plans		F587	0	F587	0					M.10.c.2
(3) Automobile loans		K196	0	K196	0					M.10.c.3
(4) Other consumer loans		K208	0	K208	0					M.10.c.4
d. Other loans		F589	60,000	F589	0					M.10.d

Schedule RC-C—Continued**Part I. Continued****Memoranda — Continued**

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):								
a. Loans secured by real estate	F609		1,655,000					
(1) Construction, land development, and other land loans					F590			0
(2) Secured by farmland (including farm residential and other improvements)					F591			0
(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			0
(b) Closed-end loans secured by 1-4 family residential properties:								
(1) Secured by first liens					F593			0
(2) Secured by junior liens					F594			0
(4) Secured by multifamily (5 or more) residential properties					F595			0
(5) Secured by nonfarm nonresidential properties					F596		821,000	
b. Commercial and industrial loans	F597		1,058,000		F597			0
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards	F598		0		F598			0
(2) Other revolving credit plans	F599		0		F599			0
(3) Automobile loans	K195		0		K195			0
(4) Other consumer loans	K209		0		K209			0
d. Other loans	F601		58,000		F601			0

Dollar Amounts in Thousands	(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 of contractual cash flows not expected to be collected			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:												
a. Loans secured by real estate	G091		0		G092		0		G093			0
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-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands		RCN	Bil Mil Thou	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B), that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, Part I.B, item 35.a, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 21, by all other institutions) as of December 31, 2014.</i>				
13. Construction, land development, and other land loans in domestic offices				
with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376		0	M.13.a
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(a)(2))	RIAD			
	G377		0	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>	RCFD			
14. Pledged loans and leases	G378		279,145,000	M.14
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCN		Bil Mil Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466		0	M.15.a.1
(2) Proprietary reverse mortgages	J467		0	M.15.a.2
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468		0	M.15.b.1
(2) Proprietary reverse mortgages	J469		0	M.15.b.2
c. Principal amount of reverse mortgage originations that have been sold during the year:			Bil Mil Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470		0	M.15.c.1
(2) Proprietary reverse mortgages	J471		0	M.15.c.2

Schedule RC-C—Continued**Part II. Loans to Small Businesses and Small Farms**

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

Loans to Small Businesses

1. Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e(1) and 1.e(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place the word "NO" in the box to the right.) _____

RCON	YES / NO
6999	NO

1

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

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

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

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

- a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e(1) and 1.e(2), column B (Note: Sum of items 1.e(1) and 1.e(2), column B, divided by the number of loans should NOT exceed \$100,000.) _____

Number of Loans	
RCON	
5562	N/A

2.a

- b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.) _____

5563	N/A
------	-----

2.b

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e(1) and 1.e(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e(1) and 1.e(2), column B):					
a. With original amounts of \$100,000 or less _____	5564	1,476	5565	51,000	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	4,879	5567	585,000	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	12,205	5569	5,016,000	3.c
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):					
a. With original amounts of \$ 100,000 or less _____	5570	1,350,050	5571	8,218,000	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	23,741	5573	1,726,000	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	15,145	5575	3,345,000	4.c

Schedule RC-C—Continued**Part II. Continued****Agricultural Loans to Small Farms**

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

RCON	YES / NO
6860	NO

5

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

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

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

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

a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) _____

Number of Loans	
RCON	
5576	N/A

6.a

b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.) _____

RCON	
5577	N/A

6.b

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less _____	5578	42	5579	2,000	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	115	5581	14,000	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	85	5583	22,000	7.c
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):					
a. With original amounts of \$100,000 or less _____	5584	1,612	5585	32,000	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	181	5587	15,000	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	107	5589	21,000	8.c

Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Assets									
1. U.S. Treasury securities	3531		6,428,000		3531		6,204,000		1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532		1,000		3532		1,000		2
3. Securities issued by states and political subdivisions in the U.S.	3533		3,881,000		3533		3,881,000		3
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC or GNMA	G379		0		G379		0		4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1) (include CMOs, REMICs, and stripped MBS)	G380		664,000		G380		664,000		4.b
c. All other residential MBS	G381		752,000		G381		13,000		4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K197		0		K197		0		4.d
e. All other commercial MBS	K198		228,000		K198		0		4.e
5. Other debt securities									
a. Structured financial products:									
(1) Cash	G383		325,000		G383		0		5.a.1
(2) Synthetic	G384		5,000		G384		0		5.a.2
(3) Hybrid	G385		0		G385		0		5.a.3
b. All other debt securities	G386		69,175,000		G386		1,096,000		5.b
6. Loans:									
a. Loans secured by real estate	F610		15,168,000						6.a
(1) Construction, land development, and other land loans					F604		0		6.a.1
(2) Secured by farmland (including farm residential and other improvements)					F605		0		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		0		6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens					F607		8,355,000		6.a.3.b.1
(2) Secured by junior liens					F611		0		6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties					F612		0		6.a.4
(5) Secured by nonfarm nonresidential properties					F613		3,750,000		6.a.5
b. Commercial and industrial loans	F614		3,184,000		F614		1,333,000		6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F615		0		F615		0		6.c.1
(2) Other revolving credit plans	F616		0		F616		0		6.c.2
(3) Automobile Loans	K199		0		K199		0		6.c.3
(4) Other consumer loans	K210		0		K210		0		6.c.4
d. Other loans	F618		8,825,000		F618		1,022,000		6.d
7. - 8. Not applicable									

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

Schedule RC-D - Continued

	(Column A) Consolidated Bank			(Column B) Domestic Offices		
Dollar Amounts in Thousands	RCFD	Bil Mil Thou		RCON	Bil Mil Thou	
9. Other trading assets	3541	74,403,000		3541	1,840,000	9
10. Not applicable						
11. Derivatives with a positive fair value	3543	59,346,000		3543	17,664,000	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	242,385,000		3545	45,823,000	12
Liabilities						
13. a. Liability for short positions	3546	48,226,000		3546	133,000	13.a
b. Other trading liabilities	F624	43,000		F624	43,000	13.b
14. Derivatives with a negative fair value	3547	52,593,000		3547	13,258,000	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	100,862,000		3548	13,434,000	15

Memoranda

Memoranda	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):									
a. Loans secured by real estate	F790	15,294,000							M.1.a
(1) Construction, land development, and other land loans					F625	0			M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)					F626	0			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	0			M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens					F628	8,461,000			M.1.a.3.b.1
(2) Secured by junior liens					F629	0			M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties					F630	0			M.1.a.4
(5) Secured by nonfarm nonresidential properties					F631	3,868,000			M.1.a.5
b. Commercial and industrial loans					F632	5,581,000			F632
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F633	0			F633	0			M.1.c.1
(2) Other revolving credit plans	F634	0			F634	0			M.1.c.2
(3) Automobile Loans	K200	0			K200	0			M.1.c.3
(4) Other consumer loans	K211	0			K211	0			M.1.c.4
d. Other loans	F636	9,074,000			F636	1,152,000			M.1.d
2. Loans measured at fair value that are past due 90 days or more:									
a. Fair value	F639	161,000			F639	141,000			M.2.a
b. Unpaid principal balance	F640	1,236,000			F640	992,000			M.2.b

Schedule RC-D - Continued**Memoranda - Continued**

	(Column A) Consolidated Bank			(Column B) Domestic Offices		
Dollar Amounts in Thousands	RCFD	Bil Mil Thou	RCON	Bil Mil Thou		
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):						
a. Trust preferred securities issued by financial institutions_____	G299	0	G299	0	M.3.a	
b. Trust preferred securities issued by real estate investment trusts_____	G332	0	G332	0	M.3.b	
c. Corporate and similar loans_____	G333	316,000	G333	0	M.3.c	
d. 1-4 family residential MBS issued or guaranteed by U.S. government- sponsored enterprises (GSEs)_____	G334	0	G334	0	M.3.d	
e. 1-4 family residential MBS not issued or guaranteed by GSEs_____	G335	0	G335	0	M.3.e	
f. Diversified (mixed) pools of structured financial products_____	G651	0	G651	0	M.3.f	
g. Other collateral or reference assets_____	G652	14,000	G652	0	M.3.g	
4. Pledged trading assets:						
a. Pledged securities_____	G387	73,613,000	G387	7,081,000	M.4.a	
b. Pledged Loans_____	G388	1,877,000	G388	1,877,000	M.4.b	

Memorandum items 5 through 10 are to be completed by banks that reported average trading assets
(Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou	
5. Asset-backed securities:								
a. Credit card receivables				F643		9,000		M.5.a
b. Home equity lines				F644		0		M.5.b
c. Automobile loans				F645		0		M.5.c
d. Other consumer loans				F646		128,000		M.5.d
e. Commercial and industrial loans				F647		18,000		M.5.e
f. Other				F648		38,000		M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)				F651		0		M.6
7. Equity securities:								
a. Readily determinable fair values				F652		62,017,000		M.7.a
b. Other				F653		152,000		M.7.b
8. Loans pending securitization				F654		9,204,000		M.8
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25 percent of the item): (1)								
TEXT								
a. F655				F655		0		M.9.a
b. F656				F656		0		M.9.b
c. F657				F657		0		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 percent of the item):								
TEXT								
a. F658				F658		0		M.10.a
b. F659				F659		0		M.10.b
c. F660				F660		0		M.10.c

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts						
	(Column A) Total transaction accounts (Including Total Demand Deposits)				(Column B) Memo: Total Demand Deposits(1) (Included in Column A)				(Column C) Total Nontransaction Accounts (Including MMDAs)						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou			
Deposits of:															
1. Individuals, partnerships and corporations _____	B549	216,114,000							B550				772,311,000		
2. U.S. Government _____	2202	102,000							2520				69,000		
3. States and political subdivisions in the U.S. _____	2203	6,524,000							2530				31,296,000		
4. Commercial banks and other depository institutions in the U.S. _____	B551	3,032,000							B552				2,591,000		
5. Banks in foreign countries _____	2213	24,915,000							2236				14,742,000		
6. Foreign governments and official institutions (including foreign central banks) _____	2216	2,900,000							2377				2,784,000		
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)															
	2215	253,587,000			2210	224,971,000			2385	823,793,000					

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		10,029,000		M.1.a
b. Total brokered deposits								2365		9,322,000		M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)												
(1) Brokered deposits of less than \$100,000								2343		9,315,000		M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts								J472		0		M.1.c.2
d. Maturity data for brokered deposits:												
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)								A243		644,000		M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)								K219		0		M.1.d.2
(3) Brokered deposits of more than \$250,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)								K220		7,000		M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)								5590		32,957,000		M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits								K223		0		M.1.f

(1) Includes interest-bearing and noninterest-bearing demand deposits.

(2) The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)	6810		713,286,000	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		43,333,000	M.2.a.2
b. Total time deposits of less than \$100,000	6648		18,790,000	M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473		3,975,000	M.2.c
d. Total time deposits of more than \$250,000	J474		44,409,000	M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above	F233		826,000	M.2.e
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		2,649,000	M.3.a.1
(2) Over three months through 12 months	A580		6,291,000	M.3.a.2
(3) Over one year through three years	A581		3,320,000	M.3.a.3
(4) Over three years	A582		6,530,000	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	A241		7,468,000	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1, 4)				
(1) Three months or less	A584		39,840,000	M.4.a.1
(2) Over three months through 12 months	A585		4,680,000	M.4.a.2
(3) Over one year through three years	A586		1,233,000	M.4.a.3
(4) Over three years	A587		2,631,000	M.4.a.4
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	K221		2,839,000	M.4.b
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	K222		31,681,000	M.4.c
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCON	YES / NO		
	P752	YES		M.5

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets(5) that answered "Yes" to Memorandum item 5 above.

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):				
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753		13,186,000	M.6.a
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754		29,691,000	M.6.b
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755		173,237,000	M.6.c

(1) Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.

(2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

(3) Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

(4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c. and 2.d.

(5) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule RC-E—Continued**Part I. Continued****Memoranda—Continued**

Dollar Amounts in Thousands		RCN	Bil	Mil	Thou	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):						
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):						
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use _____		P756		374,977,000		M.7.a.1
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations _____		P757		295,822,000		M.7.a.2
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):						
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use _____		P758		41,000,000		M.7.b.1
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations _____		P759		2,317,000		M.7.b.2

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands		RCFN	Bil	Mil	Thou	
Deposits of:						
1. Individuals, partnerships, and corporations (include all certified and official checks) _____		B553		171,136,000		1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____		B554		2,998,000		2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____		2625		35,562,000		3
4. Foreign governments and official institutions (including foreign central banks) _____		2650		25,834,000		4
5. U.S. Government and states and political subdivisions in the U.S. _____		B555		30,000		5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____		2200		235,560,000		6

Memorandum

Dollar Amounts in Thousands		RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) _____		A245		55,360,000		M.1

Schedule RC-F—Other Assets

Dollar Amounts in Thousands				RCFD	Bil Mil Thou	
1. Accrued interest receivable (1)				B556	3,965,000	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	5,281,000	4
5. Life insurance assets:						
a. General account life insurance assets				K201	5,498,000	5.a
b. Separate account life insurance assets				K202	5,209,000	5.b
c. Hybrid account life insurance assets				K270	0	5.c
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2168	76,923,000	6
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. FDIC loss-sharing indemnification assets	J448	0				6.e
f. Not Applicable						
TEXT						
g. 3549	3549	0				6.g
h. 3550	3550	0				6.h
i. 3551	3551	0				6.i
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)				2160	96,876,000	7

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands				RCON	Bil Mil Thou	
1. a. Interest accrued and unpaid on deposits in domestic offices (5)				3645	55,000	1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				RCFD		
				3646	17,933,000	1.b
2. Net deferred tax liabilities (2)				3049	2,320,000	2
3. Allowance for credit losses on off-balance sheet credit exposures				B557	786,000	3
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2938	54,998,000	4
a. Accounts Payable	3066	21,007,000				4.a
b. Deferred compensation liabilities	C011	0				4.b
c. Dividends declared but not yet payable	2932	0				4.c
d. Derivatives with a negative fair value held for purposes other than trading	C012	0				4.d
TEXT						
e. 3552	3552	0				4.e
f. 3553	3553	0				4.f
g. 3554	3554	0				4.g
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930	76,092,000	5

(1) Include 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) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

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

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

Schedule RC-I—Assets and Liabilities of IBFs*To be completed only by banks with IBFs and other "foreign" offices.*

	Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)		2133	16,141,000	1
2. Total IBF liabilities (component of Schedule RC, item 21)		2898	13,930,000	2

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands	RCFD	Tril Bil Mil Thou	
Assets				
1. Interest-bearing balances due from depository institutions		3381	359,288,000	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)		B558	11,351,000	2
3. Mortgage-backed securities (2)		B559	134,235,000	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)		B560	143,649,000	4
5. Federal funds sold and securities purchased under agreements to resell		3365	154,212,000	5
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans		3360	639,228,000	6.a.1
(2) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties		3465	250,558,000	6.a.2.a
(b) All other loans secured by real estate		3466	92,766,000	6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers		3386	398,000	6.a.3
(4) Commercial and industrial loans		3387	104,213,000	6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards		B561	25,795,000	6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		B562	68,764,000	6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs		3360	85,430,000	6.b
7. Trading assets		3401	250,914,000	7
8. Lease financing receivables (net of unearned income)		3484	405,000	8
9. Total assets (4)		3368	1,934,912,000	9
Liabilities				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		RCON		
		3485	110,380,000	10
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs)		B563	767,481,000	11.a
b. Time deposits of \$100,000 or more		A514	49,595,000	11.b
c. Time deposits of less than \$100,000		A529	19,399,000	11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs		3404	224,451,000	12
13. Federal funds purchased and securities sold under agreements to repurchase		3353	93,582,000	13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		3355	161,813,000	14

(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 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				RCFD	Bil	Mil	Thou	
1. Unused commitments:								
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home-equity lines _____								1.a
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>								
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) _____								1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) _____								1.a.(2)
b. Credit card lines _____								1.b
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹</i>								
(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)								
(1) Unused consumer credit card lines _____								1.b.(1)
(2) Other unused credit card lines _____								1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:								
(1) Secured by real estate:								
(a) 1–4 family residential construction loan commitments _____								1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments _____								1.c.1.b
(2) NOT secured by real estate _____								1.c.2
d. Securities underwriting _____								1.d
e. Other unused commitments:								
(1) Commercial and industrial loans _____								1.e.(1)
(2) Loans to financial institutions _____								1.e.(2)
(3) All other unused commitments _____								1.e.(3)
2. Financial standby letters of credit _____								2
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>								
a. Amount of financial standby letters of credit conveyed to others _____								2.a
3. Performance standby letters of credit _____								3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>								
a. Amount of performance standby letters of credit conveyed to others _____								3.a
4. Commercial and similar letters of credit _____								4
5. Not applicable								
6. Securities lent and borrowed:								
a. Securities lent (including customers’ securities lent where the customer is Indemnified against loss by the reporting bank) _____								6.a.
b. Securities borrowed _____								6.b.
								</

(1) The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2014, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
7.c. Notional amounts by regulatory capital treatment:(1)						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection		G401	1,207,044,000			7.c.(1)(a)
(b) Purchased protection		G402	1,225,072,000			7.c.(1)(b)
(2) All other positions:						
(a) Sold protection		G403	218,407,000			7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes		G404	1,227,000			7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes		G405	241,289,000			7.c.(2)(c)

Dollar Amounts in Thousands		Remaining Maturity of:										
		(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years						
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
7.d. Notional amounts by remaining maturity:												
(1) Sold credit protection:(2)												
(a) Investment grade		G406	307,416,000	G407	699,135,000	G408	46,997,000					7.d.(1)(a)
(b) Subinvestment grade		G409	109,094,000	G410	245,104,000	G411	17,705,000					7.d.(1)(b)
(2) Purchased credit protection:(3)												
(a) Investment grade		G412	307,249,000	G413	701,059,000	G414	59,792,000					7.d.(2)(a)
(b) Subinvestment grade		G415	116,961,000	G416	261,997,000	G417	20,530,000					7.d.(2)(b)

		RCFD	Bil	Mil	Thou	
8. Spot foreign exchange contracts		8765	90,307,000			8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")		3430		0		9
a. Not applicable						
b. Commitments to purchase when-issued securities		3434		0		9.b
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf		C978		0		9.c
TEXT						
d.	3555	3555		0		9.d
e.	3556	3556		0		9.e
f.	3557	3557		0		9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")		5591		0		10
TEXT						
a. Commitments to sell when-issued securities		3435		0		10.a
b.	5592	5592		0		10.b
c.	5593	5593		0		10.c
d.	5594	5594		0		10.d
e.	5595	5595		0		10.e

		RCFD	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	843,974,000				11.a
b. Sales for which the reporting bank is the agent bank with risk		C224		0			11.b

(1) Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

(2) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

(3) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Schedule RC-L—Continued

	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts			
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
Derivatives Position Indicators																
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):	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696			
a. Futures contracts _____	775,977,000				36,125,000				31,924,000				49,802,000			
	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700			
b. Forward contracts _____	4,108,818,000				4,956,279,000				8,173,000				42,198,000			
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704			
(1) Written options _____	338,393,000				3,260,000				125,209,000				74,873,000			
	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708			
(2) Purchased options _____	732,231,000				4,133,000				133,678,000				76,476,000			
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712			
(1) Written options _____	3,185,775,000				687,184,000				315,341,000				59,627,000			
	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716			
(2) Purchased options _____	3,195,211,000				701,897,000				274,394,000				59,534,000			
	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720			
e. Swaps _____	24,393,805,000				3,212,972,000				318,117,000				345,003,000			
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724			
	36,395,209,000				9,460,529,000				1,206,836,000				707,513,000			
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728			
	335,001,000				141,321,000				0				0			
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589															
	28,600,000															
15. Gross fair values of derivative contracts:																
a. Contracts held for trading:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736			
(1) Gross positive fair value _____	677,630,000				180,371,000				53,694,000				40,728,000			
	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740			
(2) Gross negative fair value _____	643,765,000				190,657,000				55,791,000				42,503,000			
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744			
(1) Gross positive fair value _____	2,236,000				487,000				0				0			
	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748			
(2) Gross negative fair value _____	2,543,000				1,500,000				0				0			

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms			(Column B) Monoline Financial Guarantors			(Column C) Hedge Funds			(Column D) Sovereign Governments			(Column E) Corporations and All Other Counterparties			
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		
16. Over-the-counter derivatives:																16.a
a. Net current credit exposure	G418	64,560,000		G419	161,000		G420	2,136,000		G421	9,104,000		G422	58,557,000		
b. Fair value of collateral:																16.b(1)
(1) Cash - U.S. dollar	G423	13,585,000		G424	0		G425	13,141,000		G426	1,000		G427	11,169,000		
(2) Cash - Other currencies	G428	53,195,000		G429	0		G430	475,000		G431	506,000		G432	8,502,000		16.b(2)
(3) U.S. Treasury securities	G433	606,000		G434	0		G435	2,287,000		G436	0		G437	2,165,000		16.b(3)
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities																16.b(4)
	G438	46,000		G439	0		G440	265,000		G441	0		G442	176,000		
(5) Corporate bonds	G443	45,000		G444	0		G445	0		G446	0		G447	1,894,000		16.b(5)
(6) Equity securities	G448	322,000		G449	0		G450	35,000		G451	0		G452	12,420,000		16.b(6)
(7) All other collateral	G453	7,657,000		G454	0		G455	689,000		G456	0		G457	7,562,000		16.b(7)
(8) Total fair value of collateral (sum of items 16.b(1) through (7))																16.b(8)
	G458	75,456,000		G459	0		G460	16,892,000		G461	507,000		G462	43,888,000		

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands			RCFD	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		1,397,000		1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165	Number 4					1.b
2. Intangible assets other than goodwill:							
a. Mortgage servicing assets			3164		6,608,000		2.a
(1) Estimated fair value of mortgage servicing assets	A590	6,608,000					2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets			B026		0		2.b
c. All other identifiable intangible assets			5507		246,000		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426		6,854,000		2.d
3. Other real estate owned:			RCON				
a. Construction, land development, and other land in domestic offices			5508		2,000		3.a
b. Farmland in domestic offices			5509		0		3.b
c. 1-4 family residential properties in domestic offices			5510		284,000		3.c
d. Multifamily (5 or more) residential properties in domestic offices			5511		2,000		3.d
e. Nonfarm nonresidential properties in domestic offices			5512		49,000		3.e
f. Foreclosed properties from "GNMA loans"			C979		343,000		3.f
g. In foreign offices			RCFN				
			5513		0		3.g
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)			RCFD				
			2150		680,000		3.h
4. Not applicable							
5. Other borrowed money:							
a. Federal Home Loan Bank advances:							
(1) Advances with a remaining maturity or next repricing date of: (1)							
(a) One year or less			F055		61,096,000		5.a.1.a
(b) Over one year through three years			F056		9,000		5.a.1.b
(c) Over three years through five years			F057		20,000		5.a.1.c
(d) Over five years			F058		156,000		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		8,505,000		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		77,012,000		5.b.1.a
(b) Over one year through three years			F061		803,000		5.b.1.b
(c) Over three years through five years			F062		444,000		5.b.1.c
(d) Over five years			F063		3,584,000		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		50,613,000		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		143,124,000		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	RCFD	YES / NO	
6.	Does the reporting bank sell private label or third party mutual funds and annuities? _____		B569	YES	6
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities _____		RCFD B570	Bil Mil Thou 0	7
8.	Internet Web site addresses and physical office trade names:				
a.	Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com)				
	TEXT 4087	http://www.jpmorganchase.com			8.a
b.	URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.biz):(1)				
(1)	TE01 N528	http://www.chase.com			8.b.1
(2)	TE02 N528	http://www.jpmorgan.com			8.b.2
(3)	TE03 N528	http://www.jpmorganassetmanagement.com			8.b.3
(4)	TE04 N528	http://www.jpnam.com			8.b.4
(5)	TE05 N528	http://www.jpmorganaccess.com			8.b.5
(6)	TE06 N528	http://www.jpmorganchase.com			8.b.6
(7)	TE07 N528	http://www.jpmorganonline.com			8.b.7
(8)	TE08 N528				8.b.8
(9)	TE09 N528				8.b.9
(10)	TE10 N528				8.b.10
c.	Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:				
(1)	TE01 N529	Chase			8.c.1
(2)	TE02 N529	J.P.Morgan			8.c.2
(3)	TE03 N529	JPMorgan Chase			8.c.3
(4)	TE04 N529	Chase Private Client			8.c.4
(5)	TE05 N529	J.P.Morgan Private Bank			8.c.5
(6)	TE06 N529				8.c.6
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? _____		RCFD 4088	YES / NO YES	9
10.	Secured liabilities:				
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____				
	RCON F064		Bil Mil Thou 0		10.a
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____				
	RCFD F065	25,510,000			10.b
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____		RCON G463	YES / NO YES	11
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____		RCON G464	YES / NO YES	12

(1) Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

Schedule RC-M—Continued

	Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
13. Assets covered by loss-sharing agreements with the FDIC:								
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):								
(1) Loans secured by real estate in domestic offices:								
(a) Construction, land development, and other land loans:								
(1) 1-4 family residential construction loans	K169		0					13.a.1.a.1
(2) Other construction loans and all land development and other land loans	K170		0					13.a.1.a.2
(b) Secured by farmland	K171		0					13.a.1.b
(c) Secured by 1-4 family residential properties:								
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K172		0					13.a.1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:								
(a) Secured by first liens	K173		0					13.a.1.c.2.a
(b) Secured by junior liens	K174		0					13.a.1.c.2.b
(d) Secured by multifamily (5 or more) residential properties	K175		0					13.a.1.d
(e) Secured by nonfarm, nonresidential properties:								
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176		0					13.a.1.e(1)
(2) Loans secured by other nonfarm nonresidential properties	K177		0					13.a.1.e(2)
	RCFD							
(2) Loans to finance agricultural production and other loans to farmers	K178		0					13.a.2
(3) Commercial and industrial loans	K179		0					13.a.3
(4) Loans to individuals for household, family, and other personal expenditures:								
(a) Credit cards	K180		0					13.a.4.a
(b) Automobile loans	K181		0					13.a.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K182		0					13.a.4.c
(5) All other loans and all leases	K183		0					13.a.5
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):</i>								
(a) Loans to depository institutions and acceptances of other banks	K184		0					13.a.5.a
(b) Loans to foreign government and official institutions	K185		0					13.a.5.b
(c) Other loans(1)	K186		0					13.a.5.c
(d) Lease financing receivables	K273		0					13.a.5.d
	RCFN							
(e) Loans secured by real estate in foreign offices	K290		0					13.a.5.e
b. Other real estate owned (included in Schedule RC, item 7):	RCON							
(1) Construction, land development, and other land in domestic offices	K187		0					13.b.1
(2) Farmland in domestic offices	K188		0					13.b.2
(3) 1-4 family residential properties in domestic offices	K189		0					13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190		0					13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191		0					13.b.5
	RCFN							
(6) In foreign offices	K260		0					13.b.6
	RCFD							
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	K192		0					13.b.7
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	J461		0					13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462		0					13.d
14. Captive insurance and reinsurance subsidiaries:								
a. Total assets of captive insurance subsidiaries(2)	K193		11,158,000					14.a
b. Total assets of captive reinsurance subsidiaries(2)	K194		204,000					14.b

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

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

Schedule RC-M—Continued

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

15. Qualified Thrift Lender (QTL) test:

- a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) _____

RCON	Number
L133	N/A

15.a

- b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable? _____

RCON	YES / NO
L135	N/A

15.b

Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.

16. International remittance transfers offered to consumers:(1)

- (a) As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?

RCON	YES / NO
N517	YES
N518	NO
N519	NO
N520	NO

16.a.1

16.a.2

16.a.3

16.a.4

- (1) International wire transfers _____
- (2) International ACH transactions _____
- (3) Other proprietary services operated by your institution _____
- (4) Other proprietary services operated by another party _____
- b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year? _____

N521	YES

16.b

(1) Report information about international electronic transfers of funds offered to consumers in the United States that:

- (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
- (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).
- For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4) report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

Schedule RC-M—Continued

Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.

c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)

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RCN	Number
N522	1

16.c

d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:

(1) Estimated number of international remittance transfers

N523	423,000
------	---------

16.d.1

	Bil Mil Thou
--	------------------

(2) Estimated dollar value of international remittance transfers

N524	5,605,000
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16.d.2

(3) Estimated number of remittance transfers for which your institution applied the temporary exception

	Number
N527	93,000

16.d.3

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

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. Loans secured by real estate:												
a. Construction, land development, and other land loans in domestic offices:												
(1) 1-4 family residential construction loans	F172		19,000		F174		9,000		F176		24,000	1.a.1
(2) Other construction loans and all land development and other land loans	F173		66,000		F175		0		F177		4,000	1.a.2
b. Secured by farmland in domestic offices	3493		0		3494		0		3495		0	1.b
c. Secured by 1-4 family residential properties in domestic offices:												
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398		542,000		5399		644,000		5400		1,611,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens	C236		3,795,000		C237		5,084,000		C229		6,765,000	1.c.2.a
(b) Secured by junior liens	C238		53,000		C239		17,000		C230		108,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499		77,000		3500		12,000		3501		86,000	1.d
e. Secured by nonfarm nonresidential properties properties in domestic offices:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178		52,000		F180		2,000		F182		148,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179		40,000		F181		1,000		F183		80,000	1.e.2
	RCFN				RCFN				RCFN			
f. In foreign offices	B572		0		B573		0		B574		0	1.f
2. Loans to depository institutions and acceptances of other banks:												
a. To U.S. banks and other U.S. depository institutions	RCFD				RCFD				RCFD			
	5377		0		5378		0		5379		0	2.a
b. To foreign banks	5380		0		5381		10,000		5382		0	2.b
3. Loans to finance agricultural production and other loans to farmers	1594		1,000		1597		0		1583		0	3
4. Commercial and industrial loans:												
a. To U.S. addressees (domicile)	1251		269,000		1252		66,000		1253		385,000	4.a
b. To non-U.S. addressees (domicile)	1254		40,000		1255		0		1256		373,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:												
a. Credit cards	B575		208,000		B576		207,000		B577		0	5.a
b. Automobile loans	K213		657,000		K214		0		K215		114,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216		631,000		K217		309,000		K218		261,000	5.c
6. Loans to foreign governments and official institutions	5389		0		5390		0		5391		0	6
7. All other loans	5459		914,000		5460		0		5461		116,000	7

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
8. Lease financing receivables:													
a. Leases to individuals for household, family, and other personal expenditures _____	F166			0	F167			0	F168			0	8.a
b. All other leases _____	F169			24,000	F170			0	F171			0	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505			0	3506			0	3507			204,000	9
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC _____	K036			2,253,000	K037			3,056,000	K038			3,740,000	10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" _____	K039			236,000	K040			284,000	K041			31,000	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042			2,004,000	K043			2,765,000	K044			3,673,000	10.b
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate in domestic offices:													
(1) Construction, land development, and other land loans:	RCON				RCON				RCON				
(a) 1-4 family residential construction loans _____	K045			0	K046			0	K047			0	11.a.1.a
(b) Other construction loans and all land development and other land loans _____	K048			0	K049			0	K050			0	11.a.1.b
(2) Secured by farmland _____	K051			0	K052			0	K053			0	11.a.2
(3) Secured by 1-4 family residential properties													
(a) Revolving, open-end loans secured by 1- 4 family residential properties and extended under lines of credit _____	K054			0	K055			0	K056			0	11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens _____	K057			0	K058			0	K059			0	11.a.3.b.1
(2) Secured by junior liens _____	K060			0	K061			0	K062			0	11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____	K063			0	K064			0	K065			0	11.a.4

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
11.a.(5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066			0	K067			0	K068			0	11.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069			0	K070			0	K071			0	11.a.5.b
b. Loans to finance agricultural production and other loans to farmers	RCFD				RCFD				RCFD				11.b
c. Commercial and industrial loans	K072			0	K073			0	K074			0	11.c
d. Loans to individuals for household, family, and other personal expenditures:	K075			0	K076			0	K077			0	11.c
(1) Credit cards	K078			0	K079			0	K080			0	11.d.1
(2) Automobile loans	K081			0	K082			0	K083			0	11.d.2
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	K084			0	K085			0	K086			0	11.d.3
e. All other loans and all leases	K087			0	K088			0	K089			0	11.e
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):													
(1) Loans to depository institutions and acceptances of other banks	K091			0	K092			0	K093			0	11.e.1
(2) Loans to foreign governments and official institutions	K095			0	K096			0	K097			0	11.e.2
(3) Other loans (1)	K099			0	K100			0	K101			0	11.e.3
(4) Lease financing receivables	K269			0	K271			0	K272			0	11.e.4
(5) Loans secured by real estate in foreign offices	K291			0	K292			0	K293			0	11.e.5
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	RCFD				RCFD				RCFD				11.f
	K102			0	K103			0	K104			0	

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "loans to nondepository financial institutions and other loans."

Schedule RC-N—Continued

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. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):												
a. Construction, land development, and other land loans in domestic offices:												
(1) 1-4 family residential construction loans	K105			0	K106			0	K107			2,000
(2) Other construction loans and all land development and other land loans	K108			0	K109			0	K110			0
b. Loans secured by 1-4 family residential properties in domestic offices	F661			918,000	F662			525,000	F663			4,373,000
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111			0	K112			0	K113			10,000
d. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114			1,000	K115			0	K116			26,000
(2) Loans secured by other nonfarm nonresidential properties	K117			0	K118			0	K119			10,000
e. Commercial and industrial loans:	RCFD				RCFD				RCFD			
(1) To U.S. addressees (domicile)	K120			1,000	K121			0	K122			49,000
(2) To non-U.S. addressees (domicile)	K123			0	K124			0	K125			51,000
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126			19,000	K127			10,000	K128			295,000
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):	RCON				RCON				RCON			
(1) Loans secured by farmland in domestic offices	K130			0	K131			0	K132			0
(2) Loans to depository institutions and acceptances of other banks	RCFD				RCFD				RCFD			
(3) Loans to finance agricultural production and other loans to farmers	K138			0	K139			0	K140			0
(4) Loans to individuals for household, family, and other personal expenditures:												
(a) Credit cards	K274			17,000	K275			10,000	K276			0
(b) Automobile loans	K277			0	K278			0	K279			51,000
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280			1,000	K281			0	K282			193,000

Schedule RC-N—Continued

Memoranda—Continued

Memoranda-Continued	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil Mil Thou			RCFD	Bil Mil Thou			RCFD	Bil Mil Thou			
Dollar Amounts in Thousands													
1. f. (5) Loans to foreign governments and official institutions													M.1.f.5
	K283	0			K284	0			K285	0			
(6) Other Loans(1)	K286 1,000				K287 0				K288 5,000				M.1.f.6
	RCFN				RCFN				RCFN				M.1.f.7
(7) Loans secured by real estate in foreign offices	K294 0				K295 0				K296 0				
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	RCFD				RCFD				RCFD				M.2
	6558 31,000				6559 0				6560 33,000				
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248 2,000				1249 1,000				1250 17,000				M.3
4. Not applicable													
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8 above):													
a. Loans and leases held for sale	C240 13,000				C241 158,000				C226 225,000				M.5.a
b. Loans measured at fair value:													
(1) Fair value	F664 0				F665 0				F666 0				M.5.b.1
(2) Unpaid principal balance	F667 0				F668 0				F669 0				M.5.b.2

		(Column A) Past due 30 through 89 days			(Column B) Past due 90 days or more		
Dollar Amounts in Thousands		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou	
6. Derivative contracts:							
Fair value of amounts carried as assets _____		3529		0	3530		0

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):												
a. Outstanding balance	L183	1,559,000			L184	3,800,000			L185	26,000		
b. Amount included in Schedule RC-N, items 1 through 7, above												
	L186	1,394,000			L187	3,007,000			L188	4,000		

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "loans to nondepository financial institutions and other loans."

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

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1 and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		RCFD	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	1,389,920,000	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	264,754,000	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN		
		F234	264,282,000	3
4. Average consolidated total assets for the calendar quarter		RCFD		
		K652	1,934,912,000	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1			4.a
			Bil Mil Thou	
5. Average tangible equity for the calendar quarter(1)		K654	169,035,000	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	3,022,000	6
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		RCFD		
a. One year or less		G465	29,144,000	7.a
b. Over one year through three years		G466	19,915,000	7.b
c. Over three years through five years		G467	2,884,000	7.c
d. Over five years		G468	4,390,000	7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a. One year or less		G469	2,623,000	8.a
b. Over one year through three years		G470	3,647,000	8.b
c. Over three years through five years		G471	0	8.c
d. Over five years		G472	2,311,000	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)		RCON		
		G803	0	9
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits		L190	N/A	9.a
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		RCFD	YES / NO	
		K656	NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Bil Mil Thou	
a. Banker's bank deduction		K657	N/A	10.a
b. Banker's bank deduction limit		K658	N/A	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?			YES / NO	
		K659	YES	11
If the answer to item 11 is "YES," complete items 11.a and 11.b.			Bil Mil Thou	
a. Custodial bank deduction		K660	514,134,000	11.a
b. Custodial bank deduction limit		K661	121,243,000	11.b

(1) See instructions for averaging methods. For deposit insurance assessment purposes, Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less		F049	398,584,000	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCON Number F050 47,767,345			M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000		F051	716,553,000	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCON Number F052 344,027			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	8,679,000	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less	RCON Number F046 1,331,409			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	1,350,000	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000	RCON Number F048 3,091			M.1.d.2
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>				
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3)				
		5597	635,205,000	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Savings association's Call 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	M.3

4. and 5. Not Applicable

- (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.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.
- (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda—Continued

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.				
6. Criticized and classified items:				
a. Special mention		K663	CONF	M.6.a
b. Substandard		K664	CONF	M.6.b
c. Doubtful		K665	CONF	M.6.c
d. Loss		K666	CONF	M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans		N025	CONF	M.7.a
b. Securitizations of nontraditional 1-4 family residential mortgage loans		N026	CONF	M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans		N027	CONF	M.8.a
b. Securitizations of higher-risk consumer loans		N028	CONF	M.8.b
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities		N029	CONF	M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities		N030	CONF	M.9.b
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments		K676	7,935,000	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)		K677	2,000	M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)		K669	343,000	M.11
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part 1 Memorandum item 2.d)		RCON		
		K678	44,402,000	M.12
Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):		RCFD		
a. Construction, land development, and other land loans secured by real estate		N177	5,000	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties		N178	N/A	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties		N179	N/A	M.13.c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		N180	N/A	M.13.d
e. Commercial and industrial loans		N181	N/A	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures		N182	N/A	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans		N183	N/A	M.13.g
h. Non-agency residential mortgage-backed securities		M963	N/A	M.13.h
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.				
14. Amount of the institution's largest counterparty exposure		K673	CONF	M.14
15. Total amount of the institution's 20 largest counterparty exposures		K674	CONF	M.15

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)		L189	776,000	M.16
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>				
17. Selected fully consolidated data for deposit insurance assessment purposes:				
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		L195	N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less		L196	N/A	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid		RCON L197	N/A	M.17.d

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)											
	(Column A)		(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	≤1%		1.01– 4%		4.01–7%		7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%	
	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:												
a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations	RCFD M964		RCFD M965		RCFD M966		RCFD M967	RCFD M968	RCFD M969	RCFD M970	RCFD M971	M.18.a
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCFD M979		RCFD M980		RCFD M981		RCFD M982	RCFD M983	RCFD M984	RCFD M985	RCFD M986	M.18.b
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD M994		RCFD M995		RCFD M996		RCFD M997	RCFD M998	RCFD M999	RCFD N001	RCFD N002	M.18.c
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N010		RCFD N011		RCFD N012		RCFD N013	RCFD N014	RCFD N015	RCFD N016	RCFD N017	M.18.d
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
e. Credit cards	RCFD N040		RCFD N041		RCFD N042		RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047	M.18.e
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
f. Automobile loans	RCFD N055		RCFD N056		RCFD N057		RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062	M.18.f
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
g. Student loans	RCFD N070		RCFD N071		RCFD N072		RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077	M.18.g
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N085		RCFD N086		RCFD N087		RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092	M.18.h
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
i. Consumer leases	RCFD N100		RCFD N101		RCFD N102		RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107	M.18.i
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
j. Total	RCFD N115		RCFD N116		RCFD N117		RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122	M.18.j
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)							Column O PDs were Derived Using(1)			
	(Column I)		(Column J)		(Column K)		(Column L)		(Column M)	(Column N)	
	20.01–22%		22.01–26%		26.01–30%		> 30%		Unscoreable	Total	
	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:											
a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations	RCFD M972		RCFD M973		RCFD M974		RCFD M975	RCFD M976	RCFD M977	RCFD M978	M.18.a
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCFD M987		RCFD M988		RCFD M989		RCFD M990	RCFD M991	RCFD M992	RCFD M993	M.18.b
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD N003		RCFD N004		RCFD N005		RCFD N006	RCFD N007	RCFD N008	RCFD N009	M.18.c
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N018		RCFD N019		RCFD N020		RCFD N021	RCFD N022	RCFD N023	RCFD N024	M.18.d
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
e. Credit cards	RCFD N048		RCFD N049		RCFD N050		RCFD N051	RCFD N052	RCFD N053	RCFD N054	M.18.e
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
f. Automobile loans	RCFD N063		RCFD N064		RCFD N065		RCFD N066	RCFD N067	RCFD N068	RCFD N069	M.18.f
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
g. Student loans	RCFD N078		RCFD N079		RCFD N080		RCFD N081	RCFD N082	RCFD N083	RCFD N084	M.18.g
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N093		RCFD N094		RCFD N095		RCFD N096	RCFD N097	RCFD N098	RCFD N099	M.18.h
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
i. Consumer leases	RCFD N108		RCFD N109		RCFD N110		RCFD N111	RCFD N112	RCFD N113	RCFD N114	M.18.i
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
j. Total	RCFD N123		RCFD N124		RCFD N125		RCFD N126	RCFD N127	RCFD N128		M.18.j
	CONF		CONF		CONF		CONF	CONF	CONF		

(1) For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3. If the total reported in Column N for a product type is zero, enter 0.

Schedule RC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices

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

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):				
a. Closed-end first liens	F066	3,458,000		1.a
b. Closed-end junior liens	F067	0		1.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F670	0		1.c.1
(2) Principal amount funded under the lines of credit	F671	0		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	3,589,000		2.a
b. Closed-end junior liens	F069	0		2.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F672	0		2.c.1
(2) Principal amount funded under the lines of credit	F673	0		2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:				
a. Closed-end first liens	F070	8,827,000		3.a
b. Closed-end junior liens	F071	0		3.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F674	0		3.c.1
(2) Principal amount funded under the lines of credit	F675	0		3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a and 5):				
a. Closed-end first liens	F072	8,821,000		4.a
b. Closed-end junior liens	F073	0		4.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F676	0		4.c.1
(2) Principal amount funded under the lines of credit	F677	0		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.c, 5.f, 5.g, and 5.i):	RIAD			
a. Closed-end 1-4 family residential mortgage loans	F184	545,000		5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	0		5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON			
a. Closed-end first liens	F678	32,000		6.a
b. Closed-end junior liens	F679	0		6.b
c. Open-end loans extended under line of credit:				
(1) Total commitment under the lines of credit	F680	0		6.c.1
(2) Principal amount funded under the lines of credit	F681	0		6.c.2
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	CONF		7.a
b. For representations and warranties made to other parties	L192	CONF		7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	143,000		7.c

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

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

Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
 - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
 - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

Dollar Amounts in Thousands	(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			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
Assets																				
1. Available-for-sale securities _____	1773		235,672,000		G474			0	G475		34,255,000		G476		200,637,000		G477		780,000	1
2. Federal funds sold and securities purchased under agreements to resell _____	G478		8,365,000		G479		1,532,000		G480		0		G481		9,897,000		G482		0	2
3. Loans and leases held for sale _____	G483		0		G484		0		G485		0		G486		0		G487		0	3
4. Loans and leases held for investment _____	G488		2,752,000		G489		0		G490		0		G491		1,344,000		G492		1,408,000	4
5. Trading assets:																				
a. Derivative assets _____	3543		59,346,000		G493		944,660,000		G494		1,023,000		G495		995,028,000		G496		7,955,000	5.a
b. Other trading assets _____	G497		183,039,000		G498		-49,000		G499		96,829,000		G500		79,018,000		G501		7,143,000	5.b
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) _____	F240		0		F684		0		F692		0		F241		0		F242		0	5.b.1
6. All other assets _____	G391		12,742,000		G392		350,000		G395		29,000		G396		785,000		G804		12,278,000	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.) _____	G502		501,916,000		G503		946,493,000		G504		132,136,000		G505		1,286,709,000		G506		29,564,000	7

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
Dollar Amounts in Thousands																				
Liabilities																				
8. Deposits	F252		12,847,000		F686			0	F694			0	F253		9,877,000		F254		2,970,000	8
9. Federal funds purchased and securities sold under agreements to repurchase																				
	G507		728,000		G508		1,532,000		G509			0	G510		2,260,000		G511			9
10. Trading liabilities:																				
a. Derivative liabilities	3547		52,593,000		G512		930,995,000		G513		783,000		G514		973,099,000		G515		9,706,000	10.a
b. Other trading liabilities	G516		48,269,000		G517			0	G518		34,609,000		G519		13,612,000		G520		48,000	10.b
11. Other borrowed money	G521		21,409,000		G522			0	G523			0	G524		13,990,000		G525		7,419,000	11
12. Subordinated notes and debentures																				
	G526			0	G527			0	G528			0	G529			0	G530			12
13. All other liabilities	G805		6,843,000		G806		452,000		G807		6,671,000		G808		624,000		G809			13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)																				
	G531		142,689,000		G532		932,979,000		G533		42,063,000		G534		1,013,462,000		G535		20,143,000	14

Schedule RC-Q—Continued

		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands		RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Memoranda												
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25 percent of item 6):												
a. Mortgage servicing assets _____		G536	6,608,000	G537	0	G538	0	G539	0	G540	6,608,000	M.1.a
b. Nontrading derivative assets _____		G541	11,000	G542	350,000	G543	26,000	G544	335,000	G545	0	M.1.b
TEXT												
c.	G546 Credit Card Securitization	G546	5,643,000	G547	0	G548	0	G549	0	G550	5,643,000	M.1.c
d.	G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e.	G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f.	G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25 percent of item 13.)												
a. Loan commitments (not accounted for as derivatives)		F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities _____		G566	0	G567	452,000	G568	19,000	G569	433,000	G570	0	M.2.b
TEXT												
c.	G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c
d.	G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e.	G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f.	G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands		RCFA	Bil Mil Thou	
Common equity tier 1 capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares		P742	94,567,000	1
		RCFD		
2. Retained earnings		3632	98,951,000	2
		RCFA		
3. Accumulated other comprehensive income (AOCI)		B530	882,000	3
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes	RCOA P838	 0	3.a
		RCFA		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		P839	1,000	4
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		P840	194,401,000	5
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841	25,363,000	6
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842	80,000	7
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs		P843	23,000	8
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)		P844	N/A	9.a
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)		P845	N/A	9.b
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)		P846	N/A	9.c
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)		P847	N/A	9.d
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)		P848	N/A	9.e
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)		P849	-44,000	9.f

Schedule RC-R—Continued

10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	Q258	78,000	10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	44,000	10.b
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	P851	0	11
12. Subtotal (item 5 minus items 6 through 11)	P852	168,857,000	12

Schedule RC-R—Continued

Part I — Continued

	Dollar Amounts in Thousands	RCFA	Bil Mil Thou	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold		P853	0	13
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold		P854	0	14
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold		P855	0	15
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold		P856	0	16
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions		P857	0	17
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)		P858	0	18
19. Common equity tier 1 capital (item 12 minus item 18)		P859	168,857,000	19
Additional tier 1 capital				
20. Additional tier 1 capital instruments plus related surplus		P860	0	20
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital		P861	420,000	21
22. Tier 1 minority interest not included in common equity tier 1 capital		P862	206,000	22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)		P863	626,000	23
24. LESS: Additional tier 1 capital deductions		P864	261,000	24
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)		P865	365,000	25
Tier 1 capital				
26. Tier 1 capital (sum of items 19 and 25)		8274	169,222,000	26
Tier 2 capital				
27. Tier 2 capital instruments plus related surplus		P866	2,440,000	27
28. Non-qualifying capital instruments subject to phase out from tier 2 capital		P867	0	28
29. Total capital minority interest that is not included in tier 1 capital		P868	4,000	29
30. a. Allowance for loan and lease losses includable in tier 2 capital		5310	11,593,000	30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital		RCFW 5310	4,754,000	30.b
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital		RCFA Q257	3,000	31
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)		P870	14,040,000	32.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)		RCFW P870	7,201,000	32.b
33. LESS: Tier 2 capital deductions		RCFA P872	0	33
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)		5311	14,040,000	34.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)		RCFW 5311	7,201,000	34.b
Total capital		RCFA		
35. a. Total capital (sum of items 26 and 34.a)		3792	183,262,000	35.a
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)		RCFW 3792	176,423,000	35.b

Schedule RC-R—Continued

Part I — Continued

	Dollar Amounts in Thousands	RCFD	Tril Bil Mil Thou	
Total assets for the leverage ratio				
36. Average total consolidated assets		3368	1,934,912,000	36
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)		RCFA		
		P875	25,653,000	37
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes		B596	-4,189,000	38
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)		A224	1,913,448,000	39
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)		A223	1,264,055,644	40.a
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)		RCFW		
		A223	1,249,606,828	40.b

Risk-Based Capital Ratios

41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)					41
	P793	13.36%	P793	13.51%	
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b)					42
	7206	13.39%	7206	13.54%	
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b)					43
	7205	14.50%	7205	14.12%	

Leverage Capital Ratios

	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	8.84%	44
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)			45

Capital Buffer

	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):		
a. Capital conservation buffer		46.a
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer		46.b

Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:

	Dollar Amounts in Thousands	Bil Mil Thou	
47. Eligible retained income			47
48. Distributions and discretionary bonus payments during the quarter			48

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules (1) and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals from Schedule RC				(Column B) Adjustments to Totals Reported in Column A				(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)							
	Allocation by Risk-Weight Category																					
	0%					2%			4%		10%		20%		50%							
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Balance Sheet Asset Categories(2)																						
1. Cash and balances due from depository institutions	RCFD D957				RCFD S396				RCFD D958								RCFD D959			RCFD S397		
	337,790,000				0				304,453,000								27,828,000			2,047,000		
2. Securities :																						
a. Held-to-maturity securities	RCFD D961				RCFD S399				RCFD D962								RCFD D963			RCFD D964		
	49,073,000				-13,000				5,494,000								37,833,000			5,759,000		
b. Available-for-sale securities	RCFD D966				RCFD S402				RCFD D967								RCFD D968			RCFD D969		
	156,624,000				9,000				54,978,000								65,930,000			25,079,000		
3. Federal funds sold and securities purchased under agreements to resell:																						
a. Federal funds sold in domestic offices	RCON D971								RCON D972								RCON D973			RCON S410		
	685,000								0								0			0		
b. Securities purchased under agreements to resell	RCFD H171				RCFD H172																	
	173,317,000				173,317,000																	
4. Loans and leases held for sale:																						
a. Residential mortgage exposures	RCFD S413				RCFD S414				RCFD H173								RCFD S415			RCFD S416		
	466,000				0				0								364,000			1,000		
b. High volatility commercial real estate exposures	RCFD S419				RCFD S420				RCFD H174								RCFD H175			RCFD H176		
	0				0				0								0			0		
c. Exposures past due 90 days or more or on nonaccrual(3)	RCFD S423				RCFD S424				RCFD S425								RCFD S426			RCFD S427		
	4,000				0				0								0			0		

(1) For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

(3) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II — Continued

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules (1) and not deducted from tier 1 or tier 2 capital.

						(Column I)	(Column J)
						Allocation by Risk-Weight Category	
						100%	150%
Dollar Amounts in Thousands						Bil Mil Thou	Bil Mil Thou
Balance Sheet Asset Categories(2)							
						RCFD D960	RCFD S398
1. Cash and balances due from depository institutions_____						2,109,000	1,353,000
2. Securities :							
a. Held-to-maturity securities_____						RCFD D965	RCFD S400
						0	0
b. Available-for-sale securities_____						RCFD D970	RCFD S403
						10,179,000	449,000
3. Federal funds sold and securities purchased under agreements to resell:							
a.Federal funds sold in domestic offices_____						RCON D974	RCON S411
						685,000	0
b. Securities purchased under agreements to resell_____							
4. Loans and leases held for sale:							
a. Residential mortgage exposures_____						RCFD S417	
						101,000	
b. High volatility commercial real estate exposures_____						RCFD H177	RCFD S421
						0	0
c. Exposures past due 90 days or more or on nonaccrual(3)						RCFD S428	RCFD S429
						0	4,000

(1) For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

(3) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II — Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category										
	250%(5)		300%		400%		600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories (continued)											
1. Cash and balances due from depository institutions											1.
2. Securities :											
a. Held-to-maturity securities											2.a.
b. Available-for-sale securities	RCFD H270		RCFD S405				RCFD S406				2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold in domestic offices											3.a
b. Securities purchased under agreements to resell											3.b
4. Loans and leases held for sale:											
a. Residential mortgage exposures											4.a.
b. High volatility commercial real estate exposures											4.b.
c. Exposures past due 90 days or more or on nonaccrual(6)											4.c.

(5) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

(6) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II — Continued

		(Column R)	(Column S)	
		Application of Other Risk-Weighting Approaches(4)		
		Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands		Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories (continued)				
1. Cash and balances due from depository institutions				1.
2. Securities:				2.a.
a. Held-to-maturity securities				2.a.
b. Available-for-sale securities		RCFD H271	RCFD H272	2.b.
		0	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:				3.a
a. Federal funds sold in domestic offices				3.b
b. Securities purchased under agreements to resell				
4. Loans and leases held for sale:				
a. Residential mortgage exposures		RCFD H273	RCFD H274	4.a.
		0	0	4.a.
b. High volatility commercial real estate exposures		RCFD H275	RCFD H276	4.b.
		0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual(6)		RCFD H277	RCFD H278	4.c.
		0	0	4.c.

(4) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

(6) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II — Continued

	(Column A)				(Column B)				(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)			
	Totals from Schedule RC				Adjustments to Totals Reported in Column A		Allocation by Risk-Weight Category											
							0%			2%	4%	10%	20%	50%				
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	Bil Mil Thou	Bil Mil Thou			
4. Loans and leases held for sale (continued):	RCFD S431			RCFD S432			RCFD S433							RCFD S434	RCFD S435	4.d.		
d. All other exposures	1,175,000			0			0							568,000	0			
5. Loans and leases, net of unearned income																5.a.		
a. Residential mortgage exposures	RCFD S439			RCFD S440			RCFD H178							RCFD S441	RCFD S442			
	291,383,000			0			121,000							10,792,000	216,558,000			
b. High volatility commercial real estate exposures	RCFD S445			RCFD S446			RCFD H179							RCFD H180	RCFD H181	5.b.		
	3,995,000			0			1,000							15,000	0			
c. Exposures past due 90 days or more or on nonaccrual(7)	RCFD S449			RCFD S450			RCFD S451							RCFD S452	RCFD S453	5.c.		
	2,134,000			0			2,000							303,000	0			
d. All other exposures	RCFD S457			RCFD S458			RCFD S459							RCFD S460	RCFD S461	5.d.		
	400,000,000			52,000			16,934,000							26,416,000	5,641,000			
6. LESS: Allowance for loan and lease losses	RCFD 3123			RCFD 3123												6.		
	10,807,000			10,807,000														
7. Trading assets	RCFD D976			RCFD S466			RCFD D977							RCFD D978	RCFD D979	7.		
	239,796,000			210,528,500			316,000							1,721,000	9,319,000			
	RCFD D981			RCFD S469			RCFD D982							RCFD D983	RCFD D984	8.		
8. All other assets(8)	145,956,000			29,610,000			11,671,000							6,489,000	827,000			
a. Separate account bank-owned life insurance																8.a.		
b. Default fund contributions to central counterparties																8.b.		

(7) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

(8) Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II — Continued

Part II — Continued

Dollar Amounts in Thousands	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100%	150%	
	Bil Mil Thou	Bil Mil Thou	
4. Loans and leases held for sale (continued):			
d. All other exposures	RCFD S436	RCFD S437	4.d.
	585,000	22,000	
5. Loans and leases, net of unearned income:			
a. Residential mortgage exposures	RCFD S443		5.a.
	63,912,000		
b. High volatility commercial real estate exposures	RCFD H182	RCFD S447	5.b.
	249,000	3,730,000	
c. Exposures past due 90 days or more or on nonaccrual(7)	RCFD S454	RCFD S455	5.c.
	49,000	1,780,000	
d. All other exposures	RCFD S462	RCFD S463	5.d.
	346,725,000	3,764,000	
6. LESS: Allowance for loan and lease losses			6.
7. Trading assets	RCFD D980	RCFD S467	7.
	16,454,000	1,306,000	
	RCFD D985	RCFD H185	
8. All other assets(8)	90,308,000	34,000	8.
a. Separate account bank-owned life insurance			8.a.
b. Default fund contributions to central counterparties			8.b.

(7) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

(8) Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II — Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category										
	250%(10)		300%		400%		600%	625%	937.5%	1250%	
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	
4. Loans and leases held for sale (continued):											4.d.
d. All other exposures											
5. Loans and leases, net of unearned income:											
a. Residential mortgage exposures											5.a.
b. High volatility commercial real estate exposures											5.b.
c. Exposures past due 90 days or more or on nonaccrual(11)											5.c.
d. All other exposures											5.d.
6. LESS: Allowance for loan and lease losses											6.
7. Trading assets	RCFD H289		RCFD H186		RCFD H290		RCFD H187				7.
			0		0		15,500				
8. All other assets(12)	RCFD H293		RCFD H188		RCFD S470		RCFD S471				8.
			0		0		0				
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

(10) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

(11) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

(12) Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II — Continued

		(Column R)	(Column S)	
		Application of Other Risk-Weighting Approaches ⁽⁹⁾		
		Exposure Amount	Risk-Weighted Asset Amount	
		Bil Mil Thou	Bil Mil Thou	
Dollar Amounts in Thousands				
4. Loans and leases held for sale (continued):		RCFD H279	RCFD H280	
d. All other exposures		0	0	4.d.
5. Loans and leases, net of unearned income:				
a. Residential mortgage exposures		RCFD H281	RCFD H282	
		0	0	5.a.
b. High volatility commercial real estate exposures		RCFD H283	RCFD H284	
		0	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual ⁽¹¹⁾		RCFD H285	RCFD H286	
		0	0	5.c.
d. All other exposures		RCFD H287	RCFD H288	
		468,000	1,284,000	5.d.
6. LESS: Allowance for loan and lease losses				6.
		RCFD H291	RCFD H292	
7. Trading assets		136,000	27,000	7.
		RCFD H294	RCFD H295	
8. All other assets ⁽¹²⁾		0	0	8.
a. Separate account bank-owned life insurance		RCFD H296	RCFD H297	
		5,209,000	2,169,000	8.a.
b. Default fund contributions to central counterparties		RCFD H298	RCFD H299	
		1,808,000	1,659,000	8.b.

⁽⁹⁾ Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

⁽¹¹⁾ For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

⁽¹²⁾ Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II — Continued

	(Column A) Totals		(Column B) Adjustments to Totals Reported in Column A		Column Q		(Column T)	(Column U)	
					Allocation by Risk-Weight Category (Exposure Amount)		Total Risk-Weighted Asset Amount by Calculation Methodology		
					1250%		SSFA(13)	Gross-Up	
					Dollar Amounts in Thousands			Bil Mil Thou	
Securitization Exposures: On- and Off-Balance Sheet									
9. On-balance sheet securitization exposures:	RCFD S475		RCFD S476		RCFD S477		RCFD S478	RCFD S479	
a. Held-to-maturity securities_____	0		0		0		0	0	9.a.
b. Available-for-sale securities_____	79,048,000		79,047,000		1,000		16,633,000	0	9.b.
c. Trading assets _____	RCFD S485		RCFD S486		RCFD S487		RCFD S488	RCFD S489	9.c.
	2,589,000		2,576,000		13,000		599,000	0	
d. All other on-balance sheet securitization exposures_____	RCFD S490		RCFD S491		RCFD S492		RCFD S493	RCFD S494	9.d.
	41,430,000		41,390,000		40,000		12,368,000	0	
	RCFD S495		RCFD S496		RCFD S497		RCFD S498	RCFD S499	
10. Off-balance sheet securitization exposures	11,216,000		10,771,000		445,000		2,565,000	0	10.

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
					Allocation by Risk-Weight Category							
					0%		2%	4%	10%	20%	50%	
	Tril Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
11. Total balance sheet Assets(14)	RCFD 2170		RCFD S500		RCFD D987						RCFD D988	RCFD D989
	1,914,658,000		525,709,500		393,970,000						178,259,000	265,231,000

		(Column I)	(Column J)
		Allocation by Risk-Weight Category	
		100%	150%
Dollar Amounts in Thousands		Bil Mil Thou	Bil Mil Thou
		RCFD D990	RCFD S503
11. Total balance sheet Assets(14)		531,356,000	12,442,000

(13) Simplified Supervisory Formula Approach.

(14) For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

Schedule RC-R—Continued

Part II — Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category										Application of Other Risk-Weighting Approaches
	250%(15)		300%		400%		600%	625%	937.5%	1250%	Exposure Amount
	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
	RCFD S504		RCFD S505		RCFD S506		RCFD S507			RCFD S510	RCFD H300
11. Total balance sheet Assets(14)			0		0		15,500			54,000	7,621,000

(14) For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

(15) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (16)	(Column B) Credit Equivalent Amount(17)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	Allocation by Risk-Weight Category											
	0%				2%		4%	10%	20%	50%		
	Bil Mil Thou				Bil Mil Thou			Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Derivatives and Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)(18)												
12. Financial standby letters of credit_____	RCFD D991		RCFD D992		RCFD D993					RCFD D994	RCFD D995	12.
	42,454,000	1.0	42,454,000		4,053,000					11,372,000	2,718,000	
13. Performance standby letters of credit and transaction-related contingent items_____	RCFD D997		RCFD D998		RCFD D999					RCFD G603	RCFD G604	13.
	8,010,000	0.5	4,005,000		160,000					1,236,000	21,000	
14. Commercial and similar letters of credit with an original maturity of one year or less_____	RCFD G606		RCFD G607		RCFD G608					RCFD G609	RCFD G610	14.
	6,000	0.2	1,200		0					0	0	
15. Retained recourse on small business obligations sold with recourse_____	RCFD G612		RCFD G613		RCFD G614					RCFD G615	RCFD G616	15.
	0	1.0	0		0					0	0	

(16) Credit conversion factor.

(17) Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

(18) All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule RC-R—Continued

Part II — Continued

		(Column I)	(Column J)	
		Allocation by Risk-Weight Category		
		100%	150%	
		Bil Mil Thou	Bil Mil Thou	
Dollar Amounts in Thousands				
Derivatives and Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)(18)				
12. Financial standby letters of credit		RCFD D996	RCFD S511	12.
		24,040,000	271,000	
13. Performance standby letters of credit and transaction-related contingent items		RCFD G605	RCFD S512	13.
		2,576,000	12,000	
14. Commercial and similar letters of credit with an original maturity of one year or less		RCFD G611	RCFD S513	14.
		1,200	0	
15. Retained recourse on small business obligations sold with recourse		RCFD G617	RCFD S514	15.
		0	0	

(18) All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule RC-R—Continued

Part II — Continued

	(Column A) Face, Notional, or Other Amount	CCF (19)	(Column B) Credit Equivalent Amount(20)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	
	Allocation by Risk-Weight Category										
	0%				2%		4%	10%	20%		
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	
16. Repo-style transactions(21)	RCFD S515		RCFD S516		RCFD S517		RCFD S518	RCFD S519		RCFD S520	
	62,147,000	1.0	62,147,000		6,747,000		5,935,000	0		8,449,000	16.
17. All other off-balance sheet liabilities	RCFD G618		RCFD G619		RCFD G620					RCFD G621	
	16,078,000	1.0	16,078,000		15,868,000					19,000	17.
18. Unused commitments:											
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCFD S525		RCFD S526		RCFD S527					RCFD S528	
	80,400,000	0.2	16,080,000		6,000					1,139,000	18.a.
b. Original maturity of one year or less to ABCP conduits											18.b.
c. Original maturity exceeding one year	RCFD G624		RCFD G625		RCFD G626					RCFD G627	
	361,923,000	0.5	180,961,500		2,689,500					39,354,000	18.c.
19. Unconditionally cancelable commitments	RCFD S540		RCFD S541								19.
	33,177,000	0.0	0								
20. Over-the-counter derivatives			RCFD S542		RCFD S543				RCFD S544	RCFD S545	
			281,925,000		16,206,000				0	128,063,000	20.
21. Centrally cleared derivatives			RCFD S549		RCFD S550		RCFD S551	RCFD S552		RCFD S554	
			86,243,000		0		85,271,000	0		0	21.
22. Unsettled transactions (failed trades)(22)	RCFD H191				RCFD H193					RCFD H194	
	212,374				8,100					0	22.

(19) Credit conversion factor.

(20) For items 16 through 19, column A multiplied by credit conversion factor.

(21) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

(22) For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II — Continued

	(Column H)		(Column I)		(Column J)	
	Allocation by Risk-Weight Category					
	50%		100%		150%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	
16. Repo-style transactions(21)	RCFD S521		RCFD S522		RCFD S523	16.
	1,658,000		38,363,000		995,000	
17. All other off-balance sheet liabilities	RCFD G622		RCFD G623		RCFD S524	17.
	180,000		11,000		0	
18. Unused commitments:						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCFD S529		RCFD S530		RCFD S531	18.a.
	30,000		14,170,000		735,000	
b. Original maturity of one year or less to ABCP conduits						18.b.
c. Original maturity exceeding one year	RCFD G628		RCFD G629		RCFD S539	18.c.
	3,981,000		132,948,000		1,989,000	
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives	RCFD S546		RCFD S547		RCFD S548	20.
	5,850,000		129,981,000		1,825,000	
21. Centrally cleared derivatives	RCFD S555		RCFD S556		RCFD S557	21.
	0		972,000		0	
22. Unsettled transactions (failed trades)(22)	RCFD H195		RCFD H196		RCFD H197	22.
	0		170,374		0	

(19) Credit conversion factor.

(20) For items 16 through 19, column A multiplied by credit conversion factor.

(21) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

(22) For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II — Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
				Application of Other Risk-Weighting Approaches(23)		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
16. Repo-style transactions(24)				RCFD H301	RCFD H302	16.
				0	0	
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits				RCFD H303	RCFD H304	18.a.
				0	0	
b. Original maturity of one year or less to ABCP conduits						18.b.
c. Original maturity exceeding one year						18.c.
19. Unconditionally cancelable commitments				RCFD H307	RCFD H308	19.
				0	0	
20. Over-the-counter derivatives				RCFD H309	RCFD H310	20.
				0	0	
21. Centrally cleared derivatives						21.
22 . Unsettled transactions (failed trades)(25)						22.
	RCFD H198	RCFD H199	RCFD H200			
	5,500	1,000	27,400			

(23) Includes, for example, exposures collateralized by securitization exposures or mutual funds.

(24) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

(25) For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
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23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD G630			RCFD S558			RCFD S559						RCFD S560			RCFD G631			RCFD G632			RCFD G633			RCFD S561																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

Schedule RC-R—Continued

Part II — Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250%(26)	300%	400%	600%	625%	937.5%	1250%	
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	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	23.
		0	0	15,500	5,500	1,000	526,400	23.
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	25.
		0	0	93,000	34,375	9,375	6,580,000	25.

	Totals	
Dollar Amounts in Thousands	Tril Bil Mil Thou	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCFD S580	26.
	1,161,510,644	
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	RCFD S581	27.
	102,806,000	
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27)	RCFD B704	28.
	1,264,055,644	
	RCFD A222	
29. LESS: Excess allowance for loan and lease losses	0	29.
	RCFD 3128	
30. LESS: Allocated transfer risk reserve	0	30.
	RCFD G641	
31. Total risk-weighted assets (item 28 minus items 29 and 30)	1,264,055,644	31.

(26) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

(27) Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

Schedule RC-R—Continued

Part II — Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules		RCFD G642
		143,490,000

M.1.

Dollar Amounts in Thousands	With a remaining maturity of															
	(Column A) One year or less					(Column B) Over one year through five years				(Column C) Over five years						
	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
2. Notional principal amounts of over-the-counter derivative contracts:																
a. Interest rate	S582	9,356,860,000				S583	7,825,668,000				S584	4,908,065,000				M.2.a.
b. Foreign exchange rate and gold	S585	6,939,531,000				S586	1,841,727,000				S587	889,227,000				M.2.b.
c. Credit (investment grade reference asset)	S588	548,085,000				S589	1,120,824,000				S590	78,371,000				M.2.c.
d. Credit (non-investment grade reference asset)	S591	207,298,000				S592	427,698,000				S593	37,536,000				M.2.d.
e. Equity	S594	777,667,000				S595	316,470,000				S596	91,039,000				M.2.e.
f. Precious metals (except gold)	S597	11,662,000				S598	1,747,000				S599	63,000				M.2.f.
g. Other	S600	498,546,000				S601	82,191,000				S602	14,018,000				M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:																
a. Interest rate	S603	9,060,180,000				S604	6,779,379,000				S605	4,219,887,000				M.3.a.
b. Foreign exchange rate and gold	S606	25,775,000				S607	1,041,000				S608	2,000				M.3.b.
c. Credit (investment grade reference asset)	S609	69,640,000				S610	269,595,000				S611	26,339,000				M.3.c.
d. Credit (non-investment grade reference asset)	S612	19,258,000				S613	79,219,000				S614	2,680,000				M.3.d.
e. Equity	S615	353,335,000				S616	55,438,000				S617	3,357,000				M.3.e.
f. Precious metals (except gold)	S618	0				S619	0				S620	0				M.3.f.
g. Other	S621	51,787,000				S622	3,285,000				S623	1,005,000				M.3.g.

Schedule RC-S—Servicing, Securitization and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Securitization Activities										
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 175,647,000		RCFD B706 0		RCFD B707 0		RCFD B708 0	RCFD B709 1,605,000	RCFD B710 0	RCFD B711 11,286,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:										
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712 0		RCFD B713 0		RCFD B714 0		RCFD B715 0	RCFD B716 0	RCFD B717 0	RCFD B718 0
b. Subordinated securities and other residual interests	RCFD C393 578,000		RCFD C394 0		RCFD C395 0		RCFD C396 0	RCFD C397 0	RCFD C398 0	RCFD C399 936,000
c. Standby letters of credit and other enhancements	RCFD C400 3,000		RCFD C401 0		RCFD C402 0		RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0		RCFD B727 0		RCFD B728 0		RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 36,000
4. Past due loan amounts included in item 1:	RCFD B733 5,096,000		RCFD B734 0		RCFD B735 0		RCFD B736 0	RCFD B737 120,000	RCFD B738 0	RCFD B739 177,000
a. 30-89 days past due	RCFD B740 8,795,000		RCFD B741 0		RCFD B742 0		RCFD B743 0	RCFD B744 155,000	RCFD B745 0	RCFD B746 240,000
b. 90 days or more past due										
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):										
a. Charge-offs	RIAD B747 2,022,000		RIAD B748 0		RIAD B749 0		RIAD B750 0	RIAD B751 4,000	RIAD B752 0	RIAD B753 77,000
b. Recoveries	RIAD B754 0		RIAD B755 0		RIAD B756 0		RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 2,000

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
6. Amount of ownership (or seller's) interest carried as:								
a. Securities (included in Schedule RC-B or or in Schedule RC, item 5) _____		RCFD B761 0	RCFD B762 0			RCFD B763 0	6.a	
b. Loans (included in Schedule RC-C) _____		RCFD B500 0	RCFD B501 0			RCFD B502 0	6.b	
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due _____		RCFD B764 0	RCFD B765 0			RCFD B766 0	7.a	
b. 90 days or more past due _____		RCFD B767 0	RCFD B768 0			RCFD B769 0	7.b	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs _____		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a	
b. Recoveries _____		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b	
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements _____	RCFD B776 3,428,000	RCFD B777 0	RCFD B778 0	RCFD B779 87,000	RCFD B780 1,142,000	RCFD B781 2,730,000	RCFD B782 16,706,000	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures _____	RCFD B783 73,000	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 16,000	10

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Asset Sales										
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank _____	RCFD B790 5,298,000		RCFD B791 0		RCFD B792 0		RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 2,850,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 _____	RCFD B797 479,000		RCFD B798 0		RCFD B799 0		RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 536,000

Memoranda

	Dollar Amounts in Thousands	RCFD	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	14,952,000		M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements _____	B805	659,424,000		M.2.b
c. Other financial assets (includes home equity lines) (1) _____	A591	383,519,000		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	10,988,000		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	12,046,000		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	20,600,000		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	0		M.4

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

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

Schedule RC-T—Fiduciary and Related Services

1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T.) _____	RCFD A345	YES / NO YES	1
2. Does the institution exercise the fiduciary powers it has been granted? _____	RCFD A346	YES / NO YES	2
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) _____	RCFD B867	YES / NO YES	3

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 22.a and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou		Tril Bil Mil Thou					
Fiduciary and Related Assets	RCFD B868		RCFD B869		RCFD B870		RCFD B871	
4. Personal trust and agency accounts _____	48,820,000		12,347,000		25,047		2,004	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872		RCFD B873		RCFD B874		RCFD B875	
a. Employee benefit-defined contribution _____	26,329,000		66,329,000		272		101	5.a
b. Employee benefit-defined benefit _____	26,355,000		293,332,000		413		434	5.b
c. Other employee benefit and retirement-related accounts _____	11,602,000		8,895,000		32,466		147	5.c
6. Corporate trust and agency accounts _____	0		158,000		0		137	6
7. Investment management and investment advisory agency accounts _____	260,608,000		1,877,000		123,415		175	7
8. Foundation and endowment trust and agency accounts _____	13,110,000		237,000		1,634		64	8
9. Other fiduciary accounts _____	985,000		208,021,000		412		619	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	387,809,000		591,196,000		183,659		3,681	10
11. Custody and safekeeping accounts _____			19,064,063,000				508,073	11

Schedule RC-T—Continued

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou		Tril Bil Mil Thou					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900		RCFN B901		RCFN B902		RCFN B903	12
	77,999,000		5,126,088,000		8,940		298,586	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259		RCFD J260		RCFD J261		RCFD J262	13
	11,600,000		13,737,000		32,465		22,775	

	Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
Fiduciary and Related Services Income				
14. Personal trust and agency accounts	B904		323,000	14
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution	B905		108,000	15.a
b. Employee benefit—defined benefit	B906		198,000	15.b
c. Other employee benefit and retirement-related accounts	B907		91,000	15.c
16. Corporate trust and agency accounts	A479		1,000	16
17. Investment management and investment advisory agency accounts	J315		1,224,000	17
18. Foundation and endowment trust and agency accounts	J316		72,000	18
19. Other fiduciary accounts	A480		116,000	19
20. Custody and safekeeping accounts	B909		1,749,000	20
21. Other fiduciary and related services income	B910		134,000	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	4070		4,016,000	22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912		1,401,000	22.a
23. Less: Expenses	C058		3,221,000	23
24. Less: Net losses from fiduciary and related services	A488		38,000	24
25. Plus: Intracompany income credits for fiduciary and related services	B911		1,000	25
26. Net fiduciary and related services income	A491		758,000	26

Memoranda

Memoranda	(Column A) Personal Trust and Agency and Investment Management Agency Accounts					(Column B) Employee Benefit and Retirement- Related Trust and Agency Accounts					(Column C) All Other Accounts					
Dollar Amounts in Thousands																
1. Managed assets held in fiduciary accounts:	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
a. Noninterest-bearing deposits	J263			7,898,000		J264			10,000		J265			140,000		M.1.a
b. Interest-bearing deposits	J266			32,355,000		J267			890,000		J268			550,000		M.1.b
c. U.S. Treasury and U.S. Government agency obligations																
d. State, county, and municipal obligations	J272			16,474,000		J273			2,000		J274			5,000		M.1.d
e. Money market mutual funds	J275			7,992,000		J276			83,000		J277			1,042,000		M.1.e
f. Equity mutual funds	J278			62,299,000		J279			6,436,000		J280			5,023,000		M.1.f
g. Other mutual funds	J281			31,879,000		J282			3,201,000		J283			2,128,000		M.1.g
h. Common trust funds and collective investment funds																
i. Other short-term obligations	J287			29,155,000		J288			45,000		J289			6,000		M.1.i

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement- Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. j. Other notes and bonds	J290	13,654,000	J291	2,569,000	J292	882,000	M.1.j
k. Investments in unregistered funds and private equity investments	J293	37,496,000	J294	6,000,000	J295	1,933,000	M.1.k
l. Other common and preferred stocks	J296	58,601,000	J297	2,916,000	J298	1,622,000	M.1.l
m. Real estate mortgages	J299	0	J300	0	J301	0	M.1.m
n. Real estate	J302	1,000	J303	646,000	J304	0	M.1.n
o. Miscellaneous assets	J305	4,899,000	J306	550,000	J307	16,000	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	309,428,000	J309	64,286,000	J310	14,095,000	M.1.p

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	RCFD	Bil Mil Thou	RCFD		
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311	46,804,000	J312	122,591	M.1.q

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD		Tril Bil Mil Thou		
2. Corporate trust and agency accounts:	B927	1	RCFD B928	116,000	M.2.a
a. Corporate and municipal trusteeships	J313	0	RCFD J314	0	M.2.a.1
(1) Issues reported in Memorandum item 2.a. that are in default	B929	0			M.2.b
b. Transfer agent, registrar, paying agent, and other corporate agency					

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD		RCFD	Bil Mil Thou	
3. Collective investment funds and common trust funds:	B931	19	B932	15,364,000	M.3.a
a. Domestic equity	B933	13	B934	8,839,000	M.3.b
b. International/Global equity	B935	37	B936	20,840,000	M.3.c
c. Stock/Bond blend	B937	27	B938	30,497,000	M.3.d
d. Taxable bond	B939	0	B940	0	M.3.e
e. Municipal bond	B941	2	B942	11,127,000	M.3.f
f. Short term investments/Money market	B943	7	B944	34,171,000	M.3.g
g. Specialty/Other	B945	105	B946	120,838,000	M.3.h
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)					

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts _____	B947	0	B948	0	B949	0	M.4.a
b. Employee benefit and retirement-related trust and agency accounts _____	B950	0	B951	0	B952	0	M.4.b
c. Investment management and investment advisory agency accounts _____	B953	1,000	B954	1,000	B955	0	M.4.c
d. Other fiduciary accounts and related services _____	B956	4,000	B957	32,000	B958	0	M.4.d
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24) _____	B959	5,000	B960	33,000	B961	0	M.4.e

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

Dennis J. Mikolay, Vice President

Name and Title (TEXT B962)

mikolay_dennis@jpmorgan.com

E-mail Address (TEXT B926)

(212) 552-9470

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

(212) 552-0886

FAX: Area code/phone number (TEXT B964)

Schedule RC-V— Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							
a. Cash and balances due from depository institutions	J981	82,000	J982	0	J983	7,000	1.a
b. Held-to-maturity securities	J984	0	J985	0	J986	0	1.b
c. Available-for-sale securities	J987	0	J988	2,000	J989	0	1.c
d. Securities purchased under agreements to resell	J990	0	J991	0	J992	0	1.d
e. Loans and leases held for sale	J993	0	J994	0	J995	0	1.e
f. Loans and leases, net of unearned income	J996	3,368,000	J997	24,389,000	J998	0	1.f
g. Less: Allowance for loan and lease losses	J999	10,000	K001	0	K002	0	1.g
h. Trading assets (other than derivatives)	K003	2,491,000	K004	0	K005	0	1.h
i. Derivative trading assets	K006	0	K007	0	K008	0	1.i
j. Other real estate owned	K009	2,000	K010	0	K011	0	1.j
k. Other assets	K012	27,000	K013	35,000	K014	1,419,000	1.k
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase	K015	0	K016	0	K017	0	2.a
b. Derivative trading liabilities	K018	1,000	K019	9,000	K020	0	2.b
c. Commercial paper	K021	0	K022	8,724,000	K023	0	2.c
d. Other borrowed money (exclude commercial paper)	K024	4,023,000	K025	0	K026	105,000	2.d
e. Other liabilities	K027	6,000	K028	26,000	K029	6,000	2.e
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)	K030	0	K031	0	K032	0	3
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	K033	643,000	K034	0	K035	0	4

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of the statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

RCON	YES / NO
6979	YES

TEXT

[illegible]

REPORT OF CONDITION

Consolidating domestic and foreign subsidiaries of the
JPMorgan Chase Bank, National Association
in the state of OH at close of business on December 31, 2015
published in response to call made by (Enter additional information below)

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin			19,368,000
Interest-bearing balances			318,423,000
Securities:			
Held-to-maturity securities			49,073,000
Federal funds sold and securities purchased under agreements to resell:			
Available-for-sale securities			235,672,000
Federal funds sold in domestic offices			685,000
Securities purchased under agreements to resell			173,317,000
Loans and lease financing receivables:			
Loans and leases held for sale			1,645,000
Loans and leases, net of unearned income		734,540,000	
LESS: Allowance for loan and lease losses		10,807,000	
Loans and leases, net of unearned income and allowance			723,733,000
Trading Assets			242,385,000
Premises and fixed assets (including capitalized leases)			10,647,000
Other real estate owned			680,000
Investments in unconsolidated subsidiaries and associated companies			261,000
Direct and indirect investments in real estate ventures			7,939,000
Intangible assets:			
Goodwill			27,100,000
Other intangible assets			6,854,000
Other assets			96,876,000
Total assets			1,914,658,000

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

DEPOSITS:		
In domestic offices		1,077,380,000
Noninterest-bearing	396,277,000	
Interest-bearing	681,103,000	
In foreign offices, Edge and Agreement subsidiaries, and IBFs		235,560,000
Noninterest-bearing	19,041,000	
Interest-bearing	216,519,000	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased in domestic offices		775,000
Securities sold under agreements to repurchase		76,487,000
Trading liabilities		100,862,000
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		143,124,000
Subordinated notes and debentures		8,581,000
Other liabilities		76,092,000
Total liabilities		1,718,861,000

EQUITY CAPITAL

Bank Equity Capital	
Perpetual preferred stock and related surplus	0
Common stock	1,785,000
Surplus (excludes all surplus related to preferred stock)	92,782,000
Retained earnings	98,951,000
Accumulated other comprehensive income	2,020,000
Other equity capital components	0
Total bank equity capital	195,538,000
Noncontrolling (minority) interests in consolidated subsidiaries	259,000
Total equity capital	195,797,000
Total liabilities and equity capital	1,914,658,000

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, Marianne Lake, MD & CFO

(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