

Federal Financial Institutions Examination Council

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

Report at the close of business December 31, 2015

(20151231)

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).

(RCON 9999)
Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.


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

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

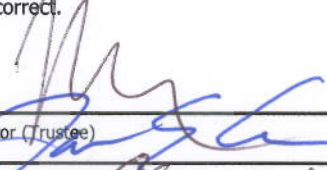
schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

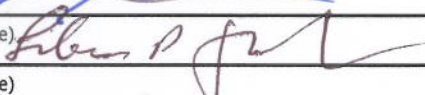
We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared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

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



Signature of Chief Financial Officer (or Equivalent)



Director (Trustee)


Director (Trustee)

Date of Signature 02/04/2016

Submission of Reports

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

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

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

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

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

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)

FDIC Certificate Number 00628
(RSSD 9050)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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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
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 MD & CFO
 Title (TEXT C491)
 marianne.lake@jpmorgan.com
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 (212) 270-1212
 Area code/Phone Number/Extension (TEXT C493)
 (212) 270-1398
 Area Code/FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

DennisMikolay/M Guglielmetti
 Name (TEXT C495)
 Vice President
 Title (TEXT C496)
 mikolay_dennis@jpmorgan.com
 E-mail Address (TEXT 4086)
 (212) 552-9470
 Area code/Phone Number/Extension (TEXT 8902)
 (212) 552-0881
 Area Code/FAX number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

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 MD & CFO
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 Area Code/Phone Number/Extension (TEXT C369)
 (212) 270-1398
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Secondary Contact

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 Senior Vice President
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 E-mail Address (TEXT C373)
 (212) 270-5922
 Telephone: Area Code/Phone Number/Extension (TEXT C374)
 (212) 270-7473
 Area Code/FAX Number (TEXT C375)

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

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

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

Primary Contact

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 Senior Compliance Officer
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 brittany.l.warner@jpmchase.com
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 Title (TEXT C443)
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 E-mail Address (TEXT C444)
 (813) 371-5347
 Area Code/Phone Number/Extension (TEXT C445)

Third Contact

Name (TEXT C870)

 Title (TEXT C871)

 E-mail Address (TEXT C872)

 Area Code/Phone Number/Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

 Title (TEXT C876)

 E-mail Address (TEXT C877)

 Area Code/Phone Number/Extension (TEXT C878)

Columbus

City

OH 43240

State Zip Code

FDIC Certificate Number: 00628

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

**Consolidated Report of Income
for the period January 1, 2015 – December 31, 2015**

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

Schedule RI—Income Statement

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

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

Schedule RI—Continued

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

* Describe on Schedule RI-E - Explanations.

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

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

Schedule RI—Continued

Memoranda

	Year-to-date			
	RIAD	Bil	Mil Thou	
Dollar Amounts in Thousands				
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513		55,000	M.1
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		224,000	M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) _____	4313		265,000	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) _____	4507		1,562,000	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____			Number	
	4150		180,583	M.5
6. Not applicable				
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2) _____	RIAD		YYYY/MM/DD	
	9106		0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) _____				
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>				
a. Interest rate exposures _____	8757		3,400,000	M.8.a
b. Foreign exchange exposures _____	8758		2,632,000	M.8.b
c. Equity security and index exposures _____	8759		2,043,000	M.8.c
d. Commodity and other exposures _____	8760		610,000	M.8.d
e. Credit exposures _____	F186		1,079,000	M.8.e
<i>Memorandum Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above(1).</i>				
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) _____	K090		620,000	M.8.f
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above) _____	K094		-6,000	M.8.g
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading _____	C889		68,000	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890		0	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251		-12,000	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____	RIAD		YES / NO	
	A530		NO	M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) _____				
	F228		0	M.12

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

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

Schedule RI—Continued

Memoranda — Continued

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

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

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		3217		185,623,000		1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*		B507		0		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)		B508		185,623,000		3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		4340		16,928,000		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)		B509		0		5
6. Treasury stock transactions, net		B510		0		6
7. Changes incident to business combinations, net		4356		1,646,000		7
8. LESS: Cash dividends declared on preferred stock		4470		0		8
9. LESS: Cash dividends declared on common stock		4460		8,000,000		9
10. Other comprehensive income (1)		B511		-1,935,000		10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)		4415		1,276,000		11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)		3210		195,538,000		12

* Describe on Schedule RI-E - Explanations.

(1) Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs and Recoveries on Loans and Leases

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

Dollar Amounts in Thousands	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1-4 family residential construction loans	C891		0		C892		2,000		1.a.1
(2) Other construction loans and all land development and other land loans	C893		0		C894		0		1.a.2
b. Secured by farmland in domestic offices	3584		0		3585		0		1.b
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411		390,000		5412		173,000		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234		267,000		C217		234,000		1.c.2.a
(b) Secured by junior liens	C235		78,000		C218		46,000		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		3,000		3589		4,000		1.d
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895		20,000		C896		15,000		1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897		3,000		C898		6,000		1.e.2
f. In foreign offices	B512		0		B513		0		1.f

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

Schedule RI-B—Continued

Part I. Continued

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

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans 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.

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
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			109,000	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	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	11,352,000	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	859,000	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	2,475,000	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	5,000	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	1,210,000	5
6. Adjustments* (see instructions for this schedule)	C233	-134,000	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	10,807,000	7

* Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435	0	M.1
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	52,000	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges	C390	0	M.3
<i>Memorandum item 4 is to be completed by all banks.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	C781	2,742,000	M.4

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

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

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

1. The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.
2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1,3, or 4 of Schedule RI-C.
3. The sum of item 6, column B, D and F, must equal Schedule RC item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RI-D—Income from Foreign Offices

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

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

Schedule RI-E—Explanations

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

Detail all adjustments in Schedules RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

		Dollar Amounts in Thousands		Year-to-Date			
				RIAD	Bil	Mil	
1. Other noninterest income (from Schedule RI, item 5.l)							
Itemize and describe amounts greater than \$25,000 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		2,840,000			1.g
h.	Gains on bargain purchases	J447		0			1.h
TEXT							
i.	4461 Operating Leases		4461		2,073,000		1.i
j.	4462 Credit Card Revenue		4462		1,493,000		1.j
k.	4463 Loan Commitment fees		4463		625,000		1.k
2. Other noninterest expense (from Schedule RI, item 7.d)							
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:							
a.	Data processing expenses	C017		0			2.a
b.	Advertising and marketing expenses	0497		796,000			2.b
c.	Directors' fees	4136		0			2.c
d.	Printing, stationery, and supplies	C018		0			2.d
e.	Postage	8403		0			2.e
f.	Legal fees and expenses	4141		628,000			2.f
g.	FDIC deposit insurance assessments	4146		CONF			2.g
h.	Accounting and auditing expenses	F556		0			2.h
i.	Consulting and advisory expenses	F557		3,939,000			2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0			2.j
k.	Telecommunications expenses	F559		792,000			2.k
TEXT							
l.	4464 Litigation Expense		4464		2,035,000		2.l
m.	4467 Amortization of Software		4467		967,000		2.m
n.	4468 Operating Losses		4468		582,000		2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):							
TEXT							
a.(1)	4469		4469		0		3.a.1
	(2) Applicable income tax effect	4486		0			3.a.2
b.(1)	4487		4487		0		3.b.1
	(2) Applicable income tax effect	4488		0			3.b.2
c.(1)	4489		4489		0		3.c.1
	(2) Applicable income tax effect	4491		0			3.c.2

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

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	19,368,000	1.a
b. Interest-bearing balances (2)				0071	318,423,000	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	49,073,000	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	235,672,000	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON B987	685,000	3.a
b. Securities purchased under agreements to resell (3)				RCFD B989	173,317,000	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	1,645,000	4.a
b. Loans and leases, net of unearned income		B528	734,540,000			4.b
c. LESS: Allowance for loan and lease losses		3123	10,807,000			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	723,733,000	4.d
5. Trading assets (from Schedule RC-D)						
				3545	242,385,000	5
6. Premises and fixed assets (including capitalized leases)						
				2145	10,647,000	6
7. Other real estate owned (from Schedule RC-M)						
				2150	680,000	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	261,000	8
9. Direct and indirect investments in real estate ventures						
				3656	7,939,000	9
10. Intangible assets:						
a. Goodwill				3163	27,100,000	10.a
b. Other intangible assets (from Schedule RC-M)				0426	6,854,000	10.b
11. Other assets (from Schedule RC-F)						
				2160	96,876,000	11
12. Total assets (sum of items 1 through 11)				2170	1,914,658,000	12

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

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

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

Schedule RC—Continued

		Dollar Amounts in Thousands		RCON	Tril	Bil	Mil	Thou	
Liabilities									
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				2200	1,077,380,000				13.a
(1) Noninterest-bearing (4)		6631	396,277,000						13.a.1
(2) Interest-bearing		6636	681,103,000						13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN					
(1) Noninterest-bearing		6631	19,041,000	2200	235,560,000				13.b
(2) Interest-bearing		6636	216,519,000						13.b.1 13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:									
a. Federal funds purchased in domestic offices (5)				RCON					
				B993	775,000				14.a
b. Securities sold under agreements to repurchase (6)				RCFD					
				B995	76,487,000				14.b
15. Trading liabilities (from Schedule RC-D)									
				3548	100,862,000				15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)									
				3190	143,124,000				16
17. and 18. Not applicable									

(4) Includes noninterest-bearing demand, time, and savings deposits.
 (5) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
 (6) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

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

Memoranda

To be reported with the March Report of Condition.

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

RCFD	Number
6724	N/A

M.1

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

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

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MMDD
8678	N/A

M.2

- (1) Includes limited-life preferred stock and related surplus.
- (2) Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.
- (3) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

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

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. U.S. Treasury securities _____	0211	0	0213	0	1286	11,164,000	1287	10,998,000	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	38,000	1298	38,000	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	12,802,000	8497	13,506,000	8498	28,467,000	8499	30,405,000	3

- (1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.
- (2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale										
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value						
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou			
4. c .(2) Other commercial MBS:																			
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150		0		K151		0		K152		364,000		K153		371,000	4.c.2.a			
(b). All other commercial MBS	K154		0		K155		0		K156		22,424,000		K157		22,316,000	4.c.2.b			
5. Asset-backed securities and structured financial products:																			
a. Asset-backed securities (ABS)	C026		0		C988		0		C989		9,088,000		C027		9,054,000	5.a			
b. Structured financial products:																			
(1) Cash	G336		0		G337		0		G338		31,146,000		G339		31,007,000	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		1,834,000		1741		1,861,000	6.a			
b. Other foreign debt securities	1742		0		1743		0		1744		56,811,000		1746		57,697,000	6.b			
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)													A510		58,000	A511		69,000	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		49,073,000		1771		50,587,000		1772		231,691,000		1773		235,672,000	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	Bil	Mil	Thou
1. Pledged securities (1) _____	0416		125,592,000	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)				
(1) Three months or less _____	A549		48,017,000	M.2.a.1
(2) Over three months through 12 months _____	A550		6,071,000	M.2.a.2
(3) Over one year through three years _____	A551		11,611,000	M.2.a.3
(4) Over three years through five years _____	A552		12,366,000	M.2.a.4
(5) Over five years through 15 years _____	A553		40,290,000	M.2.a.5
(6) Over 15 years _____	A554		36,202,000	M.2.a.6

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

Schedule RC-B—Continued

Memoranda-Continued

2. b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 5)			
(1) Three months or less	A555	76,000	M.2.b.1
(2) Over three months through 12 months	A556	298,000	M.2.b.2
(3) Over one year through three years	A557	1,527,000	M.2.b.3
(4) Over three years through five years	A558	3,618,000	M.2.b.4
(5) Over five years through 15 years	A559	7,219,000	M.2.b.5
(6) Over 15 years	A560	75,857,000	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less	A561	15,474,000	M.2.c.1
(2) Over three years	A562	26,050,000	M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)		A248	11,845,000 M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)		1778	0 M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a
b. Fair value	8783	0	M.4.b

- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda—Continued

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

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
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	31,146,000	G359	31,007,000	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.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
1. Loans secured by real estate: (1)	1410	N/A					1
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F158	471,000		F158	471,000		1.a.1
(2) Other construction loans and all land development and other land loans	F159	5,666,000		F159	5,666,000		1.a.2
b. Secured by farmland (including farm residential and other improvements)	1420	273,000		1420	273,000		1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	1797	54,618,000		1797	53,920,000		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	5367	198,622,000		5367	196,727,000		1.c.2.a
(b) Secured by junior liens	5368	3,022,000		5368	3,022,000		1.c.2.b
d. Secured by multifamily (5 or more) residential properties	1460	58,846,000		1460	58,834,000		1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	15,298,000		F160	15,297,000		1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F161	14,830,000		F161	14,001,000		1.e.2
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.:				B531	3,191,000		2.a
(1) To U.S. branches and agencies of foreign banks	B532	0					2.a.1
(2) To other commercial banks in the U.S.	B533	3,192,000					2.a.2
b. To other depository institutions in the U.S.	B534	0		B534	0		2.b
c. To banks in foreign countries:				B535	3,070,000		2.c
(1) To foreign branches of other U.S. banks	B536	0					2.c.1
(2) To other banks in foreign countries	B537	12,938,000					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	818,000		1590	531,000		3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	103,858,000		1763	101,430,000		4.a
b. To non-U.S. addressees (domicile)	1764	31,086,000		1764	7,279,000		4.b
5. Not applicable							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
a. Credit cards	B538	27,319,000		B538	27,242,000		6.a
b. Other revolving credit plans	B539	7,988,000		B539	6,754,000		6.b
c. Automobile Loans	K137	47,588,000		K137	47,587,000		6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	11,932,000		K207	11,464,000		6.d
7. Loans to foreign government and official institutions (including foreign central banks)	2081	901,000		2081	0		7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	18,028,000		2107	18,028,000		8

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

Schedule RC-C—Continued

Part I—Continued

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

Memoranda

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

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

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

Schedule RC-C—Continued

Part I— Continued

Memoranda—Continued

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON			
(1) Three months or less	A564	9,625,000		M.2.a.1
(2) Over three months through 12 months	A565	9,272,000		M.2.a.2
(3) Over one year through three years	A566	7,849,000		M.2.a.3
(4) Over three years through five years	A567	12,084,000		M.2.a.4
(5) Over five years through 15 years	A568	31,466,000		M.2.a.5
(6) Over 15 years	A569	119,666,000		M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 3)	RCFD			
(1) Three months or less	A570	344,873,000		M.2.b.1
(2) Over three months through 12 months	A571	36,826,000		M.2.b.2
(3) Over one year through three years	A572	47,833,000		M.2.b.3
(4) Over three years through five years	A573	52,854,000		M.2.b.4
(5) Over five years through 15 years	A574	47,947,000		M.2.b.5
(6) Over 15 years	A575	5,815,000		M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	142,390,000		M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746	16,642,000		M.3
4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON			
	5370	64,011,000		M.4
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part 1, items 1.a.(1) through 1.e.(2), column A, as appropriate)	RCFD			
	B837	3,674,000		M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A	C391	316,000		M.6
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance	C779	43,403,000		M.7.a
b. Amount included in Schedule RC-C, part I, items 1 through 9	C780	41,002,000		M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	RCON			
	F230	17,987,000		M.8.a

(1) Report fixed-rate loans and leases by remaining maturity and floating-rate loans by next repricing date.
 (2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
 (3) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.
 (4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2014, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>						
b.	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties _____	F231		4,278,000		M.8.b
c.	Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above _____	F232		459,000		M.8.c
9.	Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) _____	F577		8,544,000		M.9

Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.

		(Column A) Consolidated Bank				(Column B) Domestic Offices				
		RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands										
10.	Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):									
a.	Loans secured by real estate _____	F608		1,635,000						M.10.a
	(1) Construction, land development, and other land loans _____					F578			0	M.10.a.1
	(2) Secured by farmland (including farm residential and other improvements) _____					F579			0	M.10.a.2
	(3) Secured by 1-4 family residential properties:									
	(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____					F580			0	M.10.a.3.a
	(b) Closed-end loans secured by 1-4 family residential properties:									
	(1) Secured by first liens _____					F581			0	M.10.a.3.b.1
	(2) Secured by junior liens _____					F582			0	M.10.a.3.b.2
	(4) Secured by multifamily (5 or more) residential properties _____					F583			0	M.10.a.4
	(5) Secured by nonfarm nonresidential properties _____					F584		814,000		M.10.a.5
b.	Commercial and industrial loans _____	F585		1,058,000		F585			0	M.10.b
c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
	(1) Credit cards _____	F586		0		F586			0	M.10.c.1
	(2) Other revolving credit plans _____	F587		0		F587			0	M.10.c.2
	(3) Automobile loans _____	K196		0		K196			0	M.10.c.3
	(4) Other consumer loans _____	K208		0		K208			0	M.10.c.4
d.	Other loans _____	F589		60,000		F589			0	M.10.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):							
a. Loans secured by real estate	F609	1,655,000					M.11.a
(1) Construction, land development, and other land loans				F590	0		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	0		M.11.a.4
(5) Secured by nonfarm nonresidential properties				F596	821,000		M.11.a.5
b. Commercial and industrial loans	F597	1,058,000		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	58,000		F601	0		M.11.d

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

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

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

Legal Title of Bank
 FDIC Certificate Number: 00628
 Submitted to CDR on 2/4/2016 at 5:39 PM

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Loans to Small Businesses

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

RCON	YES / NO
6999	NO

1

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

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

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

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

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

Number of Loans	
RCON	
5562	N/A

2.a

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

RCON	
5563	N/A

2.b

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

Legal Title of Bank
 FDIC Certificate Number: 00628
 Submitted to CDR on 2/4/2016 at 5:39 PM

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	YES / NO
6860	NO

5

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

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

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

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

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

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

6.a

6.b

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

Schedule RC-D—Trading Assets and Liabilities

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

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
Dollar Amounts in Thousands							
Assets							
1. U.S. Treasury securities	3531	6,428,000		3531	6,204,000		1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	1,000		3532	1,000		2
3. Securities issued by states and political subdivisions in the U.S.	3533	3,881,000		3533	3,881,000		3
4. Mortgage-backed securities (MBS):							
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC or GNMA	G379	0		G379	0		4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1) (include CMOs, REMICs, and stripped MBS)	G380	664,000		G380	664,000		4.b
c. All other residential MBS	G381	752,000		G381	13,000		4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K197	0		K197	0		4.d
e. All other commercial MBS	K198	228,000		K198	0		4.e
5. Other debt securities							
a. Structured financial products:							
(1) Cash	G383	325,000		G383	0		5.a.1
(2) Synthetic	G384	5,000		G384	0		5.a.2
(3) Hybrid	G385	0		G385	0		5.a.3
b. All other debt securities	G386	69,175,000		G386	1,096,000		5.b
6. Loans:							
a. Loans secured by real estate	F610	15,168,000					6.a
(1) Construction, land development, and other land loans				F604	0		6.a.1
(2) Secured by farmland (including farm residential and other improvements)				F605	0		6.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				F606	0		6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens				F607	8,355,000		6.a.3.b.1
(2) Secured by junior liens				F611	0		6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F612	0		6.a.4
(5) Secured by nonfarm nonresidential properties				F613	3,750,000		6.a.5
b. Commercial and industrial loans	F614	3,184,000		F614	1,333,000		6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	F615	0		F615	0		6.c.1
(2) Other revolving credit plans	F616	0		F616	0		6.c.2
(3) Automobile Loans	K199	0		K199	0		6.c.3
(4) Other consumer loans	K210	0		K210	0		6.c.4
d. Other loans	F618	8,825,000		F618	1,022,000		6.d
7. - 8. Not applicable							

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

Schedule RC-D - Continued

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

Memoranda

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
Dollar Amounts in Thousands							
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):							
a. Loans secured by real estate	F790	15,294,000					M.1.a
(1) Construction, land development, and other land loans				F625	0		M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)				F626	0		M.1.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				F627	0		M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens				F628	8,461,000		M.1.a.3.b.1
(2) Secured by junior liens				F629	0		M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F630	0		M.1.a.4
(5) Secured by nonfarm nonresidential properties				F631	3,868,000		M.1.a.5
b. Commercial and industrial loans	F632	5,581,000		F632	2,078,000		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	9,074,000		F636	1,152,000		M.1.d
2. Loans measured at fair value that are past due 90 days or more:							
a. Fair value	F639	161,000		F639	141,000		M.2.a
b. Unpaid principal balance	F640	1,236,000		F640	992,000		M.2.b

Schedule RC-D - Continued

Memoranda - Continued

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

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

Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
5. Asset-backed securities:			
a. Credit card receivables	F643	9,000	M.5.a
b. Home equity lines	F644	0	M.5.b
c. Automobile loans	F645	0	M.5.c
d. Other consumer loans	F646	128,000	M.5.d
e. Commercial and industrial loans	F647	18,000	M.5.e
f. Other	F648	38,000	M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	0	M.6
7. Equity securities:			
a. Readily determinable fair values	F652	62,017,000	M.7.a
b. Other	F653	152,000	M.7.b
8. Loans pending securitization	F654	9,204,000	M.8
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25 percent of the item): (1)			
TEXT			
a. F655	F655	0	M.9.a
b. F656	F656	0	M.9.b
c. F657	F657	0	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25 percent of the item):			
TEXT			
a. F658	F658	0	M.10.a
b. F659	F659	0	M.10.b
c. F660	F660	0	M.10.c

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

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

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts _____	6835	10,029,000			M.1.a
b. Total brokered deposits _____	2365	9,322,000			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)					
(1) Brokered deposits of less than \$100,000 _____	2343	9,315,000			M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts _____	J472	0			M.1.c.2
d. Maturity data for brokered deposits:					
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) _____	A243	644,000			M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above) _____	K219	0			M.1.d.2
(3) Brokered deposits of more than \$250,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above) _____	K220	7,000			M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only) _____	5590	32,957,000			M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits _____	K223	0			M.1.f

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

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

Schedule RC-E—Continued

**Part I. Continued
 Memoranda—Continued**

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)	6810	713,286,000		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	43,333,000		M.2.a.2
b. Total time deposits of less than \$100,000	6648	18,790,000		M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473	3,975,000		M.2.c
d. Total time deposits of more than \$250,000	J474	44,409,000		M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above	F233	826,000		M.2.e
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1, 2)				
(1) Three months or less	A579	2,649,000		M.3.a.1
(2) Over three months through 12 months	A580	6,291,000		M.3.a.2
(3) Over one year through three years	A581	3,320,000		M.3.a.3
(4) Over three years	A582	6,530,000		M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	A241	7,468,000		M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1, 4)				
(1) Three months or less	A584	39,840,000		M.4.a.1
(2) Over three months through 12 months	A585	4,680,000		M.4.a.2
(3) Over one year through three years	A586	1,233,000		M.4.a.3
(4) Over three years	A587	2,631,000		M.4.a.4
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	K221	2,839,000		M.4.b
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	K222	31,681,000		M.4.c
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCON	YES / NO		
	P752	YES		M.5

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

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

- (1) Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
- (2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
- (3) Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- (4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c. and 2.d.
- (5) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule RC-E—Continued

**Part I. Continued
 Memoranda—Continued**

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

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

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

Memorandum

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

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable (1)			B556		3,965,000		1
2.	Net deferred tax assets (2)			2148		0		2
3.	Interest-only strips receivable (not in the form of a security) (3) on:							
a.	Mortgage loans			A519		0		3.a
b.	Other financial assets			A520		0		3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752		5,281,000		4
5.	Life insurance assets:							
a.	General account life insurance assets			K201		5,498,000		5.a
b.	Separate account life insurance assets			K202		5,209,000		5.b
c.	Hybrid account life insurance assets			K270		0		5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168		76,923,000		6
a.	Prepaid expenses	2166	0					6.a
b.	Repossessed personal property (including vehicles)	1578	0					6.b
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0					6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0					6.d
e.	FDIC loss-sharing indemnification assets	J448	0					6.e
f.	Not Applicable							
	TEXT							
g.	3549	3549	0					6.g
h.	3550	3550	0					6.h
i.	3551	3551	0					6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160		96,876,000		7

Schedule RC-G—Other Liabilities

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

- (1) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.

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

	Dollar Amounts in Thousands				Domestic Offices			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. and 2. Not applicable								
3. Securities purchased under agreements to resell	B989		61,116,000					3
4. Securities sold under agreements to repurchase	B995		5,586,000					4
5. Other borrowed money	3190		114,893,000					5
<i>EITHER</i>								
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163		99,701,000					6
<i>OR</i>								
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		1,353,229,000					8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		1,257,342,000					9

	(Column A) Amortized Cost of Held-to-Maturity Securities				(Column B) Fair Value of Available-for-sale Securities			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
10. U.S. Treasury securities	0211		0		1287		10,998,000	10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492		0		8495		38,000	11
12. Securities issued by states and political subdivisions in the U.S.	8496		12,802,000		8499		30,404,000	12
13. Mortgage-backed securities (MBS):								
a. Mortgage Pass-through securities:								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389		36,271,000		G390		53,019,000	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		2,047,000	13.b.1
(2) All other mortgage-backed securities	1733		0		1736		28,168,000	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397		0		G398		8,890,000	14
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399		0		G400		11,950,000	15
16. Investments in mutual funds and other equity securities with readily determinable fair values					A511		58,000	16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1754		49,073,000		1773		145,572,000	17
RCON Bil Mil Thou								
18. Equity securities that do not have readily determinable fair values	1752		5,163,000					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	Bil	Mil	Thou
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133	16,141,000				1
2. Total IBF liabilities (component of Schedule RC, item 21)	2898	13,930,000				2

Schedule RC-K—Quarterly Averages (1)

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

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home-equity lines _____	3814	22,799,000			1.a
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>						
(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) _____	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)
b. Credit card lines _____						
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹</i>						
<i>(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>						
(1)	Unused consumer credit card lines _____	J455	876,000			1.b.(1)
(2)	Other unused credit card lines _____	J456	9,508,000			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	401,000			1.c.1.a
(b)	Commercial real estate, other construction loan, and land development loan commitments _____	F165	7,535,000			1.c.1.b
(2)	NOT secured by real estate _____	6550	4,581,000			1.c.2
d. Securities underwriting _____						
e. Other unused commitments:						
(1)	Commercial and industrial loans _____	J457	242,210,000			1.e.(1)
(2)	Loans to financial institutions _____	J458	29,396,000			1.e.(2)
(3)	All other unused commitments _____	J459	122,434,000			1.e.(3)
2. Financial standby letters of credit _____						
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a.	Amount of financial standby letters of credit conveyed to others _____	3820	72,988,000			2.a
3. Performance standby letters of credit _____						
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a.	Amount of performance standby letters of credit conveyed to others _____	3822	1,790,000			3.a
4. Commercial and similar letters of credit _____						
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) _____						
b. Securities borrowed _____						
7. Credit derivatives:						
a. Notional amounts:						
(1)	Credit default swaps _____	C968	1,382,805,000	C969	1,410,638,000	7.a.1
(2)	Total return swaps _____	C970	2,769,000	C971	14,970,000	7.a.2
(3)	Credit options _____	C972	39,690,000	C973	38,226,000	7.a.3
(4)	Other credit derivatives _____	C974	187,000	C975	3,754,000	7.a.4
b. Gross fair values:						
(1)	Gross positive fair value _____	C219	24,480,000	C221	27,103,000	7.b.1
(2)	Gross negative fair value _____	C220	25,910,000	C222	24,962,000	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, 2014, Report of Condition.

Schedule RC-L—Continued

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

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

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

Dollar Amounts in Thousands	RCFD			Tril Bil Mil Thou	
	RCFD	Bil	Mil		
11. Year-to-date merchant credit card sales volume:					
a. Sales for which the reporting bank is the acquiring bank	C223		843,974,000		11.a
b. Sales for which the reporting bank is the agent bank with risk	C224		0		11.b

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

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

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

Schedule RC-L—Continued

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				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Derivatives Position Indicators																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				
a. Futures contracts _____	775,977,000				36,125,000				31,924,000				49,802,000				12.a
	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				
b. Forward contracts _____	4,108,818,000				4,956,279,000				8,173,000				42,198,000				12.b
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options _____	338,393,000				3,260,000				125,209,000				74,873,000				12.c.1
	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				
(2) Purchased options _____	732,231,000				4,133,000				133,678,000				76,476,000				12.c.2
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options _____	3,185,775,000				687,184,000				315,341,000				59,627,000				12.d.1
	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
(2) Purchased options _____	3,195,211,000				701,897,000				274,394,000				59,534,000				12.d.2
	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				
e. Swaps _____	24,393,805,000				3,212,972,000				318,117,000				345,003,000				12.e
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	36,395,209,000				9,460,529,000				1,206,836,000				707,513,000				
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				
	335,001,000				141,321,000				0				0				14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589																14.a
	28,600,000																
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
a. Contracts held for trading:	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(1) Gross positive fair value _____	677,630,000				180,371,000				53,694,000				40,728,000				15.a.1
	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(2) Gross negative fair value _____	643,765,000				190,657,000				55,791,000				42,503,000				15.a.2
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value _____	2,236,000				487,000				0				0				15.b.1
	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				
(2) Gross negative fair value _____	2,543,000				1,500,000				0				0				15.b.2

Schedule RC-L—Continued

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

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

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____						
		6164		1,397,000		1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____						
	6165		Number	4		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____						
		3164		6,608,000		2.a
(1) Estimated fair value of mortgage servicing assets _____						
	A590		6,608,000			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____						
		B026		0		2.b
c. All other identifiable intangible assets _____						
		5507		246,000		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____						
		0426		6,854,000		2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____						
		RCON				
		5508		2,000		3.a
b. Farmland in domestic offices _____						
		5509		0		3.b
c. 1-4 family residential properties in domestic offices _____						
		5510		284,000		3.c
d. Multifamily (5 or more) residential properties in domestic offices _____						
		5511		2,000		3.d
e. Nonfarm nonresidential properties in domestic offices _____						
		5512		49,000		3.e
f. Foreclosed properties from "GNMA loans" _____						
		C979		343,000		3.f
g. In foreign offices _____						
		RCFN				
		5513		0		3.g
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____						
		RCFD				
		2150		680,000		3.h
4. Not applicable						
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (1)						
(a) One year or less _____						
		F055		61,096,000		5.a.1.a
(b) Over one year through three years _____						
		F056		9,000		5.a.1.b
(c) Over three years through five years _____						
		F057		20,000		5.a.1.c
(d) Over five years _____						
		F058		156,000		5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) _____						
		2651		8,505,000		5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) _____						
		F059		0		5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less _____						
		F060		77,012,000		5.b.1.a
(b) Over one year through three years _____						
		F061		803,000		5.b.1.b
(c) Over three years through five years _____						
		F062		444,000		5.b.1.c
(d) Over five years _____						
		F063		3,584,000		5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4) _____						
		B571		50,613,000		5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) _____						
		3190		143,124,000		5.c

(1) Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
 (2) Report both fixed- and floating-rate advances by remaining maturity. Exclude floating-rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
 (3) Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
 (4) Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

		Dollar Amounts in Thousands	RCFD	YES / NO	
6.	Does the reporting bank sell private label or third party mutual funds and annuities? _____		B569	YES	6
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities _____		RCFD B570	Bil Mil Thou 0	7
8.	Internet Web site addresses and physical office trade names:				
	a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com)				
	TEXT 4087 http://www.jpmorganchase.com				8.a
	b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.biz):(1)				
(1)	TE01 N528 http://www.chase.com				8.b.1
(2)	TE02 N528 http://www.jpmorgan.com				8.b.2
(3)	TE03 N528 http://www.jpmorganassetmanagement.com				8.b.3
(4)	TE04 N528 http://www.jpnam.com				8.b.4
(5)	TE05 N528 http://www.jpmorganaccess.com				8.b.5
(6)	TE06 N528 http://www.jpmorganchase.com				8.b.6
(7)	TE07 N528 http://www.jpmorganonline.com				8.b.7
(8)	TE08 N528				8.b.8
(9)	TE09 N528				8.b.9
(10)	TE10 N528				8.b.10
	c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:				
(1)	TE01 N529 Chase				8.c.1
(2)	TE02 N529 J.P.Morgan				8.c.2
(3)	TE03 N529 JPMorgan Chase				8.c.3
(4)	TE04 N529 Chase Private Client				8.c.4
(5)	TE05 N529 J.P.Morgan Private Bank				8.c.5
(6)	TE06 N529				8.c.6
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____		RCFD 4088	YES / NO YES	9
10.	Secured liabilities:				
	a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____		RCON F064	Bil Mil Thou 0	10.a
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____		RCFD F065	25,510,000	10.b
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____		RCON G463	YES / NO YES	11
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____		RCON G464	YES / NO YES	12

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate in domestic offices:			
(a) Construction , land development, and other land loans:			
(1) 1-4 family residential construction loans	K169	0	13.a.1.a.1
(2) Other construction loans and all land 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
<i>Itemize the categories of loans and leases (as defined in ScheduleRC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):</i>			
(a) Loans to depository institutions and acceptances of other banks	K184	0	13.a.5.a
(b) Loans to foreign government and official institutions	K185	0	13.a.5.b
(c) Other loans(1)	K186	0	13.a.5.c
(d) Lease financing receivables	K273	0	13.a.5.d
	RCFN		
(e) Loans secured by real estate in foreign offices	K290	0	13.a.5.e
b. Other real estate owned (included in Schedule RC, item 7):	RCON		
(1) Construction, land development, and other land in domestic offices	K187	0	13.b.1
(2) Farmland in domestic offices	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices	K189	0	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190	0	13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191	0	13.b.5
	RCFN		
(6) In foreign offices	K260	0	13.b.6
	RCFD		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is proteced by FDIC loss-sharing agreements	K192	0	13.b.7
c. Debt securities (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(2)	K193	11,158,000	14.a
b. Total assets of captive reinsurance subsidiaries(2)	K194	204,000	14.b

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."
 (2) Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

Schedule RC-M—Continued

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

15. Qualified Thrift Lender (QTL) test:

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

RCON	Number
L133	N/A

15.a

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

RCON	YES / NO
L135	N/A

15.b

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

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

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

RCON	YES / NO

(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.

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.)



RCON	Number
N522	1

16.c

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



(1) Estimated number of international remittance transfers

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

16.d.1

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

(2) Estimated dollar value of international remittance transfers

N524	5,605,000
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16.d.2

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

	Number
N527	93,000

16.d.3

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
	1. Loans secured by real estate:						
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	19,000	F174	9,000	F176	24,000	1.a.1
(2) Other construction loans and all land development and other land loans	F173	66,000	F175	0	F177	4,000	1.a.2
b. Secured by farmland in domestic offices	3493	0	3494	0	3495	0	1.b
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	542,000	5399	644,000	5400	1,611,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	3,795,000	C237	5,084,000	C229	6,765,000	1.c.2.a
(b) Secured by junior liens	C238	53,000	C239	17,000	C230	108,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	77,000	3500	12,000	3501	86,000	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	52,000	F180	2,000	F182	148,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	40,000	F181	1,000	F183	80,000	1.e.2
f. In foreign offices							
	RCFN		RCFN		RCFN		
	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions							
	RCFD		RCFD		RCFD		
	5377	0	5378	0	5379	0	2.a
b. To foreign banks							
	5380	0	5381	10,000	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers							
	1594	1,000	1597	0	1583	0	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)							
	1251	269,000	1252	66,000	1253	385,000	4.a
b. To non-U.S. addressees (domicile)							
	1254	40,000	1255	0	1256	373,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards							
	B575	208,000	B576	207,000	B577	0	5.a
b. Automobile loans							
	K213	657,000	K214	0	K215	114,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)							
	K216	631,000	K217	309,000	K218	261,000	5.c
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	914,000	5460	0	5461	116,000	7

Schedule RC-N—Continued

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

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

Schedule RC-N—Continued

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

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

Legal Title of Bank
FDIC Certificate Number: 00628
Submitted to CDR on 2/4/2016 at 5:39 PM

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1-4 family residential construction loans	K105			0	K106			0	K107			2,000	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			918,000	F662			525,000	F663			4,373,000	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111			0	K112			0	K113			10,000	M.1.c
d. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114			1,000	K115			0	K116			26,000	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117			0	K118			0	K119			10,000	M.1.d.2
e. Commercial and industrial loans:													
(1) To U.S. addressees (domicile)	K120			1,000	K121			0	K122			49,000	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123			0	K124			0	K125			51,000	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126			19,000	K127			10,000	K128			295,000	M.1.f
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt 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):</i>													
(1) Loans secured by farmland in domestic offices	K130			0	K131			0	K132			0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks	K134			0	K135			0	K136			0	M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers	K138			0	K139			0	K140			0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards	K274			17,000	K275			10,000	K276			0	M.1.f.4.a
(b) Automobile loans	K277			0	K278			0	K279			51,000	M.1.f.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280			1,000	K281			0	K282			193,000	M.1.f.4.c

Schedule RC-N—Continued

Memoranda-Continued

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		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	1. f. (5) Loans to foreign governments and official institutions	K283	0	K284	0	K285	
(6) Other Loans(1)	K286	1,000	K287	0	K288	5,000	M.1.f.6
(7) Loans secured by real estate in foreign offices	K294	0	K295	0	K296	0	M.1.f.7
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCFD		RCFD		RCFD		
	6558	31,000	6559	0	6560	33,000	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	1,000	1250	17,000	M.3
4. Not applicable							
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8 above):							
a. Loans and leases held for sale	C240	13,000	C241	158,000	C226	225,000	M.5.a
b. Loans measured at fair value:							
(1) Fair value	F664	0	F665	0	F666	0	M.5.b.1
(2) Unpaid principal balance	F667	0	F668	0	F669	0	M.5.b.2

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
6. Derivative contracts: Fair value of amounts carried as assets	3529	0	3530	0	M.6
7. Additions to nonaccrual assets during the quarter	RCFD				M.7
	C410	1,652,000			
8. Nonaccrual assets sold during the quarter	C411	66,000			M.8

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		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance	L183	1,559,000	L184	3,800,000	L185	26,000	M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above	L186	1,394,000	L187	3,007,000	L188	4,000	M.9.b

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

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

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

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		F236	1,389,920,000	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	264,754,000	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	264,282,000	3
4. Average consolidated total assets for the calendar quarter		RCFD K652	1,934,912,000	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1			4.a
5. Average tangible equity for the calendar quarter(1)		K654	169,035,000	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	3,022,000	6
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		RCFD		
a. One year or less		G465	29,144,000	7.a
b. Over one year through three years		G466	19,915,000	7.b
c. Over three years through five years		G467	2,884,000	7.c
d. Over five years		G468	4,390,000	7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a. One year or less		G469	2,623,000	8.a
b. Over one year through three years		G470	3,647,000	8.b
c. Over three years through five years		G471	0	8.c
d. Over five years		G472	2,311,000	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)		RCON G803	0	9
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits		L190	N/A	9.a
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		RCFD K656	YES / NO NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Bil Mil Thou	
a. Banker's bank deduction		K657	N/A	10.a
b. Banker's bank deduction limit		K658	N/A	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?			YES / NO	
		K659	YES	11
If the answer to item 11 is "YES," complete items 11.a and 11.b.			Bil Mil Thou	
a. Custodial bank deduction		K660	514,134,000	11.a
b. Custodial bank deduction limit		K661	121,243,000	11.b

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less				F049	398,584,000	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less						
	RCON	Number		F050	47,767,345	M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000				F051	716,553,000	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000						
	RCON	Number		F052	344,027	M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less				F045	8,679,000	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less						
	RCON	Number		F046	1,331,409	M.1.c.2
d. Retirement deposit accounts of more than \$250,000: (1)						
(1) Amount of retirement deposit accounts of more than \$250,000				F047	1,350,000	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000						
	RCON	Number		F048	3,091	M.1.d.2
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>						
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3)						
				5597	635,205,000	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Savings association's Call Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:						
Text				RCON	FDIC Cert No.	
A545				A545	0	M.3

4. and 5. Not Applicable

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

Schedule RC-O—Continued

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

Memoranda—Continued

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

Schedule RC-O—Continued

Memoranda—Continued

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

Schedule RC-O—Continued

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

		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		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
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.

	Two-Year Probability of Default (PD)							Column O PDs were Derived Using(1) Number
	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)		
	20.01–22%	22.01–26%	26.01–30%	> 30%	Unscoreable	Total		
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:								
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFD M972 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 assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):				
a. Closed-end first liens _____		F066	3,458,000	1.a
b. Closed-end junior liens _____		F067	0	1.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit _____		F670	0	1.c.1
(2) Principal amount funded under the lines of credit _____		F671	0	1.c.2
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2):				
a. Closed-end first liens _____		F068	3,589,000	2.a
b. Closed-end junior liens _____		F069	0	2.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit _____		F672	0	2.c.1
(2) Principal amount funded under the lines of credit _____		F673	0	2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:				
a. Closed-end first liens _____		F070	8,827,000	3.a
b. Closed-end junior liens _____		F071	0	3.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit _____		F674	0	3.c.1
(2) Principal amount funded under the lines of credit _____		F675	0	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a and 5):				
a. Closed-end first liens _____		F072	8,821,000	4.a
b. Closed-end junior liens _____		F073	0	4.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit _____		F676	0	4.c.1
(2) Principal amount funded under the lines of credit _____		F677	0	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):		RIAD		
a. Closed-end 1-4 family residential mortgage loans _____		F184	545,000	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit _____		F560	0	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:		RCON		
a. Closed-end first liens _____		F678	32,000	6.a
b. Closed-end junior liens _____		F679	0	6.b
c. Open-end loans extended under line of credit:				
(1) Total commitment under the lines of credit _____		F680	0	6.c.1
(2) Principal amount funded under the lines of credit _____		F681	0	6.c.2
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies _____		L191	CONF	7.a
b. For representations and warranties made to other parties _____		L192	CONF	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b) _____		M288	143,000	7.c

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

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

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

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

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

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

Schedule RC-Q—Continued

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

Schedule RC-Q—Continued

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

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

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

Schedule RC-R—Continued

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

Schedule RC-R—Continued

Part I — Continued

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

Schedule RC-R—Continued

Part I — Continued

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

Risk-Based Capital Ratios

	(Column A)		(Column B)		
	RCFA	Percentage	RCFW	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	13.36%	P793	13.51%	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	13.39%	7206	13.54%	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	14.50%	7205	14.12%	43

Leverage Capital Ratios

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

Capital Buffer

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

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

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	Totals from Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category						
	Bil Mil Thou	Bil Mil Thou	0%	2%	4%	10%	20%	50%	
Balance Sheet Asset Categories(2)									
1. Cash and balances due from depository institutions	RCFD D957 337,790,000	RCFD S396 0	RCFD D958 304,453,000				RCFD D959 27,828,000	RCFD S397 2,047,000	1
2. Securities :									
a. Held-to-maturity securities	RCFD D961 49,073,000	RCFD S399 -13,000	RCFD D962 5,494,000				RCFD D963 37,833,000	RCFD D964 5,759,000	2.a.
b. Available-for-sale securities	RCFD D966 156,624,000	RCFD S402 9,000	RCFD D967 54,978,000				RCFD D968 65,930,000	RCFD D969 25,079,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices	RCON D971 685,000		RCON D972 0				RCON D973 0	RCON S410 0	3.a.
b. Securities purchased under agreements to resell	RCFD H171 173,317,000	RCFD H172 173,317,000							3.b.
4. Loans and leases held for sale:									
a. Residential mortgage exposures	RCFD S413 466,000	RCFD S414 0	RCFD H173 0				RCFD S415 364,000	RCFD S416 1,000	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 4,000	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)		(Column J)		
	Allocation by Risk-Weight Category				
	100%		150%		
	Bil	Mil	Thou	Thou	
Balance Sheet Asset Categories(2)					
	RCFD D960		RCFD S398		
1. Cash and balances due from depository institutions	2,109,000		1,353,000		1
2. Securities :					
a. Held-to-maturity securities	RCFD D965		RCFD S400		2.a.
	0		0		
b. Available-for-sale securities	RCFD D970		RCFD S403		2.b.
	10,179,000		449,000		
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	RCON D974		RCON S411		3.a.
	685,000		0		
b. Securities purchased under agreements to resell					3.b.
4. Loans and leases held for sale:					
a. Residential mortgage exposures	RCFD S417				4.a.
	101,000				
b. High volatility commercial real estate exposures	RCFD H177		RCFD S421		4.b.
	0		0		
c. Exposures past due 90 days or more or on nonaccrual(3)	RCFD S428		RCFD S429		4.c.
	0		4,000		

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

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

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(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%							
Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou							
Balance Sheet Asset Categories (continued)														
1. Cash and balances due from depository institutions														
2. Securities :														
a. Held-to-maturity securities														
b. Available-for-sale securities								RCFD H270	RCFD S405		RCFD S406			
3. Federal funds sold and securities purchased under agreements to resell:														
a. Federal funds sold in domestic offices														
b. Securities purchased under agreements to resell														
4. Loans and leases held for sale:														
a. Residential mortgage exposures														
b. High volatility commercial real estate exposures														
c. Exposures past due 90 days or more or on nonaccrual(6)														

(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)	(Column S)	
	Application of Other Risk-Weighting Approaches(4)		
	Exposure Amount	Risk-Weighted Asset Amount	
	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories (continued)			
1. Cash and balances due from depository institutions			1.
2. Securities:			2.a.
a. Held-to-maturity securities			
b. Available-for-sale securities	RCFD H271	RCFD H272	2.b.
	0	0	
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	RCFD H274	4.a.
	0	0	
b. High volatility commercial real estate exposures	RCFD H275	RCFD H276	4.b.
	0	0	
c. Exposures past due 90 days or more or on nonaccrual(6)	RCFD H277	RCFD H278	4.c.
	0	0	

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

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

Schedule RC-R—Continued

Part II — Continued

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

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

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

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

Schedule RC-R—Continued

Part II — Continued

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

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

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

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands

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

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

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

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

Schedule RC-R—Continued

Part II — Continued

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

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

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

(13) Simplified Supervisory Formula Approach.

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

Schedule RC-R—Continued

Part II — Continued

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

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

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

Schedule RC-R—Continued

Part II — Continued

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

(16) Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II — Continued

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

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

Schedule RC-R—Continued

Part II — Continued

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

(19) Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II — Continued

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

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

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

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

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD G630 439,707,600	RCFD S558 91,206,000	RCFD S559 0	RCFD S560 0	RCFD G631 367,891,000	RCFD G632 279,669,000	RCFD G633 874,588,574	RCFD S561 18,269,000	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 1,824,120	RCFD S570 0	RCFD S571 0	RCFD G635 73,578,200	RCFD G636 139,834,500	RCFD G637 874,588,574	RCFD S572 27,403,500	25.

Schedule RC-R—Continued

Part II — Continued

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

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

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

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

Schedule RC-R—Continued

Part II — Continued

Memoranda

Dollar Amounts in Thousands

Bil | Mil | Thou

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	RCFD G642	M.1.
	143,490,000	

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

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

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

Schedule RC-S—Continued

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

Schedule RC-S—Continued

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

Memoranda

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	14,952,000	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	659,424,000	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	383,519,000	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	10,988,000	M.2.d
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	12,046,000	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	20,600,000	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0	M.4

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
 (2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Tril Bil Mil Thou			
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	48,820,000	12,347,000	25,047	2,004	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	26,329,000	66,329,000	272	101	5.a
b. Employee benefit-defined benefit _____	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
b. Employee benefit-defined benefit _____	26,355,000	293,332,000	413	434	5.b
c. Other employee benefit and retirement-related accounts _____	RCFD B880	RCFD B881	RCFD B882	RCFD B883	
c. Other employee benefit and retirement-related accounts _____	11,602,000	8,895,000	32,466	147	5.c
6. Corporate trust and agency accounts _____	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts _____	0	158,000	0	137	6
7. Investment management and investment advisory agency accounts _____	RCFD B886	RCFD J253	RCFD B888	RCFD J254	
7. Investment management and investment advisory agency accounts _____	260,608,000	1,877,000	123,415	175	7
8. Foundation and endowment trust and agency accounts _____	RCFD J255	RCFD J256	RCFD J257	RCFD J258	
8. Foundation and endowment trust and agency accounts _____	13,110,000	237,000	1,634	64	8
9. Other fiduciary accounts _____	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts _____	985,000	208,021,000	412	619	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	RCFD B894	RCFD B895	RCFD B896	RCFD B897	
10. Total fiduciary accounts (sum of items 4 through 9) _____	387,809,000	591,196,000	183,659	3,681	10
11. Custody and safekeeping accounts _____		RCFD B898		RCFD B899	
11. Custody and safekeeping accounts _____		19,064,063,000		508,073	11

Schedule RC-T—Continued

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

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

Memoranda

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement- Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	
Dollar Amounts in Thousands							
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	J263	7,898,000	J264	10,000	J265	140,000	M.1.a
b. Interest-bearing deposits	J266	32,355,000	J267	890,000	J268	550,000	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269	4,125,000	J270	547,000	J271	747,000	M.1.c
d. State, county, and municipal obligations	J272	16,474,000	J273	2,000	J274	5,000	M.1.d
e. Money market mutual funds	J275	7,992,000	J276	83,000	J277	1,042,000	M.1.e
f. Equity mutual funds	J278	62,299,000	J279	6,436,000	J280	5,023,000	M.1.f
g. Other mutual funds	J281	31,879,000	J282	3,201,000	J283	2,128,000	M.1.g
h. Common trust funds and collective investment funds	J284	2,600,000	J285	40,391,000	J286	1,000	M.1.h
i. Other short-term obligations	J287	29,155,000	J288	45,000	J289	6,000	M.1.i

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

Dennis J. Mikolay, Vice President
 Name and Title (TEXT B962)

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(212) 552-9470
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Schedule RC-V— Variable Interest Entities

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

REPORT OF CONDITION

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

Statement of Resources and Liabilities

Dollar Amounts in Thousands

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

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

DEPOSITS:

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

EQUITY CAPITAL

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

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

I, Marianne Lake, MD & CFO

(Name, Title)

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

Director #1

Director #2

Director #3

