Federal Financial Institutions Examination Council

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

Report at the close of business June 30, 2014


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.

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

(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.

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.

FDIC Certificate Number 00628

JPMorgan Chase Bank, National Association

Legal Title of Bank (RSSD 9017)

Columbus

City (RSSD 9130) OH 43240

State Abbreviation (RSSD 9200) Zip Code (RSSD 9220)

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

For information or assistance, national banks, state nonmember banks, and savings associations should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time. State member banks should contact their Federal Reserve District Bank.
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

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>E-mail Address</th>
<th>Area Code/Phone Number/Extension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marianne Lake</td>
<td>MD &amp; CFO</td>
<td><a href="mailto:marianne.lake@jpmorgan.com">marianne.lake@jpmorgan.com</a></td>
<td>(212) 270-1212</td>
</tr>
</tbody>
</table>
| Other Person to Whom Questions about the Reports Should be Directed

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>E-mail Address</th>
<th>Area Code/Phone Number/Extension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dennis Mikolay/Lisa Tooker/James Oroho</td>
<td>Vice President</td>
<td><a href="mailto:mikolay_dennis@jpmorgan.com">mikolay_dennis@jpmorgan.com</a></td>
<td>(201) 595-5562</td>
</tr>
</tbody>
</table>

### 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

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>E-mail Address</th>
<th>Area Code/Phone Number/Extension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marianne Lake</td>
<td>MD &amp; CFO</td>
<td><a href="mailto:marianne.lake@jpmorgan.com">marianne.lake@jpmorgan.com</a></td>
<td>(212) 270-1212</td>
</tr>
</tbody>
</table>

### Secondary Contact

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>E-mail Address</th>
<th>Area Code/Phone Number/Extension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kathryn V. McCulloch</td>
<td>Senior Vice President</td>
<td><a href="mailto:kathryn.mcculloch@chase.com">kathryn.mcculloch@chase.com</a></td>
<td>(212) 270-5922</td>
</tr>
</tbody>
</table>
**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.

<table>
<thead>
<tr>
<th><strong>Primary Contact</strong></th>
<th><strong>Secondary Contact</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Brittany L. Warner</td>
<td>Cynthia S. Talamantez</td>
</tr>
<tr>
<td>Name (TEXT C437)</td>
<td>Name (TEXT C442)</td>
</tr>
<tr>
<td>Compliance Officer</td>
<td>Compliance Analyst</td>
</tr>
<tr>
<td>Title (TEXT C438)</td>
<td>Title (TEXT C443)</td>
</tr>
<tr>
<td><a href="mailto:brittany.l.warner@jpmchase.com">brittany.l.warner@jpmchase.com</a></td>
<td><a href="mailto:cynthia.s.talamantez@jpmchase.com">cynthia.s.talamantez@jpmchase.com</a></td>
</tr>
<tr>
<td>E-mail Address (TEXT C439)</td>
<td>E-mail Address (TEXT C444)</td>
</tr>
<tr>
<td>(813) 432-2896</td>
<td>(210) 489-8614</td>
</tr>
<tr>
<td>Area Code/Phone Number/Extension (TEXT C440)</td>
<td>Area Code/Phone Number/Extension (TEXT C445)</td>
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<table>
<thead>
<tr>
<th><strong>Third Contact</strong></th>
<th><strong>Fourth Contact</strong></th>
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<tbody>
<tr>
<td>Name (TEXT C870)</td>
<td>Name (TEXT C875)</td>
</tr>
<tr>
<td>Title (TEXT C871)</td>
<td>Title (TEXT C876)</td>
</tr>
<tr>
<td>E-mail Address (TEXT C872)</td>
<td>E-mail Address (TEXT C877)</td>
</tr>
<tr>
<td>Area Code/Phone Number/Extension (TEXT C873)</td>
<td>Area Code/Phone Number/Extension (TEXT C878)</td>
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## Consolidated Report of Income
for the period January 1, 2014 – June 30, 2014

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

## Schedule RI—Income Statement

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<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
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<td>(1) In domestic offices:</td>
<td></td>
<td></td>
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<td></td>
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<td>(a) Loans secured by real estate:</td>
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<td>(1) Loans secured by 1-4 family residential properties</td>
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<td>3,816,000</td>
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<td>1.a.1.a.1</td>
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<td>(2) All other loans secured by real estate</td>
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<td>1,586,000</td>
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<td>7,000</td>
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<td>1.a.1.c</td>
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<td>(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)</td>
<td>B486</td>
<td>1,188,000</td>
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<td>(f) All other loans in domestic offices</td>
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<td>(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
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<td>(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))</td>
<td>4010</td>
<td>10,917,000</td>
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<td>22,000</td>
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<td>557,000</td>
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<td>(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)</td>
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<td>25,000</td>
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<td>(2) Mortgage-backed securities</td>
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<td>(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)</td>
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<td>1,984,000</td>
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<td>e. Interest income from trading assets</td>
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<td>2,375,000</td>
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<td>f. Interest income on federal funds sold and securities purchased under agreements to resell</td>
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<td>617,000</td>
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<td>g. Other interest income</td>
<td>4518</td>
<td>215,000</td>
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<td>h. Total interest income (sum of items 1.a.(3) through 1.g)</td>
<td>4107</td>
<td>19,060,000</td>
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<td>2. Interest expense:</td>
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<td>a. Interest on deposits:</td>
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<tr>
<td>(1) Interest on deposits in domestic offices:</td>
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<tr>
<td>(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)</td>
<td>4508</td>
<td>44,000</td>
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<td>(b) Nontransaction accounts:</td>
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<td>(1) Savings deposits (includes MMDAs)</td>
<td>0093</td>
<td>227,000</td>
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<td>(2) Time deposits of $100,000 or more</td>
<td>A517</td>
<td>97,000</td>
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<td>(3) Time deposits of less than $100,000</td>
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<td>42,000</td>
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<td>(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>4172</td>
<td>517,000</td>
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<td>b. Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>4180</td>
<td>212,000</td>
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<td>c. Interest on trading liabilities and other borrowed money</td>
<td>4185</td>
<td>1,038,000</td>
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(1) Includes interest income on time certificates of deposits not held for trading.
### Schedule RI—Continued

#### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>Year-to-date</th>
<th>RIAD</th>
<th>Mil</th>
<th>Thou</th>
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<tr>
<td>2. Interest expense (continued):</td>
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<tr>
<td>d. Interest on subordinated notes and debentures</td>
<td>4200</td>
<td>108,000</td>
<td>2.d</td>
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<tr>
<td>e. Total interest expense (sum of items 2.a through 2.d)</td>
<td>4073</td>
<td>2,285,000</td>
<td>2.e</td>
</tr>
<tr>
<td>3. Net interest income (item 1.h minus 2.e)</td>
<td>4074</td>
<td>16,775,000</td>
<td>3</td>
</tr>
<tr>
<td>4. Provision for loan and lease losses</td>
<td>4230</td>
<td>416,000</td>
<td>4</td>
</tr>
<tr>
<td>5. Noninterest income:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Income from fiduciary activities (1)</td>
<td>4070</td>
<td>2,038,000</td>
<td>5.a</td>
</tr>
<tr>
<td>b. Service charges on deposit accounts</td>
<td>4080</td>
<td>2,172,000</td>
<td>5.b</td>
</tr>
<tr>
<td>c. Trading revenue (2)</td>
<td>A220</td>
<td>5,027,000</td>
<td>5.c</td>
</tr>
<tr>
<td>d. (1) Fees and commissions from securities brokerage</td>
<td>C886</td>
<td>669,000</td>
<td>5.d.1</td>
</tr>
<tr>
<td>(2) Investment banking, advisory, and underwriting fees and commissions</td>
<td>C888</td>
<td>1,004,000</td>
<td>5.d.2</td>
</tr>
<tr>
<td>(3) Fees and commissions from annuity sales</td>
<td>C887</td>
<td>0</td>
<td>5.d.3</td>
</tr>
<tr>
<td>(4) Underwriting income from insurance and reinsurance activities</td>
<td>C386</td>
<td>15,000</td>
<td>5.d.4</td>
</tr>
<tr>
<td>(5) Income from other insurance activities</td>
<td>C387</td>
<td>5,000</td>
<td>5.d.5</td>
</tr>
<tr>
<td>e. Venture capital revenue</td>
<td>B491</td>
<td>15,000</td>
<td>5.e</td>
</tr>
<tr>
<td>f. Net servicing fees</td>
<td>B492</td>
<td>56,000</td>
<td>5.f</td>
</tr>
<tr>
<td>g. Net securitization income</td>
<td>B493</td>
<td>0</td>
<td>5.g</td>
</tr>
<tr>
<td>h. Not applicable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. Net gains (losses) on sales of loans and leases</td>
<td>5416</td>
<td>154,000</td>
<td>5.i</td>
</tr>
<tr>
<td>j. Net gains (losses) on sales of other real estate owned</td>
<td>5415</td>
<td>3,000</td>
<td>5.j</td>
</tr>
<tr>
<td>k. Net gains (losses) on sales of other assets (excluding securities)</td>
<td>B496</td>
<td>21,000</td>
<td>5.k</td>
</tr>
<tr>
<td>l. Other noninterest income*</td>
<td>B497</td>
<td>8,050,000</td>
<td>5.l</td>
</tr>
<tr>
<td>m. Total noninterest income (sum of items 5.a through 5.l)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. a. Realized gains (losses) on held-to-maturity securities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Realized gains (losses) on available-for-sale securities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Noninterest expense:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Salaries and employee benefits</td>
<td>4135</td>
<td>12,310,000</td>
<td>7.a</td>
</tr>
<tr>
<td>b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)</td>
<td>4217</td>
<td>3,536,000</td>
<td>7.b</td>
</tr>
<tr>
<td>c. (1) Goodwill impairment losses</td>
<td>C216</td>
<td>0</td>
<td>7.c.1</td>
</tr>
<tr>
<td>(2) Amortization expense and impairment losses for other intangible assets</td>
<td>C232</td>
<td>138,000</td>
<td>7.c.2</td>
</tr>
<tr>
<td>d. Other noninterest expense*</td>
<td>4092</td>
<td>8,654,000</td>
<td>7.d</td>
</tr>
<tr>
<td>e. Total noninterest expense (sum of items 7.a through 7.d)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Applicable income taxes (on item 8)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Extraordinary items and other adjustments, net of income taxes*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Net income (loss) attributable to bank (item 12 minus item 13)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**Note**: Describe on Schedule RI-E - Explanations.

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

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

### Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RIAD</td>
</tr>
<tr>
<td>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</td>
<td>4513</td>
</tr>
<tr>
<td>2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)</td>
<td>8431</td>
</tr>
<tr>
<td>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)</td>
<td>4313</td>
</tr>
<tr>
<td>4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))</td>
<td>4507</td>
</tr>
<tr>
<td>5. Number of full-time equivalent employees at end of current period (round to nearest whole number)</td>
<td>4150</td>
</tr>
<tr>
<td>6. Not applicable</td>
<td></td>
</tr>
<tr>
<td>7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2)</td>
<td>9106</td>
</tr>
<tr>
<td>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) 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.</td>
<td></td>
</tr>
<tr>
<td>a. Interest rate exposures</td>
<td>8757</td>
</tr>
<tr>
<td>b. Foreign exchange exposures</td>
<td>8758</td>
</tr>
<tr>
<td>c. Equity security and index exposures</td>
<td>8759</td>
</tr>
<tr>
<td>d. Commodity and other exposures</td>
<td>8760</td>
</tr>
<tr>
<td>e. Credit exposures</td>
<td>F186</td>
</tr>
<tr>
<td>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). 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)</td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td></td>
</tr>
<tr>
<td>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</td>
<td>C889</td>
</tr>
<tr>
<td>b. Net gains (losses) on credit derivatives held for purposes other than trading</td>
<td>C900</td>
</tr>
<tr>
<td>10. Credit losses on derivatives (see instructions)</td>
<td>A251</td>
</tr>
<tr>
<td>11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?</td>
<td>RIAD</td>
</tr>
<tr>
<td>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))</td>
<td>F228</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Memoranda — Continued</th>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RIAD</td>
<td>Bil</td>
</tr>
<tr>
<td>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Net gains (losses) on assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Net gains (losses) on liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Total other-than-temporary impairment losses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Portion of losses recognized in other comprehensive income (before income taxes)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Schedule RI-A—Changes in Bank Equity Capital

**Dollar Amounts in Thousands**

<table>
<thead>
<tr>
<th></th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total bank equity capital most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)</td>
<td>3217</td>
<td>169,077,000</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*</td>
<td>B507</td>
<td>0</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>3. Balance end of previous calendar year as restated (sum of items 1 and 2)</td>
<td>B508</td>
<td>169,077,000</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)</td>
<td>4340</td>
<td>8,122,000</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)</td>
<td>B509</td>
<td>0</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>6. Treasury stock transactions, net</td>
<td>B510</td>
<td>0</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>7. Changes incident to business combinations, net</td>
<td>4356</td>
<td>-2,000</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>8. LESS: Cash dividends declared on preferred stock</td>
<td>4470</td>
<td>0</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>9. LESS: Cash dividends declared on common stock</td>
<td>4460</td>
<td>0</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>10. Other comprehensive income (1)</td>
<td>B511</td>
<td>2,069,000</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)</td>
<td>B512</td>
<td>294,000</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)</td>
<td>3210</td>
<td>179,560,000</td>
<td>12</td>
<td></td>
</tr>
</tbody>
</table>

* 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

<table>
<thead>
<tr>
<th></th>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Charge-offs (1)</td>
<td>Recoveries</td>
</tr>
<tr>
<td>Calendar-year-to-date</td>
<td>RIAD Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>1. Loans secured by real estate:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans in domestic offices:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) 1-4 family residential construction loans</td>
<td>C891</td>
<td>2,000</td>
</tr>
<tr>
<td>(2) Other construction loans and all land development and other land loans</td>
<td>C893</td>
<td>0</td>
</tr>
<tr>
<td>b. Secured by farmland in domestic offices</td>
<td>3584</td>
<td>0</td>
</tr>
<tr>
<td>c. Secured by 1-4 family residential properties in domestic offices:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</td>
<td>5411</td>
<td>310,000</td>
</tr>
<tr>
<td>(2) Closed-end loans secured by 1-4 family residential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Secured by first liens</td>
<td>C234</td>
<td>163,000</td>
</tr>
<tr>
<td>(b) Secured by junior liens</td>
<td>C235</td>
<td>65,000</td>
</tr>
<tr>
<td>d. Secured by multifamily (5 or more) residential properties in domestic offices</td>
<td>3588</td>
<td>1,000</td>
</tr>
<tr>
<td>e. Secured by nonfarm nonresidential properties in domestic offices:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>C895</td>
<td>9,000</td>
</tr>
<tr>
<td>(2) Loans secured by other nonfarm nonresidential properties</td>
<td>C897</td>
<td>4,000</td>
</tr>
<tr>
<td>f. In foreign offices</td>
<td>B512</td>
<td>4,000</td>
</tr>
</tbody>
</table>

(1) Include write-downs arising from transfers of loans to a held-for-sale account.
## Schedule RI-B—Continued

### Part I. Continued

<table>
<thead>
<tr>
<th></th>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dollar Amounts in Thousands</strong></td>
<td>Calendar year-to-date</td>
<td></td>
</tr>
<tr>
<td><strong>RIAD</strong></td>
<td>**Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>2. Loans to depository institutions and acceptances of other banks:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To U.S. banks and other U.S. depository institutions</td>
<td>4653</td>
<td></td>
</tr>
<tr>
<td>b. To foreign banks</td>
<td>4654</td>
<td></td>
</tr>
<tr>
<td>3. Loans to finance agricultural production and other loans to farmers</td>
<td></td>
<td>4655</td>
</tr>
<tr>
<td>4. Commercial and industrial loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To U.S. addressees (domicile)</td>
<td>4645</td>
<td>160,000</td>
</tr>
<tr>
<td>b. To non-U.S. addressees (domicile)</td>
<td>4646</td>
<td>29,000</td>
</tr>
<tr>
<td>5. Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Credit cards</td>
<td></td>
<td>B514</td>
</tr>
<tr>
<td>b. Automobile Loans</td>
<td></td>
<td>K129</td>
</tr>
<tr>
<td>c. Other (includes revolving credit plans other than credit cards and other consumer loans)</td>
<td></td>
<td>K205</td>
</tr>
<tr>
<td>6. Loans to foreign governments and official institutions</td>
<td></td>
<td>4643</td>
</tr>
<tr>
<td>7. All other loans</td>
<td></td>
<td>4644</td>
</tr>
<tr>
<td>8. Lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Leases to individuals for household, family, and other personal expenditures</td>
<td></td>
<td>F185</td>
</tr>
<tr>
<td>b. All other leases</td>
<td></td>
<td>C880</td>
</tr>
<tr>
<td>9. Total (sum of items 1 through 8)</td>
<td></td>
<td>4635</td>
</tr>
</tbody>
</table>

### Memoranda

<table>
<thead>
<tr>
<th></th>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dollar Amounts in Thousands</strong></td>
<td>Calendar year-to-date</td>
<td></td>
</tr>
<tr>
<td><strong>RIAD</strong></td>
<td>**Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>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</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Not applicable</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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.**

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) | | | | | | |

(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

<table>
<thead>
<tr>
<th>Description</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Balance most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)</td>
<td>B522</td>
<td>13,134,000</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2. Recoveries (must equal part I, item 9, column B, above)</td>
<td>4605</td>
<td>512,000</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)</td>
<td>C079</td>
<td>1,561,000</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>4. LESS: Write-downs arising from transfers of loans to a held-for-sale account</td>
<td>5523</td>
<td>8,000</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5. Provision for loan and lease losses (must equal Schedule RI, item 4)</td>
<td>4230</td>
<td>416,000</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>6. Adjustments* (see instructions for this schedule)</td>
<td>C233</td>
<td>-110,000</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td>3123</td>
<td>12,383,000</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>

* Describe on Schedule RI-E—Explanations.

#### Memoranda

<table>
<thead>
<tr>
<th>Description</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above</td>
<td>C435</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>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.</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Separate valuation allowance for uncollectible retail credit card fees and finance charges</td>
<td>C389</td>
<td>78,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges</td>
<td>C390</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Memorandum item 4 is to be completed by all banks.</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td>C781</td>
<td>3,749,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### 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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35)</th>
<th>(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35)</th>
<th>(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)</th>
<th>(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)</th>
<th>(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)</th>
<th>(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Real estate loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction loans</td>
<td>M708 14,000</td>
<td>M709 0</td>
<td>M710 4,445,000</td>
<td>M711 59,000</td>
<td>M712 15,000</td>
<td>M713 2,000</td>
</tr>
<tr>
<td>b. Commercial real estate</td>
<td>M714 532,000</td>
<td>M715 79,000</td>
<td>M716 74,001,000</td>
<td>M717 1,497,000</td>
<td>M719 5,000</td>
<td>M720 0</td>
</tr>
<tr>
<td>c. Residential real estate</td>
<td>M721 18,177,000</td>
<td>M722 491,000</td>
<td>M723 134,084,000</td>
<td>M724 1,891,000</td>
<td>M725 50,038,000</td>
<td>M726 3,740,000</td>
</tr>
<tr>
<td>2. Commercial loans(2)</td>
<td>M727 481,000</td>
<td>M728 107,000</td>
<td>M729 259,971,000</td>
<td>M730 2,920,000</td>
<td>M731 0</td>
<td>M732 0</td>
</tr>
<tr>
<td>3. Credit cards</td>
<td>M733 454,000</td>
<td>M734 111,000</td>
<td>M735 26,119,000</td>
<td>M736 619,000</td>
<td>M737 0</td>
<td>M738 0</td>
</tr>
<tr>
<td>4. Other consumer loans</td>
<td>M739 184,000</td>
<td>M740 31,000</td>
<td>M741 64,992,000</td>
<td>M742 829,000</td>
<td>M743 66,000</td>
<td>M744 7,000</td>
</tr>
<tr>
<td>5. Unallocated, if any</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Total (sum of items)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.a through 5)(3)</td>
<td>M746 19,842,000</td>
<td>M747 819,000</td>
<td>M748 563,612,000</td>
<td>M749 7,815,000</td>
<td>M750 50,124,000</td>
<td>M751 3,749,000</td>
</tr>
</tbody>
</table>

1. The $1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.
2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
3. The sum of item 6, column B, D and F, must equal Schedule RC item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, Part II Memorandum item 4.
# Schedule RI-D—Income from Foreign Offices

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

<table>
<thead>
<tr>
<th>Item</th>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total interest income in foreign offices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Total interest expense in foreign offices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Provision for loan and lease losses in foreign offices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Noninterest income in foreign offices:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Trading revenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Investment banking, advisory, brokerage, and underwriting fees and commissions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Net securitization income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Other noninterest income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Total noninterest expense in foreign offices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>to reflect the effects of equity capital on overall bank funding costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Applicable income taxes (on items 1 through 7)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Extraordinary items and other adjustments, net of income taxes, in foreign offices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Not applicable.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Eliminations arising from the consolidation of foreign offices with domestic offices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.)

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RIAD</td>
</tr>
</tbody>
</table>

1. Other noninterest income (from Schedule RI, item 5.i)
   Itemize and describe amounts greater than $25,000 that exceed 3 percent of Schedule RI, item 5.i:
   a. Income and fees from the printing and sale of checks_______________________________________________________
   b. Earnings on/increase in value of cash surrender value of life insurance______________________________
   c. Income and fees from automated teller machines (ATMs)__________________________________________________
   d. Rent and other income from other real estate owned____________________________________________________
   e. Safe deposit box rent_______________________________________________________________________________
   f. Net change in the fair values of financial instruments accounted for under a fair value option___________________
   g. Bank card and credit card interchange fees______________________________________________________________
   h. Gains on bargain purchases________________________________________________________________________

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______________________________________
   b. Advertising and marketing expenses________
   c. Directors' fees____________________________________
   d. Printing, stationery, and supplies__________________________
   e. Postage____________________________________________________________________________________________
   f. Legal fees and expenses____________________________________
   g. FDIC deposit insurance assessments__________________________
   h. Accounting and auditing expenses____________________________
   i. Consulting and advisory expenses___________________________
   j. Automated teller machine (ATM) and interchange expenses________
   k. Telecommunications expenses________________________________

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):
   a. (1) Applicable income tax effect
   b. (1) Applicable income tax effect
   c. (1) Applicable income tax effect
## Schedule RI-E—Continued

<table>
<thead>
<tr>
<th>Year-to-date</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4.a</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4.b</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):

<table>
<thead>
<tr>
<th>TEXT</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>8526</td>
<td></td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>b.</td>
<td>8527</td>
<td></td>
<td></td>
<td>0</td>
</tr>
</tbody>
</table>

5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):

<table>
<thead>
<tr>
<th>TEXT</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>4498</td>
<td>294,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>4499</td>
<td>0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):

<table>
<thead>
<tr>
<th>TEXT</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>4521</td>
<td>-1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>4522</td>
<td>-109,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

<table>
<thead>
<tr>
<th>TEXT</th>
<th>RIAD</th>
<th>YES / NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>4769</td>
<td>YES</td>
</tr>
</tbody>
</table>

Other explanations (please type or print clearly):

- Other Non-Interest Income greater than $25,000 that exceeds 3% of Schedule RI, 5.L.
- Letters of Credit Commitment Fees - $269,000
- Low Income Housing - ($422,000)
- Valuation Adjustment of Derivatives Risk Managing MSRs - $907,000
- Other Non-Interest Expense greater than $25,000 that exceeds 3% of Schedule RI, Line 7.D.
- Litigation Expense $463,000
## Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2014

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

### Schedule RC—Balance Sheet

<table>
<thead>
<tr>
<th>Assets</th>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Trl</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash and balances due from depository institutions (from Schedule RC-A):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Noninterest-bearing balances and currency and coin (1)</td>
<td>0081</td>
<td>26,474,000</td>
<td></td>
<td></td>
<td></td>
<td>1.a</td>
</tr>
<tr>
<td>b. Interest-bearing balances (2)</td>
<td>0071</td>
<td>376,994,000</td>
<td></td>
<td></td>
<td></td>
<td>1.b</td>
</tr>
<tr>
<td>2. Securities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Held-to-maturity securities (from Schedule RC-B, column A)</td>
<td>1754</td>
<td>47,849,000</td>
<td></td>
<td></td>
<td></td>
<td>2.a</td>
</tr>
<tr>
<td>b. Available-for-sale securities (from Schedule RC-B, column D)</td>
<td>1773</td>
<td>293,933,000</td>
<td></td>
<td></td>
<td></td>
<td>2.b</td>
</tr>
<tr>
<td>3. Federal funds sold and securities purchased under agreements to resell:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Federal funds sold in domestic offices</td>
<td>RCON</td>
<td>327,000</td>
<td></td>
<td></td>
<td></td>
<td>3.a</td>
</tr>
<tr>
<td>b. Securities purchased under agreements to resell (3)</td>
<td>RCFD</td>
<td>202,009,000</td>
<td></td>
<td></td>
<td></td>
<td>3.b</td>
</tr>
<tr>
<td>4. Loans and lease financing receivables (from Schedule RC-C):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans and leases held for sale</td>
<td>5369</td>
<td>7,090,000</td>
<td></td>
<td></td>
<td></td>
<td>4.a</td>
</tr>
<tr>
<td>b. Loans and leases, net of unearned income</td>
<td>8528</td>
<td>637,044,000</td>
<td></td>
<td></td>
<td></td>
<td>4.b</td>
</tr>
<tr>
<td>c. LESS: Allowance for loan and lease losses</td>
<td>3123</td>
<td>12,383,000</td>
<td></td>
<td></td>
<td></td>
<td>4.c</td>
</tr>
<tr>
<td>d. Loans and leases, net of unearned income and allowance (Item 4.b minus 4.c)</td>
<td>8529</td>
<td>624,661,000</td>
<td></td>
<td></td>
<td></td>
<td>4.d</td>
</tr>
<tr>
<td>5. Trading assets (from Schedule RC-D)</td>
<td>3545</td>
<td>262,878,000</td>
<td></td>
<td></td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>6. Premises and fixed assets (including capitalized leases)</td>
<td>2145</td>
<td>11,127,000</td>
<td></td>
<td></td>
<td></td>
<td>6</td>
</tr>
<tr>
<td>7. Other real estate owned (from Schedule RC-M)</td>
<td>2150</td>
<td>2,689,000</td>
<td></td>
<td></td>
<td></td>
<td>7</td>
</tr>
<tr>
<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
<td>2130</td>
<td>300,000</td>
<td></td>
<td></td>
<td></td>
<td>8</td>
</tr>
<tr>
<td>9. Direct and indirect investments in real estate ventures</td>
<td>3656</td>
<td>7,529,000</td>
<td></td>
<td></td>
<td></td>
<td>9</td>
</tr>
<tr>
<td>10. Intangible assets:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Goodwill</td>
<td>3163</td>
<td>27,370,000</td>
<td></td>
<td></td>
<td></td>
<td>10.a</td>
</tr>
<tr>
<td>b. Other intangible assets (from Schedule RC-M)</td>
<td>0426</td>
<td>8,754,000</td>
<td></td>
<td></td>
<td></td>
<td>10.b</td>
</tr>
<tr>
<td>11. Other assets (from Schedule RC-F)</td>
<td>2160</td>
<td>102,063,000</td>
<td></td>
<td></td>
<td></td>
<td>11</td>
</tr>
<tr>
<td>12. Total assets (sum of items 1 through 11)</td>
<td>2170</td>
<td>2,002,047,000</td>
<td></td>
<td></td>
<td></td>
<td>12</td>
</tr>
</tbody>
</table>

(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

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Tril</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Deposits:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)</td>
<td></td>
<td>2200</td>
<td>1,032,549,000</td>
<td>13.a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Noninterest-bearing (4)</td>
<td></td>
<td>6631</td>
<td>423,657,000</td>
<td>13.a.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td></td>
<td>6636</td>
<td>608,892,000</td>
<td>13.a.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. In foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td></td>
<td>2200</td>
<td>335,723,000</td>
<td>13.b</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td></td>
<td>6631</td>
<td>17,879,000</td>
<td>13.b.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td></td>
<td>6636</td>
<td>317,844,000</td>
<td>13.b.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Federal funds purchased and securities sold under agreements to repurchase:</td>
<td></td>
<td>8993</td>
<td>3,035,000</td>
<td>14.a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Federal funds purchased in domestic offices (5)</td>
<td></td>
<td>8995</td>
<td>122,598,000</td>
<td>14.b</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Securities sold under agreements to repurchase (6)</td>
<td></td>
<td>3548</td>
<td>103,442,000</td>
<td>15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Trading liabilities (from Schedule RC-D)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)</td>
<td></td>
<td>3190</td>
<td>133,414,000</td>
<td>16</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(4) Includes noninterest-bearing demand, time, and savings deposits.
(6) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.
### Liabilities—Continued

<table>
<thead>
<tr>
<th>Item</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>19. Subordinated notes and debentures (1)</td>
<td>3200 10,360,000</td>
</tr>
<tr>
<td>20. Other liabilities (from Schedule RC-G)</td>
<td>2930  81,106,000</td>
</tr>
<tr>
<td>21. Total liabilities (sum of items 13 through 20)</td>
<td>2948 1,822,270,000</td>
</tr>
<tr>
<td>22. Not applicable</td>
<td></td>
</tr>
</tbody>
</table>

### Equity Capital

#### Bank Equity Capital

<table>
<thead>
<tr>
<th>Item</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>23. Perpetual preferred stock and related surplus</td>
<td>3838</td>
</tr>
<tr>
<td>24. Common stock</td>
<td>3230 1,785,000</td>
</tr>
<tr>
<td>25. Surplus (excludes all surplus related to preferred stock)</td>
<td>3839  90,771,000</td>
</tr>
<tr>
<td>26. Retained earnings</td>
<td>3632  82,756,000</td>
</tr>
<tr>
<td>b. Accumulated other comprehensive income (2)</td>
<td>5330  4,248,000</td>
</tr>
<tr>
<td>c. Other equity capital components (3)</td>
<td>130</td>
</tr>
<tr>
<td>27. Total bank equity capital (sum of items 23 through 26)</td>
<td>3210 179,560,000</td>
</tr>
<tr>
<td>28. Total equity capital (sum of items 27.a and 27.b)</td>
<td>3000  260,000</td>
</tr>
<tr>
<td>29. Total liabilities and equity capital (sum of items 21 and 28)</td>
<td>3300 2,002,047,000</td>
</tr>
</tbody>
</table>

### Memoranda

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

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

2. Bank’s fiscal year-end date

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

Exclude assets held for trading.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Consolidated Bank</td>
<td>Domestic Offices</td>
</tr>
<tr>
<td></td>
<td>RCFD</td>
<td>Bil</td>
</tr>
<tr>
<td>1. Cash items in process of collection, unposted debits, and currency and coin</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Cash items in process of collection and unposted debits</td>
<td>0022</td>
<td>17,842,000</td>
</tr>
<tr>
<td>b. Currency and coin</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Balances due from depository institutions in the U.S.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. U.S. branches and agencies of foreign banks (including their IBFs)</td>
<td>0083</td>
<td>123,000</td>
</tr>
<tr>
<td>b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)</td>
<td>0085</td>
<td>1,051,000</td>
</tr>
<tr>
<td>3. Balances due from banks in foreign countries and foreign central banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Foreign branches of other U.S. banks</td>
<td>0073</td>
<td>121,000</td>
</tr>
<tr>
<td>b. Other banks in foreign countries and foreign central banks</td>
<td>0074</td>
<td>40,141,000</td>
</tr>
<tr>
<td>4. Balances due from Federal Reserve Banks</td>
<td>0090</td>
<td>344,190,000</td>
</tr>
<tr>
<td>5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0010</td>
<td>403,468,000</td>
</tr>
</tbody>
</table>

### Schedule RC-B—Securities

Exclude assets held for trading.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Held-to-maturity</th>
<th>Available-for-sale</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Column A)</td>
<td>(Column B)</td>
</tr>
<tr>
<td></td>
<td>Amortized Cost</td>
<td>Fair Value</td>
</tr>
<tr>
<td></td>
<td>RCFD</td>
<td>Bil</td>
</tr>
<tr>
<td>1. U.S. Treasury securities</td>
<td>0211</td>
<td>0</td>
</tr>
<tr>
<td>2. U.S. Government agency obligations (exclude mortgage-backed securities):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Issued by U.S. Government agencies (1)</td>
<td>1289</td>
<td>0</td>
</tr>
<tr>
<td>b. Issued by U.S. Government-sponsored agencies (2)</td>
<td>1294</td>
<td>0</td>
</tr>
<tr>
<td>3. Securities issued by states and political subdivisions in the U.S.</td>
<td>8496</td>
<td>8,279,000</td>
</tr>
</tbody>
</table>

(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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Held-to-maturity</th>
<th>Available-for-sale</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Column A) Amortized Cost</td>
<td>(Column B) Fair Value</td>
</tr>
<tr>
<td></td>
<td>RCFD Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>4. Mortgage-backed securities (MBS):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Residential mortgage pass-through securities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Guaranteed by GNMA</td>
<td>G300 4,155,000</td>
<td>G301 4,248,000</td>
</tr>
<tr>
<td>(2) Issued by FNMA and FHLMC</td>
<td>G304 35,415,000</td>
<td>G305 36,254,000</td>
</tr>
<tr>
<td>(3) Other pass-through securities</td>
<td>G308 0</td>
<td>G309 0</td>
</tr>
<tr>
<td>b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)</td>
<td>G312 0</td>
<td>G313 0</td>
</tr>
<tr>
<td>(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)</td>
<td>G316 0</td>
<td>G317 0</td>
</tr>
<tr>
<td>(3) All other residential MBS</td>
<td>G320 0</td>
<td>G321 0</td>
</tr>
<tr>
<td>c. Commercial MBS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Commercial mortgage pass-through securities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a). Issued or guaranteed by FNMA, FHLMC or GNMA</td>
<td>K142 0</td>
<td>K143 0</td>
</tr>
<tr>
<td>(b). Other pass-through securities</td>
<td>K146 0</td>
<td>K147 0</td>
</tr>
</tbody>
</table>

(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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Held-to-maturity</th>
<th>Available-for-sale</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Column A)</td>
<td>(Column B)</td>
</tr>
<tr>
<td></td>
<td>Amortized Cost</td>
<td>Fair Value</td>
</tr>
<tr>
<td></td>
<td>RCFD Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>4. (c.2) Other commercial MBS:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a). Issued or guaranteed by</td>
<td></td>
<td></td>
</tr>
<tr>
<td>U.S. Government agencies or sponsored agencies(1)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b). All other commercial MBS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Asset-backed securities and structured financial products:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Asset-backed securities (ABS)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Structured financial products:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Cash</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Synthetic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Hybrid</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Other debt securities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Other domestic debt securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other foreign debt securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Investments in mutual funds and other equity securities with readily determinable fair values (2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Total (sum of items 1 through 7)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

(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).

Memoranda

1. Pledged securities (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 ________________________________________________________________________________
   (2) Over three months through 12 months ________________________________________________________________
   (3) Over one year through three years __________________________________________________________________
   (4) Over three years through five years __________________________________________________________________
   (5) Over five years through 15 years ____________________________________________________________________
   (6) Over 15 years ______________________________________________________________________________________

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

Memoranda—Continued

2. b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 5)

   (1) Three months or less ____________________________________________________ A555 27,000 M.2.b.1
   (2) Over three months through 12 months ____________________________________ A556 236,000 M.2.b.2
   (3) Over one year through three years ________________________________________ A557 1,061,000 M.2.b.3
   (4) Over three years through five years _______________________________________ A558 2,874,000 M.2.b.4
   (5) Over five years through 15 years _________________________________________ A559 14,437,000 M.2.b.5
   (6) Over 15 years ______________________________________________________________________ A560 81,318,000 M.2.b.6

c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)

   (1) Three years or less __________________________________________________________________ A561 52,766,000 M.2.c.1
   (2) Over three years _____________________________________________________________________ A562 13,152,000 M.2.c.2

d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) ______________________________________________________________________ A248 20,722,000 M.2.d

3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) _____________________________________________________________________________________ 1778 0 M.3

4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):

   a. Amortized cost ________________________________________________________________________ 8782 0 M.4.a
   b. Fair value ____________________________________________________________________________ 8783 0 M.4.b

(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual “Other mortgage-backed securities” included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.
## Memoranda—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Held-to-maturity</th>
<th>Available-for-sale</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Column A)</td>
<td>(Column B)</td>
</tr>
<tr>
<td>Amortized Cost</td>
<td>(Amortized Cost)</td>
<td>(Fair Value)</td>
</tr>
<tr>
<td>RCFD</td>
<td>Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>B838</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B840</td>
<td>78,000</td>
<td></td>
</tr>
<tr>
<td>B842</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B844</td>
<td>0</td>
<td>1,912,000</td>
</tr>
<tr>
<td>B846</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B848</td>
<td>3,406,000</td>
<td></td>
</tr>
<tr>
<td>B850</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B852</td>
<td>5,828,000</td>
<td></td>
</tr>
<tr>
<td>B854</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B856</td>
<td>1,655,000</td>
<td></td>
</tr>
</tbody>
</table>

**Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets. (1)**

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 | 8838 | 0 | B839 | 0 | B840 | 78,000 | B841 | 80,000 | M.5.a |
| b. Home equity lines | 8842 | 0 | B843 | 0 | B844 | 0 | B845 | 0 | M.5.b |
| c. Automobile loans | 8846 | 0 | B847 | 0 | B848 | 1,912,000 | B849 | 1,917,000 | M.5.c |
| d. Other consumer loans | 8850 | 0 | B851 | 0 | B852 | 5,828,000 | B853 | 5,965,000 | M.5.d |
| e. Commercial and industrial loans | 8854 | 0 | B855 | 0 | B856 | 3,406,000 | B857 | 3,448,000 | M.5.e |
| f. Other | 8858 | 0 | B859 | 0 | B860 | 1,655,000 | B861 | 1,673,000 | M.5.f |

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.
### Schedule RC-B—Continued

#### Memoranda—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Held-to-maturity</th>
<th>Available-for-sale</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Column A)</td>
<td>(Column B)</td>
</tr>
<tr>
<td></td>
<td>Amortized Cost</td>
<td>Fair Value</td>
</tr>
<tr>
<td>RCFD</td>
<td>Bil</td>
<td>Mil</td>
</tr>
</tbody>
</table>

6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):

a. Trust preferred securities issued by financial institutions
   
   | G348 | 0 | G349 | 0 | G350 | 0 | G351 | 0 | M.6.a |

b. Trust preferred securities issued by real estate investment trusts
   
   | G352 | 0 | G353 | 0 | G354 | 0 | G355 | 0 | M.6.b |

c. Corporate and similar loans
   
   | G356 | 0 | G357 | 0 | G358 | 28,300,000 | G359 | 28,451,000 | M.6.c |

d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)
   
   | G360 | 0 | G361 | 0 | G362 | 0 | G363 | 0 | M.6.d |

e. 1-4 family residential MBS not issued or guaranteed by GSEs
   
   | G364 | 0 | G365 | 0 | G366 | 0 | G367 | 0 | M.6.e |

f. Diversified (mixed) pools of structured financial products
   
   | G368 | 0 | G369 | 0 | G370 | 0 | G371 | 0 | M.6.f |

g. Other collateral or reference assets
   
   | G372 | 0 | G373 | 0 | G374 | 0 | G375 | 0 | M.6.g |
Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Consolidated Bank</th>
<th>(Column B) Domestic Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD</td>
<td>Bil</td>
</tr>
<tr>
<td>1. Loans secured by real estate: (1)</td>
<td>1410</td>
<td>N/A</td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans:</td>
<td>F158</td>
<td>346,000</td>
</tr>
<tr>
<td>(1) 1-4 family residential construction loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Other construction loans and all land development and other land loans</td>
<td>F159</td>
<td>4,129,000</td>
</tr>
<tr>
<td>b. Secured by farmland (including farm residential and other improvements)</td>
<td>1420</td>
<td>250,000</td>
</tr>
<tr>
<td>c. Secured by 1-4 family residential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</td>
<td>1797</td>
<td>63,528,000</td>
</tr>
<tr>
<td>(2) Closed-end loans secured by 1-4 family residential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Secured by first liens</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Secured by junior liens</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Secured by multifamily (5 or more) residential properties</td>
<td>1460</td>
<td>47,049,000</td>
</tr>
<tr>
<td>e. Secured by nonfarm nonresidential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Loans secured by other nonfarm nonresidential properties</td>
<td>F161</td>
<td>12,933,000</td>
</tr>
<tr>
<td>2. Loans to depository institutions and acceptances of other banks:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To commercial banks in the U.S.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) To U.S. branches and agencies of foreign banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) To other commercial banks in the U.S.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. To other depository institutions in the U.S.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. To banks in foreign countries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) To foreign branches of other U.S. banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) To other banks in foreign countries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Loans to finance agricultural production and other loans to farmers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Commercial and industrial loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To U.S. addressees (domicile)</td>
<td>1763</td>
<td>90,153,000</td>
</tr>
<tr>
<td>b. To non-U.S. addressees (domicile)</td>
<td>1764</td>
<td>36,207,000</td>
</tr>
<tr>
<td>5. Not applicable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Credit cards</td>
<td>B538</td>
<td>26,691,000</td>
</tr>
<tr>
<td>b. Other revolving credit plans</td>
<td>B539</td>
<td>1,946,000</td>
</tr>
<tr>
<td>c. Automobile Loans</td>
<td>K137</td>
<td>42,537,000</td>
</tr>
<tr>
<td>d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)</td>
<td>K207</td>
<td>20,759,000</td>
</tr>
<tr>
<td>7. Loans to foreign government and official institutions (including foreign central banks)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(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

**Dollar Amounts in Thousands**

<table>
<thead>
<tr>
<th>Item</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>9. Loans to nondepository financial institutions and other loans</td>
<td>1563</td>
<td>105,817,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans to nondepository financial institutions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Loans for purchasing or carrying securities (secured and unsecured)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) All other loans (exclude consumer loans)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Lease financing receivables (net of unearned income)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)</td>
<td>F162</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. All other leases</td>
<td>F163</td>
<td>606,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>11. LESS: Any unearned income on loans reflected in items 1-9 above</td>
<td>2123</td>
<td>0</td>
<td></td>
<td></td>
<td>2123</td>
<td>0</td>
<td></td>
<td></td>
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<tr>
<td>12. Total loans and leases, net of unearned income</td>
<td>2122</td>
<td>644,134,000</td>
<td></td>
<td></td>
<td>2122</td>
<td>534,597,000</td>
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<td></td>
</tr>
</tbody>
</table>

**Memoranda**

**Dollar Amounts in Thousands**

<table>
<thead>
<tr>
<th>Item</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I) and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) 1-4 family residential construction loans</td>
<td>K158</td>
<td>0</td>
<td></td>
<td>M.1.a.1</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(2) Other construction loans and all land development and other land loans</td>
<td>K159</td>
<td>0</td>
<td></td>
<td>M.1.a.2</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>b. Loans secured by 1-4 residential properties in domestic offices</td>
<td>K160</td>
<td>6,000</td>
<td></td>
<td>M.1.c</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>c. Secured by multifamily (5 or more) residential properties in domestic offices</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Secured by nonfarm nonresidential properties:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(1) Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>K161</td>
<td>51,000</td>
<td></td>
<td>M.1.d.1</td>
<td></td>
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<tr>
<td>(2) Loans secured by other nonfarm nonresidential properties</td>
<td>K162</td>
<td>12,000</td>
<td></td>
<td>M.1.d.2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Commercial and Industrial loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) To U.S. addressees (domicile)</td>
<td>K163</td>
<td>61,000</td>
<td></td>
<td>M.1.e.1</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>(2) To non-U.S. addressees (domicile)</td>
<td>K164</td>
<td></td>
<td></td>
<td>M.1.e.2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. All other loans (include loans to individuals for household, family, and other personal expenditures)</td>
<td>K165</td>
<td>449,000</td>
<td></td>
<td>M.1.f</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**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):**

<table>
<thead>
<tr>
<th>Item</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Loans secured by farmland in domestic offices</td>
<td>K166</td>
<td>0</td>
<td></td>
<td>M.1.f.1</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(2) Loans to depository institutions and acceptances of other banks</td>
<td>K167</td>
<td>0</td>
<td></td>
<td>M.1.f.2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Loans to finance agricultural production and other loans to farmers</td>
<td>K158</td>
<td>0</td>
<td></td>
<td>M.1.f.3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4) Loans to individuals for household, family, and other personal expenditures:</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Credit cards</td>
<td>K098</td>
<td>0</td>
<td></td>
<td>M.1.f.4(a)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(b) Automobile loans</td>
<td>K203</td>
<td>0</td>
<td></td>
<td>M.1.f.4(b)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Other (includes revolving credit plans other than credit cards and other consumer loans)</td>
<td>K204</td>
<td>0</td>
<td></td>
<td>M.1.f.4(c)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5) Loans to foreign governments and official institutions</td>
<td>K212</td>
<td>0</td>
<td></td>
<td>M.1.f.5</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(6) Other loans (2)</td>
<td>K267</td>
<td>0</td>
<td></td>
<td>M.1.f.6</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>(7) Loans secured by real estate in foreign offices</td>
<td>K289</td>
<td>0</td>
<td></td>
<td>M.1.f.7</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(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

<table>
<thead>
<tr>
<th>Topic</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Three months or less</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Over three months through 12 months</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Over one year through three years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4) Over three years through five years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5) Over five years through 15 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(6) Over 15 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Three months or less</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Over three months through 12 months</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>(3) Over one year through three years</td>
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<td></td>
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<tr>
<td>(4) Over three years through five years</td>
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<td></td>
</tr>
<tr>
<td>(5) Over five years through 15 years</td>
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<tr>
<td>(6) Over 15 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Loans to finance commercial real estate, construction, and land development activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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 I, items 1.a.(1) through 1.e.(2), column A, as appropriate)</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Memorandum item 7 is to be completed by all banks.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Outstanding balance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Carrying amount included in Schedule RC-C, part I, items 1 through 9</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
</table>

Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2013, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).

b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties

<table>
<thead>
<tr>
<th></th>
<th>F231</th>
<th>3,617,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.8.b</td>
<td></td>
<td></td>
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</tbody>
</table>

c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a above

<table>
<thead>
<tr>
<th></th>
<th>F232</th>
<th>653,000</th>
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</thead>
<tbody>
<tr>
<td>M.8.c</td>
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</table>

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))

<table>
<thead>
<tr>
<th></th>
<th>F577</th>
<th>12,011,000</th>
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</thead>
<tbody>
<tr>
<td>M.9</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
</table>

10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):

a. Loans secured by real estate

<table>
<thead>
<tr>
<th></th>
<th>F608</th>
<th>304,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.a</td>
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</table>

(1) Construction, land development, and other land loans

<table>
<thead>
<tr>
<th></th>
<th>F578</th>
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</thead>
<tbody>
<tr>
<td>M.10.a.1</td>
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</tr>
</tbody>
</table>

(2) Secured by farmland (including farm residential and other improvements)

<table>
<thead>
<tr>
<th></th>
<th>F579</th>
<th>0</th>
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</thead>
<tbody>
<tr>
<td>M.10.a.2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(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

<table>
<thead>
<tr>
<th></th>
<th>F580</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.a.3.a</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(b) Closed-end loans secured by 1-4 family residential properties:

(1) Secured by first liens

<table>
<thead>
<tr>
<th></th>
<th>F581</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.a.3.b.1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(2) Secured by junior liens

<table>
<thead>
<tr>
<th></th>
<th>F582</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.a.3.b.2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(4) Secured by multifamily (5 or more) residential properties

<table>
<thead>
<tr>
<th></th>
<th>F583</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.a.4</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(5) Secured by nonfarm nonresidential properties

<table>
<thead>
<tr>
<th></th>
<th>F584</th>
<th>304,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.a.5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

b. Commercial and industrial loans

<table>
<thead>
<tr>
<th></th>
<th>F585</th>
<th>626,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.b</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):

(1) Credit cards

<table>
<thead>
<tr>
<th></th>
<th>F586</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.c.1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(2) Other revolving credit plans

<table>
<thead>
<tr>
<th></th>
<th>F587</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.c.2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(3) Automobile loans

<table>
<thead>
<tr>
<th></th>
<th>K196</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.c.3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(4) Other consumer loans

<table>
<thead>
<tr>
<th></th>
<th>K208</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.c.4</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

d. Other loans

<table>
<thead>
<tr>
<th></th>
<th>F589</th>
<th>2,625,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.10.d</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Schedule RC-C—Continued

#### Part I. Continued

#### Memoranda — Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD</td>
<td>Domestic</td>
</tr>
<tr>
<td></td>
<td>Bil</td>
<td>Mil</td>
</tr>
</tbody>
</table>

11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):

<table>
<thead>
<tr>
<th>Loans secured by real estate</th>
<th>$323,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Construction, land development, and other land loans</td>
<td>F609</td>
</tr>
<tr>
<td>(2) Secured by farmland (including farm residential and other improvements)</td>
<td>F590</td>
</tr>
<tr>
<td>(3) Secured by 1-4 family residential properties:</td>
<td>F591</td>
</tr>
<tr>
<td>(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</td>
<td>F592</td>
</tr>
<tr>
<td>(b) Closed-end loans secured by 1-4 family residential properties:</td>
<td>F593</td>
</tr>
<tr>
<td>(1) Secured by first liens</td>
<td>F594</td>
</tr>
<tr>
<td>(2) Secured by junior liens</td>
<td>F595</td>
</tr>
<tr>
<td>(4) Secured by multifamily (5 or more) residential properties</td>
<td>F596</td>
</tr>
<tr>
<td>(5) Secured by nonfarm nonresidential properties</td>
<td>$323,000</td>
</tr>
</tbody>
</table>

b. Commercial and industrial loans | $631,000 |

c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):

<table>
<thead>
<tr>
<th>Loans secured by real estate</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Credit cards</td>
<td>F598</td>
</tr>
<tr>
<td>(2) Other revolving credit plans</td>
<td>F599</td>
</tr>
<tr>
<td>(3) Automobile loans</td>
<td>K195</td>
</tr>
<tr>
<td>(4) Other consumer loans</td>
<td>K209</td>
</tr>
</tbody>
</table>

d. Other loans | $2,624,000 |

| 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: |

<table>
<thead>
<tr>
<th>Loans secured by real estate</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Construction, land development, and other land loans</td>
<td>G091</td>
</tr>
<tr>
<td>(2) Secured by farmland (including farm residential and other improvements)</td>
<td>G092</td>
</tr>
<tr>
<td>(3) Secured by 1-4 family residential properties:</td>
<td>G093</td>
</tr>
<tr>
<td>(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</td>
<td>G094</td>
</tr>
<tr>
<td>(b) Closed-end loans secured by 1-4 family residential properties:</td>
<td>G095</td>
</tr>
<tr>
<td>(1) Secured by first liens</td>
<td>G096</td>
</tr>
<tr>
<td>(2) Secured by junior liens</td>
<td>G097</td>
</tr>
<tr>
<td>(4) Secured by multifamily (5 or more) residential properties</td>
<td>G098</td>
</tr>
<tr>
<td>(5) Secured by nonfarm nonresidential properties</td>
<td>G099</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loans to individuals for household, family, and other personal expenditures</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Credit cards</td>
<td>G100</td>
</tr>
<tr>
<td>(2) Other revolving credit plans</td>
<td>G101</td>
</tr>
<tr>
<td>(3) Automobile loans</td>
<td>G102</td>
</tr>
<tr>
<td>(4) Other consumer loans</td>
<td>G103</td>
</tr>
</tbody>
</table>
### Schedule RC-C—Continued

#### Part I. Continued

#### Memoranda — Continued

<table>
<thead>
<tr>
<th>Memorandum item</th>
<th>Description</th>
<th>RCON Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Construction, land development, and other land loans in domestic offices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(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))</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Memorandum item 14 is to be completed by all banks.

<table>
<thead>
<tr>
<th>Memorandum item</th>
<th>Description</th>
<th>RCON Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>14. Pledged loans and leases</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Memorandum item 15 is to be completed for the December report only.

<table>
<thead>
<tr>
<th>Memorandum item</th>
<th>Description</th>
<th>RCON Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>15. Reverse mortgages in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Home Equity Conversion Mortgage (HECM) reverse mortgages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Proprietary reverse mortgages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(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:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Home Equity Conversion Mortgage (HECM) reverse mortgages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Proprietary reverse mortgages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Principal amount of reverse mortgage originations that have been sold during the year:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Home Equity Conversion Mortgage (HECM) reverse mortgages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Proprietary reverse mortgages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.)

   YES / NO
   ____________
   NO

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.)

3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):

   a. With original amounts of $100,000 or less
   b. With original amounts of more than $100,000 through $250,000
   c. With original amounts of more than $250,000 through $1,000,000

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
   b. With original amounts of more than $100,000 through $250,000
   c. With original amounts of more than $250,000 through $1,000,000

<table>
<thead>
<tr>
<th>Number of Loans</th>
<th>(Column A) Number of Loans</th>
<th>(Column B) Amount Currently Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCON</td>
<td>RCON</td>
<td>RCON</td>
</tr>
<tr>
<td>5562</td>
<td>N/A</td>
<td>1,863</td>
</tr>
<tr>
<td>5563</td>
<td>N/A</td>
<td>1,699,000</td>
</tr>
<tr>
<td>5568</td>
<td>12,682</td>
<td>5569</td>
</tr>
<tr>
<td>5570</td>
<td>1,389,797</td>
<td>5571</td>
</tr>
<tr>
<td>5572</td>
<td>23,384</td>
<td>5573</td>
</tr>
<tr>
<td>5574</td>
<td>15,106</td>
<td>5575</td>
</tr>
</tbody>
</table>
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.) ___________________________________________________________________ 6860 YES / NO 5

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

<table>
<thead>
<tr>
<th></th>
<th>Number of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. &quot;Loans secured by farmland (including farm residential and other improvements)&quot; 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.)</td>
<td>5576 N/A</td>
</tr>
<tr>
<td>b. &quot;Loans to finance agricultural production and other loans to farmers&quot; 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.)</td>
<td>5577 N/A</td>
</tr>
</tbody>
</table>

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):

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Number of Loans</th>
<th>Amount Currently Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCON</td>
<td>RCON</td>
<td>(Column A)</td>
</tr>
<tr>
<td>7.a</td>
<td>5578 5579</td>
<td>54 2,000</td>
</tr>
<tr>
<td>7.b</td>
<td>5580 5581</td>
<td>135 17,000</td>
</tr>
<tr>
<td>7.c</td>
<td>5582 5583</td>
<td>92 25,000</td>
</tr>
</tbody>
</table>

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):

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Number of Loans</th>
<th>Amount Currently Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCON</td>
<td>RCON</td>
<td>(Column A)</td>
</tr>
<tr>
<td>8.a</td>
<td>5584 5585</td>
<td>1,445 27,000</td>
</tr>
<tr>
<td>8.b</td>
<td>5586 5587</td>
<td>194 15,000</td>
</tr>
<tr>
<td>8.c</td>
<td>5588 5589</td>
<td>110 20,000</td>
</tr>
</tbody>
</table>
**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.

<table>
<thead>
<tr>
<th>Assets</th>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Consolidated Bank</th>
<th>(Column B) Domestic Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>RCFD Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>1. U.S. Treasury securities</td>
<td></td>
<td>3531</td>
<td>11,276,000</td>
</tr>
<tr>
<td>2. U.S. Government agency obligations (exclude mortgage-backed securities)</td>
<td></td>
<td>3532</td>
<td>1,000</td>
</tr>
<tr>
<td>3. Securities issued by states and political subdivisions in the U.S.</td>
<td></td>
<td>3533</td>
<td>3,584,000</td>
</tr>
<tr>
<td>4. Mortgage-backed securities (MBS):</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC or GNMA</td>
<td>G379</td>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1) (include CMOs, REMICs, and stripped MBS)</td>
<td>G380</td>
<td>1,092,000</td>
<td>G380</td>
</tr>
<tr>
<td>c. All other residential MBS</td>
<td>G381</td>
<td>982,000</td>
<td>G381</td>
</tr>
<tr>
<td>d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)</td>
<td>K197</td>
<td>0</td>
<td>K197</td>
</tr>
<tr>
<td>e. All other commercial MBS</td>
<td>K198</td>
<td>374,000</td>
<td>K198</td>
</tr>
<tr>
<td>5. Other debt securities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Structured financial products:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Cash</td>
<td>G383</td>
<td>235,000</td>
<td>G383</td>
</tr>
<tr>
<td>(2) Synthetic</td>
<td>G384</td>
<td>46,000</td>
<td>G384</td>
</tr>
<tr>
<td>(3) Hybrid</td>
<td>G385</td>
<td>0</td>
<td>G385</td>
</tr>
<tr>
<td>b. All other debt securities</td>
<td>G386</td>
<td>76,479,000</td>
<td>G386</td>
</tr>
<tr>
<td>6. Loans:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans secured by real estate</td>
<td></td>
<td>F610</td>
<td>17,354,000</td>
</tr>
<tr>
<td>(1) Construction, land development, and other land loans</td>
<td>F604</td>
<td>0</td>
<td>6.a.1</td>
</tr>
<tr>
<td>(2) Secured by farmland (including farm residential and other improvements)</td>
<td>F605</td>
<td>0</td>
<td>6.a.2</td>
</tr>
<tr>
<td>(3) Secured by 1-4 family residential properties:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</td>
<td>F606</td>
<td>0</td>
<td>6.a.3.a</td>
</tr>
<tr>
<td>(b) Closed-end loans secured by 1-4 family residential properties:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Secured by first liens</td>
<td>F607</td>
<td>9,358,000</td>
<td>F607</td>
</tr>
<tr>
<td>(2) Secured by junior liens</td>
<td>F611</td>
<td>0</td>
<td>6.a.3.b.2</td>
</tr>
<tr>
<td>(4) Secured by multifamily (5 or more) residential properties</td>
<td>F612</td>
<td>0</td>
<td>6.a.4</td>
</tr>
<tr>
<td>(5) Secured by nonfarm nonresidential properties</td>
<td>F613</td>
<td>3,103,000</td>
<td>F613</td>
</tr>
<tr>
<td>b. Commercial and industrial loans</td>
<td>F614</td>
<td>5,127,000</td>
<td>F614</td>
</tr>
<tr>
<td>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Credit cards</td>
<td>F615</td>
<td>0</td>
<td>F615</td>
</tr>
<tr>
<td>(2) Other revolving credit plans</td>
<td>F616</td>
<td>0</td>
<td>F616</td>
</tr>
<tr>
<td>(3) Automobile Loans</td>
<td>K199</td>
<td>0</td>
<td>K199</td>
</tr>
<tr>
<td>(4) Other consumer loans</td>
<td>K210</td>
<td>17,000</td>
<td>K210</td>
</tr>
<tr>
<td>d. Other loans</td>
<td>F618</td>
<td>7,482,000</td>
<td>F618</td>
</tr>
</tbody>
</table>

(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

#### Liabilities

<table>
<thead>
<tr>
<th></th>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Consolidated Bank</td>
<td>Domestic Offices</td>
</tr>
<tr>
<td></td>
<td>RCFD Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>9. Other trading assets</td>
<td>3541</td>
<td>80,384,000</td>
</tr>
<tr>
<td>10. Not applicable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Derivatives with a positive fair value</td>
<td>3543</td>
<td>58,444,000</td>
</tr>
<tr>
<td>12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)</td>
<td>3545</td>
<td>262,878,000</td>
</tr>
<tr>
<td>13. Liability for short positions</td>
<td>3546</td>
<td>54,550,000</td>
</tr>
<tr>
<td>13. b. Other trading liabilities</td>
<td>F624</td>
<td>30,000</td>
</tr>
<tr>
<td>14. Derivatives with a negative fair value</td>
<td>3547</td>
<td>48,862,000</td>
</tr>
<tr>
<td>15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)</td>
<td>3548</td>
<td>103,442,000</td>
</tr>
</tbody>
</table>

#### Memoranda

<table>
<thead>
<tr>
<th></th>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Consolidated Bank</td>
<td>Domestic Offices</td>
</tr>
<tr>
<td></td>
<td>RCFD Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans secured by real estate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Construction, land development, and other land loans</td>
<td>F790</td>
<td>17,630,000</td>
</tr>
<tr>
<td>(2) Secured by farmland (including farm residential and other improvements)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Secured by 1-4 family residential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Closed-end loans secured by 1-4 family residential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Secured by first liens</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Secured by junior liens</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4) Secured by multifamily (5 or more) residential properties</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5) Secured by nonfarm nonresidential properties</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Commercial and industrial loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Credit cards</td>
<td>F633</td>
<td>0</td>
</tr>
<tr>
<td>(2) Other revolving credit plans</td>
<td>F634</td>
<td>0</td>
</tr>
<tr>
<td>(3) Automobile Loans</td>
<td>K200</td>
<td>0</td>
</tr>
<tr>
<td>(4) Other consumer loans</td>
<td>K211</td>
<td>18,000</td>
</tr>
<tr>
<td>d. Other loans</td>
<td>F636</td>
<td>7,971,000</td>
</tr>
<tr>
<td>2. Loans measured at fair value that are past due 90 days or more:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Fair value</td>
<td>F639</td>
<td>292,000</td>
</tr>
<tr>
<td>b. Unpaid principal balance</td>
<td>F640</td>
<td>884,000</td>
</tr>
</tbody>
</table>
### Schedule RC-D - Continued

#### Memoranda - Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Consolidated Bank</th>
<th>(Column B) Domestic Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFD</td>
<td>Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
</tbody>
</table>

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
   b. Trust preferred securities issued by real estate investment trusts
   c. Corporate and similar loans
   d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)
   e. 1-4 family residential MBS not issued or guaranteed by GSEs
   f. Diversified (mixed) pools of structured financial products
   g. Other collateral or reference assets

4. **Pledged trading assets:**
   a. Pledged securities
   b. Pledged Loans

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.

5. **Asset-backed securities:**
   a. Credit card receivables
   b. Home equity lines
   c. Automobile loans
   d. Other consumer loans
   e. Commercial and industrial loans
   f. Other

6. **Retained beneficial interests in securitizations (first-loss or equity tranches)**

7. **Equity securities:**
   a. Readily determinable fair values
   b. Other

8. **Loans pending securitization**

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)

10. **Other trading liabilities** (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $25,000 and exceed 25% of the item):

   (1) Exclude equity securities.
### Schedule RC-E—Deposit Liabilities

**Part I. Deposits in Domestic Offices**

<table>
<thead>
<tr>
<th>Deposits of:</th>
<th>Transaction Accounts</th>
<th>Nontransaction Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Column A)</td>
<td>(Column B)</td>
</tr>
<tr>
<td></td>
<td>Total transaction</td>
<td>Memo: Total</td>
</tr>
<tr>
<td></td>
<td>accounts (including</td>
<td>demand deposits(1)</td>
</tr>
<tr>
<td></td>
<td>total demand</td>
<td></td>
</tr>
<tr>
<td></td>
<td>deposits)</td>
<td>(included in</td>
</tr>
<tr>
<td></td>
<td></td>
<td>column A)</td>
</tr>
</tbody>
</table>

#### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>Deposits of:</th>
<th>B549</th>
<th>B550</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Individuals, partnerships and corporations (include all certified and official checks)</td>
<td>180,129,000</td>
<td>751,066,000</td>
<td>1</td>
</tr>
<tr>
<td>2. U.S. Government</td>
<td>194,000</td>
<td>68,000</td>
<td>2</td>
</tr>
<tr>
<td>3. States and political subdivisions in the U.S.</td>
<td>5,852,000</td>
<td>35,564,000</td>
<td>3</td>
</tr>
<tr>
<td>4. Commercial banks and other depository institutions in the U.S.</td>
<td>1,525,000</td>
<td>2,577,000</td>
<td>4</td>
</tr>
<tr>
<td>5. Banks in foreign countries</td>
<td>27,659,000</td>
<td>12,360,000</td>
<td>5</td>
</tr>
<tr>
<td>6. Foreign governments and official institutions (including foreign central banks)</td>
<td>9,161,000</td>
<td>6,394,000</td>
<td>6</td>
</tr>
<tr>
<td>7. Total (sum of items 1 through 6) (sum of columns A and C) must equal Schedule RC</td>
<td>224,520,000</td>
<td>199,687,000</td>
<td>7</td>
</tr>
</tbody>
</table>

#### Memoranda

<table>
<thead>
<tr>
<th>Memoranda</th>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Selected components of total deposits (i.e., sum of item 7, columns A and C):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts</td>
<td></td>
<td></td>
<td>6835</td>
<td>9,963,000</td>
<td>M.1.a</td>
</tr>
<tr>
<td>b. Total brokered deposits</td>
<td></td>
<td></td>
<td>2365</td>
<td>7,562,000</td>
<td>M.1.b</td>
</tr>
<tr>
<td>c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Brokered deposits of less than $100,000</td>
<td></td>
<td></td>
<td>2343</td>
<td>30,000</td>
<td>M.1.c.1</td>
</tr>
<tr>
<td>(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts</td>
<td></td>
<td></td>
<td>3472</td>
<td>10,000</td>
<td>M.1.c.2</td>
</tr>
<tr>
<td>d. Maturity data for brokered deposits:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Brokered deposits issued in denominations of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)</td>
<td></td>
<td></td>
<td>19,000</td>
<td>A243</td>
<td>M.1.d.1</td>
</tr>
<tr>
<td>(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)</td>
<td></td>
<td></td>
<td>0</td>
<td>K219</td>
<td>M.1.d.2</td>
</tr>
<tr>
<td>(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)</td>
<td></td>
<td></td>
<td>427,000</td>
<td>K220</td>
<td>M.1.d.3</td>
</tr>
<tr>
<td>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)</td>
<td></td>
<td></td>
<td>N/A</td>
<td>5590</td>
<td>M.1.e</td>
</tr>
<tr>
<td>f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0</td>
</tr>
</tbody>
</table>

(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**

<table>
<thead>
<tr>
<th>2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Savings deposits:</td>
</tr>
<tr>
<td>(1) Money market deposit accounts (MMDAs)</td>
</tr>
<tr>
<td>(2) Other savings deposits (excludes MMDAs)</td>
</tr>
<tr>
<td>b. Total time deposits of less than $100,000</td>
</tr>
<tr>
<td>c. Total time deposits of $100,000 through $250,000</td>
</tr>
<tr>
<td>d. Total time deposits of more than $250,000</td>
</tr>
<tr>
<td>e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum item 2.c and 2.d above</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. Maturity and repricing data for time deposits of less than $100,000:</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of: (1, 2)</td>
</tr>
<tr>
<td>(1) Three months or less</td>
</tr>
<tr>
<td>(2) Over three months through 12 months</td>
</tr>
<tr>
<td>(3) Over one year through three years</td>
</tr>
<tr>
<td>(4) Over three years</td>
</tr>
<tr>
<td>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)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4. Maturity and repricing data for time deposits of $100,000 or more:</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of: (1, 4)</td>
</tr>
<tr>
<td>(1) Three months or less</td>
</tr>
<tr>
<td>(2) Over three months through 12 months</td>
</tr>
<tr>
<td>(3) Over one year through three years</td>
</tr>
<tr>
<td>(4) Over three years</td>
</tr>
<tr>
<td>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)</td>
</tr>
<tr>
<td>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)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.5</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>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):</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use</td>
</tr>
<tr>
<td>b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use</td>
</tr>
<tr>
<td>c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations</td>
</tr>
</tbody>
</table>

(1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
(2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
(3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
(4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c. and 2.d.
(5) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.
### Part I. Continued

**Memoranda—Continued**

**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** 322,707,000
  - (2) Deposits in all other MMDAs of individuals, partnerships, and corporations
    - **P757** 336,866,000

- **b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):**
  - (1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use
    - **P758** 33,015,000
  - (2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations
    - **P759** 1,922,000

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

**Deposits of:**

1. Individuals, partnerships, and corporations (include all certified and official checks) 
   - **B553** 239,618,000
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions
   - **B554** 10,423,000
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)
   - **2625** 45,544,000
4. Foreign governments and official institutions (including foreign central banks)
   - **2650** 40,084,000
5. U.S. Government and states and political subdivisions in the U.S.
   - **B555** 54,000
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)
   - **2200** 335,723,000

**Memorandum**

1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)
   - **A245** 48,388,000
### Schedule RC-F—Other Assets

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Accrued interest receivable (1)</td>
<td>B556</td>
<td>4,143,000</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2. Net deferred tax assets (2)</td>
<td>2148</td>
<td>0</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>3. Interest-only strips receivable (not in the form of a security) (3) on:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Mortgage loans</td>
<td>A519</td>
<td>0</td>
<td>3.a</td>
<td></td>
</tr>
<tr>
<td>b. Other financial assets</td>
<td>A520</td>
<td>0</td>
<td>3.b</td>
<td></td>
</tr>
<tr>
<td>4. Equity securities that DO NOT have readily determinable fair values (4)</td>
<td>1752</td>
<td>5,234,000</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5. Life insurance assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. General account life insurance assets</td>
<td>K201</td>
<td>5,404,000</td>
<td>5.a</td>
<td></td>
</tr>
<tr>
<td>b. Separate account life insurance assets</td>
<td>K202</td>
<td>5,149,000</td>
<td>5.b</td>
<td></td>
</tr>
<tr>
<td>c. Hybrid account life insurance assets</td>
<td>K270</td>
<td>0</td>
<td>5.c</td>
<td></td>
</tr>
<tr>
<td>6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)</td>
<td>2168</td>
<td>82,133,000</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>a. Prepaid expenses</td>
<td>2166</td>
<td>0</td>
<td>6.a</td>
<td></td>
</tr>
<tr>
<td>b. Repossessed personal property (including vehicles)</td>
<td>1578</td>
<td>0</td>
<td>6.b</td>
<td></td>
</tr>
<tr>
<td>c. Derivatives with a positive fair value held for purposes other than trading</td>
<td>C010</td>
<td>0</td>
<td>6.c</td>
<td></td>
</tr>
<tr>
<td>d. Retained interests in accrued interest receivable related to securitized credit cards</td>
<td>C436</td>
<td>0</td>
<td>6.d</td>
<td></td>
</tr>
<tr>
<td>e. FDIC loss-sharing indemnification assets</td>
<td>J448</td>
<td>0</td>
<td>6.e</td>
<td></td>
</tr>
<tr>
<td>f. Not Applicable</td>
<td>TEXT</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. 3549</td>
<td>3549</td>
<td>0</td>
<td>6.g</td>
<td></td>
</tr>
<tr>
<td>h. 3550</td>
<td>3550</td>
<td>0</td>
<td>6.h</td>
<td></td>
</tr>
<tr>
<td>i. 3551</td>
<td>3551</td>
<td>0</td>
<td>6.i</td>
<td></td>
</tr>
<tr>
<td>7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)</td>
<td>2160</td>
<td>102,063,000</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>

### Schedule RC-G—Other Liabilities

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. a. Interest accrued and unpaid on deposits in domestic offices (5)</td>
<td>3645</td>
<td>87,000</td>
<td>1.a</td>
<td></td>
</tr>
<tr>
<td>b. Other expenses accrued and unpaid (includes accrued income taxes payable)</td>
<td>RCFD</td>
<td>3646</td>
<td>20,036,000</td>
<td>1.b</td>
</tr>
<tr>
<td>2. Net deferred tax liabilities (2)</td>
<td>3049</td>
<td>1,558,000</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>3. Allowance for credit losses on off-balance sheet credit exposures</td>
<td>B557</td>
<td>646,000</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25% of this item)</td>
<td>2938</td>
<td>58,779,000</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>a. Accounts Payable</td>
<td>3066</td>
<td>21,027,000</td>
<td>4.a</td>
<td></td>
</tr>
<tr>
<td>b. Deferred compensation liabilities</td>
<td>C011</td>
<td>0</td>
<td>4.b</td>
<td></td>
</tr>
<tr>
<td>c. Dividends declared but not yet payable</td>
<td>2932</td>
<td>0</td>
<td>4.c</td>
<td></td>
</tr>
<tr>
<td>d. Derivatives with a negative fair value held for purposes other than trading</td>
<td>C012</td>
<td>0</td>
<td>4.d</td>
<td></td>
</tr>
<tr>
<td>TEXT</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. 3552</td>
<td>3552</td>
<td>0</td>
<td>4.e</td>
<td></td>
</tr>
<tr>
<td>f. 3553</td>
<td>3553</td>
<td>0</td>
<td>4.f</td>
<td></td>
</tr>
<tr>
<td>g. 3554</td>
<td>3554</td>
<td>0</td>
<td>4.g</td>
<td></td>
</tr>
<tr>
<td>5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)</td>
<td>2930</td>
<td>81,106,000</td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

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.
5. For savings banks, include "dividends" accrued and unpaid on deposits.
### Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Domestic Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCON</td>
</tr>
<tr>
<td>1. and 2. Not applicable</td>
<td></td>
</tr>
<tr>
<td>3. Securities purchased under agreements to resell</td>
<td>B989</td>
</tr>
<tr>
<td>4. Securities sold under agreements to repurchase</td>
<td>B995</td>
</tr>
<tr>
<td>5. Other borrowed money</td>
<td>3190</td>
</tr>
<tr>
<td><strong>EITHER</strong></td>
<td></td>
</tr>
<tr>
<td>6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>2163</td>
</tr>
<tr>
<td>OR</td>
<td></td>
</tr>
<tr>
<td>7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>2941</td>
</tr>
<tr>
<td>8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)</td>
<td>2192</td>
</tr>
<tr>
<td>9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)</td>
<td>3129</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Amortized Cost of Held-to-Maturity Securities</th>
<th>(Column B) Fair Value of Available-for-sale Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCON</td>
<td>Bil</td>
</tr>
<tr>
<td>10. U.S. Treasury securities</td>
<td>0211</td>
<td>0</td>
</tr>
<tr>
<td>11. U.S. Government agency obligations (exclude mortgage-backed securities)</td>
<td>8492</td>
<td>0</td>
</tr>
<tr>
<td>12. Securities issued by states and political subdivisions in the U.S.</td>
<td>8496</td>
<td>8,279,000</td>
</tr>
<tr>
<td>13. Mortgage-backed securities (MBS):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Mortgage Pass-through securities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Issued or guaranteed by FNMA, FHLMC, or GNMA</td>
<td>G389</td>
<td>39,570,000</td>
</tr>
<tr>
<td>(2) Other pass-through securities</td>
<td>1709</td>
<td>0</td>
</tr>
<tr>
<td>b. Other mortgage-backed securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(include CMOs, REMICs, and stripped MBS):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)</td>
<td>G393</td>
<td>0</td>
</tr>
<tr>
<td>(2) All other mortgage-backed securities</td>
<td>1733</td>
<td>0</td>
</tr>
<tr>
<td>14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G397</td>
<td>0</td>
<td>8,218,000</td>
</tr>
<tr>
<td>15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>G399</td>
<td>0</td>
<td>G400</td>
</tr>
<tr>
<td>16. Investments in mutual funds and other equity securities with readily determinable fair values</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A511</td>
<td>0</td>
<td>221,000</td>
</tr>
<tr>
<td>17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)</td>
<td>1754</td>
<td>47,849,000</td>
</tr>
<tr>
<td>18. Equity securities that do not have readily determinable fair values</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1752</td>
<td>0</td>
<td>5,135,000</td>
</tr>
</tbody>
</table>

(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.**

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFN</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)</td>
<td>2133</td>
<td>28,233,000</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2. Total IBF liabilities (component of Schedule RC, item 21)</td>
<td>2898</td>
<td>10,800,000</td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

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

**Dollar Amounts in Thousands**

<table>
<thead>
<tr>
<th>Assets</th>
<th>RCFD</th>
<th>Trl</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Interest-bearing balances due from depository institutions</td>
<td>3381</td>
<td>318,660,000</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. U.S. Treasury securities and U.S. Government agency obligations (2)</td>
<td>8558</td>
<td>7,335,000</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(excluding mortgage-backed securities)</td>
<td>8559</td>
<td>160,381,000</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Mortgage-backed securities (2)</td>
<td>8560</td>
<td>161,232,000</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)</td>
<td>3365</td>
<td>200,854,000</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Federal funds sold and securities purchased under agreements to resell</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total loans</td>
<td>3360</td>
<td>526,623,000</td>
<td>6.a.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Loans secured by real estate:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Loans secured by 1-4 family residential properties</td>
<td>3465</td>
<td>199,935,000</td>
<td>6.a.2.a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) All other loans secured by real estate</td>
<td>3466</td>
<td>78,562,000</td>
<td>6.a.2.b</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Loans to finance agricultural production and other loans to farmers</td>
<td>3386</td>
<td>545,000</td>
<td>6.a.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4) Commercial and industrial loans</td>
<td>3387</td>
<td>93,514,000</td>
<td>6.a.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5) Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Credit cards</td>
<td>8561</td>
<td>23,565,000</td>
<td>6.a.5.a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)</td>
<td>8562</td>
<td>64,701,000</td>
<td>6.a.5.b</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RCFN</td>
<td>3360</td>
<td>108,499,000</td>
<td>6.b</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Trading assets</td>
<td>3401</td>
<td>263,230,000</td>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Lease financing receivables (net of unearned income)</td>
<td>3484</td>
<td>645,000</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Total assets (4)</td>
<td>3368</td>
<td>1,914,845,000</td>
<td>9</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Liabilities

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>RCFN</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)</td>
<td>3485</td>
<td>103,397,000</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>11. Nontransaction accounts in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Savings deposits (includes MMDAs)</td>
<td>8563</td>
<td>727,882,000</td>
<td>11.a</td>
<td></td>
</tr>
<tr>
<td>b. Time deposits of $100,000 or more</td>
<td>4514</td>
<td>49,910,000</td>
<td>11.b</td>
<td></td>
</tr>
<tr>
<td>c. Time deposits of less than $100,000</td>
<td>4529</td>
<td>12,990,000</td>
<td>11.c</td>
<td></td>
</tr>
<tr>
<td>12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>3404</td>
<td>297,988,000</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>13. Federal funds purchased and securities sold under agreements to repurchase</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Other borrowed money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(includes mortgage indebtedness and obligations under capitalized leases)</td>
<td>3355</td>
<td>133,421,000</td>
<td>14</td>
<td></td>
</tr>
</tbody>
</table>

---

(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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Unused commitments:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines</td>
<td>3814</td>
<td>29,484,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(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)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Credit card lines</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines.¹</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Unused consumer credit card lines</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Other unused credit card lines</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Commitments to fund commercial real estate, construction, and land development loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Secured by real estate:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) 1–4 family residential construction loan commitments</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Commercial real estate, other construction loan, and land development loan commitments</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) NOT secured by real estate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Securities underwriting</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Other unused commitments:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Commercial and industrial loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Loans to financial institutions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) All other unused commitments</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Financial standby letters of credit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Item 2.a is to be completed by banks with $1 billion or more in total assets.¹</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Amount of financial standby letters of credit conveyed to others</td>
<td>3820</td>
<td>116,052,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Performance standby letters of credit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Item 3.a is to be completed by banks with $1 billion or more in total assets.¹</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Amount of performance standby letters of credit conveyed to others</td>
<td>3822</td>
<td>1,904,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Commercial and similar letters of credit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Not applicable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Securities lent (including customers’ securities lent where the customer is indemnified against loss by the reporting bank)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Credit derivatives:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Notional amounts:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Credit default swaps</td>
<td>C968</td>
<td>2,371,634,000</td>
<td>C969</td>
<td>2,593,070,000</td>
</tr>
<tr>
<td>(2) Total return swaps</td>
<td>C970</td>
<td>4,803,000</td>
<td>C971</td>
<td>15,139,000</td>
</tr>
<tr>
<td>(3) Credit options</td>
<td>C972</td>
<td>59,042,000</td>
<td>C973</td>
<td>47,968,000</td>
</tr>
<tr>
<td>(4) Other credit derivatives</td>
<td>C974</td>
<td>0</td>
<td>C975</td>
<td>9,720,000</td>
</tr>
<tr>
<td>b. Gross fair values:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Gross positive fair value</td>
<td>C219</td>
<td>60,271,000</td>
<td>C221</td>
<td>20,810,000</td>
</tr>
<tr>
<td>(2) Gross negative fair value</td>
<td>C220</td>
<td>17,447,000</td>
<td>C222</td>
<td>62,535,000</td>
</tr>
</tbody>
</table>

¹ The asset size test and the $300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2013, Report of Condition.
Schedule RC-L—Continued

7.c. Notional amounts by regulatory capital treatment:

(1) Positions covered under the Market Risk Rule:

(a) Sold protection

(b) Purchased protection

(2) All other positions:

(a) Sold protection

(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes

(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes

7.d. Notional amounts by remaining maturity:

(1) Sold credit protection:

(a) Investment grade

(b) Subinvestment grade

(2) Purchased credit protection:

(a) Investment grade

(b) Subinvestment grade

8. Spot foreign exchange contracts

9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a, "Total bank equity capital")

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")

11. Year-to-date merchant credit card sales volume:

a. Sales for which the reporting bank is the acquiring bank

b. Sales for which the reporting bank is the agent bank with risk
## Schedule RC-L—Continued

<table>
<thead>
<tr>
<th>Derivatives Position Indicators</th>
<th>(Column A) Interest Rate Contracts</th>
<th>(Column B) Foreign Exchange Contracts</th>
<th>(Column C) Equity Derivative Contracts</th>
<th>(Column D) Commodity and Other Contracts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dollar Amounts in Thousands</td>
<td>Tril</td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
</tr>
<tr>
<td>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):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Futures contracts</td>
<td>RCFD 8693</td>
<td>RCFD 8694</td>
<td>RCFD 8695</td>
<td>RCFD 8696</td>
</tr>
<tr>
<td>b. Forward contracts</td>
<td>RCFD 8697</td>
<td>RCFD 8698</td>
<td>RCFD 8699</td>
<td>RCFD 8700</td>
</tr>
<tr>
<td>c. Exchange-traded option contracts:</td>
<td>RCFD 8701</td>
<td>RCFD 8702</td>
<td>RCFD 8703</td>
<td>RCFD 8704</td>
</tr>
<tr>
<td>(1) Written options</td>
<td>RCFD 8705</td>
<td>RCFD 8706</td>
<td>RCFD 8707</td>
<td>RCFD 8708</td>
</tr>
<tr>
<td>(2) Purchased options</td>
<td>RCFD 8709</td>
<td>RCFD 8710</td>
<td>RCFD 8711</td>
<td>RCFD 8712</td>
</tr>
<tr>
<td>d. Over-the-counter option contracts:</td>
<td>RCFD 8713</td>
<td>RCFD 8714</td>
<td>RCFD 8715</td>
<td>RCFD 8716</td>
</tr>
<tr>
<td>(1) Written options</td>
<td>RCFD 8719</td>
<td>RCFD 8720</td>
<td>RCFD 8721</td>
<td>RCFD 8722</td>
</tr>
<tr>
<td>e. Swaps</td>
<td>RCFD A126</td>
<td>RCFD A127</td>
<td>RCFD A128</td>
<td>RCFD A129</td>
</tr>
<tr>
<td>14. Total gross notional amount of derivative contracts held for trading</td>
<td>RCFD 8725</td>
<td>RCFD 8726</td>
<td>RCFD 8727</td>
<td>RCFD 8728</td>
</tr>
<tr>
<td>a. Interest rate swaps where the bank has agreed to pay a fixed rate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Gross fair values of derivative contracts:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Contracts held for trading:</td>
<td>RCFD 8733</td>
<td>RCFD 8734</td>
<td>RCFD 8735</td>
<td>RCFD 8736</td>
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<tr>
<td>(1) Gross positive fair value</td>
<td>RCFD 8737</td>
<td>RCFD 8738</td>
<td>RCFD 8739</td>
<td>RCFD 8740</td>
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<tr>
<td>b. Contracts held for purposes other than trading:</td>
<td>RCFD 8741</td>
<td>RCFD 8742</td>
<td>RCFD 8743</td>
<td>RCFD 8744</td>
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<tr>
<td>(1) Gross positive fair value</td>
<td>RCFD 8745</td>
<td>RCFD 8746</td>
<td>RCFD 8747</td>
<td>RCFD 8748</td>
</tr>
</tbody>
</table>
### Schedule RC-L—Continued

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD</td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
<td>RCFD</td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
<td>RCFD</td>
<td>Bil</td>
</tr>
<tr>
<td>16. Over-the-counter derivatives:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Net current credit exposure</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Fair value of collateral:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Cash - U.S. dollar</td>
<td>G423</td>
<td>11,243,000</td>
<td></td>
<td>G424</td>
<td>0</td>
<td>G425</td>
<td>14,096,000</td>
<td>G426</td>
<td>0</td>
<td>G427</td>
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<tr>
<td>(2) Cash - Other currencies</td>
<td>G428</td>
<td>44,003,000</td>
<td></td>
<td>G429</td>
<td>0</td>
<td>G430</td>
<td>631,000</td>
<td>G431</td>
<td>480,000</td>
<td>G432</td>
</tr>
<tr>
<td>(3) U.S. Treasury securities</td>
<td>G433</td>
<td>0</td>
<td>G434</td>
<td>0</td>
<td>G435</td>
<td>0</td>
<td>G436</td>
<td>0</td>
<td>G437</td>
<td>0</td>
</tr>
<tr>
<td>(4) U.S. Government agency and U.S. Government-sponsored agency debt securities</td>
<td>G438</td>
<td>379,000</td>
<td>G439</td>
<td>0</td>
<td>G440</td>
<td>2,622,000</td>
<td>G441</td>
<td>0</td>
<td>G442</td>
<td>2,123,000</td>
</tr>
<tr>
<td>(5) Corporate bonds</td>
<td>G443</td>
<td>0</td>
<td>G444</td>
<td>0</td>
<td>G445</td>
<td>0</td>
<td>G446</td>
<td>0</td>
<td>G447</td>
<td>0</td>
</tr>
<tr>
<td>(6) Equity securities</td>
<td>G448</td>
<td>0</td>
<td>G449</td>
<td>0</td>
<td>G450</td>
<td>0</td>
<td>G451</td>
<td>0</td>
<td>G452</td>
<td>0</td>
</tr>
<tr>
<td>(7) All other collateral</td>
<td>G453</td>
<td>6,786,000</td>
<td>G454</td>
<td>0</td>
<td>G455</td>
<td>576,000</td>
<td>G456</td>
<td>0</td>
<td>G457</td>
<td>10,262,000</td>
</tr>
<tr>
<td>(8) Total fair value of collateral (sum of items 16.b.(1) through (7))</td>
<td>G458</td>
<td>62,411,000</td>
<td>G459</td>
<td>0</td>
<td>G460</td>
<td>17,925,000</td>
<td>G461</td>
<td>480,000</td>
<td>G462</td>
<td>25,561,000</td>
</tr>
</tbody>
</table>

(1) The $10 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.
## Schedule RC-M—Memoranda

### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.a</td>
<td>Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders</td>
<td>6164</td>
</tr>
<tr>
<td>1.b</td>
<td>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</td>
<td>6165</td>
</tr>
<tr>
<td>2.a</td>
<td>Mortgage servicing assets</td>
<td>3164</td>
</tr>
<tr>
<td>2.a.1</td>
<td>Estimated fair value of mortgage servicing assets</td>
<td>A590</td>
</tr>
<tr>
<td>2.b</td>
<td>Purchased credit card relationships and nonmortgage servicing assets</td>
<td>B026</td>
</tr>
<tr>
<td>2.c</td>
<td>All other identifiable intangible assets</td>
<td>5507</td>
</tr>
<tr>
<td>2.d</td>
<td>Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)</td>
<td>0426</td>
</tr>
<tr>
<td>2.e</td>
<td>Advances with a remaining maturity or next repricing date of:</td>
<td></td>
</tr>
<tr>
<td>2.e.a</td>
<td>Federal Home Loan Bank advances</td>
<td></td>
</tr>
<tr>
<td>2.e.b</td>
<td>(1) Advances with a remaining maturity or next repricing date of: (1)</td>
<td></td>
</tr>
<tr>
<td>2.e.b.a</td>
<td>(a) One year or less</td>
<td>F055</td>
</tr>
<tr>
<td>2.e.b.b</td>
<td>(b) Over one year through three years</td>
<td>F056</td>
</tr>
<tr>
<td>2.e.b.c</td>
<td>(c) Over three years through five years</td>
<td>F057</td>
</tr>
<tr>
<td>2.e.b.d</td>
<td>(d) Over five years</td>
<td>F058</td>
</tr>
<tr>
<td>2.e.b.2</td>
<td>(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.1(a) above) (2)</td>
<td>2651</td>
</tr>
<tr>
<td>2.e.b.3</td>
<td>(3) Structured advances (included in items 5.a.1(a)-(d) above)</td>
<td>F059</td>
</tr>
<tr>
<td>2.e.b.4</td>
<td>Other borrowings:</td>
<td></td>
</tr>
<tr>
<td>2.e.b.4.1</td>
<td>(1) Other borrowings with a remaining maturity or next repricing date of: (3)</td>
<td></td>
</tr>
<tr>
<td>2.e.b.4.1.a</td>
<td>(a) One year or less</td>
<td>F060</td>
</tr>
<tr>
<td>2.e.b.4.1.b</td>
<td>(b) Over one year through three years</td>
<td>F061</td>
</tr>
<tr>
<td>2.e.b.4.1.c</td>
<td>(c) Over three years through five years</td>
<td>F062</td>
</tr>
<tr>
<td>2.e.b.4.1.d</td>
<td>(d) Over five years</td>
<td>F063</td>
</tr>
<tr>
<td>2.e.b.4.2</td>
<td>(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)</td>
<td>B571</td>
</tr>
<tr>
<td>2.e.b.4.3</td>
<td>(3) Total (sum of items 5.a.1(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)</td>
<td>3190</td>
</tr>
<tr>
<td>3.a</td>
<td>Construction, land development, and other land in domestic offices</td>
<td>5508</td>
</tr>
<tr>
<td>3.b</td>
<td>Farmland in domestic offices</td>
<td>5509</td>
</tr>
<tr>
<td>3.c</td>
<td>1-4 family residential properties in domestic offices</td>
<td>5510</td>
</tr>
<tr>
<td>3.d</td>
<td>Multifamily (5 or more) residential properties in domestic offices</td>
<td>5511</td>
</tr>
<tr>
<td>3.e</td>
<td>Nonfarm nonresidential properties in domestic offices</td>
<td>5512</td>
</tr>
<tr>
<td>3.f</td>
<td>Foreclosed properties from &quot;GNMA loans&quot;</td>
<td>C979</td>
</tr>
<tr>
<td>3.g</td>
<td>In foreign offices</td>
<td>5513</td>
</tr>
<tr>
<td>3.h</td>
<td>Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)</td>
<td>2150</td>
</tr>
</tbody>
</table>

### Notes

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>YES / NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Does the reporting bank sell private label or third party mutual funds and annuities?</td>
<td>YES</td>
<td>6</td>
</tr>
<tr>
<td>7. Assets under the reporting bank's management in proprietary mutual funds and annuities</td>
<td>B570</td>
<td>0</td>
</tr>
<tr>
<td>8. Internet Web site addresses and physical office trade names:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Uniform Resource Locator (URL) of the reporting institution’s primary Internet Web site (home page), if any (Example: <a href="http://www.examplebank.com">www.examplebank.com</a>)</td>
<td>TEXT</td>
<td>4087</td>
</tr>
<tr>
<td>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: <a href="http://www.examplebank.biz):(1">www.examplebank.biz):(1</a>)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1)</td>
<td>TE01</td>
<td><a href="http://www.chase.com">http://www.chase.com</a></td>
</tr>
<tr>
<td>(2)</td>
<td>TE02</td>
<td><a href="http://www.jpmorgan.com">http://www.jpmorgan.com</a></td>
</tr>
<tr>
<td>(3)</td>
<td>TE03</td>
<td><a href="http://www.jpmorganassetmanagement.com">http://www.jpmorganassetmanagement.com</a></td>
</tr>
<tr>
<td>(4)</td>
<td>TE04</td>
<td><a href="http://www.jpmam.com">http://www.jpmam.com</a></td>
</tr>
<tr>
<td>(5)</td>
<td>TE05</td>
<td><a href="http://www.jpmorganaccess.com">http://www.jpmorganaccess.com</a></td>
</tr>
<tr>
<td>(6)</td>
<td>TE06</td>
<td><a href="http://www.jpmorgan.chase.com">http://www.jpmorgan.chase.com</a></td>
</tr>
<tr>
<td>(7)</td>
<td>TE07</td>
<td><a href="http://www.jpmorganonline.com">http://www.jpmorganonline.com</a></td>
</tr>
<tr>
<td>(8)</td>
<td>TE08</td>
<td></td>
</tr>
<tr>
<td>(9)</td>
<td>TE09</td>
<td></td>
</tr>
<tr>
<td>(10)</td>
<td>TE10</td>
<td></td>
</tr>
<tr>
<td>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:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1)</td>
<td>TE01</td>
<td>Chase</td>
</tr>
<tr>
<td>(2)</td>
<td>TE02</td>
<td>J.P.Morgan</td>
</tr>
<tr>
<td>(3)</td>
<td>TE03</td>
<td>JPMorgan Chase</td>
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<tr>
<td>(4)</td>
<td>TE04</td>
<td>Chase Private Client</td>
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<tr>
<td>(5)</td>
<td>TE05</td>
<td>J.P.Morgan Private Bank</td>
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<tr>
<td>(6)</td>
<td>TE06</td>
<td></td>
</tr>
</tbody>
</table>

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? **YES**

10. Secured liabilities:
   a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) ____________
   b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) ____________

11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? **YES**

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? **YES**

(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

<table>
<thead>
<tr>
<th>Description</th>
<th>RCON</th>
<th>Bill</th>
<th>Mil</th>
<th>Thou</th>
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<tbody>
<tr>
<td>13. Assets covered by loss-sharing agreements with the FDIC:</td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>a. Loans and leases (included in Schedule RC, items 4.a and 4.b):</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Loans secured by real estate in domestic offices:</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Construction, land development, and other land loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) 1-4 family residential construction loans</td>
<td></td>
<td>K169</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>(2) Other construction loans and all land development and other loans</td>
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<td>K170</td>
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</tr>
<tr>
<td>(b) Secured by farmland</td>
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<td>K171</td>
<td>0</td>
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<tr>
<td>(c) Secured by 1-4 family residential properties:</td>
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<tr>
<td>(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</td>
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<td>K172</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>(2) Closed-end loans secured by 1-4 family residential properties</td>
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<td></td>
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</tr>
<tr>
<td>(a) Secured by first liens</td>
<td></td>
<td>K173</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>(b) Secured by junior liens</td>
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<td></td>
</tr>
<tr>
<td>(d) Secured by multifamily (5 or more) residential properties</td>
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<td>K175</td>
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</tr>
<tr>
<td>(e) Secured by nonfarm, nonresidential properties:</td>
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<tr>
<td>(1) Loans secured by owner-occupied nonfarm nonresidential properties</td>
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</tr>
<tr>
<td>(2) Loans secured by other nonfarm nonresidential properties</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>b. Other real estate owned (included in Schedule RC, item 7):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Construction, land development, and other land in domestic offices</td>
<td></td>
<td>K187</td>
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<td></td>
</tr>
<tr>
<td>(2) Farmland in domestic offices</td>
<td></td>
<td>K188</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>(3) 1-4 family residential properties in domestic offices</td>
<td></td>
<td>K189</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>(4) Multifamily (5 or more) residential properties in domestic offices</td>
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<td>0</td>
<td></td>
</tr>
<tr>
<td>(5) Nonfarm nonresidential properties in domestic offices</td>
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<td>0</td>
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</tr>
<tr>
<td>(6) In foreign offices</td>
<td></td>
<td>K250</td>
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<td></td>
</tr>
<tr>
<td>(7) Portion of covered other real estate owned included in items 13.b.1 through (6) above that is protected by FDIC loss-sharing agreements</td>
<td></td>
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</tr>
<tr>
<td>b. Other real estate owned (included in Schedule RC, items 2.a and 2.b)</td>
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<td>J461</td>
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<td>c. Debt securities (included in Schedule RC, items 2.a and 2.b)</td>
<td></td>
<td>J462</td>
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<tr>
<td>d. Other assets (exclusive FDIC loss-sharing indemnification assets)</td>
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</tr>
<tr>
<td>a. Total assets of captive insurance subsidiaries(2)</td>
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<td>K193</td>
<td>5,232,000</td>
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<td>b. Total assets of captive reinsurance subsidiaries(2)</td>
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<td>K194</td>
<td>226,000</td>
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</tr>
</tbody>
</table>

(1) Includes "Obligations (other than securitizations 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?

(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?

**16. International remittance transfers offered to consumers:**

(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?

<table>
<thead>
<tr>
<th>RCON</th>
<th>YES / NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>16.a.1</td>
<td>YES</td>
</tr>
<tr>
<td>16.a.2</td>
<td>NO</td>
</tr>
<tr>
<td>16.a.3</td>
<td>NO</td>
</tr>
<tr>
<td>16.a.4</td>
<td>NO</td>
</tr>
</tbody>
</table>

(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?

<table>
<thead>
<tr>
<th>RCON</th>
<th>YES / NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>16.b</td>
<td>YES</td>
</tr>
</tbody>
</table>

---

(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.)

```
<table>
<thead>
<tr>
<th>RCON</th>
<th>Number</th>
</tr>
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<tr>
<td>N522</td>
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**16.c**

```
<table>
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<tr>
<th>Bil</th>
<th>Mil</th>
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<tr>
<td>371,000</td>
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</table>
```

**16.d.1**

```
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<tr>
<td>5,177,000</td>
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**16.d.2**

```
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<tr>
<td>211,000</td>
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**16.d.3**
### Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loans secured by real estate:</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>a. Construction, land development, and other</td>
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<td></td>
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<tr>
<td>land loans in domestic offices:</td>
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<td>(1) 1-4 family residential construction loans</td>
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<td></td>
<td></td>
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<tr>
<td>(2) Other construction loans and all land</td>
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<td></td>
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<tr>
<td>development and other land loans</td>
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</tr>
<tr>
<td>b. Secured by farmland in domestic offices</td>
<td>3493</td>
<td>7,000</td>
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<td>3494</td>
<td>0</td>
<td></td>
<td>3495</td>
<td>7,000</td>
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<tr>
<td>c. Secured by 1-4 family residential</td>
<td></td>
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<tr>
<td>properties in domestic offices:</td>
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<tr>
<td>(1) Revolving, open-end loans secured by</td>
<td></td>
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<td></td>
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<tr>
<td>1-4 family residential properties and</td>
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<td></td>
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<tr>
<td>extended under lines of credit</td>
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<td>607,000</td>
<td>5399</td>
<td>701,000</td>
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<td>1,863,000</td>
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<td>(2) Closed-end loans secured by 1-4 family</td>
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<td>residential properties:</td>
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</tr>
<tr>
<td>(a) Secured by first liens</td>
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<td></td>
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<td></td>
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</tr>
<tr>
<td>(b) Secured by junior liens</td>
<td>5138</td>
<td>74,000</td>
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<td>32,000</td>
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<td>156,000</td>
<td></td>
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<tr>
<td>d. Secured by multifamily (5 or more) residential</td>
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<td>13,000</td>
<td>3500</td>
<td>5,000</td>
<td>3501</td>
<td>171,000</td>
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</tr>
<tr>
<td>properties in domestic offices</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>e. Secured by nonfarm nonresidential properties</td>
<td></td>
<td></td>
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<td></td>
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<td></td>
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<td>properties in domestic offices:</td>
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</tr>
<tr>
<td>(1) Loans secured by owner-occupied nonfarm</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>nonresidential properties</td>
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<td>5179</td>
<td>2,000</td>
<td>5180</td>
<td>162,000</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>(2) Loans secured by other nonfarm</td>
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<td></td>
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<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. In foreign offices</td>
<td>5172</td>
<td>0</td>
<td>5173</td>
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<td>5174</td>
<td>6,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Loans to depository institutions and acceptance</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>of other banks:</td>
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<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
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<td>a. To U.S. banks and other U.S. depository</td>
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<td>5139</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>b. To foreign banks</td>
<td>5138</td>
<td>0</td>
<td>5139</td>
<td>0</td>
<td>5140</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Loans to finance agricultural production and</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>other loans to farmers</td>
<td>1594</td>
<td>24,000</td>
<td>1597</td>
<td>0</td>
<td>1583</td>
<td>3,000</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>4. Commercial and industrial loans:</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To U.S. addresses (domicile)</td>
<td>1251</td>
<td>395,000</td>
<td>1252</td>
<td>102,000</td>
<td>1253</td>
<td>396,000</td>
<td></td>
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<td></td>
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<td></td>
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</tr>
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<td>b. To non-U.S. addresses (domicile)</td>
<td>1254</td>
<td>194,000</td>
<td>1255</td>
<td>2,000</td>
<td>1256</td>
<td>62,000</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>5. Loans to individuals for household, family, and</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>other personal expenditures:</td>
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<td>196,000</td>
<td>5197</td>
<td>172,000</td>
<td>5177</td>
<td>0</td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>b. Automobile loans</td>
<td>2513</td>
<td>414,000</td>
<td>2514</td>
<td>0</td>
<td>2515</td>
<td>101,000</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>c. Other (includes revolving credit plans other</td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>than credit cards and other consumer loans)</td>
<td>2516</td>
<td>912,000</td>
<td>2517</td>
<td>330,000</td>
<td>2518</td>
<td>197,000</td>
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<td></td>
</tr>
<tr>
<td>6. Loans to foreign governments and official</td>
<td></td>
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<td></td>
<td></td>
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<td>5190</td>
<td>0</td>
<td>5191</td>
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<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. All other loans</td>
<td>5149</td>
<td>451,000</td>
<td>5150</td>
<td>5,000</td>
<td>5151</td>
<td>11,000</td>
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</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
</table>

8. Lease financing receivables:
   a. Leases to individuals for household, family, and other personal expenditures
      [F166] [F167] [F168] 8.a
   b. All other leases
      [F169] 4,000 [F170] [F171] 8.b

9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)
   [3505] [0] [3506] [0] [3507] 361,000 9

10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC
    a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"
       [K036] [1,820,000] [K037] 3,426,000 [K038] 5,123,000 10.a
    b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above
       [K039] [310,000] [K040] 310,000 [K041] 32,000 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:
          (a) 1-4 family residential construction loans
             [K045] [0] [K046] [0] [K047] 11.a.1.a
          (b) Other construction loans and all land development and other land loans
             [K048] [0] [K049] [0] [K050] 11.a.1.b
       (2) Secured by farmland
          [K051] [0] [K052] [0] [K053] 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] 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] 11.a.3.b.1
             (2) Secured by junior liens
                [K060] [0] [K061] [0] [K062] 11.a.3.b.2
          (4) Secured by multifamily (5 or more) residential properties
             [K063] [0] [K064] [0] [K065] 11.a.4
## Schedule RC-N—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Past due 30 through 89 days and still accruing</th>
<th>(Column B) Past due 90 days or more and still accruing</th>
<th>(Column C) Nonaccrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCON</td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
</tr>
</tbody>
</table>

### 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
    - K078 | 0 | K079 | 0 | K080 | 0 |
  - (2) Automobile loans
    - K081 | 0 | K082 | 0 | K083 | 0 |
  - (3) Other (includes revolving credit plans other than credit cards and other consumer loans)
    - K084 | 0 | K085 | 0 | K086 | 0 |

### 11.d.3

- e. All other loans and all leases
  - K087 | 0 | K088 | 0 | K089 | 0 |

### 11.e

- f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements
  - RCFD | RCFD | RCFD |

### 11.f

- (1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "loans to nondepository financial institutions and other loans."
## Schedule RC-N—Continued

<table>
<thead>
<tr>
<th>Memoranda</th>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Past due 30 through 89 days and still accruing</th>
<th>(Column B) Past due 90 days or more and still accruing</th>
<th>(Column C) Nonaccrual</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCON RCON RCON</td>
<td>RCON RCON RCON</td>
<td>RCON RCON RCON</td>
<td></td>
</tr>
<tr>
<td>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):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) 1-4 family residential construction loans</td>
<td>K105</td>
<td>0</td>
<td>K106</td>
<td>0</td>
</tr>
<tr>
<td>(2) Other construction loans and all land development and other land loans</td>
<td>K108</td>
<td>0</td>
<td>K109</td>
<td>0</td>
</tr>
<tr>
<td>b. Loans secured by 1-4 family residential properties in domestic offices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>F661</td>
<td>1,081,000</td>
<td>F662</td>
<td>787,000</td>
</tr>
<tr>
<td>c. Secured by multifamily (5 or more) residential properties in domestic offices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>K111</td>
<td>0</td>
<td>K112</td>
<td>0</td>
</tr>
<tr>
<td>d. Secured by nonfarm nonresidential properties:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>K114</td>
<td>5,000</td>
<td>K115</td>
<td>0</td>
</tr>
<tr>
<td>(2) Loans secured by other nonfarm nonresidential properties</td>
<td>K117</td>
<td>0</td>
<td>K118</td>
<td>0</td>
</tr>
<tr>
<td>e. Commercial and industrial loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) To U.S. addressees (domicile)</td>
<td>K120</td>
<td>2,000</td>
<td>K121</td>
<td>0</td>
</tr>
<tr>
<td>(2) To non-U.S. addressees (domicile)</td>
<td>K123</td>
<td>0</td>
<td>K124</td>
<td>0</td>
</tr>
<tr>
<td>f. All other loans (Include loans to individuals for household, family, and other personal expenditures)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>K126</td>
<td>25,000</td>
<td>K127</td>
<td>13,000</td>
</tr>
</tbody>
</table>

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):

| (1) Loans secured by farmland in domestic offices                         | K130                        | 0                                                         | K131                                                    | 0                      | K132                   | 0                      | M.1.f.1                |
| (2) Loans to depository institutions and acceptances of other banks      | K134                        | 0                                                         | K135                                                    | 0                      | K136                   | 0                      | M.1.f.2                |
| (3) Loans to finance agricultural production and other loans to farmers   | K138                        | 0                                                         | K139                                                    | 0                      | K140                   | 1,000                  | M.1.f.3                |
| (4) Loans to individuals for household, family, and other personal expenditures: |                             |                                                           |                                                         |                        |
| (a) Credit cards                                                         | K274                        | 25,000                                                   | K275                                                    | 13,000                 | K276                   | 0                      | M.1.f.4.a              |
| (b) Automobile loans                                                     | K277                        | 0                                                         | K278                                                    | 0                      | K279                   | 63,000                 | M.1.f.4.b              |
| (c) Other (includes revolving credit plans other than credit cards and other consumer loans) | K280                        | 0                                                         | K281                                                    | 0                      | K282                   | 63,000                 | M.1.f.4.c              |
# Schedule RC-N—Continued

## Memoranda—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Past due 30 through 89 days and still accruing</th>
<th>(Column B) Past due 90 days or more and still accruing</th>
<th>(Column C) Nonaccrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. f. (5) Loans to foreign governments and official institutions</td>
<td>K283</td>
<td>0</td>
<td>K284</td>
</tr>
<tr>
<td>6. Other Loans(1)</td>
<td>K286</td>
<td>0</td>
<td>K287</td>
</tr>
<tr>
<td>7. Loans secured by real estate in foreign offices</td>
<td>K294</td>
<td>0</td>
<td>K295</td>
</tr>
</tbody>
</table>

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

3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)

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
   b. Loans measured at fair value:
      1) Fair value
      2) Unpaid principal balance

6. Derivative contracts:
   a. Fair value of amounts carried as assets

7. Additions to nonaccrual assets during the quarter

8. Nonaccrual assets sold during the quarter

9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):
   a. Outstanding balance
   b. Carrying amount included in Schedule RC-N, items 1 through 7, above

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Past due 30 through 89 days and still accruing</th>
<th>(Column B) Past due 90 days or more and still accruing</th>
<th>(Column C) Nonaccrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>9. a.</td>
<td>L183</td>
<td>1,904,000</td>
<td>L184</td>
</tr>
<tr>
<td>9. b.</td>
<td>L186</td>
<td>1,671,000</td>
<td>L187</td>
</tr>
</tbody>
</table>

(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.

<table>
<thead>
<tr>
<th>Number</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD</td>
</tr>
<tr>
<td>1</td>
<td>F236</td>
</tr>
<tr>
<td>2</td>
<td>F237</td>
</tr>
<tr>
<td>3</td>
<td>RCFN</td>
</tr>
<tr>
<td>4</td>
<td>K652</td>
</tr>
<tr>
<td>5</td>
<td>K654</td>
</tr>
<tr>
<td>6</td>
<td>K655</td>
</tr>
<tr>
<td>7</td>
<td>RCFD</td>
</tr>
<tr>
<td>8</td>
<td>G466</td>
</tr>
<tr>
<td>9</td>
<td>RCON</td>
</tr>
<tr>
<td>10</td>
<td>L190</td>
</tr>
<tr>
<td>11</td>
<td>K659</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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__________________________
      (2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less__________________________
   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__________________________
      (2) Number of deposit accounts (excluding retirement accounts) of more than $250,000_______________________________________________________
   c. Retirement deposit accounts of $250,000 or less: (1)
      (1) Amount of retirement deposit accounts of $250,000 or less __________________________________________________
      (2) Number of retirement deposit accounts of $250,000 or less________________________________
   d. Retirement deposit accounts of more than $250,000: (1)
      (1) Amount of retirement deposit accounts of more than $250,000_______________________________________________
      (2) Number of retirement deposit accounts of more than $250,000 _______________________

Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (2)

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) ________________________________________________________________________________

3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank’s or parent Savings association's Call Report or Thrift Financial Report?
   If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:

<table>
<thead>
<tr>
<th>Text</th>
<th>RCON</th>
<th>FDIC Cert No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>A545</td>
<td>A545</td>
<td>0</td>
</tr>
</tbody>
</table>

4. and 5. Not Applicable

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

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

#### Memoranda—Continued

<table>
<thead>
<tr>
<th>Item</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD Bil</td>
</tr>
<tr>
<td>6.</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Special mention</td>
</tr>
<tr>
<td>b.</td>
<td>Substandard</td>
</tr>
<tr>
<td>c.</td>
<td>Doubtful</td>
</tr>
<tr>
<td>d.</td>
<td>Loss</td>
</tr>
<tr>
<td>7.</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Nontraditional 1-4 family residential mortgage loans</td>
</tr>
<tr>
<td>b.</td>
<td>Securitizations of nontraditional 1-4 family residential mortgage loans</td>
</tr>
<tr>
<td>8.</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Higher-risk consumer loans</td>
</tr>
<tr>
<td>b.</td>
<td>Securitizations of higher-risk consumer loans</td>
</tr>
<tr>
<td>9.</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Higher-risk commercial and industrial loans and securities</td>
</tr>
<tr>
<td>b.</td>
<td>Securitizations of higher-risk commercial and industrial loans and securities</td>
</tr>
<tr>
<td>10.</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Total unfunded commitments</td>
</tr>
<tr>
<td>b.</td>
<td>Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)</td>
</tr>
<tr>
<td>11.</td>
<td>Amount of other real estate owned recoverable from the U.S. government under guarantees or insurance provisions (excluding FDIC loss-sharing agreements)</td>
</tr>
<tr>
<td>12.</td>
<td>Nonbrokered time deposits of more than $250,000 (included in Schedule RC-E, Part 1 Memorandum item 2.d)</td>
</tr>
</tbody>
</table>

**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.**

<table>
<thead>
<tr>
<th>Item</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD Bil</td>
</tr>
<tr>
<td>13.</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Construction, land development, and other land loans secured by real estate</td>
</tr>
<tr>
<td>b.</td>
<td>Loans secured by multifamily residential and nonfarm nonresidential properties</td>
</tr>
<tr>
<td>c.</td>
<td>Closed-end loans secured by first liens on 1-4 family residential properties</td>
</tr>
<tr>
<td>d.</td>
<td>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</td>
</tr>
<tr>
<td>e.</td>
<td>Commercial and industrial loans</td>
</tr>
<tr>
<td>f.</td>
<td>Credit card loans to individuals for household, family, and other personal expenditures</td>
</tr>
<tr>
<td>g.</td>
<td>Revolving credit plans other than credit cards, automobile loans, and other consumer loans</td>
</tr>
<tr>
<td>h.</td>
<td>Non-agency residential mortgage-backed securities</td>
</tr>
</tbody>
</table>

**Memorandum items 14 and 15 are to be completed by “highly complex institutions” as defined in FDIC regulations.**

<table>
<thead>
<tr>
<th>Item</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD Bil</td>
</tr>
<tr>
<td>14.</td>
<td>Amount of the institution’s largest counterparty exposure</td>
</tr>
<tr>
<td>15.</td>
<td>Total amount of the institution’s 20 largest counterparty exposures</td>
</tr>
</tbody>
</table>
Memoranda—Continued

<table>
<thead>
<tr>
<th>Memorandum item 16 is to be completed by &quot;large institutions&quot; and &quot;highly complex institutions&quot; as defined in FDIC regulations.</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>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)</td>
<td>L189</td>
<td>2,755,000</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Memorandum item 17 is to be completed on a fully consolidated basis by those &quot;large institutions&quot; and &quot;highly complex institutions&quot; as defined in FDIC regulations that own another insured depository institution.</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>17. Selected fully consolidated data for deposit insurance assessment purposes:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations</td>
<td>L194</td>
<td>N/A</td>
</tr>
<tr>
<td>b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)</td>
<td>L195</td>
<td>N/A</td>
</tr>
<tr>
<td>c. Unsecured &quot;Other borrowings&quot; with a remaining maturity of one year or less</td>
<td>L196</td>
<td>N/A</td>
</tr>
<tr>
<td>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</td>
<td>RCON</td>
<td>N/A</td>
</tr>
</tbody>
</table>
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.

## Schedule RC-O—Continued

### Two-Year Probability of Default (PD)

<table>
<thead>
<tr>
<th>(Column A)</th>
<th>(Column B)</th>
<th>(Column C)</th>
<th>(Column D)</th>
<th>(Column E)</th>
<th>(Column F)</th>
<th>(Column G)</th>
<th>(Column H)</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤1%</td>
<td>1.01– 4%</td>
<td>4.01–7%</td>
<td>7.01–10%</td>
<td>10.01–14%</td>
<td>14.01–16%</td>
<td>16.01–18%</td>
<td>18.01–20%</td>
</tr>
<tr>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
<td>Bil</td>
<td>Mil</td>
</tr>
</tbody>
</table>

### Dollar Amounts in Thousands

18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:

a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations
   - RCFD M964
   - RCFD M965
   - RCFD M966
   - RCFD M967
   - RCFD M968
   - RCFD M969
   - RCFD M970
   - RCFD M971

b. Closed-end loans secured by first liens on 1-4 family residential properties
   - RCFD M979
   - RCFD M980
   - RCFD M981
   - RCFD M982
   - RCFD M983
   - RCFD M984
   - RCFD M985
   - RCFD M986

c. Closed-end loans secured by junior liens on 1-4 family residential properties
   - RCFD M994
   - RCFD M995
   - RCFD M996
   - RCFD M997
   - RCFD M998
   - RCFD M999
   - RCFD N001
   - RCFD N002

d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit
   - RCFD N010
   - RCFD N011
   - RCFD N012
   - RCFD N013
   - RCFD N014
   - RCFD N015
   - RCFD N016
   - RCFD N017
   - RCFD N040
   - RCFD N041
   - RCFD N042
   - RCFD N043
   - RCFD N044
   - RCFD N045
   - RCFD N046
   - RCFD N047

e. Credit cards
   - RCFD N055
   - RCFD N056
   - RCFD N057
   - RCFD N058
   - RCFD N059
   - RCFD N060
   - RCFD N061
   - RCFD N062

f. Automobile loans
   - RCFD N070
   - RCFD N071
   - RCFD N072
   - RCFD N073
   - RCFD N074
   - RCFD N075
   - RCFD N076
   - RCFD N077

g. Student loans
   - RCFD N085
   - RCFD N086
   - RCFD N087
   - RCFD N088
   - RCFD N089
   - RCFD N090
   - RCFD N091
   - RCFD N092

h. Other consumer loans and revolving credit plans other than credit cards
   - RCFD N100
   - RCFD N101
   - RCFD N102
   - RCFD N103
   - RCFD N104
   - RCFD N105
   - RCFD N106
   - RCFD N107

i. Consumer leases
   - RCFD N115
   - RCFD N116
   - RCFD N117
   - RCFD N118
   - RCFD N119
   - RCFD N120
   - RCFD N121
   - RCFD N122

j. Total
### Schedule RC-O—Continued

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

<table>
<thead>
<tr>
<th>Two-Year Probability of Default (PD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column I)</td>
</tr>
<tr>
<td>20.01–22%</td>
</tr>
<tr>
<td>Bil</td>
</tr>
</tbody>
</table>

#### Dollar Amounts in Thousands

18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:

a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations

b. Closed-end loans secured by first liens on 1-4 family residential properties

c. Closed-end loans secured by junior liens on 1-4 family residential properties

d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit

e. Credit cards

f. Automobile loans

g. Student loans

h. Other consumer loans and revolving credit plans other than credit cards

i. Consumer leases

j. Total

(1) For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3. If the total reported in Column N for a product type is zero, enter 0.
Schedule RC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule RC-P is to be completed by (1) all banks with $1 billion or more in total assets\(^1\) 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\(^2\) from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed $10 million for two consecutive quarters.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mill</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Closed-end first liens</td>
<td>F066</td>
<td>4,696,000</td>
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<td></td>
</tr>
<tr>
<td>b. Closed-end junior liens</td>
<td>F067</td>
<td>0</td>
<td></td>
<td></td>
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<tr>
<td>c. Open-end loans extended under lines of credit:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total commitment under the lines of credit</td>
<td>F670</td>
<td>0</td>
<td></td>
<td></td>
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<tr>
<td>(2) Principal amount funded under the lines of credit</td>
<td>F671</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2):</td>
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<td></td>
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</tr>
<tr>
<td>a. Closed-end first liens</td>
<td>F068</td>
<td>8,273,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Closed-end junior liens</td>
<td>F069</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Open-end loans extended under lines of credit:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total commitment under the lines of credit</td>
<td>F672</td>
<td>0</td>
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</tr>
<tr>
<td>(2) Principal amount funded under the lines of credit</td>
<td>F673</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. 1-4 family residential mortgage loans sold during the quarter:</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Closed-end first liens</td>
<td>F070</td>
<td>13,373,000</td>
<td></td>
<td></td>
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<tr>
<td>b. Closed-end junior liens</td>
<td>F071</td>
<td>0</td>
<td></td>
<td></td>
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<tr>
<td>c. Open-end loans extended under lines of credit:</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total commitment under the lines of credit</td>
<td>F674</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Principal amount funded under the lines of credit</td>
<td>F675</td>
<td>0</td>
<td></td>
<td></td>
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<tr>
<td>4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>a. Closed-end first liens</td>
<td>F072</td>
<td>10,322,000</td>
<td></td>
<td></td>
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<tr>
<td>b. Closed-end junior liens</td>
<td>F073</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Open-end loans extended under lines of credit:</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total commitment under the lines of credit</td>
<td>F676</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Principal amount funded under the lines of credit</td>
<td>F677</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>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):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Closed-end 1-4 family residential mortgage loans</td>
<td>F184</td>
<td>1,328,000</td>
<td>6,346</td>
<td>0</td>
</tr>
<tr>
<td>b. Open-end 1-4 family residential mortgage loans extended under lines of credit</td>
<td>F560</td>
<td>0</td>
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<tr>
<td>6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Closed-end first liens</td>
<td>F678</td>
<td>47,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Closed-end junior liens</td>
<td>F679</td>
<td>0</td>
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<td></td>
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<tr>
<td>c. Open-end loans extended under line of credit:</td>
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<td></td>
<td></td>
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<tr>
<td>(1) Total commitment under the lines of credit</td>
<td>F680</td>
<td>0</td>
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<td></td>
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<tr>
<td>(2) Principal amount funded under the lines of credit</td>
<td>F681</td>
<td>0</td>
<td></td>
<td></td>
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<tr>
<td>7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. For representations and warranties made to U.S. government agencies and government-sponsored agencies</td>
<td>L191</td>
<td>7,200</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>b. For representations and warranties made to other parties</td>
<td>L192</td>
<td>7,200</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>c. Total representation and warranty reserves (sum of items 7.a and 7.b)</td>
<td>M288</td>
<td>409,000</td>
<td>2,297</td>
<td>0</td>
</tr>
</tbody>
</table>

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.
(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.
## Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

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

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

### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>Assets</th>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD Bil</td>
<td>Mil</td>
<td>Thou</td>
<td>RCFD Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>1. Available-for-sale securities</td>
<td>1773</td>
<td>293,933,000</td>
<td>G474</td>
<td>0</td>
<td>G475</td>
</tr>
<tr>
<td>2. Federal funds sold and securities purchased under agreements to resell</td>
<td>G478</td>
<td>16,480,000</td>
<td>G479</td>
<td>2,191,000</td>
<td>G480</td>
</tr>
<tr>
<td>3. Loans and leases held for sale</td>
<td>G483</td>
<td>89,000</td>
<td>G484</td>
<td>0</td>
<td>G485</td>
</tr>
<tr>
<td>4. Loans and leases held for investment</td>
<td>G488</td>
<td>3,466,000</td>
<td>G489</td>
<td>0</td>
<td>G490</td>
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<tr>
<td>5. Trading assets:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Derivative assets</td>
<td>3543</td>
<td>58,444,000</td>
<td>G493</td>
<td>1,029,410,000</td>
<td>G494</td>
</tr>
<tr>
<td>b. Other trading assets</td>
<td>G497</td>
<td>204,434,000</td>
<td>G498</td>
<td>0</td>
<td>G499</td>
</tr>
<tr>
<td>(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)</td>
<td>F240</td>
<td>0</td>
<td>F684</td>
<td>0</td>
<td>F692</td>
</tr>
<tr>
<td>6. All other assets</td>
<td>G391</td>
<td>14,205,000</td>
<td>G392</td>
<td>3,848,000</td>
<td>G395</td>
</tr>
<tr>
<td>7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5b plus item 6.)</td>
<td>G502</td>
<td>591,051,000</td>
<td>G503</td>
<td>1,035,449,000</td>
<td>G504</td>
</tr>
</tbody>
</table>
## Schedule RC-Q—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD Bil</td>
<td>Mil</td>
<td>Thou</td>
<td>RCFD Bil</td>
<td>Mil</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Deposits</td>
<td>F252</td>
<td>7,922,000</td>
<td>F686</td>
<td>0</td>
<td>F694</td>
</tr>
<tr>
<td>9. Federal funds purchased and securities sold under agreements to repurchase</td>
<td>G507</td>
<td>1,215,000</td>
<td>G508</td>
<td>2,191,000</td>
<td>G509</td>
</tr>
<tr>
<td>10. Trading liabilities:</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>a. Derivative liabilities</td>
<td>3547</td>
<td>48,862,000</td>
<td>G512</td>
<td>1,013,079,000</td>
<td>G513</td>
</tr>
<tr>
<td>b. Other trading liabilities</td>
<td>G516</td>
<td>54,580,000</td>
<td>G517</td>
<td>0</td>
<td>G518</td>
</tr>
<tr>
<td>11. Other borrowed money</td>
<td>G521</td>
<td>27,261,000</td>
<td>G522</td>
<td>0</td>
<td>G523</td>
</tr>
<tr>
<td>12. Subordinated notes</td>
<td>G526</td>
<td>22,000</td>
<td>G527</td>
<td>0</td>
<td>G528</td>
</tr>
<tr>
<td>and debentures</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. All other liabilities</td>
<td>G805</td>
<td>22,000</td>
<td>G806</td>
<td>2,813,000</td>
<td>G807</td>
</tr>
<tr>
<td>14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)</td>
<td>G531</td>
<td>139,862,000</td>
<td>G532</td>
<td>1,018,083,000</td>
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</table>
**Schedule RC-Q—Continued**

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
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</tr>
<tr>
<td>1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $25,000 and exceed 25% of item 6):</td>
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<td></td>
</tr>
<tr>
<td>a. Mortgage servicing assets</td>
<td>GS36</td>
<td>8,347,000</td>
<td>G537</td>
<td>0</td>
<td>GS38</td>
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<td>G540</td>
<td>0</td>
<td>8,347,000</td>
<td>M.1.a</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>b. Nontrading derivative assets</td>
<td>GS41</td>
<td>21,000</td>
<td>G542</td>
<td>3,848,000</td>
<td>G543</td>
<td>106,000</td>
<td>G544</td>
<td>3,763,000</td>
<td>G545</td>
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<td>M.1.b</td>
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</tr>
<tr>
<td>c. Credit Card Securitization</td>
<td>GS46</td>
<td>3,859,000</td>
<td>G547</td>
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<td>GS48</td>
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<td>G549</td>
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<td>G550</td>
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<td>3,859,000</td>
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<tr>
<td>d.</td>
<td>GS51</td>
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<td>G552</td>
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<td>G553</td>
<td>0</td>
<td>G554</td>
<td>0</td>
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<td>0</td>
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<td>M.1.d</td>
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<td></td>
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</tr>
<tr>
<td>e.</td>
<td>GS56</td>
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<td>G557</td>
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<td>G558</td>
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<td>G559</td>
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<tr>
<td>f.</td>
<td>GS61</td>
<td>0</td>
<td>G562</td>
<td>0</td>
<td>G563</td>
<td>0</td>
<td>G564</td>
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<td>M.1.f</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $25,000 and exceed 25% of item 13.)</td>
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<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>a. Loan commitments (not accounted for as derivatives)</td>
<td>F261</td>
<td>0</td>
<td>F689</td>
<td>0</td>
<td>F697</td>
<td>0</td>
<td>F262</td>
<td>0</td>
<td>F263</td>
<td>0</td>
<td>0</td>
<td>M.2.a</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>b. Nontrading derivative liabilities</td>
<td>G566</td>
<td>4,000</td>
<td>G567</td>
<td>2,813,000</td>
<td>G568</td>
<td>41,000</td>
<td>G569</td>
<td>2,776,000</td>
<td>G570</td>
<td>0</td>
<td>M.2.b</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Accounts Payable</td>
<td>G571</td>
<td>18,000</td>
<td>G572</td>
<td>0</td>
<td>G573</td>
<td>0</td>
<td>G574</td>
<td>0</td>
<td>G575</td>
<td>18,000</td>
<td>M.2.c</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td>G576</td>
<td>0</td>
<td>G577</td>
<td>0</td>
<td>G578</td>
<td>0</td>
<td>G579</td>
<td>0</td>
<td>G580</td>
<td>0</td>
<td>0</td>
<td>M.2.d</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e.</td>
<td>G581</td>
<td>0</td>
<td>G582</td>
<td>0</td>
<td>G583</td>
<td>0</td>
<td>G584</td>
<td>0</td>
<td>G585</td>
<td>0</td>
<td>0</td>
<td>M.2.e</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f.</td>
<td>G586</td>
<td>0</td>
<td>G587</td>
<td>0</td>
<td>G588</td>
<td>0</td>
<td>G589</td>
<td>0</td>
<td>G590</td>
<td>0</td>
<td>0</td>
<td>M.2.f</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Schedule RC-R—Regulatory Capital

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

Part I.A—Regulatory Capital Components and Ratios

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

Total Assets for Leverage Ratio

<table>
<thead>
<tr>
<th>Tier</th>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
<td>Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)</td>
<td></td>
<td>L136</td>
<td>N/A</td>
<td></td>
<td>22</td>
</tr>
<tr>
<td>23</td>
<td>LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)</td>
<td></td>
<td>B590</td>
<td>N/A</td>
<td></td>
<td>23</td>
</tr>
<tr>
<td>24</td>
<td>LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)</td>
<td></td>
<td>B591</td>
<td>N/A</td>
<td></td>
<td>24</td>
</tr>
<tr>
<td>25</td>
<td>LESS: Disallowed deferred tax assets (from item 9.b above)</td>
<td></td>
<td>5610</td>
<td>N/A</td>
<td></td>
<td>25</td>
</tr>
<tr>
<td>26</td>
<td>Other additions to (deductions from) assets for leverage capital purposes</td>
<td></td>
<td>L137</td>
<td>N/A</td>
<td></td>
<td>26</td>
</tr>
<tr>
<td>27</td>
<td>Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)</td>
<td></td>
<td>L138</td>
<td>N/A</td>
<td></td>
<td>27</td>
</tr>
</tbody>
</table>

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income" (AOCI).
## Schedule RC-R—Regulatory Capital

### Part I.A—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
</table>

**Adjustments for Financial Subsidiaries**

28. a. Adjustment to Tier 1 capital reported in item 11 ________________________________________________________________

<table>
<thead>
<tr>
<th></th>
<th>C228</th>
<th>N/A</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

28.b. Adjustment to total risk-based capital reported in item 21 ________________________________________________________

<table>
<thead>
<tr>
<th></th>
<th>B503</th>
<th>N/A</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

29. Adjustment to risk-weighted assets reported in Part II item 62 _______________________________________________________

<table>
<thead>
<tr>
<th></th>
<th>B504</th>
<th>N/A</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

30. Adjustment to average total assets reported in item 27 __________________________________________________________

<table>
<thead>
<tr>
<th></th>
<th>B505</th>
<th>N/A</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

**Capital ratios**

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

<table>
<thead>
<tr>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFD</td>
<td>Percentage</td>
</tr>
</tbody>
</table>

31. Tier 1 leverage ratio (1) __________________________________________________________

<table>
<thead>
<tr>
<th>RCFD</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>7273</td>
<td>N/A</td>
</tr>
</tbody>
</table>

32. Tier 1 risk-based capital ratio (2) _____________________________________________________

<table>
<thead>
<tr>
<th>RCFD</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>7274</td>
<td>N/A</td>
</tr>
</tbody>
</table>

33. Total risk-based capital ratio (3) _______________________________________________________

<table>
<thead>
<tr>
<th>RCFD</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>7275</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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

(1) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

(2) The ratio for column B is item 11 divided by Part II, item 62. The ratio for column A is item 11 minus item 28.a divided by (Part II, item 62 minus item 29).

(3) The ratio for column B is item 21 divided by Part II, item 62. The ratio for column A is item 21 minus item 28.b divided by (Part II, item 62 minus item 29).
Schedule RC-R—Continued

Part I.B — Regulatory Capital Components and Ratios

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

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

<table>
<thead>
<tr>
<th>Common equity tier 1 capital</th>
<th>Dollar Amounts in Thousands</th>
<th>RCFA</th>
<th>Bill</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares</td>
<td>P742</td>
<td>92,556,000</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Retained earnings</td>
<td>RCFD</td>
<td>3632</td>
<td>82,756,000</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>3. Accumulated other comprehensive income (AOCI)</td>
<td>RCFD</td>
<td>8530</td>
<td>880,000</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>a. AOCI opt-out election (enter “1” for Yes; enter “0” for No.) (Advanced approaches institutions must enter “0” for No.)</td>
<td>P838</td>
<td>0</td>
<td>3.a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Common equity tier 1 minority interest includable in common equity tier 1 capital</td>
<td>RCFD</td>
<td>2000</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)</td>
<td>P840</td>
<td>176,194,000</td>
<td>5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Common equity tier 1 capital: adjustments and deductions

| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) | P841 | 25,948,000 | 6 |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs | P842 | 67,000 | 7 |
| 8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs | P843 | 42,000 | 8 |
| 9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered “1” for Yes in item 3.a, complete only items 9.a through 9.e; if entered “0” for No in item 3.a, complete only item 9.f): | | | |
| a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) | | | |
| b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) | | | |
| c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) | | | |
| d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) | | | |
| e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) | | | |
| 9. f. To be completed only by institutions that entered “0” for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) | P849 | 19,000 | 9.f |
### Schedule RC-R—Continued

10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:
   
   a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)
   
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Q258</td>
<td>55,000</td>
</tr>
<tr>
<td>10.a</td>
<td></td>
</tr>
</tbody>
</table>

   b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions
   
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>P850</td>
<td>44,000</td>
</tr>
<tr>
<td>10.b</td>
<td></td>
</tr>
</tbody>
</table>

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

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>P851</td>
<td>0</td>
</tr>
<tr>
<td>11</td>
<td></td>
</tr>
</tbody>
</table>

12. Subtotal (item 5 minus items 6 through 11)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>P852</td>
<td>150,019,000</td>
</tr>
<tr>
<td>12</td>
<td></td>
</tr>
</tbody>
</table>
### Schedule RC-R—Continued

#### Part I.B — Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFA</th>
<th>Bill</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
</table>

#### 13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold

| P853 | 0 | 13 |

#### 14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold

| P854 | 0 | 14 |

#### 15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold

| P855 | 0 | 15 |

#### 16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold

| P856 | 0 | 16 |

#### 17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions

| P857 | 58,000 | 17 |

#### 18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)

| P858 | 58,000 | 18 |

#### 19. Common equity tier 1 capital (item 12 minus item 18)

| P859 | 149,961,000 | 19 |

#### Additional Tier 1 Capital

20. Additional tier 1 capital instruments plus related surplus

| P860 | | 20 |

21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital

| P861 | 300,000 | 21 |

22. Tier 1 minority interest not included in common equity tier 1 capital

| P862 | 33,000 | 22 |

23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)

| P863 | 333,000 | 23 |

24. LESS: Additional tier 1 capital deductions

| P864 | 392,000 | 24 |

25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)

| P865 | 0 | 25 |

#### Tier 1 Capital

26. Tier 1 capital (sum of items 19 and 25)

| 8274 | 149,961,000 | 26 |

#### Tier 2 Capital

27. Tier 2 capital instruments plus related surplus

| P866 | 5,343,000 | 27 |

28. Non-qualifying capital instruments subject to phase-out from tier 2 capital

| P867 | 300,000 | 28 |

29. Total capital minority interest that is not included in tier 1 capital

| P868 | 2,000 | 29 |

30. a. Allowance for loan and lease losses includable in tier 2 capital

| S310 | 13,028,000 | 30.a |

b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital

| RCFW | 300,000 | 30.b |

| S310 | 5,141,000 | 30.b |

31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital

| Q257 | 3,000 | 31 |

32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)

| P870 | 18,676,000 | 32.a |

b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)

| RCFW | 10,789,000 | 32.b |

| P870 | 10,789,000 | 32.b |

33. LESS: Tier 2 capital deductions

| P872 | 1,000 | 33 |

34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)

| S311 | 18,675,000 | 34.a |

b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)

| RCFW | 10,788,000 | 34.b |

| S311 | 10,788,000 | 34.b |

#### Total Capital

35. a. Total capital (sum of items 26 and 34.a)

| RCFA | | 35.a |

b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)

| RCFA | | 35.b |
## Schedule RC-R—Continued

### Part I.B — Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total assets for the leverage ratio</strong></td>
<td></td>
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</tr>
<tr>
<td>36. Average total consolidated assets</td>
<td>3368</td>
<td>1,914,845,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital</td>
<td></td>
<td></td>
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<tr>
<td>(sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)</td>
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<tr>
<td>38. LESS: Other deductions from (additions to) assets for leverage ratio purposes</td>
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</tr>
<tr>
<td>39. Total assets for the leverage ratio (item 36 minus items 37 and 38)</td>
<td>A224</td>
<td>1,895,540,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| **Total risk-weighted assets** | | | | |
| 40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 62) | A223 | 1,241,564,800 | | |
| b. (Advanced approaches institutions that exit parallel run only): Total risk weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60) | A223 | 1,349,140,000 | | |

| **Risk-based capital ratios** | | | | |
| 41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) | | | | |
| (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b) | P793 | 12.08% | P793 | 11.12% |
| 42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) | | | | |
| (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b) | 7206 | 12.08% | 7206 | 11.12% |
| 43. Total capital ratio (Column A: item 35.a divided by item 40.a) | | | | |
| (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b) | 7205 | 13.58% | 7205 | 11.91% |

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

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

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>47. Eligible retained income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>48. Distributions and discretionary bonus payments during the quarter</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Schedule RC-R—Continued

Part II — Risk Weighted Assets

To be completed by all institutions

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

<table>
<thead>
<tr>
<th>Balance Sheet Asset Categories</th>
<th>Dollar Amounts in Thousands</th>
<th>(Column A)</th>
<th>(Column B)</th>
<th>(Column C)</th>
<th>(Column D)</th>
<th>(Column E)</th>
<th>(Column F)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Totals (from Schedule RC)</td>
<td>(Column A)</td>
<td>(Column B)</td>
<td>Allocation by Risk Weight Category</td>
<td>0%</td>
<td>20%</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
</tr>
<tr>
<td>34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)</td>
<td>RCFD 0010</td>
<td>403,468,000</td>
<td>RCFD 089</td>
<td>RCFD B600</td>
<td>RCFD B601</td>
<td>RCFD B602</td>
<td>34</td>
</tr>
<tr>
<td>35. Held-to-maturity securities (Column A must equal RCB item 8)</td>
<td>RCFD 1754</td>
<td>47,849,000</td>
<td>RCFD B603</td>
<td>RCFD B604</td>
<td>RCFD B605</td>
<td>RCFD B606</td>
<td>RCFD B607</td>
</tr>
<tr>
<td>36. Available-for-sale securities (Column A must equal RCB item 8 Column D)</td>
<td>RCFD 1773</td>
<td>293,933,000</td>
<td>RCFD B608</td>
<td>RCFD B609</td>
<td>RCFD B610</td>
<td>RCFD B611</td>
<td>RCFD B612</td>
</tr>
<tr>
<td>37. Federal funds sold and securities purchased under agreements to resell</td>
<td>RCFD 097</td>
<td>202,336,000</td>
<td>RCFD B617</td>
<td>RCFD B618</td>
<td>RCFD B619</td>
<td>RCFD B620</td>
<td>RCFD B621</td>
</tr>
<tr>
<td>38. Loans and leases held for sale (Column A must equal RC item 4.a)</td>
<td>RCFD 8528</td>
<td>7,090,000</td>
<td>RCFD B622</td>
<td>RCFD B623</td>
<td>RCFD B624</td>
<td>RCFD B625</td>
<td>RCFD B626</td>
</tr>
<tr>
<td>39. Loans and leases, net of unearned income (Column A must equal RC item 4.b)</td>
<td>RCFD 3123</td>
<td>637,044,000</td>
<td>RCFD B627</td>
<td>RCFD B628</td>
<td>RCFD B629</td>
<td>RCFD B630</td>
<td>RCFD B631</td>
</tr>
<tr>
<td>40. LESS: Allowance for loan and lease losses</td>
<td>RCFD 3545</td>
<td>12,383,000</td>
<td>RCFD B632</td>
<td>RCFD B633</td>
<td>RCFD B634</td>
<td>RCFD B635</td>
<td>RCFD B636</td>
</tr>
<tr>
<td>41. Trading assets (Column A must equal RC 5)</td>
<td>RCFD 8529</td>
<td>262,878,000</td>
<td>RCFD B639</td>
<td>RCFD B640</td>
<td>RCFD B641</td>
<td>RCFD B642</td>
<td>RCFD B643</td>
</tr>
<tr>
<td>42. All other assets (1)</td>
<td>RCFD 2170</td>
<td>159,832,000</td>
<td>RCFD B644</td>
<td>RCFD B645</td>
<td>RCFD B646</td>
<td>RCFD B647</td>
<td>RCFD B648</td>
</tr>
<tr>
<td>43. Total assets (sum of items 34 through 42)</td>
<td>RCFD 3123</td>
<td>2,002,047,000</td>
<td>RCFD B650</td>
<td>RCFD B651</td>
<td>RCFD B652</td>
<td>RCFD B653</td>
<td>RCFD B654</td>
</tr>
</tbody>
</table>

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.
### Schedule RC-R—Continued

#### Part II — Continued

<table>
<thead>
<tr>
<th>Derivatives and Off-Balance Sheet Items</th>
<th>(Column A)</th>
<th>Credit Conversion Factor</th>
<th>(Column B)</th>
<th>Credit Equivalent Amount (1)</th>
<th>(Column C)</th>
<th>(Column D)</th>
<th>(Column E)</th>
<th>(Column F)</th>
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</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td></td>
<td>0%</td>
<td>20%</td>
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<tr>
<td><strong>44. Financial standby letters of credit</strong></td>
<td>RCFD B546</td>
<td>See footnote 2</td>
<td>RCFD B547</td>
<td>207,102,000</td>
<td>RCFD B548</td>
<td>RCFD B581</td>
<td>RCFD B582</td>
<td>RCFD B583</td>
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<tr>
<td><strong>45. Performance standby letters of credit (Column A must equal RCL item 3)</strong></td>
<td>RCFD B382</td>
<td>.50</td>
<td>RCFD B650</td>
<td>8,286,000</td>
<td>RCFD B651</td>
<td>RCFD B652</td>
<td>RCFD B653</td>
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<tr>
<td><strong>46. Commercial and similar letters of credit (Column A must equal RCL item 4)</strong></td>
<td>RCFD B341</td>
<td>.20</td>
<td>RCFD B655</td>
<td>5,462,000</td>
<td>RCFD B656</td>
<td>RCFD B657</td>
<td>RCFD B658</td>
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<tr>
<td><strong>47. Risk participations in bankers acceptances acquired by the reporting institution</strong></td>
<td>RCFD B349</td>
<td>1.00</td>
<td>RCFD B660</td>
<td>207,102,000</td>
<td>RCFD B661</td>
<td>RCFD B662</td>
<td>RCFD B663</td>
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<tr>
<td><strong>48. Securities lent (Column A must equal RCL item 6)</strong></td>
<td>RCFD B343</td>
<td>1.00</td>
<td>RCFD B664</td>
<td>223,991,000</td>
<td>RCFD B665</td>
<td>RCFD B666</td>
<td>RCFD B667</td>
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<tr>
<td><strong>49. Retained recourse on small business obligations sold with recourse (Column A must equal RC-S.M.1.b)</strong></td>
<td>RCFD A250</td>
<td>1.00</td>
<td>RCFD B669</td>
<td>207,102,000</td>
<td>RCFD B670</td>
<td>RCFD B671</td>
<td>RCFD B672</td>
<td>RCFD B673</td>
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<tr>
<td><strong>50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement (Column F must equal Column B)</strong></td>
<td>RCFD B541</td>
<td>See footnote 3</td>
<td>RCFD B542</td>
<td>950,000</td>
<td>RCFD B543</td>
<td>RCFD B543</td>
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</tr>
<tr>
<td><strong>51. All other financial assets sold with recourse</strong></td>
<td>RCFD B675</td>
<td>1.00</td>
<td>RCFD B676</td>
<td>1,491,000</td>
<td>RCFD B677</td>
<td>RCFD B678</td>
<td>RCFD B679</td>
<td>RCFD B680</td>
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<tr>
<td><strong>52. All other off-balance sheet liabilities</strong></td>
<td>RCFD B681</td>
<td>1.00</td>
<td>RCFD B682</td>
<td>79,812,000</td>
<td>RCFD B683</td>
<td>RCFD B684</td>
<td>RCFD B685</td>
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<tr>
<td><strong>53. Unused commitments:</strong></td>
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<td></td>
</tr>
<tr>
<td>a. With an original maturity exceeding one year</td>
<td>RCFD G591</td>
<td>.50</td>
<td>RCFD G592</td>
<td>251,393,000</td>
<td>RCFD G593</td>
<td>RCFD G594</td>
<td>RCFD G595</td>
<td>RCFD G596</td>
</tr>
<tr>
<td>b. With an original maturity of one year or less to asset-backed commercial paper conduits</td>
<td>RCFD A167</td>
<td>.10</td>
<td>RCFD A167</td>
<td>303,549,000</td>
<td>RCFD A167</td>
<td>RCFD A167</td>
<td>RCFD A167</td>
<td>RCFD A167</td>
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</tbody>
</table>

(1) Column A multiplied by credit conversion factor.
(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.
(3) Or institution-specific factor.
### Schedule RC-R—Continued

#### Part II — Continued

<table>
<thead>
<tr>
<th>Totals</th>
<th>Dollar Amounts in Thousands</th>
<th>(Column C)</th>
<th>(Column D)</th>
<th>(Column E)</th>
<th>(Column F)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
<td>Bil</td>
</tr>
<tr>
<td>55. Total assets, derivatives, and off-balance sheet items by risk weight category</td>
<td>RCFD B696</td>
<td>RCFD B697</td>
<td>RCFD B698</td>
<td>RCFD B699</td>
<td>870,917,900</td>
</tr>
<tr>
<td>(for each column, sum of items 43 through 54)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>56. Risk weight factor</td>
<td>* 0%</td>
<td>* 20%</td>
<td>* 50%</td>
<td>* 100%</td>
<td></td>
</tr>
<tr>
<td>57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)</td>
<td>RCFD B700</td>
<td>RCFD B701</td>
<td>RCFD B702</td>
<td>RCFD B703</td>
<td>0</td>
</tr>
<tr>
<td>58. Market risk equivalent assets</td>
<td></td>
<td>RCFD 1651</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)</td>
<td>RCFD B704</td>
<td></td>
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</tr>
<tr>
<td>60. LESS: Excess allowance for loan and lease losses</td>
<td></td>
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</tr>
<tr>
<td>61. LESS: Allocated transfer risk reserve</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>62. Total risk-weighted assets (item 59 minus items 60 and 61)</td>
<td></td>
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</tr>
</tbody>
</table>

#### Memoranda

<table>
<thead>
<tr>
<th>Memoranda</th>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Current credit exposure across all derivative contracts covered by the risk-based capital standards</td>
<td></td>
<td>8764</td>
<td>128,930,000</td>
<td>M.1</td>
<td></td>
</tr>
</tbody>
</table>
2. Notional principal amounts of derivative contracts: (1)
   a. Interest rate contracts
       | (Column A) | (Column B) | (Column C) |
       | Tril|Bill|Mil|Thou | Tril|Bill|Mil|Thou | Tril|Bill|Mil|Thou |
       | RCFD | 3809 | 32,376,567,000 | 8766 | 6,935,047,000 | 8767 | 4,735,833,000 |
   b. Foreign exchange contracts
       | 3812 | 6,890,261,000 | 8769 | 622,573,000 | 8770 | 274,096,000 |
   c. Gold contracts
       | 8771 | 34,859,000 | 8772 | 13,840,000 | 8773 | 0 |
   d. Other precious metals contracts
       | 8774 | 14,443,000 | 8775 | 2,031,000 | 8776 | 1,000 |
   e. Other commodity contracts
       | 8777 | 151,792,000 | 8778 | 71,935,000 | 8779 | 10,023,000 |
   f. Equity derivative contracts
       | A000 | 273,623,000 | A001 | 127,983,000 | A002 | 31,468,000 |
   g. Credit derivative contracts:
      Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:
      (1) Investment grade
          | G597 | 422,735,000 | G598 | 1,433,373,000 | G599 | 114,406,000 |
      (2) Subinvestment grade
          | G600 | 160,741,000 | G601 | 501,941,000 | G602 | 32,701,000 |

(1) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.
### Schedule RC-S—Servicing, Securitization and Asset Sale Activities

<table>
<thead>
<tr>
<th>(Column A)</th>
<th>(Column B)</th>
<th>(Column C)</th>
<th>(Column D)</th>
<th>(Column E)</th>
<th>(Column F)</th>
<th>(Column G)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4 Family</td>
<td>Home</td>
<td>Credit</td>
<td>Auto</td>
<td>Other</td>
<td>Commercial</td>
<td>All Other</td>
</tr>
<tr>
<td>Residential</td>
<td>Equity Lines</td>
<td>Card Receivables</td>
<td>Loans</td>
<td>Consumer Loans</td>
<td>and Industrial Loans</td>
<td>Loans</td>
</tr>
<tr>
<td>Loans</td>
<td></td>
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<td></td>
<td></td>
<td>Loans</td>
<td>Assets</td>
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<td></td>
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<td></td>
<td>Lines, All</td>
<td>All Other</td>
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<td>Leases, and</td>
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<td></td>
<td>All Other</td>
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</tbody>
</table>

**Bank Securitization Activities**

1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements:

   - Credit-enhancing interest-only strips included in Schedules RC-B or RC-F or in Schedule RC, item 5
   - Subordinated securities and other residual interests
   - Standby letters of credit and other enhancements

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:
   - Credit-enhancing interest-only strips
   - Subordinated securities and other residual interests
   - Standby letters of credit and other enhancements

3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1:

4. Past due loan amounts included in item 1:
   - 30-89 days past due
   - 90 days or more past due

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):
   - Charge-offs
   - Recoveries
### Schedule RC-S—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) 1-4 Family Residential Loans Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>(Column B) Home Equity Lines Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>(Column C) Credit Card Receivables Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>(Column D) Auto Loans Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>(Column E) Other Consumer Loans Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>(Column F) Commercial and Industrial Loans Bil</th>
<th>Mil</th>
<th>Thou</th>
<th>(Column G) All Other Loans, All Leases, and All Other Assets Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Amount of ownership (or seller’s) interest carried as:</td>
<td></td>
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<tr>
<td>a. Securities (included in Schedule RC-B or or in Schedule RC, item 5)</td>
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<tr>
<td>b. Loans (included in Schedule RC-C)</td>
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<tr>
<td>7. Past due loan amounts included in interests reported in item 6.a:</td>
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<tr>
<td>a. 30-89 days past due</td>
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<tr>
<td>b. 90 days or more past due</td>
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</tr>
<tr>
<td>8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):</td>
<td></td>
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</tr>
<tr>
<td>a. Charge-offs</td>
<td></td>
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</tr>
<tr>
<td>b. Recoveries</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions**

9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions’ securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 8,229,000 | 0 | 21,000 | 125,000 | 1,294,000 | 2,391,000 | 15,274,000 | 9 |

10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 158,000 | 0 | 0 | 0 | 8,000 | 125,000 | 10 |
### Schedule RC-S—Continued

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

### Memoranda

<table>
<thead>
<tr>
<th>Memoranda</th>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Outstanding principal balance</td>
<td></td>
<td>A249</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Amount of retained recourse on these obligations as of the report date</td>
<td></td>
<td>A250</td>
<td>0</td>
<td></td>
<td></td>
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<tr>
<td>2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements</td>
<td></td>
<td>B804</td>
<td>22,850,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements</td>
<td></td>
<td>B805</td>
<td>772,404,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Other financial assets (includes home equity lines) (1)</td>
<td></td>
<td>A591</td>
<td>334,721,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td></td>
<td>F699</td>
<td>16,931,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Asset-backed commercial paper conduits:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company</td>
<td></td>
<td>B806</td>
<td>9,864,000</td>
<td>M.3.a.1</td>
<td></td>
</tr>
<tr>
<td>(2) Conduits sponsored by other unrelated institutions</td>
<td></td>
<td>B807</td>
<td>0</td>
<td>M.3.a.2</td>
<td></td>
</tr>
<tr>
<td>b. Unused commitments to provide liquidity to conduit structures:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company</td>
<td></td>
<td>B808</td>
<td>19,407,000</td>
<td>M.3.b.1</td>
<td></td>
</tr>
<tr>
<td>(2) Conduits sponsored by other unrelated institutions</td>
<td></td>
<td>B809</td>
<td>0</td>
<td>M.3.b.2</td>
<td></td>
</tr>
<tr>
<td>4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)</td>
<td></td>
<td>C407</td>
<td>0</td>
<td>M.4</td>
<td></td>
</tr>
</tbody>
</table>

(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.)
   
2. Does the institution exercise the fiduciary powers it has been granted?

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.)

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.

### Fiduciary and Related Assets

<table>
<thead>
<tr>
<th>(Column A) Managed Assets</th>
<th>(Column B) Non-Managed Assets</th>
<th>(Column C) Number of Managed Accounts</th>
<th>(Column D) Number of Non-Managed Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tril</td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
</tr>
<tr>
<td>4. Personal trust and agency accounts</td>
<td>58,067,000</td>
<td>20,242,000</td>
<td>28,345</td>
</tr>
<tr>
<td>5. Employee benefit and retirement-related trust and agency accounts:</td>
<td></td>
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</tr>
<tr>
<td>a. Employee benefit-defined contribution</td>
<td>19,651,000</td>
<td>166,059,000</td>
<td>194</td>
</tr>
<tr>
<td>b. Employee benefit-defined benefit</td>
<td>22,936,000</td>
<td>332,544,000</td>
<td>373</td>
</tr>
<tr>
<td>c. Other employee benefit and retirement-related accounts</td>
<td>10,535,000</td>
<td>6,538,000</td>
<td>26,290</td>
</tr>
<tr>
<td>6. Corporate trust and agency accounts</td>
<td>206,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>7. Investment management and investment advisory agency accounts</td>
<td>306,101,000</td>
<td>2,364,000</td>
<td>108,871</td>
</tr>
<tr>
<td>8. Foundation and endowment trust and agency accounts</td>
<td>13,903,000</td>
<td>351,000</td>
<td>1,802</td>
</tr>
<tr>
<td>9. Other fiduciary accounts</td>
<td>1,540,000</td>
<td>218,782,000</td>
<td>517</td>
</tr>
<tr>
<td>10. Total fiduciary accounts</td>
<td>432,733,000</td>
<td>747,086,000</td>
<td>166,392</td>
</tr>
<tr>
<td>(sum of items 4 through 9)</td>
<td>20,979,705,000</td>
<td>468,811</td>
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</tr>
</tbody>
</table>
### Fiduciary and Related Services Income

#### 14. Personal trust and agency accounts

- **RCFD:** J264
- **Tril | Bil | Mil | Thou:** J265

#### 15. Employee benefit and retirement-related trust and agency accounts:

- **a.** Employee benefit—defined contribution
  - **RCFD:** J270
  - **Tril | Bil | Mil | Thou:** J271
- **b.** Employee benefit—defined benefit
  - **RCFD:** J274
  - **Tril | Bil | Mil | Thou:** J277
- **c.** Other employee benefit and retirement-related accounts
  - **RCFD:** J280
  - **Tril | Bil | Mil | Thou:** J283

#### 16. Corporate trust and agency accounts

- **RCFD:** J278
- **Tril | Bil | Mil | Thou:** J281

#### 17. Investment management and investment advisory agency accounts

- **RCFD:** J284
- **Tril | Bil | Mil | Thou:** J287

#### 18. Foundation and endowment trust and agency accounts

- **RCFD:** J288
- **Tril | Bil | Mil | Thou:** J291

#### 19. Other fiduciary accounts

- **RCFD:** J292
- **Tril | Bil | Mil | Thou:** J295

#### 20. Custody and safekeeping accounts

- **RCFD:** J297
- **Tril | Bil | Mil | Thou:** J298

#### 21. Other fiduciary and related services income

- **RCFD:** J302
- **Tril | Bil | Mil | Thou:** J303

#### 22. Total gross fiduciary and related services income (sum of items 14 through 21)

- **RCFD:** J307
- **Tril | Bil | Mil | Thou:** J308

#### 23. Less: Expenses

- **RCFD:** J311
- **Tril | Bil | Mil | Thou:** J312

#### 24. Less: Net losses from fiduciary and related services

- **RCFD:** J313
- **Tril | Bil | Mil | Thou:** J314

#### 25. Plus: Intracompany income credits for fiduciary and related services

- **RCFD:** J315
- **Tril | Bil | Mil | Thou:** J316

#### 26. Net fiduciary and related services income

- **RCFD:** J317
- **Tril | Bil | Mil | Thou:** J318

### Memoranda

#### 1. Managed assets held in fiduciary accounts:

- **a.** Noninterest-bearing deposits
  - **RCFD:** J263
  - **Tril | Bil | Mil | Thou:** J264
  - **M.1.a**
- **b.** Interest-bearing deposits
  - **RCFD:** J266
  - **Tril | Bil | Mil | Thou:** J267
  - **M.1.b**
- **c.** U.S. Treasury and U.S. Government agency obligations
  - **RCFD:** J269
  - **Tril | Bil | Mil | Thou:** J270
  - **M.1.c**
- **d.** State, county, and municipal obligations
  - **RCFD:** J272
  - **Tril | Bil | Mil | Thou:** J273
  - **M.1.d**
- **e.** Money market mutual funds
  - **RCFD:** J275
  - **Tril | Bil | Mil | Thou:** J276
  - **M.1.e**
- **f.** Equity mutual funds
  - **RCFD:** J278
  - **Tril | Bil | Mil | Thou:** J279
  - **M.1.f**
- **g.** Other mutual funds
  - **RCFD:** J281
  - **Tril | Bil | Mil | Thou:** J282
  - **M.1.g**
- **h.** Common trust funds and collective investment funds
  - **RCFD:** J284
  - **Tril | Bil | Mil | Thou:** J285
  - **M.1.h**
- **i.** Other short-term obligations
  - **RCFD:** J287
  - **Tril | Bil | Mil | Thou:** J288
  - **M.1.i**

#### 2. Non-managed assets

- **RCFD:** J281
- **Tril | Bil | Mil | Thou:** J282

#### 3. Number of Managed Accounts

- **RCFD:** J285
- **Tril | Bil | Mil | Thou:** J286

#### 4. Number of Non-Managed Accounts

- **RCFD:** J288
- **Tril | Bil | Mil | Thou:** J289

#### 5. Fiduciary and Related Services Income

- **RCFD:** J292
- **Tril | Bil | Mil | Thou:** J293
### Schedule RC-T—Continued

#### Memoranda—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Personal Trust and Agency and Investment Management Agency Accounts</th>
<th>(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts</th>
<th>(Column C) All Other Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD Bil</td>
<td>Mil</td>
<td>Thou</td>
</tr>
<tr>
<td>1. j. Other notes and bonds</td>
<td>J290</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>k. Investments in unregistered funds and private equity investments</td>
<td>J293</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>l. Other common and preferred stocks</td>
<td>J296</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>m. Real estate mortgages</td>
<td>J299</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>n. Real estate</td>
<td>J302</td>
<td>N/A</td>
<td></td>
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<tr>
<td>o. Miscellaneous assets</td>
<td>J305</td>
<td>N/A</td>
<td></td>
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<tr>
<td>p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)</td>
<td>J308</td>
<td>N/A</td>
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<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Managed Assets</th>
<th>(Column B) Number of Managed Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds</td>
<td>J311</td>
<td>N/A</td>
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<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Number of Issues</th>
<th>(Column B) Principal Amount Outstanding</th>
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<tbody>
<tr>
<td></td>
<td>RCFD Tril</td>
<td>Bil</td>
</tr>
<tr>
<td>2. Corporate trust and agency accounts:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Corporate and municipal trusteeships</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Issues reported in Memorandum item 2.a. that are in default</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Transfer agent, registrar, paying agent, and other corporate agency</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Number of Funds</th>
<th>(Column B) Market Value of Funds Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>3. Collective investment funds and common trust funds:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Domestic equity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. International/Global equity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Stock/Bond blend</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Taxable bond</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Municipal bond</td>
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</tr>
<tr>
<td>f. Short term investments/Money market</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Specialty/Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**JPMorgan Chase Bank, National Association**

FDIC Certificate Number: 00628

Submitted to CDR on 8/4/2014 at 6:33 PM
## Memoranda—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Gross Losses Managed Accounts</th>
<th>(Column B) Gross Losses Non-Managed Accounts</th>
<th>(Column C) Recoveries</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RIAD</td>
<td>Mil</td>
<td>Thou</td>
</tr>
<tr>
<td>4. Fiduciary settlements, surcharges, and other losses:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Personal trust and agency accounts</td>
<td>B947</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>b. Employee benefit and retirement-related trust and agency accounts</td>
<td>B950</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>c. Investment management and investment advisory agency accounts</td>
<td>B953</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>d. Other fiduciary accounts and related services</td>
<td>B956</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td>B959</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

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

- **Name and Title**: Dennis J. Mikolay, Vice President
- **E-mail Address**: mikolay_dennis@jpmorgan.com
- **Telephone**: (201) 595-5584
- **FAX**: (201) 595-6771
Schedule RC-V— Variable Interest Entities

Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>(Column A) Securitization Vehicles</th>
<th>(Column B) ABCP Conduits</th>
<th>(Column C) Other VIEs</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFD</td>
<td>Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Cash and balances due from depository institutions</td>
<td>239,000</td>
<td></td>
</tr>
<tr>
<td>b. Held-to-maturity securities</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>c. Available-for-sale securities</td>
<td>13,000</td>
<td></td>
</tr>
<tr>
<td>d. Securities purchased under agreements to resell</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>e. Loans and leases held for sale</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>f. Loans and leases, net of unearned income</td>
<td>3,115,000</td>
<td>16,961,000</td>
</tr>
<tr>
<td>g. Less: Allowance for loan and lease losses</td>
<td>11,000</td>
<td></td>
</tr>
<tr>
<td>h. Trading assets (other than derivatives)</td>
<td>2,870,000</td>
<td></td>
</tr>
<tr>
<td>i. Derivative trading assets</td>
<td>5,000</td>
<td></td>
</tr>
<tr>
<td>j. Other real estate owned</td>
<td>3,000</td>
<td></td>
</tr>
<tr>
<td>k. Other assets</td>
<td>29,000</td>
<td>233,000</td>
</tr>
<tr>
<td>2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Securities sold under agreements to repurchase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Derivative trading liabilities</td>
<td>16,000</td>
<td>5,000</td>
</tr>
<tr>
<td>c. Commercial paper</td>
<td></td>
<td>9,643,000</td>
</tr>
<tr>
<td>d. Other borrowed money (exclude commercial paper)</td>
<td>4,114,000</td>
<td></td>
</tr>
<tr>
<td>e. Other liabilities</td>
<td>35,000</td>
<td>21,000</td>
</tr>
<tr>
<td>3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Optional Narrative Statement Concerning the Amounts
Reported in the Reports of Condition and Income

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g; Schedule RC-O, Memorandum items 6 through 9, 14, 15, and 18; and Schedule RC-P, items 7.a and 7.b, is regarded as confidential and will not be released to the public. Banks choosing to submit the narrative statement should ensure that the statement does not contain the names or other identifications of individual bank customers, references to the amounts reported in the confidential items identified above, or any other information that they are not willing to have made public or that would compromise the privacy of their customers. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., do not enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the individual bank report data. However, the information reported in Schedule RI-E, item 2.g; Schedule RC-O, Memorandum items 6 through 9, 14, 15, and 18; and Schedule RC-P, items 7.a and 7.b, is regarded as confidential and will not be released to the public. Banks choosing to submit the narrative statement should ensure that the statement does not contain the names or other identifications of individual bank customers, references to the amounts reported in the confidential items identified above, or any other information that they are not willing to have made public or that would compromise the privacy of their customers. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., do not enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of the statements exceeding the 750-character limit described above). The statement will not be edited or screened in any way by the supervisory agencies for accuracy or relevance. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein. A statement to this effect will appear on any public release of the optional statement submitted by the management of the reporting bank.
# REPORT OF CONDITION

Consolidating domestic and foreign subsidiaries of the JPMorgan Chase Bank, National Association in the state of OH at close of business on June 30, 2014 published in response to call made by (Enter additional information below)

## Statement of Resources and Liabilities

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash and balances due from depository institutions:</strong></td>
<td></td>
</tr>
<tr>
<td>Noninterest-bearing balances and currency and coin</td>
<td>26,474,000</td>
</tr>
<tr>
<td>Interest-bearing balances</td>
<td>376,994,000</td>
</tr>
<tr>
<td><strong>Securities:</strong></td>
<td></td>
</tr>
<tr>
<td>Held-to-maturity securities</td>
<td>47,849,000</td>
</tr>
<tr>
<td>Federal funds sold and securities purchased under agreements to resell:</td>
<td></td>
</tr>
<tr>
<td>Available-for-sale securities</td>
<td>293,933,000</td>
</tr>
<tr>
<td>Federal funds sold in domestic offices</td>
<td>327,000</td>
</tr>
<tr>
<td>Securities purchased under agreements to resell</td>
<td>202,009,000</td>
</tr>
<tr>
<td><strong>Loans and lease financing receivables:</strong></td>
<td></td>
</tr>
<tr>
<td>Loans and leases held for sale</td>
<td>7,090,000</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>637,044,000</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>12,383,000</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance</td>
<td>624,661,000</td>
</tr>
<tr>
<td><strong>Trading Assets</strong></td>
<td>262,878,000</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>11,127,000</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>2,689,000</td>
</tr>
<tr>
<td>Investments in unconsolidated subsidiaries and associated companies</td>
<td>300,000</td>
</tr>
<tr>
<td>Direct and indirect investments in real estate ventures</td>
<td>7,529,000</td>
</tr>
<tr>
<td><strong>Intangible assets:</strong></td>
<td></td>
</tr>
<tr>
<td>Goodwill</td>
<td>27,370,000</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>8,754,000</td>
</tr>
<tr>
<td>Other assets</td>
<td>102,063,000</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>2,002,047,000</td>
</tr>
</tbody>
</table>
## REPORT OF CONDITION (Continued)

### LIABILITIES

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

### EQUITY CAPITAL

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

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