

**Federal Financial Institutions Examination Council**

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

**Report at the close of business March 31, 2016**

(20160331)

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

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

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

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

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

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

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

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

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

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

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

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

**Submission of Reports**

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

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

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

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

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

**JPMorgan Chase Bank, National Association**

Legal Title of Bank (RSSD 9017)

**Columbus**

City (RSSD 9130)

**OH**

State Abbreviation (RSSD 9200)

**43240**

Zip Code (RSSD 9220)

FDIC Certificate Number

00628

(RSSD 9050)

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

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

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## Contact Information for the Reports of Condition and Income

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

### Chief Financial Officer (or Equivalent) Signing the Reports

Marianne Lake  
 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

DennisMikolay/Andres Romero  
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 Vice President  
 Title (TEXT C496)  
 mikolay\_dennis@jpmorgan.com  
 E-mail Address (TEXT 4086)  
 (212) 552-9470  
 Area code/Phone Number/Extension (TEXT 8902)  
 (212) 552-0881  
 Area Code/FAX number (TEXT 9116)

## Emergency Contact Information

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

### Primary Contact

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

### Secondary Contact

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

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

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

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

**Primary Contact**

Brittany L Warner  
 \_\_\_\_\_  
 Name (TEXT C437)  
 Senior Compliance Officer  
 \_\_\_\_\_  
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 brittany.l.warner@jpmchase.com  
 \_\_\_\_\_  
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 \_\_\_\_\_  
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**Secondary Contact**

Melissa T Cromie  
 \_\_\_\_\_  
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 Compliance Analyst  
 \_\_\_\_\_  
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 \_\_\_\_\_  
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 (813) 371-5347  
 \_\_\_\_\_  
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**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 5/5/2016 at 5:57 PM

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

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

**Schedule RI—Income Statement**

	Dollar Amounts in Thousands		
	RIAD	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	2,339,000	1.a.1.a.1
(2) All other loans secured by real estate	4436	918,000	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	3,000	1.a.1.b
(c) Commercial and industrial loans	4012	829,000	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	704,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	573,000	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	513,000	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	432,000	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	6,311,000	1.a.3
b. Income from lease financing receivables	4065	7,000	1.b
c. Interest income on balances due from depository institutions (1)	4115	428,000	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	14,000	1.d.1
(2) Mortgage-backed securities	B489	942,000	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	885,000	1.d.3
e. Interest income from trading assets	4069	1,044,000	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	348,000	1.f
g. Other interest income	4518	91,000	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	10,070,000	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	78,000	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	95,000	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	105,000	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	8,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	110,000	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	116,000	2.b
c. Interest on trading liabilities and other borrowed money	4185	561,000	2.c

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

**Schedule RI—Continued**

Dollar Amounts in Thousands	Year-to-date			
	RIAD	Bil   Mil   Thou		
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	58,000	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	1,131,000	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	8,939,000 3
4. Provision for loan and lease losses			4230	1,000,000 4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	961,000	5.a	
b. Service charges on deposit accounts	4080	1,120,000	5.b	
c. Trading revenue (2)	A220	2,427,000	5.c	
d. (1) Fees and commissions from securities brokerage	C886	276,000	5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	491,000	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	2,000	5.d.4	
(5) Income from other insurance activities	C387	2,000	5.d.5	
e. Venture capital revenue	B491	86,000	5.e	
f. Net servicing fees	B492	-422,000	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	64,000	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	-6,000	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	9,000	5.k	
l. Other noninterest income*	B497	4,722,000	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	9,732,000 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	51,000 6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	5,990,000	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	1,864,000	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	18,000	7.c.2	
d. Other noninterest expense*	4092	4,040,000	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	11,912,000 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	5,810,000 8
9. Applicable income taxes (on item 8)			4302	1,613,000 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	4,197,000 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	4,197,000 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	1,000 13
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	4,196,000 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.

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the captions for Schedule RI, items 8, 10, and 11, will be removed at a later date.

**Schedule RI—Continued**

**Memoranda**

		Year-to-date			
		RIAD	Bil	Mil	
Dollar Amounts in Thousands					
1.	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513		18,000	M.1
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
2.	Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		36,000	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		76,000	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		408,000	M.4
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150		182,243	M.5
6.	Not applicable				
7.	If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2) _____	RIAD	YYYY/MM/DD		
		9106		0	M.7
8.	Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) _____				
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>					
		Year-to-date			
		RIAD	Bil	Mil	Thou
a.	Interest rate exposures _____	8757		792,000	M.8.a
b.	Foreign exchange exposures _____	8758		657,000	M.8.b
c.	Equity security and index exposures _____	8759		651,000	M.8.c
d.	Commodity and other exposures _____	8760		152,000	M.8.d
e.	Credit exposures _____	F186		175,000	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		-588,000	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		53,000	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		-62,000	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		2,000	M.10
11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____	RIAD	YES / NO		
		A530		NO	M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>					
		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, 2015, Report of Condition

(2) For example, a bank acquired on March 1, 2016, would report 20160301.

## 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		856,000	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552		73,000	M.13.a.1
b. Net gains (losses) on liabilities	F553		-209,000	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554		0	M.13.b.1
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a. Total other-than-temporary impairment losses	J319		11,000	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		11,000	M.14.c
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets(1) that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>				
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):				
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H032		441,000	M.15.a
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H033		160,000	M.15.b
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H034		76,000	M.15.c
d. All other service charges on deposit accounts	H035		443,000	M.15.d

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



### Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands			
	RIAD	Bil   Mil   Thou		
1. Total bank equity capital most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	195,538,000		1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	195,538,000		3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	4,196,000		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0		5
6. Treasury stock transactions, net	B510	0		6
7. Changes incident to business combinations, net	4356	0		7
8. LESS: Cash dividends declared on preferred stock	4470	0		8
9. LESS: Cash dividends declared on common stock	4460	2,500,000		9
10. Other comprehensive income (1)	B511	384,000		10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	0		11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	197,618,000		12

\* Describe on Schedule RI-E - Explanations.

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

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

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

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

	( Column A ) Charge-offs (1)				( Column B ) Recoveries				
	Calendar year-to-date								
	RIAD	Bil   Mil   Thou	RIAD	Bil   Mil   Thou					
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1-4 family residential construction loans	C891	0	C892	0					1.a.1
(2) Other construction loans and all land development and other land loans	C893	0	C894	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	88,000	5412	37,000					1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234	40,000	C217	35,000					1.c.2.a
(b) Secured by junior liens	C235	14,000	C218	11,000					1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	0	3589	3,000					1.d
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	3,000	C896	3,000					1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	2,000	C898	2,000					1.e.2
f. In foreign offices	B512	0	B513	0					1.f

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

**Schedule RI-B—Continued**

**Part I. Continued**

	( Column A ) Charge-offs (1)				( Column B ) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653			0	4663			0	2.a
b. To foreign banks	4654			0	4664			0	2.b
3. Loans to finance agricultural production and other loans to farmers	4655			0	4665			0	3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645			78,000	4617			10,000	4.a
b. To non-U.S. addressees (domicile)	4646			43,000	4618			0	4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514			200,000	B515			21,000	5.a
b. Automobile Loans	K129			98,000	K133			32,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205			45,000	K206			7,000	5.c
6. Loans to foreign governments and official institutions	4643			0	4627			0	6
7. All other loans	4644			46,000	4628			14,000	7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures	F185			0	F187			0	8.a
b. All other leases	C880			0	F188			0	8.b
9. Total (sum of items 1 through 8)	4635			657,000	4605			175,000	9

**Memoranda**

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

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

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388			31,000	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, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	10,807,000	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	175,000	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	657,000	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	1,000,000	5
6. Adjustments* (see instructions for this schedule)	C233	-46,000	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	11,279,000	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	56,000	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges	C390	0	M.3
<i>Memorandum item 4 is to be completed by all banks.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	C781	2,695,000	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		21,000	M709		2,000	M710		6,456,000	M711		46,000	M712		8,000	M713		1,000
b. Commercial real estate loans	M714		370,000	M715		59,000	M716		89,634,000	M717		1,345,000	M719		4,000	M720		0
c. Residential real estate loans	M721		12,690,000	M722		257,000	M723		210,310,000	M724		1,349,000	M725		39,678,000	M726		2,687,000
2. Commercial loans(2)	M727		2,046,000	M728		548,000	M729		294,547,000	M730		3,563,000	M731		0	M732		0
3. Credit cards	M733		296,000	M734		92,000	M735		27,652,000	M736		595,000	M737		0	M738		0
4. Other consumer loans	M739		300,000	M740		64,000	M741		69,248,000	M742		664,000	M743		57,000	M744		7,000
5. Unallocated, if any										M745		0						
6. Total (sum of items																		
1.a through 5)(3)	M746		<b>15,723,000</b>	M747		<b>1,022,000</b>	M748		<b>697,847,000</b>	M749		<b>7,562,000</b>	M750		<b>39,747,000</b>	M751		<b>2,695,000</b>

- The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.
- Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1,3, or 4 of Schedule RI-C.
- The sum of item 6, column B, D and F, must equal Schedule RC item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, Part II, Memorandum item 4.

### Schedule RI-D—Income from Foreign Offices

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

	Year-to-date		
	RIAD	Bil   Mil   Thou	
Dollar Amounts in Thousands			
1. Total interest income in foreign offices _____	C899	2,047,000	1
2. Total interest expense in foreign offices _____	C900	600,000	2
3. Provision for loan and lease losses in foreign offices _____	C901	-4,000	3
4. Noninterest income in foreign offices:			
a. Trading revenue _____	C902	1,826,000	4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions _____	C903	618,000	4.b
c. Net securitization income _____	C904	0	4.c
d. Other noninterest income _____	C905	1,531,000	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____	C906	3,000	5
6. Total noninterest expense in foreign offices _____	C907	3,992,000	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	268,000	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	<b>1,169,000</b>	10
11. Not applicable.			
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____	C913	689,000	12
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) _____	C914	<b>1,858,000</b>	13

### Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date			
				RIAD	Bil	Mil	
1. Other noninterest income (from Schedule RI, item 5.l)							
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 5.l:							
a.	Income and fees from the printing and sale of checks	C013		0			1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		0			1.b
c.	Income and fees from automated teller machines (ATMs)	C016		0			1.c
d.	Rent and other income from other real estate owned	4042		0			1.d
e.	Safe deposit box rent	C015		0			1.e
f.	Net change in the fair values of financial instruments accounted for under a fair value option	F229		0			1.f
g.	Bank card and credit card interchange fees	F555		663,000			1.g
h.	Gains on bargain purchases	J447		0			1.h
<b>TEXT</b>							
i.	4461 Operating Leases	4461		611,000			1.i
j.	4462 Credit Card Revenue	4462		378,000			1.j
k.	4463 Loan Commitment Fees	4463		149,000			1.k
2. Other noninterest expense (from Schedule RI, item 7.d)							
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:							
a.	Data processing expenses	C017		0			2.a
b.	Advertising and marketing expenses	0497		199,000			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		0			2.f
g.	FDIC deposit insurance assessments	4146		CONF			2.g
h.	Accounting and auditing expenses	F556		0			2.h
i.	Consulting and advisory expenses	F557		888,000			2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0			2.j
k.	Telecommunications expenses	F559		187,000			2.k
<b>TEXT</b>							
l.	4464 Amortization of Software	4464		260,000			2.l
m.	4467 Operating Losses	4467		128,000			2.m
n.	4468 Provision for Lending Related Commitments	4468		228,000			2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):							
<b>TEXT</b>							
a.(1)	4469			4469		0	3.a.1
	(2) Applicable income tax effect	4486		0			3.a.2
b.(1)	4487			4487		0	3.b.1
	(2) Applicable income tax effect	4488		0			3.b.2
c.(1)	4489			4489		0	3.c.1
	(2) Applicable income tax effect	4491		0			3.c.2

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the caption for Schedule RI-E, item 3, will be removed at a later date.



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

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

### Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril   Bil   Mil   Thou	
<b>Assets</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	17,294,000	1.a
b. Interest-bearing balances (2)				0071	365,092,000	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	47,932,000	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	231,780,000	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON B987	103,000	3.a
b. Securities purchased under agreements to resell (3)				RCFD B989	187,863,000	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	1,195,000	4.a
b. Loans and leases, net of unearned income		B528	755,195,000			4.b
c. LESS: Allowance for loan and lease losses		3123	11,279,000			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	743,916,000	4.d
5. Trading assets (from Schedule RC-D)						
				3545	262,019,000	5
6. Premises and fixed assets (including capitalized leases)						
				2145	10,499,000	6
7. Other real estate owned (from Schedule RC-M)						
				2150	677,000	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	168,000	8
9. Direct and indirect investments in real estate ventures						
				3656	7,936,000	9
10. Intangible assets:						
a. Goodwill				3163	27,149,000	10.a
b. Other intangible assets (from Schedule RC-M)				0426	5,886,000	10.b
11. Other assets (from Schedule RC-F)						
				2160	106,209,000	11
12. Total assets (sum of items 1 through 11)						
				2170	2,015,718,000	12

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

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

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



**Schedule RC—Continued**

		Dollar Amounts in Thousands		RCON	Tril	Bil	Mil	Thou	
<b>Liabilities</b>									
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				2200	1,137,408,000				13.a
(1) Noninterest-bearing (4)		6631	387,733,000						13.a.1
(2) Interest-bearing		6636	749,675,000						13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN					
(1) Noninterest-bearing		6631	21,052,000	2200	254,335,000				13.b
(2) Interest-bearing		6636	233,283,000						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	891,000				14.a
b. Securities sold under agreements to repurchase (6)				RCFD					
				B995	88,780,000				14.b
15. Trading liabilities (from Schedule RC-D)									
				3548	119,206,000				15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)									
				3190	133,016,000				16
17. and 18. Not applicable									

(4) Includes noninterest-bearing demand, time, and savings deposits.

(5) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

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

**Schedule RC—Continued**

Dollar Amounts in Thousands		RCFD	Tril   Bil   Mil   Thou	
<b>Liabilities—Continued</b>				
19. Subordinated notes and debentures (1)		3200	8,565,000	19
20. Other liabilities (from Schedule RC-G)		2930	75,638,000	20
21. Total liabilities (sum of items 13 through 20)		2948	<b>1,817,839,000</b>	21
22. Not applicable				
<b>Equity Capital</b>				
<b>Bank Equity Capital</b>				
23. Perpetual preferred stock and related surplus		3838	0	23
24. Common stock		3230	1,785,000	24
25. Surplus (excludes all surplus related to preferred stock)		3839	92,782,000	25
26. a. Retained earnings		3632	100,635,000	26.a
b. Accumulated other comprehensive income (2)		B530	2,416,000	26.b
c. Other equity capital components (3)		A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)		3210	<b>197,618,000</b>	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries		3000	261,000	27.b
28. Total equity capital (sum of items 27.a and 27.b)		G105	<b>197,879,000</b>	28
29. Total liabilities and equity capital (sum of items 21 and 28)		3300	<b>2,015,718,000</b>	29

**Memoranda**

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2015	RCFD	Number	
	6724	1	M.1

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

2. Bank's fiscal year-end date	RCON	MMDD	
	8678	1231	M.2

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022	15,178,000					1
a. Cash items in process of collection and unposted debits _____				0020	5,871,000		1.a
b. Currency and coin _____				0080	9,294,000		1.b
2. Balances due from depository institutions in the U.S. _____				0082	33,083,000		2
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083	337,000					2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085	36,833,000					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	620,000		3
a. Foreign branches of other U.S. banks _____	0073	428,000					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	59,219,000					3.b
4. Balances due from Federal Reserve Banks _____	0090	270,391,000		0090	270,391,000		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	382,386,000		0010	319,259,000		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	12,243,000	1287	12,053,000	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	35,000	1298	36,000	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	12,752,000	8497	13,641,000	8498	28,047,000	8499	30,249,000	3

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	5,269,000	G301	5,351,000	G302	16,546,000	G303	16,810,000	4.a.1
(2) Issued by FNMA and FHLMC	G304	29,790,000	G305	31,051,000	G306	33,928,000	G307	35,402,000	4.a.2
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	4.a.3
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G312	0	G313	0	G314	1,506,000	G315	1,523,000	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	15,536,000	G323	15,723,000	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	1,786,000	K145	1,806,000	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			333,000	K153			343,000	4.c.2.a				
(b). All other commercial MBS	K154			121,000	K155			125,000	K156			22,131,000	K157			22,081,000	4.c.2.b				
5. Asset-backed securities and structured financial products:																					
a. Asset-backed securities (ABS)	C026			0	C988			0	C989			8,547,000	C027			8,482,000	5.a				
b. Structured financial products:																					
(1) Cash	G336			0	G337			0	G338			31,374,000	G339			31,144,000	5.b.1				
(2) Synthetic	G340			0	G341			0	G342			0	G343			0	5.b.2				
(3) Hybrid	G344			0	G345			0	G346			0	G347			0	5.b.3				
6. Other debt securities:																					
a. Other domestic debt securities	1737			0	1738			0	1739			1,648,000	1741			1,676,000	6.a				
b. Other foreign debt securities	1742			0	1743			0	1744			53,398,000	1746			54,386,000	6.b				
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)													A510			55,000	A511			66,000	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754			<b>47,932,000</b>	1771			<b>50,168,000</b>	1772			<b>227,113,000</b>	1773			<b>231,780,000</b>	8				

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

**Schedule RC-B—Continued**

**Memoranda**

	Dollar Amounts in Thousands		
	RCFD	Bil   Mil   Thou	
1. Pledged securities (1) _____	0416	126,936,000	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	44,818,000	M.2.a.1
(2) Over three months through 12 months _____	A550	7,426,000	M.2.a.2
(3) Over one year through three years _____	A551	10,921,000	M.2.a.3
(4) Over three years through five years _____	A552	10,898,000	M.2.a.4
(5) Over five years through 15 years _____	A553	42,766,000	M.2.a.5
(6) Over 15 years _____	A554	35,755,000	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	92,000	M.2.b.1
(2) Over three months through 12 months	A556	690,000	M.2.b.2
(3) Over one year through three years	A557	1,282,000	M.2.b.3
(4) Over three years through five years	A558	3,409,000	M.2.b.4
(5) Over five years through 15 years	A559	6,602,000	M.2.b.5
(6) Over 15 years	A560	75,196,000	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	21,645,000	M.2.c.1
(2) Over three years	A562	18,146,000	M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)		A248	11,705,000
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
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	303,000	B841	299,000	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	954,000	B849	956,000	M.5.c
d. Other consumer loans _____	B850	0	B851	0	B852	6,034,000	B853	5,964,000	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	852,000	B857	859,000	M.5.e
f. Other _____	B858	0	B859	0	B860	404,000	B861	404,000	M.5.f

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



**Schedule RC-B—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	0	G351	0	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b
c. Corporate and similar loans	G356	0	G357	0	G358	31,374,000	G359	31,144,000	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	310,000		F158	310,000		1.a.1
(2) Other construction loans and all land development and other land loans	F159	6,175,000		F159	6,175,000		1.a.2
b. Secured by farmland (including farm residential and other improvements)	1420	279,000		1420	279,000		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	53,006,000		1797	52,176,000		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	5367	207,149,000		5367	205,518,000		1.c.2.a
(b) Secured by junior liens	5368	2,843,000		5368	2,843,000		1.c.2.b
d. Secured by multifamily (5 or more) residential properties	1460	60,011,000		1460	60,005,000		1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	15,627,000		F160	15,618,000		1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F161	14,993,000		F161	14,993,000		1.e.2
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.:				B531	5,101,000		2.a
(1) To U.S. branches and agencies of foreign banks	B532	25,000					2.a.1
(2) To other commercial banks in the U.S.	B533	5,076,000					2.a.2
b. To other depository institutions in the U.S.	B534	0		B534	0		2.b
c. To banks in foreign countries:				B535	2,382,000		2.c
(1) To foreign branches of other U.S. banks	B536	0					2.c.1
(2) To other banks in foreign countries	B537	11,377,000					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	621,000		1590	498,000		3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	110,829,000		1763	108,555,000		4.a
b. To non-U.S. addressees (domicile)	1764	34,589,000		1764	8,376,000		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	28,026,000		B538	27,948,000		6.a
b. Other revolving credit plans	B539	11,011,000		B539	8,785,000		6.b
c. Automobile Loans	K137	49,448,000		K137	49,447,000		6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	9,147,000		K207	8,898,000		6.d
7. Loans to foreign government and official institutions (including foreign central banks)	2081	1,081,000		2081	2,000		7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	18,639,000		2107	18,639,000		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	115,789,000					9
a. Loans to nondepository financial institutions				J454	19,709,000		9.a
b. Other loans:							
(1) Loans for purchasing or carrying securities (secured and unsecured)				1545	5,122,000		9.b.1
(2) All other loans (exclude consumer loans)				J451	54,032,000		9.b.2
10. Lease financing receivables (net of unearned income)				2165	339,000		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	339,000					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	756,390,000		2122	675,750,000		12

**Memoranda**

	Dollar Amounts in Thousands			RCFD	RCON	Bil   Mil   Thou	
1.Loans restructured in troubled debt restructurings that are in compliance with their modified terms(included in Schedule RC-C, Part 1) and not reported as past due or nonaccrual in Schedule RC-N,Memorandum item 1):							
a.Construction, land development, and other land loans in domestic offices:							
(1)1 - 4 family residential construction loans				K158	0		M.1.a.1
(2)Other construction loans and all land development and other land loans				K159	0		M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices				F576	7,117,000		M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices				K160	16,000		M.1.c
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties				K161	33,000		M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties				K162	8,000		M.1.d.2
e. Commercial and Industrial loans:				RCFD			
(1) To U.S.addressees (domicile)				K163	36,000		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	333,000		M.1.f
<i>Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms(sum of memorandum items 1.a through 1.f):</i>							
(1) Loans secured by farmland in domestic offices				RCON			
				K166	0		M.1.f.1
				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 institutions				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	8,984,000		M.2.a.1
(2) Over three months through 12 months	A565	9,356,000		M.2.a.2
(3) Over one year through three years	A566	7,825,000		M.2.a.3
(4) Over three years through five years	A567	12,541,000		M.2.a.4
(5) Over five years through 15 years	A568	32,954,000		M.2.a.5
(6) Over 15 years	A569	127,439,000		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	347,755,000		M.2.b.1
(2) Over three months through 12 months	A571	34,457,000		M.2.b.2
(3) Over one year through three years	A572	48,861,000		M.2.b.3
(4) Over three years through five years	A573	59,320,000		M.2.b.4
(5) Over five years through 15 years	A574	50,076,000		M.2.b.5
(6) Over 15 years	A575	5,937,000		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	113,954,000		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	18,185,000		M.3
4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON			
	5370	64,000,000		M.4
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part 1, items 1.a.(1) through 1.e.(2), column A, as appropriate)	RCFD			
	B837	2,745,000		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	333,000		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	41,989,000		M.7.a
b. Amount included in Schedule RC-C, part I, items 1 through 9	C780	39,747,000		M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	RCON			
	F230	17,440,000		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, 2015, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>									
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties _____					F231		4,231,000		M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above _____					F232		433,000		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		7,890,000		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		894,000				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		894,000	M.10.a.5
b. Commercial and industrial loans _____					F585		985,000		F585		58,000	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		0		F589		0	M.10.d

**Schedule RC-C—Continued**

**Part I. Continued**

**Memoranda — Continued**

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):							
a. Loans secured by real estate	F609	901,000					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	901,000		M.11.a.5
b. Commercial and industrial loans	F597	983,000		F597	55,000		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	0		F601	0		M.11.d

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

**Schedule RC-C—Continued**

**Part I. Continued**

**Memoranda — Continued**

		Dollar Amounts in Thousands			
		RCON	Bil   Mil   Thou		
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2015.</i>					
13.	Construction, land development, and other land loans in domestic offices with interest reserves:				
	a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376		0	M.13.a
	b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(a)(2))	RIAD G377		0	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>		RCFD			
14.	Pledged loans and leases	G378	292,643,000		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 5/5/2016 at 5:57 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	<b>YES / NO</b>
6999	NO

1

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

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

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

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

- a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.) \_\_\_\_\_
- b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.) \_\_\_\_\_

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

Dollar Amounts in Thousands	(Column A)		(Column B)		
	RCON	Number of Loans	RCON	Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):				Bil   Mil   Thou	
a. With original amounts of \$100,000 or less _____	5564	1,422	5565	49,000	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	4,795	5567	572,000	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	12,085	5569	4,961,000	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	1,365,159	5571	8,318,000	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	24,211	5573	1,761,000	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	15,735	5575	3,496,000	4.c



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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	<b>YES / NO</b>
6860	NO

5

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

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

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

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

- a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) \_\_\_\_\_
- b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.) \_\_\_\_\_

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

6.a

6.b

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Number of Loans		Amount Currently Outstanding		
	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	41	5579	1,000	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	114	5581	13,000	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	84	5583	22,000	7.c
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):					
a. With original amounts of \$100,000 or less _____	5584	1,619	5585	32,000	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	185	5587	15,000	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	113	5589	19,000	8.c

### Schedule RC-D—Trading Assets and Liabilities

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

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
Dollar Amounts in Thousands							
<b>Assets</b>							
1. U.S. Treasury securities	3531	14,216,000		3531	7,474,000		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	4,186,000		3533	4,185,000		3
4. Mortgage-backed securities (MBS):							
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC or GNMA	G379	0		G379	0		4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1) (include CMOs, REMICs, and stripped MBS)	G380	545,000		G380	545,000		4.b
c. All other residential MBS	G381	732,000		G381	12,000		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	208,000		K198	0		4.e
5. Other debt securities							
a. Structured financial products:							
(1) Cash	G383	257,000		G383	0		5.a.1
(2) Synthetic	G384	15,000		G384	0		5.a.2
(3) Hybrid	G385	0		G385	0		5.a.3
b. All other debt securities	G386	75,441,000		G386	1,459,000		5.b
6. Loans:							
a. Loans secured by real estate	F610	14,852,000					6.a
(1) Construction, land development, and other land loans				F604	0		6.a.1
(2) Secured by farmland (including farm residential and other improvements)				F605	0		6.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				F606	0		6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens				F607	8,957,000		6.a.3.b.1
(2) Secured by junior liens				F611	0		6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F612	0		6.a.4
(5) Secured by nonfarm nonresidential properties				F613	2,788,000		6.a.5
b. Commercial and industrial loans	F614	2,937,000		F614	1,073,000		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	403,000		K210	403,000		6.c.4
d. Other loans	F618	9,868,000		F618	1,221,000		6.d
7. - 8. Not applicable							

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

**Schedule RC-D - Continued**

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Other trading assets	3541	68,471,000			3541	1,400,000			9
10. Not applicable									
11. Derivatives with a positive fair value	3543	69,887,000			3543	21,772,000			11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	<b>262,019,000</b>			3545	<b>51,290,000</b>			12
<b>Liabilities</b>									
13. a. Liability for short positions	3546	54,893,000			3546	1,546,000			13.a
b. Other trading liabilities	F624	33,000			F624	33,000			13.b
14. Derivatives with a negative fair value	3547	64,280,000			3547	14,669,000			14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	<b>119,206,000</b>			3548	<b>16,248,000</b>			15

**Memoranda**

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):									
a. Loans secured by real estate	F790	14,687,000							M.1.a
(1) Construction, land development, and other land loans					F625	0			M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)					F626	0			M.1.a.2
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F627	0			M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens					F628	8,900,000			M.1.a.3.b.1
(2) Secured by junior liens					F629	0			M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties					F630	0			M.1.a.4
(5) Secured by nonfarm nonresidential properties					F631	2,839,000			M.1.a.5
b. Commercial and industrial loans	F632	4,722,000			F632	1,974,000			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	418,000			K211	418,000			M.1.c.4
d. Other loans	F636	10,381,000			F636	1,353,000			M.1.d
2. Loans measured at fair value that are past due 90 days or more:									
a. Fair value	F639	364,000			F639	337,000			M.2.a
b. Unpaid principal balance	F640	1,330,000			F640	1,064,000			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	248,000		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	24,000		G652	0		M.3.g
4. Pledged trading assets:							
a. Pledged securities	G387	72,035,000		G387	8,644,000		M.4.a
b. Pledged Loans	G388	2,459,000		G388	2,459,000		M.4.b

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

Dollar Amounts in Thousands	RCFD	Bil   Mil   Thou	
5. Asset-backed securities:			
a. Credit card receivables	F643	9,000	M.5.a
b. Home equity lines	F644	0	M.5.b
c. Automobile loans	F645	0	M.5.c
d. Other consumer loans	F646	486,000	M.5.d
e. Commercial and industrial loans	F647	21,000	M.5.e
f. Other	F648	51,000	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	55,103,000	M.7.a
b. Other	F653	169,000	M.7.b
8. Loans pending securitization	F654	9,687,000	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)			
<b>TEXT</b>			
a. F655	F655	0	M.9.a
b. F656	F656	0	M.9.b
c. F657	F657	0	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25 percent of the item):			
<b>TEXT</b>			
a. F658	F658	0	M.10.a
b. F659	F659	0	M.10.b
c. F660	F660	0	M.10.c

(1) Exclude equity securities.

## Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts							Nontransaction Accounts					
	(Column A) Total transaction accounts (Including Total Demand Deposits)				(Column B) Memo: Total Demand Deposits(1) (Included in Column A)			(Column C) Total Nontransaction Accounts (Including MMDAs)					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships and corporations	B549		248,815,000						B550		798,441,000		1
2. U.S. Government	2202		96,000						2520		57,000		2
3. States and political subdivisions in the U.S.	2203		6,443,000						2530		33,042,000		3
4. Commercial banks and other depository institutions in the U.S.	B551		2,637,000						B552		2,873,000		4
5. Banks in foreign countries	2213		21,467,000						2236		17,185,000		5
6. Foreign governments and official institutions (including foreign central banks)	2216		2,952,000						2377		3,400,000		6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215		<b>282,410,000</b>		2210		252,937,000		2385		<b>854,998,000</b>		7

### Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835		10,406,000		M.1.a
b. Total brokered deposits	2365		8,936,000		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		8,936,000		M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472		0		M.1.c.2
d. Maturity data for brokered deposits:					
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243		580,000		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		0		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	738,857,000		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	47,633,000		M.2.a.2
b. Total time deposits of less than \$100,000	6648	18,076,000		M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473	3,852,000		M.2.c
d. Total time deposits of more than \$250,000	J474	46,580,000		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	791,000		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	3,513,000		M.3.a.1
(2) Over three months through 12 months	A580	4,900,000		M.3.a.2
(3) Over one year through three years	A581	3,642,000		M.3.a.3
(4) Over three years	A582	6,021,000		M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	A241	6,948,000		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	43,767,000		M.4.a.1
(2) Over three months through 12 months	A585	2,573,000		M.4.a.2
(3) Over one year through three years	A586	1,334,000		M.4.a.3
(4) Over three years	A587	2,758,000		M.4.a.4
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	K221	2,585,000		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	33,754,000		M.4.c
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCON	YES / NO		
	P752	YES		M.5

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

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):				
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753	13,910,000		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	31,099,000		M.6.b
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755	203,806,000		M.6.c

- (1) Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
- (2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
- (3) Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- (4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c. and 2.d.
- (5) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

**Schedule RC-E—Continued**

**Part I. Continued  
 Memoranda—Continued**

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):					
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):					
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use _____	P756		387,421,000		M.7.a.1
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations _____	P757		307,922,000		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		45,199,000		M.7.b.1
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations _____	P759		2,418,000		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		179,216,000		1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____	B554		3,945,000		2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____	2625		37,359,000		3
4. Foreign governments and official institutions (including foreign central banks) _____	2650		33,615,000		4
5. U.S. Government and states and political subdivisions in the U.S. _____	B555		200,000		5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____	2200		<b>254,335,000</b>		6

**Memorandum**

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) _____	A245		58,651,000		M.1

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**Schedule RC-F—Other Assets**

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable (1)			B556		4,144,000		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		5,179,000		4
5.	Life insurance assets:							
a.	General account life insurance assets			K201		5,535,000		5.a
b.	Separate account life insurance assets			K202		5,202,000		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		86,149,000		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							
	<b>TEXT</b>							
g.	3549	3549	0					6.g
h.	3550	3550	0					6.h
i.	3551	3551	0					6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160		106,209,000		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		68,000		1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD				
				3646		15,741,000		1.b
2.	Net deferred tax liabilities (2)			3049		2,479,000		2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557		1,013,000		3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938		56,337,000		4
a.	Accounts Payable	3066	22,096,000					4.a
b.	Deferred compensation liabilities	C011	0					4.b
c.	Dividends declared but not yet payable	2932	0					4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0					4.d
	<b>TEXT</b>							
e.	3552	3552	0					4.e
f.	3553	3553	0					4.f
g.	3554	3554	0					4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930		75,638,000		5

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



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

	Dollar Amounts in Thousands				Domestic Offices			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. and 2. Not applicable								
3. Securities purchased under agreements to resell	B989		52,988,000					3
4. Securities sold under agreements to repurchase	B995		10,593,000					4
5. Other borrowed money	3190		104,764,000					5
<i>EITHER</i>								
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163		98,983,000					6
<i>OR</i>								
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941		0					7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		1,414,094,000					8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		1,315,410,000					9

	Dollar Amounts in Thousands				(Column A) Amortized Cost of Held-to-Maturity Securities				(Column B) Fair Value of Available-for-sale Securities				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. U.S. Treasury securities	0211			0	1287			12,053,000					10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492			0	8495			36,000					11
12. Securities issued by states and political subdivisions in the U.S.	8496		12,752,000		8499			30,249,000					12
13. Mortgage-backed securities (MBS):													
a. Mortgage Pass-through securities:													
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389		35,059,000		G390			54,018,000					13.a.1
(2) Other mortgage pass-through securities	1709		0		1713			0					13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):													
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G393			0	G394			1,866,000					13.b.1
(2) All other mortgage-backed securities	1733		121,000		1736			27,715,000					13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397			0	G398			6,580,000					14
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399			0	G400			29,490,000					15
16. Investments in mutual funds and other equity securities with readily determinable fair values					A511			55,000					16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1754		47,932,000		1773			162,062,000					17
18. Equity securities that do not have readily determinable fair values									1752			5,059,000	18

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

### Schedule RC-I—Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

	Dollar Amounts in Thousands		RCFN	Bil	Mil	Thou
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133	15,865,000				
2. Total IBF liabilities (component of Schedule RC, item 21)	2898	13,327,000				

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

	Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou
<b>Assets</b>							
1. Interest-bearing balances due from depository institutions	3381	347,409,000					
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	11,609,000					
3. Mortgage-backed securities (2)	B559	126,895,000					
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	137,775,000					
5. Federal funds sold and securities purchased under agreements to resell	3365	159,417,000					
6. Loans:							
a. Loans in domestic offices:	RCON						
(1) Total loans	3360	663,449,000					
(2) Loans secured by real estate:							
(a) Loans secured by 1-4 family residential properties	3465	257,244,000					
(b) All other loans secured by real estate	3466	95,886,000					
(3) Loans to finance agricultural production and other loans to farmers	3386	477,000					
(4) Commercial and industrial loans	3387	111,764,000					
(5) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	B561	27,265,000					
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562	68,160,000					
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	81,201,000					
7. Trading assets	RCFD						
	3401	256,496,000					
8. Lease financing receivables (net of unearned income)	3484	359,000					
9. Total assets (4)	3368	1,942,325,000					
<b>Liabilities</b>							
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON						
	3485	135,962,000					
11. Nontransaction accounts in domestic offices:							
a. Savings deposits (includes MMDAs)	B563	773,714,000					
b. Time deposits of \$100,000 or more	A514	49,304,000					
c. Time deposits of less than \$100,000	A529	18,518,000					
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN						
	3404	220,503,000					
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD						
	3353	83,358,000					
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD						
	3355	141,007,000					

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

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

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

		Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1.	Unused commitments:					
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home-equity lines _____	3814	22,494,000			1.a
	<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) _____	RCON J477	N/A			1.a.(1)
(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) _____	J478	N/A			1.a.(2)
		RCFD				
b.	Credit card lines _____	3815	10,701,000			1.b
	<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.<sup>1</sup></i>					
	(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
(1)	Unused consumer credit card lines _____	J455	1,036,000			1.b.(1)
(2)	Other unused credit card lines _____	J456	9,665,000			1.b.(2)
c.	Commitments to fund commercial real estate, construction, and land development loans:					
(1)	Secured by real estate:					
(a)	1-4 family residential construction loan commitments _____	F164	347,000			1.c.1.a
(b)	Commercial real estate, other construction loan, and land development loan commitments _____	F165	8,075,000			1.c.1.b
(2)	NOT secured by real estate _____	6550	12,715,000			1.c.2
d.	Securities underwriting _____	3817	0			1.d
e.	Other unused commitments:					
(1)	Commercial and industrial loans _____	J457	236,827,000			1.e.(1)
(2)	Loans to financial institutions _____	J458	25,267,000			1.e.(2)
(3)	All other unused commitments _____	J459	141,494,000			1.e.(3)
2.	Financial standby letters of credit _____	3819	107,985,000			2
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>					
a.	Amount of financial standby letters of credit conveyed to others _____	3820	70,901,000			2.a
3.	Performance standby letters of credit _____	3821	7,980,000			3.
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>					
a.	Amount of performance standby letters of credit conveyed to others _____	3822	1,611,000			3.a
4.	Commercial and similar letters of credit _____	3411	3,771,000			4
5.	Not applicable					
6.	Securities lent and borrowed:					
a.	Securities lent (including customers' securities lent where the customer is Indemnified against loss by the reporting bank) _____	3433	213,360,000			6.a.
b.	Securities borrowed _____	3432	139,937,000			6.b.
7.	Credit derivatives:					
a.	Notional amounts:					
(1)	Credit default swaps _____	C968	1,504,061,000	C969	1,539,324,000	7.a.1
(2)	Total return swaps _____	C970	1,439,000	C971	15,409,000	7.a.2
(3)	Credit options _____	C972	29,965,000	C973	27,339,000	7.a.3
(4)	Other credit derivatives _____	C974	176,000	C975	4,782,000	7.a.4
b.	Gross fair values:					
(1)	Gross positive fair value _____	C219	24,350,000	C221	23,841,000	7.b.1
(2)	Gross negative fair value _____	C220	22,849,000	C222	24,991,000	7.b.2

(1) The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2015, Report of Condition.

Schedule RC-L—Continued

	Dollar Amounts in Thousands			RCFD	Bil	Mil	Thou	
7.c. Notional amounts by regulatory capital treatment:(1)								
(1) Positions covered under the Market Risk Rule:								
(a) Sold protection	G401		1,308,021,000					7.c.(1)(a)
(b) Purchased protection	G402		1,332,286,000					7.c.(1)(b)
(2) All other positions:								
(a) Sold protection	G403		227,620,000					7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404		1,437,000					7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405		253,131,000					7.c.(2)(c)

Dollar Amounts in Thousands	Remaining Maturity of:								
	(Column A) One Year or Less			(Column B) Over One Year Through Five Years			(Column C) Over Five Years		
	RCFD	Bil	Mil   Thou	RCFD	Bil	Mil   Thou	RCFD	Bil	Mil   Thou
7.d. Notional amounts by remaining maturity:									
(1) Sold credit protection:(2)									
(a) Investment grade	G406		307,983,000	G407		736,260,000	G408		103,980,000
(b) Subinvestment grade	G409		112,997,000	G410		250,277,000	G411		24,144,000
(2) Purchased credit protection:(3)									
(a) Investment grade	G412		313,083,000	G413		748,249,000	G414		112,686,000
(b) Subinvestment grade	G415		119,389,000	G416		265,839,000	G417		27,608,000

	RCFD	Bil	Mil   Thou	
8. Spot foreign exchange contracts	8765		751,937,000	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")	3430		47,417,000	9
a. Not applicable				
b. Commitments to purchase when-issued securities	3434		0	9.b
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978		0	9.c
<b>TEXT</b>				
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
<b>TEXT</b>				
a. Commitments to sell when-issued securities	3435		0	10.a
b. 5592	5592		0	10.b
c. 5593	5593		0	10.c
d. 5594	5594		0	10.d
e. 5595	5595		0	10.e

	RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:						
a. Sales for which the reporting bank is the acquiring bank	C223		220,615,000			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	
<b>Derivatives Position Indicators</b>																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				
a. Futures contracts _____	951,771,000				32,564,000				31,695,000				56,210,000				12.a
	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				
b. Forward contracts _____	4,068,257,000				4,947,613,000				7,462,000				53,076,000				12.b
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options _____	219,728,000				5,344,000				160,020,000				81,449,000				12.c.1
	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				
(2) Purchased options _____	510,951,000				7,397,000				165,454,000				80,885,000				12.c.2
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options _____	3,144,402,000				808,465,000				337,730,000				74,088,000				12.d.1
	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
(2) Purchased options _____	3,220,713,000				795,748,000				292,878,000				73,045,000				12.d.2
	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				
e. Swaps _____	25,573,322,000				3,378,749,000				342,064,000				367,859,000				12.e
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	37,336,752,000				9,874,941,000				1,337,303,000				786,612,000				
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				
	352,392,000				100,939,000				0				0				14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589																14.a
	30,963,000																
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 _____	860,373,000				210,226,000				56,793,000				35,262,000				15.a.1
	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(2) Gross negative fair value _____	825,480,000				215,390,000				57,338,000				37,430,000				15.a.2
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value _____	2,907,000				542,000				0				0				15.b.1
	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				
(2) Gross negative fair value _____	4,182,000				1,570,000				0				0				15.b.2

**Schedule RC-L—Continued**

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms			(Column B) Monoline Financial Guarantors			(Column C) Hedge Funds			(Column D) Sovereign Governments			(Column E) Corporations and All Other Counterparties	
	RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou
16. Over-the-counter derivatives:														
a. Net current credit exposure	G418	62,983,000	G419	146,000	G420	3,165,000	G421	12,186,000	G422	75,767,000	16.a			
b. Fair value of collateral:														
(1) Cash - U.S. dollar	G423	16,989,000	G424	0	G425	14,921,000	G426	0	G427	16,018,000	16.b(1)			
(2) Cash - Other currencies	G428	47,039,000	G429	0	G430	629,000	G431	388,000	G432	21,776,000	16.b(2)			
(3) U.S. Treasury securities	G433	1,062,000	G434	0	G435	2,490,000	G436	2,000	G437	2,843,000	16.b(3)			
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	G438	60,000	G439	0	G440	190,000	G441	0	G442	191,000	16.b(4)			
(5) Corporate bonds	G443	30,000	G444	0	G445	0	G446	0	G447	2,278,000	16.b(5)			
(6) Equity securities	G448	346,000	G449	0	G450	66,000	G451	0	G452	12,796,000	16.b(6)			
(7) All other collateral	G453	7,041,000	G454	0	G455	513,000	G456	642,000	G457	8,133,000	16.b(7)			
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	<b>72,567,000</b>	G459	<b>0</b>	G460	<b>18,809,000</b>	G461	<b>1,032,000</b>	G462	<b>64,035,000</b>	16.b(8)			

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

**Schedule RC-M—Memoranda**

Dollar Amounts in Thousands		RCFD	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		1,399,000		1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____						
	6165		Number	5		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____						
		3164		5,658,000		2.a
(1) Estimated fair value of mortgage servicing assets _____						
	A590		5,658,000			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____						
		B026		0		2.b
c. All other identifiable intangible assets _____						
		5507		228,000		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____						
		0426		5,886,000		2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____						
		RCON				
		5508		2,000		3.a
b. Farmland in domestic offices _____						
		5509		0		3.b
c. 1-4 family residential properties in domestic offices _____						
		5510		266,000		3.c
d. Multifamily (5 or more) residential properties in domestic offices _____						
		5511		1,000		3.d
e. Nonfarm nonresidential properties in domestic offices _____						
		5512		49,000		3.e
f. Foreclosed properties from "GNMA loans" _____						
		C979		359,000		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		677,000		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		59,046,000		5.a.1.a
(b) Over one year through three years _____						
		F056		8,000		5.a.1.b
(c) Over three years through five years _____						
		F057		20,000		5.a.1.c
(d) Over five years _____						
		F058		155,000		5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) _____						
		2651		8,707,000		5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) _____						
		F059		0		5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less _____						
		F060		68,468,000		5.b.1.a
(b) Over one year through three years _____						
		F061		829,000		5.b.1.b
(c) Over three years through five years _____						
		F062		537,000		5.b.1.c
(d) Over five years _____						
		F063		3,953,000		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		52,616,000		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		133,016,000		5.c

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

**Schedule RC-M—Continued**

		Dollar Amounts in Thousands	RCFD	YES / NO	
6.	Does the reporting bank sell private label or third party mutual funds and annuities? _____		B569	YES	6
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities _____		RCFD B570	Bil   Mil   Thou 0	7
8.	Internet Web site addresses and physical office trade names:				
	a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com)				
	TEXT 4087 http://www.jpmorganchase.com				8.a
	b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.biz):(1)				
(1)	TE01 N528 http://www.chase.com				8.b.1
(2)	TE02 N528 http://www.jpmorgan.com				8.b.2
(3)	TE03 N528 http://www.jpmorganassetmanagement.com				8.b.3
(4)	TE04 N528 http://www.jpnam.com				8.b.4
(5)	TE05 N528 http://www.jpmorganaccess.com				8.b.5
(6)	TE06 N528 http://www.jpmorganchase.com				8.b.6
(7)	TE07 N528 http://www.jpmorganonline.com				8.b.7
(8)	TE08 N528				8.b.8
(9)	TE09 N528				8.b.9
(10)	TE10 N528				8.b.10
	c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:				
(1)	TE01 N529				8.c.1
(2)	TE02 N529				8.c.2
(3)	TE03 N529				8.c.3
(4)	TE04 N529				8.c.4
(5)	TE05 N529				8.c.5
(6)	TE06 N529				8.c.6
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____		RCFD 4088	YES / NO YES	9
10.	Secured liabilities:				
	a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____		RCON F064	Bil   Mil   Thou 0	10.a
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____		RCFD F065	21,542,000	10.b
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____		RCON G463	YES / NO YES	11
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____		RCON G464	YES / NO YES	12

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



**Schedule RC-M—Continued**

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate in domestic offices:			
(a) Construction , land development, and other land loans:			
(1) 1-4 family residential construction loans	K169	0	13.a.1.a.1
(2) Other construction loans and all land developmentand other land loans	K170	0	13.a.1.a.2
(b) Secured by farmland	K171	0	13.a.1.b
(c) Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K172	0	13.a.1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	K173	0	13.a.1.c.2.a
(b) Secured by junior liens	K174	0	13.a.1.c.2.b
(d) Secured by multifamily(5 or more) residential properties	K175	0	13.a.1.d
(e) Secured by nonfarm, nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	0	13.a.1.e(1)
(2) Loans secured by other nonfarm nonresidential properties	K177	0	13.a.1.e(2)
	RCFD		
(2) Loans to finance agricultural production and other loans to farmers	K178	0	13.a.2
(3) Commercial and industrial loans	K179	0	13.a.3
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K180	0	13.a.4.a
(b) Automobile loans	K181	0	13.a.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K182	0	13.a.4.c
(5) All other loans and all leases	K183	0	13.a.5
<i>Itemize the categories of loans and leases (as defined in ScheduleRC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):</i>			
(a) Loans to depository institutions and acceptances of other banks	K184	0	13.a.5.a
(b) Loans to foreign government and official institutions	K185	0	13.a.5.b
(c) Other loans(1)	K186	0	13.a.5.c
(d) Lease financing receivables	K273	0	13.a.5.d
	RCFN		
(e) Loans secured by real estate in foreign offices	K290	0	13.a.5.e
b. Other real estate owned (included in Schedule RC, item 7):	RCON		
(1) Construction, land development, and other land in domestic offices	K187	0	13.b.1
(2) Farmland in domestic offices	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices	K189	0	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190	0	13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191	0	13.b.5
	RCFN		
(6) In foreign offices	K260	0	13.b.6
	RCFD		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is proteced by FDIC loss-sharing agreements	K192	0	13.b.7
c. Debt securities (included in Schdule RC. items 2.a and 2.b)	J461	0	13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries(2)	K193	11,172,000	14.a
b. Total assets of captive reinsurance subsidiaries(2)	K194	201,000	14.b

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

**Schedule RC-M—Continued**

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

15. Qualified Thrift Lender (QTL) test:

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

RCON	<b>Number</b>
L133	N/A

15.a

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

RCON	<b>YES / NO</b>
L135	N/A

15.b

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

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

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

RCON	<b>YES / NO</b>

(1) International wire transfers

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

16.a.1

(2) International ACH transactions

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

16.a.2

(3) Other proprietary services operated by your institution

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

16.a.3

(4) Other proprietary services operated by another party

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

16.a.4

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

N521	N/A

16.b

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

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

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

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

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

**Schedule RC-M—Continued**

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

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



RC0N	<b>Number</b>
N522	N/A

16.c

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

(1) Estimated number of international remittance transfers

N523	N/A
------	-----

16.d.1

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

(2) Estimated dollar value of international remittance transfers

N524	N/A
------	-----

16.d.2

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

	<b>Number</b>
N527	N/A

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	5,000	F176	27,000	1.a.1
(2) Other construction loans and all land development and other land loans	F173	10,000	F175	0	F177	8,000	1.a.2
b. Secured by farmland in domestic offices	3493	1,000	3494	0	3495	0	1.b
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	480,000	5399	591,000	5400	1,603,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	3,503,000	C237	4,514,000	C229	6,419,000	1.c.2.a
(b) Secured by junior liens	C238	42,000	C239	16,000	C230	105,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	39,000	3500	5,000	3501	81,000	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	66,000	F180	1,000	F182	164,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	61,000	F181	0	F183	81,000	1.e.2
	RCFN		RCFN		RCFN		
f. In foreign offices	B572	3,000	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD		
	5377	0	5378	0	5379	0	2.a
b. To foreign banks	5380	3,000	5381	6,000	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers							
	1594	17,000	1597	0	1583	0	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	458,000	1252	33,000	1253	1,289,000	4.a
b. To non-U.S. addressees (domicile)	1254	128,000	1255	4,000	1256	597,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	207,000	B576	226,000	B577	0	5.a
b. Automobile loans	K213	515,000	K214	0	K215	100,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	494,000	K217	289,000	K218	220,000	5.c
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	616,000	5460	186,000	5461	191,000	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	22,000		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	212,000		9
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC _____	K036	2,085,000		K037	2,657,000		K038	3,528,000		10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" _____	K039	204,000		K040	263,000		K041	29,000		10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042	1,867,000		K043	2,387,000		K044	3,465,000		10.b
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:										
a. Loans secured by real estate in domestic offices:										
(1) Construction, land development, and other land loans:	RCON			RCON			RCON			
(a) 1-4 family residential construction loans _____	K045	0		K046	0		K047	0		11.a.1.a
(b) Other construction loans and all land development and other land loans _____	K048	0		K049	0		K050	0		11.a.1.b
(2) Secured by farmland _____	K051	0		K052	0		K053	0		11.a.2
(3) Secured by 1-4 family residential properties										
(a) Revolving, open-end loans secured by 1- 4 family residential properties and extended under lines of credit _____	K054	0		K055	0		K056	0		11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:										
(1) Secured by first liens _____	K057	0		K058	0		K059	0		11.a.3.b.1
(2) Secured by junior liens _____	K060	0		K061	0		K062	0		11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____	K063	0		K064	0		K065	0		11.a.4

**Schedule RC-N—Continued**

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

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

Legal Title of Bank  
FDIC Certificate Number: 00628  
Submitted to CDR on 5/5/2016 at 5:57 PM

**Schedule RC-N—Continued**

**Memoranda**

Dollar Amounts in Thousands

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1-4 family residential construction loans	K105			0	K106			0	K107			2,000	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108			0	K109			0	K110			0	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661			830,000	F662			485,000	F663			4,210,000	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111			0	K112			0	K113			7,000	M.1.c
d. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114			1,000	K115			0	K116			24,000	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117			0	K118			0	K119			9,000	M.1.d.2
e. Commercial and industrial loans:	RCFD				RCFD				RCFD				
(1) To U.S. addressees (domicile)	K120			1,000	K121			0	K122			104,000	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123			0	K124			0	K125			100,000	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126			20,000	K127			10,000	K128			260,000	M.1.f
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>													
(1) Loans secured by farmland in domestic offices	K130			0	K131			0	K132			0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks	K134			0	K135			0	K136			0	M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers	K138			0	K139			0	K140			0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards	K274			17,000	K275			10,000	K276			0	M.1.f.4.a
(b) Automobile loans	K277			0	K278			0	K279			51,000	M.1.f.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280			2,000	K281			0	K282			158,000	M.1.f.4.c

**Schedule RC-N—Continued**

**Memoranda-Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
	1. f. (5) Loans to foreign governments and official institutions	K283	0	K284	0	K285	
(6) Other Loans(1)	K286	1,000	K287	0	K288	2,000	M.1.f.6
(7) Loans secured by real estate in foreign offices	K294	0	K295	0	K296	0	M.1.f.7
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCFD		RCFD		RCFD		
	6558	150,000	6559	0	6560	86,000	M.2
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	5,000	1249	1,000	1250	21,000	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	12,000	C241	26,000	C226	213,000	M.5.a
b. Loans measured at fair value:							
(1) Fair value	F664	0	F665	0	F666	0	M.5.b.1
(2) Unpaid principal balance	F667	0	F668	0	F669	0	M.5.b.2

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
6. Derivative contracts: Fair value of amounts carried as assets	3529	0	3530	1,000	M.6
7. Additions to nonaccrual assets during the quarter	RCFD	Bil   Mil   Thou			M.7
	C410	2,879,000			
8. Nonaccrual assets sold during the quarter	C411	137,000			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	1,387,000	L184	3,463,000	L185	24,000	M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above	L186	1,247,000	L187	2,757,000	L188	4,000	M.9.b

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



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

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

Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		F236	1,470,390,000	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	284,938,000	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	284,361,000	3
4. Average consolidated total assets for the calendar quarter		RCFD K652	1,942,325,000	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1		Bil   Mil   Thou	4.a
5. Average tangible equity for the calendar quarter(1)		K654	171,366,000	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	5,006,000	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	35,105,000	7.a
b. Over one year through three years		G466	8,675,000	7.b
c. Over three years through five years		G467	3,326,000	7.c
d. Over five years		G468	5,139,000	7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a. One year or less		G469	2,592,000	8.a
b. Over one year through three years		G470	3,627,000	8.b
c. Over three years through five years		G471	250,000	8.c
d. Over five years		G472	2,096,000	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)		RCON G803	0	9
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits		L190	N/A	9.a
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		RCFD K656	YES / NO NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Bil   Mil   Thou	
a. Banker's bank deduction		K657	N/A	10.a
b. Banker's bank deduction limit		K658	N/A	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?			YES / NO	
		K659	YES	11
If the answer to item 11 is "YES," complete items 11.a and 11.b.			Bil   Mil   Thou	
a. Custodial bank deduction		K660	492,563,000	11.a
b. Custodial bank deduction limit		K661	124,208,000	11.b

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

**Schedule RC-O—Continued**

**Memoranda**

		Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less				F049	416,822,000	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less						
	RCON	Number		F050	48,251,449	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	758,224,000	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000						
	RCON	Number		F052	379,555	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	8,910,000	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less						
	RCON	Number		F046	1,321,454	M.1.c.2
d. Retirement deposit accounts of more than \$250,000: (1)						
(1) Amount of retirement deposit accounts of more than \$250,000				F047	1,496,000	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000						
	RCON	Number		F048	3,236	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	665,655,000	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Savings association's Call Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:						
Text				RCON	FDIC Cert No.	
A545				A545	0	M.3

4. and 5. Not Applicable

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.
- (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

**Schedule RC-O—Continued**

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

**Memoranda—Continued**

Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention _____	K663	CONF		M.6.a
b. Substandard _____	K664	CONF		M.6.b
c. Doubtful _____	K665	CONF		M.6.c
d. Loss _____	K666	CONF		M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans _____	N025	CONF		M.7.a
b. Securitizations of nontraditional 1-4 family residential mortgage loans _____	N026	CONF		M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans _____	N027	CONF		M.8.a
b. Securitizations of higher-risk consumer loans _____	N028	CONF		M.8.b
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities _____	N029	CONF		M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities _____	N030	CONF		M.9.b
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments _____	K676	8,422,000		M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) _____	K677	2,000		M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) _____	K669	360,000		M.11
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part 1 Memorandum item 2.d) _____				
	RCON			
	K678	46,580,000		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	3,000		M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties _____	N178	N/A		M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties _____	N179	N/A		M.13.c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____	N180	N/A		M.13.d
e. Commercial and industrial loans _____	N181	N/A		M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures _____	N182	N/A		M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans _____	N183	N/A		M.13.g
h. Non-agency residential mortgage-backed securities _____	M963	N/A		M.13.h
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure _____	K673	CONF		M.14
15. Total amount of the institution's 20 largest counterparty exposures _____	K674	CONF		M.15

**Schedule RC-O—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	RCFD	Bil   Mil   Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	895,000	M.16
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	N/A	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCON L197	N/A	M.17.d

**Schedule RC-O—Continued**

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

		Two-Year Probability of Default (PD)									
		(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)		
		≤1%	1.01– 4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%		
Dollar Amounts in Thousands		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:											
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations		RCFD M964 CONF	RCFD M965 CONF	RCFD M966 CONF	RCFD M967 CONF	RCFD M968 CONF	RCFD M969 CONF	RCFD M970 CONF	RCFD M971 CONF		M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties		RCFD M979 CONF	RCFD M980 CONF	RCFD M981 CONF	RCFD M982 CONF	RCFD M983 CONF	RCFD M984 CONF	RCFD M985 CONF	RCFD M986 CONF		M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties		RCFD M994 CONF	RCFD M995 CONF	RCFD M996 CONF	RCFD M997 CONF	RCFD M998 CONF	RCFD M999 CONF	RCFD N001 CONF	RCFD N002 CONF		M.18.c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		RCFD N010 CONF	RCFD N011 CONF	RCFD N012 CONF	RCFD N013 CONF	RCFD N014 CONF	RCFD N015 CONF	RCFD N016 CONF	RCFD N017 CONF		M.18.d
e. Credit cards		RCFD N040 CONF	RCFD N041 CONF	RCFD N042 CONF	RCFD N043 CONF	RCFD N044 CONF	RCFD N045 CONF	RCFD N046 CONF	RCFD N047 CONF		M.18.e
f. Automobile loans		RCFD N055 CONF	RCFD N056 CONF	RCFD N057 CONF	RCFD N058 CONF	RCFD N059 CONF	RCFD N060 CONF	RCFD N061 CONF	RCFD N062 CONF		M.18.f
g. Student loans		RCFD N070 CONF	RCFD N071 CONF	RCFD N072 CONF	RCFD N073 CONF	RCFD N074 CONF	RCFD N075 CONF	RCFD N076 CONF	RCFD N077 CONF		M.18.g
h. Other consumer loans and revolving credit plans other than credit cards		RCFD N085 CONF	RCFD N086 CONF	RCFD N087 CONF	RCFD N088 CONF	RCFD N089 CONF	RCFD N090 CONF	RCFD N091 CONF	RCFD N092 CONF		M.18.h
i. Consumer leases		RCFD N100 CONF	RCFD N101 CONF	RCFD N102 CONF	RCFD N103 CONF	RCFD N104 CONF	RCFD N105 CONF	RCFD N106 CONF	RCFD N107 CONF		M.18.i
j. Total		RCFD N115 CONF	RCFD N116 CONF	RCFD N117 CONF	RCFD N118 CONF	RCFD N119 CONF	RCFD N120 CONF	RCFD N121 CONF	RCFD N122 CONF		M.18.j

**Schedule RC-O—Continued**

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

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

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

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale<sup>2</sup> from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):				
a. Closed-end first liens _____		F066	3,821,000	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	5,846,000	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	10,077,000	3.a
b. Closed-end junior liens _____		F071	0	3.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit _____		F674	0	3.c.1
(2) Principal amount funded under the lines of credit _____		F675	0	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a and 5):				
a. Closed-end first liens _____		F072	9,280,000	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	703,000	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	19,000	6.a
b. Closed-end junior liens _____		F679	0	6.b
c. Open-end loans extended under line of credit:				
(1) Total commitment under the lines of credit _____		F680	0	6.c.1
(2) Principal amount funded under the lines of credit _____		F681	0	6.c.2
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies _____		L191	CONF	7.a
b. For representations and warranties made to other parties _____		L192	CONF	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b) _____		M288	<b>143,000</b>	7.c

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.  
 (2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands											
<b>Assets</b>											
1. Available-for-sale securities	1773	231,780,000	G474	0	G475	36,521,000	G476	194,492,000	G477	767,000	1
2. Federal funds sold and securities purchased under agreements to resell	G478	8,036,000	G479	1,601,000	G480	0	G481	9,633,000	G482	4,000	2
3. Loans and leases held for sale	G483	0	G484	0	G485	0	G486	0	G487	0	3
4. Loans and leases held for investment	G488	1,878,000	G489	0	G490	0	G491	913,000	G492	965,000	4
5. Trading assets:											
a. Derivative assets	3543	69,887,000	G493	1,143,274,000	G494	1,423,000	G495	1,204,230,000	G496	7,508,000	5.a
b. Other trading assets	G497	192,132,000	G498	-45,000	G499	102,014,000	G500	82,877,000	G501	7,196,000	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	8,937,000	G392	667,000	G395	115,000	G396	811,000	G804	8,678,000	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	<b>512,650,000</b>	G503	<b>1,145,497,000</b>	G504	<b>140,073,000</b>	G505	<b>1,492,956,000</b>	G506	<b>25,118,000</b>	7



**Schedule RC-Q—Continued**

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands											
<b>Liabilities</b>											
8. Deposits	F252	12,411,000	F686	0	F694	0	F253	9,974,000	F254	2,437,000	8
9. Federal funds purchased and securities sold under agreements to repurchase											
	G507	728,000	G508	1,601,000	G509	0	G510	2,325,000	G511	4,000	9
10. Trading liabilities:											
a. Derivative liabilities	3547	64,280,000	G512	1,121,515,000	G513	1,489,000	G514	1,173,879,000	G515	10,427,000	10.a
b. Other trading liabilities	G516	54,926,000	G517	0	G518	41,265,000	G519	13,615,000	G520	46,000	10.b
11. Other borrowed money	G521	22,386,000	G522	0	G523	0	G524	14,535,000	G525	7,851,000	11
12. Subordinated notes and debentures											
	G526	0	G527	0	G528	0	G529	0	G530	0	12
13. All other liabilities	G805	7,246,000	G806	722,000	G807	7,023,000	G808	945,000	G809	0	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	<b>161,977,000</b>	G532	<b>1,123,838,000</b>	G533	<b>49,777,000</b>	G534	<b>1,215,273,000</b>	G535	<b>20,765,000</b>	14

**Schedule RC-Q—Continued**

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands											
<b>Memoranda</b>											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets	G536	5,658,000	G537	0	G538	0	G539	0	G540	5,658,000	M.1.a
b. Nontrading derivative assets	G541	165,000	G542	667,000	G543	104,000	G544	728,000	G545	0	M.1.b
<b>TEXT</b>											
c. Credit card securitization	G546	2,993,000	G547	0	G548	0	G549	0	G550	2,993,000	M.1.c
d.	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e.	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f.	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25 percent of item 13.)											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities	G566	282,000	G567	722,000	G568	60,000	G569	944,000	G570	0	M.2.b
<b>TEXT</b>											
c.	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c
d.	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e.	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f.	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

## Schedule RC-R—Regulatory Capital

### Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands		RCFA	Bil   Mil   Thou	
<b>Common equity tier 1 capital</b>						
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	94,567,000			1
		RCFD				
2.	Retained earnings	3632	100,635,000			2
		RCFA				
3.	Accumulated other comprehensive income (AOCI)	B530	1,583,000			3
	a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes		RCOA P838		0
						3.a
		RCFA				
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital	P839	1,000			4
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	196,786,000			5
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	25,386,000			6
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	110,000			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 (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
	a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	P844	N/A			9.a
	b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)	P845	N/A			9.b
	c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	P846	N/A			9.c
	d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	P847	N/A			9.d
	e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	P848	N/A			9.e
	f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	P849	-113,000			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	306,000	10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	70,000	10.b
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	P851	0	11
12. Subtotal (item 5 minus items 6 through 11)	P852	<b>170,985,000</b>	12

**Schedule RC-R—Continued**

**Part I — Continued**

	Dollar Amounts in Thousands		
	RCFA	Bil   Mil   Thou	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P853	0	13
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854	0	14
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P855	0	15
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	P856	0	16
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	P857	0	17
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858	0	18
19. Common equity tier 1 capital (item 12 minus item 18)	P859	170,985,000	19
<b>Additional tier 1 capital</b>			
20. Additional tier 1 capital instruments plus related surplus	P860	0	20
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	P861	360,000	21
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	176,000	22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	536,000	23
24. LESS: Additional tier 1 capital deductions	P864	292,000	24
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	244,000	25
<b>Tier 1 capital</b>			
26. Tier 1 capital (sum of items 19 and 25)	8274	171,229,000	26
<b>Tier 2 capital</b>			
27. Tier 2 capital instruments plus related surplus	P866	2,421,000	27
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867	0	28
29. Total capital minority interest that is not included in tier 1 capital	P868	4,000	29
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310	12,292,000	30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW 5310	4,862,000	30.b
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCFA Q257	2,000	31
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870	14,719,000	32.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	RCFW P870	7,289,000	32.b
33. LESS: Tier 2 capital deductions	RCFA P872	1,000	33
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311	14,718,000	34.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCFW 5311	7,288,000	34.b
<b>Total capital</b>			
35. a. Total capital (sum of items 26 and 34.a)	RCFA 3792	185,947,000	35.a
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCFW 3792	178,517,000	35.b

**Schedule RC-R—Continued**

**Part I — Continued**

	Dollar Amounts in Thousands			RCFD	Tril	Bil	Mil	Thou	
<b>Total assets for the leverage ratio</b>									
36. Average total consolidated assets	3368	1,942,325,000							36
<b>LESS: Deductions from common equity tier 1 capital and additional tier 1 capital</b>									
(sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)									
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital	RCFA								
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	P875	25,696,000							37
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	B596	-2,578,000							38
	A224	1,919,207,000							39
<b>Total Risk-Weighted Assets</b>									
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	1,309,693,695							40.a
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)									
	RCFW								
	A223	1,291,997,660							40.b

**Risk-Based Capital Ratios**

	(Column A)		(Column B)		
	RCFA	Percentage	RCFW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	P793	13.0553%	P793	13.2342%	41
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b)	7206	13.0740%	7206	13.2530%	42
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b)	7205	14.1977%	7205	13.8171%	43

**Leverage Capital Ratios**

	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	8.9219%	44
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)			45

**Capital Buffer**

	RCFA	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	5.8171%	46.a
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCFW		
	H312	5.1250%	46.b

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

	Dollar Amounts in Thousands			RCFA	Bil	Mil	Thou	
47. Eligible retained income	H313		0					47
48. Distributions and discretionary bonus payments during the quarter	H314		0					48

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

### Schedule RC-R—Continued

#### Part II. Risk-Weighted Assets

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

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	Totals from Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category						
	Bil   Mil   Thou	Bil   Mil   Thou	0%	2%	4%	10%	20%	50%	
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Balance Sheet Asset Categories(2)</b>									
1. Cash and balances due from depository institutions	RCFD D957 <b>382,386,000</b>	RCFD S396 0	RCFD D958 322,061,000				RCFD D959 55,498,000	RCFD S397 2,976,000	1
2. Securities :									
a. Held-to-maturity securities	RCFD D961 <b>47,811,000</b>	RCFD S399 0	RCFD D962 5,269,000				RCFD D963 36,839,000	RCFD D964 5,703,000	2.a.
b. Available-for-sale securities	RCFD D966 <b>154,165,000</b>	RCFD S402 -1,012,000	RCFD D967 62,636,000				RCFD D968 58,269,000	RCFD D969 24,940,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices	RCON D971 <b>103,000</b>		RCON D972 0				RCON D973 0	RCON S410 0	3.a.
b. Securities purchased under agreements to resell	RCFD H171 <b>187,863,000</b>	RCFD H172 187,863,000							3.b.
4. Loans and leases held for sale:									
a. Residential mortgage exposures	RCFD S413 <b>322,000</b>	RCFD S414 0	RCFD H173 0				RCFD S415 259,000	RCFD S416 2,000	4.a.
b. High volatility commercial real estate exposures	RCFD S419 0	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual(3)	RCFD S423 0	RCFD S424 0	RCFD S425 0				RCFD S426 0	RCFD S427 0	4.c.

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

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

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

Dollar Amounts in Thousands	(Column I)		(Column J)		
	Allocation by Risk-Weight Category				
	100%		150%		
	Bil	Mil	Thou	Thou	
<b>Balance Sheet Asset Categories(2)</b>					
	RCFD D960		RCFD S398		
1. Cash and balances due from depository institutions	315,000		1,536,000		1
2. Securities :					
a. Held-to-maturity securities	RCFD D965		RCFD S400		2.a.
	0		0		
b. Available-for-sale securities	RCFD D970		RCFD S403		2.b.
	8,936,000		396,000		
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	RCON D974		RCON S411		3.a.
	103,000		0		
b. Securities purchased under agreements to resell					3.b.
4. Loans and leases held for sale:					
a. Residential mortgage exposures	RCFD S417				4.a.
	61,000				
b. High volatility commercial real estate exposures	RCFD H177		RCFD S421		4.b.
	0		0		
c. Exposures past due 90 days or more or on nonaccrual(3)	RCFD S428		RCFD S429		4.c.
	0		0		

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

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

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



**Schedule RC-R—Continued**

**Part II — Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)							
Allocation by Risk-Weight Category														
	250%(5)	300%	400%	600%	625%	937.5%	1250%							
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou							
<b>Balance Sheet Asset Categories (continued)</b>														
1. Cash and balances due from depository institutions														
2. Securities :														
a. Held-to-maturity securities														
b. Available-for-sale securities								RCFD H270	RCFD S405		RCFD S406			
3. Federal funds sold and securities purchased under agreements to resell:														
a. Federal funds sold in domestic offices														
b. Securities purchased under agreements to resell														
4. Loans and leases held for sale:														
a. Residential mortgage exposures														
b. High volatility commercial real estate exposures														
c. Exposures past due 90 days or more or on nonaccrual(6)														

1.  
2.a.  
2.b.  
3.a  
3.b  
4.a.  
4.b.  
4.c.

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

Dollar Amounts in Thousands

	(Column R)	(Column S)	
	Application of Other Risk-Weighting Approaches(4)		
	Exposure Amount	Risk-Weighted Asset Amount	
	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Balance Sheet Asset Categories (continued)</b>			
1. Cash and balances due from depository institutions			1.
2. Securities:			2.a.
a. Held-to-maturity securities			
b. Available-for-sale securities	RCFD H271	RCFD H272	2.b.
	0	0	
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices			3.a
b. Securities purchased under agreements to resell			3.b
4. Loans and leases held for sale:			
a. Residential mortgage exposures	RCFD H273	RCFD H274	4.a.
	0	0	
b. High volatility commercial real estate exposures	RCFD H275	RCFD H276	4.b.
	0	0	
c. Exposures past due 90 days or more or on nonaccrual(6)	RCFD H277	RCFD H278	4.c.
	0	0	

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	Totals from Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category					
			0%	2%	4%	10%	20%	50%
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
4. Loans and leases held for sale (continued):	RCFD S431	RCFD S432	RCFD S433				RCFD S434	RCFD S435
d. All other exposures	873,000	0	0				40,000	0
5. Loans and leases, net of unearned income								
a. Residential mortgage exposures	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442
	301,027,000	0	117,000				10,649,000	229,538,000
b. High volatility commercial real estate exposures	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181
	4,501,000	0	1,000				22,000	0
c. Exposures past due 90 days or more or on nonaccrual(7)	RCFD S449	RCFD S450	RCFD S451				RCFD S452	RCFD S453
	3,464,000	0	55,000				342,000	0
d. All other exposures	RCFD S457	RCFD S458	RCFD S459				RCFD S460	RCFD S461
	410,706,000	-144,000	15,716,000				28,765,000	5,713,000
6. LESS: Allowance for loan and lease losses	RCFD 3123	RCFD 3123						
	11,279,000	11,279,000						
7. Trading assets	RCFD D976	RCFD S466	RCFD D977				RCFD D978	RCFD D979
	258,774,000	229,562,500	568,000				1,976,000	9,475,000
8. All other assets(8)	RCFD D981	RCFD S469	RCFD D982				RCFD D983	RCFD D984
	152,685,000	37,227,000	11,242,000				6,339,000	974,000
a. Separate account bank-owned life insurance								
b. Default fund contributions to central counterparties								

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

Dollar Amounts in Thousands	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100%	150%	
	Bil   Mil   Thou	Bil   Mil   Thou	
4. Loans and leases held for sale (continued):			
d. All other exposures	RCFD S436 816,000	RCFD S437 17,000	4.d.
5. Loans and leases, net of unearned income:			
a. Residential mortgage exposures	RCFD S443 60,723,000		5.a.
b. High volatility commercial real estate exposures	RCFD H182 271,000	RCFD S447 4,207,000	5.b.
c. Exposures past due 90 days or more or on nonaccrual(7)	RCFD S454 48,000	RCFD S455 3,019,000	5.c.
d. All other exposures	RCFD S462 356,366,000	RCFD S463 3,496,000	5.d.
6. LESS: Allowance for loan and lease losses			6.
7. Trading assets	RCFD D980 15,832,000	RCFD S467 1,182,000	7.
8. All other assets(8)	RCFD D985 89,845,000	RCFD H185 334,000	8.
a. Separate account bank-owned life insurance			8.a.
b. Default fund contributions to central counterparties			8.b.

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250%(10)	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
4. Loans and leases held for sale (continued):								
d. All other exposures								4.d.
5. Loans and leases, net of unearned income:								
a. Residential mortgage exposures								5.a.
b. High volatility commercial real estate exposures								5.b.
c. Exposures past due 90 days or more or on nonaccrual(11)								5.c.
d. All other exposures								5.d.
6. LESS: Allowance for loan and lease losses								6.
7. Trading assets	RCFD H289	RCFD H186	RCFD H290	RCFD H187				7.
		0	0	16,500				
8. All other assets(12)	RCFD H293	RCFD H188	RCFD S470	RCFD S471				8.
a. Separate account bank-owned life insurance								8.a.
b. Default fund contributions to central counterparties								8.b.

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

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

Dollar Amounts in Thousands

	(Column R)			(Column S)			
	Application of Other Risk-Weighting Approaches(9)						
	Exposure Amount			Risk-Weighted Asset Amount			
	Bil	Mil	Thou	Bil	Mil	Thou	
4. Loans and leases held for sale (continued):							
d. All other exposures	RCFD H279			RCFD H280			4.d.
	0			0			
5. Loans and leases, net of unearned income:							
a. Residential mortgage exposures	RCFD H281			RCFD H282			5.a.
	0			0			
b. High volatility commercial real estate exposures	RCFD H283			RCFD H284			5.b.
	0			0			
c. Exposures past due 90 days or more or on nonaccrual(11)	RCFD H285			RCFD H286			5.c.
	0			0			
d. All other exposures	RCFD H287			RCFD H288			5.d.
	794,000			1,629,000			
6. LESS: Allowance for loan and lease losses							6.
	RCFD H291			RCFD H292			
7. Trading assets	162,000			32,000			7.
	RCFD H294			RCFD H295			
8. All other assets(12)	0			0			8.
a. Separate account bank-owned life insurance	RCFD H296			RCFD H297			8.a.
	5,202,000			2,135,000			
b. Default fund contributions to central counterparties	RCFD H298			RCFD H299			8.b.
	1,522,000			1,955,000			

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

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	Column Q			(Column T)	(Column U)
			Allocation by Risk-Weight Category (Exposure Amount)				
			1250%				
Total Risk-Weighted Asset Amount by Calculation Methodology							
SSFA(13)							
Gross-Up							
Dollar Amounts in Thousands							
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Securitization Exposures: On- and Off-Balance Sheet</b>							
9. On-balance sheet securitization exposures:	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479		
a. Held-to-maturity securities	121,000	121,000	0	25,000	0	9.a.	
b. Available-for-sale securities	77,615,000	77,614,000	1,000	16,145,000	0	9.b.	
c. Trading assets	3,245,000	3,233,000	12,000	1,623,000	0	9.c.	
d. All other on-balance sheet securitization exposures	41,336,000	41,299,000	37,000	11,593,000	0	9.d.	
10. Off-balance sheet securitization exposures	11,123,000	10,703,000	420,000	2,572,000	0	10.	

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category					
			(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
			0%	2%	4%	10%	20%	50%
Dollar Amounts in Thousands								
	Tril   Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
11. Total balance sheet Assets(14)	RCFD 2170	RCFD S500	RCFD D987				RCFD D988	RCFD D989
	<b>2,015,718,000</b>	<b>564,484,500</b>	<b>417,665,000</b>				<b>198,998,000</b>	<b>279,321,000</b>

	Allocation by Risk-Weight Category	
	(Column I)	(Column J)
	100%	150%
Dollar Amounts in Thousands		
	Bil   Mil   Thou	Bil   Mil   Thou
11. Total balance sheet Assets(14)	RCFD D990	RCFD S503
	<b>533,316,000</b>	<b>14,187,000</b>

(13) Simplified Supervisory Formula Approach.

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

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category								Application of Other Risk-Weighting Approaches
	250%(15)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300	
11. Total balance sheet Assets(14)		0	0	16,500			50,000	7,680,000	

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

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



**Schedule RC-R—Continued**

**Part II — Continued**

	(Column A) Face, Notional, or Other Amount			CCF (16)	(Column B) Credit Equivalent Amount(17)			Allocation by Risk-Weight Category								
	0%				2%			4%		10%		20%		50%		
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands																
<b>Derivatives and Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)(18)</b>																
12. Financial standby letters of credit	RCFD D991				RCFD D992			RCFD D993			RCFD D994			RCFD D995		
	41,475,000			1.0	41,475,000			3,993,000			11,588,000			2,761,000		
13. Performance standby letters of credit and transaction-related contingent items	RCFD D997				RCFD D998			RCFD D999			RCFD G603			RCFD G604		
	7,959,000			0.5	3,979,500			135,500			1,147,000			15,000		
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFD G606				RCFD G607			RCFD G608			RCFD G609			RCFD G610		
	4,000			0.2	800			0			0			0		
15. Retained recourse on small business obligations sold with recourse	RCFD G612				RCFD G613			RCFD G614			RCFD G615			RCFD G616		
	0			1.0	0			0			0			0		

(16) Credit conversion factor.

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

Dollar Amounts in Thousands

	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100%	150%	
	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Derivatives and Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)(18)</b>			
12. Financial standby letters of credit_____	RCFD D996	RCFD S511	12.
	22,798,000	335,000	
13. Performance standby letters of credit and transaction-related contingent items_____	RCFD G605	RCFD S512	13.
	2,670,000	12,000	
14. Commercial and similar letters of credit with an original maturity of one year or less_____	RCFD G611	RCFD S513	14.
	800	0	
15. Retained recourse on small business obligations sold with recourse_____	RCFD G617	RCFD S514	15.
	0	0	

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

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column A)		CCF (19)	(Column B)		Allocation by Risk-Weight Category										
	Face, Notional, or Other Amount			Credit Equivalent Amount(20)		0%		2%		4%		10%		20%		
	Bil	Mil   Thou		Bil	Mil   Thou	Bil	Mil   Thou	Bil	Mil   Thou	Bil		Mil   Thou	Bil	Mil   Thou	Bil	Mil   Thou
Dollar Amounts in Thousands																
16. Repo-style transactions(21)	RCFD S515			RCFD S516		RCFD S517		RCFD S518		RCFD S519		RCFD S520		RCFD S520		16.
	67,767,000		1.0	67,767,000		7,531,000		5,168,000		0					9,960,000	
17. All other off-balance sheet liabilities	RCFD G618			RCFD G619		RCFD G620						RCFD G621		RCFD G621		17.
	47,643,000		1.0	47,643,000		47,418,000									19,000	
18. Unused commitments:																
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCFD S525			RCFD S526		RCFD S527						RCFD S528		RCFD S528		18.a.
	75,523,000		0.2	15,104,600		6,600									1,139,000	
b. Original maturity of one year or less to ABCP conduits																18.b.
c. Original maturity exceeding one year	RCFD G624			RCFD G625		RCFD G626						RCFD G627		RCFD G627		18.c.
	358,232,000		0.5	179,116,000		2,473,000									37,800,000	
19. Unconditionally cancelable commitments	RCFD S540			RCFD S541												19.
	43,081,000		0.0	0											0	
20. Over-the-counter derivatives				RCFD S542		RCFD S543						RCFD S544		RCFD S545		20.
				303,218,000		19,996,000						0			129,419,000	
21. Centrally cleared derivatives				RCFD S549		RCFD S550		RCFD S551		RCFD S552				RCFD S554		21.
				99,259,000		0		98,173,000		0					4,000	
22. Unsettled transactions (failed trades)(22)	RCFD H191					RCFD H193								RCFD H194		22.
	212,150					28,000									0	

(19) Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column H)	(Column I)	(Column J)	
Allocation by Risk-Weight Category				
	50%	100%	150%	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
16. Repo-style transactions(21)	RCFD S521 2,015,000	RCFD S522 39,206,000	RCFD S523 3,887,000	16.
17. All other off-balance sheet liabilities	RCFD G622 174,000	RCFD G623 32,000	RCFD S524 0	17.
18. Unused commitments:				
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCFD S529 23,000	RCFD S530 13,535,000	RCFD S531 401,000	18.a.
b. Original maturity of one year or less to ABCP conduits				18.b.
c. Original maturity exceeding one year	RCFD G628 3,922,000	RCFD G629 133,082,000	RCFD S539 1,839,000	18.c.
19. Unconditionally cancelable commitments				19.
20. Over-the-counter derivatives	RCFD S546 6,773,000	RCFD S547 145,056,000	RCFD S548 1,974,000	20.
21. Centrally cleared derivatives	RCFD S555 0	RCFD S556 1,082,000	RCFD S557 0	21.
22. Unsettled transactions (failed trades)(22)	RCFD H195 0	RCFD H196 167,150	RCFD H197 0	22.

(19) Credit conversion factor.

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

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
				Application of Other Risk-Weighting Approaches(23)		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
				RCFD H301	RCFD H302	
Dollar Amounts in Thousands						
16. Repo-style transactions(24)				0	0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits				RCFD H303	RCFD H304	18.a.
b. Original maturity of one year or less to ABCP conduits						18.b.
c. Original maturity exceeding one year				RCFD H307	RCFD H308	18.c.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCFD H309	RCFD H310	20.
21. Centrally cleared derivatives						21.
22 . Unsettled transactions (failed trades)(25)	RCFD H198	RCFD H199	RCFD H200			22.
	9,000	5,000	3,000			

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

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

Dollar Amounts in Thousands	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD G630 <b>499,246,100</b>	RCFD S558 <b>103,341,000</b>	RCFD S559 <b>0</b>	RCFD S560 <b>0</b>	RCFD G631 <b>390,074,000</b>	RCFD G632 <b>295,004,000</b>	RCFD G633 <b>890,944,950</b>	RCFD S561 <b>22,635,000</b>	23.
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634 <b>0</b>	RCFD S569 <b>2,066,820</b>	RCFD S570 <b>0</b>	RCFD S571 <b>0</b>	RCFD G635 <b>78,014,800</b>	RCFD G636 <b>147,502,000</b>	RCFD G637 <b>890,944,950</b>	RCFD S572 <b>33,952,500</b>	25.

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
Allocation by Risk-Weight Category							
	250%(26)	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568
		0	0	16,500	9,000	5,000	473,000
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579
		0	0	99,000	56,250	46,875	5,912,500

	Totals
Dollar Amounts in Thousands	Tril   Bil   Mil   Thou
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCFD S580 1,196,597,695
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	RCFD S581 113,389,000
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27)	RCFD B704 1,309,693,695
29. LESS: Excess allowance for loan and lease losses	RCFD A222 0
30. LESS: Allocated transfer risk reserve	RCFD 3128 0
31. Total risk-weighted assets (item 28 minus items 29 and 30)	RCFD G641 1,309,693,695

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

**Memoranda**

Dollar Amounts in Thousands

Bil   Mil   Thou
RCFD G642
166,984,000

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules

M.1.

Dollar Amounts in Thousands	With a remaining maturity of									
	(Column A) One year or less			(Column B) Over one year through five years			(Column C) Over five years			
	RCFD	Tril	Bil   Mil   Thou	RCFD	Tril	Bil   Mil   Thou	RCFD	Tril	Bil   Mil   Thou	
2. Notional principal amounts of over-the-counter derivative contracts:										
a. Interest rate	S582		12,567,281,000	S583		9,082,082,000	S584		6,018,158,000	M.2.a.
b. Foreign exchange rate and gold	S585		7,932,567,000	S586		1,890,324,000	S587		924,307,000	M.2.b.
c. Credit (investment grade reference asset)	S588		516,647,000	S589		1,082,403,000	S590		124,762,000	M.2.c.
d. Credit (non-investment grade reference asset)	S591		237,753,000	S592		454,057,000	S593		36,949,000	M.2.d.
e. Equity	S594		817,543,000	S595		361,202,000	S596		89,668,000	M.2.e.
f. Precious metals (except gold)	S597		13,969,000	S598		2,008,000	S599		12,000	M.2.f.
g. Other	S600		576,408,000	S601		69,348,000	S602		10,675,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:										
a. Interest rate	S603		9,651,162,000	S604		7,318,379,000	S605		4,752,300,000	M.3.a.
b. Foreign exchange rate and gold	S606		29,568,000	S607		377,000	S608		5,000	M.3.b.
c. Credit (investment grade reference asset)	S609		76,382,000	S610		355,522,000	S611		89,706,000	M.3.c.
d. Credit (non-investment grade reference asset)	S612		21,268,000	S613		108,743,000	S614		17,356,000	M.3.d.
e. Equity	S615		385,815,000	S616		84,831,000	S617		4,481,000	M.3.e.
f. Precious metals (except gold)	S618		0	S619		0	S620		0	M.3.f.
g. Other	S621		57,998,000	S622		4,102,000	S623		296,000	M.3.g.



**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
<b>Bank Securitization Activities</b>							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 170,838,000	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 1,538,000	RCFD B710 0	RCFD B711 9,531,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712 0	RCFD B713 0	RCFD B714 0	RCFD B715 0	RCFD B716 0	RCFD B717 0	RCFD B718 0
b. Subordinated securities and other residual interests	RCFD C393 551,000	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 0	RCFD C399 847,000
c. Standby letters of credit and other enhancements	RCFD C400 2,000	RCFD C401 0	RCFD C402 0	RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 36,000
4. Past due loan amounts included in item 1:							
a. 30-89 days past due	RCFD B733 4,276,000	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 121,000	RCFD B738 0	RCFD B739 54,000
b. 90 days or more past due	RCFD B740 8,274,000	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 147,000	RCFD B745 0	RCFD B746 253,000
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs	RIAD B747 395,000	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 10,000
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 1,000

**Schedule RC-S—Continued**

Dollar Amounts in Thousands

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
6. Amount of ownership (or seller's) interest carried as:								
a. Securities (included in Schedule RC-B or or in Schedule RC, item 5)		RCFD B761 0	RCFD B762 0			RCFD B763 0	6.a	
b. Loans (included in Schedule RC-C)		RCFD B500 0	RCFD B501 0			RCFD B502 0	6.b	
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		RCFD B764 0	RCFD B765 0			RCFD B766 0	7.a	
b. 90 days or more past due		RCFD B767 0	RCFD B768 0			RCFD B769 0	7.b	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a	
b. Recoveries		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b	
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFD B776 2,957,000	RCFD B777 0	RCFD B778 0	RCFD B779 90,000	RCFD B780 898,000	RCFD B781 2,826,000	RCFD B782 17,260,000	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFD B783 182,000	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 101,000	10

**Schedule RC-S—Continued**

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 4,537,000	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 2,599,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 470,000	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 494,000

**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	13,941,000	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	641,609,000	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	399,778,000	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	9,635,000	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	16,436,000	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	18,859,000	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0	M.4

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

### Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Tril Bil Mil Thou			
<b>Fiduciary and Related Assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	46,990,000	12,216,000	23,811	1,948	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	29,196,000	67,591,000	275	89	5.a
b. Employee benefit-defined benefit _____	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
b. Employee benefit-defined benefit _____	27,754,000	297,967,000	433	411	5.b
c. Other employee benefit and retirement-related accounts _____	RCFD B880	RCFD B881	RCFD B882	RCFD B883	
c. Other employee benefit and retirement-related accounts _____	11,297,000	8,938,000	31,757	145	5.c
6. Corporate trust and agency accounts _____	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts _____	0	1,320,000	0	1,621	6
7. Investment management and investment advisory agency accounts _____	RCFD B886	RCFD J253	RCFD B888	RCFD J254	
7. Investment management and investment advisory agency accounts _____	269,815,000	1,699,000	119,609	158	7
8. Foundation and endowment trust and agency accounts _____	RCFD J255	RCFD J256	RCFD J257	RCFD J258	
8. Foundation and endowment trust and agency accounts _____	13,255,000	237,000	1,595	65	8
9. Other fiduciary accounts _____	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts _____	1,089,000	195,860,000	407	595	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	RCFD B894	RCFD B895	RCFD B896	RCFD B897	
10. Total fiduciary accounts (sum of items 4 through 9) _____	<b>399,396,000</b>	<b>585,828,000</b>	<b>177,887</b>	<b>5,032</b>	10
11. Custody and safekeeping accounts _____		RCFD B898		RCFD B899	
11. Custody and safekeeping accounts _____		19,368,942,000		504,542	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 81,221,000	RCFN B901 5,125,824,000	RCFN B902 8,699	RCFN B903 291,755	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 11,295,000	RCFD J260 13,960,000	RCFD J261 31,756	RCFD J262 22,904	13

		Dollar Amounts in Thousands		
		RIAD	Bil   Mil   Thou	
<b>Fiduciary and Related Services Income</b>				
14. Personal trust and agency accounts		B904	70,000	14
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution		B905	30,000	15.a
b. Employee benefit—defined benefit		B906	51,000	15.b
c. Other employee benefit and retirement-related accounts		B907	22,000	15.c
16. Corporate trust and agency accounts		A479	0	16
17. Investment management and investment advisory agency accounts		J315	272,000	17
18. Foundation and endowment trust and agency accounts		J316	17,000	18
19. Other fiduciary accounts		A480	28,000	19
20. Custody and safekeeping accounts		B909	437,000	20
21. Other fiduciary and related services income		B910	34,000	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	<b>961,000</b>	22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	323,000		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	<b>N/A</b>	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	18	B932	15,859,000	M.3.a
b. International/Global equity	B933	12	B934	9,506,000	M.3.b
c. Stock/Bond blend	B935	37	B936	23,827,000	M.3.c
d. Taxable bond	B937	24	B938	31,227,000	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	2	B942	12,277,000	M.3.f
g. Specialty/Other	B943	7	B944	35,690,000	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	100	B946	128,386,000	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)

(212) 552-9470  
 Telephone: Area code/phone number/extension (TEXT B963)

(212) 552-0886  
 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	76,000	J982	0	J983	3,000	1.a
b. Held-to-maturity securities	J984	0	J985	0	J986	0	1.b
c. Available-for-sale securities	J987	0	J988	1,000	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	2,460,000	J997	23,843,000	J998	0	1.f
g. Less: Allowance for loan and lease losses	J999	10,000	K001	0	K002	0	1.g
h. Trading assets (other than derivatives)	K003	3,566,000	K004	0	K005	0	1.h
i. Derivative trading assets	K006	0	K007	0	K008	0	1.i
j. Other real estate owned	K009	2,000	K010	0	K011	0	1.j
k. Other assets	K012	33,000	K013	38,000	K014	2,240,000	1.k
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase	K015	0	K016	0	K017	0	2.a
b. Derivative trading liabilities	K018	1,000	K019	2,000	K020	0	2.b
c. Commercial paper	K021	0	K022	5,250,000	K023	0	2.c
d. Other borrowed money (exclude commercial paper)	K024	4,626,000	K025	0	K026	179,000	2.d
e. Other liabilities	K027	6,000	K028	54,000	K029	8,000	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	616,000	K034	0	K035	0	4





# REPORT OF CONDITION

Consolidating domestic and foreign subsidiaries of the  
**JPMorgan Chase Bank, National Association**  
**in the state of OH at close of business on March 31, 2016**  
published in response to call made by (Enter additional information below)


## Statement of Resources and Liabilities

Dollar Amounts in Thousands

<b>ASSETS</b>	
Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	17,294,000
Interest-bearing balances	365,092,000
Securities:	
Held-to-maturity securities	47,932,000
Federal funds sold and securities purchased under agreements to resell:	
Available-for-sale securities	231,780,000
Federal funds sold in domestic offices	103,000
Securities purchased under agreements to resell	187,863,000
Loans and lease financing receivables:	
Loans and leases held for sale	1,195,000
Loans and leases, net of unearned income	755,195,000
LESS: Allowance for loan and lease losses	11,279,000
Loans and leases, net of unearned income and allowance	743,916,000
Trading Assets	262,019,000
Premises and fixed assets (including capitalized leases)	10,499,000
Other real estate owned	677,000
Investments in unconsolidated subsidiaries and associated companies	168,000
Direct and indirect investments in real estate ventures	7,936,000
Intangible assets:	
Goodwill	27,149,000
Other intangible assets	5,886,000
Other assets	106,209,000
<b>Total assets</b>	<b>2,015,718,000</b>

# REPORT OF CONDITION (Continued)

## LIABILITIES

Dollar Amounts in Thousands

### DEPOSITS:

In domestic offices		1,137,408,000
Noninterest-bearing	387,733,000	
Interest-bearing	749,675,000	
In foreign offices, Edge and Agreement subsidiaries, and IBFs		254,335,000
Noninterest-bearing	21,052,000	
Interest-bearing	233,283,000	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased in domestic offices		891,000
Securities sold under agreements to repurchase		88,780,000
Trading liabilities		119,206,000
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		133,016,000
Subordinated notes and debentures		8,565,000
Other liabilities		75,638,000
Total liabilities		1,817,839,000

### EQUITY CAPITAL

Bank Equity Capital		
Perpetual preferred stock and related surplus		0
Common stock		1,785,000
Surplus (excludes all surplus related to preferred stock)		92,782,000
Retained earnings		100,635,000
Accumulated other comprehensive income		2,416,000
Other equity capital components		0
Total bank equity capital		197,618,000
Noncontrolling (minority) interests in consolidated subsidiaries		261,000
Total equity capital		197,879,000
Total liabilities and equity capital		2,015,718,000

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

**I, Marianne Lake, MD & CFO**

**( Name, Title )**

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

Director #1

Director #2

Director #3

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