

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 March 31, 2014

(20140331)

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.

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

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Other Person to Whom Questions about the Reports Should be Directed

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 Name (TEXT C495)
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 E-mail Address (TEXT 4086)
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 Area code/Phone Number/Extension (TEXT 8902)
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 Area Code/FAX number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

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 MD & CFO
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Secondary Contact

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 (212) 270-5922
 Telephone: Area Code/Phone Number/Extension (TEXT C374)
 (212) 270-7473
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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
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Compliance Officer
Title (TEXT C438)
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(847) 488-2893
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Secondary Contact

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Compliance Officer
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(847) 488-3835
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Third Contact

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Title (TEXT C871)
E-mail Address (TEXT C872)
Area Code/Phone Number/Extension (TEXT C873)

Fourth Contact

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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 5/5/2014 at 5:02 PM

**Consolidated Report of Income
for the period January 1, 2014 – March 31, 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	1,920,000	1.a.1.a.1
(2) All other loans secured by real estate	4436	778,000	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	4,000	1.a.1.b
(c) Commercial and industrial loans	4012	746,000	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	571,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	599,000	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	268,000	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	548,000	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	5,434,000	1.a.3
b. Income from lease financing receivables	4065	11,000	1.b
c. Interest income on balances due from depository institutions (1)	4115	267,000	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	12,000	1.d.1
(2) Mortgage-backed securities	B489	1,169,000	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	969,000	1.d.3
e. Interest income from trading assets	4069	1,160,000	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	333,000	1.f
g. Other interest income	4518	107,000	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	9,462,000	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	21,000	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	116,000	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	55,000	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	22,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	254,000	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	107,000	2.b
c. Interest on trading liabilities and other borrowed money	4185	524,000	2.c

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

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date			
	RIAD	Bil Mil Thou		
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	58,000	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	1,157,000	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	8,305,000 3
4. Provision for loan and lease losses			4230	391,000 4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	987,000	5.a	
b. Service charges on deposit accounts	4080	1,055,000	5.b	
c. Trading revenue (2)	A220	2,317,000	5.c	
d. (1) Fees and commissions from securities brokerage	C886	341,000	5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	406,000	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	8,000	5.d.4	
(5) Income from other insurance activities	C387	3,000	5.d.5	
e. Venture capital revenue	B491	12,000	5.e	
f. Net servicing fees	B492	-279,000	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	54,000	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	1,000	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	-2,000	5.k	
l. Other noninterest income*	B497	3,775,000	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	8,678,000 5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	0 6.a
b. Realized gains (losses) on available-for-sale securities			3196	30,000 6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	6,239,000	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	1,742,000	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	69,000	7.c.2	
d. Other noninterest expense*	4092	4,002,000	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	12,052,000 7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301	4,570,000 8
9. Applicable income taxes (on item 8)			4302	1,306,000 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	3,264,000 10
11. Extraordinary items and other adjustments, net of income taxes*			4320	0 11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)			G104	3,264,000 12
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)			G103	7,000 13
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	3,257,000 14

* Describe on Schedule RI-E - Explanations.

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

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

Schedule RI—Continued

Memoranda

	Year-to-date			
	RIAD	Bil	Mil Thou	
Dollar Amounts in Thousands				
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513		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		25,000	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		55,000	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		277,000	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____			Number	
	4150		194,823	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		337,000	M.8.a
b. Foreign exchange exposures _____	8758		580,000	M.8.b
c. Equity security and index exposures _____	8759		562,000	M.8.c
d. Commodity and other exposures _____	8760		404,000	M.8.d
e. Credit exposures _____	F186		434,000	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		-19,000	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		-94,000	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		-17,000	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		3,000	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	
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		1,248,000	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552		239,000	M.13.a.1
b. Net gains (losses) on liabilities	F553		-437,000	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554		-115,000	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		3,000	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		3,000	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		3,257,000		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)		B509		0		5
6. Treasury stock transactions, net		B510		0		6
7. Changes incident to business combinations, net		4356		-1,000		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		969,000		10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)		4415		290,000		11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)		3210		173,592,000		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		1,000		C892		2,000			1.a.1
(2) Other construction loans and all land development and other land loans	C893		0		C894		0			1.a.2
b. Secured by farmland in domestic offices	3584		0		3585		0			1.b
c. Secured by 1-4 family residential properties in domestic offices:										
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411		171,000		5412		40,000			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens	C234		92,000		C217		69,000			1.c.2.a
(b) Secured by junior liens	C235		36,000		C218		12,000			1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		0		3589		0			1.d
e. Secured by nonfarm nonresidential properties in domestic offices:										
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895		3,000		C896		6,000			1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897		2,000		C898		2,000			1.e.2
f. In foreign offices	B512		0		B513		0			1.f

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653			0	4663			0	2.a
b. To foreign banks	4654			0	4664			0	2.b
3. Loans to finance agricultural production and other loans to farmers	4655			1,000	4665			0	3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645			86,000	4617			43,000	4.a
b. To non-U.S. addressees (domicile)	4646			28,000	4618			11,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514			186,000	B515			23,000	5.a
b. Automobile Loans	K129			61,000	K133			20,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205			95,000	K206			8,000	5.c
6. Loans to foreign governments and official institutions	4643			0	4627			0	6
7. All other loans	4644			72,000	4628			21,000	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			834,000	4605			258,000	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			0	4662			0	M.2
3. Not applicable									

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

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388			33,000	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	258,000	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	828,000	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	6,000	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	391,000	5
6. Adjustments* (see instructions for this schedule)	C233	-66,000	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	12,883,000	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 <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>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	70,000	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges <i>Memorandum item 4 is to be completed by all banks.</i>	C390	0	M.3
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	4,097,000	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	13,000	M709	2,000	M710	4,265,000	M711	57,000	M712	14,000	M713	2,000		1.a
b. Commercial real estate loans	M714	595,000	M715	101,000	M716	73,143,000	M717	1,478,000	M719	6,000	M720	0		1.b
c. Residential real estate loans	M721	19,213,000	M722	501,000	M723	131,344,000	M724	1,880,000	M725	51,526,000	M726	4,088,000		1.c
2. Commercial loans(2)	M727	516,000	M728	102,000	M729	251,830,000	M730	3,040,000	M731	0	M732	0		2
3. Credit cards	M733	502,000	M734	114,000	M735	24,518,000	M736	591,000	M737	0	M738	0		3
4. Other consumer loans	M739	127,000	M740	14,000	M741	63,912,000	M742	906,000	M743	66,000	M744	7,000		4
5. Unallocated, if any							M745	0						5
6. Total (sum of items 1.a through 5)(3)	M746	20,966,000	M747	834,000	M748	549,012,000	M749	7,952,000	M750	51,612,000	M751	4,097,000		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	2,607,000	1
2. Total interest expense in foreign offices _____	C900	752,000	2
3. Provision for loan and lease losses in foreign offices _____	C901	14,000	3
4. Noninterest income in foreign offices:			
a. Trading revenue _____	C902	1,550,000	4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions _____	C903	679,000	4.b
c. Net securitization income _____	C904	0	4.c
d. Other noninterest income _____	C905	1,480,000	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____	C906	29,000	5
6. Total noninterest expense in foreign offices _____	C907	4,114,000	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	706,000	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	759,000	10
11. Not applicable.			
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____	C913	369,000	12
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) _____	C914	1,128,000	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.I:						
a.	Income and fees from the printing and sale of checks	C013		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		0		1.b
c.	Income and fees from automated teller machines (ATMs)	C016		0		1.c
d.	Rent and other income from other real estate owned	4042		0		1.d
e.	Safe deposit box rent	C015		0		1.e
f.	Net change in the fair values of financial instruments accounted for under a fair value option	F229		0		1.f
g.	Bank card and credit card interchange fees	F555		686,000		1.g
h.	Gains on bargain purchases	J447		0		1.h
TEXT						
i.	4461 Auto Operating Leases		4461	358,000		1.i
j.	4462 Credit Card Revenue		4462	322,000		1.j
k.	4463 Loan Commitment Fees		4463	171,000		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		140,000		2.a
b.	Advertising and marketing expenses	0497		159,000		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		172,000		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		1,042,000		2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0		2.j
k.	Telecommunications expenses	F559		193,000		2.k
TEXT						
l.	4464 Amortization of Software		4464	224,000		2.l
m.	4467 Operating Losses		4467	205,000		2.m
n.	4468 Travel and Entertainment Expenses		4468	133,000		2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469		4469	0		3.a.1
	(2) Applicable income tax effect	4486		0		3.a.2
b.(1)	4487		4487	0		3.b.1
	(2) Applicable income tax effect	4488		0		3.b.2
c.(1)	4489		4489	0		3.c.1
	(2) Applicable income tax effect	4491		0		3.c.2

Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 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	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	25,564,000	1.a
b. Interest-bearing balances (2)				0071	355,870,000	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	47,271,000	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	283,940,000	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON B987	427,000	3.a
				RCFD		
b. Securities purchased under agreements to resell (3)				B989	219,099,000	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	7,228,000	4.a
b. Loans and leases, net of unearned income		B528	623,182,000			4.b
c. LESS: Allowance for loan and lease losses		3123	12,883,000			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	610,299,000	4.d
5. Trading assets (from Schedule RC-D)				3545	261,058,000	5
6. Premises and fixed assets (including capitalized leases)				2145	10,828,000	6
7. Other real estate owned (from Schedule RC-M)				2150	2,753,000	7
8. Investments in unconsolidated subsidiaries and associated companies				2130	308,000	8
9. Direct and indirect investments in real estate ventures				3656	6,455,000	9
10. Intangible assets:						
a. Goodwill				3163	27,323,000	10.a
b. Other intangible assets (from Schedule RC-M)				0426	9,025,000	10.b
11. Other assets (from Schedule RC-F)				2160	103,002,000	11
12. Total assets (sum of items 1 through 11)				2170	1,970,450,000	12

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

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

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

Schedule RC—Continued

		Dollar Amounts in Thousands		RCON	Tril	Bil	Mil	Thou	
Liabilities									
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				2200	1,007,957,000				13.a
(1) Noninterest-bearing (4)		6631	390,638,000						13.a.1
(2) Interest-bearing		6636	617,319,000						13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN					
(1) Noninterest-bearing		6631	13,674,000	2200	327,109,000				13.b
(2) Interest-bearing		6636	313,435,000						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	2,172,000				14.a
b. Securities sold under agreements to repurchase (6)				RCFD					
				B995	129,065,000				14.b
15. Trading liabilities (from Schedule RC-D)									
				3548	104,820,000				15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)									
				3190	135,962,000				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	
Liabilities—Continued			
19. Subordinated notes and debentures (1) _____	3200	10,386,000	19
20. Other liabilities (from Schedule RC-G) _____	2930	79,125,000	20
21. Total liabilities (sum of items 13 through 20) _____	2948	1,796,596,000	21
22. Not applicable			
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus _____	3838	0	23
24. Common stock _____	3230	1,785,000	24
25. Surplus (excludes all surplus related to preferred stock) _____	3839	90,768,000	25
26. a. Retained earnings _____	3632	77,892,000	26.a
b. Accumulated other comprehensive income (2) _____	B530	3,147,000	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	173,592,000	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries _____	3000	262,000	27.b
28. Total equity capital (sum of items 27.a and 27.b) _____	G105	173,854,000	28
29. Total liabilities and equity capital (sum of items 21 and 28) _____	3300	1,970,450,000	29

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2013 _____

RCFD	Number
6724	1

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	12/31

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	17,496,000					1
a. Cash items in process of collection and unposted debits _____				0020	8,558,000		1.a
b. Currency and coin _____				0080	8,931,000		1.b
2. Balances due from depository institutions in the U.S. _____				0082	1,128,000		2
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083	311,000					2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085	1,003,000					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	427,000		3
a. Foreign branches of other U.S. banks _____	0073	230,000					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	48,211,000					3.b
4. Balances due from Federal Reserve Banks _____	0090	314,183,000		0090	314,183,000		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	381,434,000		0010	333,227,000		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	5,729,000	1287	5,790,000	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	1,790,000	1298	1,814,000	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	7,726,000	8497	7,920,000	8498	22,233,000	8499	22,898,000	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	4,326,000	G301	4,356,000	G302	6,482,000	G303	6,713,000	4.a.1
(2) Issued by FNMA and FHLMC	G304	35,219,000	G305	35,283,000	G306	49,973,000	G307	51,074,000	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	3,594,000	G315	3,645,000	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	44,064,000	G323	45,133,000	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	450,000	K145	467,000	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		341,000		K153		358,000	4.c.2.a	
(b). All other commercial MBS	K154		0		K155		0		K156		15,785,000		K157		16,328,000	4.c.2.b	
5. Asset-backed securities and structured financial products:																	
a. Asset-backed securities (ABS)	C026		0		C988		0		C989		11,950,000		C027		12,142,000	5.a	
b. Structured financial products:																	
(1) Cash	G336		0		G337		0		G338		27,451,000		G339		27,552,000	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		2,400,000		1741		2,515,000	6.a	
b. Other foreign debt securities	1742		0		1743		0		1744		85,581,000		1746		87,282,000	6.b	
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)											A510		221,000	A511		229,000	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		47,271,000		1771		47,559,000		1772		278,044,000		1773		283,940,000	8	

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
 (2) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands			
	RCFD	Bil	Mil	Thou
1. Pledged securities (1) _____	0416		78,738,000	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		50,665,000	M.2.a.1
(2) Over three months through 12 months _____	A550		14,071,000	M.2.a.2
(3) Over one year through three years _____	A551		19,343,000	M.2.a.3
(4) Over three years through five years _____	A552		13,565,000	M.2.a.4
(5) Over five years through 15 years _____	A553		43,986,000	M.2.a.5
(6) Over 15 years _____	A554		26,556,000	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	22,000	M.2.b.1	
(2) Over three months through 12 months _____	A556	228,000	M.2.b.2	
(3) Over one year through three years _____	A557	1,049,000	M.2.b.3	
(4) Over three years through five years _____	A558	3,247,000	M.2.b.4	
(5) Over five years through 15 years _____	A559	17,114,000	M.2.b.5	
(6) Over 15 years _____	A560	75,672,000	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	52,575,000	M.2.c.1	
(2) Over three years _____	A562	12,889,000	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	21,292,000	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	273,000	B841	277,000	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	1,501,000	B849	1,504,000	M.5.c
d. Other consumer loans _____	B850	0	B851	0	B852	5,348,000	B853	5,477,000	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	3,570,000	B857	3,610,000	M.5.e
f. Other _____	B858	0	B859	0	B860	1,258,000	B861	1,274,000	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 5/5/2014 at 5:02 PM
Submitted to CDR on 5/5/2014 at 5:02 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	27,451,000	G359	27,552,000	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		280,000		F158		280,000	1.a.1	
(2) Other construction loans and all land development and other land loans	F159		4,013,000		F159		4,013,000	1.a.2	
b. Secured by farmland (including farm residential and other improvements)	1420		209,000		1420		209,000	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		64,794,000		1797		64,794,000	1.c.1	
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	5367		133,109,000		5367		130,151,000	1.c.2.a	
(b) Secured by junior liens	5368		4,419,000		5368		4,419,000	1.c.2.b	
d. Secured by multifamily (5 or more) residential properties	1460		46,193,000		1460		46,193,000	1.d	
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160		14,273,000		F160		14,273,000	1.e.1	
(2) Loans secured by other nonfarm nonresidential properties	F161		13,069,000		F161		12,898,000	1.e.2	
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S.:					B531		3,182,000	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		3,188,000					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		1,880,000	2.c	
(1) To foreign branches of other U.S. banks	B536		1,000					2.c.1	
(2) To other banks in foreign countries	B537		18,696,000					2.c.2	
3. Loans to finance agricultural production and other loans to farmers	1590		738,000		1590		544,000	3	
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1763		88,737,000		1763		86,718,000	4.a	
b. To non-U.S. addressees (domicile)	1764		34,463,000		1764		5,135,000	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		25,089,000		B538		23,015,000	6.a	
b. Other revolving credit plans	B539		2,403,000		B539		2,403,000	6.b	
c. Automobile Loans	K137		41,948,000		K137		41,948,000	6.c	
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207		19,754,000		K207		19,732,000	6.d	
7. Loans to foreign government and official institutions (including foreign central banks)	2081		1,100,000		2081		1,000	7	
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107		12,689,000		2107		12,689,000	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	100,596,000							9
a. Loans to nondepository financial institutions					J454	12,144,000			9.a
b. Other loans:									
(1) Loans for purchasing or carrying securities (secured and unsecured)					1545	2,808,000			9.b.1
(2) All other loans (exclude consumer loans)					J451	32,370,000			9.b.2
10. Lease financing receivables (net of unearned income)					2165	649,000			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	649,000							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	630,410,000			2122	522,448,000			12

Memoranda

	Dollar Amounts in Thousands				RCFD	RCON	Bil	Mil	Thou	
	RCFD	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		11,459,000			M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices					K160		7,000			M.1.c
d. Secured by nonfarm nonresidential properties:										
(1) Loans secured by owner-occupied nonfarm nonresidential properties					K161		54,000			M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties					K162		9,000			M.1.d.2
e. Commercial and Industrial loans:					RCFD					
(1) To U.S.addressees (domicile)					K163		69,000			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		460,000			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
					RCFD					
(2) Loans to depository institutions and acceptances of other banks					K167		0			M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers					K168		0			M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:										
(a) Credit cards					K098		0			M.1.f.4(a)
(b) Automobile loans					K203		0			M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)					K204		0			M.1.f.4(c)
(5) Loans to foreign governments and official instutitions					K212		0			M.1.f.5
(6) Other loans (2)					K267		0			M.1.f.6
					RCFN					
(7) Loans secured by real estate in foreign offices					K289		0			M.1.f.7

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

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

Schedule RC-C—Continued

Part I— Continued

Memoranda—Continued

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON			
(1) Three months or less	A564	10,937,000		M.2.a.1
(2) Over three months through 12 months	A565	10,754,000		M.2.a.2
(3) Over one year through three years	A566	5,203,000		M.2.a.3
(4) Over three years through five years	A567	7,693,000		M.2.a.4
(5) Over five years through 15 years	A568	24,490,000		M.2.a.5
(6) Over 15 years	A569	62,120,000		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	327,372,000		M.2.b.1
(2) Over three months through 12 months	A571	28,124,000		M.2.b.2
(3) Over one year through three years	A572	38,164,000		M.2.b.3
(4) Over three years through five years	A573	54,223,000		M.2.b.4
(5) Over five years through 15 years	A574	42,778,000		M.2.b.5
(6) Over 15 years	A575	6,130,000		M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	128,532,000		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	9,504,000		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	60,277,000		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	3,608,000		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	475,000		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	55,747,000		M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	51,612,000		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	20,612,000		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		3,671,000		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		697,000		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		12,641,000		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		150,000						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		150,000		M.10.a.5
b. Commercial and industrial loans _____		F585		691,000		F585		49,000		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		751,000		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	151,000					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	151,000		M.11.a.5
b. Commercial and industrial loans	F597	712,000		F597	56,000		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	748,000		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
	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
<i>Memorandum item 14 is to be completed by all banks.</i>					
14.	Pledged loans and leases			RCFD G378	207,984,000
<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
	(2) Proprietary reverse mortgages			J467	N/A
	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
	(2) Proprietary reverse mortgages			J469	N/A
	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
	(2) Proprietary reverse mortgages			J471	N/A

Legal Title of Bank
 FDIC Certificate Number: 00628
 Submitted to CDR on 5/5/2014 at 5:02 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.) _____
- 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.) _____

Number of Loans		
RCON		
5562	N/A	2.a
RCON		
5563	N/A	2.b

Dollar Amounts in Thousands	(Column A)		(Column B)		
	RCON	Number of Loans	RCON	Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):				Bil Mil Thou	
a. With original amounts of \$100,000 or less _____	5564	1,938	5565	69,000	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	5,530	5567	676,000	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	12,626	5569	5,222,000	3.c
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):					
a. With original amounts of \$ 100,000 or less _____	5570	1,350,105	5571	8,344,000	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	21,446	5573	1,620,000	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	14,762	5575	3,378,000	4.c

Legal Title of Bank
 FDIC Certificate Number: 00628
 Submitted to CDR on 5/5/2014 at 5:02 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	56	5579	2,000	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	139	5581	17,000	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	90	5583	24,000	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	632	5585	10,000	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	194	5587	15,000	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	118	5589	21,000	8.c

Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands					
	(Column A) Consolidated Bank			(Column B) Domestic Offices		
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou	
Assets						
1. U.S. Treasury securities	3531	9,865,000		3531	9,707,000	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	15,000		3532	15,000	2
3. Securities issued by states and political subdivisions in the U.S.	3533	3,819,000		3533	3,819,000	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	1,095,000		G380	1,095,000	4.b
c. All other residential MBS	G381	992,000		G381	17,000	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	326,000		K198	0	4.e
5. Other debt securities						
a. Structured financial products:						
(1) Cash	G383	305,000		G383	0	5.a.1
(2) Synthetic	G384	43,000		G384	0	5.a.2
(3) Hybrid	G385	0		G385	0	5.a.3
b. All other debt securities	G386	81,457,000		G386	2,692,000	5.b
6. Loans:						
a. Loans secured by real estate	F610	13,947,000				6.a
(1) Construction, land development, and other land loans				F604	0	6.a.1
(2) Secured by farmland (including farm residential and other improvements)				F605	0	6.a.2
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				F606	0	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens				F607	8,607,000	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	1,699,000	6.a.5
b. Commercial and industrial loans	F614	4,896,000		F614	992,000	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	209,000		K210	209,000	6.c.4
d. Other loans	F618	7,256,000		F618	1,643,000	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								
Liabilities								
9. Other trading assets	3541	80,663,000			3541	1,681,000		9
10. Not applicable								
11. Derivatives with a positive fair value	3543	56,170,000			3543	15,544,000		11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	261,058,000			3545	47,720,000		12
13. a. Liability for short positions	3546	59,413,000			3546	2,475,000		13.a
b. Other trading liabilities	F624	30,000			F624	28,000		13.b
14. Derivatives with a negative fair value	3547	45,377,000			3547	12,604,000		14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	104,820,000			3548	15,107,000		15

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
Memoranda									
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	14,339,000							M.1.a
(1) Construction, land development, and other land loans					F625	0		M.1.a.1	
(2) Secured by farmland (including farm residential and other improvements)					F626	0		M.1.a.2	
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F627	0		M.1.a.3.a	
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens					F628	8,974,000		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	1,757,000		M.1.a.5	
b. Commercial and industrial loans	F632	6,904,000			F632	2,100,000		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	215,000			K211	215,000		M.1.c.4	
d. Other loans	F636	7,885,000			F636	1,807,000		M.1.d	
2. Loans measured at fair value that are past due 90 days or more:									
a. Fair value	F639	225,000			F639	217,000		M.2.a	
b. Unpaid principal balance	F640	814,000			F640	554,000		M.2.b	

Schedule RC-D - Continued

Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):							
a. Trust preferred securities issued by financial institutions	G299	0		G299	0		M.3.a
b. Trust preferred securities issued by real estate investment trusts	G332	0		G332	0		M.3.b
c. Corporate and similar loans	G333	260,000		G333	0		M.3.c
d. 1-4 family residential MBS issued or guaranteed by U.S. government- sponsored enterprises (GSEs)	G334	0		G334	0		M.3.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335	0		G335	0		M.3.e
f. Diversified (mixed) pools of structured financial products	G651	0		G651	0		M.3.f
g. Other collateral or reference assets	G652	88,000		G652	0		M.3.g
4. Pledged trading assets:							
a. Pledged securities	G387	74,314,000		G387	3,885,000		M.4.a
b. Pledged Loans	G388	651,000		G388	15,000		M.4.b

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

Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
5. Asset-backed securities:			
a. Credit card receivables	F643	82,000	M.5.a
b. Home equity lines	F644	0	M.5.b
c. Automobile loans	F645	2,000	M.5.c
d. Other consumer loans	F646	136,000	M.5.d
e. Commercial and industrial loans	F647	93,000	M.5.e
f. Other	F648	46,000	M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	0	M.6
7. Equity securities:			
a. Readily determinable fair values	F652	66,728,000	M.7.a
b. Other	F653	284,000	M.7.b
8. Loans pending securitization	F654	8,101,000	M.8
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25 percent of the item): (1)			
TEXT			
a. F655	F655	0	M.9.a
b. F656	F656	0	M.9.b
c. F657	F657	0	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			
TEXT			
a. F658	F658	0	M.10.a
b. F659	F659	0	M.10.b
c. F660	F660	0	M.10.c

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts							Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits(1) (included in column A)			(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of:												
1. Individuals, partnerships and corporations (include all certified and official checks)	B549	170,770,000						B550	753,401,000			1
2. U.S. Government	2202	115,000						2520	88,000			2
3. States and political subdivisions in the U.S.	2203	4,393,000						2530	37,848,000			3
4. Commercial banks and other depository institutions in the U.S.	B551	2,244,000						B552	2,431,000			4
5. Banks in foreign countries	2213	17,990,000						2236	6,270,000			5
6. Foreign governments and official institutions (including foreign central banks)	2216	2,354,000						2377	10,053,000			6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	197,866,000			2210	172,552,000		2385	810,091,000			7

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	10,053,000			M.1.a
b. Total brokered deposits	2365	7,014,000			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)					
(1) Brokered deposits of less than \$100,000	2343	31,000			M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	10,000			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	11,000			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	1,000			M.1.d.2
(3) Brokered deposits of more than \$250,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220	360,000			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	710,317,000		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	34,328,000		M.2.a.2
b. Total time deposits of less than \$100,000	6648	13,196,000		M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473	5,692,000		M.2.c
d. Total time deposits of more than \$250,000	J474	46,558,000		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	1,391,000		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	2,573,000		M.3.a.1
(2) Over three months through 12 months	A580	6,448,000		M.3.a.2
(3) Over one year through three years	A581	3,176,000		M.3.a.3
(4) Over three years	A582	999,000		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	9,021,000		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	32,166,000		M.4.a.1
(2) Over three months through 12 months	A585	10,611,000		M.4.a.2
(3) Over one year through three years	A586	4,972,000		M.4.a.3
(4) Over three years	A587	4,501,000		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	3,672,000		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	34,934,000		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	12,088,000		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	23,377,000		M.6.b
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755	135,305,000		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	
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):					
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):					
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	P756		332,049,000		M.7.a.1
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	P757		322,869,000		M.7.a.2
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):					
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	P758		32,456,000		M.7.b.1
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	P759		1,860,000		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		236,323,000		1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554		10,811,000		2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625		42,028,000		3
4. Foreign governments and official institutions (including foreign central banks)	2650		37,899,000		4
5. U.S. Government and states and political subdivisions in the U.S.	B555		48,000		5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200		327,109,000		6

Memorandum

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)	A245		47,829,000		M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1)			B556	4,331,000	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	5,271,000	4
5.	Life insurance assets					
a.	General account life insurance assets			K201	5,366,000	5.a
b.	Separate account life insurance assets			K202	5,107,000	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	82,927,000	6
a.	Prepaid expenses (excluding prepaid assessments)	2166	0			6.a
b.	Repossessed personal property (including vehicles)	1578	0			6.b
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0			6.d
e.	FDIC loss-sharing indemnification assets	J448	0			6.e
f.	Not Applicable					
	TEXT					
g.	3549	3549	0			6.g
h.	3550	3550	0			6.h
i.	3551	3551	0			6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	103,002,000	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	84,000	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD		
				3646	19,626,000	1.b
2.	Net deferred tax liabilities (2)			3049	446,000	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	58,333,000	4
a.	Accounts Payable	3066	21,587,000			4.a
b.	Deferred compensation liabilities	C011	0			4.b
c.	Dividends declared but not yet payable	2932	0			4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
	TEXT					
e.	3552	3552	0			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	79,125,000	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-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	28,124,000				
2. Total IBF liabilities (component of Schedule RC, item 21)	2898	8,071,000				

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou
Assets							
1. Interest-bearing balances due from depository institutions	3381	305,012,000					
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	7,872,000					
3. Mortgage-backed securities (2)	B559	160,072,000					
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	158,379,000					
5. Federal funds sold and securities purchased under agreements to resell	3365	216,231,000					
6. Loans:							
a. Loans in domestic offices:	RCON						
(1) Total loans	3360	521,098,000					
(2) Loans secured by real estate:							
(a) Loans secured by 1-4 family residential properties	3465	200,122,000					
(b) All other loans secured by real estate	3466	76,847,000					
(3) Loans to finance agricultural production and other loans to farmers	3386	520,000					
(4) Commercial and industrial loans	3387	90,720,000					
(5) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	B561	23,235,000					
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562	64,149,000					
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	106,288,000					
7. Trading assets	RCFD						
	3401	261,508,000					
8. Lease financing receivables (net of unearned income)	3484	689,000					
9. Total assets (4)	3368	1,910,077,000					
Liabilities							
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON						
	3485	100,409,000					
11. Nontransaction accounts in domestic offices:							
a. Savings deposits (includes MMDAs)	B563	731,369,000					
b. Time deposits of \$100,000 or more	A514	52,448,000					
c. Time deposits of less than \$100,000	A529	13,644,000					
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFD						
	3404	288,549,000					
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD						
	3353	119,608,000					
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD						
	3355	135,234,000					

(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	31,520,000			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)
		RCFD				
b.	Credit card lines _____	3815	32,722,000			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.¹</i>					
	(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
(1)	Unused consumer credit card lines _____	J455	22,870,000			1.b.(1)
(2)	Other unused credit card lines _____	J456	9,852,000			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	4,736,000			1.c.1.b
(2)	NOT secured by real estate _____	6550	8,267,000			1.c.2
d.	Securities underwriting _____	3817	0			1.d
e.	Other unused commitments:					
(1)	Commercial and industrial loans _____	J457	186,028,000			1.e.(1)
(2)	Loans to financial institutions _____	J458	60,274,000			1.e.(2)
(3)	All other unused commitments _____	J459	97,805,000			1.e.(3)
2.	Financial standby letters of credit _____	3819	132,568,000			2
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>					
a.	Amount of financial standby letters of credit conveyed to others _____	3820	42,881,000			2.a
3.	Performance standby letters of credit _____	3821	8,504,000			3.
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>					
a.	Amount of performance standby letters of credit conveyed to others _____	3822	2,251,000			3.a
4.	Commercial and similar letters of credit _____	3411	5,692,000			4
5.	Not applicable					
6.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____	3433	231,914,000			6
7.	Credit derivatives:					
a.	Notional amounts:					
(1)	Credit default swaps _____	C968	2,579,835,000	C969	2,593,270,000	7.a.1
(2)	Total return swaps _____	C970	1,842,000	C971	18,766,000	7.a.2
(3)	Credit options _____	C972	48,182,000	C973	44,904,000	7.a.3
(4)	Other credit derivatives _____	C974	54,099,000	C975	4,424,000	7.a.4
b.	Gross fair values:					
(1)	Gross positive fair value _____	C219	59,132,000	C221	22,367,000	7.b.1
(2)	Gross negative fair value _____	C220	20,933,000	C222	60,255,000	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	2,683,958,000			7.c.(1)(a)
(b) Purchased protection		G402	2,661,364,000			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	336,043,000	G407	1,480,550,000	G408	160,153,000	7.d.(1)(a)
(b) Subinvestment grade		G409	139,425,000	G410	532,638,000	G411	35,149,000	7.d.(1)(b)
(2) Purchased credit protection:(3)								
(a) Investment grade		G412	320,878,000	G413	1,483,604,000	G414	140,489,000	7.d.(2)(a)
(b) Subinvestment grade		G415	142,533,000	G416	534,697,000	G417	39,163,000	7.d.(2)(b)

		RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts		8765		566,393,000			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		158,247,000			9
a. Securities borrowed		3432		93,779,000			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
TEXT							
d.	3555 Forward Repo Agreement	3555		43,577,000			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
TEXT							
a.	Commitments to sell when-issued securities	3435		0			10.a
b.	5592	5592		0			10.b
c.	5593	5593		0			10.c
d.	5594	5594		0			10.d
e.	5595	5595		0			10.e

		RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:							
a. Sales for which the reporting bank is the acquiring bank		C223		150,602,000			11.a
b. Sales for which the reporting bank is the agent bank with risk		C224		0			11.b

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

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Derivatives Position Indicators																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				
a. Futures contracts _____	1,011,664,000				30,963,000				32,419,000				80,020,000				12.a
	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				
b. Forward contracts _____	11,376,287,000				3,489,125,000				5,979,000				89,461,000				12.b
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options _____	323,810,000				2,657,000				181,415,000				139,545,000				12.c.1
	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				
(2) Purchased options _____	607,985,000				4,695,000				195,576,000				131,222,000				12.c.2
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options _____	3,885,239,000				744,745,000				238,722,000				56,297,000				12.d.1
	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
(2) Purchased options _____	3,888,111,000				731,155,000				164,171,000				58,985,000				12.d.2
	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				
e. Swaps _____	30,838,680,000				3,588,132,000				241,948,000				152,662,000				12.e
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				
	51,491,277,000				8,453,370,000				1,060,230,000				702,782,000				13
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				
	440,499,000				138,102,000				0				5,410,000				14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589																
	12,085,000																14.a
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 _____	761,148,000				122,480,000				45,733,000				32,824,000				15.a.1
	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(2) Gross negative fair value _____	729,781,000				127,145,000				47,873,000				33,903,000				15.a.2
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value _____	5,250,000				403,000				0				515,000				15.b.1
	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				
(2) Gross negative fair value _____	4,585,000				1,136,000				0				251,000				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	75,409,000	G419	277,000	G420	4,048,000	G421	10,214,000	G422	31,836,000	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	13,045,000	G424	0	G425	12,791,000	G426	0	G427	5,716,000	16.b(1)
(2) Cash - Other currencies	G428	41,850,000	G429	0	G430	510,000	G431	490,000	G432	6,406,000	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	256,000	G439	0	G440	2,817,000	G441	0	G442	2,013,000	16.b(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0	16.b(5)
(6) Equity securities	G448	0	G449	0	G450	0	G451	0	G452	526,000	16.b(6)
(7) All other collateral	G453	7,315,000	G454	0	G455	588,000	G456	0	G457	9,306,000	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	62,466,000	G459	0	G460	16,706,000	G461	490,000	G462	23,967,000	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.

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		1,419,000		1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____						
	6165		Number	4		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____						
		3164		8,552,000		2.a
(1) Estimated fair value of mortgage servicing assets _____						
	A590		8,552,000			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____						
		B026		0		2.b
c. All other identifiable intangible assets _____						
		5507		473,000		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____						
		0426		9,025,000		2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____						
		RCON				
		5508		1,000		3.a
b. Farmland in domestic offices _____						
		5509		0		3.b
c. 1-4 family residential properties in domestic offices _____						
		5510		611,000		3.c
d. Multifamily (5 or more) residential properties in domestic offices _____						
		5511		5,000		3.d
e. Nonfarm nonresidential properties in domestic offices _____						
		5512		59,000		3.e
f. Foreclosed properties from "GNMA loans" _____						
		C979		2,077,000		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		2,753,000		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		46,560,000		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		9,000		5.a.1.c
(d) Over five years _____						
		F058		185,000		5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) _____						
		2651		8,720,000		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		84,220,000		5.b.1.a
(b) Over one year through three years _____						
		F061		578,000		5.b.1.b
(c) Over three years through five years _____						
		F062		900,000		5.b.1.c
(d) Over five years _____						
		F063		3,497,000		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		49,630,000		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		135,962,000		5.c

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

Schedule RC-M—Continued

		Dollar Amounts in Thousands	RCFD	YES / NO	
6.	Does the reporting bank sell private label or third party mutual funds and annuities? _____		B569	YES	6
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities _____		RCFD B570	Bil Mil Thou 0	7
8.	Internet Web site addresses and physical office trade names:				
	a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com)				
	TEXT 4087 http://www.jpmorganchase.com				8.a
	b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.biz):(1)				
(1)	TE01 N528 http://www.chase.com				8.b.1
(2)	TE02 N528 http://www.jpmorgan.com				8.b.2
(3)	TE03 N528 http://www.jpmorganassetmanagement.com				8.b.3
(4)	TE04 N528 http://www.jpnam.com				8.b.4
(5)	TE05 N528 http://www.jpmorganaccess.com				8.b.5
(6)	TE06 N528 http://www.jpmorgan.chase.com				8.b.6
(7)	TE07 N528 http://www.jpmorganonline.com				8.b.7
(8)	TE08 N528				8.b.8
(9)	TE09 N528				8.b.9
(10)	TE10 N528				8.b.10
	c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:				
(1)	TE01 N529 Chase				8.c.1
(2)	TE02 N529 J.P.Morgan				8.c.2
(3)	TE03 N529 JPMorgan Chase				8.c.3
(4)	TE04 N529 Chase Private Client				8.c.4
(5)	TE05 N529 J.P.Morgan Private Bank				8.c.5
(6)	TE06 N529				8.c.6
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____		RCFD 4088	YES / NO YES	9
10.	Secured liabilities:		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	36,671,000	10.b
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____		RCON G463	YES / NO YES	11
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____		RCON G464	YES / NO YES	12

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate in domestic offices:			
(a) Construction , land development, and other land loans:			
(1) 1-4 family residential construction loans	K169	0	13.a.1.a.1
(2) Other construction loans and all land developmentand other land loans	K170	0	13.a.1.a.2
(b) Secured by farmland	K171	0	13.a.1.b
(c) Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K172	0	13.a.1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	K173	0	13.a.1.c.2.a
(b) Secured by junior liens	K174	0	13.a.1.c.2.b
(d) Secured by multifamily(5 or more) residential properties	K175	0	13.a.1.d
(e) Secured by nonfarm, nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	0	13.a.1.e(1)
(2) Loans secured by other nonfarm nonresidential properties	K177	0	13.a.1.e(2)
	RCFD		
(2) Loans to finance agricultural production and other loans to farmers	K178	0	13.a.2
(3) Commercial and industrial loans	K179	0	13.a.3
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K180	0	13.a.4.a
(b) Automobile loans	K181	0	13.a.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K182	0	13.a.4.c
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 ScheduleRC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):</i>			
(a) Loans to depository institutions and acceptances of other banks	K184	0	13.a.5.a
(b) Loans to foreign government and official institutions	K185	0	13.a.5.b
(c) Other loans(1)	K186	0	13.a.5.c
(d) Lease financing receivables	K273	0	13.a.5.d
	RCFN		
(e) Loans secured by real estate in foreign offices	K290	0	13.a.5.e
b. Other real estate owned (included in Schedule RC, item 7):	RCON		
(1) Construction, land development, and other land in domestic offices	K187	0	13.b.1
(2) Farmland in domestic offices	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices	K189	0	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190	0	13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191	0	13.b.5
	RCFN		
(6) In foreign offices	K260	0	13.b.6
	RCFD		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is proteced by FDIC loss-sharing agreements	K192	0	13.b.7
c. Debt securities (included in Schdule RC. items 2.a and 2.b)	J461	0	13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries(2)	K193	5,231,000	14.a
b. Total assets of captive reinsurance subsidiaries(2)	K194	232,000	14.b

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

Schedule RC-M—Continued

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

15. Qualified Thrift Lender (QTL) test:

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

RCON	Number
L133	N/A

15.a

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

RCON	YES / NO
L135	N/A

15.b

Items 16.a and 16.b, and, if appropriate, items 16.c and 16.d are to be completed in the March 2014 report. Beginning with the June 2014 report, item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only and item 16.b is to be completed annually in the June report only.

16. Remittance transfers offered to consumers:(1)

a. Mechanisms offered to consumers in any state for sending remittance transfers to recipients abroad:

(1) In 2012, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?(2)

RCON	YES / NO
------	----------

16.a.1.a

(a) International wire transfers

N512	YES
------	-----

(b) International ACH transactions

N514	NO
------	----

16.a.1.b

(c) Other proprietary services operated by your institution

N515	NO
------	----

16.a.1.c

(d) Other proprietary services operated by another party

N516	NO
------	----

16.a.1.d

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

(a) International wire transfers

N517	YES
------	-----

16.a.2.a

(b) International ACH transactions

N518	NO
------	----

16.a.2.b

(c) Other proprietary services operated by your institution

N519	NO
------	----

16.a.2.c

(d) Other proprietary services operated by another party

N520	NO
------	----

16.a.2.d

b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?

N521	YES
------	-----

16.b

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

(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or

(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).

For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of items 16.a.(1)(d) and 16.a.(2)(d), report information only about transfers for which the reporting institution is the provider. For items 16.a.(1)(d) and 16.a.(2)(d), 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.

(2) Item 16.a.(1) is a one-time item that would be collected only as of March 31, 2014. Thereafter, item 16.a.(1) would be deleted and item 16.a.(2) would be renumbered as item 16.a.

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.(2)(a), (b), and (c) above is the mechanism that your institution estimates accounted for the largest number of remittance transfers your institution provided during the period from October 28, 2013, through December 31, 2013

(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 transfers using the mechanisms described in items 16.a.(2)(a), (b), and (c) above during the period from October 28, 2013, through December 31, 2013, enter 0.)

RCON	Number
N522	1

16.c

d. Estimated number and dollar value of remittance transfers provided by your institution during the period from October 28, 2013, through December 31, 2013:

(1) Estimated number of remittance transfers

RCON	Number
N523	155,000

16.d.1

(2) Estimated dollar value of remittance transfers

RCON	Bil Mil Thou
N524	1,943,000

16.d.2

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

RCON	Number
N527	96,000

16.d.3

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	0	F174	13,000	F176	19,000	1.a.1
(2) Other construction loans and all land development and other land loans	F173	44,000	F175	0	F177	9,000	1.a.2
b. Secured by farmland in domestic offices	3493	0	3494	0	3495	10,000	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	586,000	5399	703,000	5400	1,976,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	3,035,000	C237	7,004,000	C229	8,954,000	1.c.2.a
(b) Secured by junior liens	C238	73,000	C239	32,000	C230	169,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	51,000	3500	1,000	3501	183,000	1.d
e. Secured by nonfarm nonresidential properties properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	81,000	F180	0	F182	190,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	41,000	F181	1,000	F183	146,000	1.e.2
f. In foreign offices	RCFN B572	0	RCFN B573	0	RCFN B574	12,000	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD 5377	0	RCFD 5378	0	RCFD 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	17,000	1597	2,000	1583	3,000	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	398,000	1252	48,000	1253	411,000	4.a
b. To non-U.S. addressees (domicile)	1254	283,000	1255	16,000	1256	98,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	199,000	B576	189,000	B577	0	5.a
b. Automobile loans	K213	353,000	K214	0	K215	103,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	753,000	K217	404,000	K218	128,000	5.c
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	480,000	5460	43,000	5461	11,000	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	3,000		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	392,000		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	1,386,000		K037	3,462,000		K038	4,850,000		10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" _____	K039	300,000		K040	381,000		K041	36,000		10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042	1,069,000		K043	3,072,000		K044	4,768,000		10.b
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:										
a. Loans secured by real estate in domestic offices:										
(1) Construction, land development, and other land loans:	RCON			RCON			RCON			
(a) 1-4 family residential construction loans _____	K045	0		K046	0		K047	0		11.a.1.a
(b) Other construction loans and all land development and other land loans _____	K048	0		K049	0		K050	0		11.a.1.b
(2) Secured by farmland _____	K051	0		K052	0		K053	0		11.a.2
(3) Secured by 1-4 family residential properties										
(a) Revolving, open-end loans secured by 1- 4 family residential properties and extended under lines of credit _____	K054	0		K055	0		K056	0		11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:										
(1) Secured by first liens _____	K057	0		K058	0		K059	0		11.a.3.b.1
(2) Secured by junior liens _____	K060	0		K061	0		K062	0		11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____	K063	0		K064	0		K065	0		11.a.4

Schedule RC-N—Continued

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

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

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	5,000	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661	985,000	F662	906,000	F663	5,876,000	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111	0	K112	0	K113	46,000	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	2,000	K115	0	K116	45,000	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	37,000	M.1.d.2
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile)	K120	4,000	K121	0	K122	119,000	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	0	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126	29,000	K127	16,000	K128	87,000	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>	RCON		RCON		RCON		
(1) Loans secured by farmland in domestic offices	K130	0	K131	0	K132	1,000	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	1,000	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	29,000	K275	16,000	K276	0	M.1.f.4.a
(b) Automobile loans	K277	0	K278	0	K279	70,000	M.1.f.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.4.c

Schedule RC-N—Continued

Memoranda-Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands							
1. f. (5) Loans to foreign governments and official institutions	K283	0	K284	0	K285	0	M.1.f.5
(6) Other Loans(1)	K286	0	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	17,000	6559	0	6560	6,000	M.2
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	2,000	1249	4,000	1250	18,000	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	0	C241	0	C226	27,000	M.5.a
b. Loans measured at fair value:							
(1) Fair value	F664	0	F665	0	F666	3,000	M.5.b.1
(2) Unpaid principal balance	F667	0	F668	0	F669	6,000	M.5.b.2

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands					
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	2,613,000			M.7
8. Nonaccrual assets sold during the quarter	C411	5,000			M.8

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands							
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	1,956,000	L184	6,803,000	L185	30,000	M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	L186	1,493,000	L187	4,691,000	L188	6,000	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	1,450,622,000	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	425,829,000	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	425,825,000	3
4. Average consolidated total assets for the calendar quarter		RCFD K652	1,910,077,000	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1		Bil Mil Thou	4.a
5. Average tangible equity for the calendar quarter(1)		K654	143,908,000	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	3,019,000	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	19,006,000	7.a
b. Over one year through three years		G466	24,905,000	7.b
c. Over three years through five years		G467	3,419,000	7.c
d. Over five years		G468	5,194,000	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	2,783,000	8.b
c. Over three years through five years		G471	5,173,000	8.c
d. Over five years		G472	2,430,000	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	677,436,000	11.a
b. Custodial bank deduction limit		K661	131,163,000	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, item 11.

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	348,211,000	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less						
		RCON	Number			
		F050	45,959,169			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	666,528,000	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000						
		RCON	Number			
		F052	301,046			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	9,053,000	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less						
		RCON	Number			
		F046	1,511,090			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	1,001,000	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000						
		RCON	Number			
		F048	2,534			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	604,558,000	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:						
Text		RCON	FDIC Cert No.			
A545		A545	0			M.3

4. and 5. Not Applicable

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 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	5,095,000	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)		K677	0	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	2,076,000	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Part 1 Memorandum item 2.d)				
		RCON		
		K678	39,585,000	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	2,644,000	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)	(Column K)
≤1%	1.01– 4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%			
Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Dollar Amounts in Thousands										
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			
RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047			
e. Credit cards										
RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062			
f. Automobile loans										
RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077			
g. Student loans										
RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092			
h. Other consumer loans and revolving credit plans other than credit cards										
RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107			
i. Consumer leases										
RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122			
j. Total										

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

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):				
a. Closed-end first liens _____		F066	4,884,000	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	11,902,000	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	18,159,000	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	8,846,000	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	534,000	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	117,000	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	538,000	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											
Assets											
1. Available-for-sale securities _____	1773	283,940,000	G474	0	G475	32,418,000	G476	249,320,000	G477	2,202,000	1
2. Federal funds sold and securities purchased under agreements to resell _____	G478	15,598,000	G479	2,203,000	G480	0	G481	17,801,000	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	1,592,000	G489	0	G490	0	G491	78,000	G492	1,514,000	4
5. Trading assets:											
a. Derivative assets _____	3543	56,170,000	G493	989,458,000	G494	763,000	G495	1,027,702,000	G496	17,163,000	5.a
b. Other trading assets _____	G497	204,888,000	G498	0	G499	115,425,000	G500	71,967,000	G501	17,496,000	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	14,876,000	G392	4,211,000	G395	27,000	G396	5,713,000	G804	13,347,000	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.) _____	G502	577,064,000	G503	995,872,000	G504	148,633,000	G505	1,372,581,000	G506	51,722,000	7

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Liabilities											
8. Deposits	F252	7,448,000	F686	0	F694	0	F253	5,062,000	F254	2,386,000	8
9. Federal funds purchased and securities sold under agreements to repurchase	G507	4,596,000	G508	2,203,000	G509	0	G510	6,799,000	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	45,377,000	G512	977,052,000	G513	687,000	G514	1,003,860,000	G515	17,882,000	10.a
b. Other trading liabilities	G516	59,443,000	G517	0	G518	47,942,000	G519	11,422,000	G520	79,000	10.b
11. Other borrowed money	G521	25,399,000	G522	0	G523	0	G524	16,535,000	G525	8,864,000	11
12. Subordinated notes and debentures	G526	0	G527	0	G528	0	G529	0	G530	0	12
13. All other liabilities	G805	23,000	G806	3,428,000	G807	35,000	G808	3,398,000	G809	18,000	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	142,286,000	G532	982,683,000	G533	48,664,000	G534	1,047,076,000	G535	29,229,000	14

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	G536	8,552,000	G537	0	G538	0	G539	0	G540	8,552,000	M.1.a
b. Nontrading derivative assets	G541	13,000	G542	4,211,000	G543	22,000	G544	4,202,000	G545	0	M.1.b
TEXT											
c.	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c
d.	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e.	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f.	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% 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	5,000	G567	3,428,000	G568	35,000	G569	3,398,000	G570	0	M.2.b
TEXT											
c. G571	Accounts Payable	18,000	G572	0	G573	0	G574	0	G575	18,000	M.2.c
d.	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e.	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f.	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

Schedule RC-R—Regulatory Capital

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	
Tier 1 Capital			
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
Tier 2 Capital			
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
21. Total risk-based capital (sum of items 11 and 18, less item 20)	3792	N/A	21
Total Assets for Leverage Ratio			
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	
Adjustments for Financial Subsidiaries				
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	
Common equity tier 1 capital								
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	92,553,000					1
		RCFD						
2.	Retained earnings	3632	77,892,000					2
		RCFA						
3.	Accumulated other comprehensive income (AOCI)	B530	629,000					3
	a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes		RCOA P838				0 0
								3.a
		RCFA						
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital	P839	1,000					4
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	171,075,000					5
Common equity tier 1 capital: adjustments and deductions								
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	25,861,000					6
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	76,000					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	42,000					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)							
	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)							
	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)							
	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)							
	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. 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	-7,000					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	41,000	10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	41,000	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	145,021,000	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		0		17
18.	Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858		0		18
19.	Common equity tier 1 capital (item 12 minus item 18)	P859		145,021,000		19
Additional tier 1 capital						
20.	Additional tier 1 capital instruments plus related surplus	P860		0		20
21.	Non-qualifying capital instruments subject to phase out from additional tier 1 capital	P861		300,000		21
22.	Tier 1 minority interest not included in common equity tier 1 capital	P862		45,000		22
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863		345,000		23
24.	LESS: Additional tier 1 capital deductions	P864		333,000		24
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865		12,000		25
Tier 1 capital						
26.	Tier 1 capital (sum of items 19 and 25)	8274		145,033,000		26
Tier 2 capital						
27.	Tier 2 capital instruments plus related surplus	P866		6,035,000		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		0		29
30. a.	Allowance for loan and lease losses includable in tier 2 capital	5310		13,181,000		30.a
	b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW 5310				30.b
31.	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCFA Q257		3,000		31
32. a.	Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870		19,519,000		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				32.b
33.	LESS: Tier 2 capital deductions	RCFA P872		10,000		33
34. a.	Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311		19,509,000		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				34.b
Total capital						
35. a.	Total capital (sum of items 26 and 34.a)	RCFA 3792		164,542,000		35.a
	b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCFW 3792				35.b

Schedule RC-R—Continued

Part I.B — Continued

	Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
Total assets for the leverage ratio					
36. Average total consolidated assets			3368	1,910,077,000	36
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and item 24)					
			RCFA		
			P875	26,353,000	37
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes					
			B596	-5,767,000	38
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)					
			A224	1,889,491,000	39
Total risk-weighted assets					
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 62)					
			A223	1,201,277,900	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		40.b

	(Column A)		(Column B)		
	RCFA	Percentage	RCFW	Percentage	
Risk-based capital ratios					
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)					
	P793	12.07%	P793		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	12.07%	7206		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	13.70%	7205		43

	RCFA	Percentage	
Leverage capital ratios			
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	7.68%	44
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)			45

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

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

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

Schedule RC-R—Continued

Part II — Risk Weighted Assets

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	(Column C) (Column D) (Column E) (Column F)			
			Allocation by Risk Weight Category			
			0%	20%	50%	100%
Dollar Amounts in Thousands						
	Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Balance Sheet Asset Categories						
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) _____	RCFD 0010 381,434,000	RCFD C869 0	RCFD B600 346,427,000	RCFD B601 32,287,000		RCFD B602 2,720,000
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A) _____	RCFD 1754 47,271,000	RCFD B603 0	RCFD B604 4,326,000	RCFD B605 39,775,000	RCFD B606 3,170,000	RCFD B607 0
36. Available-for-sale securities (Column A must equal RCB item 8 Column D) _____	RCFD 1773 283,940,000	RCFD B608 6,391,000	RCFD B609 49,720,000	RCFD B610 187,168,000	RCFD B611 20,290,000	RCFD B612 20,371,000
37. Federal funds sold and securities purchased under agreements to resell _____	RCFD C225 219,526,000		RCFD C063 184,650,000	RCFD C064 28,259,000		RCFD B520 6,617,000
38. Loans and leases held for sale (Column A must equal RC item 4.a) _____	RCFD 5369 7,228,000	RCFD B617 0	RCFD B618 3,701,000	RCFD B619 238,000	RCFD B620 0	RCFD B621 3,289,000
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b) _____	RCFD B528 623,182,000	RCFD B622 0	RCFD B623 17,761,000	RCFD B624 55,444,000	RCFD B625 135,925,000	RCFD B626 414,052,000
40. LESS: Allowance for loan and lease losses	RCFD 3123 12,883,000	RCFD 3123 12,883,000				
41. Trading assets (Column A must equal RC 5) _____	RCFD 3545 261,058,000	RCFD B627 232,204,000	RCFD B628 44,000	RCFD B629 6,672,000	RCFD B630 6,785,000	RCFD B631 15,353,000
42. All other assets (1) _____	RCFD B639 159,694,000	RCFD B640 26,769,000	RCFD B641 7,365,000	RCFD B642 13,353,000	RCFD B643 589,000	RCFD 5339 111,618,000
43. Total assets (sum of items 34 through 42) _____	RCFD 2170 1,970,450,000	RCFD B644 252,481,000	RCFD 5320 613,994,000	RCFD 5327 363,196,000	RCFD 5334 166,759,000	RCFD 5340 574,020,000

(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)	(Column C) (Column D) (Column E) (Column F)							
				Allocation by Risk Weight Category							
				0%	20%	50%	100%				
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou				
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583				
44. Financial standby letters of credit	132,850,000	1.000	132,850,000	8,849,000	44,491,000	3,585,000	75,925,000	44			
45. Performance standby letters of credit (Column A must equal RCL item 3)	RCFD 3821 8,504,000	.50	RCFD B650 4,252,000	RCFD B651 173,000	RCFD B652 1,308,000	RCFD B653 0	RCFD B654 2,771,000	45			
46. Commercial and similar letters of credit (Column A must equal RCL item 4)	RCFD 3411 5,692,000	.20	RCFD B655 1,138,400	RCFD B656 288,400	RCFD B657 449,000	RCFD B658 20,000	RCFD B659 381,000	46			
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 0	1.00	RCFD B660 0	RCFD B661 0	RCFD B662 0		RCFD B663 0	47			
48. Securities lent (Column A must equal RCL item 6)	RCFD 3433 231,914,000	1.00	RCFD B664 231,914,000	RCFD B665 146,580,000	RCFD B666 76,953,000	RCFD B667 0	RCFD B668 8,381,000	48			
49. Retained recourse on small business obligations sold with recourse (Column A must equal RC-S.M.1.b)	RCFD A250 0	1.00	RCFD B669 0	RCFD B670 0	RCFD B671 0	RCFD B672 0	RCFD B673 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 794,000	See footnote 3 M	RCFD B542 5,797,000				RCFD B543 5,797,000	50			
51. All other financial assets sold with recourse	RCFD B675 1,565,000	1.00	RCFD B676 1,565,000	RCFD B677 0	RCFD B678 0	RCFD B679 924,000	RCFD B680 641,000	51			
52. All other off-balance sheet liabilities	RCFD B681 81,566,000	1.00	RCFD B682 81,566,000	RCFD B683 81,143,000	RCFD B684 423,000	RCFD B685 0	RCFD B686 0	52			
53. Unused commitments:											
a. With an original maturity exceeding one year	RCFD 3833 233,216,000	.50	RCFD B687 116,608,000	RCFD B688 2,316,000	RCFD B689 4,978,000	RCFD B690 4,933,000	RCFD B691 104,381,000	53.a			
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591 0	.10	RCFD G592 0	RCFD G593 0	RCFD G594 0	RCFD G595 0	RCFD G596 0	53.b			
54. Derivative contracts			RCFD A167 300,785,000	RCFD B693 10,978,000	RCFD B694 166,579,000	RCFD B695 123,228,000		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					
Totals					
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	
	864,321,400	658,377,000	299,449,000	772,297,000	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	
	0	131,675,400	149,724,500	772,297,000	57
58. Market risk equivalent assets				RCFD 1651	
				147,581,000	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	
				1,201,277,900	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	
				1,201,277,900	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	122,039,000	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	32,438,146,000	8766	6,779,426,000	8767	4,764,375,000	M.2.a
b. Foreign exchange contracts	3812	6,714,217,000	8769	560,484,000	8770	255,172,000	M.2.b
c. Gold contracts	8771	41,849,000	8772	13,690,000	8773	0	M.2.c
d. Other precious metals contracts	8774	14,087,000	8775	2,315,000	8776	0	M.2.d
e. Other commodity contracts	8777	143,874,000	8778	65,628,000	8779	11,444,000	M.2.e
f. Equity derivative contracts	A000	257,622,000	A001	116,764,000	A002	37,777,000	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	320,878,000	G598	1,483,604,000	G599	140,489,000	M.2.g.1
(2) Subinvestment grade	G600	142,533,000	G601	534,697,000	G602	39,163,000	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

Dollar Amounts in Thousands

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Securitization Activities							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 80,294,000	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 1,506,000	RCFD B710 1,336,000	RCFD B711 17,615,000
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 68,000	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 23,000	RCFD C399 1,257,000
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 4,063,000	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 132,000	RCFD B738 0	RCFD B739 36,000
b. 90 days or more past due	RCFD B740 13,124,000	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 192,000	RCFD B745 0	RCFD B746 162,000
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 680,000	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 62,000
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets		
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
6. Amount of ownership (or seller's) interest carried as:									
a. Securities (included in Schedule RC-B or or in Schedule RC, item 5)		RCFD B761 0	RCFD B762 0			RCFD B763 0	6.a		
b. Loans (included in Schedule RC-C)		RCFD B500 0	RCFD B501 0			RCFD B502 0	6.b		
7. Past due loan amounts included in interests reported in item 6.a:									
a. 30-89 days past due		RCFD B764 0	RCFD B765 0			RCFD B766 0	7.a		
b. 90 days or more past due		RCFD B767 0	RCFD B768 0			RCFD B769 0	7.b		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):									
a. Charge-offs		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a		
b. Recoveries		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions									
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements		RCFD B776 8,560,000	RCFD B777 0	RCFD B778 182,000	RCFD B779 61,000	RCFD B780 1,470,000	RCFD B781 2,388,000	RCFD B782 14,030,000	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures		RCFD B783 155,000	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)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 12,017,000	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 5,000	RCFD B796 5,556,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 576,000	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 870,000

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	24,568,000	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	788,018,000	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	325,014,000	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	18,569,000	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	9,717,000	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	20,362,000	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

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

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

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

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Tril Bil Mil Thou			
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	57,412,000	20,452,000	28,944	3,147	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	18,033,000	161,839,000	191	923	5.a
b. Employee benefit-defined benefit _____	22,002,000	334,250,000	378	529	5.b
c. Other employee benefit and retirement-related accounts _____	9,762,000	6,504,000	24,269	149	5.c
6. Corporate trust and agency accounts _____	0	196,000	0	92	6
7. Investment management and investment advisory agency accounts _____	302,279,000	2,543,000	105,709	247	7
8. Foundation and endowment trust and agency accounts _____	13,339,000	342,000	1,825	95	8
9. Other fiduciary accounts _____	1,498,000	223,107,000	570	895	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	424,325,000	749,233,000	161,886	6,077	10
11. Custody and safekeeping accounts _____		20,387,531,000		422,552	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 107,842,000	RCFN B901 8,006,158,000	RCFN B902 7,349	RCFN B903 231,357	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 9,707,000	RCFD J260 14,314,000	RCFD J261 24,265	RCFD J262 29,005	13

		Dollar Amounts in Thousands		
		RIAD	Bil Mil Thou	
Fiduciary and Related Services Income				
14. Personal trust and agency accounts		B904	89,000	14
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution		B905	23,000	15.a
b. Employee benefit—defined benefit		B906	45,000	15.b
c. Other employee benefit and retirement-related accounts		B907	17,000	15.c
16. Corporate trust and agency accounts		A479	0	16
17. Investment management and investment advisory agency accounts		J315	273,000	17
18. Foundation and endowment trust and agency accounts		J316	17,000	18
19. Other fiduciary accounts		A480	28,000	19
20. Custody and safekeeping accounts		B909	459,000	20
21. Other fiduciary and related services income		B910	36,000	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	987,000	22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	373,000		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	15,172,000	M.3.a
b. International/Global equity	B933	12	B934	10,814,000	M.3.b
c. Stock/Bond blend	B935	27	B936	17,259,000	M.3.c
d. Taxable bond	B937	35	B938	30,305,000	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	3	B942	14,535,000	M.3.f
g. Specialty/Other	B943	7	B944	25,240,000	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	104	B946	113,325,000	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:

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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	123,000	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	19,000	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	3,219,000	J997	16,594,000	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	3,009,000	K004	0	K005	4,000	1.h
i. Derivative trading assets	K006	5,000	K007	0	K008	0	1.i
j. Other real estate owned	K009	3,000	K010	0	K011	0	1.j
k. Other assets	K012	29,000	K013	39,000	K014	115,000	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	22,000	K019	2,000	K020	0	2.b
c. Commercial paper	K021	0	K022	11,975,000	K023	0	2.c
d. Other borrowed money (exclude commercial paper)	K024	4,333,000	K025	0	K026	0	2.d
e. Other liabilities	K027	9,000	K028	20,000	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	858,000	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 March 31, 2014
published in response to call made by (Enter additional information below)

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		25,564,000
Interest-bearing balances		355,870,000
Securities:		
Held-to-maturity securities		47,271,000
Federal funds sold and securities purchased under agreements to resell:		
Available-for-sale securities		283,940,000
Federal funds sold in domestic offices		427,000
Securities purchased under agreements to resell		219,099,000
Loans and lease financing receivables:		
Loans and leases held for sale		7,228,000
Loans and leases, net of unearned income	623,182,000	
LESS: Allowance for loan and lease losses	12,883,000	
Loans and leases, net of unearned income and allowance		610,299,000
Trading Assets		261,058,000
Premises and fixed assets (including capitalized leases)		10,828,000
Other real estate owned		2,753,000
Investments in unconsolidated subsidiaries and associated companies		308,000
Direct and indirect investments in real estate ventures		6,455,000
Intangible assets:		
Goodwill		27,323,000
Other intangible assets		9,025,000
Other assets		103,002,000
Total assets		1,970,450,000

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

DEPOSITS:

In domestic offices _____		1,007,957,000
Noninterest-bearing _____	390,638,000	
Interest-bearing _____	617,319,000	
In foreign offices, Edge and Agreement subsidiaries, and IBFs _____		327,109,000
Noninterest-bearing _____	13,674,000	
Interest-bearing _____	313,435,000	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased in domestic offices _____		2,172,000
Securities sold under agreements to repurchase _____		129,065,000
Trading liabilities _____		104,820,000
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____		135,962,000
Subordinated notes and debentures _____		10,386,000
Other liabilities _____		79,125,000
Total liabilities _____		1,796,596,000

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) _____		90,768,000
Retained earnings _____		77,892,000
Accumulated other comprehensive income _____		3,147,000
Other equity capital components _____		0
Total bank equity capital _____		173,592,000
Noncontrolling (minority) interests in consolidated subsidiaries _____		262,000
Total equity capital _____		173,854,000
Total liabilities and equity capital _____		1,970,450,000

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

