

**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 September 30, 2014**

(20140930)

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

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
Director (Trustee)

**Submission of Reports**

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

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](mailto: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 48.3 hours per respondent and is estimated to vary from 18 to 750 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

# Consolidated 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  
 E-mail Address (TEXT C492)  
 (212) 270-1212  
 Area code/Phone Number/Extension (TEXT C493)  
 (212) 270-1398  
 Area Code/FAX Number (TEXT C494)

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

Dennis Mikolay/Lisa Tooker/James Oroho  
 Name (TEXT C495)  
 Vice President  
 Title (TEXT C496)  
 mikolay\_dennis@jpmorgan.com  
 E-mail Address (TEXT 4086)  
 (201) 595-5562  
 Area code/Phone Number/Extension (TEXT 8902)  
 (201) 595-6771  
 Area Code/FAX number (TEXT 9116)

## Emergency Contact Information

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

### Primary Contact

Marianne Lake  
 Name (TEXT C366)  
 MD & CFO  
 Title (TEXT C367)  
 marianne.lake@jpmorgan.com  
 E-mail Address (TEXT C368)  
 (212) 270-1212  
 Area Code/Phone Number/Extension (TEXT C369)  
 (212) 270-1398  
 Area code/FAX Number (TEXT C370)

### Secondary Contact

Kathryn V. McCulloch  
 Name (TEXT C371)  
 Senior Vice President  
 Title (TEXT C372)  
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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**

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

**Secondary Contact**

Cynthia S. Talamantez  
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 Compliance Analyst  
 Title (TEXT C443)  
 cynthia.s.talamantez@jpmchase.com  
 E-mail Address (TEXT C444)  
 (210) 489-8614  
 Area Code/Phone Number/Extension (TEXT C445)

**Third Contact**

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 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 11/4/2014 at 6:01 PM

**Consolidated Report of Income  
for the period January 1, 2014 – September 30, 2014**

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	5,703,000	1.a.1.a.1
(2) All other loans secured by real estate	4436	2,383,000	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	11,000	1.a.1.b
(c) Commercial and industrial loans	4012	2,280,000	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,711,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	1,770,000	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	827,000	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	1,697,000	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	16,382,000	1.a.3
b. Income from lease financing receivables	4065	40,000	1.b
c. Interest income on balances due from depository institutions (1)	4115	853,000	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	39,000	1.d.1
(2) Mortgage-backed securities	B489	3,522,000	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	3,027,000	1.d.3
e. Interest income from trading assets	4069	3,549,000	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	920,000	1.f
g. Other interest income	4518	316,000	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	28,648,000	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	66,000	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	335,000	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	157,000	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	62,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	749,000	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	315,000	2.b
c. Interest on trading liabilities and other borrowed money	4185	1,402,000	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		157,000		2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073		<b>3,243,000</b>		2.e
3. Net interest income (item 1.h minus 2.e)				4074	<b>25,405,000</b> 3
4. Provision for loan and lease losses				4230	517,000 4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070		3,069,000		5.a
b. Service charges on deposit accounts	4080		3,321,000		5.b
c. Trading revenue (2)	A220		7,703,000		5.c
d. (1) Fees and commissions from securities brokerage	C886		976,000		5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888		1,512,000		5.d.2
(3) Fees and commissions from annuity sales	C887		0		5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386		20,000		5.d.4
(5) Income from other insurance activities	C387		8,000		5.d.5
e. Venture capital revenue	B491		20,000		5.e
f. Net servicing fees	B492		474,000		5.f
g. Net securitization income	B493		0		5.g
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	5416		248,000		5.i
j. Net gains (losses) on sales of other real estate owned	5415		-3,000		5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496		24,000		5.k
l. Other noninterest income*	B497		11,931,000		5.l
m. Total noninterest income (sum of items 5.a through 5.l)				4079	<b>29,303,000</b> 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	46,000 6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135		18,844,000		7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		5,344,000		7.b
c. (1) Goodwill impairment losses	C216		0		7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232		170,000		7.c.2
d. Other noninterest expense*	4092		13,644,000		7.d
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	<b>38,002,000</b> 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	<b>16,235,000</b> 8
9. Applicable income taxes (on item 8)				4302	4,771,000 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	<b>11,464,000</b> 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	<b>11,464,000</b> 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	11,000 13
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	<b>11,453,000</b> 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			0	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			79,000	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			162,000	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			928,000	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____		Number			
	4150			190,105	M.5
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) _____	RIAD	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			2,450,000	M.8.a
b. Foreign exchange exposures _____					
	8758			1,297,000	M.8.b
c. Equity security and index exposures _____					
	8759			1,793,000	M.8.c
d. Commodity and other exposures _____					
	8760			992,000	M.8.d
e. Credit exposures _____					
	F186			1,171,000	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			196,000	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			-27,000	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			-40,000	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			-1,000	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, 2013, Report of Condition

(2) For example, a bank acquired on March 1, 2014, would report 20140301.

## 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	3,589,000		M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	644,000		M.13.a.1
b. Net gains (losses) on liabilities	F553	-916,000		M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	209,000		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	2,000		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	2,000		M.14.c



### 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, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		3217		169,077,000		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		169,077,000		3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		4340		11,453,000		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		-2,000		7
8. LESS: Cash dividends declared on preferred stock		4470		0		8
9. LESS: Cash dividends declared on common stock		4460		0		9
10. Other comprehensive income (1)		B511		1,850,000		10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)		4415		294,000		11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)		3210		182,672,000		12

\* Describe on Schedule RI-E - Explanations.

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

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

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

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

	( Column A ) Charge-offs (1)				( Column B ) Recoveries					
	Calendar year-to-date									
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou		
Dollar Amounts in Thousands										
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices:										
(1) 1-4 family residential construction loans	C891		2,000		C892		3,000			1.a.1
(2) Other construction loans and all land development and other land loans	C893		0		C894		1,000			1.a.2
b. Secured by farmland in domestic offices	3584		0		3585		0			1.b
c. Secured by 1-4 family residential properties in domestic offices:										
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411		436,000		5412		135,000			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens	C234		264,000		C217		240,000			1.c.2.a
(b) Secured by junior liens	C235		93,000		C218		39,000			1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		1,000		3589		4,000			1.d
e. Secured by nonfarm nonresidential properties in domestic offices:										
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895		11,000		C896		11,000			1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897		9,000		C898		15,000			1.e.2
f. In foreign offices	B512		4,000		B513		0			1.f

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

**Schedule RI-B—Continued**

**Part I. Continued**

	( 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			1,000	4665			0	3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645			228,000	4617			99,000	4.a
b. To non-U.S. addressees (domicile)	4646			29,000	4618			12,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514			560,000	B515			66,000	5.a
b. Automobile Loans	K129			176,000	K133			56,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205			323,000	K206			20,000	5.c
6. Loans to foreign governments and official institutions	4643			0	4627			0	6
7. All other loans	4644			177,000	4628			55,000	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			1,000	8.b
9. Total (sum of items 1 through 8)	4635			2,314,000	4605			757,000	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			1,000	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			4,000	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			93,000	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, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	13,134,000	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	757,000	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	2,299,000	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	15,000	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	517,000	5
6. Adjustments* (see instructions for this schedule)	C233	-203,000	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	11,891,000	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	77,000	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	3,662,000	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	12,000	M709	1,000	M710	4,530,000	M711	57,000	M712	16,000	M713	2,000	1.a
b. Commercial real estate loans	M714	481,000	M715	72,000	M716	75,387,000	M717	1,430,000	M719	5,000	M720	0	1.b
c. Residential real estate loans	M721	17,338,000	M722	478,000	M723	137,770,000	M724	1,821,000	M725	48,407,000	M726	3,653,000	1.c
2. Commercial loans(2)	M727	447,000	M728	99,000	M729	257,401,000	M730	2,861,000	M731	0	M732	0	2
3. Credit cards	M733	411,000	M734	95,000	M735	24,889,000	M736	554,000	M737	0	M738	0	3
4. Other consumer loans	M739	275,000	M740	72,000	M741	65,337,000	M742	689,000	M743	64,000	M744	7,000	4
5. Unallocated, if any							M745	0					5
6. Total (sum of items													
1.a through 5)(3)	M746	18,964,000	M747	817,000	M748	565,314,000	M749	7,412,000	M750	48,492,000	M751	3,662,000	6

- The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.
- 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.
- 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	7,820,000	1
2. Total interest expense in foreign offices _____	C900	2,098,000	2
3. Provision for loan and lease losses in foreign offices _____	C901	56,000	3
4. Noninterest income in foreign offices:			
a. Trading revenue _____	C902	5,631,000	4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions _____	C903	2,285,000	4.b
c. Net securitization income _____	C904	0	4.c
d. Other noninterest income _____	C905	5,215,000	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____	C906	38,000	5
6. Total noninterest expense in foreign offices _____	C907	12,357,000	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	1,955,000	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	4,523,000	10
11. Not applicable.			
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____	C913	-172,000	12
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) _____	C914	4,351,000	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.)							
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 5.1:							
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		2,168,000			1.g
h.	Gains on bargain purchases	J447		0			1.h
<b>TEXT</b>							
i.	4461 Auto Operating Leases	4461		1,130,000			1.i
j.	4462 Credit Card Revenue	4462		1,031,000			1.j
k.	4463 Loan Commitment Fees	4463		511,000			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		420,000			2.a
b.	Advertising and marketing expenses	0497		515,000			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		573,000			2.f
g.	FDIC deposit insurance assessments	4146					2.g
h.	Accounting and auditing expenses	F556		0			2.h
i.	Consulting and advisory expenses	F557		3,129,000			2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0			2.j
k.	Telecommunications expenses	F559		588,000			2.k
<b>TEXT</b>							
l.	4464 Amortization of Software	4464		669,000			2.l
m.	4467 Operating Losses	4467		445,000			2.m
n.	4468 Travel and Entertainment Expense	4468		424,000			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):							
<b>TEXT</b>							
a.(1)	4469			4469		0	3.a.1
	(2) Applicable income tax effect	4486		0			3.a.2
b.(1)	4487			4487		0	3.b.1
	(2) Applicable income tax effect	4488		0			3.b.2
c.(1)	4489			4489		0	3.c.1
	(2) Applicable income tax effect	4491		0			3.c.2

**Schedule RI-E—Continued**

		Year-to-date		
				RIAD
Dollar Amounts in Thousands				
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
<b>TEXT</b>				
a.	B526	B526	0	4.a
<b>TEXT</b>				
b.	B527	B527	0	4.b
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
<b>TEXT</b>				
a.	4498 Capital Contributions & Other	4498	294,000	5.a
b.	4499	4499	0	5.b
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):				
<b>TEXT</b>				
a.	4521 FX Translation	4521	-5,000	6.a
b.	4522 Other	4522	-198,000	6.b
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
Comments?		RIAD	YES / NO	
		4769	YES	7

Other explanations (please type or print clearly):

<b>TEXT</b>	
4769	Other Non-Interest Income greater than \$25,000 that exceeds 3% of Schedule RI, 5.L.
	Valuation Adjustment of Derivatives Risk Managing MSRs - \$1,040,000
	Letters of Credit Commitment Fees - \$396,000
	Low Income Housing - (\$638,000)
	Other Non-Interest Expense greater than \$25,000 that exceeds 3% of Schedule RI, Line 7.D.
	Litigation Expense - \$1,292,000

## Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2014

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	
<b>Assets</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	24,213,000	1.a
b. Interest-bearing balances (2)				0071	388,751,000	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	48,826,000	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	298,752,000	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON B987	302,000	3.a
b. Securities purchased under agreements to resell (3)				RCFD B989	178,137,000	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	4,199,000	4.a
b. Loans and leases, net of unearned income		B528	635,762,000			4.b
c. LESS: Allowance for loan and lease losses		3123	11,891,000			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	623,871,000	4.d
5. Trading assets (from Schedule RC-D)						
				3545	280,790,000	5
6. Premises and fixed assets (including capitalized leases)						
				2145	11,066,000	6
7. Other real estate owned (from Schedule RC-M)						
				2150	975,000	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	290,000	8
9. Direct and indirect investments in real estate ventures						
				3656	7,527,000	9
10. Intangible assets:						
a. Goodwill				3163	27,314,000	10.a
b. Other intangible assets (from Schedule RC-M)				0426	8,608,000	10.b
11. Other assets (from Schedule RC-F)						
				2160	105,187,000	11
12. Total assets (sum of items 1 through 11)						
				2170	2,008,808,000	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	
<b>Liabilities</b>									
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				2200	1,049,935,000				13.a
(1) Noninterest-bearing (4)		6631	446,678,000						13.a.1
(2) Interest-bearing		6636	603,257,000						13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN					
(1) Noninterest-bearing		6631	19,615,000	2200	327,726,000				13.b
(2) Interest-bearing		6636	308,111,000						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	2,335,000				14.a
b. Securities sold under agreements to repurchase (6)				RCFD					
				B995	109,585,000				14.b
15. Trading liabilities (from Schedule RC-D)									
				3548	113,712,000				15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)									
				3190	134,063,000				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.

Dollar Amounts in Thousands

	RCFD	Tril   Bil   Mil   Thou	
<b>Liabilities—Continued</b>			
19. Subordinated notes and debentures (1) _____	3200	10,045,000	19
20. Other liabilities (from Schedule RC-G) _____	2930	78,476,000	20
21. Total liabilities (sum of items 13 through 20) _____	2948	<b>1,825,877,000</b>	21
22. Not applicable			
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
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	90,771,000	25
26. a. Retained earnings _____	3632	86,088,000	26.a
b. Accumulated other comprehensive income (2) _____	B530	4,028,000	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	<b>182,672,000</b>	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	<b>182,931,000</b>	28
29. Total liabilities and equity capital (sum of items 21 and 28) _____	3300	<b>2,008,808,000</b>	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 2013 \_\_\_\_\_

RCFD	Number
6724	N/A

M.1

- |   |   |
|---|---|
| <p>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</p> <p>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)</p> <p>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.</p> | <p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|---|---|

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

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

RCON	MM / DD
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 post retirement 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	15,851,000				
a. Cash items in process of collection and unposted debits _____				0020	7,366,000		1.a
b. Currency and coin _____				0080	8,483,000		1.b
2. Balances due from depository institutions in the U.S. _____				0082	963,000		2
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083	213,000					2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085	995,000					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	697,000		3
a. Foreign branches of other U.S. banks _____	0073	229,000					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	38,709,000					3.b
4. Balances due from Federal Reserve Banks _____	0090	356,967,000		0090	356,967,000		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	412,964,000		0010	374,476,000		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	14,925,000	1287	14,999,000	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	1,058,000	1298	1,069,000	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	9,204,000	8497	9,704,000	8498	24,543,000	8499	26,163,000	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	3,917,000	G301	3,978,000	G302	5,805,000	G303	6,056,000	4.a.1
(2) Issued by FNMA and FHLMC	G304	35,705,000	G305	36,368,000	G306	53,096,000	G307	54,644,000	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	2,980,000	G315	3,025,000	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	40,651,000	G323	41,647,000	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	391,000	K145	404,000	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			309,000	K153			322,000	4.c.2.a				
(b). All other commercial MBS	K154			0	K155			0	K156			18,452,000	K157			18,873,000	4.c.2.b				
5. Asset-backed securities and structured financial products:																					
a. Asset-backed securities (ABS)	C026			0	C988			0	C989			12,481,000	C027			12,679,000	5.a				
b. Structured financial products:																					
(1) Cash	G336			0	G337			0	G338			30,092,000	G339			30,189,000	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			2,277,000	1741			2,367,000	6.a				
b. Other foreign debt securities	1742			0	1743			0	1744			84,150,000	1746			86,093,000	6.b				
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)													A510			214,000	A511			222,000	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			<b>48,826,000</b>	1771			<b>50,050,000</b>	1772			<b>291,424,000</b>	1773			<b>298,752,000</b>	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	
1. Pledged securities (1) _____	0416		71,831,000	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		53,143,000	M.2.a.1
(2) Over three months through 12 months _____	A550		18,177,000	M.2.a.2
(3) Over one year through three years _____	A551		18,927,000	M.2.a.3
(4) Over three years through five years _____	A552		12,043,000	M.2.a.4
(5) Over five years through 15 years _____	A553		49,951,000	M.2.a.5
(6) Over 15 years _____	A554		30,926,000	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	15,000	M.2.b.1
(2) Over three months through 12 months	A556	227,000	M.2.b.2
(3) Over one year through three years	A557	988,000	M.2.b.3
(4) Over three years through five years	A558	3,332,000	M.2.b.4
(5) Over five years through 15 years	A559	14,160,000	M.2.b.5
(6) Over 15 years	A560	81,600,000	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	49,086,000	M.2.c.1
(2) Over three years	A562	14,781,000	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	24,333,000 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	67,000	B841	68,000	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	1,619,000	B849	1,624,000	M.5.c
d. Other consumer loans _____	B850	0	B851	0	B852	6,288,000	B853	6,426,000	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	3,022,000	B857	3,062,000	M.5.e
f. Other _____	B858	0	B859	0	B860	1,485,000	B861	1,499,000	M.5.f

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.



Legal Title of Bank

FDIC Certificate Number: 00628

Submitted to CDR on 11/4/2014 at 6:01 PM

Submitted to CDR on 11/4/2014 at 6:01 PM

**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	30,092,000	G359	30,189,000	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	343,000		F158	343,000		1.a.1
(2) Other construction loans and all land development and other land loans _____	F159	4,214,000		F159	4,214,000		1.a.2
b. Secured by farmland (including farm residential and other improvements) _____	1420	260,000		1420	260,000		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	61,675,000		1797	61,521,000		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens _____	5367	138,390,000		5367	135,832,000		1.c.2.a
(b) Secured by junior liens _____	5368	3,919,000		5368	3,919,000		1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____	1460	48,502,000		1460	48,502,000		1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____	F160	14,505,000		F160	14,505,000		1.e.1
(2) Loans secured by other nonfarm nonresidential properties _____	F161	12,876,000		F161	12,717,000		1.e.2
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S. _____				B531	3,180,000		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	3,183,000					2.a.2
b. To other depository institutions in the U.S. _____	B534	0		B534	0		2.b
c. To banks in foreign countries _____				B535	1,961,000		2.c
(1) To foreign branches of other U.S. banks _____	B536	0					2.c.1
(2) To other banks in foreign countries _____	B537	15,033,000					2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	761,000		1590	579,000		3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) _____	1763	89,430,000		1763	87,486,000		4.a
b. To non-U.S. addressees (domicile) _____	1764	35,704,000		1764	5,573,000		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	25,489,000		B538	23,534,000		6.a
b. Other revolving credit plans _____	B539	1,806,000		B539	1,806,000		6.b
c. Automobile Loans _____	K137	42,762,000		K137	42,761,000		6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) _____	K207	21,109,000		K207	21,095,000		6.d
7. Loans to foreign government and official institutions (including foreign central banks) _____	2081	999,000		2081	0		7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. _____	2107	11,901,000		2107	11,901,000		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	106,547,000							9
a. Loans to nondepository financial institutions					J454	14,459,000			9.a
b. Other loans:									
(1) Loans for purchasing or carrying securities (secured and unsecured)					1545	3,711,000			9.b.1
(2) All other loans (exclude consumer loans)					J451	39,584,000			9.b.2
10. Lease financing receivables (net of unearned income)					2165	553,000			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	553,000							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	639,961,000			2122	539,996,000			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	9,995,000			M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices					K160	6,000			M.1.c
d. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties					K161	48,000			M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties					K162	11,000			M.1.d.2
e. Commercial and Industrial loans:					RCFD				
(1) To U.S.addressees (domicile)					K163	56,000			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	406,000			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 restructutings 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 instutitions					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	9,982,000		M.2.a.1
(2) Over three months through 12 months	A565	10,179,000		M.2.a.2
(3) Over one year through three years	A566	5,967,000		M.2.a.3
(4) Over three years through five years	A567	7,999,000		M.2.a.4
(5) Over five years through 15 years	A568	26,026,000		M.2.a.5
(6) Over 15 years	A569	67,219,000		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	321,917,000		M.2.b.1
(2) Over three months through 12 months	A571	36,166,000		M.2.b.2
(3) Over one year through three years	A572	43,305,000		M.2.b.3
(4) Over three years through five years	A573	56,031,000		M.2.b.4
(5) Over five years through 15 years	A574	37,449,000		M.2.b.5
(6) Over 15 years	A575	6,063,000		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	140,182,000		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	11,716,000		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)	5370	52,214,000		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	3,345,000		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	428,000		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	51,886,000		M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	48,492,000		M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:				
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	RCON F230	19,254,000		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, 2013, 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		3,605,000		M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a above _____		F232		622,000		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		10,997,000		M.9

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

Dollar Amounts in Thousands		(Column A) Consolidated Bank			(Column B) Domestic Offices					
		RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):										
a. Loans secured by real estate _____		F608		202,000						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		202,000		M.10.a.5
b. Commercial and industrial loans _____		F585		421,000		F585		8,000		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		2,370,000		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	208,000					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	207,000		M.11.a.5
b. Commercial and industrial loans	F597	413,000		F597	9,000		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	2,370,000		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>Memorandum 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, item 21) as of December 31, 2013.</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	N/A	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	N/A	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>		RCFD		
14.	Pledged loans and leases	G378	213,704,000	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	N/A	M.15.a.1
	(2) Proprietary reverse mortgages	J467	N/A	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	N/A	M.15.b.1
	(2) Proprietary reverse mortgages	J469	N/A	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	N/A	M.15.c.1
	(2) Proprietary reverse mortgages	J471	N/A	M.15.c.2

Legal Title of Bank

FDIC Certificate Number: 00628

Submitted to CDR on 11/4/2014 at 6:01 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.) \_\_\_\_\_

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

2.b

Dollar Amounts in Thousands	(Column A)		(Column B)		
	RCON	Number of Loans	RCON	Amount Currently Outstanding Bil   Mil   Thou	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less _____	5564	1,806	5565	64,000	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	5,362	5567	654,000	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	12,629	5569	5,204,000	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	1,377,913	5571	8,297,000	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	22,779	5573	1,705,000	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	15,797	5575	3,588,000	4.c



Legal Title of Bank

FDIC Certificate Number: 00628

Submitted to CDR on 11/4/2014 at 6:01 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.) \_\_\_\_\_

Number of Loans	
RCON	
5576	N/A

6.a

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

RCON	
5577	N/A

6.b

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Number of Loans		Amount Currently Outstanding		
	RCON		RCON	Bil   Mil   Thou	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less _____	5578	51	5579	2,000	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	134	5581	17,000	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	93	5583	26,000	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	1,604	5585	30,000	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	191	5587	16,000	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	112	5589	20,000	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							
<b>Assets</b>							
1. U.S. Treasury securities	3531	13,662,000		3531	13,388,000		1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	3,000		3532	3,000		2
3. Securities issued by states and political subdivisions in the U.S.	3533	6,183,000		3533	6,183,000		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	1,044,000		G380	1,044,000		4.b
c. All other residential MBS	G381	934,000		G381	19,000		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	321,000		K198	0		4.e
5. Other debt securities							
a. Structured financial products:							
(1) Cash	G383	228,000		G383	0		5.a.1
(2) Synthetic	G384	33,000		G384	0		5.a.2
(3) Hybrid	G385	0		G385	0		5.a.3
b. All other debt securities	G386	76,680,000		G386	2,703,000		5.b
6. Loans:							
a. Loans secured by real estate	F610	21,334,000					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	13,592,000		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	3,140,000		6.a.5
b. Commercial and industrial loans	F614	4,914,000		F614	1,381,000		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	1,000		K210	1,000		6.c.4
d. Other loans	F618	7,606,000		F618	1,749,000		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									
<b>Liabilities</b>									
9. Other trading assets	3541	79,542,000			3541	1,780,000			9
10. Not applicable									
11. Derivatives with a positive fair value	3543	68,305,000			3543	16,695,000			11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	<b>280,790,000</b>			3545	<b>61,678,000</b>			12
13. a. Liability for short positions	3546	57,390,000			3546	4,167,000			13.a
b. Other trading liabilities	F624	30,000			F624	29,000			13.b
14. Derivatives with a negative fair value	3547	56,292,000			3547	13,295,000			14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	<b>113,712,000</b>			3548	<b>17,491,000</b>			15

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
<b>Memoranda</b>									
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	21,450,000							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	13,670,000			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	3,229,000			M.1.a.5
b. Commercial and industrial loans	F632	6,632,000			F632	2,335,000			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	2,000			K211	2,000			M.1.c.4
d. Other loans	F636	7,549,000			F636	1,862,000			M.1.d
2. Loans measured at fair value that are past due 90 days or more:									
a. Fair value	F639	284,000			F639	203,000			M.2.a
b. Unpaid principal balance	F640	796,000			F640	439,000			M.2.b

**Schedule RC-D - Continued**

**Memoranda - Continued**

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
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	
b. Trust preferred securities issued by real estate investment trusts	G332		0		G332		0	
c. Corporate and similar loans	G333		216,000		G333		0	
d. 1-4 family residential MBS issued or guaranteed by U.S. government- sponsored enterprises (GSEs)	G334		0		G334		0	
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335		0		G335		0	
f. Diversified (mixed) pools of structured financial products	G651		0		G651		0	
g. Other collateral or reference assets	G652		45,000		G652		0	
4. Pledged trading assets:								
a. Pledged securities	G387		81,434,000		G387		18,300,000	
b. Pledged Loans	G388		1,546,000		G388		13,000	

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		12,000	
b. Home equity lines					F644		0	
c. Automobile loans					F645		5,000	
d. Other consumer loans					F646		167,000	
e. Commercial and industrial loans					F647		22,000	
f. Other					F648		74,000	
6. Retained beneficial interests in securitizations (first-loss or equity tranches)					F651		0	
7. Equity securities:								
a. Readily determinable fair values					F652		64,572,000	
b. Other					F653		371,000	
8. Loans pending securitization					F654		15,636,000	
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)								
	<b>TEXT</b>							
a.	F655				F655		0	
b.	F656				F656		0	
c.	F657				F657		0	
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):								
	<b>TEXT</b>							
a.	F658				F658		0	
b.	F659				F659		0	
c.	F660				F660		0	

(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 (include all certified and official checks)	B549	218,097,000						B550	745,598,000		1	
2. U.S. Government	2202	122,000						2520	144,000		2	
3. States and political subdivisions in the U.S.	2203	5,978,000						2530	36,169,000		3	
4. Commercial banks and other depository institutions in the U.S.	B551	796,000						B552	2,283,000		4	
5. Banks in foreign countries	2213	21,739,000						2236	11,032,000		5	
6. Foreign governments and official institutions (including foreign central banks)	2216	4,422,000						2377	3,555,000		6	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	<b>251,154,000</b>		2210	226,833,000		2385	<b>798,781,000</b>		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	10,343,000			M.1.a
b. Total brokered deposits	2365	7,312,000			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	30,000			M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	12,000			M.1.c.2
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	24,000			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	368,000			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	N/A			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	713,752,000		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	35,386,000		M.2.a.2
b. Total time deposits of less than \$100,000	6648	12,107,000		M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473	5,303,000		M.2.c
d. Total time deposits of more than \$250,000	J474	32,233,000		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	1,200,000		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	2,707,000		M.3.a.1
(2) Over three months through 12 months	A580	6,009,000		M.3.a.2
(3) Over one year through three years	A581	2,469,000		M.3.a.3
(4) Over three years	A582	922,000		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	8,715,000		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	9,327,000		M.4.a.1
(2) Over three months through 12 months	A585	18,883,000		M.4.a.2
(3) Over one year through three years	A586	4,005,000		M.4.a.3
(4) Over three years	A587	5,321,000		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	3,730,000		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	20,787,000		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	10,870,000		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	22,623,000		M.6.b
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755	184,604,000		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, 2013, Report of Condition.

**Schedule RC-E—Continued**

**Part I. Continued  
 Memoranda—Continued**

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
<b>7. Components of total nontransaction account deposits of individuals, partnerships, and (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):</b>					
<b>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):</b>					
<b>(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use</b>	P756		325,364,000		M.7.a.1
<b>(2) Deposits in all other MMDAs of individuals, partnerships, and corporations</b>	P757		336,823,000		M.7.a.2
<b>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):</b>					
<b>(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use</b>	P758		33,387,000		M.7.b.1
<b>(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations</b>	P759		1,983,000		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		232,982,000		1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554		9,186,000		2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625		44,328,000		3
4. Foreign governments and official institutions (including foreign central banks)	2650		41,180,000		4
5. U.S. Government and states and political subdivisions in the U.S.	B555		50,000		5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200		<b>327,726,000</b>		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		63,767,000		M.1

Legal Title of Bank

FDIC Certificate Number: 00628

Submitted to CDR on 11/4/2014 at 6:01 PM

**Schedule RC-F—Other Assets**

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable (1)			B556		4,208,000		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		5,213,000		4
5.	Life insurance assets							
a.	General account life insurance assets			K201		5,436,000		5.a
b.	Separate account life insurance assets			K202		5,146,000		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		85,184,000		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.	<b>Not Applicable</b>							
	<b>TEXT</b>							
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		105,187,000		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		71,000		1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD				
				3646		22,596,000		1.b
2.	Net deferred tax liabilities (2)			3049		642,000		2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557		636,000		3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938		54,531,000		4
a.	Accounts Payable	3066	20,778,000					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
	<b>TEXT</b>							
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		78,476,000		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		43,422,000					3
4. Securities sold under agreements to repurchase	B995		19,661,000					4
5. Other borrowed money	3190		88,628,000					5
<i>EITHER</i>								
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163		98,344,000					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		1,315,458,000					8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		1,231,079,000					9

	Dollar Amounts in Thousands				(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	RCON	Bil	Mil	Thou	
10. U.S. Treasury securities	0211			0	1287			11,049,000					10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492			0	8495			1,069,000					11
12. Securities issued by states and political subdivisions in the U.S.	8496		9,204,000		8499			26,163,000					12
13. Mortgage-backed securities (MBS):													
a. Mortgage Pass-through securities:													
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389		39,622,000		G390			61,104,000					13.a.1
(2) Other 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			3,347,000					13.b.1
(2) All other mortgage-backed securities	1733		0		1736			22,068,000					13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397		0		G398			8,832,000					14
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399		0		G400			10,848,000					15
16. Investments in mutual funds and other equity securities with readily determinable fair values					A511			214,000					16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1754		48,826,000		1773			144,694,000					17
18. Equity securities that do not have readily determinable fair values	1752		5,115,000										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	21,026,000	1
2. Total IBF liabilities (component of Schedule RC, item 21)	2898	10,949,000	2

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

	Dollar Amounts in Thousands		
	RCFD	Tril   Bil   Mil   Thou	
<b>Assets</b>			
1. Interest-bearing balances due from depository institutions	3381	336,643,000	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	12,261,000	2
3. Mortgage-backed securities (2)	B559	160,133,000	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	164,733,000	4
5. Federal funds sold and securities purchased under agreements to resell	3365	184,833,000	5
6. Loans:			
a. Loans in domestic offices:	RCON		
(1) Total loans	3360	534,574,000	6.a.1
(2) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	3465	201,010,000	6.a.2.a
(b) All other loans secured by real estate	3466	79,774,000	6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers	3386	554,000	6.a.3
(4) Commercial and industrial loans	3387	92,861,000	6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B561	23,710,000	6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562	65,425,000	6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	103,725,000	6.b
7. Trading assets	RCFD		
	3401	264,943,000	7
8. Lease financing receivables (net of unearned income)	3484	586,000	8
9. Total assets (4)	3368	1,930,131,000	9
<b>Liabilities</b>			
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON		
	3485	91,104,000	10
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs)	B563	742,103,000	11.a
b. Time deposits of \$100,000 or more	A514	41,021,000	11.b
c. Time deposits of less than \$100,000	A529	12,413,000	11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN		
	3404	305,366,000	12
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD		
	3353	114,278,000	13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	132,339,000	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	27,957,000	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	N/A	1.a.(1)
(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)			J478	N/A	1.a.(2)
<i>RCFD</i>						
b.	Credit card lines			3815	32,965,000	1.b
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.<sup>1</sup></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	23,278,000	1.b.(1)
(2)	Other unused credit card lines			J456	9,687,000	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	359,000	1.c.1.a
(b)	Commercial real estate, other construction loan, and land development loan commitments			F165	5,643,000	1.c.1.b
(2)	NOT secured by real estate			6550	8,972,000	1.c.2
d. Securities underwriting						
e. Other unused commitments:						
(1)	Commercial and industrial loans			J457	201,072,000	1.e.(1)
(2)	Loans to financial institutions			J458	61,776,000	1.e.(2)
(3)	All other unused commitments			J459	116,942,000	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.<sup>1</sup></i>						
a.	Amount of financial standby letters of credit conveyed to others	3820	109,797,000			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.<sup>1</sup></i>						
a.	Amount of performance standby letters of credit conveyed to others	3822	1,973,000			3.a
4. Commercial and similar letters of credit						
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)						
3433   226,913,000   6						
		(Column A) Sold Protection		(Column B) Purchased Protection		
		RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
7. Credit derivatives:						
a. Notional amounts:						
(1)	Credit default swaps	C968	2,263,734,000	C969	2,297,349,000	7.a.1
(2)	Total return swaps	C970	4,308,000	C971	15,503,000	7.a.2
(3)	Credit options	C972	39,407,000	C973	34,738,000	7.a.3
(4)	Other credit derivatives	C974	0	C975	4,523,000	7.a.4
b. Gross fair values:						
(1)	Gross positive fair value	C219	50,891,000	C221	23,166,000	7.b.1
(2)	Gross negative fair value	C220	22,022,000	C222	51,019,000	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, 2013, Report of Condition.

**Schedule RC-L—Continued**

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
7.c. Notional amounts by regulatory capital treatment:(1)						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection		G401	2,307,449,000			7.c.(1)(a)
(b) Purchased protection		G402	2,352,113,000			7.c.(1)(b)
(2) All other positions:						
(a) Sold protection		G403		0		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes		G404		0		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes		G405		0		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	348,060,000	G407	1,246,480,000	G408	93,875,000	7.d.(1)(a)
(b) Subinvestment grade	G409	147,589,000	G410	445,056,000	G411	26,389,000	7.d.(1)(b)
(2) Purchased credit protection:(3)							
(a) Investment grade	G412	344,712,000	G413	1,277,988,000	G414	103,694,000	7.d.(2)(a)
(b) Subinvestment grade	G415	151,488,000	G416	445,882,000	G417	28,349,000	7.d.(2)(b)

		RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts		8765		848,109,000			8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		3430		140,180,000			9
a.	Securities borrowed	3432		92,241,000			9.a
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
<b>TEXT</b>							
d.	3555 Forward Repo Agreements	3555		47,939,000			9.d
e.	3556	3556		0			9.e
f.	3557	3557		0			9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")		5591		0			10
<b>TEXT</b>							
a.	Commitments to sell when-issued securities	3435		0			10.a
b.	5592	5592		0			10.b
c.	5593	5593		0			10.c
d.	5594	5594		0			10.d
e.	5595	5595		0			10.e

		RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:							
a.	Sales for which the reporting bank is the acquiring bank	C223		470,873,000			11.a
b.	Sales for which the reporting bank is the agent bank with risk	C224		0			11.b

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

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

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

**Schedule RC-L—Continued**

	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Dollar Amounts in Thousands																	
<b>Derivatives Position Indicators</b>																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
a. Futures contracts _____	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				12.a
	1,230,556,000				28,295,000				38,935,000				64,615,000				
	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				
b. Forward contracts _____	9,502,263,000				4,235,356,000				6,585,000				83,172,000				12.b
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options _____	359,451,000				2,008,000				205,760,000				139,492,000				12.c.1
	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				
(2) Purchased options _____	713,651,000				5,878,000				208,994,000				133,517,000				12.c.2
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options _____	3,758,012,000				867,260,000				265,549,000				61,557,000				12.d.1
	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
(2) Purchased options _____	3,776,854,000				841,667,000				183,087,000				55,679,000				12.d.2
	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				
e. Swaps _____	29,936,967,000				3,505,910,000				291,402,000				145,801,000				12.e
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	48,794,548,000				9,342,509,000				1,200,312,000				679,297,000				
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				
	483,206,000				143,865,000				0				4,536,000				14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589																14.a
	30,553,000																
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 _____	819,163,000				199,905,000				47,413,000				31,862,000				15.a.1
	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(2) Gross negative fair value _____	789,358,000				201,030,000				51,651,000				32,080,000				15.a.2
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value _____	4,203,000				3,327,000				0				539,000				15.b.1
	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				
(2) Gross negative fair value _____	4,302,000				453,000				0				412,000				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	68,110,000	G419	224,000	G420	2,793,000	G421	10,563,000	G422	53,406,000	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	10,590,000	G424	0	G425	12,981,000	G426	0	G427	6,693,000	16.b(1)
(2) Cash - Other currencies	G428	48,025,000	G429	0	G430	443,000	G431	295,000	G432	7,461,000	16.b(2)
(3) U.S. Treasury securities	G433	0	G434	0	G435	0	G436	0	G437	0	16.b(3)
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	G438	521,000	G439	0	G440	1,888,000	G441	0	G442	1,853,000	16.b(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0	16.b(5)
(6) Equity securities	G448	10,000	G449	0	G450	0	G451	0	G452	595,000	16.b(6)
(7) All other collateral	G453	8,717,000	G454	0	G455	772,000	G456	0	G457	11,648,000	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	<b>67,863,000</b>	G459	<b>0</b>	G460	<b>16,084,000</b>	G461	<b>295,000</b>	G462	<b>28,250,000</b>	16.b(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

Legal Title of Bank  
FDIC Certificate Number: 00628  
Submitted to CDR on 11/4/2014 at 6:01 PM

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		1,400,000		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	5		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____						
		3164		8,236,000		2.a
(1) Estimated fair value of mortgage servicing assets _____						
	A590		8,236,000			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____						
		B026		0		2.b
c. All other identifiable intangible assets _____						
		5507		372,000		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____						
		0426		8,608,000		2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____						
		RCON				
		5508		3,000		3.a
b. Farmland in domestic offices _____						
		5509		0		3.b
c. 1-4 family residential properties in domestic offices _____						
		5510		454,000		3.c
d. Multifamily (5 or more) residential properties in domestic offices _____						
		5511		1,000		3.d
e. Nonfarm nonresidential properties in domestic offices _____						
		5512		53,000		3.e
f. Foreclosed properties from "GNMA loans" _____						
		C979		464,000		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		975,000		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		47,297,000		5.a.1.a
(b) Over one year through three years _____						
		F056		13,000		5.a.1.b
(c) Over three years through five years _____						
		F057		14,000		5.a.1.c
(d) Over five years _____						
		F058		175,000		5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) _____						
		2651		5,707,000		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		81,382,000		5.b.1.a
(b) Over one year through three years _____						
		F061		745,000		5.b.1.b
(c) Over three years through five years _____						
		F062		715,000		5.b.1.c
(d) Over five years _____						
		F063		3,722,000		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		46,680,000		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		134,063,000		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>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)</b>				
(1)	TE01 N528 http://www.chase.com				8.b.1
(2)	TE02 N528 http://jpmorgan.com				8.b.2
(3)	TE03 N528 http://jpmorganassetmanagement.com				8.b.3
(4)	TE04 N528 http://jpmam.com				8.b.4
(5)	TE05 N528 http://jpmorganaccess.com				8.b.5
(6)	TE06 N528 http://jpmorganchase.com				8.b.6
(7)	TE07 N528 http://jpmorganonline.com				8.b.7
(8)	TE08 N528				8.b.8
(9)	TE09 N528				8.b.9
(10)	TE10 N528				8.b.10
	<b>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:</b>				
(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:		RCON	Bil   Mil   Thou	
	a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) _____		F064	0	10.a
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____		RCFD F065	33,474,000	10.b
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____		RCON G463	YES / NO YES	11
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____		RCON G464	YES / NO YES	12

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



**Schedule RC-M—Continued**

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate in domestic offices:			
(a) Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans	K169	0	13.a.1.a.1
(2) Other construction loans and all land development and other land loans	K170	0	13.a.1.a.2
(b) Secured by farmland	K171	0	13.a.1.b
(c) Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K172	0	13.a.1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	K173	0	13.a.1.c.2.a
(b) Secured by junior liens	K174	0	13.a.1.c.2.b
(d) Secured by multifamily (5 or more) residential properties	K175	0	13.a.1.d
(e) Secured by nonfarm, nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	0	13.a.1.e(1)
(2) Loans secured by other nonfarm nonresidential properties	K177	0	13.a.1.e(2)
	RCFD		
(2) Loans to finance agricultural production and other loans to farmers	K178	0	13.a.2
(3) Commercial and industrial loans	K179	0	13.a.3
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K180	0	13.a.4.a
(b) Automobile loans	K181	0	13.a.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K182	0	13.a.4.c
13.a.(5) All other loans and all leases	K183	0	13.a.5
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):</i>			
(a) Loans to depository institutions and acceptances of other banks	K184	0	13.a.5.a
(b) Loans to foreign government and official institutions	K185	0	13.a.5.b
(c) Other loans(1)	K186	0	13.a.5.c
(d) Lease financing receivables	K273	0	13.a.5.d
	RCFN		
(e) Loans secured by real estate in foreign offices	K290	0	13.a.5.e
b. Other real estate owned (included in Schedule RC, item 7):	RCON		
(1) Construction, land development, and other land in domestic offices	K187	0	13.b.1
(2) Farmland in domestic offices	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices	K189	0	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190	0	13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191	0	13.b.5
	RCFN		
(6) In foreign offices	K260	0	13.b.6
	RCFD		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	K192	0	13.b.7
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	J461	0	13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries(2)	K193	7,134,000	14.a
b. Total assets of captive reinsurance subsidiaries(2)	K194	225,000	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	<b>Number</b>
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	<b>YES / NO</b>
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	<b>YES / NO</b>

(1) International wire transfers

N517	N/A
------	-----

16.a.1

(2) International ACH transactions

N518	N/A
------	-----

16.a.2

(3) Other proprietary services operated by your institution

N519	N/A
------	-----

16.a.3

(4) Other proprietary services operated by another party

N520	N/A
------	-----

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	N/A

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.)



RCN	<b>Number</b>
N522	N/A

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	0
------	---

16.d.1

Bil | Mil | Thou

(2) Estimated dollar value of international remittance transfers

N524	0
------	---

16.d.2

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

	<b>Number</b>
N527	0

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	4,000	F174	15,000	F176	17,000	1.a.1
(2) Other construction loans and all land development and other land loans	F173	25,000	F175	9,000	F177	7,000	1.a.2
b. Secured by farmland in domestic offices	3493	7,000	3494	0	3495	8,000	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	612,000	5399	728,000	5400	1,795,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	3,815,000	C237	6,750,000	C229	8,460,000	1.c.2.a
(b) Secured by junior liens	C238	76,000	C239	32,000	C230	146,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	18,000	3500	11,000	3501	141,000	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	38,000	F180	0	F182	158,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	24,000	F181	9,000	F183	123,000	1.e.2
f. In foreign offices							
	RCFN		RCFN		RCFN		
	B572	0	B573	0	B574	9,000	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	0	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers							
	1594	5,000	1597	0	1583	2,000	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)							
	1251	539,000	1252	35,000	1253	322,000	4.a
b. To non-U.S. addressees (domicile)							
	1254	105,000	1255	1,000	1256	74,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards							
	B575	198,000	B576	169,000	B577	0	5.a
b. Automobile loans							
	K213	442,000	K214	0	K215	105,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)							
	K216	778,000	K217	375,000	K218	270,000	5.c
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	613,000	5460	13,000	5461	21,000	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	1,000		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	312,000		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	2,089,000		K037	3,589,000		K038	4,704,000		10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" _____	K039	285,000		K040	349,000		K041	31,000		10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042	1,791,000		K043	3,232,000		K044	4,632,000		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:	K075	0	K076	0	K077	0	
(1) Credit cards	K078	0	K079	0	K080	0	11.d.1
(2) Automobile loans	K081	0	K082	0	K083	0	11.d.2
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	K084	0	K085	0	K086	0	11.d.3
e. All other loans and all leases	K087	0	K088	0	K089	0	11.e
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):							
(1) Loans to depository institutions and acceptances of other banks	K091	0	K092	0	K093	0	11.e.1
(2) Loans to foreign governments and official institutions	K095	0	K096	0	K097	0	11.e.2
(3) Other loans (1)	K099	0	K100	0	K101	0	11.e.3
(4) Lease financing receivables	K269	0	K271	0	K272	0	11.e.4
(5) Loans secured by real estate in foreign offices	RCFN		RCFN		RCFN		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	K291	0	K292	0	K293	0	
	RCFD		RCFD		RCFD		
	K102	0	K103	0	K104	0	11.f

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

**Schedule RC-N—Continued**

**Memoranda**

Dollar Amounts in Thousands

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1-4 family residential construction loans	K105			0	K106			0	K107			0	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108			0	K109			0	K110			2,000	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661			1,098,000	F662			889,000	F663			5,311,000	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111			0	K112			0	K113			28,000	M.1.c
d. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114			0	K115			0	K116			39,000	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117			1,000	K118			0	K119			34,000	M.1.d.2
e. Commercial and industrial loans:	RCFD				RCFD				RCFD				
(1) To U.S. addressees (domicile)	K120			3,000	K121			0	K122			129,000	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123			0	K124			0	K125			12,000	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126			25,000	K127			12,000	K128			233,000	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			4,000	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards	K274			24,000	K275			12,000	K276			0	M.1.f.4.a
(b) Automobile loans	K277			0	K278			0	K279			60,000	M.1.f.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280			0	K281			0	K282			158,000	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	0	M.1.f.5
(6) Other Loans(1)	K286	1,000	K287	0	K288	0	M.1.f.6
	RCFN		RCFN		RCFN		
(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	47,000	6559	0	6560	0	M.2
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	2,000	1249	3,000	1250	13,000	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	2,000	C241	0	C226	5,000	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	2,000	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	Bil   Mil   Thou			
	C410	2,086,000			M.7
8. Nonaccrual assets sold during the quarter	C411	9,000			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	1,802,000	L184	5,995,000	L185	30,000	M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	L186	1,591,000	L187	4,304,000	L188	5,000	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	1,494,135,000	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	424,233,000	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	424,230,000	3
4. Average consolidated total assets for the calendar quarter		RCFD K652	1,930,131,000	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	152,429,000	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	3,000,000	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	19,215,000	7.a
b. Over one year through three years		G466	25,400,000	7.b
c. Over three years through five years		G467	3,426,000	7.c
d. Over five years		G468	5,049,000	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	0	8.a
b. Over one year through three years		G470	4,521,000	8.b
c. Over three years through five years		G471	3,229,000	8.c
d. Over five years		G472	2,295,000	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	681,058,000	11.a
b. Custodial bank deduction limit		K661	146,696,000	11.b

(1) See instructions for averaging methods. 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.B, item 26, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 11, by all other institutions, 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	349,759,000	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less						
		RCON	Number			
		F050	46,678,283			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	709,800,000	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000						
		RCON	Number			
		F052	306,798			M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less				F045	9,113,000	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less						
		RCON	Number			
		F046	1,567,923			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	1,230,000	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000						
		RCON	Number			
		F048	2,888			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	633,805,000	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 or Thrift Financial Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:						
		RCON	FDIC Cert No.			
Text		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, 2013, 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		M.6.a
b. Substandard		K664		M.6.b
c. Doubtful		K665		M.6.c
d. Loss		K666		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		M.7.a
b. Securitizations of nontraditional 1-4 family residential mortgage loans		N026		M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans		N027		M.8.a
b. Securitizations of higher-risk consumer loans		N028		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		M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities		N030		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	6,002,000	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)		K677	1,000	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	464,000	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Part 1 Memorandum item 2.d)				
		RCON		
		K678	24,962,000	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	2,000	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		M.14
15. Total amount of the institution's 20 largest counterparty exposures		K674		M.15

**Schedule RC-O—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	RCFD	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	2,184,000	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)	(Column I)	(Column J)
		≤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	Bil   Mil   Thou
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:											
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations		RCFD M964	RCFD M965	RCFD M966	RCFD M967	RCFD M968	RCFD M969	RCFD M970	RCFD M971		
b. Closed-end loans secured by first liens on 1-4 family residential properties		RCFD M979	RCFD M980	RCFD M981	RCFD M982	RCFD M983	RCFD M984	RCFD M985	RCFD M986		
c. Closed-end loans secured by junior liens on 1-4 family residential properties		RCFD M994	RCFD M995	RCFD M996	RCFD M997	RCFD M998	RCFD M999	RCFD N001	RCFD N002		
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit		RCFD N010	RCFD N011	RCFD N012	RCFD N013	RCFD N014	RCFD N015	RCFD N016	RCFD N017		
e. Credit cards		RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047		
f. Automobile loans		RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062		
g. Student loans		RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077		
h. Other consumer loans and revolving credit plans other than credit cards		RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092		
i. Consumer leases		RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107		
j. Total		RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122		

**Schedule RC-O—Continued**

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

Dollar Amounts in Thousands

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

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

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale<sup>2</sup> from all sources, loan sales, or quarter-end loans held for sale 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	5,088,000	1.a
b. Closed-end junior liens _____		F067	0	1.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit _____		F670	0	1.c.1
(2) Principal amount funded under the lines of credit _____		F671	0	1.c.2
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2):				
a. Closed-end first liens _____		F068	11,054,000	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	14,382,000	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):				
a. Closed-end first liens _____		F072	14,063,000	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	945,000	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	49,000	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		7.a
b. For representations and warranties made to other parties _____		L192		7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b) _____		M288	<b>365,000</b>	7.c

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, 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											
<b>Assets</b>											
1. Available-for-sale securities	1773	298,752,000	G474	0	G475	40,945,000	G476	256,211,000	G477	1,596,000	1
2. Federal funds sold and securities purchased under agreements to resell	G478	15,540,000	G479	2,150,000	G480	0	G481	17,690,000	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	2,992,000	G489	0	G490	0	G491	72,000	G492	2,920,000	4
5. Trading assets:											
a. Derivative assets	3543	68,305,000	G493	1,108,639,000	G494	1,319,000	G495	1,163,367,000	G496	12,258,000	5.a
b. Other trading assets	G497	212,485,000	G498	0	G499	110,759,000	G500	81,426,000	G501	20,300,000	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	15,322,000	G392	3,518,000	G395	14,000	G396	4,836,000	G804	13,990,000	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	<b>613,396,000</b>	G503	<b>1,114,307,000</b>	G504	<b>153,037,000</b>	G505	<b>1,523,602,000</b>	G506	<b>51,064,000</b>	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											
<b>Liabilities</b>											
8. Deposits	F252	8,423,000	F686	0	F694	0	F253	5,588,000	F254	2,835,000	8
9. Federal funds purchased and securities sold under agreements to repurchase											
	G507	701,000	G508	2,150,000	G509	0	G510	2,851,000	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	56,292,000	G512	1,093,700,000	G513	538,000	G514	1,134,832,000	G515	14,622,000	10.a
b. Other trading liabilities	G516	57,420,000	G517	0	G518	45,860,000	G519	11,527,000	G520	33,000	10.b
11. Other borrowed money	G521	27,171,000	G522	0	G523	0	G524	17,417,000	G525	9,754,000	11
12. Subordinated notes and debentures											
	G526	0	G527	0	G528	0	G529	0	G530	0	12
13. All other liabilities	G805	15,000	G806	2,333,000	G807	21,000	G808	2,314,000	G809	13,000	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	150,022,000	G532	1,098,183,000	G533	46,419,000	G534	1,174,529,000	G535	27,257,000	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											
<b>Memoranda</b>											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	G536	8,236,000	G537	0	G538	0	G539	0	G540	8,236,000	M.1.a
b. Nontrading derivative assets	G541	7,000	G542	3,518,000	G543	14,000	G544	3,511,000	G545	0	M.1.b
<b>TEXT</b>											
c. G546 Credit Card Securitization	G546	5,239,000	G547	0	G548	0	G549	0	G550	5,239,000	M.1.c
d. G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e. G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f. G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% 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	2,000	G567	2,333,000	G568	21,000	G569	2,314,000	G570	0	M.2.b
<b>TEXT</b>											
c. G571 Accounts Payable	G571	13,000	G572	0	G573	0	G574	0	G575	13,000	M.2.c
d. G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e. G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f. G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

## Schedule RC-R—Regulatory Capital

For report dates in 2014, all institutions (except advanced approaches institutions) must complete Parts I.A and II of Schedule RC-R; advanced approaches institutions must complete Parts I.B and II of Schedule RC-R. (See instructions for the definition of an advanced approaches institution.)

### Part I.A—Regulatory Capital Components and Ratios

	Dollar Amounts in Thousands		
	RCFD	Bil   Mil   Thou	
<b>Tier 1 Capital</b>			
1. Total bank equity capital (from Schedule RC, item 27.a)	3210	N/A	1
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)	8434	N/A	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	N/A	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No.158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)	4336	N/A	4
5. LESS: Nonqualifying perpetual preferred stock	B588	N/A	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	N/A	6
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	N/A	7.a
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264	N/A	7.b
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)	C227	N/A	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	N/A	9.a
b. LESS: Disallowed deferred tax assets	5610	N/A	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	N/A	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	N/A	11
<b>Tier 2 Capital</b>			
12. Qualifying subordinated debt and redeemable preferred stock	5306	N/A	12
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	N/A	13
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	N/A	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	N/A	15
16. Other Tier 2 capital components	B594	N/A	16
17. Tier 2 capital (sum of items 12 through 16)	5311	N/A	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	N/A	18
19. Not applicable			
20. LESS: Deductions for total risk-based capital	B595	N/A	20
<b>21. Total risk-based capital (sum of items 11 and 18, less item 20)</b>	3792	N/A	21
<b>Total Assets for Leverage Ratio</b>			
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	L136	N/A	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	N/A	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	N/A	24
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	N/A	25
26. Other additions to (deductions from) assets for leverage capital purposes	L137	N/A	26
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	L138	N/A	27

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income" (AOCI).

## Schedule RC-R—Regulatory Capital

### Part I.A— Continued

Dollar Amounts in Thousands

	RCFD	Bil   Mil   Thou	
<b>Adjustments for Financial Subsidiaries</b>			
28. a. Adjustment to Tier 1 capital reported in item 11 _____	C228	N/A	28.a
b. Adjustment to total risk-based capital reported in item 21 _____	B503	N/A	28.b
29. Adjustment to risk-weighted assets reported in Part II item 62 _____	B504	N/A	29
30. Adjustment to average total assets reported in item 27 _____	B505	N/A	30

### Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (1) _____	7273	N/A	7204	N/A	31
32. Tier 1 risk-based capital ratio (2) _____	7274	N/A	7206	N/A	32
33. Total risk-based capital ratio (3) _____	7275	N/A	7205	N/A	33

### All institutions also must complete Schedule RC-R, Part II.

- (1) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).  
 (2) The ratio for column B is item 11 divided by Part II, item 62. The ratio for column A is item 11 minus item 28.a divided by (Part II, item 62 minus item 29).  
 (3) The ratio for column B is item 21 divided by Part II, item 62. The ratio for column A is item 21 minus item 28.b divided by (Part II, item 62 minus item 29).

**Schedule RC-R—Continued**  
**Part I.B — Regulatory Capital Components and Ratios**

Advanced approaches institutions must complete Schedule RC-R, Part I.B, starting March 31, 2014.  
 Starting March 31, 2015, all other institutions also must complete this Part I.B. On that date, Schedule RC-R, Part I.A, will be removed and Part I.B will be designated Part I.

Part I.B is to be completed on a consolidated basis.

		Dollar Amounts in Thousands		RCFA	Bil	Mil	Thou	
<b>Common equity tier 1 capital</b>								
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	92,556,000					1
2.	Retained earnings	RCFD		3632	86,088,000			2
3.	Accumulated other comprehensive income (AOCI)	RCFA		B530	760,000			3
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No	RCOA	1=Yes	P838		0	3.a
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital	RCFA		P839	1,000			4
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	179,405,000					5
<b>Common equity tier 1 capital: adjustments and deductions</b>								
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	25,868,000					6
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	60,000					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	43,000					8
9.	AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (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)							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)							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)							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)							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)							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 relate 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	-55,000					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	54,000	10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	43,000	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	<b>153,392,000</b>	12

**Schedule RC-R—Continued**

**Part I.B — 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		226,000	17
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858		226,000	18
19. Common equity tier 1 capital (item 12 minus item 18)	P859		153,166,000	19
<b>Additional tier 1 capital</b>				
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		300,000	21
22. Tier 1 minority interest not included in common equity tier 1 capital	P862		34,000	22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863		334,000	23
24. LESS: Additional tier 1 capital deductions	P864		560,000	24
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865		0	25
<b>Tier 1 capital</b>				
26. Tier 1 capital (sum of items 19 and 25)	8274		153,166,000	26
<b>Tier 2 capital</b>				
27. Tier 2 capital instruments plus related surplus	P866		4,893,000	27
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867		300,000	28
29. Total capital minority interest that is not included in tier 1 capital	P868		2,000	29
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310		12,528,000	30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW 5310		2,260,000	30.b
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCFA Q257		2,000	31
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870		17,725,000	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		7,457,000	32.b
33. LESS: Tier 2 capital deductions	RCFA P872		1,000	33
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311		17,724,000	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		7,456,000	34.b
<b>Total capital</b>				
35. a. Total capital (sum of items 26 and 34.a)	RCFA 3792		170,890,000	35.a
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCFW 3792		160,622,000	35.b

**Schedule RC-R—Continued**

**Part I.B — Continued**

		Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
<b>Total assets for the leverage ratio</b>						
36.	Average total consolidated assets			3368	1,930,131,000	36
<b>37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital</b>						
(sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)						
				P875	26,584,000	37
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes			B596	-7,280,000	38
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38)			A224	1,910,827,000	39
<b>Total risk-weighted assets</b>						
40. a.	Total risk-weighted assets (from Schedule RC-R, Part II, item 62)			A223	1,239,245,600	40.a
b. (Advanced approaches institutions that exit parallel run only): Total risk weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)						
				RCFW		
				A223	1,333,108,000	40.b

		(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	12.36%	P793	11.49%	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	12.36%	7206	11.49%	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	13.79%	7205	12.05%	43

		RCFA	Percentage	
44.	Tier 1 leverage ratio (item 26 divided by item 39)	7204	8.02%	44
45.	Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)			45

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

**To be completed by all institutions**

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

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Allocation by Risk Weight Category)			
			(Column C) 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%
			Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
Dollar Amounts in Thousands						
<b>Balance Sheet Asset Categories</b>						
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) _____	RCFD 0010 412,964,000	RCFD C869 0	RCFD B600 379,807,000	RCFD B601 29,508,000		RCFD B602 3,649,000
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A) _____	RCFD 1754 48,826,000	RCFD B603 0	RCFD B604 3,917,000	RCFD B605 40,800,000	RCFD B606 4,109,000	RCFD B607 0
36. Available-for-sale securities (Column A must equal RCB item 8 Column D) _____	RCFD 1773 298,752,000	RCFD B608 8,129,000	RCFD B609 56,233,000	RCFD B610 188,540,000	RCFD B611 22,386,000	RCFD B612 23,464,000
37. Federal funds sold and securities purchased under agreements to resell _____	RCFD C225 178,439,000		RCFD C063 150,025,000	RCFD C064 21,204,000		RCFD B520 7,210,000
38. Loans and leases held for sale (Column A must equal RC item 4.a) _____	RCFD 5369 4,199,000	RCFD B617 0	RCFD B618 1,282,000	RCFD B619 251,000	RCFD B620 110,000	RCFD B621 2,556,000
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b) _____	RCFD B528 635,762,000	RCFD B622 0	RCFD B623 18,417,000	RCFD B624 50,853,000	RCFD B625 148,082,000	RCFD B626 418,410,000
40. LESS: Allowance for loan and lease losses	RCFD 3123 11,891,000	RCFD 3123 11,891,000				
41. Trading assets (Column A must equal RC 5) _____	RCFD 3545 280,790,000	RCFD B627 246,151,000	RCFD B628 7,000	RCFD B629 6,578,000	RCFD B630 12,134,000	RCFD B631 15,920,000
42. All other assets (1) _____	RCFD B639 160,967,000	RCFD B640 26,920,000	RCFD B641 6,373,000	RCFD B642 13,015,000	RCFD B643 564,000	RCFD 5339 114,095,000
43. Total assets (sum of items 34 through 42) _____	RCFD 2170 <b>2,008,808,000</b>	RCFD B644 <b>269,309,000</b>	RCFD 5320 <b>616,061,000</b>	RCFD 5327 <b>350,749,000</b>	RCFD 5334 <b>187,385,000</b>	RCFD 5340 <b>585,304,000</b>

(1) 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) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	Allocation by Risk Weight Category										
				0%		20%		50%		100%				
				Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil
Dollar Amounts in Thousands														
<b>Derivatives and Off-Balance Sheet Items</b>	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583							
44. Financial standby letters of credit	199,239,000	1.000	199,239,000	8,587,000	108,251,000	3,485,000	78,916,000							44
45. Performance standby letters of credit (Column A must equal RCL item 3)	RCFD 3821		RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654							
	8,258,000	.50	4,129,000	182,000	1,142,000	0	2,805,000							45
46. Commercial and similar letters of credit (Column A must equal RCL item 4)	RCFD 3411		RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659							
	6,245,000	.20	1,249,000	292,000	436,000	20,000	501,000							46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429		RCFD B660	RCFD B661	RCFD B662		RCFD B663							
	0	1.00	0	0	0		0							47
48. Securities lent (Column A must equal RCL item 6)	RCFD 3433		RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668							
	226,913,000	1.00	226,913,000	153,706,000	63,800,000	0	9,407,000							48
49. Retained recourse on small business obligations sold with recourse (Column A must equal RC-S.M.1.b)	RCFD A250		RCFD B669	RCFD B670	RCFD B671	RCFD B672	RCFD B673							
	0	1.00	0	0	0	0	0							49
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement (Column F must equal Column B)	RCFD B541	See footnote 3	RCFD B542				RCFD B543							
	1,086,000	M	7,877,000				7,877,000							50
51. All other financial assets sold with recourse	RCFD B675		RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680							
	1,437,000	1.00	1,437,000	0	0	893,000	544,000							51
52. All other off-balance sheet liabilities	RCFD B681		RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686							
	73,912,000	1.00	73,912,000	72,721,000	1,191,000	0	0							52
53. Unused commitments:														
a. With an original maturity exceeding one year	RCFD 3833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691							
	258,877,000	.50	129,438,500	1,753,500	14,557,000	4,287,000	108,841,000							53.a
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591		RCFD G592	RCFD G593	RCFD G594	RCFD G595	RCFD G596							
	0	.10	0	0	0	0	0							53.b
54. Derivative contracts			RCFD A167	RCFD B693	RCFD B694	RCFD B695								
			289,513,000	10,482,000	156,347,000	122,684,000								54

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.

For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor.

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column C)	(Column D)	(Column E)	(Column F)	
	Allocation by Risk Weight Category				
	0%	20%	50%	100%	
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
Dollar Amounts in Thousands					
<b>Totals</b>					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696	RCFD B697	RCFD B698	RCFD B699	
	<b>863,784,500</b>	<b>696,473,000</b>	<b>318,754,000</b>	<b>794,195,000</b>	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700	RCFD B701	RCFD B702	RCFD B703	
	<b>0</b>	<b>139,294,600</b>	<b>159,377,000</b>	<b>794,195,000</b>	57
58. Market risk equivalent assets				RCFD 1651	
				146,379,000	58
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCFD B704	
				<b>1,239,245,600</b>	59
60. LESS: Excess allowance for loan and lease losses				RCFD A222	
				0	60
61. LESS: Allocated transfer risk reserve				RCFD 3128	
				0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFD A223	
				<b>1,239,245,600</b>	62

**Memoranda**

	Dollar Amounts in Thousands		
	RCFD	Bil   Mil   Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	135,103,000	M.1

**Schedule RC-R—Continued**

**Memoranda-Continued**

**Part II — Continued**

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 derivative contracts: (1)							
a. Interest rate contracts	3809	29,974,545,000	8766	6,620,448,000	8767	4,516,016,000	M.2.a
b. Foreign exchange contracts	3812	7,142,691,000	8769	642,539,000	8770	324,130,000	M.2.b
c. Gold contracts	8771	40,059,000	8772	11,188,000	8773	60,000	M.2.c
d. Other precious metals contracts	8774	13,825,000	8775	1,482,000	8776	3,000	M.2.d
e. Other commodity contracts	8777	119,900,000	8778	88,208,000	8779	9,926,000	M.2.e
f. Equity derivative contracts	A000	319,063,000	A001	136,697,000	A002	25,314,000	M.2.f
g. Credit derivative contracts:							
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade	G597	344,712,000	G598	1,277,988,000	G599	103,694,000	M.2.g.1
(2) Subinvestment grade	G600	151,488,000	G601	445,882,000	G602	28,349,000	M.2.g.2

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

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
<b>Bank Securitization Activities</b>							
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 223,972,000	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 1,986,000	RCFD B710 0	RCFD B711 13,880,000
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 78,000	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 0	RCFD C399 1,078,000
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 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due	RCFD B733 6,233,000	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 162,000	RCFD B738 0	RCFD B739 0
b. 90 days or more past due	RCFD B740 11,573,000	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 207,000	RCFD B745 0	RCFD B746 203,000
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 1,850,000	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 91,000
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 1,000

**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	
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFD B776 7,931,000	RCFD B777 0	RCFD B778 21,000	RCFD B779 110,000	RCFD B780 1,344,000	RCFD B781 2,418,000	RCFD B782 15,745,000	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFD B783 59,000	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 8,000	RCFD B789 0	10

**Schedule RC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
Dollar Amounts in Thousands							
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 8,691,000	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 4,765,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 550,000	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 768,000

**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	20,509,000	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	753,555,000	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	357,328,000	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	15,232,000	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	7,897,000	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unsecured commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	19,066,000	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			
<b>Fiduciary and Related Assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	56,438,000	20,697,000	27,656	2,896	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	21,233,000	164,358,000	260	843	5.a
b. Employee benefit-defined benefit _____	23,742,000	321,496,000	377	518	5.b
c. Other employee benefit and retirement-related accounts _____	10,852,000	6,553,000	27,788	149	5.c
6. Corporate trust and agency accounts _____	0	200,000	0	95	6
7. Investment management and investment advisory agency accounts _____	293,366,000	2,202,000	112,808	231	7
8. Foundation and endowment trust and agency accounts _____	13,931,000	315,000	1,793	92	8
9. Other fiduciary accounts _____	1,472,000	222,793,000	536	778	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	<b>421,034,000</b>	<b>738,614,000</b>	<b>171,218</b>	<b>5,602</b>	10
11. Custody and safekeeping accounts _____		20,555,613,000		488,038	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 97,783,000	RCFN B901 7,936,866,000	RCFN B902 7,264	RCFN B903 299,282	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 10,850,000	RCFD J260 14,202,000	RCFD J261 27,783	RCFD J262 29,124	13

		Dollar Amounts in Thousands		
		RIAD	Bil   Mil   Thou	
<b>Fiduciary and Related Services Income</b>				
14. Personal trust and agency accounts		B904	265,000	14
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution		B905	75,000	15.a
b. Employee benefit—defined benefit		B906	137,000	15.b
c. Other employee benefit and retirement-related accounts		B907	57,000	15.c
16. Corporate trust and agency accounts		A479	1,000	16
17. Investment management and investment advisory agency accounts		J315	864,000	17
18. Foundation and endowment trust and agency accounts		J316	56,000	18
19. Other fiduciary accounts		A480	79,000	19
20. Custody and safekeeping accounts		B909	1,409,000	20
21. Other fiduciary and related services income		B910	126,000	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	3,069,000	22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	1,154,000		22.a
23. Less: Expenses		C058	N/A	23
24. Less: Net losses from fiduciary and related services		A488	N/A	24
25. Plus: Intracompany income credits for fiduciary and related services		B911	N/A	25
26. Net fiduciary and related services income		A491	N/A	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	N/A	J264	N/A	J265	N/A	M.1.a
b. Interest-bearing deposits	J266	N/A	J267	N/A	J268	N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269	N/A	J270	N/A	J271	N/A	M.1.c
d. State, county, and municipal obligations	J272	N/A	J273	N/A	J274	N/A	M.1.d
e. Money market mutual funds	J275	N/A	J276	N/A	J277	N/A	M.1.e
f. Equity mutual funds	J278	N/A	J279	N/A	J280	N/A	M.1.f
g. Other mutual funds	J281	N/A	J282	N/A	J283	N/A	M.1.g
h. Common trust funds and collective investment funds	J284	N/A	J285	N/A	J286	N/A	M.1.h
i. Other short-term obligations	J287	N/A	J288	N/A	J289	N/A	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	N/A	J291	N/A	J292	
k. Investments in unregistered funds and private equity investments	J293	N/A	J294	N/A	J295	N/A	M.1.k
l. Other common and preferred stocks	J296	N/A	J297	N/A	J298	N/A	M.1.l
m. Real estate mortgages	J299	N/A	J300	N/A	J301	N/A	M.1.m
n. Real estate	J302	N/A	J303	N/A	J304	N/A	M.1.n
o. Miscellaneous assets	J305	N/A	J306	N/A	J307	N/A	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	N/A	J309	N/A	J310	N/A	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	N/A	J312	N/A	M.1.q

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD		Tril Bil Mil Thou	RCFD B928	
2. Corporate trust and agency accounts:	B927	N/A		N/A	M.2.a
a. Corporate and municipal trusteeships				RCFD J314	
(1) Issues reported in Memorandum item 2.a. that are in default	J313	N/A		N/A	M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	N/A			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	20	B932	15,811,000	M.3.a
b. International/Global equity	B933	12	B934	10,769,000	M.3.b
c. Stock/Bond blend	B935	29	B936	19,752,000	M.3.c
d. Taxable bond	B937	33	B938	31,650,000	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	3	B942	17,552,000	M.3.f
g. Specialty/Other	B943	6	B944	27,950,000	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	103	B946	123,484,000	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	N/A	B948	N/A	B949	N/A	M.4.a
b. Employee benefit and retirement-related trust and agency accounts _____	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management and investment advisory agency accounts _____	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services _____	B956	N/A	B957	N/A	B958	N/A	M.4.d
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24) _____	B959	N/A	B960	N/A	B961	N/A	M.4.e

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

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

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(201) 595-5584  
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(201) 595-6771  
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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	228,000	J982	0	J983	8,000	1.a
b. Held-to-maturity securities	J984	0	J985	0	J986	0	1.b
c. Available-for-sale securities	J987	0	J988	9,000	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	3,011,000	J997	15,794,000	J998	0	1.f
g. Less: Allowance for loan and lease losses	J999	11,000	K001	0	K002	0	1.g
h. Trading assets (other than derivatives)	K003	6,300,000	K004	0	K005	3,000	1.h
i. Derivative trading assets	K006	1,000	K007	1,000	K008	0	1.i
j. Other real estate owned	K009	3,000	K010	0	K011	0	1.j
k. Other assets	K012	32,000	K013	33,000	K014	97,000	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	16,000	K019	0	K020	0	2.b
c. Commercial paper	K021	0	K022	8,430,000	K023	0	2.c
d. Other borrowed money (exclude commercial paper)	K024	6,653,000	K025	0	K026	0	2.d
e. Other liabilities	K027	8,000	K028	21,000	K029	10,000	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	791,000	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 September 30, 2014**  
published in response to call made by (Enter additional information below)


## Statement of Resources and Liabilities

Dollar Amounts in Thousands

<b>ASSETS</b>	
Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	24,213,000
Interest-bearing balances	388,751,000
Securities:	
Held-to-maturity securities	48,826,000
Federal funds sold and securities purchased under agreements to resell:	
Available-for-sale securities	298,752,000
Federal funds sold in domestic offices	302,000
Securities purchased under agreements to resell	178,137,000
Loans and lease financing receivables:	
Loans and leases held for sale	4,199,000
Loans and leases, net of unearned income	635,762,000
LESS: Allowance for loan and lease losses	11,891,000
Loans and leases, net of unearned income and allowance	623,871,000
Trading Assets	280,790,000
Premises and fixed assets (including capitalized leases)	11,066,000
Other real estate owned	975,000
Investments in unconsolidated subsidiaries and associated companies	290,000
Direct and indirect investments in real estate ventures	7,527,000
Intangible assets:	
Goodwill	27,314,000
Other intangible assets	8,608,000
Other assets	105,187,000
<b>Total assets</b>	<b>2,008,808,000</b>

# REPORT OF CONDITION (Continued)

## LIABILITIES

Dollar Amounts in Thousands

### DEPOSITS:

In domestic offices		1,049,935,000
Noninterest-bearing	446,678,000	
Interest-bearing	603,257,000	
In foreign offices, Edge and Agreement subsidiaries, and IBFs		327,726,000
Noninterest-bearing	19,615,000	
Interest-bearing	308,111,000	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased in domestic offices		2,335,000
Securities sold under agreements to repurchase		109,585,000
Trading liabilities		113,712,000
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		134,063,000
Subordinated notes and debentures		10,045,000
Other liabilities		78,476,000
Total liabilities		1,825,877,000

### 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)		90,771,000
Retained earnings		86,088,000
Accumulated other comprehensive income		4,028,000
Other equity capital components		0
Total bank equity capital		182,672,000
Noncontrolling (minority) interests in consolidated subsidiaries		259,000
Total equity capital		182,931,000
Total liabilities and equity capital		2,008,808,000

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

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