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, 2016

(20161231)
(RCON 9999)

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

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

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

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

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)

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Submission of Reports

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

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

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)

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)

Legal Entity Identifier (LEI) **7H6GLXDRUGQFU57RNE97**
(Report only if your institution already has an LEI.) (RCON 9224)

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

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

Andres A Romero
Name (TEXT C495)

Executive Director
Title (TEXT C496)

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(718) 242-5615
Area code/Phone Number/Extension (TEXT 8902)

(844) 894-2048
Area Code/FAX number (TEXT 9116)

Chief Executive Officer Contact Information

This information is being requested so the Agencies can distribute notifications about policy initiatives, deposit insurance assessments, and other matters directly to the Chief Executive Officers of reporting institutions. Notifications about other matters may include emergency notifications that may or may not also be sent to the institution's emergency contacts listed below. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's e-mail address or fax number if not available. Chief Executive Officer contact information is for the confidential use of the Agencies and will not be released to the public.

Chief Executive Officer

Jamie Dimon
Name (TEXT FT42)

jamie.dimon@jpmchase.com
E-mail Address (TEXT FT44)

(212) 270-1111
Telephone: Area code/phone number/extension (TEXT FT43)

(212) 270-1121
Area code/FAX number (TEXT FT45)

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
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MD & CFO
Title (TEXT C367)

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Senior Vice President
Title (TEXT C372)

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(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

Paul Eastwood
Name (TEXT C437)

Compliance Officer
Title (TEXT C438)

paul.s.eastwood@jpmchase.com
E-mail Address (TEXT C439)

(212) 552-8574
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Secondary Contact

Melissa T Cromie
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Title (TEXT C443)

melissa.t.cromie@jpmchase.com
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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)

JPMorgan Chase Bank, National Association
Legal Title of Bank

Columbus
City

OH **43240**
State Zip Code

FDIC Certificate Number: 00628
Submitted to CDR on 2/3/2017 at 6:07 PM

Consolidated Report of Income
for the period January 1, 2016 – December 31, 2016

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	Amount	
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	9,444,000	1.a.1.a.1
(2) All other loans secured by real estate	4436	3,821,000	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	14,000	1.a.1.b
(c) Commercial and industrial loans	4012	3,665,000	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	3,021,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	2,298,000	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	2,490,000	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	1,795,000	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	**26,548,000**	1.a.3
b. Income from lease financing receivables	4065	25,000	1.b
c. Interest income on balances due from depository institutions (1)	4115	1,772,000	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	197,000	1.d.1
(2) Mortgage-backed securities	B489	3,512,000	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	3,439,000	1.d.3
e. Interest income from trading assets	4069	4,578,000	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	1,372,000	1.f
g. Other interest income	4518	321,000	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	**41,764,000**	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	445,000	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	448,000	2.a.1.b.1
(2) Time deposits of $100,000 or more	A517	449,000	2.a.1.b.2
(3) Time deposits of less than $100,000	A518	27,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	375,000	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	408,000	2.b
c. Interest on trading liabilities and other borrowed money	4185	2,275,000	2.c

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

Schedule RI—Continued

Dollar Amounts in Thousands	RIAD	Year-to-date Amount		RIAD	Amount	
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures	4200	215,000	2.d			
e. Total interest expense (sum of items 2.a through 2.d)	4073	**4,642,000**	2.e			
3. Net interest income (item 1.h minus 2.e)				4074	**37,122,000**	3
4. Provision for loan and lease losses				4230	2,203,000	4
5. Noninterest income:						
a. Income from fiduciary activities (1)	4070	3,956,000	5.a			
b. Service charges on deposit accounts	4080	4,615,000	5.b			
c. Trading revenue (2)	A220	10,494,000	5.c			
d. (1) Fees and commissions from securities brokerage	C886	982,000	5.d.1			
(2) Investment banking, advisory, and underwriting fees and commissions	C888	2,708,000	5.d.2			
(3) Fees and commissions from annuity sales	C887	0	5.d.3			
(4) Underwriting income from insurance and reinsurance activities	C386	9,000	5.d.4			
(5) Income from other insurance activities	C387	9,000	5.d.5			
e. Venture capital revenue	B491	88,000	5.e			
f. Net servicing fees	B492	1,055,000	5.f			
g. Net securitization income	B493	0	5.g			
h. Not applicable						
i. Net gains (losses) on sales of loans and leases	5416	249,000	5.i			
j. Net gains (losses) on sales of other real estate owned	5415	60,000	5.j			
k. Net gains (losses) on sales of other assets (excluding securities)	B496	-6,000	5.k			
l. Other noninterest income*	B497	15,854,000	5.l			
m. Total noninterest income (sum of items 5.a through 5.l)				4079	**40,073,000**	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	130,000	6.b
7. Noninterest expense:						
a. Salaries and employee benefits	4135	23,413,000	7.a			
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	7,861,000	7.b			
c. (1) Goodwill impairment losses	C216	0	7.c.1			
(2) Amortization expense and impairment losses for other intangible assets	C232	67,000	7.c.2			
d. Other noninterest expense*	4092	16,528,000	7.d			
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	**47,869,000**	7.e
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301	**27,253,000**	8.
9. Applicable income taxes (on item 8)				4302	7,868,000	9.
10. Income (loss) before discontinued operations (item 8 minus item 9)				4300	**19,385,000**	10.
11. Discontinued operations, net of applicable income taxes*				FT28	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)				G104	**19,385,000**	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	13,000	13
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	**19,372,000**	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	RIAD	Year-to-date Amount	
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	74,000	M.1
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (1)			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431	142,000	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	338,000	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	1,632,000	M.4
		Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	184,478	M.5
6. Not applicable			
	RIAD	Date	
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2)	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) *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.*	RIAD	Year-to-date Amount	
a. Interest rate exposures	8757	3,642,000	M.8.a
b. Foreign exchange exposures	8758	2,679,000	M.8.b
c. Equity security and index exposures	8759	2,357,000	M.8.c
d. Commodity and other exposures	8760	505,000	M.8.d
e. Credit exposures	F186	1,311,000	M.8.e
Memorandum Items 8.f and 8.g are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above(1).			
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	-94,000	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	-76,000	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	-283,000	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	-7,000	M.10

	RIAD	YES / NO	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ?	A530	NO	M.11

Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.	RIAD	Year-to-date Amount	
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, 2015, Report of Condition
(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2016, would report 20160301.

Schedule RI—Continued

Memoranda — Continued Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	F551	2,801,000	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	479,000	M.13.a.1
b. Net gains (losses) on liabilities	F553	-922,000	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	0	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	28,000	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	**28,000**	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	1,925,000	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	634,000	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	304,000	M.15.c.
d. All other service charges on deposit accounts	H035	1,752,000	M.15.d.

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	195,538,000	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	**195,538,000**	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	19,372,000	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	0	7
8. LESS: Cash dividends declared on preferred stock	4470	0	8
9. LESS: Cash dividends declared on common stock	4460	10,000,000	9
10. Other comprehensive income (1)	B511	-1,167,000	10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	1,344,000	11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	**205,087,000**	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.

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount	
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	0	1.a.1
(2) Other construction loans and all land development and other land loans	C893	0	C894	1,000	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	335,000	5412	174,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	170,000	C217	137,000	1.c.2.a
(b) Secured by junior liens	C235	53,000	C218	45,000	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	14,000	C896	11,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	6,000	C898	12,000	1.e.2
f. In foreign offices	B512	2,000	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

Dollar Amounts in Thousands	RIAD	(Column A) Charge-offs (1) Calendar year-to-date Amount	RIAD	(Column B) Recoveries Calendar year-to-date Amount	
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	2.a
b. To foreign banks	4654	1,000	4664	0	2.b
3. Loans to finance agricultural production and other loans to farmers	4655	0	4665	0	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	484,000	4617	52,000	4.a
b. To non-U.S. addressees (domicile)	4646	127,000	4618	8,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	874,000	B515	85,000	5.a
b. Automobile Loans	K129	405,000	K133	123,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205	194,000	K206	24,000	5.c
6. Loans to foreign governments and official institutions	4643	0	4627	0	6
7. All other loans	4644	199,000	4628	59,000	7
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	0	F187	0	8.a
b. All other leases	C880	0	F188	0	8.b
9. Total (sum of items 1 through 8)	4635	**2,867,000**	4605	**735,000**	9

Memoranda

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

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.

	RIAD	Calendar year-to-date Amount	
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)	C388	133,000	M.4

(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	Amount	
1. Balance most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	10,807,000	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	735,000	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	**2,867,000**	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	2,203,000	5
6. Adjustments* (see instructions for this schedule)	C233	-163,000	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	**10,715,000**	7

* Describe on Schedule RI-E—Explanations.

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435	0	M.1
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.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	58,000	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges	C390	0	M.3
Memorandum item 4 is to be completed by all banks.			
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	2,313,000	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)

Dollar Amounts in Thousands	(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)		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. Real estate loans:													
a. Construction loans	M708	15,000	M709	2,000	M710	7,803,000	M711	91,000	M712	8,000	M713	1,000	1.a
b. Commercial real estate loans	M714	359,000	M715	68,000	M716	100,462,000	M717	1,390,000	M719	3,000	M720	0	1.b
c. Residential real estate loans	M721	11,752,000	M722	189,000	M723	221,377,000	M724	1,222,000	M725	35,625,000	M726	2,306,000	1.c
2. Commercial loans(2)	M727	1,914,000	M728	337,000	M729	306,891,000	M730	3,493,000	M731	0	M732	0	2
3. Credit cards	M733	285,000	M734	83,000	M735	31,401,000	M736	869,000	M737	0	M738	0	3
4. Other consumer loans	M739	319,000	M740	52,000	M741	70,195,000	M742	606,000	M743	46,000	M744	6,000	4
5. Unallocated, if any							M745	0					5
6. Total (sum of items 1.a through 5)(3)	M746	**14,644,000**	M747	**731,000**	M748	**738,129,000**	M749	**7,671,000**	M750	**35,682,000**	M751	**2,313,000**	6

1. The $1 billion asset size test is generally based on the total assets reported on the June 30, 2015, 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	Amount	
1. Total interest income in foreign offices	C899	8,259,000	1
2. Total interest expense in foreign offices	C900	2,326,000	2
3. Provision for loan and lease losses in foreign offices	C901	52,000	3
4. Noninterest income in foreign offices:			
a. Trading revenue	C902	7,315,000	4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903	2,467,000	4.b
c. Net securitization income	C904	0	4.c
d. Other noninterest income	C905	7,557,000	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906	116,000	5
6. Total noninterest expense in foreign offices	C907	16,331,000	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	1,715,000	8
9. Discontinued operations, net of applicable income taxes, in foreign offices	GW64	0	9
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	C911	**5,290,000**	10
11. Not applicable.			
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913	3,226,000	12
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	C914	**8,516,000**	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 discontinued operations 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		RIAD	Year-to-date Amount	
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $100,000 that exceed 3 percent of Schedule RI, item 5.l:				
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	2,600,000	1.g
h. Gains on bargain purchases		J447	0	1.h
i. Income and fees from wire transfers		T047	0	1.i.
TEXT				
j. 4461 Operating Leases		4461	2,713,000	1.j.
k. 4462 Credit Card Revenue		4462	1,646,000	1.k.
l. 4463 Loan Commitment Fees		4463	621,000	1.l.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than $100,000 that exceed 3% of Schedule RI, item 7.d:				
a. Data processing expenses		C017	497,000	2.a
b. Advertising and marketing expenses		0497	881,000	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	504,000	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	3,811,000	2.i
j. Automated teller machine (ATM) and interchange expenses		F558	0	2.j
k. Telecommunications expenses		F559	755,000	2.k
l. Other real estate owned expenses		Y923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)		Y924	0	2.m.
TEXT				
n. 4464 Amortization of Software		4464	1,075,000	2.n.
o. 4467 Operating Losses		4467	594,000	2.o.
p. 4468 Provision for Lending related Commitments		4468	283,000	2.p
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):				
TEXT				
a.(1) FT29		FT29	0	3.a.1
(2) Applicable income tax effect	FT30 0			3.a.2
b.(1) FT31		FT31	0	3.b.1
(2) Applicable income tax effect	FT32 0			3.b.2

Schedule RI-E—Continued

Dollar Amounts in Thousands	TEXT code	Description	RIAD	Year-to-date Amount	
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):					
a.	B526		B526	0	4.a
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):					
a.	4498	Capital Contributions and Other	4498	1,344,000	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):					
a.	4521		4521	0	6.a
b.	4522	Writeoff of PCI loans	4522	-163,000	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):

	RIAD	YES / NO	
Comments?	4769	YES	7

Other explanations (please type or print clearly):

TEXT	
4769	Other Non interest income greater than $100,000 that exceeds 3% of Schedule
	RI, 5.L:
	(a) Valuation Adjustment of derivatives risk managing MSRs $388,000
	Other Non interest expense greater than $100,000 that exceeds
	3% of Schedule
	RI, 7.D:
	(a) Travel and Entertainment Expense $509,000
	(b) Litigation expense (release of reserves) ($289,000)

JPMorgan Chase Bank, National Association
Legal Title of Bank
Columbus
City
OH **43240**
State Zip Code
FDIC Certificate Number: 00628
Submitted to CDR on 2/3/2017 at 6:07 PM

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2016

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	Amount	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			0081	21,226,000	1.a
b. Interest-bearing balances (2)			0071	391,840,000	1.b
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	50,168,000	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	234,764,000	2.b
3. Federal funds sold and securities purchased under agreements to resell:			RCON		
a. Federal funds sold in domestic offices			B987	164,000	3.a
			RCFD		
b. Securities purchased under agreements to resell (3)			B989	204,940,000	3.b
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			5369	2,626,000	4.a
b. Loans and leases, net of unearned income	B528	790,683,000			4.b
c. LESS: Allowance for loan and lease losses	3123	10,715,000			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	**779,968,000**	4.d
5. Trading assets (from Schedule RC-D)			3545	245,063,000	5
6. Premises and fixed assets (including capitalized leases)			2145	11,455,000	6
7. Other real estate owned (from Schedule RC-M)			2150	506,000	7
8. Investments in unconsolidated subsidiaries and associated companies			2130	149,000	8
9. Direct and indirect investments in real estate ventures			3656	8,989,000	9
10. Intangible assets:					
a. Goodwill			3163	27,130,000	10.a
b. Other intangible assets (from Schedule RC-M)			0426	6,266,000	10.b
11. Other assets (from Schedule RC-F)			2160	97,549,000	11
12. Total assets (sum of items 1 through 11)			2170	**2,082,803,000**	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			RCON	Amount	
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)			2200	1,236,271,000	13.a
(1) Noninterest-bearing (4)	6631	405,536,000			13.a.1
(2) Interest-bearing	6636	830,735,000			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)			RCFN 2200	243,967,000	13.b
(1) Noninterest-bearing	6631	15,072,000			13.b.1
(2) Interest-bearing	6636	228,895,000			13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:			RCON		
a. Federal funds purchased in domestic offices (5)			B993	688,000	14.a
			RCFD		
b. Securities sold under agreements to repurchase (6)			B995	74,090,000	14.b
15. Trading liabilities (from Schedule RC-D)			3548	111,486,000	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190	122,627,000	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	Amount	
Liabilities—Continued			
19. Subordinated notes and debentures (1)	3200	4,134,000	19
20. Other liabilities (from Schedule RC-G)	2930	84,191,000	20
21. Total liabilities (sum of items 13 through 20)	2948	**1,877,454,000**	21
22. Not applicable			
Equity Capital			
Bank Equity Captal			
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	94,125,000	25
26. a. Retained earnings	3632	108,312,000	26.a
b. Accumulated other comprehensive income (2)	B530	865,000	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	**205,087,000**	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	262,000	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G105	**205,349,000**	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	**2,082,803,000**	29

Memoranda

To be reported with the March Report of Condition.

	RCFD	Number	
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 2015	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.

	RCON	**MMDD**	
2. Bank's fiscal year-end date(report the date in MMDD format)	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 RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin	0022	17,576,000			1
a. Cash items in process of collection and unposted debits			0020	8,152,000	1.a
b. Currency and coin			0080	9,420,000	1.b
2. Balances due from depository institutions in the U.S.			0082	33,652,000	2
a. U.S. branches and agencies of foreign banks (including their IBFs)	0083	1,266,000			2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	0085	32,700,000			2.b
3. Balances due from banks in foreign countries and foreign central banks			0070	580,000	3
a. Foreign branches of other U.S. banks	0073	580,000			3.a
b. Other banks in foreign countries and foreign central banks	0074	105,537,000			3.b
4. Balances due from Federal Reserve Banks	0090	255,407,000	0090	255,407,000	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	**413,066,000**	0010	**307,211,000**	5

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities	0211	0	0213	0	1286	44,793,000	1287	44,072,000	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	29,000	1298	29,000	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	14,475,000	8497	14,724,000	8498	27,769,000	8499	28,897,000	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 (Column A) Amortized Cost RCFD	Amount	(Column B) Fair Value RCFD	Amount	Available-for-sale (Column C) Amortized Cost RCFD	Amount	(Column D) Fair Value RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	4,309,000	G301	4,323,000	G302	18,060,000	G303	17,992,000	4.a.1
(2) Issued by FNMA and FHLMC	G304	25,601,000	G305	26,188,000	G306	40,882,000	G307	41,603,000	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	690,000	G315	698,000	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	10,994,000	G323	11,170,000	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	3,527,000	K145	3,499,000	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 (Column A) Amortized Cost RCFD	Amount	(Column B) Fair Value RCFD	Amount	Available-for-sale (Column C) Amortized Cost RCFD	Amount	(Column D) Fair Value RCFD	Amount	
4. c .(2) Other commercial MBS:									
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150	0	K151	0	K152	208,000	K153	213,000	4.c.2.a
(b). All other commercial MBS	K154	5,783,000	K155	5,654,000	K156	8,602,000	K157	8,691,000	4.c.2.b
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	6,913,000	C027	6,926,000	5.a
b. Structured financial products:									
(1) Cash	G336	0	G337	0	G338	27,352,000	G339	27,401,000	5.b.1
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	853,000	1741	876,000	6.a
b. Other foreign debt securities	1742	0	1743	0	1744	41,786,000	1746	42,643,000	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)					A510	42,000	A511	54,000	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754	**50,168,000**	1771	**50,889,000**	1772	**232,500,000**	1773	**234,764,000**	8

(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	Amount	
1. Pledged securities (1)	0416	104,107,000	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	38,206,000	M.2.a.1
(2) Over three months through 12 months	A550	6,255,000	M.2.a.2
(3) Over one year through three years	A551	8,588,000	M.2.a.3
(4) Over three years through five years	A552	13,401,000	M.2.a.4
(5) Over five years through 15 years	A553	68,811,000	M.2.a.5
(6) Over 15 years	A554	33,557,000	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	269,000	M.2.b.1
(2) Over three months through 12 months	A556	976,000	M.2.b.2
(3) Over one year through three years	A557	1,589,000	M.2.b.3
(4) Over three years through five years	A558	2,203,000	M.2.b.4
(5) Over five years through 15 years	A559	4,850,000	M.2.b.5
(6) Over 15 years	A560	79,618,000	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	12,508,000	M.2.c.1
(2) Over three years	A562	14,047,000	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	10,198,000	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	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets. (1)									
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	161,000	B841	162,000	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	638,000	B849	639,000	M.5.c
d. Other consumer loans	B850	0	B851	0	B852	5,484,000	B853	5,493,000	M.5.d
e. Commercial and industrial loans	B854	0	B855	0	B856	595,000	B857	597,000	M.5.e
f. Other	B858	0	B859	0	B860	35,000	B861	35,000	M.5.f

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-B—Continued

Memoranda—Continued	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	0	G351	0	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b
c. Corporate and similar loans	G356	0	G357	0	G358	27,352,000	G359	27,401,000	M.6.c
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0	M.6.e
f. Diversified (mixed) pools of structured financial products	G368	0	G369	0	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	0	G375	0	M.6.g

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Dollar Amounts in Thousands	RCFD	Amount	RCON	Amount	
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	277,000	F158	277,000	1.a.1
(2) Other construction loans and all land development and other land loans	F159	8,550,000	F159	8,402,000	1.a.2
b. Secured by farmland (including farm residential and other improvements)	1420	237,000	1420	237,000	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	47,317,000	1797	46,759,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	5367	219,365,000	5367	218,068,000	1.c.2.a
(b) Secured by junior liens	5368	2,311,000	5368	2,311,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	1460	66,576,000	1460	66,576,000	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	15,824,000	F160	15,818,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F161	18,900,000	F161	18,475,000	1.e.2
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			B531	5,114,000	2.a
(1) To U.S. branches and agencies of foreign banks	B532	1,000			2.a.1
(2) To other commercial banks in the U.S.	B533	5,114,000			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	1,838,000	2.c
(1) To foreign branches of other U.S. banks	B536	0			2.c.1
(2) To other banks in foreign countries	B537	8,309,000			2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	509,000	1590	506,000	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	1763	118,243,000	1763	116,572,000	4.a
b. To non-U.S. addressees (domicile)	1764	34,207,000	1764	9,294,000	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	31,791,000	B538	31,686,000	6.a
b. Other revolving credit plans	B539	11,472,000	B539	9,812,000	6.b
c. Automobile Loans	K137	50,271,000	K137	50,271,000	6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	8,817,000	K207	8,489,000	6.d
7. Loans to foreign government and official institutions (including foreign central banks)	2081	3,020,000	2081	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	22,741,000	2107	22,741,000	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 RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
9. Loans to nondepository financial institutions and other loans	1563	119,167,000			9
a. Loans to nondepository financial institutions			J454	23,066,000	9.a
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			1545	5,916,000	9.b.1
(2) All other loans (exclude consumer loans)			J451	56,720,000	9.b.2
10. Lease financing receivables (net of unearned income)			2165	290,000	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	290,000			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	**793,309,000**	2122	**719,238,000**	12

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
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	6,538,000	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K160	12,000	M.1.c
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	26,000	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K162	6,000	M.1.d.2
e. Commercial and Industrial loans:	RCFD		
(1) To U.S.addressees (domicile)	K163	49,000	M.1.e.1
(2) To non-U.S. addressees (domicile)	K164	17,000	M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K165	341,000	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):	RCON		
(1) Loans secured by farmland in domestic offices	K166	0	M.1.f.1
(2) Not applicable	RCFD		
(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 expenditure:			
(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)

(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.

Schedule RC-C—Continued

Part I— Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
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	7,810,000	M.2.a.1
(2) Over three months through 12 months	A565	8,717,000	M.2.a.2
(3) Over one year through three years	A566	7,262,000	M.2.a.3
(4) Over three years through five years	A567	12,425,000	M.2.a.4
(5) Over five years through 15 years	A568	39,926,000	M.2.a.5
(6) Over 15 years	A569	137,015,000	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	337,353,000	M.2.b.1
(2) Over three months through 12 months	A571	38,379,000	M.2.b.2
(3) Over one year through three years	A572	56,624,000	M.2.b.3
(4) Over three years through five years	A573	70,646,000	M.2.b.4
(5) Over five years through 15 years	A574	60,460,000	M.2.b.5
(6) Over 15 years	A575	7,594,000	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	128,149,000	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	12,698,000	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	68,258,000	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	2,697,000	M.5
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.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A	C391	347,000	M.6
Memorandum item 7 is to be completed by all banks.			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance	C779	37,576,000	M.7.a
b. Amount included in Schedule RC-C, part I, items 1 through 9	C780	35,682,000	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	15,685,000	M.8.a

(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	Amount	
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, 2015, 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).			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231	3,941,000	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	366,000	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	6,531,000	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	RCFD	(Column A) Consolidated Bank Amount	RCON	(Column B) Domestic Offices Amount	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate	F608	1,886,000			M.10.a
(1) Construction, land development, and other land loans			F578	1,002,000	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	138,000	M.10.a.4
(5) Secured by nonfarm nonresidential properties			F584	575,000	M.10.a.5
b. Commercial and industrial loans	F585	11,000	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	331,000	F589	49,000	M.10.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
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	1,919,000			M.11.a
(1) Construction, land development, and other land loans			F590	1,011,000	M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)			F591	0	M.11.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F592	0	M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F593	0	M.11.a.3.b.1
(2) Secured by junior liens			F594	0	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F595	150,000	M.11.a.4
(5) Secured by nonfarm nonresidential properties			F596	586,000	M.11.a.5
b. Commercial and industrial loans	F597	11,000	F597	0	M.11.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F598	0	F598	0	M.11.c.1
(2) Other revolving credit plans	F599	0	F599	0	M.11.c.2
(3) Automobile loans	K195	0	K195	0	M.11.c.3
(4) Other consumer loans	K209	0	K209	0	M.11.c.4
d. Other loans	F601	330,000	F601	48,000	M.11.d

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date RCFD	Amount	(Column B) Gross contractual amounts receivable at acquisition date RCFD	Amount	(Column C) Best estimate at acquisition date of of contractual cash flows not expected to be collected RCFD	Amount	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands			
	RCON	Amount	
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 capital (as reported in Schedule RC-R, Part I, item 35.a)as of December 31, 2015.			
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
Memorandum item 14 is to be completed by all banks.	RCFD		
14. Pledged loans and leases	G378	350,170,000	M.14
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages in domestic offices:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON	Amount	
(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:		Amount	
(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

Item	RCON	YES / NO	
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.)	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.

Item	RCON	Number of Loans	
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.)	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	RCON	(Column A) Number of Loans	RCON	(Column B) Amount Currently Outstanding	
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	1,307	5565	46,000	3.a
b. With original amounts of more than $100,000 through $250,000	5566	4,799	5567	575,000	3.b
c. With original amounts of more than $250,000 through $1,000,000	5568	12,101	5569	5,008,000	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	2,133,422	5571	8,456,000	4.a
b. With original amounts of more than $100,000 through $250,000	5572	24,313	5573	1,770,000	4.b
c. With original amounts of more than $250,000 through $1,000,000	5574	15,953	5575	3,427,000	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.

	Number of Loans		
	RCON	Number	
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.)	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.)	5577	N/A	6.b

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
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	32	5579	1,000	7.a
b. With original amounts of more than $100,000 through $250,000	5580	103	5581	12,000	7.b
c. With original amounts of more than $250,000 through $500,000	5582	73	5583	20,000	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	1,537	5585	30,000	8.a
b. With original amounts of more than $100,000 through $250,000	5586	182	5587	15,000	8.b
c. With original amounts of more than $250,000 through $500,000	5588	110	5589	19,000	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	RCFD	(Column A) Consolidated Bank Amount	RCON	(Column B) Domestic Offices Amount	
Assets					
1. U.S. Treasury securities	3531	13,568,000	3531	6,070,000	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	0	3532	0	2
3. Securities issued by states and political subdivisions in the U.S.	3533	3,916,000	3533	3,916,000	3
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by by FNMA, FHLMC or GNMA	G379	74,000	G379	74,000	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	369,000	G380	369,000	4.b
c. All other residential MBS	G381	829,000	G381	78,000	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	95,000	K198	0	4.e
5. Other debt securities					
a. Structured financial products:					
(1) Cash	G383	309,000	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	66,452,000	G386	848,000	5.b
6. Loans:					
a. Loans secured by real estate	F610	19,531,000			6.a
(1) Construction, land development, and other land loans			F604	129,000	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	14,404,000	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	2,692,000	6.a.5
b. Commercial and industrial loans	F614	3,081,000	F614	1,649,000	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	10,471,000	F618	1,485,000	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

Dollar Amounts in Thousands	RCFD	(Column A) Consolidated Bank Amount	RCON	(Column B) Domestic Offices Amount	
9. Other trading assets	3541	62,762,000	3541	1,441,000	9
10. Not applicable					
11. Derivatives with a positive fair value	3543	63,601,000	3543	16,193,000	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	**245,063,000**	3545	**49,348,000**	12
Liabilities					
13. a. Liability for short positions	3546	63,029,000	3546	1,203,000	13.a
b. Other trading liabilities	F624	79,000	F624	61,000	13.b
14. Derivatives with a negative fair value	3547	48,378,000	3547	13,898,000	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	**111,486,000**	3548	**15,162,000**	15

Memoranda

Dollar Amounts in Thousands	RCFD	(Column A) Consolidated Bank Amount	RCON	(Column B) Domestic Offices Amount	
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	19,716,000			M.1.a
(1) Construction, land development, and other land loans			F625	130,000	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	14,547,000	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	2,804,000	M.1.a.5
b. Commercial and industrial loans	F632	4,700,000	F632	2,285,000	M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F633	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	11,306,000	F636	1,475,000	M.1.d
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639	408,000	F639	329,000	M.2.a
b. Unpaid principal balance	F640	1,864,000	F640	979,000	M.2.b

Schedule RC-D - Continued

Memoranda - Continued

Dollar Amounts in Thousands	RCFD	(Column A) Consolidated Bank Amount	RCON	(Column B) Domestic Offices Amount	
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	307,000	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	7,000	G652	0	M.3.g
4. Pledged trading assets:					
a. Pledged securities	G387	71,667,000	G387	6,359,000	M.4.a
b. Pledged Loans	G388	2,363,000	G388	2,355,000	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	TEXT	RCFD	Amount	
5. Asset-backed securities:				
a. Credit card receivables		F643	0	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	425,000	M.5.d
e. Commercial and industrial loans		F647	0	M.5.e
f. Other		F648	27,000	M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)		F651	31,000	M.6
7. Equity securities:				
a. Readily determinable fair values		F652	51,537,000	M.7.a
b. Other		F653	101,000	M.7.b
8. Loans pending securitization		F654	15,075,000	M.8
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than $1,000,000 and exceed 25 percent of the item): (1)				
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 $1,000,000 and exceed 25 percent of the item):				
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 (Column A) Total transaction accounts (Including Total Demand Deposits) RCON	Amount	Transaction Accounts (Column B) Memo: Total Demand Deposits(1) (Included in Column A) RCON	Amount	Nontransaction Accounts (Column C) Total Nontransaction Accounts (Including MMDAs) RCON	Amount	
Deposits of:							
1. Individuals, partnerships and corporations	B549	296,494,000			B550	848,695,000	1
2. U.S. Government	2202	87,000			2520	60,000	2
3. States and political subdivisions in the U.S.	2203	4,950,000			2530	31,494,000	3
4. Commercial banks and other depository institutions in the U.S.	B551	2,139,000			B552	7,389,000	4
5. Banks in foreign countries	2213	26,173,000			2236	12,059,000	5
6. Foreign governments and official institutions (including foreign central banks)	2216	2,020,000			2377	4,711,000	6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	**331,863,000**	2210	298,249,000	2385	**904,408,000**	7

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
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	11,114,000	M.1.a
b. Total brokered deposits	2365	13,014,000	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	10,504,000	M.1.c.1
(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts	J472	280,000	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	943,000	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	280,000	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	2,230,000	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 collaterlized as required under state law) *(to be completed for the December report only)*	5590	31,628,000	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	Amount	
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	511,422,000	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	331,604,000	M.2.a.2
b. Total time deposits of less than $100,000	6648	18,432,000	M.2.b
c. Total time deposits of $100,000 through $250,000	J473	3,423,000	M.2.c
d. Total time deposits of more than $250,000	J474	39,527,000	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	678,000	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	2,424,000	M.3.a.1
(2) Over three months through 12 months	A580	4,928,000	M.3.a.2
(3) Over one year through three years	A581	4,669,000	M.3.a.3
(4) Over three years	A582	6,411,000	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	6,120,000	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	35,865,000	M.4.a.1
(2) Over three months through 12 months	A585	2,971,000	M.4.a.2
(3) Over one year through three years	A586	1,364,000	M.4.a.3
(4) Over three years	A587	2,750,000	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	2,104,000	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	21,603,000	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	Amount	
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	15,590,000	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	37,690,000	M.6.b
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755	243,214,000	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, 2015, Report of Condition.

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
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	189,463,000	M.7.a.1
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	P757	284,065,000	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	268,506,000	M.7.b.1
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	P759	56,129,000	M.7.b.2

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

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks)	B553	173,117,000	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554	3,870,000	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625	42,467,000	3
4. Foreign governments and official institutions (including foreign central banks)	2650	24,479,000	4
5. U.S. Government and states and political subdivisions in the U.S.	B555	34,000	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200	**243,967,000**	6

Memorandum

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)	A245	55,866,000	M.1

Schedule RC-F—Other Assets

Dollar Amounts in Thousands			RCFD	Amount	
1. Accrued interest receivable (1)			B556	4,293,000	1
2. Net deferred tax assets (2)			2148	638,000	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	5,078,000	4
5. Life insurance assets:					
a. General account life insurance assets			K201	5,659,000	5.a
b. Separate account life insurance assets			K202	5,237,000	5.b
c. Hybrid account life insurance assets			K270	0	5.c
6. All other assets (itemize and describe amounts greater than $100,000 that exceed 25% of this item)			2168	76,644,000	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. Computer software	FT33	0			6.f.
g. Accounts receivable	FT34	35,322,000			6.g.
h. Receivable from foreclosed government-guaranteed mortgage loans	FT35	0			6.h.
TEXT					
i. 3549	3549	0			6.i.
j. 3550	3550	0			6.j.
k. 3551	3551	0			6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	**97,549,000**	7

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands			RCON	Amount	
1. a. Interest accrued and unpaid on deposits in domestic offices (5)			3645	94,000	1.a
			RCFD		
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	16,778,000	1.b
2. Net deferred tax liabilities (2)			3049	3,515,000	2
3. Allowance for credit losses on off-balance sheet credit exposures			B557	1,078,000	3
4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25% of this item)			2938	62,726,000	4
a. Accounts Payable	3066	42,668,000			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	**84,191,000**	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.

Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

Dollar Amounts in Thousands	Domestic Offices RCON	Amount	
1. and 2. Not applicable			
3. Securities purchased under agreements to resell	B989	69,049,000	3
4. Securities sold under agreements to repurchase	B995	2,660,000	4
5. Other borrowed money	3190	97,221,000	5
EITHER			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163	115,404,000	6
OR			
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941	0	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192	1,484,044,000	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129	1,394,309,000	9

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities RCON	Amount	(Column B) Fair Value of Available-for-sale Securities RCON	Amount	
10. U.S. Treasury securities	0211	0	1287	43,324,000	10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492	0	8495	29,000	11
12. Securities issued by states and political subdivisions in the U.S.	8496	14,475,000	8499	28,897,000	12
13. Mortgage-backed securities (MBS):					
a. Mortgage Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389	29,910,000	G390	63,094,000	13.a.1
(2) Other mortgage pass-through securities	1709	0	1713	0	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1) .	G393	0	G394	911,000	13.b.1
(2) All other mortgage-backed securities	1733	5,783,000	1736	15,992,000	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397	0	G398	5,418,000	14
15.Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399	0	G400	25,383,000	15
16. Investments in mutual funds and other equity securities with readily determinable fair values			A511	42,000	16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1754	**50,168,000**	1773	**183,090,000**	17

	RCON	Amount	
18. Equity securities that do not have readily determinable fair values	1752	4,929,000	18

(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	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133	13,864,000	1
2. Total IBF liabilities (component of Schedule RC, item 21)	2898	14,606,000	2

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands	RCFD	Amount	
Assets			
1. Interest-bearing balances due from depository institutions	3381	437,391,000	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	38,977,000	2
3. Mortgage-backed securities (2)	B559	114,253,000	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	121,072,000	4
5. Federal funds sold and securities purchased under agreements to resell	3365	186,041,000	5
6. Loans:			
a. Loans in domestic offices:	RCON		
(1) Total loans	3360	715,251,000	6.a.1
(2) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	3465	268,760,000	6.a.2.a
(b) All other loans secured by real estate	3466	108,190,000	6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers	3386	543,000	6.a.3
(4) Commercial and industrial loans	3387	128,071,000	6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B561	30,003,000	6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562	68,126,000	6.a.5.b
	RCFN		
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	76,855,000	6.b
	RCFD		
7. Trading assets	3401	260,183,000	7
8. Lease financing receivables (net of unearned income)	3484	304,000	8
9. Total assets (4)	3368	2,112,561,000	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	219,305,000	10
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs)	B563	837,742,000	11.a
b. Time deposits of $100,000 or more	A514	52,120,000	11.b
c. Time deposits of less than $100,000	A529	17,112,000	11.c
	RCFN		
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404	235,629,000	12
	RCFD		
13. Federal funds purchased and securities sold under agreements to repurchase	3353	96,404,000	13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	125,431,000	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	Amount	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home-equity lines			3814	21,767,000	1.a
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.					
(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)			RCON J477	0	1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)			J478	0	1.a.(2)
			RCFD		
b. Credit card lines			3815	11,198,000	1.b
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] (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
(1) Unused consumer credit card lines			J455	1,243,000	1.b.(1)
(2) Other unused credit card lines			J456	9,955,000	1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:					
(1) Secured by real estate:					
(a) 1–4 family residential construction loan commitments			F164	220,000	1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments			F165	10,836,000	1.c.1.b
(2) NOT secured by real estate			6550	12,528,000	1.c.2
d. Securities underwriting			3817	0	1.d
e. Other unused commitments:					
(1) Commercial and industrial loans			J457	248,396,000	1.e.(1)
(2) Loans to financial institutions			J458	26,626,000	1.e.(2)
(3) All other unused commitments			J459	117,975,000	1.e.(3)
2. Financial standby letters of credit			3819	95,685,000	2
Item 2.a is to be completed by banks with $1 billion or more in total assets.[1]					
a. Amount of financial standby letters of credit conveyed to others	3820	61,002,000			2.a
3. Performance standby letters of credit			3821	8,576,000	3.
Item 3.a is to be completed by banks with $1 billion or more in total assets.[1]					
a. Amount of performance standby letters of credit conveyed to others	3822	1,677,000			3.a
4. Commercial and similar letters of credit			3411	3,835,000	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)			3433	150,674,000	6.a.
b. Securities borrowed			3432	153,820,000	6.b.

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:	RCFD	Amount	RCFD	Amount	
a. Notional amounts:					
(1) Credit default swaps	C968	948,881,000	C969	967,341,000	7.a.1
(2) Total return swaps	C970	9,720,000	C971	11,310,000	7.a.2
(3) Credit options	C972	34,337,000	C973	30,294,000	7.a.3
(4) Other credit derivatives	C974	7,000	C975	5,193,000	7.a.4
b. Gross fair values:					
(1) Gross positive fair value	C219	16,164,000	C221	12,985,000	7.b.1
(2) Gross negative fair value	C220	11,278,000	C222	17,058,000	7.b.2

(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, 2015, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands	RCFD	Amount	
7.c. Notional amounts by regulatory capital treatment:(1)			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection	G401	862,710,000	7.c.(1)(a)
(b) Purchased protection	G402	853,049,000	7.c.(1)(b)
(2) All other positions:			
(a) Sold protection	G403	130,235,000	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	1,742,000	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	159,347,000	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	Amount	RCFD	Amount	RCFD	Amount	
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection:(2)							
(a) Investment grade	G406	274,476,000	G407	383,580,000	G408	33,747,000	7.d.(1)(a)
(b) Subinvestment grade	G409	108,281,000	G410	173,156,000	G411	19,705,000	7.d.(1)(b)
(2) Purchased credit protection:(3)							
(a) Investment grade	G412	264,921,000	G413	393,969,000	G414	40,152,000	7.d.(2)(a)
(b) Subinvestment grade	G415	124,321,000	G416	170,288,000	G417	20,487,000	7.d.(2)(b)

			RCFD	Amount	
8. Spot foreign exchange contracts			8765	506,913,000	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	22,692,000	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	Amount	
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	C223	951,282,000	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

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
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):					
a. Futures contracts	RCFD 8693 1,562,050,000	RCFD 8694 25,515,000	RCFD 8695 35,960,000	RCFD 8696 56,724,000	12.a
b. Forward contracts	RCFD 8697 3,355,407,000	RCFD 8698 4,858,330,000	RCFD 8699 10,577,000	RCFD 8700 74,719,000	12.b
c. Exchange-traded option contracts:					
(1) Written options	RCFD 8701 339,220,000	RCFD 8702 3,335,000	RCFD 8703 136,495,000	RCFD 8704 48,175,000	12.c.1
(2) Purchased options	RCFD 8705 754,538,000	RCFD 8706 4,016,000	RCFD 8707 145,679,000	RCFD 8708 56,780,000	12.c.2
d. Over-the-counter option contracts:					
(1) Written options	RCFD 8709 2,761,198,000	RCFD 8710 731,163,000	RCFD 8711 305,422,000	RCFD 8712 49,818,000	12.d.1
(2) Purchased options	RCFD 8713 2,758,529,000	RCFD 8714 717,457,000	RCFD 8715 269,072,000	RCFD 8716 51,857,000	12.d.2
e. Swaps	RCFD 3450 22,221,010,000	RCFD 3826 3,370,283,000	RCFD 8719 359,644,000	RCFD 8720 448,256,000	12.e
13. Total gross notional amount of derivative contracts held for trading	RCFD A126 33,515,685,000	RCFD A127 9,617,727,000	RCFD 8723 1,262,849,000	RCFD 8724 786,329,000	13
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725 236,267,000	RCFD 8726 92,372,000	RCFD 8727 0	RCFD 8728 0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589 99,496,000				14.a
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD 8733 606,949,000	RCFD 8734 233,835,000	RCFD 8735 50,905,000	RCFD 8736 35,287,000	15.a.1
(2) Gross negative fair value	RCFD 8737 573,872,000	RCFD 8738 233,797,000	RCFD 8739 54,840,000	RCFD 8740 35,268,000	15.a.2
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD 8741 3,392,000	RCFD 8742 1,001,000	RCFD 8743 0	RCFD 8744 0	15.b.1
(2) Gross negative fair value	RCFD 8745 3,273,000	RCFD 8746 1,281,000	RCFD 8747 0	RCFD 8748 0	15.b.2

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms RCFD	Amount	(Column B) Monoline Financial Guarantors RCFD	Amount	(Column C) Hedge Funds RCFD	Amount	(Column D) Sovereign Governments RCFD	Amount	(Column E) Corporations and All Other Counterparties RCFD	Amount	
16. Over-the-counter derivatives:											
a. Net current credit exposure	G418	57,040,000	G419	136,000	G420	2,339,000	G421	11,535,000	G422	63,488,000	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	13,978,000	G424	0	G425	13,698,000	G426	120,000	G427	12,766,000	16.b(1)
(2) Cash - Other currencies	G428	49,603,000	G429	0	G430	798,000	G431	1,610,000	G432	9,728,000	16.b(2)
(3) U.S. Treasury securities	G433	2,044,000	G434	0	G435	2,524,000	G436	0	G437	5,584,000	16.b(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	G438	710,000	G439	0	G440	61,000	G441	206,000	G442	499,000	16.b(4)
(5) Corporate bonds	G443	18,000	G444	0	G445	0	G446	0	G447	2,987,000	16.b(5)
(6) Equity securities	G448	444,000	G449	0	G450	31,000	G451	0	G452	11,998,000	16.b(6)
(7) All other collateral	G453	7,914,000	G454	0	G455	522,000	G456	2,714,000	G457	9,603,000	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	**74,711,000**	G459	**0**	G460	**17,634,000**	G461	**4,650,000**	G462	**53,165,000**	16.b(8)

(1) The $10 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands			RCFD	Amount	
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	1,364,000	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 9			1.b
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets			3164	6,096,000	2.a
(1) Estimated fair value of mortgage servicing assets	A590	6,096,000			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets			B026	0	2.b
c. All other identifiable intangible assets			5507	170,000	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426	**6,266,000**	2.d
3. Other real estate owned:			RCON		
a. Construction, land development, and other land in domestic offices			5508	0	3.a
b. Farmland in domestic offices			5509	0	3.b
c. 1-4 family residential properties in domestic offices			5510	319,000	3.c
d. Multifamily (5 or more) residential properties in domestic offices			5511	1,000	3.d
e. Nonfarm nonresidential properties in domestic offices			5512	44,000	3.e
f. Foreclosed properties from "GNMA loans"			C979	142,000	3.f
			RCFN		
g. In foreign offices			5513	0	3.g
			RCFD		
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)			2150	**506,000**	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	58,045,000	5.a.1.a
(b) Over one year through three years			F056	20,000	5.a.1.b
(c) Over three years through five years			F057	11,000	5.a.1.c
(d) Over five years			F058	143,000	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	5,645,000	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	56,806,000	5.b.1.a
(b) Over one year through three years			F061	2,348,000	5.b.1.b
(c) Over three years through five years			F062	569,000	5.b.1.c
(d) Over five years			F063	4,685,000	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	20,112,000	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	**122,627,000**	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
	RCFD	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	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.jpmam.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		8.c.1
(2)	TE02 N529		8.c.2
(3)	TE03 N529		8.c.3
(4)	TE04 N529		8.c.4
(5)	TE05 N529		8.c.5
(6)	TE06 N529		8.c.6

	RCFD	YES / NO	
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?	4088	YES	9
10. Secured liabilities:			
	RCON	Amount	
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	F064	0	10.a
	RCFD		
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	F065	15,711,000	10.b
	RCON	YES / NO	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463	YES	11
	RCON	YES / NO	
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464	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	Amount	
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 developmentand 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
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 proteced by FDIC loss-sharing agreements	K192	0	13.b.7
c. Debt seurities (included in Schdule 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(1)	K193	11,156,000	14.a
b. Total assets of captive reinsurance subsidiaries(1)	K194	98,000	14.b

(1) 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 L133	Number: 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 L135	YES / NO: 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.

Item	RCON	YES / NO	
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?			
(1) International wire transfers	N517	YES	16.a.1
(2) International ACH transactions	N518	NO	16.a.2
(3) Other proprietary services operated by your institution	N519	NO	16.a.3
(4) Other proprietary services operated by another party	N520	NO	16.a.4
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.

	RCON	Number	
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.)	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	444,000	16.d.1
		Amount	
(2) Estimated dollar value of international remittance transfers	N524	6,669,000	16.d.2
		Number	
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	N527	50,000	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	Amount	RCON	Amount	RCON	Amount	
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	18,000	F174	4,000	F176	20,000	1.a.1
(2) Other construction loans and all land development and other land loans	F173	55,000	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	541,000	5399	502,000	5400	1,352,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	3,492,000	C237	4,387,000	C229	4,913,000	1.c.2.a
(b) Secured by junior liens	C238	37,000	C239	16,000	C230	104,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	81,000	3500	4,000	3501	60,000	1.d
e. Secured by nonfarm nonresidential properties properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	62,000	F180	0	F182	146,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	33,000	F181	3,000	F183	117,000	1.e.2
	RCFN		RCFN		RCFN		
f. In foreign offices	B572	0	B573	2,000	B574	50,000	1.f
2. Loans to depository institutions and acceptances of other banks:	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions	5377	0	5378	0	5379	0	2.a
b. To foreign banks	5380	0	5381	8,000	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers	1594	3,000	1597	1,000	1583	2,000	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	455,000	1252	114,000	1253	1,384,000	4.a
b. To non-U.S. addressees (domicile)	1254	66,000	1255	0	1256	500,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	288,000	B576	295,000	B577	0	5.a
b. Automobile loans	K213	671,000	K214	0	K215	115,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	402,000	K217	276,000	K218	205,000	5.c
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	548,000	5460	22,000	5461	126,000	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.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCFD	Amount	(Column B) Past due 90 days or more and still accruing RCFD	Amount	(Column C) Nonaccrual RCFD	Amount	
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	0	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	219,000	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	2,266,000	K037	2,925,000	K038	2,429,000	10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	K039	207,000	K040	258,000	K041	26,000	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	K042	2,044,000	K043	2,661,000	K044	2,367,000	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

Dollar Amounts in Thousands	RCON	(Column A) Past due 30 through 89 days and still accruing Amount	RCON	(Column B) Past due 90 days or more and still accruing Amount	RCON	(Column C) Nonaccrual Amount	
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
	RCFD		RCFD		RCFD		
b. Loans to finance agricultural production and other loans to farmers	K072	0	K073	0	K074	0	11.b
c. Commercial and industrial loans	K075	0	K076	0	K077	0	11.c
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards	K078	0	K079	0	K080	0	11.d.1
(2) Automobile loans	K081	0	K082	0	K083	0	11.d.2
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	K084	0	K085	0	K086	0	11.d.3
e. All other loans and all leases	K087	0	K088	0	K089	0	11.e
	RCFD		RCFD		RCFD		
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	K102	0	K103	0	K104	0	11.f

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
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	5,000	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108	0	K109	0	K110	0	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661	891,000	F662	644,000	F663	3,626,000	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111	0	K112	0	K113	4,000	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-ocupied nonfarm nonresidential properties	K114	1,000	K115	0	K116	25,000	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	56,000	M.1.d.2
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile)	K120	1,000	K121	0	K122	349,000	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	246,000	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126	24,000	K127	12,000	K128	214,000	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 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	M.1.f.1
(2) Not applicable							
(3) Loans to finance agricultural production and other loans to farmers	RCFD K138	0	RCFD K139	0	RCFD K140	0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.4.a
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.4.c

Schedule RC-N—Continued

Memoranda-Continued

Dollar Amounts in Thousands	RCFD	(Column A) Past due 30 through 89 days and still accruing Amount	RCFD	(Column B) Past due 90 days or more and still accruing Amount	RCFD	(Column C) Nonaccrual Amount	
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	98,000	6559	0	6560	69,000	M.2
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	2,000	1249	3,000	1250	52,000	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	16,000	C241	24,000	C226	267,000	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

Dollar Amounts in Thousands	RCFD	(Column A) Past due 30 through 89 days Amount	RCFD	(Column B) Past due 90 days or more Amount	
6. Derivative contracts: Fair value of amounts carried as assets	3529	12,000	3530	4,000	M.6

	RCFD	Amount	
7. Additions to nonaccrual assets during the quarter	C410	1,772,000	M.7
8. Nonaccrual assets sold during the quarter	C411	150,000	M.8

Dollar Amounts in Thousands	RCFD	(Column A) Past due 30 through 89 days and still accruing Amount	RCFD	(Column B) Past due 90 days or more and still accruing Amount	RCFD	(Column C) Nonaccrual Amount	
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	1,254,000	L184	2,825,000	L185	30,000	M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above	L186	1,145,000	L187	2,261,000	L188	3,000	M.9.b

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 through 4 and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 4 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	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236	1,542,191,000	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F237	266,296,000	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN F234	266,296,000	3
4. Average consolidated total assets for the calendar quarter	RCFD K652	2,112,561,000	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	K653	Number: 1	4.a
		Amount	
5. Average tangible equity for the calendar quarter(1)	K654	178,605,000	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655	5,026,000	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	8,866,000	7.a
b. Over one year through three years	G466	31,526,000	7.b
c. Over three years through five years	G467	3,090,000	7.c
d. Over five years	G468	5,215,000	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	3,562,000	8.a
b. Over one year through three years	G470	0	8.b
c. Over three years through five years	G471	250,000	8.c
d. Over five years	G472	322,000	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 K656	**YES / NO** NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.		Amount	
a. Banker's bank deduction	K657	N/A	10.a
b. Banker's bank deduction limit	K658	N/A	10.b
11. Custodial bank certification:			
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	K659	**YES / NO** YES	11
If the answer to item 11 is "YES," complete items 11.a and 11.b.(2)		Amount	
a. Custodial bank deduction	K660	551,269,000	11.a
b. Custodial bank deduction limit	K661	193,795,000	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.
(2) If the amount reported in item 11.b is zero, item 11.a may be left blank.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Number	RCON	Amount	
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	438,586,000	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	49,257,647			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	826,195,000	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	F052	409,117			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	9,397,000	M.1.c.1
(2) Number of retirement deposit accounts of $250,000 or less	F046	1,322,499			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	1,717,000	M.1.d.1
(2) Number of retirement deposit accounts of more than $250,000	F048	3,756			M.1.d.2
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (2)					
2. Estimated amount of uninsured 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	729,039,000	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

	RCFN	Amount	
4. Dually payable deposits in the reporting institution's foreign branches	GW43	0	M.4

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, 2015, 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	Amount	
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	8,364,000	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	142,000	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	37,297,000	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	6,000	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		M.14
15. Total amount of the institution's 20 largest counterparty exposures	K674		M.15

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Amount	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	930,000	M.16
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (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.

	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%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
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 CONF	RCFD M965 CONF	RCFD M966 CONF	RCFD M967 CONF	RCFD M968 CONF	RCFD M969 CONF	RCFD M970 CONF	RCFD M971 CONF	M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCFD M979 CONF	RCFD M980 CONF	RCFD M981 CONF	RCFD M982 CONF	RCFD M983 CONF	RCFD M984 CONF	RCFD M985 CONF	RCFD M986 CONF	M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD M994 CONF	RCFD M995 CONF	RCFD M996 CONF	RCFD M997 CONF	RCFD M998 CONF	RCFD M999 CONF	RCFD N001 CONF	RCFD N002 CONF	M.18.c
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N010 CONF	RCFD N011 CONF	RCFD N012 CONF	RCFD N013 CONF	RCFD N014 CONF	RCFD N015 CONF	RCFD N016 CONF	RCFD N017 CONF	M.18.d
e. Credit cards	RCFD N040 CONF	RCFD N041 CONF	RCFD N042 CONF	RCFD N043 CONF	RCFD N044 CONF	RCFD N045 CONF	RCFD N046 CONF	RCFD N047 CONF	M.18.e
f. Automobile loans	RCFD N055 CONF	RCFD N056 CONF	RCFD N057 CONF	RCFD N058 CONF	RCFD N059 CONF	RCFD N060 CONF	RCFD N061 CONF	RCFD N062 CONF	M.18.f
g. Student loans	RCFD N070 CONF	RCFD N071 CONF	RCFD N072 CONF	RCFD N073 CONF	RCFD N074 CONF	RCFD N075 CONF	RCFD N076 CONF	RCFD N077 CONF	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N085 CONF	RCFD N086 CONF	RCFD N087 CONF	RCFD N088 CONF	RCFD N089 CONF	RCFD N090 CONF	RCFD N091 CONF	RCFD N092 CONF	M.18.h
i. Consumer leases	RCFD N100 CONF	RCFD N101 CONF	RCFD N102 CONF	RCFD N103 CONF	RCFD N104 CONF	RCFD N105 CONF	RCFD N106 CONF	RCFD N107 CONF	M.18.i
j. Total	RCFD N115 CONF	RCFD N116 CONF	RCFD N117 CONF	RCFD N118 CONF	RCFD N119 CONF	RCFD N120 CONF	RCFD N121 CONF	RCFD N122 CONF	M.18.j

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) 20.01–22% Amount	(Column J) 22.01–26% Amount	(Column K) 26.01–30% Amount	(Column L) > 30% Amount	(Column M) Unscoreable Amount	(Column N) Total Amount	Number	
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 CONF	RCFD M973 CONF	RCFD M974 CONF	RCFD M975 CONF	RCFD M976 CONF	RCFD M977 CONF	RCFD M978 CONF	M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCFD M987 CONF	RCFD M988 CONF	RCFD M989 CONF	RCFD M990 CONF	RCFD M991 CONF	RCFD M992 CONF	RCFD M993 CONF	M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD N003 CONF	RCFD N004 CONF	RCFD N005 CONF	RCFD N006 CONF	RCFD N007 CONF	RCFD N008 CONF	RCFD N009 CONF	M.18.c
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N018 CONF	RCFD N019 CONF	RCFD N020 CONF	RCFD N021 CONF	RCFD N022 CONF	RCFD N023 CONF	RCFD N024 CONF	M.18.d
e. Credit cards	RCFD N048 CONF	RCFD N049 CONF	RCFD N050 CONF	RCFD N051 CONF	RCFD N052 CONF	RCFD N053 CONF	RCFD N054 CONF	M.18.e
f. Automobile loans	RCFD N063 CONF	RCFD N064 CONF	RCFD N065 CONF	RCFD N066 CONF	RCFD N067 CONF	RCFD N068 CONF	RCFD N069 CONF	M.18.f
g. Student loans	RCFD N078 CONF	RCFD N079 CONF	RCFD N080 CONF	RCFD N081 CONF	RCFD N082 CONF	RCFD N083 CONF	RCFD N084 CONF	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N093 CONF	RCFD N094 CONF	RCFD N095 CONF	RCFD N096 CONF	RCFD N097 CONF	RCFD N098 CONF	RCFD N099 CONF	M.18.h
i. Consumer leases	RCFD N108 CONF	RCFD N109 CONF	RCFD N110 CONF	RCFD N111 CONF	RCFD N112 CONF	RCFD N113 CONF	RCFD N114 CONF	M.18.i
j. Total	RCFD N123 CONF	RCFD N124 CONF	RCFD N125 CONF	RCFD N126 CONF	RCFD N127 CONF	RCFD N128 CONF		M.18.j

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

Dollar Amounts in Thousands	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):			
a. Closed-end first liens	F066	7,875,000	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	11,501,000	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	21,650,000	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 or trading at quarter-end (included in Schedule RC, item 4.a and 5):			
a. Closed-end first liens	F072	14,643,000	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	449,000	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	15,000	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	**129,000**	7.c

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2015, 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	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Assets											
1. Available-for-sale securities	1773	234,764,000	G474	0	G475	66,919,000	G476	167,181,000	G477	664,000	1
2. Federal funds sold and securities purchased under agreements to resell	G478	5,349,000	G479	426,000	G480	0	G481	5,775,000	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	2,228,000	G489	0	G490	0	G491	1,660,000	G492	568,000	4
5. Trading assets:											
a. Derivative assets	3543	63,601,000	G493	892,526,000	G494	715,000	G495	946,989,000	G496	8,423,000	5.a
b. Other trading assets	G497	181,462,000	G498	-50,000	G499	94,574,000	G500	81,304,000	G501	5,534,000	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	6,510,000	G392	412,000	G395	49,000	G396	736,000	G804	6,137,000	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	**493,914,000**	G503	**893,314,000**	G504	**162,257,000**	G505	**1,203,645,000**	G506	**21,326,000**	7

Schedule RC-Q—Continued

Dollar Amounts in Thousands	RCFD	(Column A) Total Fair Value Reported on Schedule RC Amount	RCFD	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value Amount	RCFD	(Column C) Level 1 Fair Value Measurements Amount	RCFD	(Column D) Level 2 Fair Value Measurements Amount	RCFD	(Column E) Level 3 Fair Value Measurements Amount	
Liabilities											
8. Deposits	F252	13,965,000	F686	0	F694	0	F253	11,844,000	F254	2,121,000	8
9. Federal funds purchased and securities sold under agreements to repurchase	G507	399,000	G508	426,000	G509	0	G510	825,000	G511	0	9
10. Trading liablities:											
a. Derivative liabilities	3547	48,378,000	G512	877,736,000	G513	654,000	G514	915,150,000	G515	10,310,000	10.a
b. Other trading liabilities	G516	63,108,000	G517	0	G518	50,423,000	G519	12,649,000	G520	36,000	10.b
11. Other borrowed money	G521	20,507,000	G522	0	G523	0	G524	11,826,000	G525	8,681,000	11
12. Subordinated notes and debentures	G526	0	G527	0	G528	0	G529	0	G530	0	12
13. All other liabilities	G805	7,708,000	G806	498,000	G807	7,562,000	G808	644,000	G809	0	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	**154,065,000**	G532	**878,660,000**	G533	**58,639,000**	G534	**952,938,000**	G535	**21,148,000**	14

Schedule RC-Q—Continued

Dollar Amounts in Thousands	RCFD	(Column A) Total Fair Value Reported on Schedule RC Amount	RCFD	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value Amount	RCFD	(Column C) Level 1 Fair Value Measurements Amount	RCFD	(Column D) Level 2 Fair Value Measurements Amount	RCFD	(Column E) Level 3 Fair Value Measurements Amount	
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $100,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets	G536	6,096,000	G537	0	G538	0	G539	0	G540	6,096,000	M.1.a
b. Nontrading derivative assets	G541	267,000	G542	412,000	G543	49,000	G544	630,000	G545	0	M.1.b
TEXT											
c. G546	G546	0	G547	0	G548	0	G549	0	G550	0	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 $100,000 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	214,000	G567	498,000	G568	68,000	G569	644,000	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	Amount	
Common equity tier 1 capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares		P742	95,910,000	1
		RCFD		
2. Retained earnings		3632	108,312,000	2
		RCFA		
3. Accumulated other comprehensive income (AOCI)		B530	652,000	3
	0=No	RCOA		
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	1=Yes	P838	0	3.a
		RCFA		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		P839	0	4
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		P840	**204,874,000**	5
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841	25,334,000	6
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842	83,000	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	24,000	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	-99,000	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	213,000	10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	0	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	**179,319,000**	12

Schedule RC-R—Continued

Part I — Continued

Dollar Amounts in Thousands		Amount	
	RCFA		
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	**179,319,000**	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	0	21
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	179,000	22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	**179,000**	23
24. LESS: Additional tier 1 capital deductions	P864	157,000	24
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	**22,000**	25
Tier 1 capital			
26. Tier 1 capital (sum of items 19 and 25)	8274	**179,341,000**	26
Tier 2 capital			
27. Tier 2 capital instruments plus related surplus	P866	522,000	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	11,793,000	30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW 5310	4,768,000	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	2,000	31
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870	**12,321,000**	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	**5,296,000**	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	**12,321,000**	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	**5,296,000**	34.b
Total capital	RCFA		
35. a. Total capital (sum of items 26 and 34.a)	3792	**191,662,000**	35.a
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCFW 3792	**184,637,000**	35.b

Schedule RC-R—Continued

Part I — Continued

Dollar Amounts in Thousands	RCFD	Amount	
Total assets for the leverage ratio			
36. Average total consolidated assets	3368	2,112,561,000	36
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital	RCFA		
(sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)	P875	25,457,000	37
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	-1,747,000	38
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	A224	**2,088,851,000**	39
Total Risk-Weighted Assets			
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	1,293,203,227	40.a
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted	RCFW		
assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	A223	1,262,613,000	40.b

Risk-Based Capital Ratios	RCFA	(Column A) Percentage	RCFW	(Column B) Percentage	
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)	P793	**13.8663%**	P793	**14.2022%**	41
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)	7206	**13.8680%**	7206	**14.2040%**	42
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)	7205	**14.8207%**	7205	**14.6234%**	43

Leverage Capital Ratios	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	**8.5856%**	44
45. Advanced approaches institutions only: Supplementary leverage ratio information:		Amount	
a. Total leverage exposure	H015	**2,727,783,918**	45.a
		Percentage	
b. Supplementary leverage ratio	H036	**6.5746%**	45.b

Capital Buffer	RCFA	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	**6.6234%**	46.a
b. (Advanced approaches institutions that exit parallel run only): Total	RCFW		
applicable capital buffer	H312	**5.1250%**	46.b

Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:

Dollar Amounts in Thousands	RCFA	Amount	
47. Eligible retained income	H313	N/A	47
48. Distributions and discretionary bonus payments during the quarter	H314	N/A	48

* Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.

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.

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%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories(2)									
1. Cash and balances due from depository institutions	RCFD D957 **413,065,000**	RCFD S396 0	RCFD D958 352,364,000				RCFD D959 56,825,000	RCFD S397 2,625,000	1
2. Securities :									
a. Held-to-maturity securities	RCFD D961 **44,385,000**	RCFD S399 0	RCFD D962 4,310,000				RCFD D963 33,198,000	RCFD D964 6,877,000	2.a.
b. Available-for-sale securities	RCFD D966 **180,851,000**	RCFD S402 9,000	RCFD D967 92,940,000				RCFD D968 59,191,000	RCFD D969 24,473,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices	RCON D971 **164,000**		RCON D972 0				RCON D973 164,000	RCON S410 0	3.a
b. Securities purchased under agreements to resell	RCFD H171 **204,939,000**	RCFD H172 204,939,000							3.b
4. Loans and leases held for sale:									
a. Residential mortgage exposures	RCFD S413 **238,000**	RCFD S414 0	RCFD H173 0				RCFD S415 184,000	RCFD S416 18,000	4.a.
b. High volatility commercial real estate exposures	RCFD S419 **0**	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual(3)	RCFD S423 **111,000**	RCFD S424 0	RCFD S425 0				RCFD S426 0	RCFD S427 0	4.c.

(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.

Dollar Amounts in Thousands	(Column I) Allocation by Risk-Weight Category 100% Amount	(Column J) 150% Amount	
Balance Sheet Asset Categories(2)			
1. Cash and balances due from depository institutions	RCFD D960 582,000	RCFD S398 669,000	1
2. Securities :			
a. Held-to-maturity securities	RCFD D965 0	RCFD S400 0	2.a.
b. Available-for-sale securities	RCFD D970 4,042,000	RCFD S403 196,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices	RCON D974 0	RCON S411 0	3.a
b. Securities purchased under agreements to resell			3.b
4. Loans and leases held for sale:			
a. Residential mortgage exposures	RCFD S417 36,000		4.a.
b. High volatility commercial real estate exposures	RCFD H177 0	RCFD S421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual(3)	RCFD S428 0	RCFD S429 111,000	4.c.

(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	Amount		Amount		Amount		Amount	Amount	Amount	Amount	
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 0				RCFD S406 0				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

Dollar Amounts in Thousands	(Column R) Application of Other Risk-Weighting Approaches(4) Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches(4) Risk-Weighted Asset Amount	
	Amount	Amount	
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 H271 0	RCFD H272 0	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	RCFD H273 0	RCFD H274 0	4.a.
b. High volatility commercial real estate exposures	RCFD H275 0	RCFD H276 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual(6)	RCFD H277 0	RCFD H278 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

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC Amount	(Column B) Adjustments to Totals Reported in Column A Amount	(Column C) 0% Amount	(Column D) 2% Amount	(Column E) 4% Amount	(Column F) 10% Amount	(Column G) 20% Amount	(Column H) 50% Amount	
4. Loans and leases held for sale (continued):									
d. All other exposures	RCFD S431 **2,278,000**	RCFD S432 -38,000	RCFD S433 0				RCFD S434 48,000	RCFD S435 0	4.d.
5. Loans and leases, net of unearned income									
a. Residential mortgage exposures	RCFD S439 **311,264,000**	RCFD S440 0	RCFD H178 118,000				RCFD S441 9,461,000	RCFD S442 247,239,000	5.a.
b. High volatility commercial real estate exposures	RCFD S445 **4,534,000**	RCFD S446 0	RCFD H179 0				RCFD H180 0	RCFD H181 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual(7)	RCFD S449 **3,105,000**	RCFD S450 0	RCFD S451 7,000				RCFD S452 268,000	RCFD S453 0	5.c
d. All other exposures	RCFD S457 **435,145,000**	RCFD S458 0	RCFD S459 13,838,000				RCFD S460 31,994,000	RCFD S461 7,269,000	5.d.
6. LESS: Allowance for loan and lease losses	RCFD 3123 10,715,000	RCFD 3123 10,715,000							6.
7. Trading assets	RCFD D976 **241,156,000**	RCFD S466 207,631,000	RCFD D977 719,000				RCFD D978 1,288,000	RCFD D979 16,698,000	7.
8. All other assets(8)	RCFD D981 **147,242,000**	RCFD S469 31,890,000	RCFD D982 14,332,000				RCFD D983 6,043,000	RCFD D984 1,051,000	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

Dollar Amounts in Thousands	(Column I) Allocation by Risk-Weight Category 100% Amount	(Column J) Allocation by Risk-Weight Category 150% Amount	
4. Loans and leases held for sale (continued):			
d. All other exposures	RCFD S436 2,237,000	RCFD S437 31,000	4.d.
5. Loans and leases, net of unearned income:			
a. Residential mortgage exposures	RCFD S443 54,446,000		5.a.
b. High volatility commercial real estate exposures	RCFD H182 217,000	RCFD S447 4,317,000	5.b.
c. Exposures past due 90 days or more or on nonaccrual(7)	RCFD S454 25,000	RCFD S455 2,805,000	5.c.
d. All other exposures	RCFD S462 378,289,000	RCFD S463 2,565,000	5.d.
6. LESS: Allowance for loan and lease losses			6.
7. Trading assets	RCFD D980 13,821,000	RCFD S467 884,000	7.
8. All other assets(8)	RCFD D985 86,122,000	RCFD H185 502,000	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

Dollar Amounts in Thousands	(Column K) 250%(10) Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	
	Allocation by Risk-Weight Category							
4. Loans and leases held for sale (continued):								
d. All other exposures								4.d.
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 0	RCFD H290 0	RCFD H187 7,000				7.
8. All other assets(12)	RCFD H293	RCFD H188 0	RCFD S470 0	RCFD S471 0				8.
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

Dollar Amounts in Thousands	(Column R) Application of Other Risk-Weighting Approaches(9) Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches(9) Risk-Weighted Asset Amount	
	Amount	Amount	
4. Loans and leases held for sale (continued):			
d. All other exposures	RCFD H279 0	RCFD H280 0	4.d.
5. Loans and leases, net of unearned income:			
a. Residential mortgage exposures	RCFD H281 0	RCFD H282 0	5.a.
b. High volatility commercial real estate exposures	RCFD H283 0	RCFD H284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual(11)	RCFD H285 0	RCFD H286 0	5.c.
d. All other exposures	RCFD H287 1,190,000	RCFD H288 1,644,000	5.d.
6. LESS: Allowance for loan and lease losses			6.
7. Trading assets	RCFD H291 108,000	RCFD H292 114,000	7.
8. All other assets(12)	RCFD H294 0	RCFD H295 0	8.
a. Separate account bank-owned life insurance	RCFD H296 5,226,000	RCFD H297 2,264,000	8.a.
b. Default fund contributions to central counterparties	RCFD H298 2,076,000	RCFD H299 1,794,000	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

Dollar Amounts in Thousands	(Column A) Totals Amount		(Column B) Adjustments to Totals Reported in Column A Amount		Column Q Allocation by Risk-Weight Category (Exposure Amount) 1250% Amount		(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA(13) Amount	(Column U) Gross-Up Amount	
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	5,783,000		5,783,000		0		1,157,000	0	9.a.
	RCFD S480		RCFD S481		RCFD S482		RCFD S483	RCFD S484	
b. Available-for-sale securities	53,913,000		53,912,000		1,000		10,883,000	0	9.b.
	RCFD S485		RCFD S486		RCFD S487		RCFD S488	RCFD S489	
c. Trading assets	3,907,000		3,895,000		12,000		1,339,000	0	9.c.
	RCFD S490		RCFD S491		RCFD S492		RCFD S493	RCFD S494	
d. All other on-balance sheet securitization exposures	41,438,000		41,396,000		42,000		10,390,000	0	9.d.
	RCFD S495		RCFD S496		RCFD S497		RCFD S498	RCFD S499	
10. Off-balance sheet securitization exposures	15,332,000		15,116,000		216,000		3,463,000	0	10.

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC Amount		(Column B) Adjustments to Totals Reported in Column A Amount		(Column C) Allocation by Risk-Weight Category 0% Amount		(Column D) 2% Amount	(Column E) 4% Amount	(Column F) 10% Amount	(Column G) 20% Amount	(Column H) 50% Amount	
	RCFD 2170		RCFD S500		RCFD D987					RCFD D988	RCFD D989	
11. Total balance sheet Assets(14)	**2,082,803,000**		**538,702,000**		**478,628,000**					**198,664,000**	**306,250,000**	11.

Dollar Amounts in Thousands	(Column I) Allocation by Risk-Weight Category 100% Amount	(Column J) 150% Amount	
	RCFD D990	RCFD S503	
11. Total balance sheet Assets(14)	**539,817,000**	**12,080,000**	11.

(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	
Dollar Amounts in Thousands	Amount		Amount		Amount		Amount	Amount	Amount	Amount	Amount	
	RCFD S504		RCFD S505		RCFD S506		RCFD S507			RCFD S510	RCFD H300	
11. Total balance sheet Assets(14)			0		0		7,000			55,000	8,600,000	11.

(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) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	
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 38,728,000	1.0	RCFD D992 **38,728,000**	RCFD D993 4,428,000				RCFD D994 10,549,000	RCFD D995 2,361,000	12.
13. Performance standby letters of credit and transaction-related contingent items	RCFD D997 9,258,000	0.5	RCFD D998 **4,629,000**	RCFD D999 165,000				RCFD G603 1,266,000	RCFD G604 113,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFD G606 3,000	0.2	RCFD G607 **600**	RCFD G608 0				RCFD G609 0	RCFD G610 0	14.
15. Retained recourse on small business obligations sold with recourse	RCFD G612 0	1.0	RCFD G613 **0**	RCFD G614 0				RCFD G615 0	RCFD G616 0	15.

(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

Dollar Amounts in Thousands	(Column I) Allocation by Risk-Weight Category 100% Amount	(Column J) 150% Amount	
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 21,107,000	RCFD S511 283,000	12.
13. Performance standby letters of credit and transaction-related contingent items	RCFD G605 3,024,000	RCFD S512 61,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFD G611 600	RCFD S513 0	14.
15. Retained recourse on small business obligations sold with recourse	RCFD G617 0	RCFD S514 0	15.

(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

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (19)	(Column B) Credit Equivalent Amount(20)	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions(21)	RCFD S515 74,805,000	1.0	RCFD S516 **74,805,000**	RCFD S517 9,169,000	RCFD S518 5,855,000	RCFD S519 0		RCFD S520 12,135,000	16.
17. All other off-balance sheet liabilities	RCFD G618 22,805,000	1.0	RCFD G619 **22,805,000**	RCFD G620 22,692,000				RCFD G621 8,000	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):									
a. Original maturity of one year or less	RCFD S525 83,916,000	0.2	RCFD S526 **16,783,200**	RCFD S527 5,200				RCFD S528 1,037,000	18.a.
b. Original maturity exceeding one year	RCFD G624 342,729,000	0.5	RCFD G625 **171,364,500**	RCFD G626 2,378,500				RCFD G627 31,863,000	18.b.
19. Unconditionally cancelable commitments	RCFD S540 42,856,000	0.0	RCFD S541 **0**						19.
20. Over-the-counter derivatives			RCFD S542 **274,257,000**	RCFD S543 16,944,000			RCFD S544 0	RCFD S545 113,251,000	20.
21. Centrally cleared derivatives			RCFD S549 **93,741,000**	RCFD S550 0	RCFD S551 91,819,000	RCFD S552 356,000		RCFD S554 32,000	21.
22. Unsettled transactions (failed trades)(22)	RCFD H191 **80,282**			RCFD H193 26,000				RCFD H194 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

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50% Amount		(Column I) 100% Amount		(Column J) 150% Amount	
16. Repo-style transactions(21)	RCFD S521 860,000		RCFD S522 41,789,000		RCFD S523 4,997,000	16.
17. All other off-balance sheet liabilities	RCFD G622 86,000		RCFD G623 19,000		RCFD S524 0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less	RCFD S529 23,000		RCFD S530 15,206,000		RCFD S531 512,000	18.a.
b. Original maturity exceeding one year	RCFD G628 3,886,000		RCFD G629 131,976,000		RCFD S539 1,261,000	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives	RCFD S546 6,288,000		RCFD S547 135,933,000		RCFD S548 1,841,000	20.
21. Centrally cleared derivatives	RCFD S555 0		RCFD S556 1,534,000		RCFD S557 0	21.
22 . Unsettled transactions (failed trades)(22)	RCFD H195 0		RCFD H196 32,282		RCFD H197 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

Dollar Amounts in Thousands	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches(23) Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches(23) Risk-Weighted Asset Amount	
16. Repo-style transactions(24)				RCFD H301 0	RCFD H302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less				RCFD H303 0	RCFD H304 0	18.a.
b. Original maturity exceeding one year				RCFD H307 0	RCFD H308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCFD H309 0	RCFD H310 0	20.
21. Centrally cleared derivatives						21.
22 . Unsettled transactions (failed trades)(25)	RCFD H198 11,000	RCFD H199 1,000	RCFD H200 10,000			22.

(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) 0% Amount		(Column D) 2% Amount		(Column E) 4% Amount		(Column F) 10% Amount	(Column G) 20% Amount	(Column H) 50% Amount	(Column I) 100% Amount	(Column J) 150% Amount	
	Allocation by Risk-Weight Category											
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 534,435,700		RCFD S558 97,674,000		RCFD S559 356,000		RCFD S560 0	RCFD G631 368,805,000	RCFD G632 319,867,000	RCFD G633 890,437,882	RCFD S561 21,035,000	23.
24. Risk weight factor	X 0%		X 2%		X 4%		X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634 0		RCFD S569 1,953,480		RCFD S570 14,240		RCFD S571 0	RCFD G635 73,761,000	RCFD G636 159,933,500	RCFD G637 890,437,882	RCFD S572 31,552,500	25.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column K) 250%(26) Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	
	Allocation by Risk-Weight Category							
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 0	RCFD S564 0	RCFD S565 7,000	RCFD S566 11,000	RCFD S567 1,000	RCFD S568 281,000	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 0	RCFD S575 0	RCFD S576 42,000	RCFD S577 68,750	RCFD S578 9,375	RCFD S579 3,512,500	25.

Dollar Amounts in Thousands	Totals Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCFD S580 1,194,490,227	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	RCFD S581 98,870,000	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27)	RCFD B704 **1,293,203,227**	28.
29. LESS: Excess allowance for loan and lease losses	RCFD A222 0	29.
30. LESS: Allocated transfer risk reserve	RCFD 3128 0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	RCFD G641 **1,293,203,227**	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		Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	RCFD G642	151,346,000	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	12,567,998,000	S583	7,404,689,000	S584	5,180,176,000	M.2.a.
b. Foreign exchange rate and gold	S585	7,266,684,000	S586	1,880,301,000	S587	1,008,451,000	M.2.b.
c. Credit (investment grade reference asset)	S588	451,278,000	S589	543,906,000	S590	46,415,000	M.2.c.
d. Credit (non-investment grade reference asset)	S591	227,180,000	S592	269,951,000	S593	53,958,000	M.2.d.
e. Equity	S594	796,296,000	S595	387,954,000	S596	87,797,000	M.2.e.
f. Precious metals (except gold)	S597	13,916,000	S598	1,388,000	S599	0	M.2.f.
g. Other	S600	558,500,000	S601	73,658,000	S602	17,702,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	8,479,906,000	S604	6,064,003,000	S605	4,251,296,000	M.3.a.
b. Foreign exchange rate and gold	S606	144,934,000	S607	1,320,000	S608	0	M.3.b.
c. Credit (investment grade reference asset)	S609	98,316,000	S610	243,334,000	S611	23,986,000	M.3.c.
d. Credit (non-investment grade reference asset)	S612	28,672,000	S613	74,921,000	S614	2,290,000	M.3.d.
e. Equity	S615	399,381,000	S616	74,613,000	S617	4,058,000	M.3.e.
f. Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g. Other	S621	50,851,000	S622	4,444,000	S623	254,000	M.3.g.

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

Dollar Amounts in Thousands	(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	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
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 152,134,000	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 1,361,000	RCFD B710 0	RCFD B711 6,842,000	1
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only 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	2.a
b. Subordinated securities and other residual interests	RCFD C393 592,000	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 0	RCFD C399 1,015,000	2.b
c. Standby letters of credit and other enhancements	RCFD C400 1,000	RCFD C401 0	RCFD C402 0	RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0	2.c
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 32,000	3
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCFD B733 4,119,000	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 100,000	RCFD B738 0	RCFD B739 10,000	4.a
b. 90 days or more past due	RCFD B740 6,659,000	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 115,000	RCFD B745 0	RCFD B746 60,000	4.b
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 1,397,000	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 2,000	RIAD B752 0	RIAD B753 7,000	5.a
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0	5.b

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount	
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 2,873,000	RCFD B777 0	RCFD B778 0	RCFD B779 34,000	RCFD B780 731,000	RCFD B781 1,926,000	RCFD B782 12,910,000	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFD B783 182,000	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 11,000	10

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount	
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 3,135,000	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 26,000	RCFD B796 1,694,000	11
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 249,000	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 378,000	12

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
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	11,462,000	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	580,081,000	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	421,314,000	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	7,376,000	M.2.d
3. Asset-backed commercial paper conduits:(2)			
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	19,946,000	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	15,263,000	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 (3)	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 items 3.a.(1) through 3.b.(2) are to be completed by banks with $1 billion or more in total assets.
(3) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

	RCFD	YES / NO	
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T.)	A345	YES	1
2. Does the institution exercise the fiduciary powers it has been granted?	A346	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.)	B867	YES	3

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

Institutions with total fiduciary assets (item 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.

Dollar Amounts in Thousands	(Column A) Managed Assets Amount	(Column B) Non-Managed Assets Amount	(Column C) Number of Managed Accounts Number	(Column D) Number of Non-Managed Accounts Number	
Fiduciary and Related Assets					
4. Personal trust and agency accounts	RCFD B868 43,017,000	RCFD B869 7,448,000	RCFD B870 20,079	RCFD B871 704	4
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit-defined contribution	RCFD B872 34,493,000	RCFD B873 54,295,000	RCFD B874 277	RCFD B875 65	5.a
b. Employee benefit-defined benefit	RCFD B876 22,149,000	RCFD B877 298,727,000	RCFD B878 343	RCFD B879 330	5.b
c. Other employee benefit and retirement-related accounts	RCFD B880 10,998,000	RCFD B881 9,574,000	RCFD B882 28,753	RCFD B883 114	5.c
6. Corporate trust and agency accounts	RCFD B884 0	RCFD B885 622,000	RCFD C001 0	RCFD C002 1,690	6
7. Investment management and investment advisory agency accounts	RCFD B886 263,924,000	RCFD J253 112,396,000	RCFD B888 107,111	RCFD J254 22,467	7
8. Foundation and endowment trust and agency accounts	RCFD J255 11,050,000	RCFD J256 176,000	RCFD J257 1,239	RCFD J258 70	8
9. Other fiduciary accounts	RCFD B890 344,000	RCFD B891 202,035,000	RCFD B892 378	RCFD B893 583	9
10. Total fiduciary accounts (sum of items 4 through 9)	RCFD B894 **385,975,000**	RCFD B895 **685,273,000**	RCFD B896 **158,180**	RCFD B897 **26,023**	10
11. Custody and safekeeping accounts		RCFD B898 19,560,807,000		RCFD B899 427,466	11

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts	
	Amount		Amount		Number		Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900	74,820,000	RCFN B901	5,168,797,000	RCFN B902	10,211	RCFN B903	257,551	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259	10,997,000	RCFD J260	14,575,000	RCFD J261	28,752	RCFD J262	20,411	13

Dollar Amounts in Thousands	RIAD	Amount	
Fiduciary and Related Services Income			
14. Personal trust and agency accounts	B904	280,000	14
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit—defined contribution	B905	133,000	15.a
b. Employee benefit—defined benefit	B906	212,000	15.b
c. Other employee benefit and retirement-related accounts	B907	88,000	15.c
16. Corporate trust and agency accounts	A479	1,000	16
17. Investment management and investment advisory agency accounts	J315	1,187,000	17
18. Foundation and endowment trust and agency accounts	J316	64,000	18
19. Other fiduciary accounts	A480	111,000	19
20. Custody and safekeeping accounts	B909	1,748,000	20
21. Other fiduciary and related services income	B910	132,000	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	4070	**3,956,000**	22
a. Fiduciary and related services income-foreign offices (included in item 22) B912 1,403,000			22.a
23. Less: Expenses	C058	3,142,155	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	0	25
26. Net fiduciary and related services income	A491	**775,845**	26

Memoranda

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		
1. Managed assets held in fiduciary accounts:	RCFD	Amount	RCFD	Amount	RCFD	Amount	
a. Noninterest-bearing deposits	J263	6,965,000	J264	16,000	J265	115,000	M.1.a
b. Interest-bearing deposits	J266	34,049,000	J267	687,000	J268	686,000	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269	3,776,000	J270	947,000	J271	643,000	M.1.c
d. State, county, and municipal obligations	J272	19,238,000	J273	2,000	J274	8,000	M.1.d
e. Money market mutual funds	J275	4,862,000	J276	11,000	J277	376,000	M.1.e
f. Equity mutual funds	J278	60,195,000	J279	6,643,000	J280	4,347,000	M.1.f
g. Other mutual funds	J281	32,855,000	J282	3,095,000	J283	1,821,000	M.1.g
h. Common trust funds and collective investment funds	J284	2,823,000	J285	40,534,000	J286	0	M.1.h
i. Other short-term obligations	J287	28,292,000	J288	120,000	J289	106,000	M.1.i

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	(Column A) Personal Trust and Agency and Investment Management Agency Accounts Amount	RCFD	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts Amount	RCFD	(Column C) All Other Accounts Amount	
1. j. Other notes and bonds	J290	16,309,000	J291	3,871,000	J292	796,000	M.1.j
k. Investments in unregistered funds and private equity investments	J293	28,186,000	J294	8,197,000	J295	1,070,000	M.1.k
l. Other common and preferred stocks	J296	65,242,000	J297	2,801,000	J298	1,419,000	M.1.l
m. Real estate mortgages	J299	0	J300	0	J301	0	M.1.m
n. Real estate	J302	1,365,000	J303	322,000	J304	6,000	M.1.n
o. Miscellaneous assets	J305	2,784,000	J306	394,000	J307	1,000	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	**306,941,000**	J309	**67,640,000**	J310	**11,394,000**	M.1.p

Dollar Amounts in Thousands	RCFD	(Column A) Managed Assets Amount	RCFD	(Column B) Number of Managed Accounts Number	
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311	43,276,000	J312	99	M.1.q

Dollar Amounts in Thousands	RCFD	(Column A) Number of Issues Number	RCFD	(Column B) Principal Amount Outstanding Amount	
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	B927	1	B928	97,000	M.2.a
(1) Issues reported in Memorandum item 2.a. that are in default	J313	0	J314	0	M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	2,200,000			M.2.b

Dollar Amounts in Thousands	RCFD	(Column A) Number of Funds Number	RCFD	(Column B) Market Value of Fund Assets Amount	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	20	B932	17,608,000	M.3.a
b. International/Global equity	B933	11	B934	9,984,000	M.3.b
c. Stock/Bond blend	B935	39	B936	27,585,000	M.3.c
d. Taxable bond	B937	25	B938	29,876,000	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	2	B942	11,630,000	M.3.f
g. Specialty/Other	B943	7	B944	37,281,000	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	**104**	B946	**133,964,000**	M.3.h

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RIAD	(Column A) Gross Losses Managed Accounts Amount	RIAD	(Column B) Gross Losses Non-Managed Accounts Amount	RIAD	(Column C) Recoveries Amount	
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	4,000	B954	0	B955	0	M.4.c
d. Other fiduciary accounts and related services	B956	3,000	B957	31,000	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	**7,000**	B960	**31,000**	B961	**0**	M.4.e

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

Andres A Romero, Executive Director
Name and Title (TEXT B962)

andres.a.ronero@jpmorgan.com
E-mail Address (TEXT B926)

(718) 242-5615
Telephone: Area code/phone number/extension (TEXT B963)

(844) 894-2048
FAX: Area code/phone number (TEXT B964)

Schedule RC-V— Variable Interest Entities

Dollar Amounts in Thousands	RCFD	(Column A) Securitization Vehicles Amount	RCFD	(Column B) ABCP Conduits Amount	RCFD	(Column C) Other VIEs Amount	
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	209,000	J982	0	J983	2,000	1.a
b. Held-to-maturity securities	J984	0	J985	0	J986	0	1.b
c. Available-for-sale securities	J987	0	J988	0	J989	0	1.c
d. Securities purchased under agreements to resell	J990	0	J991	0	J992	0	1.d
e. Loans and leases held for sale	J993	0	J994	0	J995	0	1.e
f. Loans and leases, net of unearned income	J996	5,940,000	J997	23,760,000	J998	0	1.f
g. Less: Allowance for loan and lease losses	J999	5,000	K001	0	K002	0	1.g
h. Trading assets (other than derivatives)	K003	2,655,000	K004	0	K005	0	1.h
i. Derivative trading assets	K006	0	K007	0	K008	0	1.i
j. Other real estate owned	K009	0	K010	0	K011	0	1.j
k. Other assets	K012	40,000	K013	42,000	K014	1,857,000	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 liabilties	K018	0	K019	6,000	K020	0	2.b
c. Commercial paper	K021	0	K022	2,719,000	K023	0	2.c
d. Other borrowed money (exclude commercial paper)	K024	4,555,000	K025	0	K026	177,000	2.d
e. Other liabilties	K027	8,000	K028	50,000	K029	2,000	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	311,000	K034	0	K035	0	4

Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g; Schedule RC-O, Memorandum items 6 through 9,14,15, and 18; and Schedule RC-P, items 7.a and 7.b, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable, "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, appropriate to the amended data.

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
Comments?	6979	YES

BANK MANAGEMENT STATEMENT (please type or print clearly; 750 character limit):

TEXT

6980	In Jan 2017, the Firm enetered into an agreement to settle for $797.5mm
	all of remainining claims related to Lehman Brothers Bankruptcy proceeding;
	settlement is subject to approval by the Bankruptcy Court.

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, 2016

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		21,226,000
Interest-bearing balances		391,840,000
Securities:		
Held-to-maturity securities		50,168,000
Federal funds sold and securities purchased under agreements to resell:		
Available-for-sale securities		234,764,000
Federal funds sold in domestic offices		164,000
Securities purchased under agreements to resell		204,940,000
Loans and lease financing receivables:		
Loans and leases held for sale		2,626,000
Loans and leases, net of unearned income	790,683,000	
LESS: Allowance for loan and lease losses	10,715,000	
Loans and leases, net of unearned income and allowance		779,968,000
Trading Assets		245,063,000
Premises and fixed assets (including capitalized leases)		11,455,000
Other real estate owned		506,000
Investments in unconsolidated subsidiaries and associated companies		149,000
Direct and indirect investments in real estate ventures		8,989,000
Intangible assets:		
Goodwill		27,130,000
Other intangible assets		6,266,000
Other assets		97,549,000
Total assets		2,082,803,000

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

DEPOSITS:		
In domestic offices		1,236,271,000
Noninterest-bearing	405,536,000	
Interest-bearing	830,735,000	
In foreign offices, Edge and Agreement subsidiaries, and IBFs		243,967,000
Noninterest-bearing	15,072,000	
Interest-bearing	228,895,000	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased in domestic offices		688,000
Securities sold under agreements to repurchase		74,090,000
Trading liabilities		111,486,000
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		122,627,000
Subordinated notes and debentures		4,134,000
Other liabilities		84,191,000
Total liabilities		1,877,454,000

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)	94,125,000
Retained earnings	108,312,000
Accumulated other comprehensive income	865,000
Other equity capital components	0
Total bank equity capital	205,087,000
Noncontrolling (minority) interests in consolidated subsidiaries	262,000
Total equity capital	205,349,000
Total liabilities and equity capital	2,082,803,000

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