

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 June 30, 2014

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).

(20140630)

(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

Marianne Lake
 Name (TEXT C490)
 MD & CFO
 Title (TEXT C491)
 marianne.lake@jpmorgan.com
 E-mail Address (TEXT C492)
 (212) 270-1212
 Area code/Phone Number/Extension (TEXT C493)
 (212) 270-1398
 Area Code/FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

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

Emergency Contact Information

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

Primary Contact

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

Secondary Contact

Kathryn V. McCulloch
 Name (TEXT C371)
 Senior Vice President
 Title (TEXT C372)
 kathyrn.mcculloch@chase.com
 E-mail Address (TEXT C373)
 (212) 270-5922
 Telephone: Area Code/Phone Number/Extension (TEXT C374)
 (212) 270-7473
 Area Code/FAX Number (TEXT C375)

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

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

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

Primary Contact

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

Secondary Contact

Cynthia S. Talamantez
Name (TEXT C442)
Compliance Analyst
Title (TEXT C443)
cynthia.s.talamantez@jpmchase.com
E-mail Address (TEXT C444)
(210) 489-8614
Area Code/Phone Number/Extension (TEXT C445)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code/Phone Number/Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code/Phone Number/Extension (TEXT C878)

Columbus

City

OH 43240

State

Zip Code

FDIC Certificate Number: 00628

Submitted to CDR on 8/4/2014 at 6:33 PM

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

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	4435	3,816,000	1.a.1.a.1
(2) All other loans secured by real estate	4436	1,586,000	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	7,000	1.a.1.b
(c) Commercial and industrial loans	4012	1,519,000	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,135,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	1,188,000	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	539,000	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	1,127,000	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	10,917,000	1.a.3
b. Income from lease financing receivables	4065	22,000	1.b
c. Interest income on balances due from depository institutions (1)	4115	557,000	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	25,000	1.d.1
(2) Mortgage-backed securities	B489	2,348,000	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	1,984,000	1.d.3
e. Interest income from trading assets	4069	2,375,000	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	617,000	1.f
g. Other interest income	4518	215,000	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	19,060,000	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	44,000	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	227,000	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	97,000	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	42,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	517,000	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	212,000	2.b
c. Interest on trading liabilities and other borrowed money	4185	1,038,000	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		
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures	4200		108,000		2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073		2,285,000		2.e
3. Net interest income (item 1.h minus 2.e)				4074	16,775,000 3
4. Provision for loan and lease losses				4230	416,000 4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070		2,038,000		5.a
b. Service charges on deposit accounts	4080		2,172,000		5.b
c. Trading revenue (2)	A220		5,027,000		5.c
d. (1) Fees and commissions from securities brokerage	C886		669,000		5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888		1,004,000		5.d.2
(3) Fees and commissions from annuity sales	C887		0		5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386		15,000		5.d.4
(5) Income from other insurance activities	C387		5,000		5.d.5
e. Venture capital revenue	B491		15,000		5.e
f. Net servicing fees	B492		56,000		5.f
g. Net securitization income	B493		0		5.g
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	5416		154,000		5.i
j. Net gains (losses) on sales of other real estate owned	5415		3,000		5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496		21,000		5.k
l. Other noninterest income*	B497		8,050,000		5.l
m. Total noninterest income (sum of items 5.a through 5.l)				4079	19,229,000 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	40,000 6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135		12,310,000		7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		3,536,000		7.b
c. (1) Goodwill impairment losses	C216		0		7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232		138,000		7.c.2
d. Other noninterest expense*	4092		8,654,000		7.d
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	24,638,000 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	10,990,000 8
9. Applicable income taxes (on item 8)				4302	2,859,000 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	8,131,000 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	8,131,000 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	9,000 13
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	8,122,000 14

* Describe on Schedule RI-E - Explanations.

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

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

Schedule RI—Continued

Memoranda

	Dollar Amounts in Thousands				
	Year-to-date				
	RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513			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		51,000		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		110,000		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		581,000		M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____		Number			
	4150		192,135		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>					
	Year-to-date				
	RIAD	Bil	Mil	Thou	
a. Interest rate exposures _____	8757		1,538,000		M.8.a
b. Foreign exchange exposures _____	8758		862,000		M.8.b
c. Equity security and index exposures _____	8759		1,205,000		M.8.c
d. Commodity and other exposures _____	8760		701,000		M.8.d
e. Credit exposures _____	F186		721,000		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		253,000		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		-95,000		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		-41,000		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		0		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>					
	Year-to-date				
	RIAD	Bil	Mil	Thou	
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) _____	F228			0	M.12

(1) The asset size tests are generally based on the total assets reported in the June 30, 2013, Report of Condition
 (2) For example, a bank acquired on March 1, 2014, would report 20140301.

Schedule RI—Continued

Memoranda — Continued

	Year-to-date			
	RIAD	Bil	Mil Thou	
Dollar Amounts in Thousands				
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets	F551	2,749,000		M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	557,000		M.13.a.1
b. Net gains (losses) on liabilities	F553	-1,164,000		M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	19,000		M.13.b.1
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a. Total other-than-temporary impairment losses	J319	2,000		M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	0		M.14.b
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum 14.b)	J321	2,000		M.14.c

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		3217		169,077,000		1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*		B507		0		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)		B508		169,077,000		3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		4340		8,122,000		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)		B509		0		5
6. Treasury stock transactions, net		B510		0		6
7. Changes incident to business combinations, net		4356		-2,000		7
8. LESS: Cash dividends declared on preferred stock		4470		0		8
9. LESS: Cash dividends declared on common stock		4460		0		9
10. Other comprehensive income (1)		B511		2,069,000		10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)		4415		294,000		11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)		3210		179,560,000		12

* Describe on Schedule RI-E - Explanations.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1-4 family residential construction loans	C891		2,000		C892		3,000		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		310,000		5412		85,000		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234		163,000		C217		138,000		1.c.2.a
(b) Secured by junior liens	C235		65,000		C218		26,000		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		1,000		3589		2,000		1.d
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895		9,000		C896		8,000		1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897		4,000		C898		13,000		1.e.2
f. In foreign offices	B512		4,000		B513		0		1.f

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653			0	4663			0	2.a
b. To foreign banks	4654			0	4664			0	2.b
3. Loans to finance agricultural production and other loans to farmers	4655			1,000	4665			0	3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645			160,000	4617			85,000	4.a
b. To non-U.S. addressees (domicile)	4646			29,000	4618			12,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514			378,000	B515			44,000	5.a
b. Automobile Loans	K129			107,000	K133			37,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205			217,000	K206			14,000	5.c
6. Loans to foreign governments and official institutions	4643			0	4627			0	6
7. All other loans	4644			119,000	4628			44,000	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			1,569,000	4605			512,000	9

Memoranda

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

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

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388			64,000	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	512,000	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	1,561,000	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	8,000	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	416,000	5
6. Adjustments* (see instructions for this schedule)	C233	-110,000	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	12,383,000	7

* Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435	0	M.1
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	78,000	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges	C390	0	M.3
<i>Memorandum item 4 is to be completed by all banks.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	C781	3,749,000	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	14,000	M709	0	M710	4,445,000	M711	59,000	M712	15,000	M713	2,000		1.a
b. Commercial real estate loans	M714	532,000	M715	79,000	M716	74,001,000	M717	1,497,000	M719	5,000	M720	0		1.b
c. Residential real estate loans	M721	18,177,000	M722	491,000	M723	134,084,000	M724	1,891,000	M725	50,038,000	M726	3,740,000		1.c
2. Commercial loans(2)	M727	481,000	M728	107,000	M729	259,971,000	M730	2,920,000	M731	0	M732	0		2
3. Credit cards	M733	454,000	M734	111,000	M735	26,119,000	M736	619,000	M737	0	M738	0		3
4. Other consumer loans	M739	184,000	M740	31,000	M741	64,992,000	M742	829,000	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	19,842,000	M747	819,000	M748	563,612,000	M749	7,815,000	M750	50,124,000	M751	3,749,000		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	5,239,000	1
2. Total interest expense in foreign offices _____	C900	1,519,000	2
3. Provision for loan and lease losses in foreign offices _____	C901	58,000	3
4. Noninterest income in foreign offices:			
a. Trading revenue _____	C902	3,627,000	4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions _____	C903	1,535,000	4.b
c. Net securitization income _____	C904	0	4.c
d. Other noninterest income _____	C905	2,892,000	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____	C906	35,000	5
6. Total noninterest expense in foreign offices _____	C907	8,148,000	6
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs _____	C908	0	7
8. Applicable income taxes (on items 1 through 7) _____	C909	1,400,000	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	2,203,000	10
11. Not applicable.			
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____	C913	705,000	12
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) _____	C914	2,908,000	13

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date			
				RIAD	Bil	Mil	
1. Other noninterest income (from Schedule RI, item 5.)							
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 5.1:							
a.	Income and fees from the printing and sale of checks	C013		0			1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		0			1.b
c.	Income and fees from automated teller machines (ATMs)	C016		0			1.c
d.	Rent and other income from other real estate owned	4042		0			1.d
e.	Safe deposit box rent	C015		0			1.e
f.	Net change in the fair values of financial instruments accounted for under a fair value option	F229		0			1.f
g.	Bank card and credit card interchange fees	F555		1,432,000			1.g
h.	Gains on bargain purchases	J447		0			1.h
TEXT							
i.	4461 Auto Operating Leases	4461		739,000			1.i
j.	4462 Credit Card Revenue	4462		673,000			1.j
k.	4463 Loan Commitment Fees	4463		344,000			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		280,000			2.a
b.	Advertising and marketing expenses	0497		340,000			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		380,000			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		2,122,000			2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0			2.j
k.	Telecommunications expenses	F559		388,000			2.k
TEXT							
l.	4464 Amortization of Software	4464		447,000			2.l
m.	4467 Operating Losses	4467		330,000			2.m
n.	4468 Travel and Entertainment Expense	4468		288,000			2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):							
TEXT							
a.(1)	4469			4469		0	3.a.1
	(2) Applicable income tax effect	4486		0			3.a.2
b.(1)	4487			4487		0	3.b.1
	(2) Applicable income tax effect	4488		0			3.b.2
c.(1)	4489			4489		0	3.c.1
	(2) Applicable income tax effect	4491		0			3.c.2

Schedule RI-E—Continued

		Year-to-date		
				RIAD
Dollar Amounts in Thousands				
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
TEXT				
a.	B526	B526	0	4.a
TEXT				
b.	B527	B527	0	4.b
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
TEXT				
a.	4498 Capital Contributions & Other	4498	294,000	5.a
b.	4499	4499	0	5.b
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):				
TEXT				
a.	4521 FX Translation	4521	-1,000	6.a
b.	4522 Other	4522	-109,000	6.b
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
Comments?		RIAD	YES / NO	
		4769	YES	7

Other explanations (please type or print clearly):

TEXT	
4769	Other Non-Interest Income greater than \$25,000 that exceeds 3% of Schedule RI, 5.L.
	Letters of Credit Commitment Fees - \$269,000
	Low Income Housing - (\$422,000)
	Valuation Adjustment of Derivatives Risk Managing MSRs - \$907,000
	Other Non-Interest Expense greater than \$25,000 that exceeds 3% of Schedule RI, Line 7.D.
	Litigation Expense \$463,000

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

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	26,474,000	1.a
b. Interest-bearing balances (2)				0071	376,994,000	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	47,849,000	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	293,933,000	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON B987	327,000	3.a
b. Securities purchased under agreements to resell (3)				RCFD B989	202,009,000	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	7,090,000	4.a
b. Loans and leases, net of unearned income		B528	637,044,000			4.b
c. LESS: Allowance for loan and lease losses		3123	12,383,000			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	624,661,000	4.d
5. Trading assets (from Schedule RC-D)						
				3545	262,878,000	5
6. Premises and fixed assets (including capitalized leases)						
				2145	11,127,000	6
7. Other real estate owned (from Schedule RC-M)						
				2150	2,689,000	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	300,000	8
9. Direct and indirect investments in real estate ventures						
				3656	7,529,000	9
10. Intangible assets:						
a. Goodwill				3163	27,370,000	10.a
b. Other intangible assets (from Schedule RC-M)				0426	8,754,000	10.b
11. Other assets (from Schedule RC-F)						
				2160	102,063,000	11
12. Total assets (sum of items 1 through 11)						
				2170	2,002,047,000	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	1,032,549,000				13.a
(1) Noninterest-bearing (4)		6631	423,657,000						13.a.1
(2) Interest-bearing		6636	608,892,000						13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN					
(1) Noninterest-bearing		6631	17,879,000	2200	335,723,000				13.b
(2) Interest-bearing		6636	317,844,000						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	3,035,000				14.a
b. Securities sold under agreements to repurchase (6)				RCFD					
				B995	122,598,000				14.b
15. Trading liabilities (from Schedule RC-D)									
				3548	103,442,000				15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)									
				3190	133,414,000				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	10,360,000	19
20. Other liabilities (from Schedule RC-G) _____	2930	81,106,000	20
21. Total liabilities (sum of items 13 through 20) _____	2948	1,822,227,000	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	90,771,000	25
26. a. Retained earnings _____	3632	82,756,000	26.a
b. Accumulated other comprehensive income (2) _____	B530	4,248,000	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	179,560,000	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries _____	3000	260,000	27.b
28. Total equity capital (sum of items 27.a and 27.b) _____	G105	179,820,000	28
29. Total liabilities and equity capital (sum of items 21 and 28) _____	3300	2,002,047,000	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	N/A

M.1

- | | |
|---|---|
| <p>1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank</p> <p>2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)</p> <p>3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm.</p> | <p>4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|---|---|

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date _____

RCON	MM / DD
8678	N/A

M.2

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
	1. Cash items in process of collection, unposted debits, and currency and coin	0022	17,842,000				
a. Cash items in process of collection and unposted debits				0020	9,002,000		1.a
b. Currency and coin				0080	8,835,000		1.b
2. Balances due from depository institutions in the U.S.				0082	911,000		2
a. U.S. branches and agencies of foreign banks (including their IBFs)	0083	123,000					2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	0085	1,051,000					2.b
3. Balances due from banks in foreign countries and foreign central banks				0070	394,000		3
a. Foreign branches of other U.S. banks	0073	121,000					3.a
b. Other banks in foreign countries and foreign central banks	0074	40,141,000					3.b
4. Balances due from Federal Reserve Banks	0090	344,190,000		0090	344,190,000		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	403,468,000		0010	363,332,000		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	6,582,000	1287	6,642,000	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	1,130,000	1298	1,145,000	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	8,279,000	8497	8,661,000	8498	23,441,000	8499	24,732,000	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	4,155,000	G301	4,248,000	G302	6,018,000	G303	6,307,000	4.a.1
(2) Issued by FNMA and FHLMC	G304	35,415,000	G305	36,254,000	G306	52,289,000	G307	54,076,000	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	3,283,000	G315	3,333,000	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	43,427,000	G323	44,525,000	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	433,000	K145	448,000	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		330,000		K153		348,000	4.c.2.a			
(b). All other commercial MBS	K154		0		K155		0		K156		17,142,000		K157		17,712,000	4.c.2.b			
5. Asset-backed securities and structured financial products:																			
a. Asset-backed securities (ABS)	C026		0		C988		0		C989		12,879,000		C027		13,083,000	5.a			
b. Structured financial products:																			
(1) Cash	G336		0		G337		0		G338		28,300,000		G339		28,451,000	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		2,398,000		1741		2,509,000	6.a			
b. Other foreign debt securities	1742		0		1743		0		1744		88,440,000		1746		90,394,000	6.b			
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)													A510		221,000	A511		228,000	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		47,849,000		1771		49,163,000		1772		286,313,000		1773		293,933,000	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	
1. Pledged securities (1) _____	0416		84,423,000	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		52,974,000	M.2.a.1
(2) Over three months through 12 months _____	A550		16,245,000	M.2.a.2
(3) Over one year through three years _____	A551		19,777,000	M.2.a.3
(4) Over three years through five years _____	A552		14,529,000	M.2.a.4
(5) Over five years through 15 years _____	A553		43,364,000	M.2.a.5
(6) Over 15 years _____	A554		28,794,000	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	27,000	M.2.b.1	
(2) Over three months through 12 months _____	A556	236,000	M.2.b.2	
(3) Over one year through three years _____	A557	1,061,000	M.2.b.3	
(4) Over three years through five years _____	A558	2,874,000	M.2.b.4	
(5) Over five years through 15 years _____	A559	14,437,000	M.2.b.5	
(6) Over 15 years _____	A560	81,318,000	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	52,766,000	M.2.c.1	
(2) Over three years _____	A562	13,152,000	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	20,722,000	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	78,000	B841	80,000	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	1,912,000	B849	1,917,000	M.5.c
d. Other consumer loans _____	B850	0	B851	0	B852	5,828,000	B853	5,965,000	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	3,406,000	B857	3,448,000	M.5.e
f. Other _____	B858	0	B859	0	B860	1,655,000	B861	1,673,000	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 8/4/2014 at 6:33 PM
Submitted to CDR on 8/4/2014 at 6:33 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	28,300,000	G359	28,451,000	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	346,000		F158	346,000		1.a.1
(2) Other construction loans and all land development and other land loans	F159	4,129,000		F159	4,129,000		1.a.2
b. Secured by farmland (including farm residential and other improvements)	1420	250,000		1420	250,000		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	63,528,000		1797	63,242,000		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	5367	135,571,000		5367	132,803,000		1.c.2.a
(b) Secured by junior liens	5368	4,163,000		5368	4,163,000		1.c.2.b
d. Secured by multifamily (5 or more) residential properties	1460	47,049,000		1460	47,049,000		1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	14,607,000		F160	14,607,000		1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F161	12,933,000		F161	12,764,000		1.e.2
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.:				B531	3,178,000		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	3,181,000					2.a.2
b. To other depository institutions in the U.S.	B534	9,000		B534	9,000		2.b
c. To banks in foreign countries:				B535	5,419,000		2.c
(1) To foreign branches of other U.S. banks	B536	0					2.c.1
(2) To other banks in foreign countries	B537	19,205,000					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	783,000		1590	550,000		3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	90,153,000		1763	88,044,000		4.a
b. To non-U.S. addressees (domicile)	1764	36,207,000		1764	4,914,000		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	26,691,000		B538	24,598,000		6.a
b. Other revolving credit plans	B539	1,946,000		B539	1,946,000		6.b
c. Automobile Loans	K137	42,537,000		K137	42,537,000		6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	20,759,000		K207	20,740,000		6.d
7. Loans to foreign government and official institutions (including foreign central banks)	2081	1,062,000		2081	0		7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	12,602,000		2107	12,602,000		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	105,817,000							9
a. Loans to nondepository financial institutions					J454	12,999,000			9.a
b. Other loans:									
(1) Loans for purchasing or carrying securities (secured and unsecured)					1545	3,107,000			9.b.1
(2) All other loans (exclude consumer loans)					J451	33,995,000			9.b.2
10. Lease financing receivables (net of unearned income)					2165	606,000			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	606,000							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	644,134,000			2122	534,597,000			12

Memoranda

	Dollar Amounts in Thousands				RCON	Bil Mil Thou			
1.Loans restructured in troubled debt restructurings that are in compliance with their modified terms(included in Schedule RC-C, Part 1) and not reported as past due or nonaccrual in Schedule RC-N,Memorandum item 1):									
a.Construction, land development, and other land loans in domestic offices:									
(1)1 - 4 family residential construction loans					K158	0			M.1.a.1
(2)Other construction loans and all land development and other land loans					K159	0			M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices					F576	10,947,000			M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices					K160	6,000			M.1.c
d. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties					K161	51,000			M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties					K162	12,000			M.1.d.2
e. Commercial and Industrial loans:					RCFD				
(1) To U.S.addressees (domicile)					K163	61,000			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	449,000			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>									
					RCON				
(1) Loans secured by farmland in domestic offices					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	10,743,000			M.2.a.1
(2) Over three months through 12 months	A565	10,780,000			M.2.a.2
(3) Over one year through three years	A566	4,855,000			M.2.a.3
(4) Over three years through five years	A567	8,111,000			M.2.a.4
(5) Over five years through 15 years	A568	25,104,000			M.2.a.5
(6) Over 15 years	A569	64,135,000			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	328,191,000			M.2.b.1
(2) Over three months through 12 months	A571	34,992,000			M.2.b.2
(3) Over one year through three years	A572	42,208,000			M.2.b.3
(4) Over three years through five years	A573	54,694,000			M.2.b.4
(5) Over five years through 15 years	A574	41,842,000			M.2.b.5
(6) Over 15 years	A575	6,113,000			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	143,568,000			M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746	11,004,000			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	61,138,000			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	3,689,000			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	474,000			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	53,949,000			M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	50,124,000			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	20,299,000			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		3,617,000		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		653,000		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		12,011,000		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		304,000						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		304,000		M.10.a.5
b. Commercial and industrial loans _____		F585		626,000		F585		98,000		M.10.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):										
(1) Credit cards _____		F586		0		F586		0		M.10.c.1
(2) Other revolving credit plans _____		F587		0		F587		0		M.10.c.2
(3) Automobile loans _____		K196		0		K196		0		M.10.c.3
(4) Other consumer loans _____		K208		0		K208		0		M.10.c.4
d. Other loans _____		F589		2,625,000		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	RCFN	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	323,000							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	323,000			M.11.a.5
b. Commercial and industrial loans	F597	631,000			F597	98,000			M.11.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F598	0			F598	0			M.11.c.1
(2) Other revolving credit plans	F599	0			F599	0			M.11.c.2
(3) Automobile loans	K195	0			K195	0			M.11.c.3
(4) Other consumer loans	K209	0			K209	0			M.11.c.4
d. Other loans	F601	2,624,000			F601	0			M.11.d

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

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2013.</i>				
13.	Construction, land development, and other land loans in domestic offices with interest reserves:			
	a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376	N/A	M.13.a
	b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(a)(2))	RIAD G377	N/A	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>		RCFD		
14.	Pledged loans and leases	G378	210,791,000	M.14
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15.	Reverse mortgages in domestic offices:			
	a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON	Bil Mil Thou	
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466	N/A	M.15.a.1
	(2) Proprietary reverse mortgages	J467	N/A	M.15.a.2
	b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	N/A	M.15.b.1
	(2) Proprietary reverse mortgages	J469	N/A	M.15.b.2
	c. Principal amount of reverse mortgage originations that have been sold during the year:		Bil Mil Thou	
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470	N/A	M.15.c.1
	(2) Proprietary reverse mortgages	J471	N/A	M.15.c.2

Legal Title of Bank
 FDIC Certificate Number: 00628
 Submitted to CDR on 8/4/2014 at 6:33 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
RCON	
5563	N/A

2.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	1,863	5565	66,000	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	5,453	5567	665,000	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	12,662	5569	5,232,000	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	1,389,797	5571	8,387,000	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	23,384	5573	1,699,000	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	15,106	5575	3,407,000	4.c

Legal Title of Bank
 FDIC Certificate Number: 00628
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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	54	5579	2,000	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	135	5581	17,000	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	92	5583	25,000	7.c
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):					
a. With original amounts of \$100,000 or less _____	5584	1,445	5585	27,000	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	116	5589	20,000	8.c

Schedule RC-D—Trading Assets and Liabilities

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

	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	11,276,000	3531	10,769,000	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	1,000	3532	1,000	2
3. Securities issued by states and political subdivisions in the U.S.	3533	3,584,000	3533	3,584,000	3
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC or GNMA	G379	1,000	G379	1,000	4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1) (include CMOs, REMICs, and stripped MBS)	G380	1,092,000	G380	1,092,000	4.b
c. All other residential MBS	G381	982,000	G381	19,000	4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K197	0	K197	0	4.d
e. All other commercial MBS	K198	374,000	K198	0	4.e
5. Other debt securities					
a. Structured financial products:					
(1) Cash	G383	235,000	G383	0	5.a.1
(2) Synthetic	G384	46,000	G384	0	5.a.2
(3) Hybrid	G385	0	G385	0	5.a.3
b. All other debt securities	G386	76,479,000	G386	2,702,000	5.b
6. Loans:					
a. Loans secured by real estate	F610	17,354,000			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	9,358,000	6.a.3.b.1
(2) Secured by junior liens			F611	0	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F612	0	6.a.4
(5) Secured by nonfarm nonresidential properties			F613	3,103,000	6.a.5
b. Commercial and industrial loans	F614	5,127,000	F614	1,186,000	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	17,000	K210	17,000	6.c.4
d. Other loans	F618	7,482,000	F618	1,832,000	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	80,384,000			3541	1,641,000			9
10. Not applicable									
11. Derivatives with a positive fair value	3543	58,444,000			3543	16,176,000			11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	262,878,000			3545	51,481,000			12
13. a. Liability for short positions	3546	54,550,000			3546	2,513,000			13.a
b. Other trading liabilities	F624	30,000			F624	28,000			13.b
14. Derivatives with a negative fair value	3547	48,862,000			3547	10,711,000			14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	103,442,000			3548	13,252,000			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	17,630,000							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	9,518,000			M.1.a.3.b.1
(2) Secured by junior liens					F629	0			M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties					F630	0			M.1.a.4
(5) Secured by nonfarm nonresidential properties					F631	3,171,000			M.1.a.5
b. Commercial and industrial loans	F632	6,807,000			F632	2,124,000			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	18,000			K211	18,000			M.1.c.4
d. Other loans	F636	7,971,000			F636	1,733,000			M.1.d
2. Loans measured at fair value that are past due 90 days or more:									
a. Fair value	F639	292,000			F639	234,000			M.2.a
b. Unpaid principal balance	F640	884,000			F640	587,000			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	219,000		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	62,000		G652	0		M.3.g
4. Pledged trading assets:							
a. Pledged securities	G387	71,459,000		G387	3,661,000		M.4.a
b. Pledged Loans	G388	569,000		G388	14,000		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	12,000	M.5.a
b. Home equity lines	F644	0	M.5.b
c. Automobile loans	F645	1,000	M.5.c
d. Other consumer loans	F646	128,000	M.5.d
e. Commercial and industrial loans	F647	32,000	M.5.e
f. Other	F648	74,000	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	65,330,000	M.7.a
b. Other	F653	214,000	M.7.b
8. Loans pending securitization	F654	11,379,000	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		180,129,000						B550	751,066,000			1
2. U.S. Government	2202		194,000						2520	68,000			2
3. States and political subdivisions in the U.S.	2203		5,852,000						2530	35,564,000			3
4. Commercial banks and other depository institutions in the U.S.	B551		1,525,000						B552	2,577,000			4
5. Banks in foreign countries	2213		27,659,000						2236	12,360,000			5
6. Foreign governments and official institutions (including foreign central banks)	2216		9,161,000						2377	6,394,000			6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215		224,520,000		2210		199,687,000		2385	808,029,000			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		9,963,000		M.1.a
b. Total brokered deposits	2365		7,562,000		M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)					
(1) Brokered deposits of less than \$100,000	2343		30,000		M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472		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		19,000		M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	K219		0		M.1.d.2
(3) Brokered deposits of more than \$250,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220		427,000		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	712,300,000		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	34,949,000		M.2.a.2
b. Total time deposits of less than \$100,000	6648	12,686,000		M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473	5,549,000		M.2.c
d. Total time deposits of more than \$250,000	J474	42,545,000		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	1,245,000		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	2,743,000		M.3.a.1
(2) Over three months through 12 months	A580	6,401,000		M.3.a.2
(3) Over one year through three years	A581	2,598,000		M.3.a.3
(4) Over three years	A582	944,000		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	9,144,000		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	31,077,000		M.4.a.1
(2) Over three months through 12 months	A585	7,497,000		M.4.a.2
(3) Over one year through three years	A586	4,406,000		M.4.a.3
(4) Over three years	A587	5,114,000		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	3,903,000		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	30,674,000		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	11,279,000		M.6.a
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754	22,707,000		M.6.b
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755	146,143,000		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	322,707,000	M.7.a.1
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations _____	P757	336,866,000	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	33,015,000	M.7.b.1
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations _____	P759	1,922,000	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	239,618,000	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____	B554	10,423,000	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____	2625	45,544,000	3
4. Foreign governments and official institutions (including foreign central banks) _____	2650	40,084,000	4
5. U.S. Government and states and political subdivisions in the U.S. _____	B555	54,000	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____	2200	335,723,000	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	48,388,000	M.1

Legal Title of Bank

FDIC Certificate Number: 00628

Submitted to CDR on 8/4/2014 at 6:33 PM

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable (1)			B556		4,143,000		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		5,234,000		4
5.	Life insurance assets							
a.	General account life insurance assets			K201		5,404,000		5.a
b.	Separate account life insurance assets			K202		5,149,000		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		82,133,000		6
a.	Prepaid expenses	2166	0					6.a
b.	Repossessed personal property (including vehicles)	1578	0					6.b
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0					6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0					6.d
e.	FDIC loss-sharing indemnification assets	J448	0					6.e
f.	Not Applicable							
	TEXT							
g.	3549	3549	0					6.g
h.	3550	3550	0					6.h
i.	3551	3551	0					6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160		102,063,000		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		87,000		1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD				
				3646		20,036,000		1.b
2.	Net deferred tax liabilities (2)			3049		1,558,000		2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557		646,000		3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938		58,779,000		4
a.	Accounts Payable	3066	21,027,000					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		81,106,000		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	28,233,000				1
2. Total IBF liabilities (component of Schedule RC, item 21)	2898	10,800,000				2

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou
Assets							
1. Interest-bearing balances due from depository institutions	3381	318,660,000					1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	7,335,000					2
3. Mortgage-backed securities (2)	B559	160,381,000					3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	161,232,000					4
5. Federal funds sold and securities purchased under agreements to resell	3365	200,854,000					5
6. Loans:							
a. Loans in domestic offices:	RCON						
(1) Total loans	3360	526,623,000					6.a.1
(2) Loans secured by real estate:							
(a) Loans secured by 1-4 family residential properties	3465	199,935,000					6.a.2.a
(b) All other loans secured by real estate	3466	78,562,000					6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers	3386	545,000					6.a.3
(4) Commercial and industrial loans	3387	93,514,000					6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	B561	23,565,000					6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562	64,701,000					6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	108,499,000					6.b
7. Trading assets	3401	263,230,000					7
8. Lease financing receivables (net of unearned income)	3484	645,000					8
9. Total assets (4)	3368	1,914,845,000					9
Liabilities							
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON						
	3485	103,397,000					10
11. Nontransaction accounts in domestic offices:							
a. Savings deposits (includes MMDAs)	B563	727,882,000					11.a
b. Time deposits of \$100,000 or more	A514	49,910,000					11.b
c. Time deposits of less than \$100,000	A529	12,990,000					11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404	297,988,000					12
13. Federal funds purchased and securities sold under agreements to repurchase	3353	123,044,000					13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	133,421,000					14

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
 (2) Quarterly averages for all debt securities should be based on amortized cost.
 (3) Quarterly averages for all equity securities should be based on historical cost.
 (4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L—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	2,435,479,000			7.c.(1)(a)
(b) Purchased protection		G402	2,665,897,000			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	416,690,000	G407	1,281,100,000	G408	95,466,000	7.d.(1)(a)
(b) Subinvestment grade	G409	150,378,000	G410	463,812,000	G411	28,033,000	7.d.(1)(b)
(2) Purchased credit protection:(3)							
(a) Investment grade	G412	422,735,000	G413	1,433,373,000	G414	114,406,000	7.d.(2)(a)
(b) Subinvestment grade	G415	160,741,000	G416	501,941,000	G417	32,701,000	7.d.(2)(b)

		RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts		8765		558,512,000			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		139,072,000			9
a.	Securities borrowed	3432		94,559,000			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	3555		0			9.d
e.	3556	3556		0			9.e
f.	3557	3557		0			9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")		5591		0			10
TEXT							
a.	Commitments to sell when-issued securities	3435		0			10.a
b.	5592	5592		0			10.b
c.	5593	5593		0			10.c
d.	5594	5594		0			10.d
e.	5595	5595		0			10.e

		RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:							
a.	Sales for which the reporting bank is the acquiring bank	C223		309,426,000			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):																	
a. Futures contracts _____	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				12.a
	1,116,236,000				28,438,000				26,922,000				72,522,000				
	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				
b. Forward contracts _____	11,140,025,000				3,730,522,000				6,988,000				85,270,000				12.b
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options _____	337,033,000				2,088,000				196,850,000				137,999,000				12.c.1
	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				
(2) Purchased options _____	731,761,000				3,998,000				196,845,000				126,069,000				12.c.2
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options _____	3,978,224,000				723,315,000				247,578,000				56,874,000				12.d.1
	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
(2) Purchased options _____	3,972,049,000				711,658,000				158,416,000				60,156,000				12.d.2
	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				
e. Swaps _____	31,088,647,000				3,689,147,000				267,670,000				153,498,000				12.e
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	51,938,052,000				8,750,400,000				1,101,269,000				686,515,000				
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				
	425,923,000				138,766,000				0				5,873,000				14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589																14.a
	22,938,000																
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
a. Contracts held for trading:	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(1) Gross positive fair value _____	814,671,000				112,621,000				47,544,000				30,503,000				15.a.1
	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(2) Gross negative fair value _____	782,817,000				113,720,000				52,075,000				29,656,000				15.a.2
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value _____	4,586,000				434,000				0				283,000				15.b.1
	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				
(2) Gross negative fair value _____	4,601,000				1,230,000				0				677,000				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	61,202,000	G419	251,000	G420	3,239,000	G421	10,746,000	G422	53,492,000	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	11,243,000	G424	0	G425	14,096,000	G426	0	G427	5,867,000	16.b(1)
(2) Cash - Other currencies	G428	44,003,000	G429	0	G430	631,000	G431	480,000	G432	6,706,000	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	379,000	G439	0	G440	2,622,000	G441	0	G442	2,123,000	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	603,000	16.b(6)
(7) All other collateral	G453	6,786,000	G454	0	G455	576,000	G456	0	G457	10,262,000	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	62,411,000	G459	0	G460	17,925,000	G461	480,000	G462	25,561,000	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		1,418,000		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		8,347,000		2.a
(1) Estimated fair value of mortgage servicing assets _____						
	A590		8,347,000			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____						
		B026		0		2.b
c. All other identifiable intangible assets _____						
		5507		407,000		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____						
		0426		8,754,000		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		540,000		3.c
d. Multifamily (5 or more) residential properties in domestic offices _____						
		5511		2,000		3.d
e. Nonfarm nonresidential properties in domestic offices _____						
		5512		57,000		3.e
f. Foreclosed properties from "GNMA loans" _____						
		C979		2,089,000		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		2,689,000		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		45,554,000		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		12,000		5.a.1.c
(d) Over five years _____						
		F058		181,000		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		9,714,000		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		82,619,000		5.b.1.a
(b) Over one year through three years _____						
		F061		641,000		5.b.1.b
(c) Over three years through five years _____						
		F062		844,000		5.b.1.c
(d) Over five years _____						
		F063		3,550,000		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		45,904,000		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		133,414,000		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	34,339,000	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	5,232,000	14.a
b. Total assets of captive reinsurance subsidiaries(2)	K194	226,000	14.b

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

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

Schedule RC-M—Continued

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

15. Qualified Thrift Lender (QTL) test:

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

RCON	Number
L133	N/A

15.a

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

RCON	YES / NO
L135	N/A

15.b

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

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

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

RCON	YES / NO

(1) International wire transfers

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

16.a.1

(2) International ACH transactions

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

16.a.2

(3) Other proprietary services operated by your institution

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

16.a.3

(4) Other proprietary services operated by another party

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

16.a.4

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

N521	YES

16.b

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

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

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

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

Schedule RC-M—Continued

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

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



RCON	Number
N522	1

16.c

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

(1) Estimated number of international remittance transfers

N523	371,000
------	---------

16.d.1

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

(2) Estimated dollar value of international remittance transfers

N524	5,177,000
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16.d.2

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

	Number
N527	211,000

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	3,000	F174	14,000	F176	17,000	1.a.1
(2) Other construction loans and all land development and other land loans	F173	29,000	F175	18,000	F177	10,000	1.a.2
b. Secured by farmland in domestic offices	3493	7,000	3494	0	3495	7,000	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	607,000	5399	701,000	5400	1,863,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	3,573,000	C237	6,855,000	C229	9,075,000	1.c.2.a
(b) Secured by junior liens	C238	74,000	C239	32,000	C230	156,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	13,000	3500	5,000	3501	171,000	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	65,000	F180	2,000	F182	162,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	37,000	F181	2,000	F183	129,000	1.e.2
f. In foreign offices							
	RCFN		RCFN		RCFN		
	B572	0	B573	0	B574	6,000	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions							
	RCFD		RCFD		RCFD		
	5377	0	5378	0	5379	0	2.a
b. To foreign banks							
	5380	0	5381	0	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers							
	1594	24,000	1597	0	1583	3,000	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)							
	1251	395,000	1252	102,000	1253	396,000	4.a
b. To non-U.S. addressees (domicile)							
	1254	194,000	1255	2,000	1256	62,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards							
	B575	196,000	B576	172,000	B577	0	5.a
b. Automobile loans							
	K213	414,000	K214	0	K215	101,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)							
	K216	912,000	K217	330,000	K218	197,000	5.c
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	451,000	5460	5,000	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	4,000		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	361,000		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	1,820,000		K037	3,426,000		K038	5,123,000		10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" _____	K039	313,000		K040	310,000		K041	32,000		10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042	1,490,000		K043	3,108,000		K044	5,050,000		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			2,000	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661			1,081,000	F662			787,000	F663			5,305,000	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111			0	K112			0	K113			45,000	M.1.c
d. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114			5,000	K115			0	K116			45,000	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117			0	K118			0	K119			34,000	M.1.d.2
e. Commercial and industrial loans:	RCFD				RCFD				RCFD				
(1) To U.S. addressees (domicile)	K120			2,000	K121			0	K122			139,000	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123			0	K124			0	K125			4,000	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126			25,000	K127			13,000	K128			135,000	M.1.f
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>													
(1) Loans secured by farmland in domestic offices	K130			0	K131			0	K132			0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks	K134			0	K135			0	K136			0	M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers	K138			0	K139			0	K140			1,000	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards	K274			25,000	K275			13,000	K276			0	M.1.f.4.a
(b) Automobile loans	K277			0	K278			0	K279			63,000	M.1.f.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280			0	K281			0	K282			63,000	M.1.f.4.c

Schedule RC-N—Continued

Memoranda-Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		
	1. f. (5) Loans to foreign governments and official institutions	K283	0		K284	0		K285	0	
(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	14,000		6559	0		6560	0		M.2
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	3,000		1249	3,000		1250	10,000		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	1,000		C241	1,000		C226	13,000		M.5.a
b. Loans measured at fair value:										
(1) Fair value	F664	0		F665	0		F666	0		M.5.b.1
(2) Unpaid principal balance	F667	0		F668	0		F669	2,000		M.5.b.2

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
6. Derivative contracts: Fair value of amounts carried as assets	3529	0	3530	0	M.6
7. Additions to nonaccrual assets during the quarter	RCFD	Bil Mil Thou			
	C410	2,218,000			M.7
8. Nonaccrual assets sold during the quarter	C411	53,000			M.8

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):										
a. Outstanding balance	L183	1,904,000		L184	6,426,000		L185	30,000		M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	L186	1,671,000		L187	4,506,000		L188	5,000		M.9.b

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

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

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

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		F236	1,485,368,000	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	434,755,000	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	434,751,000	3
4. Average consolidated total assets for the calendar quarter		RCFD K652	1,914,845,000	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1			4.a
5. Average tangible equity for the calendar quarter(1)		K654	147,844,000	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	3,000,000	6
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		RCFD		
a. One year or less		G465	17,421,000	7.a
b. Over one year through three years		G466	26,943,000	7.b
c. Over three years through five years		G467	3,575,000	7.c
d. Over five years		G468	5,376,000	7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a. One year or less		G469	0	8.a
b. Over one year through three years		G470	4,155,000	8.b
c. Over three years through five years		G471	3,783,000	8.c
d. Over five years		G472	2,422,000	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?		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	674,927,000	11.a
b. Custodial bank deduction limit		K661	139,651,000	11.b

(1) See instructions for averaging methods. Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I.B, item 26, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 11, by all other institutions, except as described in the instructions.

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less				F049	347,139,000	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less						
		RCON	Number			
		F050	46,350,675			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	693,510,000	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000						
		RCON	Number			
		F052	300,093			M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less				F045	8,969,000	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less						
		RCON	Number			
		F046	1,540,942			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	995,000	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000						
		RCON	Number			
		F048	2,471			M.1.d.2
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>						
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3)						
				5597	635,603,000	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Savings association's Call Report or Thrift Financial Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:						
		RCON	FDIC Cert No.			
Text		A545		A545	0	M.3

4. and 5. Not Applicable

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.
- (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

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

Memoranda—Continued

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention		K663		M.6.a
b. Substandard		K664		M.6.b
c. Doubtful		K665		M.6.c
d. Loss		K666		M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans		N025		M.7.a
b. Securitizations of nontraditional 1-4 family residential mortgage loans		N026		M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans		N027		M.8.a
b. Securitizations of higher-risk consumer loans		N028		M.8.b
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities		N029		M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities		N030		M.9.b
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments		K676	5,428,000	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	2,089,000	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Part 1 Memorandum item 2.d)				
		RCON		
		K678	35,023,000	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	1,000	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	2,755,000	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	4,696,000	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	8,273,000	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	13,373,000	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	10,322,000	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	1,328,000	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	47,000	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	409,000	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	293,933,000	G474	0	G475	33,899,000	G476	258,272,000	G477	1,762,000	1
2. Federal funds sold and securities purchased under agreements to resell	G478	16,480,000	G479	2,191,000	G480	0	G481	18,671,000	G482	0	2
3. Loans and leases held for sale	G483	89,000	G484	0	G485	0	G486	0	G487	89,000	3
4. Loans and leases held for investment	G488	3,466,000	G489	0	G490	0	G491	76,000	G492	3,390,000	4
5. Trading assets:											
a. Derivative assets	3543	58,444,000	G493	1,029,410,000	G494	886,000	G495	1,074,787,000	G496	12,181,000	5.a
b. Other trading assets	G497	204,434,000	G498	0	G499	110,819,000	G500	74,152,000	G501	19,463,000	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	14,205,000	G392	3,848,000	G395	111,000	G396	5,186,000	G804	12,756,000	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	591,051,000	G503	1,035,449,000	G504	145,715,000	G505	1,431,144,000	G506	49,641,000	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	7,922,000	F686	0	F694	0	F253	5,084,000	F254	2,838,000	8
9. Federal funds purchased and securities sold under agreements to repurchase	G507	1,215,000	G508	2,191,000	G509	0	G510	3,406,000	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	48,862,000	G512	1,013,079,000	G513	811,000	G514	1,046,425,000	G515	14,705,000	10.a
b. Other trading liabilities	G516	54,580,000	G517	0	G518	43,884,000	G519	10,648,000	G520	48,000	10.b
11. Other borrowed money	G521	27,261,000	G522	0	G523	0	G524	18,176,000	G525	9,085,000	11
12. Subordinated notes and debentures	G526	0	G527	0	G528	0	G529	0	G530	0	12
13. All other liabilities	G805	22,000	G806	2,813,000	G807	41,000	G808	2,776,000	G809	18,000	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	139,862,000	G532	1,018,083,000	G533	44,736,000	G534	1,086,515,000	G535	26,694,000	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	8,347,000	G537	0	G538	0	G539	0	G540	8,347,000	M.1.a
b. Nontrading derivative assets	G541	21,000	G542	3,848,000	G543	106,000	G544	3,763,000	G545	0	M.1.b
TEXT											
c. G546 Credit Card Securitization	G546	3,859,000	G547	0	G548	0	G549	0	G550	3,859,000	M.1.c
d. G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e. G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f. G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13.)											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities	G566	4,000	G567	2,813,000	G568	41,000	G569	2,776,000	G570	0	M.2.b
TEXT											
c. G571 Accounts Payable	G571	18,000	G572	0	G573	0	G574	0	G575	18,000	M.2.c
d. G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e. G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f. G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

Schedule RC-R—Regulatory Capital

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

Part I.A—Regulatory Capital Components and Ratios

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
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	92,556,000					1
2.	Retained earnings	RCFD		3632	82,756,000			2
3.	Accumulated other comprehensive income (AOCI)	RCFA		B530	880,000			3
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No	RCOA	1=Yes	P838		0	3.a
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital	RCFA		P839	2,000			4
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	176,194,000					5
Common equity tier 1 capital: adjustments and deductions								
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	25,948,000					6
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	67,000					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	19,000					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	55,000	10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	44,000	10.b
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	P851	0	11
12. Subtotal (item 5 minus items 6 through 11)	P852	150,019,000	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		58,000	17
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858		58,000	18
19. Common equity tier 1 capital (item 12 minus item 18)	P859		149,961,000	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		33,000	22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863		333,000	23
24. LESS: Additional tier 1 capital deductions	P864		392,000	24
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865		0	25
Tier 1 capital				
26. Tier 1 capital (sum of items 19 and 25)	8274		149,961,000	26
Tier 2 capital				
27. Tier 2 capital instruments plus related surplus	P866		5,343,000	27
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867		300,000	28
29. Total capital minority interest that is not included in tier 1 capital	P868		2,000	29
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310		13,028,000	30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW			
	5310		5,141,000	30.b
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCFA			
	Q257		3,000	31
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870		18,676,000	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		10,789,000	32.b
	RCFA			
33. LESS: Tier 2 capital deductions	P872		1,000	33
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311		18,675,000	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		10,788,000	34.b
Total capital				
	RCFA			
35. a. Total capital (sum of items 26 and 34.a)	3792		168,636,000	35.a
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCFW			
	3792		160,749,000	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	1,914,845,000	36
37.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)			RCFA P875	26,329,000	37
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes			B596	-7,024,000	38
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38)			A224	1,895,540,000	39
Total risk-weighted assets						
40. a.	Total risk-weighted assets (from Schedule RC-R, Part II, item 62)			A223	1,241,564,800	40.a
	b. (Advanced approaches institutions that exit parallel run only): Total risk weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)			RCFW A223	1,349,140,000	40.b

		(Column A)		(Column B)		
		RCFA	Percentage	RCFW	Percentage	
41.	Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	P793	12.08%	P793	11.12%	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	12.08%	7206	11.12%	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	13.58%	7205	11.91%	43

		RCFA	Percentage	
44.	Tier 1 leverage ratio (item 26 divided by item 39)	7204	7.91%	44
45.	Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)			45

		Percentage	
46. a.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016): a. Capital conservation buffer		46.a
46. b.	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	Allocation by Risk Weight Category			
			(Column C) 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%
			Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Dollar Amounts in Thousands						
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 403,468,000	RCFD C869 0	RCFD B600 367,010,000	RCFD B601 32,692,000		RCFD B602 3,766,000
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A)	RCFD 1754 47,849,000	RCFD B603 0	RCFD B604 4,155,000	RCFD B605 40,109,000	RCFD B606 3,585,000	RCFD B607 0
36. Available-for-sale securities (Column A must equal RCB item 8 Column D)	RCFD 1773 293,933,000	RCFD B608 8,270,000	RCFD B609 50,347,000	RCFD B610 190,161,000	RCFD B611 21,599,000	RCFD B612 23,556,000
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 202,336,000		RCFD C063 174,215,000	RCFD C064 22,575,000		RCFD B520 5,546,000
38. Loans and leases held for sale (Column A must equal RC item 4.a)	RCFD 5369 7,090,000	RCFD B617 0	RCFD B618 2,639,000	RCFD B619 797,000	RCFD B620 4,000	RCFD B621 3,650,000
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b)	RCFD B528 637,044,000	RCFD B622 0	RCFD B623 18,042,000	RCFD B624 56,462,000	RCFD B625 141,126,000	RCFD B626 421,414,000
40. LESS: Allowance for loan and lease losses	RCFD 3123 12,383,000	RCFD 3123 12,383,000				
41. Trading assets (Column A must equal RC 5)	RCFD 3545 262,878,000	RCFD B627 230,667,000	RCFD B628 769,000	RCFD B629 6,354,000	RCFD B630 7,906,000	RCFD B631 17,182,000
42. All other assets (1)	RCFD B639 159,832,000	RCFD B640 27,057,000	RCFD B641 8,212,000	RCFD B642 12,922,000	RCFD B643 456,000	RCFD 5339 111,185,000
43. Total assets (sum of items 34 through 42)	RCFD 2170 2,002,047,000	RCFD B644 253,611,000	RCFD 5320 625,389,000	RCFD 5327 362,072,000	RCFD 5334 174,676,000	RCFD 5340 586,299,000

(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	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	207,102,000	1.000	207,102,000	9,047,000	113,378,000	3,550,000	81,127,000			44	
45. Performance standby letters of credit (Column A must equal RCL item 3)	RCFD 3821 8,286,000	.50	4,143,000	RCFD B651 183,000	RCFD B652 1,129,000	RCFD B653 0	RCFD B654 2,831,000			45	
46. Commercial and similar letters of credit (Column A must equal RCL item 4)	RCFD 3411 5,462,000	.20	1,092,400	RCFD B656 316,400	RCFD B657 350,000	RCFD B658 20,000	RCFD B659 406,000			46	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 0	1.00	0	RCFD B661 0	RCFD B662 0		RCFD B663 0			47	
48. Securities lent (Column A must equal RCL item 6)	RCFD 3433 223,991,000	1.00	223,991,000	RCFD B665 142,583,000	RCFD B666 74,151,000	RCFD B667 0	RCFD B668 7,257,000			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	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 950,000	See footnote 3 M	RCFD B542 6,997,000				RCFD B543 6,997,000			50	
51. All other financial assets sold with recourse	RCFD B675 1,491,000	1.00	1,491,000	RCFD B677 0	RCFD B678 0	RCFD B679 911,000	RCFD B680 580,000			51	
52. All other off-balance sheet liabilities	RCFD B681 79,812,000	1.00	79,812,000	RCFD B683 78,800,000	RCFD B684 1,012,000	RCFD B685 0	RCFD B686 0			52	
53. Unused commitments:											
a. With an original maturity exceeding one year	RCFD 3833 251,393,000	.50	125,696,500	RCFD B687 2,006,500	RCFD B689 15,309,000	RCFD B690 4,584,000	RCFD B691 103,797,000			53.a	
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591 0	.10	0	RCFD G592 0	RCFD G593 0	RCFD G594 0	RCFD G595 0	RCFD G596 0		53.b	
54. Derivative contracts			RCFD A167 303,549,000	RCFD B693 12,593,000	RCFD B694 161,183,000	RCFD B695 129,773,000				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	
	870,917,900	728,584,000	313,514,000	789,294,000	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	145,716,800	156,757,000	789,294,000	57
58. Market risk equivalent assets				RCFD 1651	
				149,797,000	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	
				1,241,564,800	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	
				1,241,564,800	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	128,930,000	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	32,376,567,000	8766	6,935,047,000	8767	4,735,833,000	M.2.a
b. Foreign exchange contracts	3812	6,890,261,000	8769	622,573,000	8770	274,096,000	M.2.b
c. Gold contracts	8771	34,859,000	8772	13,840,000	8773	0	M.2.c
d. Other precious metals contracts	8774	14,443,000	8775	2,031,000	8776	1,000	M.2.d
e. Other commodity contracts	8777	151,792,000	8778	71,935,000	8779	10,023,000	M.2.e
f. Equity derivative contracts	A000	273,623,000	A001	127,983,000	A002	31,468,000	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	422,735,000	G598	1,433,373,000	G599	114,406,000	M.2.g.1
(2) Subinvestment grade	G600	160,741,000	G601	501,941,000	G602	32,701,000	M.2.g.2

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

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

	(Column A) 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 230,161,000	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 2,074,000	RCFD B710 1,200,000	RCFD B711 17,867,000	1
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712 0	RCFD B713 0	RCFD B714 0	RCFD B715 0	RCFD B716 0	RCFD B717 0	RCFD B718 0	2.a
b. Subordinated securities and other residual interests	RCFD C393 83,000	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 25,000	RCFD C399 1,365,000	2.b
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	2.c
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0	3
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCFD B733 5,976,000	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 168,000	RCFD B738 0	RCFD B739 34,000	4.a
b. 90 days or more past due	RCFD B740 12,115,000	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 213,000	RCFD B745 0	RCFD B746 354,000	4.b
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIAD B747 1,344,000	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 152,000	5.a
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 1,000	5.b

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Dollar Amounts in Thousands							
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 10,809,000	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 5,086,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 562,000	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 820,000

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	22,850,000	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	772,404,000	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	334,721,000	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	16,931,000	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	9,864,000	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unsecured commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	19,407,000	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0	M.4

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

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

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril Bil Mil Thou	Tril Bil Mil Thou			
Fiduciary and Related Assets					
4. Personal trust and agency accounts _____	RCFD B868 58,067,000	RCFD B869 20,242,000	RCFD B870 28,345	RCFD B871 2,944	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	RCFD B876 19,651,000	RCFD B877 166,059,000	RCFD B878 194	RCFD B879 852	5.a
b. Employee benefit-defined benefit _____	RCFD B880 22,936,000	RCFD B881 332,544,000	RCFD B882 373	RCFD B883 527	5.b
c. Other employee benefit and retirement-related accounts _____	RCFD B884 10,535,000	RCFD B885 6,538,000	RCFD C001 26,290	RCFD C002 186	5.c
6. Corporate trust and agency accounts _____	RCFD B886 0	RCFD J253 206,000	RCFD B888 0	RCFD J254 92	6
7. Investment management and investment advisory agency accounts _____	RCFD J255 306,101,000	RCFD J256 2,364,000	RCFD J257 108,871	RCFD J258 241	7
8. Foundation and endowment trust and agency accounts _____	RCFD B890 13,903,000	RCFD B891 351,000	RCFD B892 1,802	RCFD B893 94	8
9. Other fiduciary accounts _____	RCFD B894 1,540,000	RCFD B895 218,782,000	RCFD B896 517	RCFD B897 795	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	432,733,000	747,086,000	166,392	5,731	10
11. Custody and safekeeping accounts _____		RCFD B898 20,979,705,000		RCFD B899 468,811	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 106,843,000	RCFN B901 8,294,714,000	RCFN B902 7,197	RCFN B903 281,073	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 10,533,000	RCFD J260 14,269,000	RCFD J261 26,286	RCFD J262 29,262	13

		Dollar Amounts in Thousands		
		RIAD	Bil Mil Thou	
Fiduciary and Related Services Income				
14. Personal trust and agency accounts		B904	179,000	14
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution		B905	48,000	15.a
b. Employee benefit—defined benefit		B906	89,000	15.b
c. Other employee benefit and retirement-related accounts		B907	37,000	15.c
16. Corporate trust and agency accounts		A479	0	16
17. Investment management and investment advisory agency accounts		J315	566,000	17
18. Foundation and endowment trust and agency accounts		J316	38,000	18
19. Other fiduciary accounts		A480	52,000	19
20. Custody and safekeeping accounts		B909	934,000	20
21. Other fiduciary and related services income		B910	95,000	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	2,038,000	22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	761,000		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:					
a. Corporate and municipal trusteeships	B927	N/A		N/A	M.2.a
(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	15,946,000	M.3.a
b. International/Global equity	B933	12	B934	11,388,000	M.3.b
c. Stock/Bond blend	B935	28	B936	19,279,000	M.3.c
d. Taxable bond	B937	34	B938	31,399,000	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	3	B942	14,933,000	M.3.f
g. Specialty/Other	B943	7	B944	27,045,000	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	104	B946	119,990,000	M.3.h

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

mikolay_dennis@jpmorgan.com
 E-mail Address (TEXT B926)

(201) 595-5584
 Telephone: Area code/phone number/extension (TEXT B963)

(201) 595-6771
 FAX: Area code/phone number (TEXT B964)

Schedule RC-V— Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							
a. Cash and balances due from depository institutions	J981	239,000	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	13,000	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	3,115,000	J997	16,961,000	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	2,870,000	K004	0	K005	3,000	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	233,000	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	16,000	K019	5,000	K020	0	2.b
c. Commercial paper	K021	0	K022	9,643,000	K023	0	2.c
d. Other borrowed money (exclude commercial paper)	K024	4,114,000	K025	0	K026	0	2.d
e. Other liabilities	K027	35,000	K028	21,000	K029	11,000	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	824,000	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 June 30, 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	26,474,000
Interest-bearing balances	376,994,000
Securities:	
Held-to-maturity securities	47,849,000
Federal funds sold and securities purchased under agreements to resell:	
Available-for-sale securities	293,933,000
Federal funds sold in domestic offices	327,000
Securities purchased under agreements to resell	202,009,000
Loans and lease financing receivables:	
Loans and leases held for sale	7,090,000
Loans and leases, net of unearned income	637,044,000
LESS: Allowance for loan and lease losses	12,383,000
Loans and leases, net of unearned income and allowance	624,661,000
Trading Assets	262,878,000
Premises and fixed assets (including capitalized leases)	11,127,000
Other real estate owned	2,689,000
Investments in unconsolidated subsidiaries and associated companies	300,000
Direct and indirect investments in real estate ventures	7,529,000
Intangible assets:	
Goodwill	27,370,000
Other intangible assets	8,754,000
Other assets	102,063,000
Total assets	2,002,047,000

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

DEPOSITS:

In domestic offices		1,032,549,000
Noninterest-bearing	423,657,000	
Interest-bearing	608,892,000	
In foreign offices, Edge and Agreement subsidiaries, and IBFs		335,723,000
Noninterest-bearing	17,879,000	
Interest-bearing	317,844,000	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased in domestic offices		3,035,000
Securities sold under agreements to repurchase		122,598,000
Trading liabilities		103,442,000
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		133,414,000
Subordinated notes and debentures		10,360,000
Other liabilities		81,106,000
Total liabilities		1,822,227,000

EQUITY CAPITAL

Bank Equity Capital		
Perpetual preferred stock and related surplus		0
Common stock		1,785,000
Surplus (excludes all surplus related to preferred stock)		90,771,000
Retained earnings		82,756,000
Accumulated other comprehensive income		4,248,000
Other equity capital components		0
Total bank equity capital		179,560,000
Noncontrolling (minority) interests in consolidated subsidiaries		260,000
Total equity capital		179,820,000
Total liabilities and equity capital		2,002,047,000

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
